



STATE OF WEST VIRGINIA

## Offices of the Insurance Commissioner



# Accident and Health Insurance Market Report 2019

*Including data from 2014 - 2018*

900 Pennsylvania Avenue  
Charleston, WV 25302

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## I. INTRODUCTION

In this report, there is a comparison between the 2017 and 2018 health insurance market. The market has undergone many changes since the passage of the Patient Protection and Affordable Care Act (PPACA), commonly referred to as 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 or OIC).

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, except group self-insured plans. These plans are regulated by the Federal Government under The Employee Retirement Income Security Act of 1974 (ERISA). ERISA pre-empts state law and regulation.

## II. COMPREHENSIVE MAJOR MEDICAL COVERAGE

### The Affordable Care Act

The ACA was signed into 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:

- ) 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.
- ) Essential Health Benefits (EHBs) for health insurance policies are established. The ten benefits include:
  - √ Ambulatory patient services
  - √ Emergency services
  - √ Hospitalization

- √ Maternity and newborn care
  - √ Mental health and substance use disorder services, including behavioral health treatment
  - √ Prescription drugs
  - √ Rehabilitative and habilitative services and devices
  - √ Laboratory services
  - √ Preventative and wellness services and chronic disease management
  - √ Pediatric services, including dental and vision care (pediatric oral services may be provided by a stand-alone plan)
- ) Policies having the EHBs and meeting the other guidelines of the ACA are called “Qualified Health Plans” (QHPs)
  - ) 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.
  - ) People eligible for APTCs may also be eligible for cost-sharing reductions (CSRs). The CSRs are available to people with household income up to 250% of the poverty level. The CSRs reduce the out-of-pocket maximum by lowering the deductible and co-payments only on a Silver plan. A Silver plan is one of the four metal levels: Platinum, Gold, Silver and Bronze. The Silver plans are the most common choice of Marketplace shoppers. They have a moderate monthly premium and moderate costs when you need care.
  - ) 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.
  - ) Insurance companies cannot impose a lifetime dollar limit on EHBs. 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).
  - ) The Individual Shared Responsibility Payment (individual mandate) was eliminated starting with the 2019 plan year.
  - ) 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.
  - ) 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. West Virginia 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 [www.Healthcare.gov](http://www.Healthcare.gov) to compare information on available health plan options, enroll in health plans, and receive APTCs and CSRs, 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. Federal and state training and certification requirements apply to agents, brokers, navigators and CACs who enroll or assist consumers in the Marketplace.

The OIC has a Consumer Services Division that is available to help consumers with questions or complaints about their health insurance, plus any other type of insurance a consumer may have. They may be contacted at 1-888-879-9842 or [OICConsumerServices@wv.gov](mailto:OICConsumerServices@wv.gov).

### *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 West Virginia 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 - December 15, 2017	2018
All Future Years	November 1 - December 15	

During OE1 and OE2, Highmark West Virginia (WV) was the only insurance carrier offering coverage on the Marketplace through Healthcare.gov.

Insurance Companies Offering Coverage on the Marketplace					
Company	2018	2017	2016	2015	2014
Highmark WV	Statewide	Statewide	Statewide	Statewide	Statewide
CareSource WV	32 Counties	32 Counties	10 Counties	NA	NA

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

	2018	2017	2016	2015	2014
Received Advanced Premium Tax Credits (APTC)	86%	84%	88%	87%	87%
Received Cost Sharing Reduction (CSR) Payments*	55%	59%	52%	54%	56%
Did not receive premium assistance	14%	16%	12%	13%	13%
Total Enrollment	27,409	34,045	37,284	33,421	19,856

\*All that received CSRs also received APTCs

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 West Virginia Department of Health and Human Resources. For more information about Medicaid and the West Virginia expansion please click [here](#).

Following are snapshots of the Health Insurance Market in 2017 and in 2018, additional years are in the appendix. The top 10 insurance carriers are listed for each line of health insurance (if at least ten insurance companies offered coverage in the year illustrated).

The National Association of Insurance Commissioners (NAIC) *Group Code* is the code for the parent company and the NAIC *Company Code (CoCode)* is the code for the company writing business.

*Earned premium* is the portion of the insured's premium allocated to the insurance company's loss experience, expenses and profit at yearend. If the amount is negative, the company did not profit in this line of business.

*Covered lives* are the total number of lives insured, including dependents under an individual policy and group certificates as of the yearend. If the amount is zero, then no policies were written in that year, only premiums or expenses were calculated.

*Other(s)* is the total number of other insurance companies writing business not listed in the top 10.

## Individual Comprehensive Major Medical

<b>2018 Top 10 Carriers of Individual Major Medical</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
812	54828	Highmark West Virginia Inc.	\$ 204,945,775	16,799
3683	15728	CareSource W VA Co	\$ 50,411,512	6,232
707	62286	Golden Rule Ins Co	\$ 6,130,678	1,213
1297	95677	The Hlth Plan the Upper OH Valley	\$ 1,610,940	229
707	79413	UnitedHealthcare Ins Co	\$ 220,241	72
1	95109	Aetna Hlth Inc PA Corp	\$ 123,208	-
408	71773	American Natl Life Ins Co Of TX	\$ 61,203	14
1	60054	Aetna Life Ins Co	\$ 43,956	6
408	86355	Standard Life & Accident Ins Co	\$ 30,780	18
408	60739	American Natl Ins Co	\$ 12,113	1
		Others (6 Companies)	\$ (19,667)	8
			\$ 263,570,739	24,592

<b>2017 Top 10 Carriers of Individual Major Medical</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
812	54828	Highmark West Virginia Inc.	\$ 231,216,543	25,497
3683	15728	CareSource W VA Co	\$ 32,203,306	4,964
707	62286	Golden Rule Ins Co	\$ 7,011,761	1,616
1	95109	Aetna Hlth Inc PA Corp	\$ 754,848	182
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 749,465	117
707	79413	UnitedHealthcare Ins Co	\$ 248,693	17
119	65110	Kanawha Ins Co	\$ 98,621	79
408	71773	American Natl Life Ins Co Of TX	\$ 74,198	19
707	97179	UnitedHealthcare/Am Medical Security	\$ 70,344	-
1	60054	Aetna Life Ins Co	\$ 56,643	8
		Others (11 Companies)	\$ 81,500	38
			\$ 272,565,922	32,537



## Small Group Comprehensive Major Medical

<b>2018 Top Carriers of Small Group Major Medical</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
812	54828	Highmark West Virginia Inc.	\$ 200,836,066	30,475
707	79413	UnitedHealthcare Ins Co	\$ 29,337,201	5,529
1297	95677	The Hlth Plan the Upper OH Valley	\$ 9,064,401	1,185
1297	60016	THP Ins Co	\$ 5,088,638	527
1	60054	Aetna Life Ins Co	\$ 2,229,906	176
707	96940	Optimum Choice Inc	\$ 547,139	153
1	95109	Aetna Hlth Inc PA Corp	\$ 59,082	-
1	81973	Coventry Hlth & Life Ins Co*	\$ 1,205	-
		Other (1 Company)	\$ (84,772)	-
			\$ 247,078,866	38,045

<b>2017 Top Carriers of Small Group Major Medical</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
812	54828	Highmark West Virginia Inc.	\$ 194,019,870	32,218
1	60054	Aetna Life Ins Co	\$ 18,927,528	667
1297	95677	The Hlth Plan the Upper OH Valley	\$ 10,149,724	1,316
707	79413	UnitedHealthcare Ins Co	\$ 8,648,242	2,854
1297	60016	THP Ins Co	\$ 4,347,215	915
7	13935	Federated Mut Ins Co	\$ 2,635,728	219
1	95109	Aetna Hlth Inc PA Corp	\$ 2,112,686	26
707	96940	Optimum Choice Inc	\$ 129,846	127
1	81973	Coventry Hlth & Life Ins Co	\$ 7,013	-
		Other (1 Company)	\$ (79,193)	-
			\$ 240,898,659	38,342

## Large Group Comprehensive Major Medical

<b>2018 Top 10 Carriers of Large Group Major Medical</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
812	54828	Highmark West Virginia Inc.	\$ 708,027,608	106,861
1297	95677	The Hlth Plan the Upper OH Valley	\$ 66,102,192	16,683
1297	60016	THP Ins Co	\$ 33,228,738	6,250
1	60054	Aetna Life Ins Co	\$ 14,491,653	2,557
707	79413	UnitedHealthcare Ins Co	\$ 5,605,346	1,072
901	67369	Cigna Hlth & Life Ins Co	\$ 3,438,675	613
1	95109	Aetna Hlth Inc PA Corp	\$ 2,170,241	255
707	96940	Optimum Choice Inc	\$ 522,784	140
12	70106	United States Life Ins Co	\$ 163,912	158
1	95408	Carelink Hlth Plans Inc/Coventry	\$ (8,285)	-
			\$ 833,742,864	134,589

<b>2017 Top 9 Carriers of Large Group Major Medical *</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
812	54828	Highmark West Virginia Inc.	\$ 662,454,650	108,195
1297	95677	The Hlth Plan the Upper OH Valley	\$ 67,399,977	17,298
1297	60016	THP Ins Co	\$ 29,935,514	5,954
1	60054	Aetna Life Ins Co	\$ 12,727,990	1,959
901	67369	Cigna Hlth & Life Ins Co	\$ 4,115,719	461
707	79413	UnitedHealthcare Ins Co	\$ 2,541,253	4,735
1	95109	Aetna Hlth Inc PA Corp	\$ 1,713,134	330
707	96940	Optimum Choice Inc	\$ 1,329,081	140
12	70106	United States Life Ins Co	\$ (80,690)	174
			\$ 782,136,628	139,246
		*Only 9 Large Group Carriers		

### 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 \$422 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 plan 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.



## MACRA

In 2015, the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) was signed into law. The law is effective January 1, 2020. Here are highlights of the law:

- J If you are currently age 65 or will be age 65 before January 1, 2020, MACRA DOES NOT affect you.
- J If you first become eligible for Medicare due to age, disability or end-stage renal disease before January 1, 2020, MACRA DOES NOT affect you.
- J As of January 1, 2020, those who are “*newly eligible*” cannot buy or be sold Plans C, F or F High Deductible after January 1, 2020.
- J “*Newly eligible*” means those persons who a) attain the age of 65 on or after January 1, 2020 or b) first become eligible for Medicare due to age, disability or end-stage renal disease (ERD), on or after January 1, 2020.
- J All other Medigap plans will remain unchanged EXCEPT for Medigap Plans D, G and G High
- J Deductible replacing Plans, C, F, and F High Deductible for “*newly eligible*” beneficiaries.
- J For the “*newly eligible*”, Plans D, G and G High Deductible substitute for Plans C, F and F High Deductible.
- J Plans C, F or High F will continue for those individuals who become eligible for Medicare before January 1, 2020. Those individuals who were Medicare eligible before January 1, 2020 will still be able to keep their policies or can purchase and can still be sold Plans C or F on or after January 1, 2020.

*For more information contact the Consumer Service Division of the West Virginia Offices of the Insurance Commissioner at (888) 879-9842 or The West Virginia State Health Insurance Assistance Program (SHIP) at (877) 987-4463, or your insurance agent or insurance company.*

## Medicare Supplement Policies

<b>2018 Top 10 Carriers of Medicare Supplements</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Earned Premiums</b>	<b>Covered Lives</b>
707	79413	UnitedHealthcare Ins Co	\$ 89,529,838	37,059
812	54828	Highmark West Virginia Inc.	\$ 18,081,742	7,102
261	13100	Omaha Ins Co	\$ 14,889,683	9,044
1	68500	Continental Life Ins Co Brentwo	\$ 9,675,552	3,572
261	69868	United Of Omaha Life Ins Co	\$ 8,708,674	2,577
1	78700	Aetna Hlth & Life Ins Co	\$ 7,015,566	4,560
901	88366	American Retirement Life Ins Co	\$ 6,653,458	3,803
176	25178	State Farm Mut Auto Ins Co	\$ 5,028,685	2,136
233	62065	Colonial Penn Life Ins Co	\$ 4,645,021	2,111
119	73288	Humana Ins Co	\$ 3,876,147	1,918
		Other(77 Companies)	\$ 27,954,458	13,549
			\$ 196,058,824	87,431

<b>2017 Top 10 Carriers of Medicare Supplements</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Earned Premiums</b>	<b>Covered Lives</b>
707	79413	UnitedHealthcare Ins Co	\$ 88,674,494	38,220
812	54828	Highmark West Virginia Inc.	\$ 19,403,179	7,170
261	13100	Omaha Ins Co	\$ 12,992,763	9,077
261	69868	United Of Omaha Life Ins Co	\$ 9,636,027	2,954
1	68500	Continental Life Ins Co Brentwo	\$ 9,609,724	4,019
1	78700	Aetna Hlth & Life Ins Co	\$ 5,586,739	4,332
901	88366	American Retirement Life Ins Co	\$ 5,207,498	3,388
176	25178	State Farm Mut Auto Ins Co	\$ 4,564,575	2,107
233	62065	Colonial Penn Life Ins Co	\$ 4,465,004	2,161
119	73288	Humana Ins Co	\$ 3,756,635	1,712
		Other(73 Companies)	\$ 29,436,295	12,011
			\$ 193,332,933	87,151



## IV. LONG-TERM CARE COVERAGE

Long-term care (LTC) insurance is different from medical or health insurance, because it generally helps you to live as you live now instead of improving or correcting medical problems. This type of insurance will pay or reimburse you for some or all 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.

Longevity and persistency actuarial assumptions on early LTC products have proven to be very inaccurate. Insurers' underestimated how long people would live. As it became apparent the actuarial longevity estimates were wrong, the solution of choice seemed to be to raise rates. Another assumption made by actuaries related to persistency – actuaries assumed many people would drop their coverage over time. This proved not to be the case, as dropping a policy meant the consumer would receive nothing in return for premiums paid over time. An additional unknown was the extent of the incidence of cognitive memory disorders such as Alzheimer's disease. People can live for a long time with Alzheimer's disease and similar memory challenges.

The NAIC has formed a task force to: 1) evaluate the sufficiency of actuarial valuation standards; 2) evaluate the sufficiency of current financial reporting; 3) assess regulatory considerations on rate increase requests on blocks of business to identify common elements for achieving greater transparency and predictability; and 4) consider product innovations and potential state and federal solutions for stabilizing the LTC market.

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 Individual LTC Markets in 2017 and 2018.

<b>2018 Top 10 Carriers of Individual Long-Term Care</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
4011	70025	Genworth Life Ins Co	\$ 7,964,669	3,861
860	69000	Northwestern Long Term Care	\$ 4,926,925	1,690
233	61263	Bankers Life & Cas Co	\$ 2,128,705	1,230
904	65838	John Hancock Life Ins Co USA	\$ 1,634,669	812
241	65978	Metropolitan Life Ins Co	\$ 1,403,287	764
4	65005	RiverSource Life Ins Co	\$ 1,171,081	591
261	71412	Mutual Of Omaha Ins Co	\$ 1,077,003	491
176	25178	State Farm Mut Auto Ins Co	\$ 1,017,432	490
826	66915	New York Life Ins Co	\$ 735,075	404
435	65935	Massachusetts Mut Life Ins Co	\$ 552,270	265
		Others (49 Companies)	\$ 4,808,469	2,891
			\$ 27,419,585	13,489

<b>2017 Top 10 Carriers of Individual Long-Term Care</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
4011	70025	Genworth Life Ins Co	\$ 8,078,920	4,049
860	69000	Northwestern Long Term Care In	\$ 4,543,008	1,702
233	61263	Bankers Life & Cas Co	\$ 2,344,391	1,341
904	65838	John Hancock Life Ins Co USA	\$ 1,676,115	841
241	65978	Metropolitan Life Ins Co	\$ 1,468,265	791
4	65005	RiverSource Life Ins Co	\$ 1,166,979	633
176	25178	State Farm Mut Auto Ins Co	\$ 1,022,536	506
261	71412	Mutual Of Omaha Ins Co	\$ 993,627	492
826	66915	New York Life Ins Co	\$ 734,508	399
218	20443	Continental Cas Co	\$ 540,632	265
		Others (52 Companies)	\$ 5,375,961	3,171
			\$ 27,944,942	14,190



Following are exhibits of the Group LTC Markets in 2017 and 2018.

<b>2018 Top 10 Carriers of Group Long-Term Care</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
565	62235	Unum Life Ins Co Of Amer	\$ 1,266,000	6,612
241	65978	Metropolitan Life Ins Co	\$ 1,227,676	1,084
4011	70025	Genworth Life Ins Co	\$ 667,884	607
904	65838	John Hancock Life Ins Co USA	\$ 563,968	562
4852	71404	Continental Gen Ins Co	\$ 287,807	172
218	20443	Continental Cas Co	\$ 257,525	229
261	71412	Mutual Of Omaha Ins Co	\$ 76,535	40
468	86231	Transamerica Life Ins Co	\$ 52,949	23
904	93610	John Hancock Life & Hlth Ins C	\$ 51,719	52
330	60410	American Fidelity Assur Co	\$ 16,394	13
		Other (8 Companies)	\$ 22,158	41
			\$ 4,490,615	9,435

<b>2017 Top 10 Carriers of Group Long-Term Care</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
565	62235	Unum Life Ins Co Of Amer	\$ 1,407,593	7,218
241	65978	Metropolitan Life Ins Co	\$ 1,310,873	1,126
4011	70025	Genworth Life Ins Co	\$ 661,526	609
904	65838	John Hancock Life Ins Co USA	\$ 503,703	582
	71404	Continental Gen Ins Co	\$ 298,407	176
218	20443	Continental Cas Co	\$ 239,582	257
261	71412	Mutual Of Omaha Ins Co	\$ 72,416	40
904	93610	John Hancock Life & Hlth Ins C	\$ 61,345	52
468	86231	Transamerica Life Ins Co	\$ 57,038	25
330	60410	American Fidelity Assur Co	\$ 13,489	13
		Others (8 Companies)	\$ 22,185	42
			\$ 4,648,157	10,140





## 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.

2017 Dental Carriers in West Virginia				
Group Code	Cocode	Name	Earned Premium	Covered Lives
2479	12329	Delta Dental of WV	\$ 26,978,074	104,861
812	85766	United Concordia Ins Co	\$ 5,563,922	23,344
477	61700	Renaissance Life & Health	\$ 2,477,524	8,320
812	54828	Highmark WV Inc	\$ 1,707,271	1,467
2479	81396	Delta Dental Ins Co	\$ 1,131,260	2,001
119	73288	Humana Ins Co	\$ 870,462	3,067
119	60984	Compbenefits Ins Co	\$ 281,421	909
2479	73474	Dentregra Ins Co	\$ 45,211	129
4667	67660	Pennsylvania Life Ins Co	\$ 3,902	8
		2 Companies reporting covered lives	\$ -	235
			\$ 39,059,047	144,341

2018 Dental Carriers in West Virginia				
Group Code	Cocode	Name	Earned Premium	Covered Lives
2479	12329	Dental Dental of WV	\$ 27,403,267	104,451
812	85766	United Concordia	\$ 2,078,798	9,059
477	61700	Renaissance Life & Health	\$ 2,429,200	8,018
812	54828	Highmark WV Inc	\$ 2,106,704	989
2479	81396	Delta Dental Ins Co	\$ 1,175,819	2,122
119	73288	Humana Ins Co	\$ 1,112,437	4,136
119	60984	Compbenefits Ins Co	\$ 123,549	2
2479	73474	Dentregra Ins Co	\$ 30,330	82
4667	67660	Pennsylvania Life Ins Co	\$ 3,610	8
		1 Companies reporting covered lives	\$ -	5
			\$ 36,463,714	128,872



**Vision Insurance** provides only vision coverage issued as 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.

<b>2018 Vision Carriers in West Virginia</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
1189	39616	Vision Serv Plan Ins Co	\$ 2,987,447	33,700
812	54828	Highmark WV Inc	\$ 2,221,632	1,380
477	61700	Renaissance Life & Health	\$ 452,305	6,837
119	73288	Humana Ins Co	\$ 252,799	2,368
4696	53953	Vision Benefits of Amer Inc	\$ 218,467	4,245
119	60984	Compbenefits Ins Co	\$ 28,286	-
812	85766	United Concordia Ins Co	\$ 10,682	103
			\$ 6,171,618	48,633

<b>2017 Vision Carriers in West Virginia</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
1189	39616	Vision Serv Plan Ins Co	\$ 3,038,791	33,373
812	54828	Highmark WV Inc	\$ 2,132,269	1,478
477	61700	Renaissance Life & Health	\$ 420,806	6,730
4696	53953	Vision Benefits of Amer Inc	\$ 252,613	6,003
119	73288	Humana Ins Co	\$ 184,090	1,365
119	60984	Compbenefits Ins Co	\$ 69,922	977
812	85766	United Concordia Ins Co	\$ 5,483	92
			\$ 6,103,974	50,018



### *Mini-Med Health Plan*

(Aka: Limited Benefit Indemnity Health Insurance Plan) – Is not a comprehensive major medical plan, nor is it intended to replace a major medical plan. The plan is intended to provide you, and your covered dependents, with basic insurance coverage that is capped at a specific amount for specific services. This type of plan will not cover pre-existing conditions. These plans do not meet the requirements of the ACA.

### *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 because 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.



## VI. UNDERSTANDING AIR AMBULANCE

Air ambulance most commonly transport patients with traumatic injuries, pregnancy complications, heart attaches, strokes and respiratory diseases. The Association of Air Medical Services estimates that more than 550,000 patients in the U.S. use air ambulances each year. However, using air ambulances is expensive and might not be covered by the patient's health insurance policy.

The average air ambulance trip is 52 miles and costs between \$12,000 to \$25,000 per flight (or even more). The high price accounts for the initial aircraft cost which can reach \$6 million as well as medical equipment and maintenance. Also factoring into the prices is the cost of round-the-clock availability for specially qualified medical personnel and pilots to take flight at a moment's notice.

Many insurers will pay what they deem reasonable use of an air ambulance; however, sometimes the air ambulance company and insurer disagree on the cost. Depending on circumstances, the remainder of the bill – which could run in the thousands of dollars – could be your responsibility.

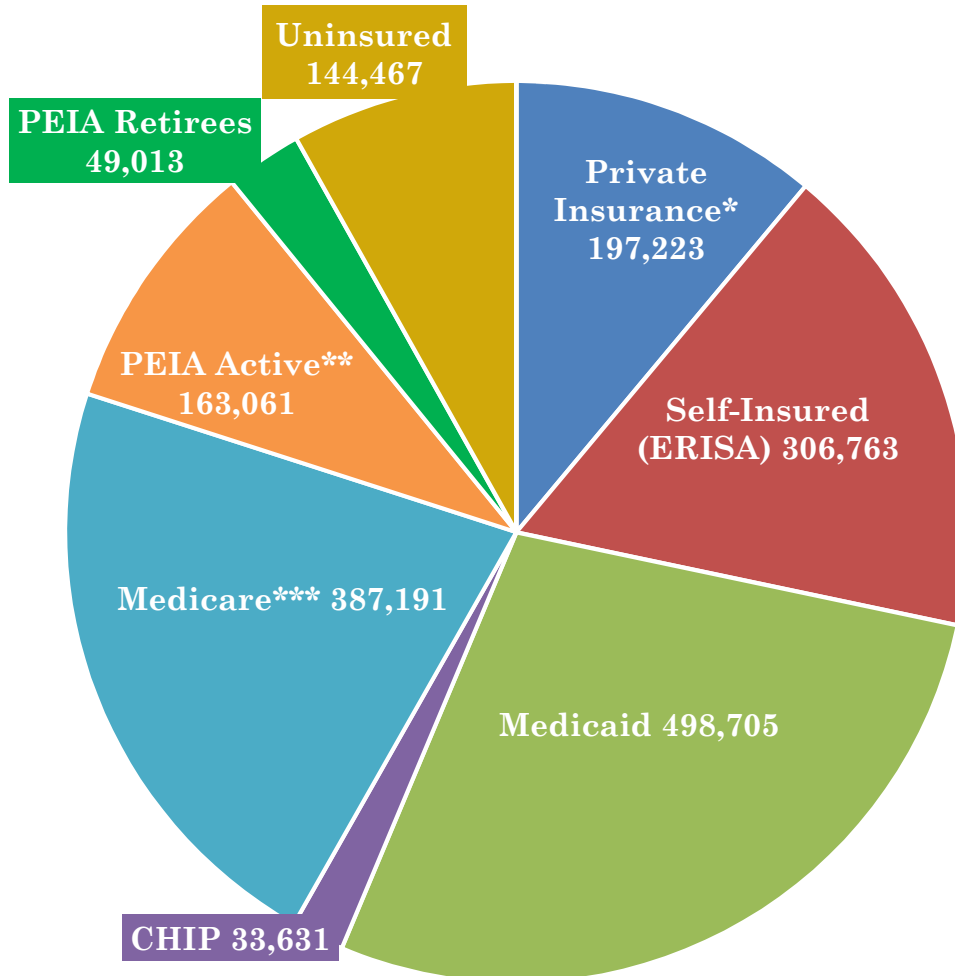
Consumers are urged to protect themselves by finding out what air ambulance coverage they have by reading their health insurance policy or contacting their agent.

Air ambulance membership programs are now being offered in some areas. Before purchasing a membership, consumers need to understand its features:

- ) It is a limited discount program.
- ) Coverage only for participating provider member air ambulance companies.
- ) No guarantee of available participating air ambulance.
- ) Membership has a waiting period of 15 to 30 days.
- ) Memberships are non-refundable.
- ) Limitation on types of medical conditions covered under membership.
- ) Responsible for payment to participating provider member air ambulance companies only after any insurance, benefits or third party have fully paid.
- ) May leave you responsible for any balance due.



## VII. WV PUBLIC & PRIVATE HEALTH INSURANCE MARKET 2018 Covered Lives



2018 Population in West Virginia 1,805,832 (as of July1, 2018)

\*The WVOIC regulates 284,954 insurance policies (197,223 Private Policies + 87,731 Medicare Supplement Plans).

\*\*The PEIA Active number does not include PEIA members insured under The Health Plan (6,786) These members are included in the private insurance number (as of December 31, 2018)

\*\*\*Medicare has 300,595 in traditional Medicare + 135,609 Medicare Advantage Plans = 436,204 – 49,013 (PEIA Retirees in Medicare Advantage) = 387,191 (as of December 31, 2018)

(Numbers are from the references in section VII).

## Comparison of Public and Private Health Insurance Number of Covered Lives

Type	2018	2017	2016	2015	2010
Private Insurance*	197,223	210,125	229,637	238,310	252,000
Medicare Supplement Plans*	87,731	87,151	91,339	89,152	88,748
Policies Regulated by WVOIC	284,954	297,276	320,976	327,462	340,748
Other Medicare Plans	299,460	296,793	286,604	282,467	251,252
Self-Insured (ERISA)	306,763	319,590	294,278	299,622	267,084
Medicaid	498,705	528,748	536,235	548,380	334,000
CHIP	33,631	21,214	30,829	34,729	38,000
PEIA	163,061	170,483	176,184	170,558	150,000
PEIA Retirees	49,013	47,387	48,479	45,201	38,000
Uninsured	144,467	131,000	104,000	116,000	271,000
<i>Total Reported</i>	<i>1,780,054</i>	<i>1,812,491</i>	<i>1,797,585</i>	<i>1,824,419</i>	<i>1,690,084</i>
WV Population	1,805,832	1,815,857	1,830,000	1,844,000	1,853,000

\*Private Insurance and Medicare Supplement Plans are regulated by WVOIC.

*Total Reported* comes from various sources and may have different reporting times during for that year, so it does not match the population number from the Federal Census Bureau published on July 1st each year.

## VIII. REFERENCES

### Population

<https://www.census.gov/quickfacts/fact/table/WV/PST045218>

### Medicare Enrollment

<https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Dashboard/Medicare-Enrollment/Enrollment%20Dashboard.html>

### PEIA

[https://peia.wv.gov/financial reports/Documents/peia actuarial reports/PEIA%2012-31-2018%20Quarterly%20Report%20-%20FINAL.pdf](https://peia.wv.gov/financial%20reports/Documents/peia%20actuarial%20reports/PEIA%202012-31-2018%20Quarterly%20Report%20-%20FINAL.pdf)

### Uninsured

<https://www.kff.org/uninsured/issue-brief/estimates-of-eligibility-for-aca-coverage-among-the-uninsured-in-2016-october-2017-update/>

<https://www.census.gov/search-results.html?q=2018+uninsured+in+west+virginia&page=1&stateGeo=none&searchtype=web&cssp=SERP& charset =UTF-8>

### Self-Insured

[https://meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=2018&tableSeries=-1&tableSubSeries=B&searchText=&searchMethod=1&Action=Search](https://meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2018&tableSeries=-1&tableSubSeries=B&searchText=&searchMethod=1&Action=Search)

### CHIP and Medicaid

<https://www.kff.org/health-reform/state-indicator/total-monthly-medicaid-and-chip-enrollment/?currentTimeframe=3&selectedRows=%7B%22states%22:%7B%22west-virginia%22:%7B%7D%7D%7D&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

### Health Insurance Enrollment

<https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/2018-07-02-Trends-Report-1.pdf>



## IX. TABLES OF HEALTH PRODUCTS 2014 – 2018

### Comprehensive Health Insurance

- ) Individual Comprehensive – Table 1
- ) Small Group (1-49 employees) – Table 2
- ) Large Group (50 and more employees) – Table 3
- ) Total Small and Large Group – Table 4
- ) All Comprehensive Health (all the above combined) – Table 5

### Medicare

- ) Medicare Supplement – Table 6

### Dental Only

- ) Dental Plans – Table 7

### Vision Only

- ) Vision Plans – Table 8

### Long-Term Care Insurance

- ) Individual Long-Term Care – Table 9
- ) Group Long-Term Care – Table 10

### Title XIX Medicaid

- ) Title XIX Medicaid (Managed Care Organizations) – Table 11

*The information on the “Tables of Health Products” are from the insurance companies’ annual statement filings with the NAIC.*

Comments and questions about this report should be directed to:

Health Policy Division  
 West Virginia Offices of the Insurance Commissioner  
 900 Pennsylvania Avenue  
 Charleston, WV 25305-0540  
 304-558-6279 ext. 1120  
[OICHealthPolicy@wv.gov](mailto:OICHealthPolicy@wv.gov)





**Table 1: 2014-2018 Individual Comprehensive Health Insurance Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 204,945,775	16,799	\$ 231,216,543	25,497	\$ 252,646,851	39,576	\$ 212,324,154	42,431	\$ 137,560,001	36,376
3683	15728	CareSource W VA Co	\$ 50,411,512	6,232	\$ 32,203,306	4,964	\$ 5,463,652	1,163	\$ -	-	\$ -	-
707	62286	Golden Rule Ins Co	\$ 6,130,678	1,213	\$ 7,011,761	1,616	\$ 7,909,818	2,015	\$ 9,316,017	2,693	\$ 11,849,109	3,564
1297	95677	The Hlth Plan the Upper OH Valley	\$ 1,610,940	229	\$ 749,465	117	\$ 327,127	57	\$ 282,517	58	\$ 152,551	76
707	79413	UnitedHealthcare Ins Co	\$ 220,241	72	\$ 248,693	17	\$ 285,108	17	\$ 238,213	61	\$ 376,706	43
1	95109	Aetna Hlth Inc PA Corp	\$ 123,208	-	\$ 754,848	182	\$ (141,091)	95	\$ 400,687	103	\$ -	-
408	71773	American Natl Life Ins Co Of TX	\$ 61,203	14	\$ 74,198	19	\$ 83,300	30	\$ 85,716	30	\$ 91,906	37
1	60054	Aetna Life Ins Co	\$ 43,956	6	\$ 56,643	8	\$ 67,978	9	\$ 82,886	17	\$ 126,403	23
408	86355	Standard Life & Accident Ins Co	\$ 30,780	18	\$ 41,259	20	\$ 45,345	25	\$ 50,678	34	\$ 72,542	37
408	60739	American Natl Ins Co	\$ 12,113	1	\$ 15,174	1	\$ 18,065	2	\$ 17,523	2	\$ 17,437	2
	11121	Unified Life Ins Co	\$ 3,857	3	\$ 3,278	2	\$ 6,401	2	\$ 6,520	2	\$ 2,975	2
901	67369	Cigna Hlth & Life Ins Co	\$ 1,337	2	\$ 1,387	2	\$ 1,337	2	\$ 6,154	2	\$ 12,919	3
520	78743	New Era Life Ins Co	\$ 725	3	\$ 725	3	\$ 727	1	\$ 725	2	\$ 524	3
12	70106	United States Life Ins Co In NYC	\$ 135	-	\$ 193	1	\$ 189	-	\$ 132	1	\$ 191	1
176	25178	State Farm Mut Auto Ins Co	\$ -	-	\$ -	-	\$ 116,399	-	\$ 362,705	50	\$ 436,427	67
12	60488	American Gen Life Ins Co	\$ -	-	\$ -	-	\$ 25	-	\$ 420	6	\$ 702	12
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 8	-
839	62324	Freedom Life Ins Co Of Amer	\$ -	-	\$ 26,377	9	\$ 71,565	33	\$ 75,688	38	\$ 105,964	42
953	62359	Constitution Life Ins Co	\$ -	-	\$ -	-	\$ 448	1	\$ 448	1	\$ 448	1
687	64211	Guarantee Trust Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 7,617	-
429	64246	Guardian Life Ins Co Of Amer	\$ -	-	\$ 25	-	\$ 141	-	\$ 261	1	\$ 242	1
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 350,860	96	\$ 527,212	111
119	65110	Kanawha Ins Co	\$ -	-	\$ 98,621	79	\$ 107,820	85	\$ 132,167	96	\$ 132,391	106
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ (298)	-
264	66087	Mid West Natl Life Ins Co Of TN	\$ -	-	\$ -	-	\$ -	-	\$ 215,513	-	\$ 1,400,210	394
826	66915	New York Life Ins Co	\$ -	-	\$ -	-	\$ (1)	-	\$ -	-	\$ (12,142)	-
520	67784	Philadelphia Amer Life Ins Co	\$ -	-	\$ 232	-	\$ 705	1	\$ 703	1	\$ 797	2
450	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ (100)	-
19	69477	Time Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 2,477,174	423	\$ 3,510,174	640
661	77828	Companion Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 25	-	\$ 87,842	255
1295	80799	Celtic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 16,269	-
2538	82538	National Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 16	3
1	95408	Coventry Hlth Care of W VA Inc	\$ -	-	\$ -	-	\$ (4,371)	-	\$ (123,826)	-	\$ 628,938	401
707	97179	UnitedHealthcare Life/Am Medical Sec	\$ -	-	\$ 70,344	-	\$ 279,590	44	\$ 384,001	63	\$ 526,730	90
1	81973	Coventry Hlth & Life Ins Co	\$ (1,047)	-	\$ 5,144	-	\$ -	-	\$ (68,312)	-	\$ -	-
707	96940	Optimum Choice Inc	\$ (24,674)	-	\$ (12,294)	-	\$ 25,459	3	\$ -	-	\$ -	-
<b>Totals</b>			<b>\$ 263,570,739</b>	<b>24,592</b>	<b>\$ 272,565,922</b>	<b>32,537</b>	<b>\$ 267,312,587</b>	<b>43,168</b>	<b>\$ 226,619,749</b>	<b>46,211</b>	<b>\$ 157,632,711</b>	<b>42,292</b>

**Table 2: 2014-2018 Small Group Comprehensive Health Insurance Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 200,836,066	30,475	\$ 194,019,870	32,218	\$ 216,760,571	36,447	\$ 209,689,345	37,975	\$ 198,494,769	36,527
707	79413	UnitedHealthcare Ins Co	\$ 29,337,201	5,529	\$ 8,648,242	2,854	\$ 3,306,000	819	\$ 2,434,397	490	\$ 3,157,863	406
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 9,064,401	1,185	\$ 10,149,724	1,316	\$ 7,046,003	1,283	\$ 7,247,488	1,252	\$ 7,922,848	1,087
1297	60016	THP Ins Co	\$ 5,088,638	527	\$ 4,347,215	915	\$ 2,160,395	591	\$ 1,041,644	177	\$ 1,855,372	330
1	60054	Aetna Life Ins Co	\$ 2,229,906	176	\$ 18,927,528	667	\$ 34,265,518	4,555	\$ 12,490,810	5,630	\$ 136,401	-
707	96940	Optimum Choice Inc	\$ 547,139	153	\$ 129,846	127	\$ 323,719	63	\$ 379,166	50	\$ 261,223	31
1	95109	Aetna Hlth Inc PA Corp	\$ 59,082	-	\$ 2,112,686	26	\$ 1,064,470	155	\$ 942,743	729	\$ -	-
1	81973	Coventry Hlth & Life Ins Co	\$ 1,205	-	\$ 7,013	-	\$ (1,287,810)	-	\$ 17,299,065	-	\$ 31,781,946	5,818
7	13935	Federated Mut Ins Co	\$ -	-	\$ 2,635,728	219	\$ 2,428,306	378	\$ 1,849,044	433	\$ 1,608,582	247
276	62863	Trustmark Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 1,442	-	\$ 238,660	-
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 293,370	29	\$ 950,114	106
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ (209)	-
450	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 47,778	-
19	69477	Time Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 190,273	20	\$ 1,069,198	162
19	70408	Union Security Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 33,755	-
	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ -	-	\$ 2,407	-	\$ 2,848	-	\$ 87,880	12
661	77828	Companion Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 2,552	-	\$ -	-
1	95408	Carelink Hlth Plans Inc/Coventry	\$ (84,772)	-	\$ (79,193)	-	\$ (151,648)	-	\$ 10,198,286	-	\$ 22,257,559	2,716
Totals			\$ 247,078,866	38,045	\$ 240,898,659	38,342	\$ 265,917,931	44,291	\$ 264,062,473	46,785	\$ 269,903,739	47,442

**Table 3: 2014-2018 Large Group Comprehensive Health Insurance Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 708,027,608	106,861	\$ 662,454,650	108,195	\$ 628,518,701	111,235	\$ 606,950,490	112,030	\$ 606,968,560	115,476
1297	95677	The Hlth Plan the Upper OH Valley	\$ 66,102,192	16,683	\$ 67,399,977	17,298	\$ 67,340,882	18,421	\$ 68,828,082	18,750	\$ 74,537,746	19,136
1297	60016	THP Ins Co	\$ 33,228,738	6,250	\$ 29,935,514	5,954	\$ 22,382,682	4,641	\$ 22,535,328	5,647	\$ 14,491,924	3,721
1	60054	Aetna Life Ins Co	\$ 14,491,653	2,557	\$ 12,727,990	1,959	\$ 15,145,166	2,398	\$ 13,957,223	3,854	\$ 1,478,653	486
707	79413	UnitedHealthcare Ins Co	\$ 5,605,346	1,072	\$ 2,541,253	4,735	\$ 1,425,067	3,885	\$ 1,790,366	3,709	\$ 3,400,985	385
901	67369	Cigna Hlth & Life Ins Co	\$ 3,438,675	613	\$ 4,115,719	461	\$ 7,328,359	1,094	\$ 4,756,711	761	\$ 5,649,535	503
1	95109	Aetna Hlth Inc PA Corp	\$ 2,170,241	255	\$ 1,713,134	330	\$ 747,316	231	\$ 631,787	148	\$ -	-
707	96940	Optimum Choice Inc	\$ 522,784	140	\$ 1,329,081	140	\$ 735,432	79	\$ 539,890	69	\$ 582,310	51
12	70106	United States Life Ins Co	\$ 163,912	158	\$ (80,690)	174	\$ 53,316	178	\$ 34,523	209	\$ 113,619	317
7	13935	Federated Mut Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 58,329	-
276	62863	Trustmark Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 28	-	\$ 22,028	-
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 72,846	6	\$ -	-
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ 42,377	-	\$ 641,002	131	\$ 764,475	124
1	72052	Aetna Hlth Ins Co	\$ -	-	\$ -	-	\$ -	13	\$ -	-	\$ -	-
1	81973	Coventry Hlth & Life Ins Co	\$ -	-	\$ -	-	\$ (83,154)	-	\$ 8,989,117	-	\$ 20,081,196	4,309
1	95408	Carelink Hlth Plans Inc/Coventry	\$ (8,285)	-	\$ -	-	\$ (16,859)	-	\$ 7,009,242	-	\$ 21,446,462	3,735
Totals			\$ 833,742,864	134,589	\$ 782,136,628	139,246	\$ 743,619,285	142,175	\$ 736,736,635	145,314	\$ 749,595,822	148,243

**Table 4: 2014-2018 Total Small & Large Group Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 908,863,674	137,336	\$ 856,474,520	140,413	\$ 845,279,272	147,682	\$ 816,639,835	150,005	\$ 805,463,329	152,003
1297	95677	The Hlth Plan the Upper OH Valley	\$ 75,166,593	17,868	\$ 77,549,701	18,614	\$ 74,386,885	19,704	\$ 76,075,570	20,002	\$ 82,460,594	20,223
1297	60016	THP Ins Co	\$ 38,317,376	6,777	\$ 34,282,729	6,869	\$ 24,543,077	5,232	\$ 23,576,972	5,824	\$ 16,347,296	4,051
707	79413	UnitedHealthcare Ins Co	\$ 34,942,547	6,601	\$ 11,189,495	7,589	\$ 4,731,067	4,704	\$ 4,224,763	4,199	\$ 6,558,848	791
1	60054	Aetna Life Ins Co	\$ 16,721,559	2,733	\$ 31,655,518	2,626	\$ 49,410,684	6,953	\$ 26,448,033	9,484	\$ 1,615,054	486
901	67369	Cigna Hlth & Life Ins Co	\$ 3,438,675	613	\$ 4,115,719	461	\$ 7,328,359	1,094	\$ 4,756,711	761	\$ 5,649,535	503
1	95109	Aetna Hlth Inc PA Corp	\$ 2,229,323	255	\$ 3,825,820	356	\$ 1,811,786	386	\$ 1,574,530	877	\$ -	-
707	96940	Optimum Choice Inc	\$ 1,069,923	293	\$ 1,458,927	267	\$ 1,059,151	142	\$ 919,056	119	\$ 843,533	82
12	70106	United States Life Ins Co in the Cit	\$ 163,912	158	\$ (80,690)	174	\$ 53,316	178	\$ 34,523	209	\$ 113,619	317
1	81973	Coventry Hlth & Life Ins Co	\$ 1,205	-	\$ 7,013	-	\$ (1,370,964)	-	\$ 26,288,182	-	\$ 51,863,142	10,127
7	13935	Federated Mut Ins Co	\$ -	-	\$ 2,635,728	219	\$ 2,428,306	378	\$ 1,849,044	433	\$ 1,666,911	247
1297	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
707	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 47,778	-
1137	69477	Time Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 190,273	20	\$ 1,069,198	162
707	70408	Union Security Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 33,755	-
1	77828	Companion Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 2,552	-	\$ -	-
812	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
276	62863	Trustmark Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 1,470	-	\$ 260,688	-
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 366,216	35	\$ 950,114	106
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ 42,377	-	\$ 641,002	131	\$ 764,266	124
1	72052	Aetna Hlth Ins Co	\$ -	-	\$ -	-	\$ -	16	\$ -	-	\$ -	-
901	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ -	-	\$ 2,407	-	\$ 2,848	-	\$ 87,880	12
812	95408	Carelink Hlth Plans Inc /Coventry	\$ (93,057)	-	\$ -	-	\$ (168,507)	-	\$ 17,207,528	-	\$ 43,704,021	6,451
Totals			\$ 1,080,821,730	172,634	\$ 1,023,114,480	177,588	\$1,009,537,216	186,469	\$ 1,000,799,108	192,099	\$ 1,019,499,561	195,685

Table 5: 2014-2018 All Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 1,113,809,449	154,135	\$ 1,087,691,063	165,910	\$ 1,097,926,123	187,258	\$ 1,028,963,989	192,436	\$ 943,023,330	188,379
1297	95677	The Hlth Plan Upper OH Valley	\$ 76,777,533	18,097	\$ 78,299,166	18,731	\$ 74,714,012	19,761	\$ 76,358,087	20,060	\$ 82,613,145	20,299
3683	15728	CareSource W VA Co	\$ 50,411,512	6,232	\$ 32,203,306	4,964	\$ 5,463,652	1,163	\$ -	\$ -	\$ -	-
1297	60016	THP Ins Co	\$ 38,317,376	6,777	\$ 34,282,729	6,869	\$ 24,543,077	5,232	\$ 23,576,972	5,824	\$ 16,347,296	4,051
707	79413	UnitedHealthcare Ins Co	\$ 35,162,788	6,673	\$ 11,438,188	7,606	\$ 5,016,175	4,721	\$ 4,462,976	4,260	\$ 6,935,554	834
1	60054	Aetna Life Ins Co	\$ 16,765,515	2,739	\$ 31,712,161	2,634	\$ 49,478,662	6,962	\$ 26,530,919	9,501	\$ 1,741,457	509
707	62286	Golden Rule Ins Co	\$ 6,130,678	1,213	\$ 7,011,761	1,616	\$ 7,909,818	2,015	\$ 9,316,017	2,693	\$ 11,849,109	3,564
901	67369	Cigna Hlth & Life Ins Co	\$ 3,440,012	615	\$ 4,117,106	463	\$ 7,329,696	1,096	\$ 4,762,865	763	\$ 5,662,454	506
1	95109	Aetna Hlth Inc PA Corp	\$ 2,352,531	255	\$ 4,580,668	538	\$ 1,670,695	481	\$ 1,975,217	980	\$ -	-
1	96940	Optimum Choice Inc	\$ 1,045,249	293	\$ 1,446,633	267	\$ 1,084,610	145	\$ 919,056	119	\$ 843,533	82
1	70106	United States Life Ins Co in the Cit	\$ 164,047	158	\$ (80,497)	175	\$ 53,505	178	\$ 34,655	210	\$ 113,810	318
408	71773	American Natl Life Ins Co Of TX	\$ 61,203	14	\$ 74,198	19	\$ 83,300	30	\$ 85,716	30	\$ 91,906	37
408	86355	Standard Life & Accident Ins Co	\$ 30,780	18	\$ 41,259	20	\$ 45,345	25	\$ 50,678	34	\$ 72,542	37
408	60739	American Natl Ins Co	\$ 12,113	1	\$ 15,174	1	\$ 18,065	2	\$ 17,523	2	\$ 17,437	2
520	78743	New Era Life Ins Co	\$ 725	3	\$ 725	3	\$ 727	1	\$ 725	2	\$ 524	3
1	81973	Coventry Hlth & Life Ins Co	\$ 158	-	\$ 12,157	-	\$ (1,370,964)	-	\$ 26,219,870	-	\$ 51,863,142	10,127
1	13935	Federated Mut Ins Co	\$ -	-	\$ 2,635,728	219	\$ 2,428,306	378	\$ 1,849,044	433	\$ 1,666,911	247
119	65110	Kanawha Ins Co	\$ -	-	\$ 98,621	79	\$ 107,820	85	\$ 132,167	96	\$ 132,391	106
707	97179	UnitedHealthcare/Am Med Security	\$ -	-	\$ 70,344	-	\$ 279,590	44	\$ 384,001	63	\$ 526,730	90
839	62324	Freedom Life Ins Co Of Amer	\$ -	-	\$ 26,377	9	\$ 71,565	33	\$ 75,688	38	\$ 105,964	42
	11121	Unifed Life Ins Co	\$ -	-	\$ 3,278	2	\$ 6,401	2	\$ 6,520	2	\$ 2,975	2
520	67784	Philadelphia Amer Life Ins Co	\$ -	-	\$ 232	-	\$ 705	1	\$ 703	1	\$ 797	2
429	64246	Guardian Life Ins Co Of Amer	\$ -	-	\$ 25	-	\$ 141	-	\$ 261	1	\$ 242	1
12	60488	American Gen Life Ins Co	\$ -	-	\$ -	-	\$ 25	-	\$ 420	6	\$ 702	12
953	62359	Constitution Life Ins Co	\$ -	-	\$ -	-	\$ 448	1	\$ 448	1	\$ 448	1
687	64211	Guarantee Trust Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 7,617	-
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 717,076	131	\$ 1,477,326	217
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ 42,377	-	\$ 641,002	131	\$ 763,968	124
450	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 47,678	-
19	69477	Time Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 2,667,447	443	\$ 4,579,372	802
707	70408	Union Security Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 33,755	-
1	72052	Aetna Hlth Ins Co	\$ -	-	\$ -	-	\$ -	16	\$ -	-	\$ -	-
1297	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ -	-	\$ 2,407	-	\$ 2,848	-	\$ 87,880	12
661	77828	Companion Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 2,577	-	\$ 87,842	255
1295	80799	Celtic Ins Co	\$ -	-	\$ -	-	\$ -	7	\$ -	-	\$ 16,269	-
2538	82538	National Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 16	3
176	25178	State Farm Mut Auto Ins Co	\$ -	-	\$ -	-	\$ 116,399	-	\$ 362,705	50	\$ 436,427	67
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 8	-
1	62863	Trustmark Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 1,470	-	\$ 260,688	-
264	66087	Mid West Natl Life Ins Co Of TN	\$ -	-	\$ -	-	\$ -	-	\$ 215,513	-	\$ 1,400,210	394
826	66915	New York Life Ins Co	\$ -	-	\$ -	-	\$ (1)	-	\$ -	-	\$ (12,142)	-
1	95408	Carelink Hlth Plans Inc /Coventry	\$ (93,057)	-	\$ (79,193)	-	\$ (172,878)	-	\$ 17,083,702	-	\$ 44,332,959	6,852
Totals			\$ 1,344,388,612	197,223	\$ 1,295,601,209	210,125	\$ 1,276,849,803	229,637	\$ 1,227,418,857	238,310	\$ 1,177,132,272	237,977

**Table 6: 2014-2018 Medicare Supplement Premiums and Covered Lives**

Cocode	Company Name	2018	2018 Covered	2017	2017 Covered	2016	2016 Covered	2015	2014
		Premiums	Lives	Premiums	Lives	Premiums	Lives	Premiums	Premiums
79413	UnitedHealthcare Ins Co	\$ 89,529,838	37,059	\$ 88,674,494	38,220	\$ 86,558,751	38,890	\$ 84,206,296	\$ 80,410,221
54828	Highmark West Virginia Inc.	\$ 18,081,742	7,102	\$ 19,403,179	7,170	\$ 19,355,625	7,584	\$ 18,406,344	\$ 17,438,995
13100	Omaha Ins Co	\$ 14,889,683	9,044	\$ 12,992,763	9,077	\$ 10,045,019	8,124	\$ 6,779,482	\$ 4,059,475
68500	Continental Life Ins Co Brentwood	\$ 9,675,552	3,572	\$ 9,609,724	4,019	\$ 9,282,241	4,533	\$ 9,178,456	\$ 8,449,260
69868	United Of Omaha Life Ins Co	\$ 8,708,674	2,577	\$ 9,636,027	2,954	\$ 10,381,659	3,418	\$ 10,748,551	\$ 11,494,184
78700	Aetna Hlth & Life Ins Co	\$ 7,015,566	4,560	\$ 5,586,739	4,332	\$ 2,906,907	2,984	\$ 477,570	\$ -
88366	American Retirement Life Ins Co	\$ 6,653,458	3,803	\$ 5,207,498	3,388	\$ 3,216,833	2,105	\$ 2,847,634	\$ 1,663,522
25178	State Farm Mut Auto Ins Co	\$ 5,028,685	2,136	\$ 4,564,575	2,107	\$ 4,212,221	1,954	\$ 3,982,114	\$ 3,881,413
62065	Colonial Penn Life Ins Co	\$ 4,645,021	2,111	\$ 4,465,004	2,161	\$ 4,108,354	2,134	\$ 3,618,382	\$ 3,228,673
73288	Humana Ins Co	\$ 3,876,147	1,918	\$ 3,756,635	1,712	\$ 3,524,715	1,524	\$ 3,374,755	\$ 3,010,493
72850	United World Life Ins Co	\$ 2,904,725	2,962	\$ 2,129,486	517	\$ 2,337,953	586	\$ 2,499,333	\$ 2,788,069
61263	Bankers Life & Cas Co	\$ 2,290,358	645	\$ 3,136,440	774	\$ 3,492,481	924	\$ 3,985,433	\$ 4,644,201
61239	Bankers Fidelity Life Ins Co	\$ 2,131,222	946	\$ 2,817,064	1,062	\$ 3,165,170	1,272	\$ 3,506,744	\$ 3,582,993
60016	THP Ins Co	\$ 1,887,763	1,125	\$ 1,686,543	1,052	\$ 1,185,016	7,546	\$ 710,582	\$ 472,472
69663	USAA Life Ins Co	\$ 1,583,221	749	\$ 1,384,718	724	\$ 1,166,823	634	\$ 951,915	\$ 790,523
79987	Medico Corp Life Ins Co	\$ 1,545,120	760	\$ 1,420,799	835	\$ 997,788	696	\$ 475,640	\$ 28,692
71412	Mutual Of Omaha Ins Co	\$ 1,479,012	341	\$ 1,663,241	403	\$ 1,865,327	437	\$ 2,109,899	\$ 2,421,946
86231	Transamerica Life Ins Co	\$ 1,309,619	528	\$ 1,308,969	536	\$ 1,266,928	535	\$ 1,271,759	\$ 1,286,115
92916	United Amer Ins Co	\$ 1,199,148	472	\$ 1,494,668	525	\$ 1,694,109	568	\$ 1,923,310	\$ 2,021,973
62952	Equitable Life & Cas Ins Co	\$ 982,324	402	\$ 1,063,653	477	\$ 1,017,161	565	\$ 869,107	\$ 537,238
62146	Combined Ins Co Of Amer	\$ 945,474	419	\$ 960,040	427	\$ 934,838	416	\$ 867,819	\$ 795,756
31119	Medico Ins Co	\$ 786,717	245	\$ 825,173	290	\$ 906,981	342	\$ 1,032,081	\$ 1,125,573
91472	Globe Life & Accident Ins Co	\$ 761,949	413	\$ 641,404	403	\$ 435,047	338	\$ 239,589	\$ 127,950
71404	Continental Gen Ins Co	\$ 725,260	178	\$ 794,153	202	\$ 914,853	230	\$ 692,696	\$ 770,058
65870	Manhattan Life Ins Co	\$ 585,168	481	\$ 254,586	248	\$ 179,862	106	\$ 137,134	\$ 77,055
65722	Loyal Amer Life Ins Co	\$ 564,917	195	\$ 601,045	222	\$ 626,317	249	\$ 644,571	\$ 305,683
11121	Unified Life Ins Co	\$ 555,380	145	\$ 621,463	173	\$ 722,032	170	\$ 789,092	\$ 907,342
70939	Gerber Life Ins Co	\$ 459,167	138	\$ 509,054	167	\$ 554,923	195	\$ 602,028	\$ 659,493
91642	Forethought Life Ins Co	\$ 438,460	159	\$ 516,663	203	\$ 553,862	243	\$ 583,471	\$ 626,320
63053	Family Life Ins Co	\$ 421,902	88	\$ 494,530	116	\$ 581,318	149	\$ 615,177	\$ 696,928
66869	Nationwide Life Ins Co	\$ 401,912	86	\$ 460,413	106	\$ 480,408	114	\$ 634,478	\$ 634,478
86355	Standard Life & Accident Ins Co	\$ 318,436	97	\$ 344,404	110	\$ 366,315	119	\$ 407,271	\$ 462,631
34274	Central States Ind Co Of Omaha	\$ 257,229	114	\$ 263,182	134	\$ 234,334	132	\$ 204,957	\$ 135,068
71773	American Natl Life Ins Co Of TX	\$ 249,355	174	\$ 123,198	90	\$ 98,481	33	\$ 107,262	\$ 120,743
62286	Golden Rule Ins Co	\$ 238,099	86	\$ 256,161	96	\$ 272,367	107	\$ 291,168	\$ 322,919
67784	Philadelphia Amer Life Ins Co	\$ 206,872	110	\$ 163,926	111	\$ 99,913	86	\$ 53,836	\$ 7,116
61271	Principal Life Ins Co	\$ 206,192	59	\$ 229,612	70	\$ 239,643	74	\$ 271,905	\$ 288,111
62359	Constitution Life Ins Co	\$ 197,020	36	\$ 236,827	44	\$ 290,471	61	\$ 343,142	\$ 358,979
60054	Aetna Life Ins Co	\$ 170,193	50	\$ 163,048	55	\$ 162,730	63	\$ 143,721	\$ 119,347
91785	Equitable Natl Life Ins Co Inc	\$ 160,074	263	\$ 232	1	\$ -	\$ -	\$ -	\$ -
60380	American Family Life Assur Co of Col	\$ 155,245	36	\$ 165,536	39	\$ 208,065	47	\$ 271,088	\$ 318,695
69132	State Mut Ins Co	\$ 151,909	52	\$ 60,147	32	\$ 207,541	74	\$ 227,802	\$ 44,255
81779	Individual Assur Co Life Hlth & Acc	\$ 126,614	100	\$ 96,368	60	\$ 74,196	62	\$ 23,560	\$ -
80578	Physicians Mut Ins Co	\$ 126,470	31	\$ 143,583	36	\$ 178,229	45	\$ 228,134	\$ 294,425
61999	Americo Fin Life & Ann Ins Co	\$ 104,989	64	\$ 53,646	49	\$ 13,383	19	\$ 251	\$ -
70319	Washington Natl Ins Co	\$ 86,900	16	\$ 108,137	20	\$ 116,699	23	\$ 129,439	\$ 137,558
60183	S USA Life Ins Co Inc	\$ 83,311	90	\$ 2,383	11	\$ -	\$ -	\$ -	\$ -

**Table 6: 2014-2018 Medicare Supplement Premiums and Covered Lives**

Cocode	Company Name	2018		2017		2016		2015	2014
		Premiums	Covered Lives	Premiums	Covered Lives	Premiums	Covered Lives	Premiums	Premiums
68845	Shenandoah Life Ins Co	\$ 79,880	47	\$ 45,896	12	\$ 67,212	14	\$ 82,758	\$ 79,531
89184	Sterling Investors Life Ins Co	\$ 78,009	21	\$ 89,269	25	\$ 93,798	32	\$ 115,660	\$ 137,083
63967	Government Personnel Mut Life Ins Co	\$ 77,061	39	\$ 77,060	39	\$ 66,334	40	\$ 60,293	\$ 63,162
12321	American Continental Ins Co	\$ 76,679	380						
77399	Sterling Life Ins Co	\$ 71,851	20	\$ 69,868	20	\$ 88,754	25	\$ 104,139	\$ 110,391
64211	Guarantee Trust Life Ins Co	\$ 64,359	137						
90328	First Hlth Life & Hlth Ins Co	\$ 55,510	19	\$ 52,145	20	\$ 43,876	18	\$ 27,064	\$ -
67903	Provident Amer Life & Hlth Ins Co	\$ 53,369	11	\$ 61,744	12	\$ 85,392	18	\$ 84,898	\$ 126,222
82880	CSI Life Ins Co	\$ 53,150	46	\$ 26,584	30	\$ 1,544	6	\$ -	\$ -
66281	Transamerica Premier Life Ins Co	\$ 49,999	14	\$ 62,777	17	\$ 70,155	23	\$ 70,786	\$ 85,591
68543	Liberty Bankers Life Ins Co.	\$ 40,726	28	\$ 13,916	17	\$ -	-	\$ -	\$ -
65927	Lincoln Heritage Life Ins Co	\$ 39,255	9	\$ 43,602	10	\$ 50,934	13	\$ 64,197	\$ 369,346
60488	American Gen Life Ins Co	\$ 38,260	8	\$ 64,414	13	\$ 74,274	16	\$ 96,020	\$ -
68462	Reserve Natl Ins Co	\$ 36,963	24	\$ 16,713	14	\$ 3,796	2	\$ 3,572	\$ 3,353
65536	Genworth Life & Ann Ins Co	\$ 32,248	4	\$ 38,598	6	\$ 59,040	8	\$ 67,700	\$ 62,150
65331	Liberty Natl Life Ins Co	\$ 32,040	15	\$ 33,155	16	\$ 33,176	17	\$ 33,169	\$ 31,653
66915	New York Life Ins Co	\$ 29,223	8	\$ 36,803	10	\$ 41,971	13	\$ 46,050	\$ 53,616
66583	National Guardian Life Ins Co	\$ 27,470	61						
70785	Pacificare Life & Hlth Ins Co	\$ 24,305	6	\$ 16,338	6	\$ 15,947	6	\$ 15,365	\$ 16,234
80799	Celtic Ins Co	\$ 23,360	4	\$ 23,431	5	\$ 25,141	7	\$ 25,166	\$ 31,612
61751	Central States H & L Co Of Omaha	\$ 23,250	5	\$ 26,941	6	\$ 26,611	6	\$ 26,293	\$ 28,087
62308	Connecticut Gen Life Ins Co	\$ 22,772	10	\$ 24,925	10	\$ 27,266	11	\$ 28,908	\$ 41,613
92703	United Natl Life Ins Co Of Amer	\$ 16,877	5	\$ 15,205	5	\$ 17,224	6	\$ 24,230	\$ 31,615
65900	Wilco Life Ins Co	\$ 15,756	3	\$ 18,645	6	\$ 20,094	7	\$ 23,146	\$ 30,189
80314	Unicare Life & Hlth Ins Co	\$ 13,141	4	\$ 27,879	5	\$ 13,987	4	\$ 14,890	\$ 23,707
85189	Western United Life Assur Co	\$ 13,057	37						
76112	Oxford Life Ins Co	\$ 12,926	5	\$ 11,983	5	\$ 10,935	5	\$ 11,159	\$ 10,850
62596	Union Fidelity Life Ins Co	\$ 12,827	2	\$ 15,420	3	\$ 16,062	3	\$ 21,067	\$ 24,783
63312	Great Amer Life Ins Co	\$ 8,857	2	\$ 8,299	2	\$ 7,818	2	\$ 7,202	\$ 6,469
60836	American Republic Ins Co	\$ 7,624	2	\$ 7,507	2	\$ 7,090	2	\$ 13,088	\$ 18,021
78743	New Era Life Ins Co	\$ 6,044	6	\$ 5,889	6	\$ 6,680	6	\$ 10,307	\$ 16,496
60577	American Income Life Ins Co	\$ 5,156	1	\$ 4,931	1	\$ 4,723	1	\$ -	\$ 9,224
61727	Central Reserve Life Ins Co	\$ 5,027	2	\$ 6,273	2	\$ 12,713	3	\$ 14,450	\$ 14,283
20796	21st Century Premier Ins Co	\$ 3,226	3	\$ 3,779	2	\$ 5,394	3	\$ 4,454	\$ 4,898
70025	Genworth Life Ins Co	\$ 2,213	-	\$ 5,314	1	\$ 5,244	1	\$ 5,909	\$ 8,727
69744	Union Labor Life Ins Co	\$ 1,550	1	\$ 1,892	1	\$ 1,215	1	\$ 1,606	\$ 1,432
77828	Companion Life Ins Co	\$ 1,328	1	\$ 1,328	1	\$ 1,328	1	\$ 1,328	\$ 1,328
70769	Erie Family Life Ins Co	\$ 593	2						
70408	Union Security Ins Co	\$ 498	1						
82538	National Hlth Ins Co	\$ 293	1						
71919	Bankers Fidelity Assur Co	\$ -	-	\$ 1,283,277	1,261	\$ 442,189	509	\$ 21,977	\$ -
63479	United Teacher Assoc Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 364,777	\$ 385,514
Totals		\$ 196,058,824	87,731	\$ 193,332,933	87,151	\$ 182,681,806	91,339	\$ 172,956,606	\$ 163,374,121

Number of Lives was not available in 2014 & 2015

**Table 7: 2014-2018 WV Dental Plans Earned Premium and Enrollment**

Group Code	Cocode	Company Name	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives
2479	12329	DELTA DENTAL OF W VA	\$ 27,403,267	104,451	\$ 26,978,074	104,861	\$ 25,769,234	100,184	\$ 24,409,091	93,837	\$ 23,388,665	90,137
812	85766	UNITED CONCORDIA INS CO	\$ 2,078,798	9,059	\$ 5,563,922	23,344	\$ 5,593,001	24,871	\$ 5,437,124	24,942	\$ 5,166,310	18,349
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ 2,429,200	8,018	\$ 2,477,524	8,320	\$ 2,457,350	8,069	\$ 2,188,566	7,425	\$ 1,855,159	6,721
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 2,106,704	989	\$ 1,707,271	1,467	\$ 1,201,457	2,449	\$ 722,129	1,450	\$ 484,538	1,458
2479	81396	DELTA DENTAL INS CO	\$ 1,175,819	2,122	\$ 1,131,260	2,001	\$ 1,090,542	1,942	\$ 1,031,804	17,338	\$ 903,706	1,579
119	73288	HUMANA INS CO	\$ 1,112,437	4,136	\$ 870,462	3,067	\$ 852,192	2,858	\$ 867,503	3,054	\$ 621,741	4,629
119	60984	COMPBENEFITS INS CO	\$ 123,549	2	\$ 281,421	909	\$ 298,699	1,020	\$ 306,923	1,021	\$ 310,003	1,079
2479	73474	DENTEGRA INS CO	\$ 30,330	82	\$ 45,211	129	\$ 64,770	169	\$ 118,598	305	\$ 373,383	1,734
4667	67660	PENNSYLVANIA LIFE INS CO	\$ 3,610	8	\$ 3,902	8	\$ 3,963	8	\$ 4,394	9	\$ 5,387	10
1	81973	COVENTRY HLTH & LIFE INS CO	\$ -	-	\$ -	-	\$ -	-	\$ 253,355	-	\$ 687,608	-
119	70580	HUMADENTAL	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 578,174	-
917	70670	HEALTH CARE SERV CORP	\$ -	5	\$ -	5	\$ -	5	\$ -	-	\$ 228	7
115	92525	TRUASSURE INS CO	\$ -	-	\$ -	230	\$ -	217	\$ -	-	\$ -	-
Totals			\$ 36,463,714	128,872	\$ 39,059,047	144,341	\$ 37,331,208	141,792	\$ 35,339,487	149,381	\$ 34,374,902	125,703



**Table 8: 2014-2018 WV Vision Plans Earned Premium and Covered Lives**

Group Code	Cocode	Company Name	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives
1189	39616	VISION SERV PLAN INS CO	\$ 2,987,447	33,700	\$ 3,038,791	33,373	\$ 3,158,832	34,577	\$ 2,863,158	33,422	\$ 5,166,109	33,513
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 2,221,632	1,380	\$ 2,132,269	1,478	\$ 2,160,317	2,221	\$ 2,018,793	815	\$ 2,081,690	820
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ 452,305	6,837	\$ 420,806	6,730	\$ 268,558	5,061	\$ 134,608	4,097	\$ 73,929	106
119	73288	HUMANA INS CO	\$ 252,799	2,368	\$ 184,090	1,365	\$ 161,482	1,058	\$ 153,770	1,005	\$ 303,233	2,025
4696	53953	VISION BENEFITS OF AMER INC	\$ 218,467	4,245	\$ 252,613	6,003	\$ 267,185	6,216	\$ 266,289	6,348	\$ 268,903	6,460
119	60984	COMPBENEFITS INS CO	\$ 28,286	-	\$ 69,922	977	\$ 80,504	1,201	\$ 82,842	1,233	\$ 80,402	1,215
812	85766	UNITED CONCORDIA INS CO	\$ 10,682	103	\$ 5,483	92	\$ 6,929	75	\$ 8,801	103	\$ 8,178	110
Totals			\$ 6,171,618	48,633	\$ 6,103,974	50,018	\$ 6,103,807	50,409	\$ 5,528,261	47,023	\$ 7,982,444	44,249

**Table 9: 2014-2018 WV Individual Long-Term Care Earned Premium and Covered Lives**

Cocode	Company Name	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives
70025	Genworth Life Ins Co	\$ 7,964,669	3,861	\$ 8,078,920	4,049	\$ 8,162,360	4,222	\$ 8,257,358	4,489	\$ 8,168,048	4,692
69000	Northwestern Long Term Care Ins Co	\$ 4,926,925	1,690	\$ 4,543,008	1,702	\$ 4,308,492	1,738	\$ 4,220,030	1,731	\$ 4,175,670	1,700
61263	Bankers Life & Cas Co	\$ 2,128,705	1,230	\$ 2,344,391	1,341	\$ 2,503,132	1,458	\$ 2,467,643	1,618	\$ 2,701,238	1,767
65838	John Hancock Life Ins Co USA	\$ 1,634,669	812	\$ 1,676,115	841	\$ 1,694,162	857	\$ 1,807,493	886	\$ 1,814,638	900
65978	Metropolitan Life Ins Co	\$ 1,403,287	764	\$ 1,468,265	791	\$ 1,455,974	813	\$ 1,454,819	833	\$ 1,509,537	849
65005	RiverSource Life Ins Co	\$ 1,171,081	591	\$ 1,166,979	633	\$ 1,219,531	677	\$ 1,197,683	711	\$ 1,210,745	756
71412	Mutual Of Omaha Ins Co	\$ 1,077,003	491	\$ 993,627	492	\$ 938,365	462	\$ 925,192	461	\$ 837,736	451
25178	State Farm Mut Auto Ins Co	\$ 1,017,432	490	\$ 1,022,536	506	\$ 986,421	520	\$ 912,883	512	\$ 878,497	531
66915	New York Life Ins Co	\$ 735,075	404	\$ 734,508	399	\$ 782,603	410	\$ 737,188	420	\$ 674,713	424
65935	Massachusetts Mut Life Ins Co	\$ 552,270	265	\$ 529,378	258	\$ 505,841	253	\$ 490,198	248	\$ 493,430	246
20443	Continental Cas Co	\$ 496,822	245	\$ 540,632	265	\$ 556,397	287	\$ 567,108	323	\$ 583,478	345
68241	Prudential Ins Co Of Amer	\$ 434,450	164	\$ 468,720	178	\$ 498,489	186	\$ 503,509	199	\$ 481,767	221
62235	Unum Life Ins Co Of Amer	\$ 413,688	256	\$ 400,316	264	\$ 398,392	273	\$ 385,829	279	\$ 399,187	286
71404	Continental Gen Ins Co	\$ 352,918	298	\$ 368,898	289	\$ 368,725	309	\$ 116,594	71	\$ 133,633	75
90611	Allianz Life Ins Co Of N Amer	\$ 322,641	195	\$ 330,165	198	\$ 329,491	200	\$ 343,526	203	\$ 349,003	200
56014	Thrivent Financial For Lutherans	\$ 312,419	173	\$ 319,941	178	\$ 311,413	179	\$ 307,912	179	\$ 319,118	184
86231	Transamerica Life Ins Co	\$ 262,890	170	\$ 279,364	173	\$ 280,412	172	\$ 299,833	171	\$ 230,259	142
87726	Metlife Ins Co USA	\$ 200,960	60	\$ 205,955	64	\$ 229,369	85	\$ 227,776	97	\$ 226,031	115
69345	Teachers Ins & Ann Assoc Of Amer	\$ 189,657	76	\$ 188,793	79	\$ 175,773	79	\$ 178,319	81	\$ 183,027	86
76325	Senior Hlth Ins Co of PA	\$ 153,744	84	\$ 189,634	101	\$ 206,938	115	\$ 255,126	137	\$ 307,355	156
69868	United Of Omaha Life Ins Co	\$ 150,910	74	\$ 155,452	77	\$ 152,585	76	\$ 158,679	77	\$ 159,327	81
58033	Knights Of Columbus	\$ 146,559	90	\$ 132,488	79	\$ 127,974	78	\$ 126,802	77	\$ 120,219	79
60380	American Family Life Assur Co of Col	\$ 137,548	178	\$ 152,069	195	\$ 144,074	206	\$ 209,559	217	\$ 186,241	227
71714	Berkshire Life Ins Co of Amer	\$ 134,562	59	\$ 191,971	59	\$ 186,264	58	\$ 178,013	60	\$ 167,400	60
70408	Union Security Ins Co	\$ 125,616	62	\$ 120,768	65	\$ 138,026	69	\$ 128,995	70	\$ 138,777	71
60410	American Fidelity Assur Co	\$ 112,794	81	\$ 112,203	87	\$ 106,299	91	\$ 100,960	93	\$ 106,171	97
68195	Provident Life & Accident Ins Co	\$ 96,947	65	\$ 83,061	64	\$ 73,558	65	\$ 83,130	66	\$ 79,243	67
65595	Lincoln Benefit Life Co	\$ 91,128	67	\$ 91,046	68	\$ 88,735	67	\$ 87,702	69	\$ 106,444	71
69515	Medamerica Ins Co	\$ 82,751	61	\$ 100,483	63	\$ 90,826	68	\$ 93,115	70	\$ 75,959	73
65080	John Alden Life Ins Co	\$ 79,263	72	\$ 78,525	72	\$ 84,817	78	\$ 89,660	82	\$ 90,495	86
66281	Transamerica Premier Life Ins Co	\$ 75,985	99	\$ 76,621	103	\$ 82,040	105	\$ 99,346	146	\$ 102,612	148
60142	TIAA Cref Life Ins Co	\$ 74,002	37	\$ 74,332	37	\$ 66,475	40	\$ 64,891	40	\$ 64,794	41
77720	LifeSecure Ins Co	\$ 52,423	44	\$ 56,732	-	\$ 54,677	-	\$ 43,483	-	\$ 18,071	14
92916	United Amer Ins Co	\$ 44,123	29	\$ 46,654	31	\$ 56,156	35	\$ 63,110	45	\$ 65,621	51
60488	American Gen Life Ins Co	\$ 41,118	11	\$ 41,248	11	\$ 43,318	12	\$ 43,224	14	\$ 451,387	114
62626	CMFG Life Ins Co	\$ 25,607	15	\$ 21,698	15	\$ 21,166	16	\$ 26,717	16	\$ 26,793	16
62553	Country Life Ins Co	\$ 21,831	7	\$ 23,165	7	\$ 17,169	6	\$ 30,309	9	\$ 20,581	9
69116	State Life Ins Co	\$ 20,489	21	\$ 22,595	21	\$ 18,015	22	\$ 22,830	22	\$ 18,044	22
65676	Lincoln Natl Life Ins Co	\$ 19,368	9	\$ 25,780	9	\$ 28,034	10	\$ 26,485	11	\$ 19,974	12
57320	Woodmen World Life Ins Soc	\$ 16,691	-	\$ 15,894	-	\$ 21,522	-	\$ 22,465	17	\$ 24,198	17
80578	Physicians Mut Ins Co	\$ 15,740	13	\$ 18,736	13	\$ 23,314	14	\$ 23,229	15	\$ 23,015	18
61271	Principal Life Ins Co	\$ 14,657	8	\$ 12,071	9	\$ 12,739	10	\$ 12,739	10	\$ 12,598	10
70319	Washington Natl Ins Co	\$ 12,179	12	\$ 18,541	14	\$ 22,129	15	\$ 22,217	13	\$ 24,425	14
65056	Jackson Natl Life Ins Co	\$ 11,870	7	\$ 12,590	7	\$ 11,796	7	\$ 11,220	7	\$ 11,793	9
35963	AF&L Ins Co	\$ 11,225	5	\$ -	-	\$ -	-	\$ 14,361	7	\$ 20,527	10
76236	Cincinnati Life Ins Co	\$ 9,168	5	\$ 9,193	5	\$ 2,460	2	\$ 9,168	5	\$ 9,168	5
42129	United Security Assur Co Of PA	\$ 9,006	7	\$ 9,444	8	\$ 9,695	7	\$ 8,839	9	\$ 14,626	10
62146	Combined Ins Co Of Amer	\$ 8,628	6	\$ 9,470	6	\$ 11,421	7	\$ 11,590	7	\$ 12,627	7
86355	Standard Life & Accident Ins Co	\$ 7,883	8	\$ 11,464	10	\$ 12,614	13	\$ 11,857	13	\$ 11,630	14

**Table 9: 2014-2018 WV Individual Long-Term Care Earned Premium and Covered Lives**

Cocode	Company Name	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives
65536	Genworth Life & Ann Ins Co	\$ 5,673	5	\$ 5,752	5	\$ 3,894	5	\$ 6,190	6	\$ 7,277	6
71471	Ability Ins Co	\$ 3,934	2	\$ 3,934	2	\$ 3,934	2	\$ 3,934	2	\$ 3,934	2
71439	Assurity Life Ins Co	\$ 3,257	3	\$ 3,358	3	\$ 3,217	3	\$ 3,245	3	\$ 3,147	3
92703	United Natl Life Ins Co Of Amer	\$ 1,510	1	\$ 1,510	1	\$ 2,186	1	\$ 3,744	2	\$ 3,744	2
68500	Continental Life Ins Co Brentwood	\$ 1,234	1	\$ 1,163	1	\$ 1,309	1	\$ 1,152	1	\$ 1,286	1
62359	Constitution Life Ins Co	\$ 744	1	\$ 2,139	1	\$ 3,266	2	\$ 4,054	2	\$ 4,594	3
60534	American Heritage Life Ins Co	\$ 732	2	\$ 731	2	\$ 733	2	\$ 735	2	\$ 734	2
88072	Hartford Life Ins Co	\$ 690	1	\$ 690	1	\$ 1,106	1	\$ 1,106	1	\$ 980	1
67199	Old Amer Ins Co	\$ 469	1	\$ 410	1	\$ 940	2	\$ 940	2	\$ 938	2
61239	Bankers Fidelity Life Ins Co	\$ -	-	\$ -	-	\$ (25)	1	\$ 493	1	\$ 2,544	2
62952	Equitable Life & Cas Ins Co	\$ -	-	\$ 4,150	1	\$ 5,454	2	\$ 6,274	3	\$ 2,800	2
63479	United Teacher Assoc Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 269,461	265	\$ 273,844	281
64211	Guarantee Trust Life Ins Co	\$ -	-	\$ -	-	\$ 363	-	\$ 517	1	\$ 517	1
65021	Stonebridge Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 68,271	35
65110	Kanawha Ins Co	\$ -	-	\$ 37,761	30	\$ 37,799	30	\$ 35,430	30	\$ 38,006	31
69477	Time Ins Co	\$ -	-	\$ 65,639	51	\$ 44,879	53	\$ 71,244	56	\$ 71,317	60
70106	United States Life Ins Co in the Cit	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 5,110	2
91642	Forethought Life Ins Co	\$ -	-	\$ 242,321	153	\$ 215,431	150	\$ 174,065	137	\$ 137,152	108
92657	Nationwide Life & Ann Ins Co	\$ -	-	\$ -	-	\$ 12,453	21	\$ 8,048	12	\$ 2,686	8
67660	Pennsylvania Life Ins Co	\$ (34)	1	\$ 945	2	\$ 950	2	\$ 943	2	\$ -	-
Totals		\$ 27,419,585	13,489	\$ 27,944,942	14,190	\$ 27,958,067	14,750	\$ 28,072,289	15,464	\$ 28,488,751	16,131

**Table 10: 2014-2018 Group Long-Term Care Earned Premiums and Covered Lives**

Cocode	Company Name	2018	2018	2017	2017	2016	2016	2015	2015	2014	2014
		Earned Premium	Covered Lives	Earned Premium	Covered Lives	Earned Premium	Covered Lives	Earned Premium	Covered Lives	Earned Premium	Covered Lives
62235	Unum Life Ins Co Of Amer	\$ 1,266,000	6,612	\$ 1,407,593	7,218	\$ 1,378,186	7,761	\$ 1,173,090	7,565	\$ 1,349,697	7,298
65978	Metropolitan Life Ins Co	\$ 1,227,676	1,084	\$ 1,310,873	1,126	\$ 1,364,788	1,172	\$ 1,355,919	1,218	\$ 1,412,448	1,267
70025	Genworth Life Ins Co	\$ 667,884	607	\$ 661,526	609	\$ 646,431	618	\$ 659,631	640	\$ 668,897	655
65838	John Hancock Life Ins Co USA	\$ 563,968	562	\$ 503,703	582	\$ 555,972	585	\$ 562,439	594	\$ 551,095	609
71404	Continental Gen Ins Co	\$ 287,807	172	\$ 298,407	176	\$ 303,001	184	\$ -	-	\$ -	-
20443	Continental Cas Co	\$ 257,525	229	\$ 239,582	257	\$ -	-	\$ -	-	\$ 234,728	302
71412	Mutual Of Omaha Ins Co	\$ 76,535	40	\$ 72,416	40	\$ 70,983	43	\$ 67,148	43	\$ 66,376	42
86231	Transamerica Life Ins Co	\$ 52,949	23	\$ 57,038	25	\$ 59,936	27	\$ 59,851	27	\$ 60,590	27
93610	John Hancock Life & Hlth Ins Co	\$ 51,719	52	\$ 61,345	52	\$ 57,720	54	\$ 55,750	55	\$ 64,504	56
60410	American Fidelity Assur Co	\$ 16,394	13	\$ 13,489	13	\$ 10,126	13	\$ 10,345	13	\$ 9,896	14
66915	New York Life Ins Co	\$ 6,831	8	\$ 7,261	8	\$ 8,016	9	\$ 9,339	10	\$ 12,870	11
62308	Connecticut Gen Life Ins Co	\$ 4,572	12	\$ 4,345	12	\$ 4,493	13	\$ 4,673	13	\$ 6,562	13
68241	Prudential Ins Co Of Amer	\$ 4,304	2	\$ 4,220	2	\$ 4,415	2	\$ 4,689	2	\$ 6,087	3
68195	Provident Life & Accident Ins Co	\$ 3,414	10	\$ 3,637	10	\$ 3,376	10	\$ 7,571	14	\$ 7,512	14
76325	Senior Hlth Ins Co of PA	\$ 1,613	1	\$ 1,084	1	\$ 1,095	1	\$ 1,089	1	\$ 1,092	1
69515	Medamerica Ins Co	\$ 1,044	6	\$ 1,044	6	\$ 1,044	6	\$ 1,044	6	\$ 1,016	6
87726	Metlife Ins Co USA	\$ 251	2	\$ 318	2	\$ 246	2	\$ 398	3	\$ 415	3
70319	Washington Natl Ins Co	\$ 129	-	\$ 276	1	\$ -	1	\$ 276	1	\$ 620	1
63479	United Teacher Assoc Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 301,622	193	\$ 331,593	204
Totals		\$ 4,490,615	9,435	\$ 4,648,157	10,140	\$ 4,469,828	10,501	\$ 4,274,874	10,398	\$ 4,785,998	10,526

**Table 11: 2014-2018 Title XIX Medicaid (Managed Care Organizations) Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives
1	95408	Coventry Hlth Care of W VA Inc (Aetna)	\$ 562,483,178	119,125	\$ 488,910,610	125,315	\$ 299,576,726	120,572	\$ 295,374,554	121,537	\$ 237,908,177	72,819
671	11810	Unicare Hlth Plan of WV Inc	\$ 449,020,262	137,088	\$ 503,048,005	140,645	\$ 496,415,408	131,027	\$ 314,670,030	126,548	\$ 275,467,103	88,546
812	15020	West Virginia Family Hlth Plan Inc	\$ 337,723,788	62,788	\$ 324,129,574	66,489	\$ 484,527,386	62,350	\$ 92,859,360	157,586	\$ 1,698,059	3,202
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 285,990,422	78,310	\$ 335,421,921	82,463	\$ 297,372,031	73,422	\$ 146,901,078	67,735	\$ 106,299,315	33,386
Totals			\$ 1,635,217,650	397,311	\$ 1,651,510,110	414,912	\$ 1,577,891,551	387,371	\$ 849,805,022	473,406	\$ 621,372,654	197,953