

STATE OF WEST VIRGINIA
Offices of the Insurance Commissioner



ACCIDENT AND HEALTH INSURANCE MARKET REPORT 2017

Including data from 2012 - 2016

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Charleston, WV 25305-0540

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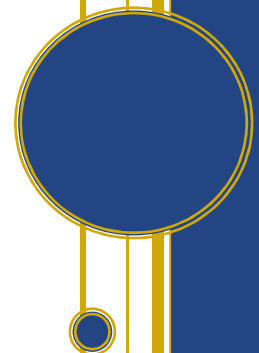


Table of Contents

I.	Introduction.....	2
II.	Comprehensive Major Medical Coverage.....	2
	The Affordable Care Act	2
	Partnership State	4
	Consumer Assistance.....	4
	Plan Management.....	4
	West Virginia Marketplace Enrollment.....	5
	Individual Comprehensive Major Medical.....	6
	Small Group Comprehensive Major Medical.....	7
	Large Group Comprehensive Major Medical.....	8
III.	Medicare Coverage.....	9
IV.	Long-Term Care Coverage.....	11
V.	Other Healthcare Insurance Products	13
	Dental Insurance	13
	Vision Insurance	14
	Mini-Med Health Plan.....	15
	Federal Employee Health Benefit Plans	15
	Disability Income	15
VI.	WV Public & Private Health Insurance Market.....	16
VII.	References	18
VIII.	Tables of Health Products 2012- 2016	20

I. INTRODUCTION

In this report, there is a comparison between the 2015 and 2016 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).

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.

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

- 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 EHB's and meeting the other guidelines of the ACA are called "Qualified Health Plans" (QHPs)
 -) 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)).
 -) 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.
 -) 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.
 -) The Medicaid expansion includes coverage for individuals and families whose income is below 139% of the federal poverty level. WV expanded Medicaid in 2014.
 -) 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 Essential Health Benefits.
 -) 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).
 -) 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 - 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. In OE3, Highmark WV continued offering statewide coverage and was joined by CareSource which offered coverage in ten counties. For the next open enrollment, OE4, CareSource will be offering coverage in a total of thirty-two counties and Highmark WV will continue offering coverage statewide.

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 170,000. 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 2016, additional years are in the appendix. 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.

Individual Comprehensive Major Medical

In 2016 the West Virginia Individual Comprehensive Major Medical Insurance earned premiums were \$267,312,587 with enrollment of 43,168 covered lives compared to 2015 earned premiums of \$226,619,749 and enrollment of 46,211.

2016 Top 10 Carriers of Individual Major Medical				
Group Code	Cocode	Name	Earned Premium	Covered Lives
812	54828	Highmark West Virginia Inc.	\$252,646,851	39,576
707	62286	Golden Rule Ins Co	\$ 7,909,818	2,015
3683	15728	CareSource W VA Co	\$ 5,463,652	1,163
1297	95677	The Hlth Plan the Upper OH Valley	\$ 327,127	57
707	79413	UnitedHealthcare Ins Co	\$ 285,108	17
707	97179	UnitedHealthcare/Am Medical Security	\$ 279,590	44
176	25178	State Farm Mut Auto Ins Co	\$ 116,399	-
119	65110	Kanawha Ins Co	\$ 107,820	85
408	71773	American Natl Life Ins Co of TX	\$ 83,300	30
839	62324	Freedom Life Ins Co Of Amer	\$ 71,565	33
		Others (12 Companies)	\$ 21,357	148
			\$267,312,587	43,168

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/Am Medical Security	\$ 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	\$ 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

Small Group Comprehensive Major Medical

In 2016 the West Virginia Small Group Comprehensive Major Medical Insurance earned premiums were \$265,857,931 with 44,294 covered lives compared to 2015 earned premiums of \$264,062,473 with 46,785 covered lives.

2016 Top 9 Carriers of Small Group Major Medical *				
Group Code	Cocode	Name	Earned Premium	Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 216,760,571	36,447
1	60054	Aetna Life Ins Co	\$ 34,265,518	4,555
1297	95677	The Hlth Plan the Upper OH Valley	\$ 7,046,003	1,283
707	79413	UnitedHealthcare Ins Co	\$ 3,306,000	819
7	13935	Federated Mut Ins Co	\$ 2,428,306	378
1297	60016	THP Ins Co	\$ 2,160,395	591
1	95109	Aetna Hlth Inc PA Corp	\$ 1,064,470	155
707	96940	Optimum Choice Inc	\$ 323,719	63
	74322	Medical Benefits Mut Life Ins Co	\$ 2,407	-
		Other (3 Companies)	\$ (1,499,458)	3
			\$ 265,857,931	44,294

*Only had 9 active small group carriers in 2016.

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	\$ 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

Large Group Comprehensive Major Medical

In 2016 the West Virginia Large Group Comprehensive Major Medical Insurance earned premiums were \$743,619,285 with 142,175 covered lives compared to 2015 earned premiums of \$736,736,635 with 145,314 covered lives.

2016 Top 10 Carriers of Large Group Major Medical				
Group Code	Cocode	Name	Earned Premium	Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 628,518,701	111,235
1297	95677	The Hlth Plan the Upper OH Vall	\$ 67,340,882	18,421
1297	60016	THP Ins Co	\$ 22,382,682	4,641
1	60054	Aetna Life Ins Co	\$ 15,145,166	2,398
901	67369	Cigna Hlth & Life Ins Co	\$ 7,328,359	1,094
707	79413	UnitedHealthcare Ins Co	\$ 1,425,067	3,885
1	95109	Aetna Hlth Inc PA Corp	\$ 747,316	231
707	96940	Optimum Choice Inc	\$ 735,432	79
12	70106	United States Life Ins Co in the C	\$ 53,316	178
450	65781	Madison Natl Life Ins Co Inc	\$ 42,377	-
		Other (3 Companies)	\$ (100,013)	13
			\$ 743,619,285	142,175

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 Vall	\$ 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			

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 are Exhibits of the West Virginia Medicare Supplement Market in 2016 and 2015.

2016 Medicare Supplement Carriers				
Group Code	Cocode	Company Name	Earned Premiums	Covered Lives
707	79413	UnitedHealthcare Ins Co	\$ 86,558,751	38,890
812	54828	Highmark West Virginia Inc.	\$ 19,355,625	7,584
261	69868	United Of Omaha Life Ins Co	\$ 10,381,659	3,418
261	13100	Omaha Ins Co	\$ 10,045,019	8,124
1	68500	Continental Life Ins Co	\$ 9,282,241	4,533
176	25178	State Farm Mut Auto Ins Co	\$ 4,212,221	1,954
233	62065	Colonial Penn Life Ins Co	\$ 4,108,354	2,134
119	73288	Humana Ins Co	\$ 3,524,715	1,524
233	61263	Bankers Life & Cas Co	\$ 3,492,481	924
901	88366	American Retirement Life Ins	\$ 3,216,833	2,105
		Other(68 Companies)	\$ 28,503,907	20,149
		Total	\$ 182,681,806	91,339

2015 Medicare Supplement Carriers				
Group Code	Cocode	Name	Earned Premium	Covered Lives
707	79413	UnitedHealth Ins Co	84,206,296	38,902
812	54828	Highmark West Virginia Inc.	18,406,344	7,477
261	69868	United Of Omaha Life Ins Co	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 Il	3,985,433	1,063
176	25179	State Farm	3,982,114	1,794
233	62065	Colonial Penn Life Ins Co	3,618,382	1,973
587	61239	Bankers	3,506,744	1,411
119	73288	Humana Ins Co	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 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 2016 and 2015.

2016 Top 10 Carriers of Individual Long-Term Care			
Cocode	Name	Earned Premium	Covered Lives
70025	Genworth Life Ins Co	\$ 8,162,360	4,222
69000	Northwestern Long Term Care	\$ 4,308,492	1,738
61263	Bankers Life & Cas Co	\$ 2,503,132	1,458
65838	John Hancock Life Ins Co USA	\$ 1,694,162	857
65978	Metropolitan Life Ins Co	\$ 1,455,974	813
65005	RiverSource Life Ins Co	\$ 1,219,531	677
25178	State Farm Mut Auto Ins Co	\$ 986,421	520
71412	Mutual Of Omaha Ins Co	\$ 938,365	462
66915	New York Life Ins Co	\$ 782,603	410
20443	Continental Cas Co	\$ 556,397	287
	Others (55 Companies)	\$ 5,350,630	3,306
		\$ 27,958,067	14,750

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	\$ 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

Following are exhibits of the Group Long-Term Care Markets in 2016 and 2015.

2016 Top 10 Carriers of Group Long-Term Care			
Cocode	Name	Earned Premium	Covered Lives
62235	Unum Life Ins Co Of Amer	\$ 1,378,186	7,761
65978	Metropolitan Life Ins Co	\$ 1,364,788	1,172
70025	Genworth Life Ins Co	\$ 646,431	618
65838	John Hancock Life Ins Co USA	\$ 555,972	585
71404	Continental Gen Ins Co	\$ 303,001	184
71412	Mutual Of Omaha Ins Co	\$ 70,983	43
86231	Transamerica Life Ins Co	\$ 59,936	27
93610	John Hancock Life & Hlth Ins	\$ 57,720	54
60410	American Fidelity Assur Co	\$ 10,126	13
66915	New York Life Ins Co	\$ 8,016	9
	Others (7 Companies)	\$ 14,669	35
		\$ 4,469,828	10,501

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	\$ 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

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.

2016 Dental Carriers in West Virginia				
Group Code	Cocode	Name	Earned Premium	Covered Lives
2479	12329	Delta Dental of WV	\$ 25,769,234	100,184
812	85766	United Concordia Ins Co	\$ 5,593,001	24,871
477	61700	Renaissance Life & Health	\$ 2,457,350	8,069
812	54828	Highmark WV Inc	\$ 1,201,457	2,449
2479	81396	Delta Dental Ins Co	\$ 1,090,542	1,942
119	73288	Humana Ins Co	\$ 852,192	2,858
119	60984	Compbenefits Ins Co	\$ 298,699	1,020
2479	73474	Dentregra Ins Co	\$ 64,770	169
4667	67660	Pennsylvania Life Ins Co	\$ 3,963	8
917	70670	Health Care Service Corp	\$ -	5
115	92525	TruAssure Ins Co	\$ -	217
			\$ 37,331,208	141,792

2015 Dental Carriers in West Virginia				
Group Code	Cocode	Name	Earned Premium	Covered Lives
2479	12329	Delta Dental of WV	\$ 24,409,091	93,837
812	85766	United Concordia Ins Co	\$ 5,437,124	24,942
477	61700	Renaissance Life & Health	\$ 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 WV Inc	\$ 722,129	1,450
119	60984	Compbenefits Ins Co	\$ 306,923	1,021
1	81973	Coventry	\$ 253,355	-
2479	73474	Dentregra 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.

2016 Vision Carriers in West Virginia				
Group Code	Cocode	Name	Earned Premium	Covered Lives
1189	39616	Vision Serv Plan Ins Co	\$ 3,158,832	34,577
812	54828	Highmark WV Inc	\$ 2,160,317	2,221
477	61700	Renaissance Life & Health	\$ 268,558	5,061
4696	53953	Vision Benefits of Amer Inc	\$ 267,185	6,216
119	73288	Humana Ins Co	\$ 161,482	1,058
119	60984	Compbenefits Ins Co	\$ 80,504	1,201
812	85766	United Concordia Ins Co	\$ 6,929	75
			\$ 6,103,807	50,409

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 WV 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 & Health	\$ 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 may pay a tax penalty.

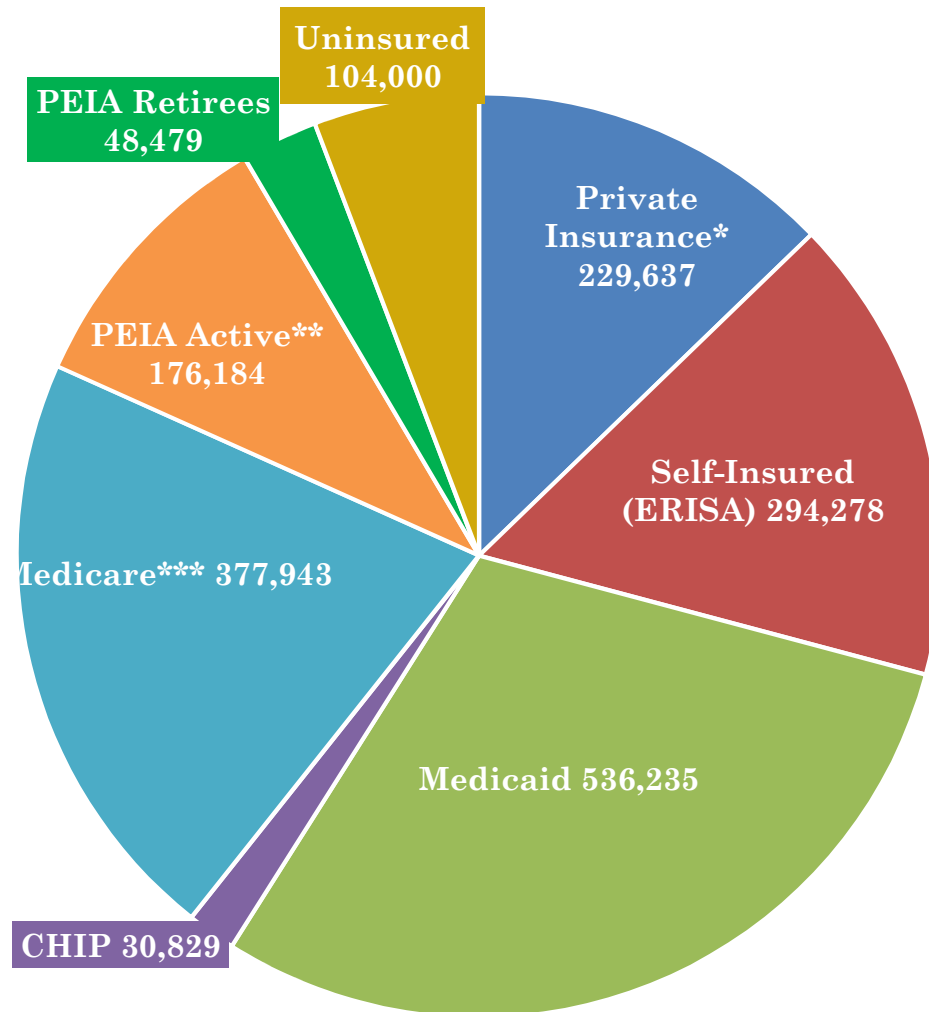
Federal Employee Health Benefit Plans

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 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. WV PUBLIC & PRIVATE HEALTH INSURANCE MARKET 2016 Covered Lives



2016 Population in West Virginia 1,830,000 (as of July 1, 2016)

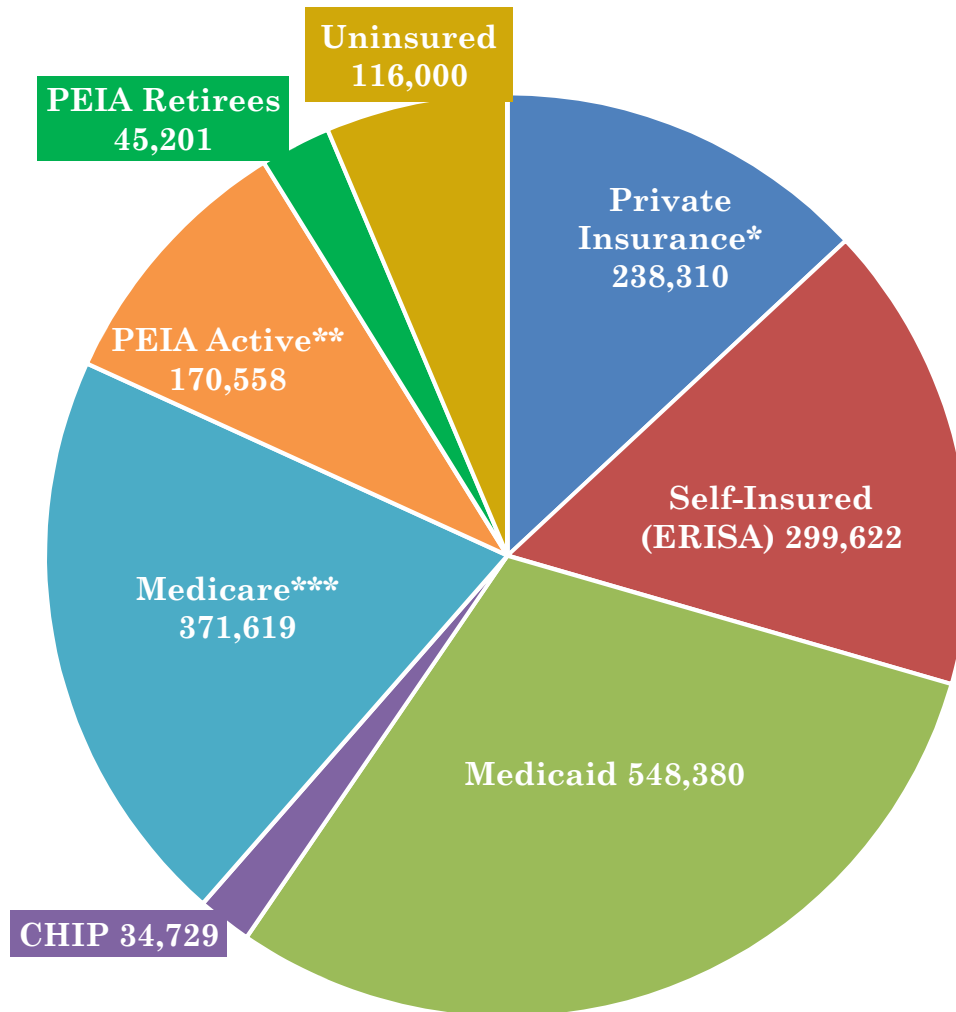
*The WVOIC regulates 229,637 private insurance policies.

**The PEIA Active number does not include PEIA members insured under The Health Plan (approx. 6,700). These members are included in the private insurance number.

***Medicare has 309,529 in traditional Medicare + 116,893 Medicare Advantage Plans = 426,422 – 48,479 (PEIA Retirees in Medicare Advantage) = 377,943

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

2015 WV Covered Lives



2015 Population in West Virginia 1,844,000 (as of July 1, 2015)

*The WVOIC regulates 238,310 private insurance policies.

**The PEIA Active number does not include PEIA members insured under The Health Plan (approx. 6,300). These members are included in the private insurance number.

***Medicare has 304,000 in traditional Medicare + 113,000 Medicare Advantage Plans = 417,000 – 45,201 (PEIA Retirees in Medicare Advantage) = 371,619

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

Note: The 2015 chart differs from our previous year's report due to updated statistics received.

VII. REFERENCES

Population

<https://www.census.gov/quickfacts/fact/table/WV/PST045216>

<https://www.census.gov/search-results.html?q=2016+population+wv&page=1&stateGeo=none&searchtype=web&cssp=SERP>

CHIP Enrollment

<http://www.chip.wv.gov/SiteCollectionDocuments/2016%20WVCHIP%20Annual%20Report.pdf>

Medicaid Enrollment

<http://www.dhhr.wv.gov/bms/Medicaid%20Expansion/Documents/Medicaid%20Expansion%20by%20county%20for%20CY%202016.pdf>

<http://www.dhhr.wv.gov/bms/Medicaid%20Expansion/Documents/Medicaid%20Expansion%20by%20county%20for%20CY%202015.pdf>

<http://kff.org/health-reform/state-indicator/total-monthly-medicaid-and-chip-enrollment/?currentTimeframe=0&selectedRows=%7B%22nested%22:%7B%22west-virginia%22:%7B%7D%7D%7D&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

Medicare Enrollment

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

PEIA

http://www.peia.wv.gov/financial_reports/Documents/PEIA%20FY%202016%20Financial%20Report%20-%20FINAL.pdf

Uninsured rate

<http://kff.org/health-reform/issue-brief/estimates-of-eligibility-for-aca-coverage-among-the-uninsured-in-2016/>

Self-insured

https://meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2016&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=2015&tableSeries=-1&tableSubSeries=B&searchText=&searchMethod=1&Action=Search

Comments and questions about this report should be directed to:

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West Virginia Offices of the Insurance Commissioner
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VIII. TABLES OF HEALTH PRODUCTS 2012- 2016

Comprehensive Health Insurance

-) Individual Comprehensive – Table 1
-) Small Group (1-49 employees) – Table 2
-) Large Group (50 and more employees) – Table 3
-) Total Small & 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 – Table 11

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: 2012-2016 Individual Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 252,646,851	39,576	\$ 212,324,154	42,431	\$ 137,560,001	36,376	\$ 53,927,186	15,870	\$ 52,124,453	15,313
707	62286	Golden Rule Ins Co	\$ 7,909,818	2,015	\$ 9,316,017	2,693	\$ 11,849,109	3,564	\$ 14,235,070	5,198	\$ 13,633,629	5,066
3683	15728	CareSource W VA Co	\$ 5,463,652	1,163								
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 327,127	57	\$ 282,517	58	\$ 152,551	76	\$ 1,068,657	216	\$ 1,102,587	231
707	79413	UnitedHealthcare Ins Co	\$ 285,108	17	\$ 238,213	61	\$ 376,706	43	\$ 590,274	73	\$ 684,760	236
707	97179	UnitedHealthcare Life/Am Medical Security	\$ 279,590	44	\$ 384,001	63	\$ 526,730	90	\$ 668,786	130	\$ 779,012	172
176	25178	State Farm Mut Auto Ins Co	\$ 116,399	-	\$ 362,705	50	\$ 436,427	67	\$ 650,231	110	\$ 8,111	-
119	65110	Kanawha Ins Co	\$ 107,820	85	\$ 132,167	96	\$ 132,391	106	\$ 123,987	131	\$ 146,315	120
408	71773	American Natl Life Ins Co Of TX	\$ 83,300	30	\$ 85,716	30	\$ 91,906	37	\$ 103,560	42	\$ -	-
839	62324	Freedom Life Ins Co Of Amer	\$ 71,565	33	\$ 75,688	38	\$ 105,964	42	\$ 150,477	71	\$ 189,148	88
1	60054	Aetna Life Ins Co	\$ 67,978	9	\$ 82,886	17	\$ 126,403	23	\$ 632,606	166	\$ 1,228,524	246
408	86355	Standard Life & Accident Ins Co	\$ 45,345	25	\$ 50,678	34	\$ 72,542	37	\$ 107,037	51	\$ 138,748	60
707	96940	Optimum Choice Inc	\$ 25,459	3								
408	60739	American Natl Ins Co	\$ 18,065	2	\$ 17,523	2	\$ 17,437	2	\$ 17,077	2	\$ 24,079	2
	11121	Unified Life Ins Co	\$ 6,401	2	\$ 6,520	2	\$ 2,975	2	\$ 5,373	3	\$ 3,792	4
901	67369	Cigna Hlth & Life Ins Co	\$ 1,337	2	\$ 6,154	2	\$ 12,919	3	\$ 39,810	6	\$ 16,418	5
520	78743	New Era Life Ins Co	\$ 727	1	\$ 725	2	\$ 524	3	\$ 1,320	3	\$ 1,320	2
520	67784	Philadelphia Amer Life Ins Co	\$ 705	1	\$ 703	1	\$ 797	2	\$ 5,275	2	\$ 4,649	2
953	62359	Constitution Life Ins Co	\$ 448	1	\$ 448	1	\$ 448	1	\$ 337	1	\$ -	-
12	70106	United States Life Ins Co In NYC	\$ 189	-	\$ 132	1	\$ 191	1	\$ 176	1	\$ 184	1
429	64246	Guardian Life Ins Co Of Amer	\$ 141	-	\$ 261	1	\$ 242	1	\$ 1,145	1	\$ 8,079	2
12	60488	American Gen Life Ins Co	\$ 25	-	\$ 420	6	\$ 702	12	\$ 702	12	\$ 689	12
111	23043	Liberty Mut Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 729	-
1297	60016	THP Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 30,784	7	\$ 13,162	3
3527	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 17,425	3	\$ 33,537	3
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ -	-	\$ 8	-	\$ (103)	-	\$ 11,813	1
730	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 3,112	1	\$ 2,665	1
687	64211	Guarantee Trust Life Ins Co	\$ -	-	\$ -	-	\$ 7,617	-	\$ 16,337	3	\$ 23,971	8
19	65080	John Alden Life Ins Co	\$ -	-	\$ 350,860	96	\$ 527,212	111	\$ 903,619	226	\$ 1,229,848	267
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ (298)	-	\$ 20,667	2	\$ 30,680	5
264	66087	Mid West Natl Life Ins Co Of TN	\$ -	-	\$ 215,513	-	\$ 1,400,210	394	\$ 13,297	9	\$ 12,882	9
450	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ -	-	\$ (100)	-	\$ 35,648	11	\$ 33,039	14
19	69477	Time Ins Co	\$ -	-	\$ 2,477,174	423	\$ 3,510,174	640	\$ 3,437,745	1,080	\$ 3,664,279	982
953	69701	Union Bankers Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 459	1
3527	70629	World Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 373,366	-
661	77828	Companion Life Ins Co	\$ -	-	\$ 25	-	\$ 87,842	255	\$ 64,717	336	\$ -	-
1295	80799	Celtic Ins Co	\$ -	7	\$ -	-	\$ 16,269	-	\$ 1,251,208	231	\$ 1,433,406	403
549	80926	Sun Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	2,490
1	81973	Coventry Hlth & Life Ins Co	\$ -	-	\$ (68,312)	-	\$ -	-	\$ 91,582	-	\$ -	-
2538	82538	National Hlth Ins Co	\$ -	-	\$ -	-	\$ 16	3	\$ -	-	\$ -	-
264	97055	Mega Life & Hlth Ins Co The	\$ -	-	\$ -	-	\$ -	-	\$ 1,973,669	584	\$ 2,513,253	743
826	66915	New York Life Ins Co	\$ (1)	-	\$ -	-	\$ (12,142)	-	\$ 909,157	190	\$ 896,576	220
1	95408	Coventry Hlth Care of W VA Inc	\$ (4,371)	-	\$ (123,826)	-	\$ 628,938	401	\$ -	-	\$ -	-
1	95109	Aetna Hlth Inc PA Corp	\$ (141,091)	95	\$ 400,687	103	\$ -	-	\$ -	-	\$ -	-
Totals			\$ 267,312,587	43,168	\$ 226,619,749	46,211	\$ 157,632,711	42,292	\$ 81,097,950	24,772	\$ 80,368,162	26,712

Table 2: 2012-2016 Small Group Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 216,760,571	36,447	\$ 209,689,345	37,975	\$ 198,494,769	36,527	\$ 230,231,082	51,931	\$ 191,069,768	45,552
1	60054	Aetna Life Ins Co	\$ 34,265,518	4,555	\$ 12,490,810	5,630	\$ 136,401	-	\$ 195,099	35	\$ 384,517	4
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 7,046,003	1,283	\$ 7,247,488	1,252	\$ 7,922,848	1,087	\$ 9,824,050	1,642	\$ 9,374,382	1,620
707	79413	UnitedHealthcare Ins Co	\$ 3,306,000	819	\$ 2,434,397	490	\$ 3,157,863	406	\$ 4,326,079	549	\$ 6,390,635	882
7	13935	Federated Mut Ins Co	\$ 2,428,306	378	\$ 1,849,044	433	\$ 1,608,582	247	\$ 1,708,214	308	\$ 1,392,310	319
1297	60016	THP Ins Co	\$ 2,160,395	591	\$ 1,041,644	177	\$ 1,855,372	330	\$ 2,160,321	396	\$ 2,592,599	525
1	95109	Aetna Hlth Inc PA Corp	\$ 1,064,470	155	\$ 942,743	729	\$ -	-	\$ -	-	\$ -	-
707	96940	Optimum Choice Inc	\$ 323,719	63	\$ 379,166	50	\$ 261,223	31	\$ 387,742	52	\$ 360,297	28
	74322	Medical Benefits Mut Life Ins Co	\$ 2,407	-	\$ 2,848	-	\$ 87,880	12	\$ 1,364,020	184	\$ 1,122,592	228
3527	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 362,053	-	\$ -	-
730	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 319,475	16	\$ 586,548	47
276	62863	Trustmark Life Ins Co	\$ -	-	\$ 1,442	-	\$ 238,660	-	\$ 1,624,778	93	\$ 3,360,924	278
429	64246	Guardian Life Ins Co Of Amer	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 77,521	-
19	65080	John Alden Life Ins Co	\$ -	-	\$ 293,370	29	\$ 950,114	106	\$ 1,882,958	293	\$ 2,468,807	367
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ (209)	-	\$ 209	-	\$ 4,622	-
450	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ -	-	\$ 47,778	-	\$ 68,883	8	\$ 203,916	47
19	69477	Time Ins Co	\$ -	-	\$ 190,273	20	\$ 1,069,198	162	\$ 801,527	236	\$ 802,874	176
19	70408	Union Security Ins Co	\$ -	-	\$ -	-	\$ 33,755	-	\$ 753,519	6	\$ 1,335,090	164
1	72052	Aetna Hlth Ins Co	\$ -	3	\$ -	-	\$ -	-	\$ -	-	\$ -	-
661	77828	Companion Life Ins Co	\$ -	-	\$ 2,552	-	\$ -	-	\$ -	-	\$ -	-
1	95408	Carelink Hlth Plans Inc/Coventry*	\$ (151,648)	-	\$ 10,198,286	-	\$ 22,257,559	2,716	\$ 34,194,490	6,918	\$ 29,292,389	7,841
1	81973	Coventry Hlth & Life Ins Co*	\$ (1,287,810)	-	\$ 17,299,065	-	\$ 31,781,946	5,818	\$ 43,214,440	9,078	\$ 56,552,222	12,212
Totals			\$ 265,917,931	44,294	\$ 264,062,473	46,785	\$ 269,903,739	\$ 47,442	\$ 333,418,939	\$ 71,745	\$ 307,372,013	\$ 70,290

*In 2015 Aetna acquired Coventry/Carelink and their membership was migrated to Aetna Hlth PA Corp. and Aetna Life Ins Co

Table 3: 2012-2016 Large Group Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 628,518,701	111,235	\$ 606,950,490	112,030	\$ 606,968,560	115,476	\$ 562,762,638	112,859	\$ 535,813,741	112,725
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 67,340,882	18,421	\$ 68,828,082	18,750	\$ 74,537,746	19,136	\$ 35,117,269	6,437	\$ 37,959,832	7,506
1297	60016	THP Ins Co	\$ 22,382,682	4,641	\$ 22,535,328	5,647	\$ 14,491,924	3,721	\$ 13,849,324	4,412	\$ 11,402,902	2,825
1	60054	Aetna Life Ins Co	\$ 15,145,166	2,398	\$ 13,957,223	3,854	\$ 1,478,653	486	\$ 569,748	74	\$ 257,690	113
901	67369	Cigna Hlth & Life Ins Co	\$ 7,328,359	1,094	\$ 4,756,711	761	\$ 5,649,535	503	\$ 3,626,009	542	\$ -	-
707	79413	UnitedHealthcare Ins Co	\$ 1,425,067	3,885	\$ 1,790,366	3,709	\$ 3,400,985	385	\$ 4,881,903	818	\$ 6,931,660	725
1	95109	Aetna Hlth Inc PA Corp	\$ 747,316	231	\$ 631,787	148	\$ -	-	\$ -	-	\$ -	-
707	96940	Optimum Choice Inc	\$ 735,432	79	\$ 539,890	69	\$ 582,310	51	\$ 3,641,704	716	\$ 3,863,881	953
12	70106	United States Life Ins Co in the Cit	\$ 53,316	178	\$ 34,523	209	\$ 113,619	317	\$ 130,431	246	\$ 152,905	248
450	65781	Madison Natl Life Ins Co Inc	\$ 42,377	-	\$ 641,002	131	\$ 764,475	124	\$ 808,735	123	\$ 793,919	144
7	13935	Federated Mut Ins Co	\$ -	-	\$ -	-	\$ 58,329	-	\$ 184,858	30	\$ -	-
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 97,182	-	\$ 3,696,078	547
812	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 749,568	56	\$ 1,010,591	208
276	62863	Trustmark Life Ins Co	\$ -	-	\$ 28	-	\$ 22,028	-	\$ 46,362	-	\$ 94,702	24
19	65080	John Alden Life Ins Co	\$ -	-	\$ 72,846	6	\$ -	-	\$ -	-	\$ -	-
1	72052	Aetna Hlth Ins Co	\$ -	13	\$ -	-	\$ -	-	\$ -	-	\$ -	-
901	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 13,217	-	\$ 492,176	207
1	95408	Carelink Hlth Plans Inc/Coventry*	\$ (16,859)	-	\$ 7,009,242	-	\$ 21,446,462	3,735	\$ 23,232,466	4,376	\$ 26,311,127	5,464
1	81973	Coventry Hlth & Life Ins Co *	\$ (83,154)	-	\$ 8,989,117	-	\$ 20,081,196	4,309	\$ 18,651,993	3,061	\$ 24,726,445	4,856
Totals			\$ 743,619,285	142,175	\$ 736,736,635	145,314	\$ 749,595,822	148,243	\$ 668,363,407	133,750	\$ 653,507,649	136,545

*In 2015 Aetna acquired Coventry/Carelink and their membership was migrated to Aetna Hlth PA Corp. and Aetna Life Ins Co

Table 4: 2012-2016 Total Small & Large Group Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 845,279,272	147,682	\$ 816,639,835	150,005	\$ 805,463,329	152,003	\$ 792,993,720	164,790	\$ 726,883,509	158,277
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 74,386,885	19,704	\$ 76,075,570	20,002	\$ 82,460,594	20,223	\$ 44,941,319	8,079	\$ 47,334,214	9,126
1	60054	Aetna Life Ins Co	\$ 49,410,684	6,953	\$ 26,448,033	9,484	\$ 1,615,054	486	\$ 764,847	109	\$ 642,207	117
1297	60016	THP Ins Co	\$ 24,543,077	5,232	\$ 23,576,972	5,824	\$ 16,347,296	4,051	\$ 16,009,645	4,808	\$ 13,995,501	3,350
901	67369	Cigna Hlth & Life Ins Co	\$ 7,328,359	1,094	\$ 4,756,711	761	\$ 5,649,535	503	\$ 3,626,009	542	\$ -	-
707	79413	UnitedHealthcare Ins Co	\$ 4,731,067	4,704	\$ 4,224,763	4,199	\$ 6,558,848	791	\$ 9,207,982	1,367	\$ 13,322,295	1,607
7	13935	Federated Mut Ins Co	\$ 2,428,306	378	\$ 1,849,044	433	\$ 1,666,911	247	\$ 1,893,072	338	\$ 1,392,310	319
1	95109	Aetna Hlth Inc PA Corp	\$ 1,811,786	386	\$ 1,574,530	877	\$ -	-	\$ -	-	\$ -	-
707	96940	Optimum Choice Inc	\$ 1,059,151	142	\$ 919,056	119	\$ 843,533	82	\$ 4,029,446	768	\$ 4,224,178	981
12	70106	United States Life Ins Co in the Cit	\$ 53,316	178	\$ 34,523	209	\$ 113,619	317	\$ 130,431	246	\$ 152,905	248
450	65781	Madison Natl Life Ins Co Inc	\$ 42,377	-	\$ 641,002	131	\$ 764,266	124	\$ 808,944	123	\$ 798,541	144
901	74322	Medical Benefits Mut Life Ins Co	\$ 2,407	-	\$ 2,848	-	\$ 87,880	12	\$ 1,377,237	184	\$ 1,614,768	435
1297	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 362,053	-	\$ -	-
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 97,182	-	\$ 3,696,078	547
812	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 1,069,043	72	\$ 1,597,139	255
276	62863	Trustmark Life Ins Co	\$ -	-	\$ 1,470	-	\$ 260,688	-	\$ 1,671,140	93	\$ 3,455,626	302
1297	64246	Guardian Life Ins Co Of Amer	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 77,521	-
19	65080	John Alden Life Ins Co	\$ -	-	\$ 366,216	35	\$ 950,114	106	\$ 1,882,958	293	\$ 2,468,807	367
707	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ -	-	\$ 47,778	-	\$ 68,883	8	\$ 203,916	47
1137	69477	Time Ins Co	\$ -	-	\$ 190,273	20	\$ 1,069,198	162	\$ 801,527	236	\$ 802,874	176
707	70408	Union Security Ins Co	\$ -	-	\$ -	-	\$ 33,755	-	\$ 753,519	6	\$ 1,335,090	164
7	70629	World Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 1,600,804	129
1	72052	Aetna Hlth Ins Co	\$ -	16	\$ -	-	\$ -	-	\$ -	-	\$ -	-
1	77828	Companion Life Ins Co	\$ -	-	\$ 2,552	-	\$ -	-	\$ -	-	\$ -	-
812	95408	Carelink Hlth Plans Inc /Coventry*	\$ (168,507)	-	\$ 17,207,528	-	\$ 43,704,021	6,451	\$ 57,426,956	11,294	\$ 55,603,516	13,305
1	81973	Coventry Hlth & Life Ins Co *	\$ (1,370,964)	-	\$ 26,288,182	-	\$ 51,863,142	10,127	\$ 61,866,433	12,139	\$ 81,278,667	17,068
Totals			\$ 1,009,537,216	186,469	\$ 1,000,799,108	192,099	\$ 1,019,499,561	195,685	\$ 1,001,782,346	205,495	\$ 962,480,466	206,964

*In 2015 Aetna acquired Coventry/Carelink and their membership was migrated to Aetna Hlth PA Corp. and Aetna Life Ins Co

Table 5: 2012-2016 All Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 1,097,926,123	187,258	\$ 1,028,963,989	192,436	\$ 943,023,330	188,379	\$ 846,920,906	180,660	\$ 779,007,962	173,590
1297	95677	The Hlth Plan Upper OH Valley In	\$ 74,714,012	19,761	\$ 76,358,087	20,060	\$ 82,613,145	20,299	\$ 46,009,976	8,295	\$ 48,436,801	9,357
1	60054	Aetna Life Ins Co	\$ 49,478,662	6,962	\$ 26,530,919	9,501	\$ 1,741,457	509	\$ 1,397,453	275	\$ 1,870,731	363
1297	60016	THP Ins Co	\$ 24,543,077	5,232	\$ 23,576,972	5,824	\$ 16,347,296	4,051	\$ 16,040,429	4,815	\$ 14,008,663	3,353
707	62286	Golden Rule Ins Co	\$ 7,909,818	2,015	\$ 9,316,017	2,693	\$ 11,849,109	3,564	\$ 14,235,070	5,198	\$ 13,633,629	5,066
901	67369	Cigna Hlth & Life Ins Co	\$ 7,329,696	1,096	\$ 4,762,865	763	\$ 5,662,454	506	\$ 3,665,819	548	\$ 16,418	5
3683	15728	CareSource W VA Co	\$ 5,463,652	1,163	\$ -	-	\$ -	-	\$ -	-	\$ -	-
707	79413	UnitedHealthcare Ins Co	\$ 5,016,175	4,721	\$ 4,462,976	4,260	\$ 6,935,554	834	\$ 9,798,256	1,440	\$ 14,007,055	1,843
1	13935	Federated Mut Ins Co	\$ 2,428,306	378	\$ 1,849,044	433	\$ 1,666,911	247	\$ 1,893,072	338	\$ 1,392,310	319
1	95109	Aetna Hlth Inc PA Corp	\$ 1,670,695	481	\$ 1,975,217	980	\$ -	-	\$ -	-	\$ -	-
1	96940	Optimum Choice Inc	\$ 1,084,610	145	\$ 919,056	119	\$ 843,533	82	\$ 4,029,446	768	\$ 4,224,178	981
707	97179	UnitedHealthcare/Am Med Security	\$ 279,590	44	\$ 384,001	63	\$ 526,730	90	\$ 668,786	130	\$ 779,012	172
176	25178	State Farm Mut Auto Ins Co	\$ 116,399	-	\$ 362,705	50	\$ 436,427	67	\$ 650,231	110	\$ 8,111	-
119	65110	Kanawha Ins Co	\$ 107,820	85	\$ 132,167	96	\$ 132,391	106	\$ 123,987	131	\$ 146,315	120
408	71773	American Natl Life Ins Co Of TX	\$ 83,300	30	\$ 85,716	30	\$ 91,906	37	\$ 103,560	42	\$ -	-
839	62324	Freedom Life Ins Co Of Amer	\$ 71,565	33	\$ 75,688	38	\$ 105,964	42	\$ 150,477	71	\$ 189,148	88
1	70106	United States Life Ins Co in the Cit	\$ 53,505	178	\$ 34,655	210	\$ 113,810	318	\$ 130,607	247	\$ 153,089	249
408	86355	Standard Life & Accident Ins Co	\$ 45,345	25	\$ 50,678	34	\$ 72,542	37	\$ 107,037	51	\$ 138,748	60
450	65781	Madison Natl Life Ins Co Inc	\$ 42,377	-	\$ 641,002	131	\$ 763,968	124	\$ 829,611	125	\$ 829,221	149
408	60739	American Natl Life Ins Co	\$ 18,065	2	\$ 17,523	2	\$ 17,437	2	\$ 17,077	2	\$ 24,079	2
	11121	Unified Life Ins Co	\$ 6,401	2	\$ 6,520	2	\$ 2,975	2	\$ 5,373	3	\$ 3,792	4
1297	74322	Medical Benefits Mut Life Ins Co	\$ 2,407	-	\$ 2,848	-	\$ 87,880	12	\$ 1,377,237	184	\$ 1,614,768	435
520	78743	New Era Life Ins Co	\$ 727	1	\$ 725	2	\$ 524	3	\$ 1,320	3	\$ 1,320	2
520	67784	Philadelphia Amer Life Ins Co	\$ 705	1	\$ 703	1	\$ 797	2	\$ 5,275	2	\$ 4,649	2
953	62359	Constitution Life Ins Co	\$ 448	1	\$ 448	1	\$ 448	1	\$ 337	1	\$ -	-
429	64246	Guardian Life Ins Co Of Amer	\$ 141	-	\$ 261	1	\$ 242	1	\$ 1,145	1	\$ 85,600	2
12	60488	American Gen Life Ins Co	\$ 25	-	\$ 420	6	\$ 702	12	\$ 702	12	\$ 689	12
111	23043	Liberty Mut Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 729	-
3527	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 379,478	3	\$ 33,537	3
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ -	-	\$ 8	-	\$ 97,079	-	\$ 3,707,891	548
730	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 1,072,155	73	\$ 1,599,804	256
1	62863	Trustmark Life Ins Co	\$ -	-	\$ 1,470	-	\$ 260,688	-	\$ 1,671,140	93	\$ 3,455,626	302
687	64211	Guarantee Trust Life Ins Co	\$ -	-	\$ -	-	\$ 7,617	-	\$ 16,337	3	\$ 23,971	8
19	65080	John Alden Life Ins Co	\$ -	-	\$ 717,076	131	\$ 1,477,326	217	\$ 2,786,577	519	\$ 3,698,655	634
264	66087	Mid West Natl Life Ins Co Of TN	\$ -	-	\$ 215,513	-	\$ 1,400,210	394	\$ 13,297	9	\$ 12,882	9
450	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ -	-	\$ 47,678	-	\$ 104,531	19	\$ 236,955	61
19	69477	Time Ins Co	\$ -	-	\$ 2,667,447	443	\$ 4,579,372	802	\$ 4,239,272	1,316	\$ 4,467,153	1,158
953	69701	Union Bankers Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 459	1
707	70408	Union Security Ins Co	\$ -	-	\$ -	-	\$ 33,755	-	\$ 753,519	6	\$ 1,335,090	164
3527	70629	World Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 1,974,170	129
1	72052	Aetna Hlth Ins Co	\$ -	16	\$ -	-	\$ -	-	\$ -	-	\$ -	-
661	77828	Companion Life Ins Co	\$ -	-	\$ 2,577	-	\$ 87,842	255	\$ 64,717	336	\$ -	-
1295	80799	Celtic Ins Co	\$ -	7	\$ -	-	\$ 16,269	-	\$ 1,251,208	231	\$ 1,433,406	403
549	80926	Sun Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	2,490
2538	82538	National Hlth Ins Co	\$ -	-	\$ -	-	\$ 16	3	\$ -	-	\$ -	-
264	97055	Mega Life & Hlth Ins Co The	\$ -	-	\$ -	-	\$ -	-	\$ 1,973,669	584	\$ 2,513,253	743
826	66915	New York Life Ins Co	\$ (1)	-	\$ -	-	\$ (12,142)	-	\$ 909,157	190	\$ 896,576	220
1	95408	Carelink Hlth Plans Inc /Coventry*	\$ (172,878)	-	\$ 17,083,702	-	\$ 44,332,959	6,852	\$ 57,426,956	11,294	\$ 55,603,516	13,305

Table 5: 2012-2016 All Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives
1	81973	Coventry Hlth & Life Ins Co *	\$ (1,370,964)	-	\$ 26,219,870	-	\$ 51,863,142	10,127	\$ 61,958,015	12,139	\$ 81,278,667	17,068
Totals			\$ 1,276,849,803	229,637	\$ 1,227,418,857	238,310	\$ 1,177,132,272	237,977	\$ 1,082,880,296	230,267	\$ 1,042,848,628	233,676

*In 2015 Aetna acquired Coventry/Carelink and their membership was migrated to Aetna Hlth PA Corp. and Aetna Life Ins Co

Table 6: Medicare Supplement Premiums and Covered Lives 2013-2016

Cocode	Company Name	2016 Premiums	2016 Covered Lives*	2015 Premiums	2014 Premiums	2013 Premiums
79413	UnitedHealthcare Ins Co	\$ 86,558,751	38,890	\$84,206,296	\$80,410,221	\$74,263,817
54828	Highmark West Virginia Inc.	\$ 19,355,625	7,584	\$18,406,344	\$17,438,995	\$17,313,458
69868	United Of Omaha Life Ins Co	\$ 10,381,659	3,418	\$10,748,551	\$11,494,184	\$12,554,365
13100	Omaha Ins Co	\$ 10,045,019	8,124	\$6,779,482	\$4,059,475	\$2,534,527
68500	Continental Life Ins Co Brentwood	\$ 9,282,241	4,533	\$9,178,456	\$8,449,260	\$6,934,350
25178	State Farm Mut Auto Ins Co	\$ 4,212,221	1,954	\$3,982,114	\$3,881,413	\$3,821,538
62065	Colonial Penn Life Ins Co	\$ 4,108,354	2,134	\$3,618,382	\$3,228,673	\$2,652,866
73288	Humana Ins Co	\$ 3,524,715	1,524	\$3,374,755	\$3,010,493	\$2,575,280
61263	Bankers Life & Cas Co	\$ 3,492,481	924	\$3,985,433	\$4,644,201	\$5,247,077
88366	American Retirement Life Ins Co	\$ 3,216,833	2,105	\$2,847,634	\$1,663,522	\$238,105
61239	Bankers Fidelity Life Ins Co	\$ 3,165,170	1,272	\$3,506,744	\$3,582,993	\$3,548,491
78700	Aetna Hlth & Life Ins Co	\$ 2,906,907	2,984	\$477,570	\$0	\$0
72850	United World Life Ins Co	\$ 2,337,953	586	\$2,499,333	\$2,788,069	\$3,220,655
71412	Mutual Of Omaha Ins Co	\$ 1,865,327	437	\$2,109,899	\$2,421,946	\$2,778,118
92916	United Amer Ins Co	\$ 1,694,109	568	\$1,923,310	\$2,021,973	\$2,001,391
86231	Transamerica Life Ins Co	\$ 1,266,928	535	\$1,271,759	\$1,286,115	\$1,265,233
60016	THP Ins Co	\$ 1,185,016	7,546	\$710,582	\$472,472	\$46,568
69663	USAA Life Ins Co	\$ 1,166,823	634	\$951,915	\$790,523	\$639,181
62952	Equitable Life & Cas Ins Co	\$ 1,017,161	565	\$869,107	\$537,238	\$0
79987	Medico Corp Life Ins Co	\$ 997,788	696	\$475,640	\$28,692	\$0
62146	Combined Ins Co Of Amer	\$ 934,838	416	\$867,819	\$795,756	\$733,345
71404	Continental Gen Ins Co	\$ 914,853	230	\$692,696	\$770,058	\$808,921
31119	Medico Ins Co	\$ 906,981	342	\$1,032,081	\$1,125,573	\$1,048,320
11121	Unified Life Ins Co	\$ 722,032	170	\$789,092	\$907,342	\$232,689
65722	Loyal Amer Life Ins Co	\$ 626,317	249	\$644,571	\$305,683	\$306,407
63053	Family Life Ins Co	\$ 581,318	149	\$615,177	\$696,928	\$791,989
70939	Gerber Life Ins Co	\$ 554,923	195	\$602,028	\$659,493	\$709,767
91642	Forethought Life Ins Co	\$ 553,862	243	\$583,471	\$626,320	\$652,449
66869	Nationwide Life Ins Co	\$ 480,408	114	\$634,478	\$634,478	\$699,191
71919	Bankers Fidelity Assur Co	\$ 442,189	509	\$21,977	\$0	\$0

Table 6: Medicare Supplement Premiums and Covered Lives 2013-2016

Cocode	Company Name	2016 Premiums	2016 Covered Lives*	2015 Premiums	2014 Premiums	2013 Premiums
91472	Globe Life & Accident Ins Co	\$ 435,047	338	\$239,589	\$127,950	\$91,160
86355	Standard Life & Accident Ins Co	\$ 366,315	119	\$407,271	\$462,631	\$505,084
62359	Constitution Life Ins Co	\$ 290,471	61	\$343,142	\$358,979	\$422,393
62286	Golden Rule Ins Co	\$ 272,367	107	\$291,168	\$322,919	\$345,668
61271	Principal Life Ins Co	\$ 239,643	74	\$271,905	\$288,111	\$304,908
34274	Central States Ind Co Of Omaha	\$ 234,334	132	\$204,957	\$135,068	\$82,030
60380	American Family Life Assur Co of Col	\$ 208,065	47	\$271,088	\$318,695	\$368,120
69132	State Mut Ins Co	\$ 207,541	74	\$227,802	\$44,255	\$35,715
65870	Manhattan Life Ins Co	\$ 179,862	106	\$137,134	\$77,055	\$1,337
80578	Physicians Mut Ins Co	\$ 178,229	45	\$228,134	\$294,425	\$367,806
60054	Aetna Life Ins Co	\$ 162,730	63	\$143,721	\$119,347	\$63,365
70319	Washington Natl Ins Co	\$ 116,699	23	\$129,439	\$137,558	\$163,520
67784	Philadelphia Amer Life Ins Co	\$ 99,913	86	\$53,836	\$7,116	\$0
71773	American Natl Life Ins Co Of TX	\$ 98,481	33	\$107,262	\$120,743	\$132,453
89184	Sterling Investors Life Ins Co	\$ 93,798	32	\$115,660	\$137,083	\$149,933
77399	Sterling Life Ins Co	\$ 88,754	25	\$104,139	\$110,391	\$108,674
67903	Provident Amer Life & Hlth Ins Co	\$ 85,392	18	\$84,898	\$126,222	\$151,518
60488	American Gen Life Ins Co	\$ 74,274	16	\$96,020	\$0	\$110,220
81779	Individual Assur Co Life Hlth & Acc	\$ 74,196	62	\$23,560	\$0	\$0
66281	Transamerica Premier Life Ins Co	\$ 70,155	23	\$70,786	\$85,591	\$111,693
68845	Shenandoah Life Ins Co	\$ 67,212	14	\$82,758	\$79,531	\$85,793
63967	Government Personnel Mut Life Ins Co	\$ 66,334	40	\$60,293	\$63,162	\$61,761
65536	Genworth Life & Ann Ins Co	\$ 59,040	8	\$67,700	\$62,150	\$76,602
65927	Lincoln Heritage Life Ins Co	\$ 50,934	13	\$64,197	\$369,346	\$466,056
90328	First Hlth Life & Hlth Ins Co	\$ 43,876	18	\$27,064	\$0	\$0
66915	New York Life Ins Co	\$ 41,971	13	\$46,050	\$53,616	\$64,130
65331	Liberty Natl Life Ins Co	\$ 33,176	17	\$33,169	\$31,653	\$39,274
62308	Connecticut Gen Life Ins Co	\$ 27,266	11	\$28,908	\$41,613	\$46,678
61751	Central States H & L Co Of Omaha	\$ 26,611	6	\$26,293	\$28,087	\$30,590
80799	Celtic Ins Co	\$ 25,141	7	\$25,166	\$31,612	\$32,211

Table 6: Medicare Supplement Premiums and Covered Lives 2013-2016

Cocode	Company Name	2016 Premiums	2016 Covered Lives*	2015 Premiums	2014 Premiums	2013 Premiums
65900	Wilco Life Ins Co	\$ 20,094	7	\$23,146	\$30,189	\$36,067
92703	United Natl Life Ins Co Of Amer	\$ 17,224	6	\$24,230	\$31,615	\$33,600
62596	Union Fidelity Life Ins Co	\$ 16,062	3	\$21,067	\$24,783	\$36,553
70785	Pacificare Life & Hlth Ins Co	\$ 15,947	6	\$15,365	\$16,234	\$20,837
80314	Unicare Life & Hlth Ins Co	\$ 13,987	4	\$14,890	\$23,707	\$22,032
61999	Americo Fin Life & Ann Ins Co	\$ 13,383	19	\$251	\$0	\$0
61727	Central Reserve Life Ins Co	\$ 12,713	3	\$14,450	\$14,283	\$17,914
76112	Oxford Life Ins Co	\$ 10,935	5	\$11,159	\$10,850	\$10,660
63312	Great Amer Life Ins Co	\$ 7,818	2	\$7,202	\$6,469	\$6,133
60836	American Republic Ins Co	\$ 7,090	2	\$13,088	\$18,021	\$19,348
78743	New Era Life Ins Co	\$ 6,680	6	\$10,307	\$16,496	\$15,868
20796	21st Century Premier Ins Co	\$ 5,394	3	\$4,454	\$4,898	\$4,634
70025	Genworth Life Ins Co	\$ 5,244	1	\$5,909	\$8,727	\$18,521
60577	American Income Life Ins Co	\$ 4,723	1	\$0	\$9,224	\$8,952
68462	Reserve Natl Ins Co	\$ 3,796	2	\$3,572	\$3,353	\$3,056
82880	CSI Life Ins Co	\$ 1,544	6	\$0	\$0	\$0
77828	Companion Life Ins Co	\$ 1,328	1	\$1,328	\$1,328	\$1,328
69744	Union Labor Life Ins Co	\$ 1,215	1	\$1,606	\$1,432	\$1,571
63479	United Teacher Assoc Ins Co	\$ -	-	\$364,777	\$385,514	\$440,341
68241	Prudential Ins Co Of Amer	\$ -	-	\$0	\$0	\$124
Totals		\$182,681,806	91,339	\$172,956,606	\$163,374,121	\$152,734,329

*First year for covered lives for all companies.

Table 7: 2012-2016 WV Dental Plans Earned Premium and Enrollment

Group Code	Cocode	Company Name	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives
2479	12329	DELTA DENTAL OF W VA	\$ 25,769,234	100,184	\$ 24,409,091	93,837	\$ 23,388,665	90,137	\$ 21,483,547	85,711	\$ 19,759,515	80,586
812	85766	UNITED CONCORDIA INS CO	\$ 5,593,001	24,871	\$ 5,437,124	24,942	\$ 5,166,310	18,349	\$ 4,758,992	17,620	\$ 4,951,016	18,178
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ 2,457,350	8,069	\$ 2,188,566	7,425	\$ 1,855,159	6,721	\$ 1,499,908	5,220	\$ 1,134,915	4,072
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 1,201,457	-	\$ 722,129	1,450	\$ 484,538	1,458	\$ 141,412	1,009	\$ 69,225	988
2479	81396	DELTA DENTAL INS CO	\$ 1,090,542	1,942	\$ 1,031,804	17,338	\$ 903,706	1,579	\$ 830,801	1,451	\$ 834,068	1,320
119	73288	HUMANA INS CO	\$ 852,192	2,858	\$ 867,503	3,054	\$ 621,741	4,629	\$ -	-	\$ -	-
119	60984	COMPBENEFITS INS CO	\$ 298,699	1,020	\$ 306,923	1,021	\$ 310,003	1,079	\$ -	-	\$ -	-
2479	73474	DENTEGRA INS CO	\$ 64,770	169	\$ 118,598	305	\$ 373,383	1,734	\$ -	-	\$ -	-
4667	67660	PENNSYLVANIA LIFE INS CO	\$ 3,963	8	\$ 4,394	9	\$ 5,387	10	\$ 6,557	14	\$ 7,053	17
1	81973	COVENTRY HLTH & LIFE INS CO	\$ -	-	\$ 253,355	-	\$ 687,608	-	\$ 743,470	-	\$ 713,623	-
477	48127	Dental Choice Inc	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
707	60321	Mamsi Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
119	70580	Humanadental Ins Co	\$ -	-	\$ -	-	\$ 578,174	-	\$ -	-	\$ -	-
917	70670	HEALTH CARE SERV CORP A MUT LEGAL RE	\$ -	5	\$ -	-	\$ 228	7	\$ 514	12	\$ 149	7
115	92525	TruAssure Ins Co	\$ -	217	\$ -	-	\$ -	-	\$ -	-	\$ -	-
Totals			\$ 37,331,208	139,343	\$ 35,339,487	149,381	\$ 34,374,902	125,703	\$ 29,465,201	111,037	\$ 27,469,564	105,168

Table 7: 2012-2016 WV Dental Plans Earned Premium and Enrollment

Group Code	Cocode	Company Name	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives
2479	12329	DELTA DENTAL OF W VA	\$ 25,769,234	100,184	\$ 24,409,091	93,837	\$ 23,388,665	90,137	\$ 21,483,547	85,711	\$ 19,759,515	80,586
812	85766	UNITED CONCORDIA INS CO	\$ 5,593,001	24,871	\$ 5,437,124	24,942	\$ 5,166,310	18,349	\$ 4,758,992	17,620	\$ 4,951,016	18,178
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ 2,457,350	8,069	\$ 2,188,566	7,425	\$ 1,855,159	6,721	\$ 1,499,908	5,220	\$ 1,134,915	4,072
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 1,201,457	2,449	\$ 722,129	1,450	\$ 484,538	1,458	\$ 141,412	1,009	\$ 69,225	988
2479	81396	DELTA DENTAL INS CO	\$ 1,090,542	1,942	\$ 1,031,804	17,338	\$ 903,706	1,579	\$ 830,801	1,451	\$ 834,068	1,320
119	73288	HUMANA INS CO	\$ 852,192	2,858	\$ 867,503	3,054	\$ 621,741	4,629	\$ -	-	\$ -	-
119	60984	COMPBENEFITS INS CO	\$ 298,699	1,020	\$ 306,923	1,021	\$ 310,003	1,079	\$ -	-	\$ -	-
2479	73474	DENTEGRA INS CO	\$ 64,770	169	\$ 118,598	305	\$ 373,383	1,734	\$ -	-	\$ -	-
4667	67660	PENNSYLVANIA LIFE INS CO	\$ 3,963	8	\$ 4,394	9	\$ 5,387	10	\$ 6,557	14	\$ 7,053	17
1	81973	COVENTRY HLTH & LIFE INS CO	\$ -	-	\$ 253,355	-	\$ 687,608	-	\$ 743,470	-	\$ 713,623	-
477	48127	Dental Choice Inc	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
707	60321	Mamsi Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
119	70580	Humanadental Ins Co	\$ -	-	\$ -	-	\$ 578,174	-	\$ -	-	\$ -	-
917	70670	HEALTH CARE SERV CORP A MUT LEGAL RE	\$ -	5	\$ -	-	\$ 228	7	\$ 514	12	\$ 149	7
115	92525	TruAssure Ins Co	\$ -	217	\$ -	-	\$ -	-	\$ -	-	\$ -	-
Totals			\$ 37,331,208	141,792	\$ 35,339,487	149,381	\$ 34,374,902	125,703	\$ 29,465,201	111,037	\$ 27,469,564	105,168

Table 8: 2012-2016 WV Vision Plans Earned Premium and Covered Lives

Group Code	Cocode	Company Name	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives
1189	39616	VISION SERV PLAN INS CO	\$ 3,158,832	34,577	\$ 2,863,158	33,422	\$ 5,166,109	33,513	\$ 7,008,511	94,600	\$ 6,408,756	87,786
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 2,160,317	2,221	\$ 2,018,793	815	\$ 2,081,690	820	\$ 1,904,553	567	\$ 1,862,071	555
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ 268,558	5,061	\$ 134,608	4,097	\$ 73,929	106	\$ -	-	\$ -	-
4696	53953	VISION BENEFITS OF AMER INC	\$ 267,185	6,216	\$ 266,289	6,348	\$ 268,903	6,460	\$ 293,008	6,752	\$ 310,446	7,566
119	73288	HUMANA INS CO	\$ 161,482	1,058	\$ 153,770	1,005	\$ 303,233	2,025	\$ -	-	\$ -	-
119	60984	COMPBENEFITS INS CO	\$ 80,504	1,201	\$ 82,842	1,233	\$ 80,402	1,215	\$ -	-	\$ -	-
812	85766	UNITED CONCORDIA INS CO	\$ 6,929	75	\$ 8,801	103	\$ 8,178	110	\$ 7,303	95	\$ 3,269	98
Totals			\$ 6,103,807	50,409	\$ 5,528,261	47,023	\$ 7,982,444	44,249	\$ 9,213,375	102,014	\$ 8,584,542	96,005

Table 7: 2012-2016 WV Dental Plans Earned Premium and Enrollment

Group Code	Cocode	Company Name	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives
2479	12329	DELTA DENTAL OF W VA	\$ 25,769,234	100,184	\$ 24,409,091	93,837	\$ 23,388,665	90,137	\$ 21,483,547	85,711	\$ 19,759,515	80,586
812	85766	UNITED CONCORDIA INS CO	\$ 5,593,001	24,871	\$ 5,437,124	24,942	\$ 5,166,310	18,349	\$ 4,758,992	17,620	\$ 4,951,016	18,178
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ 2,457,350	8,069	\$ 2,188,566	7,425	\$ 1,855,159	6,721	\$ 1,499,908	5,220	\$ 1,134,915	4,072
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 1,201,457	2,449	\$ 722,129	1,450	\$ 484,538	1,458	\$ 141,412	1,009	\$ 69,225	988
2479	81396	DELTA DENTAL INS CO	\$ 1,090,542	1,942	\$ 1,031,804	17,338	\$ 903,706	1,579	\$ 830,801	1,451	\$ 834,068	1,320
119	73288	HUMANA INS CO	\$ 852,192	2,858	\$ 867,503	3,054	\$ 621,741	4,629	\$ -	-	\$ -	-
119	60984	COMPBENEFITS INS CO	\$ 298,699	1,020	\$ 306,923	1,021	\$ 310,003	1,079	\$ -	-	\$ -	-
2479	73474	DENTEGRA INS CO	\$ 64,770	169	\$ 118,598	305	\$ 373,383	1,734	\$ -	-	\$ -	-
4667	67660	PENNSYLVANIA LIFE INS CO	\$ 3,963	8	\$ 4,394	9	\$ 5,387	10	\$ 6,557	14	\$ 7,053	17
1	81973	COVENTRY HLTH & LIFE INS CO	\$ -	-	\$ 253,355	-	\$ 687,608	-	\$ 743,470	-	\$ 713,623	-
477	48127	Dental Choice Inc	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
707	60321	Mamsi Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
119	70580	Humanadental Ins Co	\$ -	-	\$ -	-	\$ 578,174	-	\$ -	-	\$ -	-
917	70670	HEALTH CARE SERV CORP A MUT LEGAL RE	\$ -	5	\$ -	-	\$ 228	7	\$ 514	12	\$ 149	7
115	92525	TruAssure Ins Co	\$ -	217	\$ -	-	\$ -	-	\$ -	-	\$ -	-
Totals			\$ 37,331,208	141,792	\$ 35,339,487	149,381	\$ 34,374,902	125,703	\$ 29,465,201	111,037	\$ 27,469,564	105,168

Table 9: 2012-2016 WV Individual Long-Term Care Earned Premium and Enrollment

Cocode	Company Name	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives
70025	Genworth Life Ins Co	\$ 8,162,360	4,222	\$ 8,257,358	4,489	\$ 8,168,048	4,692	\$ 7,745,772	4,865	\$ 8,146,122	4,940
69000	Northwestern Long Term Care Ins Co	\$ 4,308,492	1,738	\$ 4,220,030	1,731	\$ 4,175,670	1,700	\$ 4,017,608	1,674	\$ 3,714,221	1,635
61263	Bankers Life & Cas Co	\$ 2,503,132	1,458	\$ 2,467,643	1,618	\$ 2,701,238	1,767	\$ 2,879,620	1,914	\$ 3,033,025	2,044
65838	John Hancock Life Ins Co USA	\$ 1,694,162	857	\$ 1,807,493	886	\$ 1,814,638	900	\$ 1,840,752	900	\$ 1,775,614	916
65978	Metropolitan Life Ins Co	\$ 1,455,974	813	\$ 1,454,819	833	\$ 1,509,537	849	\$ 1,551,497	877	\$ 1,570,259	895
65005	RiverSource Life Ins Co	\$ 1,219,531	677	\$ 1,197,683	711	\$ 1,210,745	756	\$ 1,207,882	795	\$ 1,238,719	829
25178	State Farm Mut Auto Ins Co	\$ 986,421	520	\$ 912,883	512	\$ 878,497	531	\$ 810,372	564	\$ 769,298	568
71412	Mutual Of Omaha Ins Co	\$ 938,365	462	\$ 925,192	461	\$ 837,736	451	\$ 808,701	433	\$ 791,308	423
66915	New York Life Ins Co	\$ 782,603	410	\$ 737,188	420	\$ 674,713	424	\$ 2,434,385	1,321	\$ 628,025	432
20443	Continental Cas Co	\$ 556,397	287	\$ 567,108	323	\$ 583,478	345	\$ 587,996	378	\$ 582,000	409
65935	Massachusetts Mut Life Ins Co	\$ 505,841	253	\$ 490,198	248	\$ 493,430	246	\$ 486,486	244	\$ 482,296	237
68241	Prudential Ins Co Of Amer	\$ 498,489	186	\$ 503,509	199	\$ 481,767	221	\$ 514,058	232	\$ 516,730	247
62235	Unum Life Ins Co Of Amer	\$ 398,392	273	\$ 385,829	279	\$ 399,187	286	\$ 410,597	290	\$ 431,173	299
71404	Continental Gen Ins Co	\$ 368,725	309	\$ 116,594	71	\$ 133,633	75	\$ 129,488	78	\$ 130,018	79
90611	Allianz Life Ins Co Of N Amer	\$ 329,491	200	\$ 343,526	203	\$ 349,003	200	\$ 319,998	211	\$ 324,747	218
56014	Thrivent Financial For Lutherans	\$ 311,413	179	\$ 307,912	179	\$ 319,118	184	\$ 324,351	192	\$ 313,985	183
86231	Transamerica Life Ins Co	\$ 280,412	172	\$ 299,833	171	\$ 230,259	142	\$ 235,095	153	\$ 201,921	134
87726	Metlife Ins Co USA	\$ 229,369	85	\$ 227,776	97	\$ 226,031	115	\$ 246,277	128	\$ 261,791	131
91642	Forethought Life Ins Co	\$ 215,431	150	\$ 174,065	137	\$ 137,152	108	\$ 97,612	76	\$ -	-
76325	Senior Hlth Ins Co of PA	\$ 206,938	115	\$ 255,126	137	\$ 307,355	156	\$ 374,619	185	\$ 449,624	227
71714	Berkshire Life Ins Co of Amer	\$ 186,264	58	\$ 178,013	60	\$ 167,400	60	\$ 174,399	60	\$ 170,783	61
69345	Teachers Ins & Ann Assoc Of Amer	\$ 175,773	79	\$ 178,319	81	\$ 183,027	86	\$ 172,644	93	\$ 139,669	93
69868	United Of Omaha Life Ins Co	\$ 152,585	76	\$ 158,679	77	\$ 159,327	81	\$ 155,352	81	\$ 112,013	68
60380	American Family Life Assur Co of Col	\$ 144,074	206	\$ 209,559	217	\$ 186,241	227	\$ 205,532	244	\$ 219,792	267
70408	Union Security Ins Co	\$ 138,026	69	\$ 128,995	70	\$ 138,777	71	\$ 137,439	75	\$ 143,611	76
58033	Knights Of Columbus	\$ 127,974	78	\$ 126,802	77	\$ 120,219	79	\$ 85,970	71	\$ 77,900	66
60410	American Fidelity Assur Co	\$ 106,299	91	\$ 100,960	93	\$ 106,171	97	\$ 114,974	97	\$ 107,971	106
69515	Medamerica Ins Co	\$ 90,826	68	\$ 93,115	70	\$ 75,959	73	\$ 85,359	69	\$ 88,166	76
65595	Lincoln Benefit Life Co	\$ 88,735	67	\$ 87,702	69	\$ 106,444	71	\$ 113,915	71	\$ 128,961	71
65080	John Alden Life Ins Co	\$ 84,817	78	\$ 89,660	82	\$ 90,495	86	\$ 100,593	91	\$ 99,837	96
66281	Transamerica Premier Life Ins Co	\$ 82,040	105	\$ 99,346	146	\$ 102,612	148	\$ 106,280	151	\$ 125,048	167
68195	Provident Life & Accident Ins Co	\$ 73,558	65	\$ 83,130	66	\$ 79,243	67	\$ 87,349	66	\$ 86,555	66
60142	TIAA Cref Life Ins Co	\$ 66,475	40	\$ 64,891	40	\$ 64,794	41	\$ 64,213	42	\$ 62,193	43
92916	United Amer Ins Co	\$ 56,156	35	\$ 63,110	45	\$ 65,621	51	\$ 74,835	53	\$ 95,011	59
77720	LifeSecure Ins Co	\$ 54,677	-	\$ 43,483	-	\$ 18,071	14	\$ 4,299	7	\$ -	-
69477	Time Ins Co	\$ 44,879	53	\$ 71,244	56	\$ 71,317	60	\$ 76,451	66	\$ 91,578	72
60488	American Gen Life Ins Co	\$ 43,318	12	\$ 43,224	14	\$ 451,387	114	\$ 46,726	14	\$ 49,082	20
65110	Kanawha Ins Co	\$ 37,799	30	\$ 35,430	30	\$ 38,006	31	\$ 39,434	33	\$ 40,940	36
65676	Lincoln Natl Life Ins Co	\$ 28,034	10	\$ 26,485	11	\$ 19,974	12	\$ 31,713	15	\$ 40,113	16
80578	Physicians Mut Ins Co	\$ 23,314	14	\$ 23,229	15	\$ 23,015	18	\$ 25,024	20	\$ 30,956	19
70319	Washington Natl Ins Co	\$ 22,129	15	\$ 22,217	13	\$ 24,425	14	\$ 27,908	18	\$ 39,272	20
57320	Woodmen World Life Ins Soc	\$ 21,522	-	\$ 22,465	17	\$ 24,198	17	\$ 26,822	-	\$ 26,793	-
62626	CMFG Life Ins Co	\$ 21,166	16	\$ 26,717	16	\$ 26,793	16	\$ 25,404	16	\$ 26,098	16
69116	State Life Ins Co	\$ 18,015	22	\$ 22,830	22	\$ 18,044	22	\$ 23,702	22	\$ 22,733	22
62553	Country Life Ins Co	\$ 17,169	6	\$ 30,309	9	\$ 20,581	9	\$ 12,346	4	\$ 11,751	4
61271	Principal Life Ins Co	\$ 12,739	10	\$ 12,739	10	\$ 12,598	10	\$ 12,670	10	\$ 13,022	11
86355	Standard Life & Accident Ins Co	\$ 12,614	13	\$ 11,857	13	\$ 11,630	14	\$ 14,560	18	\$ 14,533	16
92657	Nationwide Life & Ann Ins Co	\$ 12,453	21	\$ 8,048	12	\$ 2,686	8	\$ -	-	\$ -	-
65056	Jackson Natl Life Ins Co	\$ 11,796	7	\$ 11,220	7	\$ 11,793	9	\$ 11,258	9	\$ 9,845	9
62146	Combined Ins Co Of Amer	\$ 11,421	7	\$ 11,590	7	\$ 12,627	7	\$ 12,190	9	\$ 13,324	9

Table 9: 2012-2016 WV Individual Long-Term Care Earned Premium and Enrollment

Cocode	Company Name	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives
42129	United Security Assur Co Of PA	\$ 9,695	7	\$ 8,839	9	\$ 14,626	10	\$ 12,280	10	\$ 12,405	10
62952	Equitable Life & Cas Ins Co	\$ 5,454	2	\$ 6,274	3	\$ 2,800	2	\$ 3,013	2	\$ 3,078	3
71471	Ability Ins Co	\$ 3,934	2	\$ 3,934	2	\$ 3,934	2	\$ 3,856	2	\$ 4,818	3
65536	Genworth Life & Ann Ins Co	\$ 3,894	5	\$ 6,190	6	\$ 7,277	6	\$ 7,153	6	\$ 7,752	6
62359	Constitution Life Ins Co	\$ 3,266	2	\$ 4,054	2	\$ 4,594	3	\$ 5,150	3	\$ -	-
71439	Assurity Life Ins Co	\$ 3,217	3	\$ 3,245	3	\$ 3,147	3	\$ 3,300	3	\$ 3,232	3
76236	Cincinnati Life Ins Co	\$ 2,460	2	\$ 9,168	5	\$ 9,168	5	\$ 7,628	5	\$ 9,137	3
92703	United Natl Life Ins Co Of Amer	\$ 2,186	1	\$ 3,744	2	\$ 3,744	2	\$ 3,744	2	\$ 3,744	2
68500	Continental Life Ins Co Brentwood	\$ 1,309	1	\$ 1,152	1	\$ 1,286	1	\$ 1,300	1	\$ 1,300	1
88072	Hartford Life Ins Co	\$ 1,106	1	\$ 1,106	1	\$ 980	1	\$ 1,288	1	\$ 1,872	1
67660	Pennsylvania Life Ins Co	\$ 950	2	\$ 943	2						
67199	Old Amer Ins Co	\$ 940	2	\$ 940	2	\$ 938	2	\$ 977	2	\$ 1,407	3
60534	American Heritage Life Ins Co	\$ 733	2	\$ 735	2	\$ 734	2	\$ 731	2	\$ 732	2
64211	Guarantee Trust Life Ins Co	\$ 363	-	\$ 517	1	\$ 517	1	\$ 517	1	\$ 521	1
35963	AF&L Ins Co	\$ -	-	\$ 14,361	7	\$ 20,527	10	\$ 21,551	10	\$ 26,465	11
61883	Central United Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ (130)	-	\$ 4,561	-
63479	United Teacher Assoc Ins Co	\$ -	-	\$ 269,461	265	\$ 273,844	281	\$ 271,064	289	\$ 286,474	309
65021	Stonebridge Life Ins Co	\$ -	-	\$ -	-	\$ 68,271	35	\$ 79,750	40	\$ 95,672	48
69701	Union Bankers Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 5,511	5
70106	United States Life Ins Co in the Cit	\$ -	-	\$ -	-	\$ 5,110	2	\$ -	-	\$ -	-
61239	Bankers Fidelity Life Ins Co	\$ (25)	1	\$ 493	1	\$ 2,544	2	\$ 3,110	5	\$ 3,113	5
	Totals	\$ 27,958,067	14,750	\$ 28,072,289	15,464	\$ 28,488,751	16,131	\$ 29,518,809	17,419	\$ 27,920,220	16,847

Table 10: 2012-2016 Group Long-Term Earned Premiums and Covered Lives

Cocode	Company Name	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives
62235	Unum Life Ins Co Of Amer	\$ 1,378,186	7,761	\$ 1,173,090	7,565	\$ 1,349,697	7,298	\$ 908,307	6,060	\$ 969,574	6,792
65978	Metropolitan Life Ins Co	\$ 1,364,788	1,172	\$ 1,355,919	1,218	\$ 1,412,448	1,267	\$ 1,244,126	1,313	\$ 1,242,056	1,359
70025	Genworth Life Ins Co	\$ 646,431	618	\$ 659,631	640	\$ 668,897	655	\$ 602,138	665	\$ 518,111	635
65838	John Hancock Life Ins Co USA	\$ 555,972	585	\$ 562,439	594	\$ 551,095	609	\$ 564,049	630	\$ 555,913	647
71404	Continental Gen Ins Co	\$ 303,001	184								
71412	Mutual Of Omaha Ins Co	\$ 70,983	43	\$ 67,148	43	\$ 66,376	42	\$ 62,516	42	\$ 60,247	38
86231	Transamerica Life Ins Co	\$ 59,936	27	\$ 59,851	27	\$ 60,590	27	\$ 63,266	29	\$ 66,316	31
93610	John Hancock Life & Hlth Ins Co	\$ 57,720	54	\$ 55,750	55	\$ 64,504	56	\$ 64,467	56	\$ 66,539	56
60410	American Fidelity Assur Co	\$ 10,126	13	\$ 10,345	13	\$ 9,896	14	\$ 9,658	14	\$ 9,290	14
66915	New York Life Ins Co	\$ 8,016	9	\$ 9,339	10	\$ 12,870	11	\$ 44,483	39	\$ 33,164	13
62308	Connecticut Gen Life Ins Co	\$ 4,493	13	\$ 4,673	13	\$ 6,562	13	\$ 8,686	17	\$ 8,638	18
68241	Prudential Ins Co Of Amer	\$ 4,415	2	\$ 4,689	2	\$ 6,087	3	\$ 6,251	3	\$ 6,251	3
68195	Provident Life & Accident Ins Co	\$ 3,376	10	\$ 7,571	14	\$ 7,512	14	\$ 6,104	12	\$ 6,200	12
76325	Senior Hlth Ins Co of PA	\$ 1,095	1	\$ 1,089	1	\$ 1,092	1	\$ 543	1	\$ 3,839	2
69515	Medamerica Ins Co	\$ 1,044	6	\$ 1,044	6	\$ 1,016	6	\$ 1,019	6	\$ 1,042	6
87726	Metlife Ins Co USA	\$ 246	2	\$ 398	3	\$ 415	3	\$ 426	3	\$ 426	3
20443	Continental Cas Co	\$ -	-	\$ -	-	\$ 234,728	302	\$ 244,301	319	\$ 223,060	334
63479	United Teacher Assoc Ins Co	\$ -	-	\$ 301,622	193	\$ 331,593	204	\$ 347,563	213	\$ 346,984	224
70319	Washington Natl Ins Co	\$ -	1	\$ 276	1	\$ 620	1	\$ 1,558	2	\$ 1,438	3
	Totals	\$ 4,469,828	10,501	\$ 4,274,874	10,398	\$ 4,785,998	10,526	\$ 4,179,461	9,424	\$ 4,119,088	10,190

Table 11: 2012-2016 Title XIX Medicaid (Managed Care Organizations) Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives	2012 Earned Premium	2012 Covered Lives
671	11810	Unicare Hlth Plan of WV Inc	\$ 496,415,408	131,027	\$ 314,670,030	126,548	\$ 275,467,103	88,546	\$ 215,514,864	86,911	\$ 167,132,725	82,234
812	15020	West Virginia Family Hlth Plan Inc	\$ 484,527,386	62,350	\$ 92,859,360	157,586	\$ 1,698,059	3,202	\$ -	-	\$ -	-
1	95408	Coventry Hlth Care of W VA Inc (Aetna)	\$ 299,576,726	120,572	\$ 295,374,554	121,537	\$ 237,908,177	72,819	\$ 180,240,760	69,776	\$ 135,271,251	63,616
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 297,372,031	73,422	\$ 146,901,078	67,735	\$ 106,299,315	33,386	\$ 74,733,992	29,595	\$ 52,838,119	27,050
Totals			\$ 1,577,891,551	387,371	\$ 849,805,022	473,406	\$ 621,372,654	197,953	\$ 470,489,616	186,282	\$ 355,242,095	172,900