

# West Virginia *Offices of the* Insurance Commissioner



## Accident and Health Insurance Market Report 2021

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## I. INTRODUCTION

Featured in report, is a comparison between the 2020 and 2019 health insurance markets. 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 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, except group self-insured plans. The group self-insured plans are regulated by the Federal Government under The Employee Retirement Income Security Act of 1974 (ERISA). ERISA pre-empts state laws and regulations.

## 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 ACA 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 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) and they can enroll at [www.Healthcare.gov](http://www.Healthcare.gov) . The FPL changes annually before 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).
  - 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 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 still 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). You may view additional information on our website at: <https://www.wvinsurance.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.

<b>Marketplace Open Enrollment</b>		
	<b>Enrollment Dates</b>	<b>Marketplace Plan Year</b>
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. Each year since 2016 CareSource WV has expanded their network to more counties. In 2021, CareSource WV was statewide.

<b>Insurance Companies Offering Coverage on the Marketplace</b>							
Company	2020	2019	2018	2017	2016	2015	2014
Highmark WV	Statewide	Statewide	Statewide	Statewide	Statewide	Statewide	Statewide
CareSource WV	44 Counties	32 Counties	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.

	2020	2019	2018	2017	2016	2015	2014
Received Advanced Premium Tax Credits (APTC)	87%	88%	86%	84%	88%	87%	87%
Received Cost Sharing Reduction (CSR) Payments*	46%	48%	55%	59%	52%	54%	56%
Did not receive premium assistance	13%	12%	14%	16%	12%	13%	13%
<b>Total Enrollment</b>	<b>20,066</b>	<b>22,599</b>	<b>27,409</b>	<b>34,045</b>	<b>37,284</b>	<b>33,421</b>	<b>19,856</b>

\*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 2020 and in 2019, 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>2020 Top 7 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.	\$234,323,585	13,593
3683	15728	CareSource W VA Co	\$ 53,524,162	5,156
707	62286	Golden Rule Ins Co	\$ 4,574,721	728
1297	95677	The Hlth Plan the of West Virginia	\$ 1,372,994	139
408	71773	American Natl Life Ins Co Of TX	\$ 47,694	10
408	86355	Standard Life & Accident Ins Co	\$ 30,078	19
707	79413	UnitedHealthcare Ins Co	\$ 19,958	2
(Only 7 Carriers in 2020)			\$293,893,192	19,647

<b>2019 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.	\$186,512,833	14,085
3683	15728	CareSource W VA Co	\$ 52,142,973	5,200
707	62286	Golden Rule Ins Co	\$ 5,424,690	926
1297	95677	The Hlth Plan the of West Virginia	\$ 1,834,390	196
707	79413	UnitedHealthcare Ins Co	\$ 674,892	63
707	96940	Optimum Choice Inc	\$ 82,612	12
408	71773	American Natl Life Ins Co Of TX	\$ 50,348	13
408	86355	Standard Life & Accident Ins Co	\$ 27,683	18
408	60739	American Natl Ins Co	\$ 12,748	1
1	81973	Coventry Hlth & Life Ins Co	\$ 7,009	-
Others (4 Companies)			\$ 5,575	6
			\$246,775,753	20,520





## Small Group Comprehensive Major Medical

<b>2020 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.	\$ 181,948,596	27,055
707	79413	UnitedHealthcare Ins Co	\$ 27,316,294	3,665
1297	95677	The Hlth Plan the of West Virginia	\$ 7,604,770	871
707	96940	Optimum Choice Inc	\$ 290,227	104
1297	60016	THP Ins Co	\$ 1,957,069	178
1	60054	Aetna Life Ins Co	\$ 382,619	63
1	95109	Aetna Hlth Inc PA Corp	\$ 14,811	-
1	95408	Carelink Hlth Plans Inc/Coventry	\$ (329)	-
			\$ 219,514,057	31,936

<b>2019 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.	\$ 197,097,011	28,067
707	79413	UnitedHealthcare Ins Co	\$ 35,524,523	5,016
1297	95677	The Hlth Plan the of West Virginia	\$ 7,570,078	981
1297	60016	THP Ins Co	\$ 3,132,862	268
1	60054	Aetna Life Ins Co	\$ 928,685	25
707	96940	Optimum Choice Inc	\$ 144,469	71
		Other (3 Company)	\$ (38,756)	-
			\$ 244,358,872	34,428



## Large Group Comprehensive Major Medical

<b>2020 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.	\$ 739,553,395	108,608
1297	95677	The Hlth Plan the of West Virginia	\$ 96,185,601	19,993
1	60054	Aetna Life Ins Co	\$ 26,842,611	4,366
707	79413	UnitedHealthcare Ins Co	\$ 14,456,379	1,630
1297	60016	THP Ins Co	\$ 7,147,593	739
901	67369	Cigna Hlth & Life Ins Co	\$ 5,535,293	815
1	95109	Aetna Hlth Inc PA Corp	\$ 1,687,988	275
707	96940	Optimum Choice Inc	\$ 672,811	90
12	70106	United States Life Ins Co	\$ 96,969	106
			\$ 892,178,640	136,622

\*Only 9 Large Group Carriers

<b>2019 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.	\$ 741,044,235	110,196
1297	95677	The Hlth Plan the of West Virginia	\$ 77,771,440	20,080
1297	60016	THP Ins Co	\$ 28,030,477	1,791
1	60054	Aetna Life Ins Co	\$ 27,595,687	4,565
707	79413	UnitedHealthcare Ins Co	\$ 14,963,118	2,952
901	67369	Cigna Hlth & Life Ins Co	\$ 5,027,126	788
1	95109	Aetna Hlth Inc PA Corp	\$ 1,449,709	251
707	96940	Optimum Choice Inc	\$ 1,192,809	190
12	70106	United States Life Ins Co	\$ 4,057	125
			\$ 897,078,658	140,938

\*Only 9 Large Group Carriers



### III. PUBLIC EMPLOYEES INSURANCE AGENCY (PEIA)

The West Virginia PEIA was established under the Public Employees Insurance Act of 1971, to provide hospital, surgical, group major medical, prescription drug, group life, and accidental death and dismemberment insurance coverage to eligible employees; and to establish and promulgate rules for the administration of these plans. Benefits are made available to all active employees of the State of West Virginia and various related State agencies and local governments. Participants may elect health insurance coverage through a fully self-insured preferred provider benefit plan (PPB) or through external managed care organizations (MCO). For revenue, PEIA relies almost solely on the premiums paid directly by its participating employers and employees.

Type of Plan	2020 Covered Lives	2019 Covered Lives
PEIA PPB Plan	239,540	214,130
PEIA Managed Care with a Private Insurance Plan	6,831	6,786
PEIA Retirees on Medicare Advantage Plans	52,026	50,393
Total lives Covered on all Plans	298,397	271,309

### IV. MEDICARE COVERAGE

Medicare is the national health insurance program for people age 65 or older, or 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. This law became effective January 1, 2020. Here are highlights of the law:

- If you are currently age 65 or will be age 65 before January 1, 2020, MACRA DOES NOT affect you.
- 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.
- 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.
- “*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.
- All other Medigap plans will remain unchanged EXCEPT for Medigap Plans D, G and G High Deductible replacing Plans, C, F, and F High Deductible for “*newly eligible*” beneficiaries.
- For the “*newly eligible*”, Plans D, G and G High Deductible substitute for Plans C, F and F High Deductible.
- Plans C, F or High F Deductible 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.



WVOIC issued an insurance rule [Series 24 Medicare Supplement Insurance](#) to comply with the new law.

*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

2020 Top 10 Carriers of Medicare Supplements				
Group Code	Cocode	Company Name	Earned Premiums	Covered Lives
707	79413	UnitedHealthcare Ins Co	\$ 89,046,693	33,429
812	54828	Highmark West Virginia Inc.	\$ 19,059,811	7,093
261	13100	Omaha Ins Co	\$ 15,049,729	6,583
1	72850	United World Life Ins Co	\$ 9,546,434	6,914
261	68500	Continental Life Ins Co Brentw	\$ 8,962,744	2,708
1	69868	United Of Omaha Life Ins Co	\$ 7,551,892	1,882
901	78700	Aetna Hlth & Life Ins Co	\$ 7,197,807	3,510
176	88366	American Retirement Life Ins C	\$ 7,075,844	3,043
233	12321	American Continental Ins Co	\$ 5,834,145	5,128
119	73288	Humana Ins Co	\$ 5,497,637	2,585
		Other(90 Companies)	\$ 42,180,736	17,075
			\$217,003,472	89,950

2019 Top 10 Carriers of Medicare Supplements				
Group Code	Cocode	Company Name	Earned Premiums	Covered Lives
707	79413	UnitedHealthcare Ins Co	\$ 89,782,852	35,139
812	54828	Highmark West Virginia Inc.	\$ 18,444,687	7,040
261	13100	Omaha Ins Co	\$ 14,987,752	8,008
1	68500	Continental Life Ins Co Brentwo	\$ 9,389,284	3,100
261	69868	United Of Omaha Life Ins Co	\$ 8,050,595	2,237
1	78700	Aetna Hlth & Life Ins Co	\$ 7,192,007	4,079
901	88366	American Retirement Life Ins C	\$ 7,146,015	3,472
		72850 United World Life Ins Co	\$ 6,268,175	5,518
176	25178	State Farm Mut Auto Ins Co	\$ 5,259,588	2,119
119	73288	Humana Ins Co	\$ 4,938,996	2,432
		Other(89 Companies)	\$ 39,469,699	18,158
			\$ 210,929,650	91,302



## V. 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. 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 focused on long-term care insurance market stability. While the West Virginia Offices of the Insurance Commissioner has worked closely with consumers and insurance companies for affordable options in long-term care insurance, this task force will provide a new opportunity to address critical issues related to long term care. West Virginia Insurance Commissioner Dodrill was selected to serve on this national task force with other state insurance commissioners.

The task force was formed 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.



## Individual Long-Term Care Exhibits

<b>2020 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	\$ 8,522,000	4,097
860	69000	Northwestern Long Term Care	\$ 5,006,000	1,646
241	65978	Metropolitan Life Ins Co	\$ 2,490,000	1,678
904	65838	John Hancock Life Ins Co USA	\$ 2,159,000	1,303
233	61263	Bankers Life & Cas Co	\$ 1,786,000	1,040
4	71412	Mutual Of Omaha Ins Co	\$ 1,275,000	564
176	65005	RiverSource Life Ins Co	\$ 1,017,000	523
261	25178	State Farm Mut Auto Ins Co	\$ 935,000	458
826	66915	New York Life Ins Co	\$ 742,000	395
218	20443	Continental Cas Co	\$ 725,000	618
		Others (43 Companies)	\$ 5,012,837	2,781
			\$ 29,669,837	15,103

<b>2019 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	\$ 7,862,089	3,671
860	69000	Northwestern Long Term Care In	\$ 4,969,282	1,653
233	61263	Bankers Life & Cas Co	\$ 1,927,015	1,136
904	65838	John Hancock Life Ins Co USA	\$ 1,583,086	797
241	65978	Metropolitan Life Ins Co	\$ 1,332,926	733
4	71412	Mutual Of Omaha Ins Co	\$ 1,125,803	513
176	65005	RiverSource Life Ins Co	\$ 1,097,779	552
261	25178	State Farm Mut Auto Ins Co	\$ 990,608	475
826	66915	New York Life Ins Co	\$ 747,638	391
218	65935	Massachusetts Mut Life Ins Co	\$ 593,741	258
		Others (48 Companies)	\$ 4,562,902	2,726
			\$ 26,792,869	12,905



## VI. 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.

2020 Dental Carriers in West Virginia				
Group Code	Cocode	Name	Earned Premium	Covered Lives
2479	12329	Dental Dental of WV	\$ 31,028,379	116,547
812	54828	Highmark WV Inc	\$ 3,129,841	2,940
812	85766	United Concordia	\$ 1,528,152	4,964
2479	81396	Delta Dental Ins Co	\$ 1,279,788	2,492
119	73288	Humana Ins Co	\$ 1,246,485	3,970
2479	73474	Dentregra Ins Co	\$ 40,085	93
	60250	Amfirst Insurance	\$ 1,035	3
707	97179	UnitedHealthcare Life Ins Co	\$ 41,580	72
115	92525	TruAssure Ins Co	\$ -	36
			\$ 38,295,345	131,117

2019 Dental Carriers in West Virginia				
Group Code	Cocode	Name	Earned Premium	Covered Lives
2479	12329	Dental Dental of WV	\$ 29,350,418	112,414
812	54828	Highmark WV Inc	\$ 2,719,711	2,044
812	85766	United Concordia	\$ 1,767,652	5,780
119	73288	Humana Ins Co	\$ 1,249,753	4,092
2479	81396	Delta Dental Ins Co	\$ 1,246,017	2,302
2479	73474	Dentregra Ins Co	\$ 40,717	103
	60250	Amfirst Insurance	\$ 335	3
115	92525	TruAssure Ins Co	\$ -	47
			\$ 36,374,603	126,785





**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>2020 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	\$ 2,573,925	40,625
812	54828	Highmark WV Inc	\$ 2,250,299	188
119	73288	Humana Ins Co	\$ 307,769	2,523
4696	53953	Vision Benefits of Amer Inc	\$ 160,122	3,956
812	85766	United Concordia Ins Co	\$ 10,595	122
707	97179	UnitedHealthcare Life Ins Co	\$ 3,346	36
			<b>\$ 5,306,056</b>	<b>47,450</b>

<b>2019 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	\$ 3,397,328	40,027
812	54828	Highmark WV Inc	\$ 2,303,765	290
119	73288	Humana Ins Co	\$ 290,016	2,449
4696	53953	Vision Benefits of Amer Inc	\$ 166,000	4,180
812	85766	United Concordia Ins Co	\$ 10,728	130
			<b>\$ 6,167,837</b>	<b>47,076</b>

### **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.

For additional information on this type of plan, please review our [Qualified Health Plan versus Short-Term Plan Brochure](#).



## 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.

## Healthcare Sharing Ministries

The HCSM concept began in the Amish and Mennonite communities more than a century ago. HCSM is the concept of sharing medical needs and expenses among a group of individuals with the same religious beliefs. This has now expanded to groups that share the principals of individual responsibility for their own health and of helping others in need. The HCSMs are **not** insurance

HCSM plans offer significantly fewer protections than ACA-compliant health insurance. Following are highlights of some plan features that are common among the HCSM plans.

- Plans have maximum dollar limits generally between \$125,000 and \$250,000 per incident.
- Prescription drugs are excluded.
- Preventative services excluded.
- Have a pre-existing condition exclusion.
- Have moral guidelines and may refuse to cover any claim that is in violation of the guidelines, including pregnancy outside of marriage and diseases related to alcohol or drug use.
- No formal appeal process for claim denials.
- Members are self-pay and must pay providers upfront then be reimbursed.
- HCSM policies do not guarantee payment of claims and are not insurance.

## VII. 2020 SUMMARY OF HEALTH LEGISLATION

### Senate Bill 291 – Relating to mental health parity (Effective June 5, 2020)

This legislation requires, for any insurance policy, contract, plan, or agreement that is issued or renewed after January 1, 2021, health insurance companies to provide parity regarding coverage for (1) behavioral health, mental health, and substance use



disorders; and (2) medical and surgical procedures. The bill mandates that health insurers comply with federal regulations concerning financial requirements and quantitative treatment limitations and may not apply any nonquantitative treatment limitations to benefits for behavioral health, mental health, and substance use disorders that are not applied to medical and surgical benefits within the same classification of benefits. Applicable insurers must have procedures to authorize treatment with a nonparticipating provider if a covered service related to behavioral health, mental health, and substance use disorders is not available within established time and distance standards and within a reasonable period after service is requested. The same coinsurance, deductible, or copayment requirements apply as if the service was provided at a participating provider, and at no greater cost to the covered person than if the services were obtained from a participating provider.

#### **114 CSR 99 - Pharmacy Auditing Entities and Pharmacy Benefit Managers**

This rule is in response to Senate Bill 489 (2019). The purpose of the 2019 legislation was to provide for additional regulatory oversight of pharmacy benefit managers (PBMs). The legislation included provisions both permitting and requiring the OIC to promulgate rules to implement the provisions of the law. The adopted rule sets forth requirements pertaining to licensing, fees, application, financial standards and reporting with respect to PBMs, as well as the penalties or fines concerning any violation of Senate Bill 489 or the rule for both PBMs and pharmacy auditing entities.

#### **Senate Bill 787 – Relating to the provision of insurance coverage benefits to pharmacists for rendered care (Effective June 5, 2020)**

This legislation requires insurance coverage for pharmacist care. More specifically, for health plans, policies, contracts, or agreements issued, amended, adjusted, or renewed on or after January 1, 2021, benefits may not be denied for any health care service performed by a pharmacist licensed under W. Va. Code §30-5-1 et seq. if: (1) The service performed was within the lawful scope of the pharmacist’s license; (2) The plan would have provided benefits if the service had been performed by another health care provider; and (3) The pharmacist is included in the plan’s network of participating providers. The bill further requires a health plan to include an adequate number of pharmacists in its network of participating health care providers.

#### **Senate Bill 787 – Relating to the provision of insurance coverage benefits to pharmacists for rendered care (Effective June 5, 2020)**

This legislation requires insurance coverage for pharmacist care. More specifically, for health plans, policies, contracts, or agreements issued, amended, adjusted, or renewed on or after January 1, 2021, benefits may not be denied for any health care



service performed by a pharmacist licensed under W. Va. Code §30-5-1 et seq. if: (1) The service performed was within the lawful scope of the pharmacist's license; (2) The plan would have provided benefits if the service had been performed by another health care provider; and (3) The pharmacist is included in the plan's network of participating providers. The bill further requires a health plan to include an adequate number of pharmacists in its network of participating health care providers.

### **House Bill 4061 – Relating to the Health Benefit Plan Network Access and Adequacy Act (Effective June 5, 2020)**

This legislation enacts the Health Benefit Plan Network Access and Adequacy Act and requires the honoring of an assignment of certain benefits in dental care insurance programs. The bill requires a health insurer that maintains a network of health care providers for its insureds to ensure that the network is sufficient in numbers and has appropriate types of providers for all covered services to be accessible without unreasonable travel or delay. An insurer must file an access plan so that the Insurance Commissioner may evaluate the insurer's network. The access plan must meet certain criteria set forth in the bill. Along with the access plan, an insurer must provide the Commissioner with sample contract forms proposed for use with its participating providers. If an insurer has an insufficient network, the insurer must have a process to assure that a covered person obtains a covered benefit at an in-network level of benefits. Moreover, if it is determined that an insurer has not contracted with a sufficient number of participating providers to assure that covered persons have accessible health care services in a geographic area, the Commissioner shall require a modification to the access plan or institute a corrective action plan, as appropriate, that shall be followed by the insurer. The legislation further requires an insurer to electronically post a current and accurate provider directory, with available search functions, for each of its network plans. The provider directory should include certain information pertaining to the health care providers and facilities that are in the network. The legislation also provides that the responsibility required of insurers to monitor the offering of covered benefits to insureds may not be delegated or assigned to an intermediary. The bill additionally states that an insurer which offers dental care coverage to a covered person must honor an assignment, made in writing by the person covered under the policy, of payments due under the policy to a dentist or a dental corporation for services provided to the covered person that are covered under the policy. Upon notice of the assignment, the insurer must make payments directly to the provider of the covered services. A covered person may revoke the assignment with or without the consent of the provider. The revocation is effective when both the insurer and the provider have received a written copy of the revocation notice. An insurer must provide conspicuous notice to the covered person that the

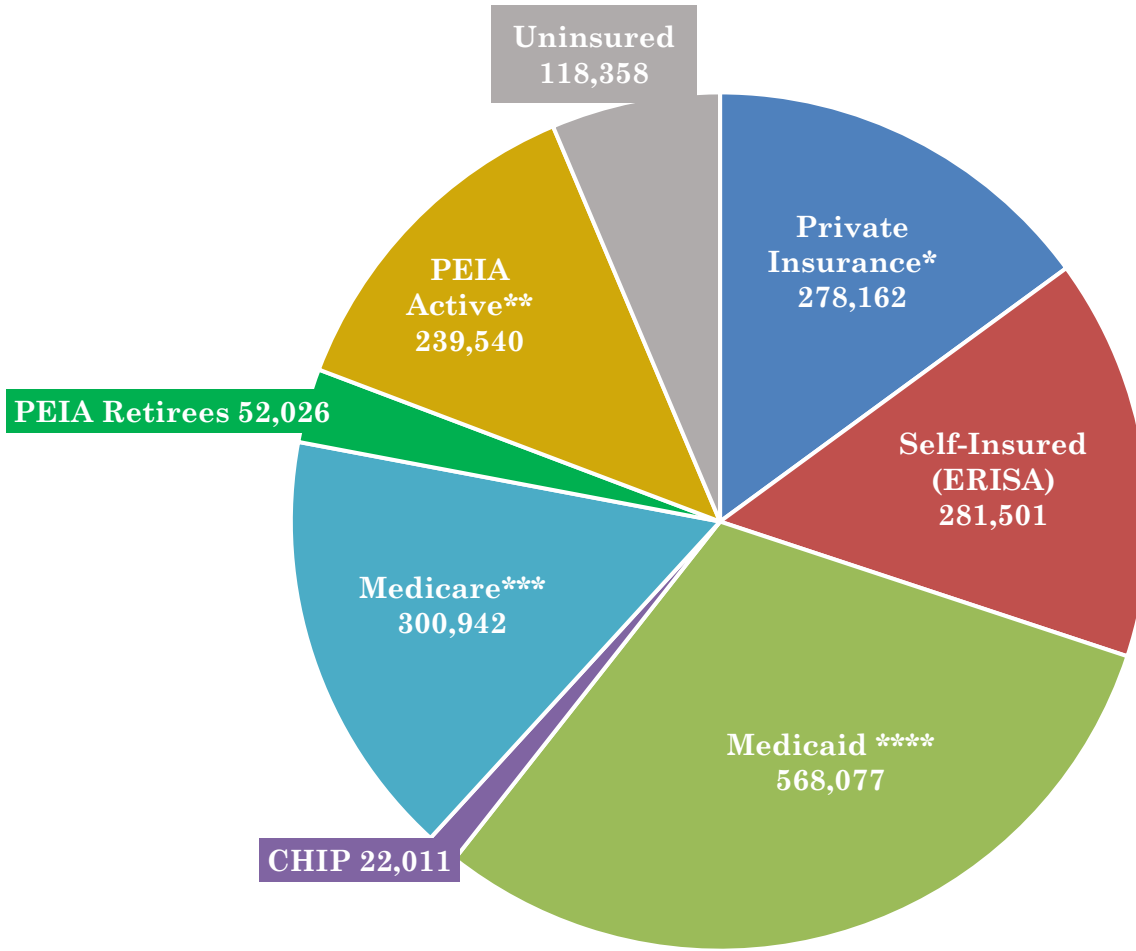


assignment of benefits is optional, and that additional payments may be required if the assigned benefits are insufficient to pay for received services.

**House Bill 4543 – Relating to insurance coverage for diabetics (Effective March 7, 2020)**

This bill requires insurance coverage for prescription insulin drugs used to treat diabetes. The coverage must be in place with respect to an insurance policy, plan or contract that is issued or renewed on or after July 1, 2020. The bill mandates health insurers to cover at least one type of insulin in certain categories. The cost sharing payment, which is the total amount a covered person is required to pay at the point of sale in order to receive a prescription drug, for a 30-day supply of a covered prescription insulin drug may not exceed \$100 irrespective of the quantity or type of prescription insulin used to fill the covered person's prescription needs. The legislation further requires health insurers to provide coverage for the following diabetes-related equipment and supplies: blood glucose monitors, monitor supplies, injection aids, syringes, insulin infusion devices, pharmacological agents for controlling blood sugar, and orthotics. Coverage must also be provided for diabetes self-management education to ensure that persons are aware of proper self-management and treatment of their diabetes, including information on proper diets.

## VIII. WV PUBLIC & PRIVATE HEALTH INSURANCE MARKET 2020 Covered Lives



2020 Population in West Virginia 1,793,716 (as of April 1, 2020)

\*The WVOIC regulates 278,162 insurance policies (188,212 Private Policies + 89,950 Medicare Supplement Plans).

\*\*PEIA total is 246,371 – 6,831 (covered by the Health Plan and included in the private insurance count) = 239,540.

\*\*\*Medicare: 275,087 (Traditional Medicare) + 167,513 (Medicare Advantage Plans) – 89,632 (Medicare Supplement Plans) – 52,026 (PEIA Retirees Medicare Advantage Plans) = 300,942

\*\*\*\*Medicaid – During the COVID-19 crisis, WV Medicaid has allowed individuals who were eligible in March 2020 to remain covered, even if ineligible, to help prevent any gaps in care. The increase in enrollment is not attributed solely to new applicants, but due to multiple policy changes made during this time.

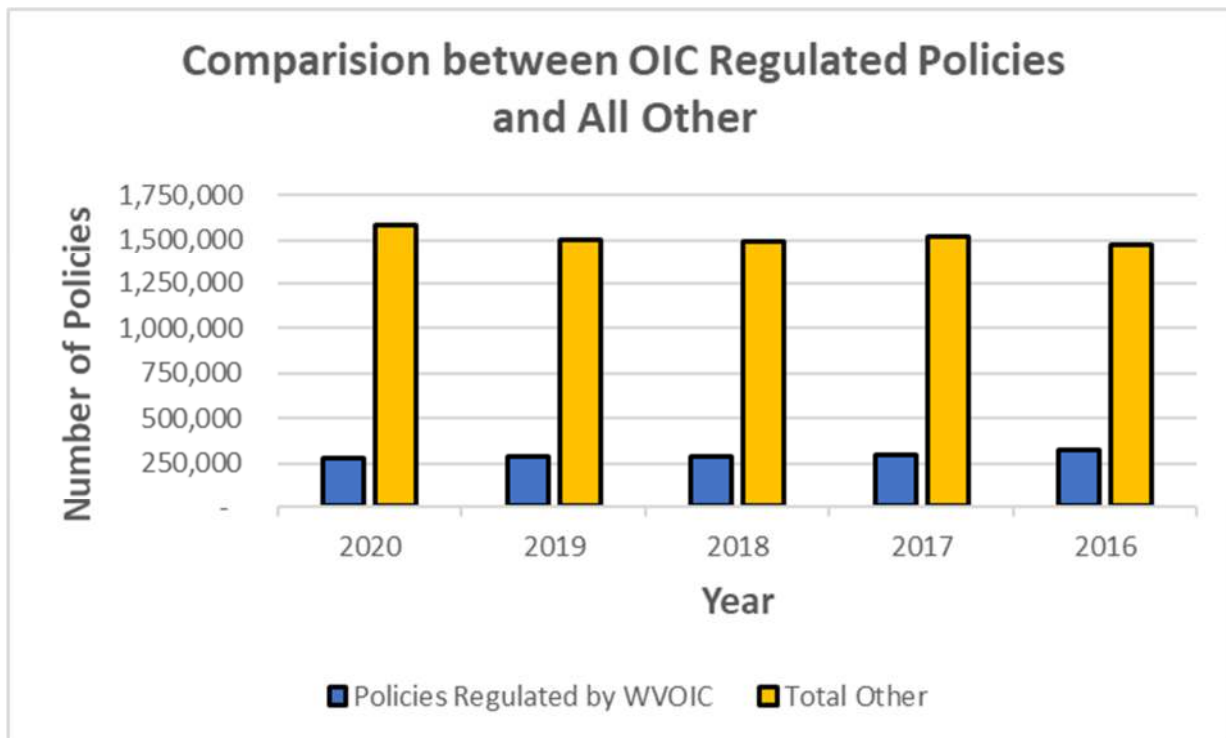
(Numbers are from the references in section VII).



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

Type	2020	2019	2018	2017	2016	2015
Private Insurance	188,212	195,886	197,223	210,125	229,637	238,310
Medicare Supplement Plans*	89,950	91,302	87,731	87,151	91,339	89,152
<b>Policies Regulated by WVOIC</b>	<b>278,162</b>	<b>287,188</b>	<b>284,954</b>	<b>297,276</b>	<b>320,976</b>	<b>327,462</b>
Other Medicare Plans	300,942	299,801	299,460	296,793	286,604	282,647
Self-Insured (ERISA)	281,501	314,814	306,763	319,590	294,278	299,622
Medicaid*	568,077	484,511	498,705	528,748	536,235	548,380
CHIP	22,011	22,346	33,631	21,214	30,829	34,729
PEIA	239,540	214,130	163,061	170,483	176,184	170,558
PEIA Retirees	52,026	50,393	49,013	47,387	48,479	45,201
Uninsured	118,358	116,490	144,467	131,000	104,000	116,000
<b>Total Other</b>	<b>1,582,455</b>	<b>1,502,485</b>	<b>1,495,100</b>	<b>1,515,215</b>	<b>1,476,609</b>	<b>1,497,137</b>
<b>Total Reported</b>	<b>1,860,617</b>	<b>1,789,673</b>	<b>1,780,054</b>	<b>1,812,491</b>	<b>1,797,585</b>	<b>1,824,599</b>
WV Population	1,793,716	1,792,147	1,805,832	1,815,857	1,830,000	1,844,000

\*During the COVID-19 crisis, WV Medicaid has allowed individuals who were eligible in March 2020 to remain covered, even if ineligible, to help prevent any gaps in care. The increase in enrollment is not attributed solely to new applicants, but due to multiple policy changes made during this time. The total reported (1,860,617) is greater than the population primarily due to individuals remaining on Medicaid and may have been counted on other health insurance too.



## IX. REFERENCES

### Population

<https://www.census.gov/quickfacts/fact/table/WV/PST045219>

### Medicare Enrollment

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

### PEIA

Information provided by PEIA.

### Uninsured

<https://www.census.gov/quickfacts/fact/table/WV/PST045219>

### Self-Insured

[https://meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=2020&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=2020&tableSeries=1&tableSubSeries=B&searchText=&searchMethod=1&Action=Search)

### WV CHIP

<https://chip.wv.gov/SiteCollectionDocuments/Annual%20Enrollment%20June%202019.pdf>

### Medicaid

[Copy of Monthly Enrollment Report December 2020.pdf \(wv.gov\)](#)

### Health Insurance Enrollment

<https://www.cms.gov/newsroom/fact-sheets/federal-health-insurance-exchange-2019-open-enrollment>





## X. TABLES OF HEALTH PRODUCTS 2016 – 2020

### Summary of Tables 1 - 11

#### Comprehensive Health Insurance

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

#### Medicare

- Table 6 - Medicare Supplement

#### Dental Only

- Table 7 - Dental Plans

#### Vision Only

- Table 8 - Vision Plans

#### Long-Term Care Insurance

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

#### Title XIX Medicaid

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

*The information on the “Tables of Health Products” is 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  
 304-414-8480  
[OICHealthPolicy@wv.gov](mailto:OICHealthPolicy@wv.gov)



**Summary of Tables 1-11  
2016-2020**

Table #	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives
1 - Individual	\$ 293,893,192	19,647	\$ 246,775,753	20,520	\$ 263,570,739	24,592	\$ 272,565,922	32,537	\$ 267,312,587	43,161
2- Small Group	\$ 219,514,057	31,936	\$ 244,358,872	34,428	\$ 247,078,866	38,045	\$ 240,898,659	38,342	\$ 265,917,931	44,291
3- Large Group	\$ 892,178,640	136,622	\$ 897,078,658	140,938	\$ 833,742,864	134,589	\$ 782,136,628	139,246	\$ 743,619,285	142,175
4- Total Group	\$ 1,111,692,697	168,558	\$ 1,141,437,530	175,366	\$ 1,080,821,730	172,634	\$ 1,023,114,480	177,588	\$ 1,009,537,216	186,469
5- Total Group & Individual	\$ 1,405,614,865	188,212	\$ 1,388,213,283	195,886	\$ 1,344,388,612	197,223	\$ 1,295,601,209	210,125	\$ 1,276,849,803	229,637
6- Medicare Supplement	\$ 217,003,472	89,950	\$ 210,929,650	91,302	\$ 196,058,824	87,731	\$ 193,332,933	87,151	\$ 182,681,806	91,339
7- Dental	\$ 38,295,345	131,117	\$ 36,374,603	126,785	\$ 36,463,714	128,872	\$ 39,059,047	144,341	\$ 37,331,208	141,792
8- Vision	\$ 5,306,056	47,450	\$ 6,167,837	47,076	\$ 6,171,618	48,633	\$ 6,103,974	50,018	\$ 6,103,807	50,409
9- LTC Individual	\$ 29,669,837	15,103	\$ 26,792,869	12,905	\$ 27,419,585	13,489	\$ 27,944,942	14,190	\$ 27,958,067	14,750
10- LTC Group	<b>Not Available</b>		\$ 4,602,235	9,930	\$ 4,490,615	9,435	\$ 4,648,157	10,140	\$ 4,469,828	10,501
11- WV Medicaid Managed Care Organizations	\$ 1,794,035,725	457,790	\$ 1,533,273,112	386,427	\$ 1,635,217,650	397,311	\$ 1,651,510,110	414,912	\$ 1,577,891,551	387,371

**Table 1: 2016-2020 Individual Comprehensive Health Insurance Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 234,323,585	13,593	\$ 186,512,833	14,085	\$ 204,945,775	16,799	\$ 231,216,543	25,497	\$ 252,646,851	39,576
3683	15728	CareSource W VA Co	\$ 53,524,162	5,156	\$ 52,142,973	5,200	\$ 50,411,512	6,232	\$ 32,203,306	4,964	\$ 5,463,652	1,163
707	62286	Golden Rule Ins Co	\$ 4,574,721	728	\$ 5,424,690	926	\$ 6,130,678	1,213	\$ 7,011,761	1,616	\$ 7,909,818	2,015
1297	95677	The Hlth Plan of West Virginia	\$ 1,372,994	139	\$ 1,834,390	196	\$ 1,610,940	229	\$ 749,465	117	\$ 327,127	57
408	71773	American Natl Life Ins Co Of TX	\$ 47,694	10	\$ 50,348	13	\$ 61,203	14	\$ 74,198	19	\$ 83,300	30
408	86355	Standard Life & Accident Ins Co	\$ 30,078	19	\$ 27,683	18	\$ 30,780	18	\$ 41,259	20	\$ 45,345	25
707	79413	UnitedHealthcare Ins Co	\$ 19,958	2	\$ 674,892	63	\$ 220,241	72	\$ 248,693	17	\$ 285,108	17
707	96940	Optimum Choice Inc	\$ -	-	\$ 82,612	12	\$ (24,674)	-	\$ (12,294)	-	\$ 25,459	3
408	60739	American Natl Ins Co	\$ -	-	\$ 12,748	1	\$ 12,113	1	\$ 15,174	1	\$ 18,065	2
1	81973	Coventry Hlth & Life Ins Co	\$ -	-	\$ 7,009	-	\$ (1,047)	-	\$ 5,144	-	\$ -	-
	11121	Unified Life Ins Co	\$ -	-	\$ 3,513	2	\$ 3,857	3	\$ 3,278	2	\$ 6,401	2
901	67369	Cigna Hlth & Life Ins Co	\$ -	-	\$ 1,337	2	\$ 1,337	2	\$ 1,387	2	\$ 1,337	2
520	78743	New Era Life Ins Co	\$ -	-	\$ 724	1	\$ 725	3	\$ 725	3	\$ 727	1
1	60054	Aetna Life Ins Co	\$ -	-	\$ 1	-	\$ 43,956	6	\$ 56,643	8	\$ 67,978	9
12	70106	United States Life Ins Co In NYC	\$ -	-	\$ -	1	\$ 135	-	\$ 193	1	\$ 189	-
1	95109	Aetna Hlth Inc PA Corp	\$ -	-	\$ -	-	\$ 123,208	-	\$ 754,848	182	\$ (141,091)	95
1	95408	Coventry Hlth Care of W VA Inc	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ (4,371)	-
707	97179	UnitedHealthcare Life/Am Medical Sec	\$ -	-	\$ -	-	\$ -	-	\$ 70,344	-	\$ 279,590	44
176	25178	State Farm Mut Auto Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 116,399	-
12	60488	American Gen Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 25	-
839	62324	Freedom Life Ins Co Of Amer	\$ -	-	\$ -	-	\$ -	-	\$ 26,377	9	\$ 71,565	33
953	62359	Constitution Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 448	1
429	64246	Guardian Life Ins Co Of Amer	\$ -	-	\$ -	-	\$ -	-	\$ 25	-	\$ 141	-
119	65110	Kanawha Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 98,621	79	\$ 107,820	85
826	66915	New York Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ (1)	-
520	67784	Philadelphia Amer Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 232	-	\$ 705	1
Totals			\$ 293,893,192	19,647	\$ 246,775,753	20,520	\$ 263,570,739	24,592	\$ 272,565,922	32,537	\$ 267,312,587	43,161

**Table 2: 2016-2020 Small Group Comprehensive Health Insurance Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 181,948,596	27,055	\$ 197,097,011	28,067	\$ 200,836,066	30,475	\$ 194,019,870	32,218	\$ 216,760,571	36,447
707	79413	UnitedHealthcare Ins Co	\$ 27,316,294	3,665	\$ 35,524,523	5,016	\$ 29,337,201	5,529	\$ 8,648,242	2,854	\$ 3,306,000	819
1297	95677	The Hlth Plan of West Virginia	\$ 7,604,770	871	\$ 7,570,078	981	\$ 9,064,401	1,185	\$ 10,149,724	1,316	\$ 7,046,003	1,283
1297	60016	THP Ins Co	\$ 1,957,069	178	\$ 3,132,862	268	\$ 5,088,638	527	\$ 4,347,215	915	\$ 2,160,395	591
1	60054	Aetna Life Ins Co	\$ 382,619	63	\$ 928,685	25	\$ 2,229,906	176	\$ 18,927,528	667	\$ 34,265,518	4,555
707	96940	Optimum Choice Inc	\$ 290,227	104	\$ 144,469	71	\$ 547,139	153	\$ 129,846	127	\$ 323,719	63
1	95109	Aetna Hlth Inc PA Corp	\$ 14,811	-	\$ (224)	-	\$ 59,082	-	\$ 2,112,686	26	\$ 1,064,470	155
1	81973	Coventry Hlth & Life Ins Co	\$ -	-	\$ 12	-	\$ 1,205	-	\$ 7,013	-	\$ (1,287,810)	-
7	13935	Federated Mut Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 2,635,728	219	\$ 2,428,306	378
	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,407	-
1	95408	Carelink Hlth Plans Inc/Coventry	\$ (329)	-	\$ (38,544)	-	\$ (84,772)	-	\$ (79,193)	-	\$ (151,648)	-
Totals			\$ 219,514,057	31,936	\$ 244,358,872	34,428	\$ 247,078,866	38,045	\$ 240,898,659	38,342	\$ 265,917,931	44,291

**Table 3: 2016-2020 Large Group Comprehensive Health Insurance Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 739,553,395	108,608	\$ 741,044,235	110,196	\$ 708,027,608	106,861	\$ 662,454,650	108,195	\$ 628,518,701	111,235
1297	95677	The Hlth Plan of West Virginia	\$ 96,185,601	19,993	\$ 77,771,440	20,080	\$ 66,102,192	16,683	\$ 67,399,977	17,298	\$ 67,340,882	18,421
1	60054	Aetna Life Ins Co	\$ 26,842,611	4,366	\$ 27,595,687	4,565	\$ 14,491,653	2,557	\$ 12,727,990	1,959	\$ 15,145,166	2,398
707	79413	UnitedHealthcare Ins Co	\$ 14,456,379	1,630	\$ 14,963,118	2,952	\$ 5,605,346	1,072	\$ 2,541,253	4,735	\$ 1,425,067	3,885
1297	60016	THP Ins Co	\$ 7,147,593	739	\$ 28,030,477	1,791	\$ 33,228,738	6,250	\$ 29,935,514	5,954	\$ 22,382,682	4,641
901	67369	Cigna Hlth & Life Ins Co	\$ 5,535,293	815	\$ 5,027,126	788	\$ 3,438,675	613	\$ 4,115,719	461	\$ 7,328,359	1,094
1	95109	Aetna Hlth Inc PA Corp	\$ 1,687,988	275	\$ 1,449,709	251	\$ 2,170,241	255	\$ 1,713,134	330	\$ 747,316	231
707	96940	Optimum Choice Inc	\$ 672,811	90	\$ 1,192,809	190	\$ 522,784	140	\$ 1,329,081	140	\$ 735,432	79
12	70106	United States Life Ins Co	\$ 96,969	106	\$ 4,057	125	\$ 163,912	158	\$ (80,690)	174	\$ 53,316	178
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 42,377	-
1	72052	Aetna Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	13
1	81973	Coventry Hlth & Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ (83,154)	-
1	95408	Carelink Hlth Plans Inc/Coventry	\$ -	-	\$ -	-	\$ (8,285)	-	\$ -	-	\$ (16,859)	-
Totals			\$ 892,178,640	136,622	\$ 897,078,658	140,938	\$ 833,742,864	134,589	\$ 782,136,628	139,246	\$ 743,619,285	142,175

**Table 4: 2016-2020 Total Small & Large Group Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 921,501,991	135,663	\$ 938,141,246	138,263	\$ 908,863,674	137,336	\$ 856,474,520	140,413	\$ 845,279,272	147,682
1297	95677	The Hlth Plan of West Virginia	\$ 103,790,371	20,864	\$ 85,341,518	21,061	\$ 75,166,593	17,868	\$ 77,549,701	18,614	\$ 74,386,885	19,704
707	79413	UnitedHealthcare Ins Co	\$ 41,772,673	5,295	\$ 50,487,641	7,968	\$ 34,942,547	6,601	\$ 11,189,495	7,589	\$ 4,731,067	4,704
1	60054	Aetna Life Ins Co	\$ 27,225,230	4,429	\$ 28,524,372	4,590	\$ 16,721,559	2,733	\$ 31,655,518	2,626	\$ 49,410,684	6,953
1297	60016	THP Ins Co	\$ 9,104,662	917	\$ 31,163,339	2,059	\$ 38,317,376	6,777	\$ 34,282,729	6,869	\$ 24,543,077	5,232
901	67369	Cigna Hlth & Life Ins Co	\$ 5,535,293	815	\$ 5,027,126	788	\$ 3,438,675	613	\$ 4,115,719	461	\$ 7,328,359	1,094
1	95109	Aetna Hlth Inc PA Corp	\$ 1,702,799	275	\$ 1,449,485	251	\$ 2,229,323	255	\$ 3,825,820	356	\$ 1,811,786	386
707	96940	Optimum Choice Inc	\$ 963,038	194	\$ 1,337,278	261	\$ 1,069,923	293	\$ 1,458,927	267	\$ 1,059,151	142
12	70106	United States Life Ins Co in the Cit	\$ 96,969	106	\$ 4,057	125	\$ 163,912	158	\$ (80,690)	174	\$ 53,316	178
1	81973	Coventry Hlth & Life Ins Co	\$ -	-	\$ 12	-	\$ 1,205	-	\$ 7,013	-	\$ (1,370,964)	-
7	13935	Federated Mut Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 2,635,728	219	\$ 2,428,306	378
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 42,377	-
1	72052	Aetna Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	16
901	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,407	-
812	95408	Carelink Hlth Plans Inc /Coventry	\$ (329)	-	\$ (38,544)	-	\$ (93,057)	-	\$ -	-	\$ (168,507)	-
Totals			\$ 1,111,692,697	168,558	\$ 1,141,437,530	175,366	\$ 1,080,821,730	172,634	\$ 1,023,114,480	177,588	\$ 1,009,537,216	186,469

**Table 5: 2016-2020 All Comprehensive Health Insurance Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 1,155,825,576	149,256	\$ 1,124,654,079	152,348	\$ 1,113,809,449	154,135	\$ 1,087,691,063	165,910	\$ 1,097,926,123	187,258
1297	95677	The Hlth Plan of West Virginia	\$ 105,163,365	21,003	\$ 87,175,908	21,257	\$ 76,777,533	18,097	\$ 78,299,166	18,731	\$ 74,714,012	19,761
3683	15728	CareSource W VA Co	\$ 53,524,162	5,156	\$ 52,142,973	5,200	\$ 50,411,512	6,232	\$ 32,203,306	4,964	\$ 5,463,652	1,163
707	79413	UnitedHealthcare Ins Co	\$ 41,792,631	5,297	\$ 51,162,533	8,031	\$ 35,162,788	6,673	\$ 11,438,188	7,606	\$ 5,016,175	4,721
1	60054	Aetna Life Ins Co	\$ 27,234,391	4,429	\$ 28,524,373	4,590	\$ 16,765,515	2,739	\$ 31,712,161	2,634	\$ 49,478,662	6,962
1297	60016	THP Ins Co	\$ 9,104,662	917	\$ 31,163,339	2,059	\$ 38,317,376	6,777	\$ 34,282,729	6,869	\$ 24,543,077	5,232
901	67369	Cigna Hlth & Life Ins Co	\$ 5,536,630	817	\$ 5,028,463	790	\$ 3,440,012	615	\$ 4,117,106	463	\$ 7,329,696	1,096
707	62286	Golden Rule Ins Co	\$ 4,574,721	728	\$ 5,424,690	926	\$ 6,130,678	1,213	\$ 7,011,761	1,616	\$ 7,909,818	2,015
1	95109	Aetna Hlth Inc PA Corp	\$ 1,702,799	275	\$ 1,449,485	251	\$ 2,352,531	255	\$ 4,580,668	538	\$ 1,670,695	481
1	96940	Optimum Choice Inc	\$ 963,038	194	\$ 1,419,890	273	\$ 1,045,249	293	\$ 1,446,633	267	\$ 1,084,610	145
1	70106	United States Life Ins Co in the Cit	\$ 97,367	106	\$ 4,057	126	\$ 164,047	158	\$ (80,497)	175	\$ 53,505	178
408	71773	American Natl Life Ins Co Of TX	\$ 47,694	10	\$ 50,348	13	\$ 61,203	14	\$ 74,198	19	\$ 83,300	30
408	86355	Standard Life & Accident Ins Co	\$ 30,078	19	\$ 27,683	18	\$ 30,780	18	\$ 41,259	20	\$ 45,345	25
408	60739	American Natl Ins Co	\$ 13,874	1	\$ 12,748	1	\$ 12,113	1	\$ 15,174	1	\$ 18,065	2
	11121	Unified Life Ins Co	\$ 3,480	3	\$ 3,513	2	\$ -	-	\$ 3,278	2	\$ 6,401	2
520	78743	New Era Life Ins Co	\$ 726	1	\$ 724	1	\$ 725	3	\$ 725	3	\$ 727	1
1	13935	Federated Mut Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 2,635,728	219	\$ 2,428,306	378
176	25178	State Farm Mut Auto Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 116,399	-
12	60488	American Gen Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 25	-
839	62324	Freedom Life Ins Co Of Amer	\$ -	-	\$ -	-	\$ -	-	\$ 26,377	9	\$ 71,565	33
953	62359	Constitution Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 448	1
429	64246	Guardian Life Ins Co Of Amer	\$ -	-	\$ -	-	\$ -	-	\$ 25	-	\$ 141	-
119	65110	Kanawha Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 98,621	79	\$ 107,820	85
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 42,377	-
826	66915	New York Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ (1)	-
520	67784	Philadelphia Amer Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 232	-	\$ 705	1
1	72052	Aetna Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	16
1297	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,407	-
1295	80799	Celtic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	7
1	81973	Coventry Hlth & Life Ins Co	\$ -	-	\$ 7,021	-	\$ 158	-	\$ 12,157	-	\$ (1,370,964)	-
707	97179	UnitedHealthcare/Am Med Security	\$ -	-	\$ -	-	\$ -	-	\$ 70,344	-	\$ 279,590	44
1	95408	Carelink Hlth Plans Inc /Coventry	\$ (329)	-	\$ (38,544)	-	\$ (93,057)	-	\$ (79,193)	-	\$ (172,878)	-
Totals			\$ 1,405,614,865	188,212	\$ 1,388,213,283	195,886	\$ 1,344,388,612	197,223	\$ 1,295,601,209	210,125	\$ 1,276,849,803	229,637

**Table 6: 2016-2020 Medicare Supplement Premiums and Covered Lives**

Cocode	Company Name	2020		2019		2018		2017		2016	
		Premiums	Covered Lives	Premiums	Covered Lives	Premiums	Covered Lives	Premiums	Covered Lives	Premiums	Covered Lives
79413	UnitedHealthcare Ins Co	\$ 89,046,693	33,429	\$ 89,782,852	35,139	\$ 89,529,838	37,059	\$ 88,674,494	38,220	\$ 86,558,751	38,890
54828	Highmark West Virginia Inc.	\$ 19,059,811	7,093	\$ 18,444,687	7,040	\$ 18,081,742	7,102	\$ 19,403,179	7,170	\$ 19,355,625	7,584
13100	Omaha Ins Co	\$ 15,049,729	6,583	\$ 14,987,752	8,008	\$ 14,889,683	9,044	\$ 12,992,763	9,077	\$ 10,045,019	8,124
72850	United World Life Ins Co	\$ 9,546,434	6,914	\$ 6,268,175	5,518	\$ 2,904,725	2,962	\$ 2,129,486	517	\$ 2,337,953	586
68500	Continental Life Ins Co Brentwood	\$ 8,962,744	2,708	\$ 9,389,284	3,100	\$ 9,675,552	3,572	\$ 9,609,724	4,019	\$ 9,282,241	4,533
69868	United Of Omaha Life Ins Co	\$ 7,551,892	1,882	\$ 8,050,595	2,237	\$ 8,708,674	2,577	\$ 9,636,027	2,954	\$ 10,381,659	3,418
78700	Aetna Hlth & Life Ins Co	\$ 7,197,807	3,510	\$ 7,192,007	4,079	\$ 7,015,566	4,560	\$ 5,586,739	4,332	\$ 2,906,907	2,984
88366	American Retirement Life Ins Co	\$ 7,075,844	3,043	\$ 7,146,015	3,472	\$ 6,653,458	3,803	\$ 5,207,498	3,388	\$ 3,216,833	2,105
12321	American Continental Ins Co	\$ 5,834,145	5,128	\$ 2,100,471	2,476	\$ 76,679	380	\$ -	-	\$ -	-
73288	Humana Ins Co	\$ 5,497,637	2,585	\$ 4,938,996	2,432	\$ 3,876,147	1,918	\$ 3,756,635	1,712	\$ 3,524,715	1,524
25178	State Farm Mut Auto Ins Co	\$ 5,485,015	2,071	\$ 5,259,588	2,119	\$ 5,028,685	2,136	\$ 4,564,575	2,107	\$ 4,212,221	1,954
62065	Colonial Penn Life Ins Co	\$ 4,807,787	1,932	\$ 4,681,994	1,895	\$ 4,645,021	2,111	\$ 4,465,004	2,161	\$ 4,108,354	2,134
71919	Bankers Fidelity Assur Co	\$ 2,947,391	1,524	\$ 2,786,408	1,703	\$ -	-	\$ 1,283,277	1,261	\$ 442,189	509
60016	THP Ins Co	\$ 2,441,643	1,071	\$ 2,330,251	1,072	\$ 1,887,763	1,125	\$ 1,686,543	1,052	\$ 1,185,016	7,546
61239	Bankers Fidelity Life Ins Co	\$ 2,233,388	718	\$ 2,465,000	804	\$ 2,131,222	946	\$ 2,817,064	1,062	\$ 3,165,170	1,272
61263	Bankers Life & Cas Co	\$ 1,928,075	456	\$ 2,136,497	531	\$ 2,290,358	645	\$ 3,136,440	774	\$ 3,492,481	924
69663	USAA Life Ins Co	\$ 1,676,013	746	\$ 1,641,003	733	\$ 1,583,221	749	\$ 1,384,718	724	\$ 1,166,823	634
79987	Medico Corp Life Ins Co	\$ 1,309,107	506	\$ 1,480,422	621	\$ 1,545,120	760	\$ 1,420,799	835	\$ 997,788	696
86231	Transamerica Life Ins Co	\$ 1,234,189	40	\$ 1,286,628	498	\$ 1,309,619	528	\$ 1,308,969	536	\$ 1,266,928	535
71412	Mutual Of Omaha Ins Co	\$ 1,165,697	262	\$ 1,329,362	301	\$ 1,479,012	341	\$ 1,663,241	403	\$ 1,865,327	437
56014	Thrivent Financial For Lutherans	\$ 1,109,321	745	\$ 1,000,096	776	\$ -	-	\$ -	-	\$ -	-
56383	Order of United Commercial Travelers	\$ 1,047,279	220	\$ 1,153,307	268	\$ -	-	\$ -	-	\$ -	-
92916	United Amer Ins Co	\$ 1,015,361	360	\$ 1,082,060	419	\$ 1,199,148	472	\$ 1,494,668	525	\$ 1,694,109	568
62146	Combined Ins Co Of Amer	\$ 953,209	444	\$ 964,974	422	\$ 945,474	419	\$ 960,040	427	\$ 934,838	416
62952	Equitable Life & Cas Ins Co	\$ 889,030	271	\$ 955,176	350	\$ 982,324	402	\$ 1,063,653	477	\$ 1,017,161	565
91472	Globe Life & Accident Ins Co	\$ 814,722	358	\$ 785,553	391	\$ 761,949	413	\$ 641,404	403	\$ 435,047	338
56499	Assured Life Assn	\$ 618,343	162	\$ 705,978	193	\$ -	-	\$ -	-	\$ -	-
65870	Manhattan Life Ins Co	\$ 608,044	316	\$ 661,909	395	\$ 585,168	481	\$ 254,586	248	\$ 179,862	106
31119	Medico Ins Co	\$ 583,430	142	\$ 721,670	183	\$ 786,717	245	\$ 825,173	290	\$ 906,981	342
71404	Continental Gen Ins Co	\$ 554,308	125	\$ 657,102	157	\$ 725,260	178	\$ 794,153	202	\$ 914,853	230
91785	Equitable Natl Life Ins Co Inc	\$ 551,405	371	\$ 438,772	389	\$ 160,074	263	\$ 232	1	\$ -	-
64211	Guarantee Trust Life Ins Co	\$ 536,563	319	\$ 292,269	297	\$ 64,359	137	\$ -	-	\$ -	-
65722	Loyal Amer Life Ins Co	\$ 520,350	152	\$ 574,455	175	\$ 564,917	195	\$ 601,045	222	\$ 626,317	249
71773	American Natl Life Ins Co Of TX	\$ 464,821	279	\$ 349,435	252	\$ 249,355	174	\$ 123,198	90	\$ 98,481	33
11121	Unified Life Ins Co	\$ 425,507	106	\$ 500,489	124	\$ 555,380	145	\$ 621,463	173	\$ 722,032	170
57657	Royal Neighbors Of Amer	\$ 401,664	75	\$ 494,881	97	\$ -	-	\$ -	-	\$ -	-
70939	Gerber Life Ins Co	\$ 372,170	95	\$ 411,392	115	\$ 459,167	138	\$ 509,054	167	\$ 554,923	195
60183	S USA Life Ins Co Inc	\$ 306,447	197	\$ 201,956	159	\$ 83,311	90	\$ 2,383	11	\$ -	-
85189	Western United Life Assur Co	\$ 305,549	227	\$ 143,961	165	\$ 13,057	37	\$ -	-	\$ -	-
71390	Puritan Life Ins Co of Amer	\$ 277,700	239	\$ 108,795	164	\$ -	-	\$ -	-	\$ -	-
63053	Family Life Ins Co	\$ 268,284	49	\$ 352,886	62	\$ 421,902	88	\$ 494,530	116	\$ 581,318	149
66869	Nationwide Life Ins Co	\$ 260,598	51	\$ 342,863	69	\$ 401,912	86	\$ 460,413	106	\$ 480,408	114
86355	Standard Life & Accident Ins Co	\$ 251,868	69	\$ 284,314	81	\$ 318,436	97	\$ 344,404	110	\$ 366,315	119
66583	National Guardian Life Ins Co	\$ 246,836	170	\$ 181,827	154	\$ 27,470	61	\$ -	-	\$ -	-



**Table 6: 2016-2020 Medicare Supplement Premiums and Covered Lives**

Cocode	Company Name	2020		2019		2018		2017		2016	
		Premiums	Covered Lives	Premiums	Covered Lives	Premiums	Covered Lives	Premiums	Covered Lives	Premiums	Covered Lives
67784	Philadelphia Amer Life Ins Co	\$ 231,109	130	\$ 208,623	105	\$ 206,872	110	\$ 163,926	111	\$ 99,913	86
34274	Central States Ind Co Of Omaha	\$ 223,717	78	\$ 237,669	97	\$ 257,229	114	\$ 263,182	134	\$ 234,334	132
73504	Lumico Life Ins Co	\$ 216,832	215	\$ 41,265	87	\$ -	-	\$ -	-	\$ -	-
82880	CSI Life Ins Co	\$ 209,095	146	\$ 105,093	126	\$ 53,150	46	\$ 26,584	30	\$ 1,544	6
62286	Golden Rule Ins Co	\$ 201,618	65	\$ 222,568	76	\$ 238,099	86	\$ 256,161	96	\$ 272,367	107
61271	Principal Life Ins Co	\$ 166,913	43	\$ 184,928	51	\$ 206,192	59	\$ 229,612	70	\$ 239,643	74
70769	Erie Family Life Ins Co	\$ 152,283	152	\$ 23,176	40	\$ 593	2	\$ -	-	\$ -	-
60054	Aetna Life Ins Co	\$ 150,837	38	\$ 165,286	44	\$ 170,193	50	\$ 163,048	55	\$ 162,730	63
68845	Shenandoah Life Ins Co	\$ 142,644	92	\$ 107,903	71	\$ 79,880	47	\$ 45,896	12	\$ 67,212	14
66214	Heartland Natl Life Ins Co	\$ 141,768	251	\$ 1,937	10	\$ -	-	\$ -	-	\$ -	-
81779	Individual Assur Co Life Hlth & Acc	\$ 138,898	67	\$ 152,808	90	\$ 126,614	100	\$ 96,368	60	\$ 74,196	62
69132	State Mut Ins Co	\$ 136,969	43	\$ 141,301	48	\$ 151,909	52	\$ 60,147	32	\$ 207,541	74
93734	Nassau Life & Ann Co	\$ 124,068	20	\$ -	-	\$ -	-	\$ -	-	\$ -	-
70408	Union Security Ins Co	\$ 96,038	120	\$ 8,666	25	\$ 498	1	\$ -	-	\$ -	-
56693	GCU	\$ 88,735	36	\$ 94,325	46	\$ -	-	\$ -	-	\$ -	-
60380	American Family Life Assur Co of Col	\$ 86,750	20	\$ 118,142	27	\$ 155,245	36	\$ 165,536	39	\$ 208,065	47
61999	Americo Fin Life & Ann Ins Co	\$ 86,260	41	\$ 112,168	53	\$ 104,989	64	\$ 53,646	49	\$ 13,383	19
80578	Physicians Mut Ins Co	\$ 85,820	17	\$ 111,863	26	\$ 126,470	31	\$ 143,583	36	\$ 178,229	45
63967	Government Personnel Mut Life Ins Co	\$ 62,140	24	\$ 75,294	32	\$ 77,061	39	\$ 77,060	39	\$ 66,334	40
70319	Washington Natl Ins Co	\$ 59,040	9	\$ 79,783	13	\$ 86,900	16	\$ 108,137	20	\$ 116,699	23
89184	Sterling Investors Life Ins Co	\$ 56,295	11	\$ 71,516	17	\$ 78,009	21	\$ 89,269	25	\$ 93,798	32
77399	Sterling Life Ins Co	\$ 49,300	11	\$ 68,314	17	\$ 71,851	20	\$ 69,868	20	\$ 88,754	25
90212	Great Southern Life Ins Co	\$ 48,641	50	\$ 7,283	18	\$ -	-	\$ -	-	\$ -	-
68462	Reserve Natl Ins Co	\$ 46,042	24	\$ 43,475	28	\$ 36,963	24	\$ 16,713	14	\$ 3,796	2
68543	Liberty Bankers Life Ins Co.	\$ 43,980	21	\$ 48,780	24	\$ 40,726	28	\$ 13,916	17	\$ -	-
67903	Provident Amer Life & Hlth Ins Co	\$ 35,256	5	\$ 42,144	8	\$ 53,369	11	\$ 61,744	12	\$ 85,392	18
57711	Western Catholic Union	\$ 31,210	19	\$ 28,966	21	\$ -	-	\$ -	-	\$ -	-
90328	First Hlth Life & Hlth Ins Co	\$ 30,669	10	\$ 457,171	191	\$ 55,510	19	\$ 52,145	20	\$ 43,876	18
61883	ManhattanLife Assur Co of Amer	\$ 29,811	126	\$ -	-	\$ -	-	\$ -	-	\$ -	-
65927	Lincoln Heritage Life Ins Co	\$ 29,638	6	\$ 37,157	8	\$ 39,255	9	\$ 43,602	10	\$ 50,934	13
61581	Capitol Life Ins Co	\$ 28,355	113	\$ -	-	\$ -	-	\$ -	-	\$ -	-
60488	American Gen Life Ins Co	\$ 26,568	5	\$ -	-	\$ 38,260	8	\$ 64,414	13	\$ 74,274	16
65331	Liberty Natl Life Ins Co	\$ 26,067	13	\$ 33,424	15	\$ 32,040	15	\$ 33,155	16	\$ 33,176	17
82538	National Hlth Ins Co	\$ 24,721	26	\$ 7,264	9	\$ 293	1	\$ -	-	\$ -	-
65536	Genworth Life & Ann Ins Co	\$ 23,961	3	\$ 24,431	3	\$ 32,248	4	\$ 38,598	6	\$ 59,040	8
61751	Central States H & L Co Of Omaha	\$ 23,907	25	\$ 21,914	4	\$ 23,250	5	\$ 26,941	6	\$ 26,611	6
69930	United Ins Co Of Amer	\$ 22,432	26	\$ 428	2	\$ -	-	\$ -	-	\$ -	-
66915	New York Life Ins Co	\$ 21,687	6	\$ 26,115	8	\$ 29,223	8	\$ 36,803	10	\$ 41,971	13
70785	Pacificare Life & Hlth Ins Co	\$ 20,770	5	\$ 24,627	6	\$ 24,305	6	\$ 16,338	6	\$ 15,947	6
63657	Garden State Life Ins Co	\$ 18,555	50	\$ -	-	\$ -	-	\$ -	-	\$ -	-
62308	Connecticut Gen Life Ins Co	\$ 18,377	6	\$ 23,006	8	\$ 22,772	10	\$ 24,925	10	\$ 27,266	11
80314	Unicare Life & Hlth Ins Co	\$ 13,803	5	\$ 14,269	4	\$ 13,141	4	\$ 27,879	5	\$ 13,987	4
56758	Loyal Christian Benefit Assn	\$ 13,601	6	\$ 20,017	11	\$ -	-	\$ -	-	\$ -	-
92703	United Natl Life Ins Co Of Amer	\$ 13,252	2	\$ 14,367	4	\$ 16,877	5	\$ 15,205	5	\$ 17,224	6

**Table 6: 2016-2020 Medicare Supplement Premiums and Covered Lives**

Cocode	Company Name	2020		2019		2018		2017		2016	
		Premiums	Covered Lives	Premiums	Covered Lives	Premiums	Covered Lives	Premiums	Covered Lives	Premiums	Covered Lives
76112	Oxford Life Ins Co	\$ 11,603	4	\$ 11,878	4	\$ 12,926	5	\$ 11,983	5	\$ 10,935	5
80799	Celtic Ins Co	\$ 11,508	2	\$ 12,666	4	\$ 23,360	4	\$ 23,431	5	\$ 25,141	7
63312	Great Amer Life Ins Co	\$ 9,618	2	\$ 9,226	2	\$ 8,857	2	\$ 8,299	2	\$ 7,818	2
57991	Everence Assn Inc	\$ 9,225	4	\$ 9,765	5	\$ -	-	\$ -	-	\$ -	-
62413	Wilcac Life Ins Co	\$ 7,462	2	\$ -	-	\$ -	-	\$ -	-	\$ -	-
61727	Central Reserve Life Ins Co	\$ 5,271	2	\$ 5,079	2	\$ 5,027	2	\$ 6,273	2	\$ 12,713	3
78743	New Era Life Ins Co	\$ 5,111	4	\$ 4,738	4	\$ 6,044	6	\$ 5,889	6	\$ 6,680	6
62596	Union Fidelity Life Ins Co	\$ 4,546	1	\$ 7,294	1	\$ 12,827	2	\$ 15,420	3	\$ 16,062	3
20796	21st Century Premier Ins Co	\$ 2,747	2	\$ 2,754	2	\$ 3,226	3	\$ 3,779	2	\$ 5,394	3
69744	Union Labor Life Ins Co	\$ 1,590	1	\$ 1,523	1	\$ 1,550	1	\$ 1,892	1	\$ 1,215	1
61700	Renaissance Life & Hlth Ins Co of Am	\$ 1,299	2	\$ -	-	\$ -	-	\$ -	-	\$ -	-
77828	Companion Life Ins Co	\$ 1,210	-	\$ 1,316	1	\$ 1,328	1	\$ 1,328	1	\$ 1,328	1
60577	American Income Life Ins Co	\$ -	-	\$ 915	-	\$ 5,156	1	\$ 4,931	1	\$ 4,723	1
60836	American Republic Ins Co	\$ -	-	\$ 2,372	-	\$ 7,624	2	\$ 7,507	2	\$ 7,090	2
62359	Constitution Life Ins Co	\$ -	-	\$ 155,206	26	\$ 197,020	36	\$ 236,827	44	\$ 290,471	61
65900	Wilco Life Ins Co	\$ -	-	\$ 3,807	3	\$ 15,756	3	\$ 18,645	6	\$ 20,094	7
66281	Transamerica Premier Life Ins Co	\$ -	-	\$ 42,926	13	\$ 49,999	14	\$ 62,777	17	\$ 70,155	23
70025	Genworth Life Ins Co	\$ -	-	\$ -	-	\$ 2,213	-	\$ 5,314	1	\$ 5,244	1
91642	Forethought Life Ins Co	\$ -	-	\$ 386,612	126	\$ 438,460	159	\$ 516,663	203	\$ 553,862	243
Totals		\$ 217,003,472	89,950	\$ 210,929,650	91,302	\$ 196,058,824	87,731	\$ 193,332,933	87,151	\$ 182,681,806	91,339

**Table 7: 2016-2020 WV Dental Plans Earned Premium and Enrollment**

Group Code	Cocode	Company Name	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives
2479	12329	DELTA DENTAL OF W VA	\$ 31,028,379	116,547	\$ 29,350,418	112,414	\$ 27,403,267	104,451	\$ 26,978,074	104,861	\$ 25,769,234	100,184
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 3,129,841	2,940	\$ 2,719,711	2,044	\$ 2,106,704	989	\$ 1,707,271	1,467	\$ 1,201,457	2,449
812	85766	UNITED CONCORDIA INS CO	\$ 1,528,152	4,964	\$ 1,767,652	5,780	\$ 2,078,798	9,059	\$ 5,563,922	23,344	\$ 5,593,001	24,871
2479	81396	DELTA DENTAL INS CO	\$ 1,279,788	2,492	\$ 1,246,017	2,302	\$ 1,175,819	2,122	\$ 1,131,260	2,001	\$ 1,090,542	1,942
119	73288	HUMANA INS CO	\$ 1,246,485	3,970	\$ 1,249,753	4,092	\$ 1,112,437	4,136	\$ 870,462	3,067	\$ 852,192	2,858
2479	73474	DENTEGRA INS CO	\$ 40,085	93	\$ 40,717	103	\$ 30,330	82	\$ 45,211	129	\$ 64,770	169
	60250	AMFIRST INSURANCE	\$ 1,035	3	\$ 335	3						
707	97179	UNITEDHEALTHCARE LIFE INS CO	\$ 41,580.00	72								
119	60984	COMPBENEFITS INS CO	\$ -	-	\$ -	-	\$ 123,549	2	\$ 281,421	909	\$ 298,699	1,020
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ -	-	\$ -	-	\$ 2,429,200	8,018	\$ 2,477,524	8,320	\$ 2,457,350	8,069
4667	67660	PENNSYLVANIA LIFE INS CO	\$ -	-	\$ -	-	\$ 3,610	8	\$ 3,902	8	\$ 3,963	8
917	70670	HEALTH CARE SERV CORP	\$ -	-	\$ -	-	\$ -	5	\$ -	5	\$ -	5
115	92525	TRUASSURE INS CO	\$ -	36	\$ -	47	\$ -	-	\$ -	230	\$ -	217
Totals			\$ 38,295,345	131,117	\$ 36,374,603	126,785	\$ 36,463,714	128,872	\$ 39,059,047	144,341	\$ 37,331,208	141,792

**Table 8: 2016-2020 WV Vision Plans Earned Premium and Covered Lives**

Group Code	Cocode	Company Name	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives
1189	39616	VISION SERV PLAN INS CO	\$ 2,573,925	40,625	\$ 3,397,328	40,027	\$ 2,987,447	33,700	\$ 3,038,791	33,373	\$ 3,158,832	34,577
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 2,250,299	188	\$ 2,303,765	290	\$ 2,221,632	1,380	\$ 2,132,269	1,478	\$ 2,160,317	2,221
119	73288	HUMANA INS CO	\$ 307,769	2,523	\$ 290,016	2,449	\$ 252,799	2,368	\$ 184,090	1,365	\$ 161,482	1,058
4696	53953	VISION BENEFITS OF AMER INC	\$ 160,122	3,956	\$ 166,000	4,180	\$ 218,467	4,245	\$ 252,613	6,003	\$ 267,185	6,216
812	85766	UNITED CONCORDIA INS CO	\$ 10,595	122	\$ 10,728	130	\$ 10,682	103	\$ 5,483	92	\$ 6,929	75
707	97179	UNITEDHEALTH CARE LIFE INS CO	\$ 3,346	36								
119	60984	COMPBENEFITS INS CO	\$ -	-	\$ -	-	\$ 28,286	-	\$ 69,922	977	\$ 80,504	1,201
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ -	-	\$ -	-	\$ 452,305	6,837	\$ 420,806	6,730	\$ 268,558	5,061
Totals			\$ 5,306,056	47,450	\$ 6,167,837	47,076	\$ 6,171,618	48,633	\$ 6,103,974	50,018	\$ 6,103,807	50,409

**Table 9: 2016-2020 WV Individual Long-Term Care Earned Premium and Covered Lives**

Cocode	Company Name	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives
70025	Genworth Life Ins Co	\$ 8,522,000	4,097	\$ 7,862,089	3,671	\$ 7,964,669	3,861	\$ 8,078,920	4,049	\$ 8,162,360	4,222
69000	Northwestern Long Term Care Ins Co	\$ 5,006,000	1,646	\$ 4,969,282	1,653	\$ 4,926,925	1,690	\$ 4,543,008	1,702	\$ 4,308,492	1,738
65978	Metropolitan Life Ins Co	\$ 2,490,000	1,678	\$ 1,332,926	733	\$ 1,403,287	764	\$ 1,468,265	791	\$ 1,455,974	813
65838	John Hancock Life Ins Co USA	\$ 2,159,000	1,303	\$ 1,583,086	797	\$ 1,634,669	812	\$ 1,676,115	841	\$ 1,694,162	857
61263	Bankers Life & Cas Co	\$ 1,786,000	1,040	\$ 1,927,015	1,136	\$ 2,128,705	1,230	\$ 2,344,391	1,341	\$ 2,503,132	1,458
71412	Mutual Of Omaha Ins Co	\$ 1,275,000	564	\$ 1,125,803	513	\$ 1,077,003	491	\$ 993,627	492	\$ 938,365	462
65005	RiverSource Life Ins Co	\$ 1,017,000	523	\$ 1,097,779	552	\$ 1,171,081	591	\$ 1,166,979	633	\$ 1,219,531	677
25178	State Farm Mut Auto Ins Co	\$ 935,000	458	\$ 990,608	475	\$ 1,017,432	490	\$ 1,022,536	506	\$ 986,421	520
66915	New York Life Ins Co	\$ 742,000	395	\$ 747,638	391	\$ 735,075	404	\$ 734,508	399	\$ 782,603	410
20443	Continental Cas Co	\$ 725,000	618	\$ 456,295	212	\$ 496,822	245	\$ 540,632	265	\$ 556,397	287
65935	Massachusetts Mut Life Ins Co	\$ 676,000	257	\$ 593,741	258	\$ 552,270	265	\$ 529,378	258	\$ 505,841	253
71404	Continental Gen Ins Co	\$ 598,000	414	\$ 366,030	286	\$ 352,918	298	\$ 368,898	289	\$ 368,725	309
68241	Prudential Ins Co Of Amer	\$ 448,000	170	\$ 463,171	154	\$ 434,450	164	\$ 468,720	178	\$ 498,489	186
86231	Transamerica Life Ins Co	\$ 419,000	263	\$ 271,456	164	\$ 262,890	170	\$ 279,364	173	\$ 280,412	172
62235	Unum Life Ins Co Of Amer	\$ 388,515	240	\$ 395,214	247	\$ 413,688	256	\$ 400,316	264	\$ 398,392	273
56014	Thrivent Financial For Lutherans	\$ 293,000	157	\$ 293,947	164	\$ 312,419	173	\$ 319,941	178	\$ 311,413	179
90611	Allianz Life Ins Co Of N Amer	\$ 275,000	185	\$ 305,150	190	\$ 322,641	195	\$ 330,165	198	\$ 329,491	200
69345	Teachers Ins & Ann Assoc Of Amer	\$ 193,000	66	\$ 178,371	69	\$ 189,657	76	\$ 188,793	79	\$ 175,773	79
58033	Knights Of Columbus	\$ 188,000	100	\$ 175,528	94	\$ 146,559	90	\$ 132,488	79	\$ 127,974	78
87726	Metlife Ins Co USA	\$ 184,000	2	\$ 216,821	57	\$ 200,960	60	\$ 205,955	64	\$ 229,369	85
69868	United Of Omaha Life Ins Co	\$ 148,000	72	\$ 146,981	73	\$ 150,910	74	\$ 155,452	77	\$ 152,585	76
60410	American Fidelity Assur Co	\$ 129,000	97	\$ 118,463	84	\$ 112,794	81	\$ 112,203	87	\$ 106,299	91
60380	American Family Life Assur Co of Col	\$ 122,000	154	\$ 133,523	170	\$ 137,548	178	\$ 152,069	195	\$ 144,074	206
70408	Union Security Ins Co	\$ 114,000	58	\$ 123,271	62	\$ 125,616	62	\$ 120,768	65	\$ 138,026	69
71714	Berkshire Life Ins Co of Amer	\$ 103,000	56	\$ 122,085	58	\$ 134,562	59	\$ 191,971	59	\$ 186,264	58
68195	Provident Life & Accident Ins Co	\$ 99,000	68	\$ 99,214	64	\$ 96,947	65	\$ 83,061	64	\$ 73,558	65
65595	Lincoln Benefit Life Co	\$ 86,000	65	\$ 91,052	67	\$ 91,128	67	\$ 91,046	68	\$ 88,735	67
69515	Medamerica Ins Co	\$ 80,000	61	\$ 79,146	56	\$ 82,751	61	\$ 100,483	63	\$ 90,826	68
65080	John Alden Life Ins Co	\$ 69,000	63	\$ 73,999	67	\$ 79,263	72	\$ 78,525	72	\$ 84,817	78
60142	TIAA Cref Life Ins Co	\$ 65,000	35	\$ 68,759	36	\$ 74,002	37	\$ 74,332	37	\$ 66,475	40
77720	LifeSecure Ins Co	\$ 54,000	40	\$ 50,221	38	\$ 52,423	44	\$ 56,732	-	\$ 54,677	-
92916	United Amer Ins Co	\$ 38,000	25	\$ 40,340	25	\$ 44,123	29	\$ 46,654	31	\$ 56,156	35
62553	Country Life Ins Co	\$ 31,000	7	\$ 27,903	7	\$ 21,831	7	\$ 23,165	7	\$ 17,169	6
62626	CMFG Life Ins Co	\$ 28,826	14	\$ 25,660	14	\$ 25,607	15	\$ 21,698	15	\$ 21,166	16
60488	American Gen Life Ins Co	\$ 25,000	7	\$ 38,265	9	\$ 41,118	11	\$ 41,248	11	\$ 43,318	12
69116	State Life Ins Co	\$ 22,000	21	\$ 19,527	21	\$ 20,489	21	\$ 22,595	21	\$ 18,015	22
61271	Principal Life Ins Co	\$ 20,000	7	\$ 17,729	8	\$ 14,657	8	\$ 12,071	9	\$ 12,739	10
57320	Woodmen World Life Ins Soc	\$ 18,000	14	\$ 17,939	14	\$ 16,691	-	\$ 15,894	-	\$ 21,522	-

**Table 9: 2016-2020 WV Individual Long-Term Care Earned Premium and Covered Lives**

Cocode	Company Name	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives
80578	Physicians Mut Ins Co	\$ 16,000	13	\$ 17,184	13	\$ 15,740	13	\$ 18,736	13	\$ 23,314	14
65676	Lincoln Natl Life Ins Co	\$ 12,000	5	\$ 16,301	7	\$ 19,368	9	\$ 25,780	9	\$ 28,034	10
65056	Jackson Natl Life Ins Co	\$ 12,000	6	\$ 13,212	7	\$ 11,870	7	\$ 12,590	7	\$ 11,796	7
76236	Cincinnati Life Ins Co	\$ 9,000	5	\$ 9,164	5	\$ 9,168	5	\$ 9,193	5	\$ 2,460	2
70319	Washington Natl Ins Co	\$ 8,000	7	\$ 10,574	11	\$ 12,179	12	\$ 18,541	14	\$ 22,129	15
62146	Combined Ins Co Of Amer	\$ 8,000	5	\$ 7,116	5	\$ 8,628	6	\$ 9,470	6	\$ 11,421	7
65536	Genworth Life & Ann Ins Co	\$ 6,000	4	\$ 5,360	5	\$ 5,673	5	\$ 5,752	5	\$ 3,894	5
42129	United Security Assur Co Of PA	\$ 5,839	-	\$ 5,832	5	\$ 9,006	7	\$ 9,444	8	\$ 9,695	7
35963	AF&L Ins Co	\$ 5,000	3	\$ 7,900	4	\$ 11,225	5	\$ -	-	\$ -	-
86355	Standard Life & Accident Ins Co	\$ 5,000	7	\$ 7,427	8	\$ 7,883	8	\$ 11,464	10	\$ 12,614	13
62952	Equitable Life & Cas Ins Co	\$ 3,657	1	\$ -	-	\$ -	-	\$ 4,150	1	\$ 5,454	2
71439	Assurity Life Ins Co	\$ 3,000	3	\$ 3,314	3	\$ 3,257	3	\$ 3,358	3	\$ 3,217	3
71471	Ability Ins Co	\$ 3,000	1	\$ 2,593	1	\$ 3,934	2	\$ 3,934	2	\$ 3,934	2
68500	Continental Life Ins Co Brentwood	\$ 1,000	1	\$ 1,239	1	\$ 1,234	1	\$ 1,163	1	\$ 1,309	1
60534	American Heritage Life Ins Co	\$ 1,000	2	\$ 734	2	\$ 732	2	\$ 731	2	\$ 733	2
66281	Transamerica Premier Life Ins Co	\$ -	-	\$ 74,380	89	\$ 75,985	99	\$ 76,621	103	\$ 82,040	105
92703	United Natl Life Ins Co Of Amer	\$ -	-	\$ 1,510	1	\$ 1,510	1	\$ 1,510	1	\$ 2,186	1
62359	Constitution Life Ins Co	\$ -	-	\$ 1,080	2	\$ 744	1	\$ 2,139	1	\$ 3,266	2
88072	Hartford Life Ins Co	\$ -	-	\$ 690	1	\$ 690	1	\$ 690	1	\$ 1,106	1
67199	Old Amer Ins Co	\$ -	-	\$ 231	-	\$ 469	1	\$ 410	1	\$ 940	2
61239	Bankers Fidelity Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ (25)	1
64211	Guarantee Trust Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 363	-
65110	Kanawha Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 37,761	30	\$ 37,799	30
67660	Pennsylvania Life Ins Co	\$ -	-	\$ -	-	\$ (34)	1	\$ 945	2	\$ 950	2
76325	Senior Hlth Ins Co of PA	\$ -	-	\$ -	-	\$ 153,744	84	\$ 189,634	101	\$ 206,938	115
91642	Forethought Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 242,321	153	\$ 215,431	150
92657	Nationwide Life & Ann Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 12,453	21
69477	Time Ins Co	\$ -	-	\$ (38,999)	46	\$ -	-	\$ 65,639	51	\$ 44,879	53
		\$ 29,669,837	15,103	\$ 26,792,869	12,905	\$ 27,419,585	13,489	\$ 27,944,942	14,190	\$ 27,958,067	14,750

**Table 10: 2016-2020 Group Long-Term Care Earned Premiums and Covered Lives**

Cocode	Company Name	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives
62235	Unum Life Ins Co Of Amer			\$ 1,379,762	7,207	\$ 1,266,000	6,612	\$ 1,407,593	7,218	\$ 1,378,186	7,761
65978	Metropolitan Life Ins Co			\$ 1,240,629	1,033	\$ 1,227,676	1,084	\$ 1,310,873	1,126	\$ 1,364,788	1,172
70025	Genworth Life Ins Co			\$ 674,116	598	\$ 667,884	607	\$ 661,526	609	\$ 646,431	618
65838	John Hancock Life Ins Co USA			\$ 565,062	550	\$ 563,968	562	\$ 503,703	582	\$ 555,972	585
20443	Continental Cas Co			\$ 277,014	219	\$ 257,525	229	\$ 239,582	257	\$ -	-
71404	Continental Gen Ins Co			\$ 264,389	160	\$ 287,807	172	\$ 298,407	176	\$ 303,001	184
71412	Mutual Of Omaha Ins Co			\$ 70,388	39	\$ 76,535	40	\$ 72,416	40	\$ 70,983	43
93610	John Hancock Life & Hlth Ins Co			\$ 50,353	51	\$ 51,719	52	\$ 61,345	52	\$ 57,720	54
86231	Transamerica Life Ins Co			\$ 46,523	22	\$ 52,949	23	\$ 57,038	25	\$ 59,936	27
60410	American Fidelity Assur Co			\$ 13,843	13	\$ 16,394	13	\$ 13,489	13	\$ 10,126	13
66915	New York Life Ins Co			\$ 7,175	8	\$ 6,831	8	\$ 7,261	8	\$ 8,016	9
62308	Connecticut Gen Life Ins Co			\$ 4,563	12	\$ 4,572	12	\$ 4,345	12	\$ 4,493	13
68195	Provident Life & Accident Ins Co			\$ 3,648	9	\$ 3,414	10	\$ 3,637	10	\$ 3,376	10
68241	Prudential Ins Co Of Amer			\$ 3,468	1	\$ 4,304	2	\$ 4,220	2	\$ 4,415	2
69515	Medamerica Ins Co			\$ 1,044	6	\$ 1,044	6	\$ 1,044	6	\$ 1,044	6
87726	Metlife Ins Co USA			\$ 258	2	\$ 251	2	\$ 318	2	\$ 246	2
70319	Washington Natl Ins Co			\$ -	-	\$ 129	-	\$ 276	1	\$ -	1
76325	Senior Hlth Ins Co of PA			\$ -	-	\$ 1,613	1	\$ 1,084	1	\$ 1,095	1
	Totals			\$ 4,602,235	9,930	\$ 4,490,615	9,435	\$ 4,648,157	10,140	\$ 4,469,828	10,501

**Table 11: 2016-2020 Title XIX Medicaid (Managed Care Organizations) Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives
1	95408	Coventry Hlth Care of W VA Inc (Aetna)	\$ 785,547,963	178,388	\$ 536,669,915	138,120	\$ 562,483,178	119,125	\$ 488,910,610	125,315	\$ 299,576,726	120,572
671	11810	Unicare Hlth Plan of WV Inc	\$ 605,152,832	172,745	\$ 490,035,961	154,268	\$ 449,020,262	137,088	\$ 503,048,005	140,645	\$ 496,415,408	131,027
1297	95677	The Hlth Plan of West Virginia	\$ 403,370,632	106,657	\$ 325,330,706	94,039	\$ 285,990,422	78,310	\$ 335,421,921	82,463	\$ 297,372,031	73,422
812	15020	West Virginia Family Hlth Plan Inc	\$ (35,702)	-	\$ 181,236,530	-	\$ 337,723,788	62,788	\$ 324,129,574	66,489	\$ 484,527,386	62,350
Totals			\$ 1,794,035,725	457,790	\$ 1,533,273,112	386,427	\$ 1,635,217,650	397,311	\$ 1,651,510,110	414,912	\$ 1,577,891,551	387,371