

# West Virginia *Offices of the* Insurance Commissioner



## Accident and Health Insurance 2023 Market Report

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## I. INTRODUCTION

Featured in this report is a comparison between the 2023 and 2022 health insurance markets. The market is a continual paradigm of change since the passage of the Patient Protection and Affordable Care Act (PPACA), commonly referred to as the Affordable Care Act (ACA). This report will provide an overview of the ACA and 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 public employees, lower income individuals, and the 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 preempts state laws and regulations in most scenarios.

## II. COMPREHENSIVE MAJOR MEDICAL COVERAGE

### The Patient Protection and Affordable Care Act

The ACA was signed into United States federal law on March 23, 2010. The law introduced mandates, subsidies, and insurance marketplaces. The ACA requires insurance companies to cover all applicants within minimum standards and offer 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 for 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 a 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 full-time 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 (policy form and rate approval) related to the Marketplace.

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. Although the formal program is no longer funded, trained in-person assistance through Certified Application Counselors (CAC) can be found in local Federally Qualified Health Centers, hospitals and some community organizations. The federal government continues to fund the Navigator Program for in-person assistance. West Virginia has a statewide navigator, First Choice Services. The assister/navigator service is impartial and free to consumers. 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). The Open Enrollment Period runs from November 1 to December 15 annually.

West Virginia has two insurance companies offering plans on the Marketplace: CareSource and Highmark West Virginia.

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

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Received Advanced Premium Tax Credits (APTC)	96%	94%	90%	87%	88%	86%	84%	88%	87%
Received Cost Sharing Reduction (CSR) Payments*	32%	37%	47%	46%	48%	55%	59%	52%	54%
Did not receive premium assistance	4%	6%	10%	13%	12%	14%	16%	12%	13%
Total Enrollment	51,046	23,037	17,217	20,066	22,599	27,409	34,045	37,284	33,421

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



Shown in the following tables are Care snapshots of the Health Insurance Market in 2023 and 2022; 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* is the total number of other insurance companies writing business not listed in the top 10.



## Individual Comprehensive Major Medical

<b>2023 Top 8 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.	\$ 304,946,383.00	22,870
3683	15728	CareSource W VA Co	\$ 104,396,149.00	13,912
707	62286	Golden Rule Ins Co	\$ 3,143,671.00	396
1297	95677	The Hlth Plan of WVA Inc	\$ 393,013.00	57
241	65978	Metropolitan Life Ins Co	\$ 61,264.00	17
	11121	Unified Life Ins Co	\$ 5,791.00	2
901	67369	Cigna Hlth & Life Ins Co	\$ 1,337.00	2
12	70106	United States Life Ins Co in the City of New York	\$ 194.00	-
		Other (75 Companies)	\$ (618.00)	5
			<b>\$ 412,947,184.00</b>	<b>37,261</b>

<b>2022 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.	\$ 218,112,425.00	14,630
3683	15728	CareSource WVA Co	\$ 84,079,036.00	8,657
707	62286	Golden Rule Ins Co	\$ 3,557,684.00	497
1297	95677	The Hlth Plan of WVA Inc	\$ 1,226,989.00	76
241	65978	Metropolitan Life Ins Co	\$ 65,254.00	19
408	71773	American Natl Life Ins Co of TX	\$ 49,740.00	8
408	86355	Standard Life & Accident Ins Co	\$ 34,161.00	16
1	60054	Aetna Life Ins Co	\$ 29,063.00	-
707	79413	UnitedHealthcare Ins Co	\$ 7,487.00	-
	11121	Unified Life Ins Co	\$ 6,841.00	4
		Other (75 Companies)	\$ 1,337.00	2
			<b>\$ 307,170,017.00</b>	<b>23,909</b>



## Small Group Comprehensive Major Medical

<b>2023 Top 6 Carriers of Small Group Major Medical</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Health Premium Earned</b>	<b>Covered Lives</b>
812	54828	Highmark West Virginia Inc.	\$ 224,529,849.00	24,709
707	79413	UnitedHealthcare Ins Co	\$ 13,770,201.00	1,306
1297	95677	The Hlth Plan of WVA Inc	\$ 5,333,508.00	706
1297	60016	THP Ins Co	\$ 2,022,192.00	230
707	96940	Optimum Choice Inc	\$ 204,819.00	79
1	60054	Aetna Life Ins Co	\$ 107,963.00	56
		Other (85 Companies)	\$ -	-
			<b>\$ 245,968,532.00</b>	<b>27,086</b>

<b>2022 Top 10 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.	\$ 216,342,140.00	25,170
707	79413	UnitedHealthcare Ins Co	\$ 18,404,544.00	1,729
1297	95677	The Hlth Plan of WVA Inc	\$ 7,790,683.00	768
1297	60016	THP Ins Co	\$ 3,045,141.00	287
707	96940	Optimum Choice Inc	\$ 703,661.00	104
1	60054	Aetna Life Ins Co	\$ 151,643.00	61
		Other (85 Companies)	\$ -	-
			<b>\$ 246,437,812.00</b>	<b>28,119</b>



## Large Group Comprehensive Major Medical

2023 Top 8 Carriers of Large Group Major Medical				
Group Code	Cocode	Name	Earned Premium	Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 888,668,562.00	105,206
1297	95677	The Hlth Plan of WVA Inc	\$ 91,627,947.00	17,066
1	60054	Aetna Life Ins Co	\$ 15,434,833.00	1,731
707	79413	UnitedHealthcare Ins Co	\$ 14,083,047.00	1,612
901	67369	Cigna Hlth & Life Ins Co	\$ 12,713,598.00	1,409
1297	60016	THP Ins Co	\$ 7,783,679.00	671
1	95109	Aetna Hlth Inc PA Corp	\$ 2,027,786.00	251
707	96940	Optimum Choice Inc	\$ 1,235,675.00	187
		Other (85 Companies)	\$ (12,647.00)	-
			\$1,033,562,480.00	128,133

2022 Top 10 Carriers of Large Group Major Medical				
Group Code	Cocode	Name	Earned Premium	Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 828,962,706.00	103,778
1297	95677	The Hlth Plan of WVA Inc	\$ 90,555,142.00	18,813
707	79413	UnitedHealthcare Ins Co	\$ 14,325,284.00	1,855
901	67369	Cigna Hlth & Life Ins Co	\$ 10,444,001.00	1,284
1	60054	Aetna Life Ins Co	\$ 9,713,284.00	1,460
1297	60016	THP Ins Co	\$ 5,414,081.00	734
1	95109	Aetna Hlth Inc PA Corp	\$ 2,221,521.00	291
707	96940	Optimum Choice Inc	\$ 1,089,708.00	96
		Other (85 Companies)	\$ -	-
			\$ 962,725,727.00	128,311



### 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	2023 Covered Lives	2023 Covered Lives
PEIA PPB Plan	162,700	159,049
PEIA Managed Care with a Private Insurance Plan	14,958	14,739
PEIA Retirees on Medicare Advantage Plans	52,242	52,470
Total Lives Covered on all Plans	229,900	226,258

### 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.

*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

2023 Top 10 Carriers of Medicare Supplements				
Group Code	Cocode	Name	Earned Premium	Covered Lives
707	79413	UnitedHealthcare Ins Co	\$ 85,258,584.00	29,457
812	54828	Highmark West Virginia Inc.	\$ 18,890,126.00	6,076
261	13100	Omaha Ins Co	\$ 12,632,439.00	3,753
261	72850	United World Life Ins Co	\$ 11,756,431.00	5,536
1	12321	American Continental Ins Co	\$ 11,256,935.00	6,080
1	68500	Continental Life Ins Co Brentwood	\$ 7,598,935.00	1,618
1	78700	Aetna Hlth & Life Ins Co	\$ 6,521,394.00	2,030
119	73288	Humana Ins Co	\$ 6,353,570.00	2,368
901	88366	American Retirement Life Ins Co	\$ 5,841,879.00	1,861
176	25178	State Farm Mut Auto Ins Co	\$ 5,533,982.00	1,939
		Other (92 Companies)	\$ 45,933,936.00	19,857
			\$ 217,578,211.00	80,575

2022 Top 10 Carriers of Medicare Supplements				
Group Code	Cocode	Name	Earned Premium	Covered Lives
707	79413	UnitedHealthcare Ins Co	\$ 85,702,190.00	30,787
812	54828	Highmark West Virginia Inc.	\$ 19,916,818.00	6,555
261	13100	Omaha Ins Co	\$ 13,685,120.00	4,429
261	72850	United World Life Ins Co	\$ 12,111,128.00	6,495
1	12321	American Continental Ins Co	\$ 11,050,936.00	6,645
1	68500	Continental Life Ins Co Brentwood	\$ 7,911,490.00	1,895
1	78700	Aetna Hlth & Life Ins Co	\$ 6,813,651.00	2,397
119	73288	Humana Ins Co	\$ 6,342,945.00	2,585
901	88366	American Retirement Life Ins Co	\$ 6,142,462.00	2,148
261	69868	United of Omaha Life Ins Co	\$ 6,043,127.00	1,347
		Other (92 Companies)	\$ 14,170,527.00	6,652
			\$ 189,890,394.00	71,935



## V. LONG-TERM CARE COVERAGE

Long-term care (LTC) insurance is different from medical or health insurance because it generally helps one live as they live now instead of improving or correcting medical problems. This type of insurance will pay or reimburse one for some or all 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 is an active participant with this task force.

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>2023 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	\$ 6,518,643.00	3,370
860	69000	Northwestern Long Term Care Ins Co	\$ 5,109,450.00	1,634
241	65978	Metropolitan Life Ins Co	\$ 2,513,757.00	857
904	65838	John Hancock Life Ins Co USA	\$ 2,339,734.00	1,271
261	71412	Mutual of Omaha Ins Co	\$ 1,377,251.00	620
233	61263	Bankers Life & Cas Co	\$ 1,328,310.00	799
304	68241	Prudential Ins Co of Amer	\$ 912,731.00	455
826	66915	New York Life Ins Co	\$ 893,302.00	380
4	65005	RiverSource Life Ins Co	\$ 866,631.00	379
176	25178	State Farm Mut Auto Ins Co	\$ 856,014.00	413
		Other (74 Companies)	\$ 4,579,865.00	3,212
			\$ 27,295,688.00	13,390

<b>2022 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	\$ 6,403,619.00	2,954
860	69000	Northwestern Long Term Care Ins Co	\$ 4,970,475.00	1,630
904	65838	John Hancock Life Ins Co USA	\$ 1,773,016.00	861
241	65978	Metropolitan Life Ins Co	\$ 1,452,656.00	656
233	61263	Bankers Life & Cas Co	\$ 1,431,709.00	842
261	71412	Mutual of Omaha Ins Co	\$ 1,256,551.00	529
4	65005	RiverSource Life Ins Co	\$ 895,020.00	417
826	66915	New York Life Ins Co	\$ 876,702.00	383
176	25178	State Farm Mut Auto Ins Co	\$ 869,288.00	431
435	65935	Massachusetts Mut Life Ins Co	\$ 527,618.00	248
		Other 74 (Companies)	\$ 778,431.00	551
			\$ 21,235,085.00	9,502

## 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.

2023 Top 10 Dental Carriers in West Virginia				
Group Code	Cocode	Name	Earned Premium	Covered Lives
2479	12329	Delta Dental of W VA	\$ 20,878,398.00	21,282
241	65978	Metropolitan Life Ins Co	\$ 17,847,729.00	52,285
812	54828	Highmark West Virginia Inc.	\$ 8,441,236.00	-
429	64246	Guardian Life Ins Co of Amer	\$ 7,905,385.00	30,666
332	61271	Principal Life Ins Co	\$ 5,489,097.00	18,899
812	85766	United Concordia Ins Co	\$ 4,988,211.00	17,108
901	67369	Cigna Hlth & Life Ins Co	\$ 4,543,566.00	13,844
477	61700	Renaissance Life & Hlth Ins Co of Am	\$ 1,555,719.00	5,100
	61921	Citizens Security Life Ins Co	\$ 1,270,964.00	2,140
119	73288	Humana Ins Co	\$ 1,146,125.00	3,625
		Other (49 Companies)	\$ 7,146,380.00	18,829
			\$ 81,212,810.00	183,778

2022 Top 10 Dental Carriers in West Virginia				
Group Code	Cocode	Name	Earned Premium	Covered Lives
2479	12329	Delta Dental of W VA	\$ 29,547,705.00	115,303
241	65978	Metropolitan Life Ins Co	\$ 15,035,448.00	44,413
812	54828	Highmark West Virginia Inc.	\$ 7,322,213.00	-
332	61271	Principal Life Ins Co	\$ 5,121,497.00	18,271
812	85766	United Concordia Ins Co	\$ 4,704,983.00	12,576
901	67369	Cigna Hlth & Life Ins Co	\$ 4,483,360.00	12,718
477	61700	Renaissance Life & Hlth Ins Co of Am	\$ 1,817,679.00	5,556
119	73288	Humana Ins Co	\$ 1,199,146.00	3,578
367	80578	Physicians Mut Ins Co	\$ 1,099,899.00	2,206
	61921	Citizens Security Life Ins Co	\$ 1,096,173.00	1,961
		Other (49 Companies)	\$ 4,467,587.00	13,033
			\$ 75,895,690.00	229,615



**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>2023 Top 10 Vision Carriers in West Virginia</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
119	73288	Humana Ins Co	\$ 6,586,238.00	91,391
1189	39616	Vision Serv Plan Ins Co	\$ 3,988,759.00	54,192
241	65978	Metropolitan Life Ins Co	\$ 3,917,431.00	14,424
812	54828	Highmark West Virginia Inc.	\$ 2,864,903.00	6
332	61271	Principal Life Ins Co	\$ 1,095,061.00	16,597
451	71870	Fidelity Security Life Ins Co	\$ 840,240.00	12,964
	61921	Citizens Security Life Ins Co	\$ 475,476.00	2,050
477	61700	Renaissance Life & Hlth Ins Co of Am	\$ 450,347.00	5,365
901	67369	Cigna Hlth & Life Ins Co	\$ 217,199.00	4,001
707	79413	UnitedHealthcare Ins Co	\$ 184,837.00	3,395
		Other (45 Companies)	\$ 1,010,656.00	12,295
			\$ 21,631,147.00	216,680

<b>2022 Top 10 Vision Carriers in West Virginia</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
241	65978	Metropolitan Life Ins Co	\$ 6,227,309.00	16,643
119	73288	Humana Ins Co	\$ 3,471,826.00	89,507
1189	39616	Vision Serv Plan Ins Co	\$ 3,114,418.00	41,467
812	54828	Highmark West Virginia Inc.	\$ 2,720,853.00	170
451	71870	Fidelity Security Life Ins Co	\$ 1,088,969.00	19,760
477	61700	Renaissance Life & Hlth Ins Co of Am	\$ 400,553.00	5,507
	61921	Citizens Security Life Ins Co	\$ 375,185.00	1,848
4696	53953	Vision Benefits of Amer Inc	\$ 151,386.00	3,832
3098	68381	Reliance Standard Life Ins Co	\$ 82,413.00	487
812	85766	United Concordia Ins Co	\$ 7,541.00	77
		Other (45 Companies)	\$ 1,841,867.00	23,581
			\$ 19,482,320.00	202,879



## Short Term Limited Duration Medical Plans

Short term medical plans are not comprehensive major medical. The plan is intended to provide consumers and covered dependents with some 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](#).

## **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.

<b>2023 Top 10 Disability Carriers in West Virginia (Long Term &amp; Short Term)</b>				
<b>Group Code</b>	<b>Cocode</b>	<b>Name</b>	<b>Earned Premium</b>	<b>Covered Lives</b>
826	65498	Life Ins Co of N Amer	\$ 15,819,218.00	59,387
20	65676	Lincoln Natl Life Ins Co	\$ 15,177,226.00	13,809
860	67091	Northwestern Mut Life Ins Co	\$ 11,803,740.00	9,744
1348	69019	Standard Ins Co	\$ 10,469,957.00	32,390
304	68241	Prudential Ins Co of Amer	\$ 8,418,055.00	33,113
241	65978	Metropolitan Life Ins Co	\$ 8,120,740.00	27,951
565	62235	Unum Life Ins Co of America	\$ 7,021,605.00	13,992
370	60380	American Family Life Asur Co of Col	\$ 6,476,829.00	9,115
91	70815	Hartford Life & Accident Ins Co	\$ 6,009,675.00	20,930
330	60410	American Fidelity Assur Co	\$ 5,468,490.00	8,451
		Other (44 Companies)	\$ 21,751,068.00	70,754
			\$ 116,536,603.00	299,636



### 2022 Top 10 Disability Carriers in West Virginia (Long Term & Short Term)

Group Code	Cocode	Name	Earned Premium	Covered Lives
565	62235	Unum Life Ins. Co. Of America	\$ 13,971,727.00	24,087
860	67091	Northwestern Mut Life Ins. Co	\$ 11,344,488.00	10,087
20	65676	Lincoln Natl. Life Ins. Co.	\$ 10,984,851.00	83,152
826	65498	Life Ins. Co. of America	\$ 8,458,897.00	7,433
1348	69019	Standard Ins. Co.	\$ 7,379,530.00	30,817
91	70815	Hartford Life & Accident Ins. Co.	\$ 6,497,823.00	22,764
370	60380	American Family Life Asur. Co. of Col.	\$ 6,080,889.00	9,116
330	60410	American Fidelity Assur. Co.	\$ 4,515,278.00	7,602
241	65978	Metropolitan Life Ins Co	\$ 4,346,050.00	23,728
332	61271	Principal Life Ins. Co.	\$ 4,293,745.00	9,782
		Other 44 Companies	\$ 8,045,618.00	24,380
			\$ 85,918,896.00	252,948

### 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 principles 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. The 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-paid and must pay providers upfront then be reimbursed.
- HCSM policies do not guarantee payment of claims and are not insurance.



## VII. 2023 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 by 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.



## **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.



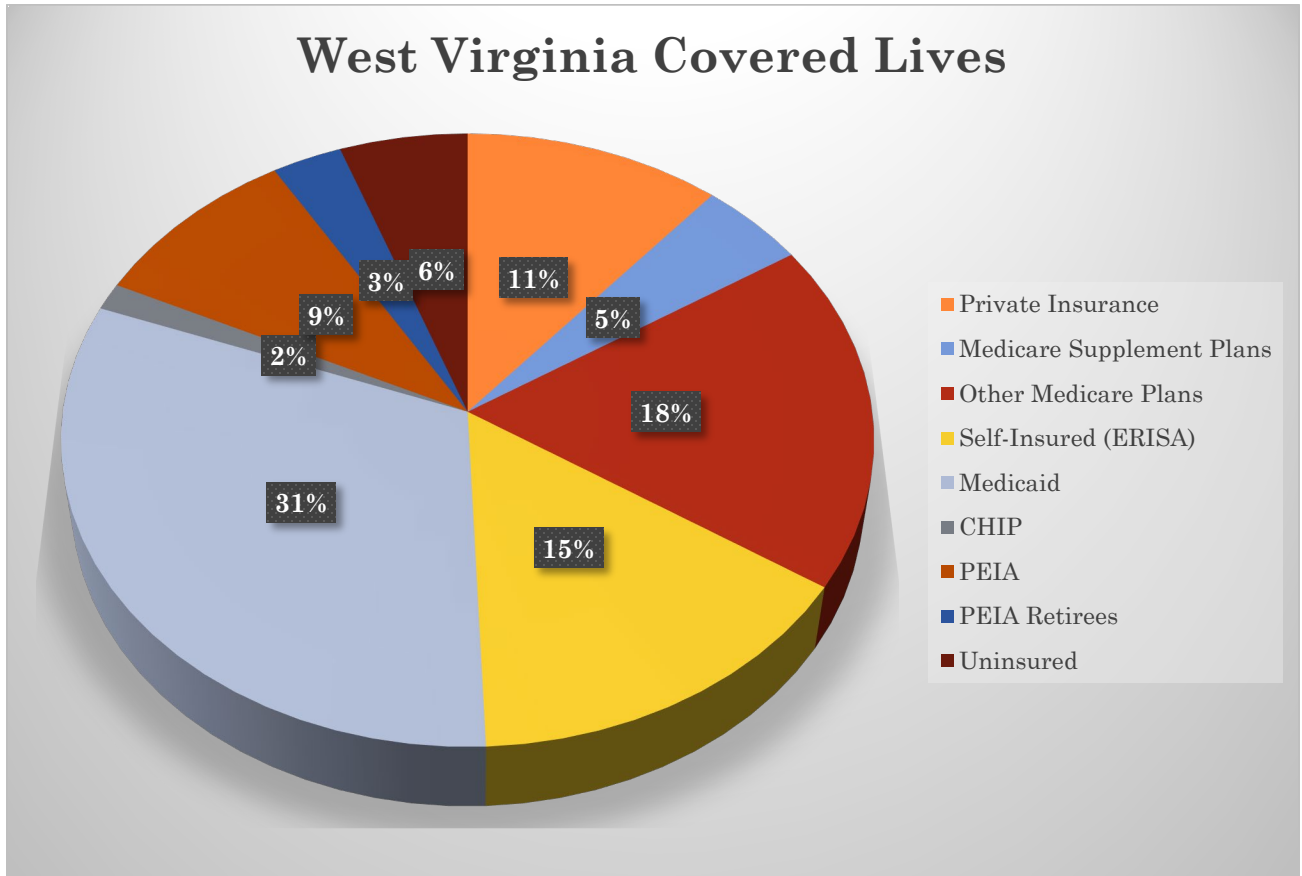
**House Bill 4543 – Relating to insurance coverage for diabetics (Effective March 7, 2020)**

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

## 2023 Covered Lives

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

Type	2023	2022	2021	2020	2019
Private Insurance	192,480	180,339	181,133	188,212	195,886
Medicare Supplement Plans	80,575	71,935	88,584	89,950	91,302
<b>Polices Regulated by WVOIC</b>	<b>273,055</b>	<b>252,274</b>	<b>269,717</b>	<b>278,162</b>	<b>287,188</b>
Other Medicare Plans	315,444	320,760	303,530	300,942	299,801
Self-Insured (ERISA)	259,877	262,310	265,717	281,501	314,814
Medicaid	539,250	656,269	618,691	568,077	484,511
CHIP	24,485	22,672	25,231	22,011	22,346
PEIA	159,049	162,700	164,797	239,540	214,130
PEIA Retirees	52,470	52,242	52,173	52,026	50,393
Uninsured	95,722	99,600	105,800	118,358	116,490
<b>Total Other</b>	<b>1,446,297</b>	<b>1,576,553</b>	<b>1,535,939</b>	<b>1,582,455</b>	<b>1,502,485</b>
<b>Total Reported</b>	<b>1,719,352</b>	<b>1,828,827</b>	<b>1,805,656</b>	<b>1,860,617</b>	<b>1,789,673</b>
WV Population	1,770,071	1,775,156	1,785,526	1,793,716	1,792,147



## IX. REFERENCES

### Population

<https://www.census.gov/quickfacts/fact/table/WV/PST045221#PST045221>

### 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.kff.org/uninsured/state-indicator/distribution-uninsured-nonelderly-age/?dataView=1&currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

### Self-Insured

### WV CHIP

[https://chip.wv.gov/SiteCollectionDocuments/2023%20Annual%20Report\\_Governor%26Legislature\\_Final.pdf](https://chip.wv.gov/SiteCollectionDocuments/2023%20Annual%20Report_Governor%26Legislature_Final.pdf)

### Medicaid

<https://dhhr.wv.gov/bms/Members/Managed%20Care/Documents/Reports/Managed%20Care%20Monthly%20Enrollment%20report%20December%202023.pdf>

### Health Insurance Enrollment

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

## X. TABLES OF HEALTH PRODUCTS 2016 – 2023

### 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

#### Disability Income

- Table 10 – Short-Term and Long-Term Disability Income

*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)



## XI. Consumer Points of Contact for Health Insurance Services

### **Affordable Care Act (ACA)**

Phone: 1-800-318-2596 or 1-855-889-4325

Website: [www.hhs.gov](http://www.hhs.gov)

### **West Virginia Offices of the Insurance Commissioner (WVOIC)**

Consumer Services Phone: 1-888-879-9842 or 304-558-4965

Consumer Services Fax: 304-558-4965

Website: [www.wvinsurance.gov/Consumer\\_Services](http://www.wvinsurance.gov/Consumer_Services)

### **State Health Insurance Assistance Programs (SHIP)**

WV SHIP Counselor Phone: 304-558-3317 or 1-877-987-4463

WV SHIP Fax: 304-558-0004

Website: [www.wvship.org](http://www.wvship.org)

### **Centers for Medicare & Medicaid Services (CMS)**

Phone: 1-800-633-4227 or 1-800-MEDICARE

Website: [www.cms.gov](http://www.cms.gov)

### **Children's Health Insurance Program (CHIP)**

Phone: 1-877-982-2447 or 1-877-WVA-CHIP

Website: [chip.wv.gov](http://chip.wv.gov)

### **Public Employees Insurance Agency (PEIA)**

Phone: 1-888-680-7342

Website: [peia.wv.gov](http://peia.wv.gov)



**Summary of Tables 1-10  
2019-2023**

Table #	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives
1 - Individual	\$ 412,947,184	37,261	\$ 307,170,017	23,909	\$ 230,276,038	20,305	\$ 293,893,192	19,647	\$ 246,775,753	20,520
2 - Small Group	\$ 245,968,532	27,086	\$ 246,437,812	28,119	\$ 228,258,115	29,901	\$ 219,514,057	31,936	\$ 244,358,872	34,428
3 - Large Group	\$ 1,033,562,480	128,133	\$ 962,725,727	128,311	\$ 899,807,200	130,823	\$ 892,178,640	136,622	\$ 897,078,658	140,938
4 - Total Group	\$ 1,279,531,012	155,219	\$ 1,209,163,539	156,430	\$ 1,128,065,315	160,724	\$ 1,111,692,697	168,558	\$ 1,141,437,530	175,366
5 - Total Group & Individual	\$ 1,692,478,196	192,480	\$ 1,516,333,556	180,339	\$ 1,358,341,353	181,029	\$ 1,405,614,865	188,212	\$ 1,388,213,283	195,886
6 - Medicare Supplement	\$ 217,578,211	80,575	\$ 189,890,394	71,935	\$ 218,645,709	88,584	\$ 217,003,472	89,950	\$ 210,929,650	91,302
7 - Dental	\$ 81,212,810	183,778	\$ 75,895,690	229,615	\$ 43,516,658	140,084	\$ 38,295,345	131,117	\$ 36,374,603	126,785
8 - Vision	\$ 21,631,147	216,680	\$ 19,482,320	202,879	\$ 7,843,390	61,023	\$ 5,306,056	47,450	\$ 6,167,837	47,076
9 - LTC Individual	\$ 27,295,688	13,390	\$ 21,235,085	9,502	\$ 26,792,869	12,905	\$ 29,669,837	15,103	\$ 26,792,869	12,905
10 - Disability Income	\$ 116,536,603	299,636	\$ 85,918,896	252,948	\$ 98,981,295	270,283	<b>Not Available</b>		<b>Not Available</b>	

**Table 1: 2019-2023 Individual Comprehensive Health Insurance Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 304,946,383	22,870	<b>Not Reported</b>	<b>Not Reported</b>	<b>Not Reported</b>	<b>Not Reported</b>	\$ 234,323,585	13,593	\$ 186,512,833	14,085
3683	15728	CareSource W VA Co	\$ 104,396,149	13,912					\$ 53,524,162	5,156	\$ 52,142,973	5,200
707	62286	Golden Rule Ins Co	\$ 3,143,671	396					\$ 4,574,721	728	\$ 5,424,690	926
1297	95677	The Hlth Plan of WVA Inc	\$ 393,013	57					\$ 1,372,994	139	\$ 1,834,390	196
241	65978	Metropolitan Life Ins Co	\$ 61,264	17					\$ -	-	\$ -	-
	11121	Unified Life Ins Co	\$ 5,791	2					\$ 3,480	3	\$ 3,513	2
901	67369	Cigna Hlth & Life Ins Co	\$ 1,337	2					\$ 1,337	2	\$ 1,337	2
12	70106	United States Life Ins Co in the City of New York	\$ 194	-					\$ 398	-	\$ -	1
1	60054	Aetna Life Ins Co	\$ -	-					\$ 9,161	-	\$ 1	-
408	60739	American Natl Ins Co	\$ -	-					\$ 13,874	1	\$ 12,748	1
408	71773	American Natl Life Ins Co of TX	\$ -	-					\$ 47,694	10	\$ 50,348	13
520	78743	New Era Life Ins Co	\$ -	-					\$ 726	1	\$ 724	1
707	79413	UnitedHealthcare Ins Co	\$ -	-					\$ 19,958	2	\$ 674,892	63
1	81973	Coventry Hlth & Life Ins Co	\$ -	-					\$ -	-	\$ 7,009	-
408	86355	Standard Life & Accident Ins Co	\$ -	-					\$ 30,078	19	\$ 27,683	18
707	96940	Optimum Choice Inc	\$ -	-					\$ -	-	\$ 82,612	12
	62308	Connecticut Gen Life Ins Co	\$ (618)	5	\$ -	-	\$ -	-				
Totals			\$ 412,947,184	37,261	\$ -	-	\$ -	-	\$ 293,922,168	19,654	\$ 246,775,753	20,520

**Table 2: 2019-2023 Small Group Comprehensive Health Insurance Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives
812	54828	Highmark West Virginia Inc	\$ 224,529,849	24,709	Not Reported	Not Reported	Not Reported	Not Reported	\$ 181,948,596	27,055	\$ 197,097,011	28,067
707	79413	UnitedHealthcare Ins Co	\$ 13,770,201	1,306					\$ 27,316,294	3,665	\$ 35,524,523	5,016
1297	95677	The Hlth Plan of WVA Inc	\$ 5,333,508	706					\$ 7,604,770	871	\$ 7,570,078	981
1297	60016	THP Ins Co	\$ 2,022,192	230					\$ 1,957,069	178	\$ 3,132,862	268
707	96940	Optimum Choice Inc	\$ 204,819	79					\$ 290,227	104	\$ 144,469	71
1	60054	Aetna Life Ins Co	\$ 107,963	56					\$ 382,619	63	\$ 928,685	25
1	81973	Coventry Hlth & Life Ins Co	\$ -	-					\$ -	-	\$ 12	-
1	95109	Aetna Hlth Inc PA Corp	\$ -	-					\$ 14,811	-	\$ (224)	-
1	95408	Carelink Hlth Plans Inc/Coventry	\$ -	-					\$ (329)	-	\$ (38,544)	-
Totals			\$ 245,968,532	27,086					\$ -	-	\$ -	-

**Table 3: 2019-2023 Large Group Comprehensive Health Insurance Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives				
812	54828	Highmark West Virginia Inc.	\$ 888,668,562	105,206	Not Reported	Not Reported	-	-	\$ 739,553,395	108,608	\$ 741,044,235	110,196				
1297	95677	The Hlth Plan of WVA Inc	\$ 91,627,947	17,066					\$ 96,185,601	19,993	\$ 77,771,440	20,080				
1	60054	Aetna Life Ins Co	\$ 15,434,833	1,731					\$ 26,842,611	4,366	\$ 27,595,687	4,565				
707	79413	UnitedHealthcare Ins Co	\$ 14,083,047	1,612					\$ 14,456,379	1,630	\$ 14,963,118	2,952				
901	67369	Cigna Hlth & Life Ins Co	\$ 12,713,598	1,409					\$ 5,535,293	815	\$ 5,027,126	788				
1297	60016	THP Ins Co	\$ 7,783,679	671					\$ 7,147,593	739	\$ 28,030,477	1,791				
1	95109	Aetna Hlth Inc PA Corp	\$ 2,027,786	251					\$ 1,687,988	275	\$ 1,449,709	251				
707	96940	Optimum Choice Inc	\$ 1,235,675	187					\$ 672,811	90	\$ 1,192,809	190				
12	70106	United States Life Ins Co in the City of New York	\$ (12,647)	-					\$ 96,969	106	\$ 4,057	125				
Totals			\$ 1,033,562,480	128,133					\$ -	-	\$ -	-	\$ 892,178,640	136,622	\$ 897,078,658	140,938

**Table 4: 2019-2023 Total Small & Large Group Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives				
812	54828	Highmark West Virginia Inc.	\$ 1,113,198,411	129,915	Not Reported	Not Reported	Not Reported	Not Reported	\$ 921,501,991	135,663	\$ 938,141,246	138,263				
1297	95677	The Hlth Plan of WVA Inc	\$ 96,961,455	17,772					\$ 103,790,371	20,864	\$ 85,341,518	21,061				
707	79413	UnitedHealthcare Ins Co	\$ 27,853,248	2,918					\$ 41,772,673	5,295	\$ 50,487,641	7,968				
1	60054	Aetna Life Ins Co	\$ 15,542,796	1,787					\$ 27,225,230	4,429	\$ 28,524,372	4,590				
901	67369	Cigna Hlth & Life Ins Co	\$ 12,713,598	1,409					\$ 5,535,293	815	\$ 5,027,126	788				
1297	60016	THP Ins Co	\$ 9,805,871	901					\$ 9,104,662	917	\$ 31,163,339	2,059				
1	95109	Aetna Hlth Inc PA Corp	\$ 2,027,786	251					\$ 1,702,799	275	\$ 1,449,485	251				
707	96940	Optimum Choice Inc	\$ 1,440,494	266					\$ 963,038	194	\$ 1,337,278	261				
1	81973	Coventry Hlth & Life Ins Co	\$ -	-					\$ -	-	\$ 12	-				
1	95408	Carelink Hlth Plans Inc/Coventry	\$ -	-					\$ (329)	-	\$ (38,544)	-				
12	70106	United States Life Ins Co in the City of New York	\$ (12,647)	-					\$ 96,969	106	\$ 4,057	125				
Totals			\$ 1,279,531,012	155,219					\$ -	-	\$ -	-	\$ 1,111,692,697	168,558	\$ 1,141,437,530	175,366

**Table 5: 2019-2023 All Comprehensive Health Insurance Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 1,418,144,794	152,785	Not Reported	Not Reported	-	-	\$ 1,155,825,576	149,256	\$ 1,124,654,079	152,348
3683	15728	CareSource W VA Co	\$ 104,396,149	13,912					\$ 53,524,162	5,156	\$ 52,142,973	5,200
1297	95677	The Hlth Plan of WVA Inc	\$ 97,354,468	17,829					\$ 105,163,365	21,003	\$ 87,175,908	21,257
707	79413	UnitedHealthcare Ins Co	\$ 27,853,248	2,918					\$ 41,792,631	5,297	\$ 51,162,533	8,031
1	60054	Aetna Life Ins Co	\$ 15,542,796	1,787					\$ 27,234,391	4,429	\$ 28,524,373	4,590
901	67369	Cigna Hlth & Life Ins Co	\$ 12,714,935	1,411					\$ 5,536,630	817	\$ 5,028,463	790
1297	60016	THP Ins Co	\$ 9,805,871	901					\$ 9,104,662	917	\$ 31,163,339	2,059
707	62286	Golden Rule Ins Co	\$ 3,143,671	396					\$ 4,574,721	728	\$ 5,424,690	926
1	95109	Aetna Hlth Inc PA Corp	\$ 2,027,786	251					\$ 1,702,799	275	\$ 1,449,485	251
707	96940	Optimum Choice Inc	\$ 1,440,494	266					\$ 963,038	194	\$ 1,419,890	273
241	65978	Metropolitan Life Ins Co	\$ 61,264	17					\$ -	-	\$ -	-
	11121	Unified Life Ins Co	\$ 5,791	2					\$ 3,480	3	\$ 3,513	2
408	60739	American Natl Ins Co	\$ -	-					\$ 13,874	1	\$ 12,748	1
408	71773	American Natl Life Ins Co of TX	\$ -	-					\$ 47,694	10	\$ 50,348	13
520	78743	New Era Life Ins Co	\$ -	-					\$ 726	1	\$ 724	1
1	81973	Coventry Hlth & Life Ins Co	\$ -	-					\$ -	-	\$ 7,021	-
408	86355	Standard Life & Accident Ins Co	\$ -	-					\$ 30,078	19	\$ 27,683	18
1	95408	Carelink Hlth Plans Inc/Coventry	\$ -	-					\$ (329)	-	\$ (38,544)	-
	62308	Connecticut Gen Life Ins Co	\$ (618)	5					\$ -	-	\$ -	-
12	70106	United States Life Ins Co in the City of New York	\$ (12,453)	-					\$ 97,367	106	\$ 4,057	126
Totals			\$ 1,692,478,196	192,480	\$ -	-	\$ -	-	\$ 1,405,614,865	188,212	\$ 1,388,213,283	195,886

**Table 6: 2019-2023 Medicare Supplement Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives
707	79413	UnitedHealthcare Ins Co	\$ 85,258,584	29,457	Not Reported	Not Reported	Not Reported	Not Reported	\$ 89,046,693	33,429	\$ 89,782,852	35,139
812	54828	Highmark West Virginia Inc.	\$ 18,890,126	6,076					\$ 19,059,811	7,093	\$ 18,444,687	7,040
261	13100	Omaha Ins Co	\$ 12,632,439	3,753					\$ 15,049,729	6,583	\$ 14,987,752	8,008
261	72850	United World Life Ins Co	\$ 11,756,431	5,536					\$ 9,546,434	6,914	\$ 6,268,175	5,518
1	12321	American Continental Ins Co	\$ 11,256,935	6,080					\$ 5,834,145	5,128	\$ 2,100,471	2,476
1	68500	Continental Life Ins Co Brentwood	\$ 7,598,935	1,618					\$ 8,962,744	2,708	\$ 9,389,284	3,100
1	78700	Aetna Hlth & Life Ins Co	\$ 6,521,394	2,030					\$ 7,197,807	3,510	\$ 7,192,007	4,079
119	73288	Humana Ins Co	\$ 6,353,570	2,368					\$ 5,497,637	2,585	\$ 4,938,996	2,432
901	88366	American Retirement Life Ins Co	\$ 5,841,879	1,861					\$ 7,075,844	3,043	\$ 7,146,015	3,472
176	25178	State Farm Mut Auto Ins Co	\$ 5,533,982	1,939					\$ 5,485,015	2,071	\$ 5,259,588	2,119
261	69868	United Of Omaha Life Ins Co	\$ 5,444,268	1,171					\$ 7,551,892	1,882	\$ 8,050,595	2,237
233	62065	Colonial Penn Life Ins Co	\$ 3,940,091	1,283					\$ 4,807,787	1,932	\$ 4,681,994	1,895
261	71412	Mutual Of Omaha Ins Co	\$ 3,060,742	2,602					\$ 1,165,697	262	\$ 1,329,362	301
1297	60016	THP Ins Co	\$ 3,019,844	1,130					\$ 2,441,643	1,071	\$ 2,330,251	1,072
587	71919	Bankers Fidelity Assur Co	\$ 2,721,279	966					\$ 2,947,391	1,524	\$ 2,786,408	1,703
200	69663	USAA Life Ins Co	\$ 1,730,608	698					\$ 1,676,013	746	\$ 1,641,003	733
587	61239	Bankers Fidelity Life Ins Co	\$ 1,684,643	427					\$ 2,233,388	718	\$ 2,465,000	804
901	67369	Cigna Hlth & Life Ins Co	\$ 1,331,365	973					\$ -	-	\$ -	-
1	63444	Accendo Ins Co	\$ 1,273,871	890					\$ -	-	\$ -	-
	66214	Heartland Natl Life Ins Co	\$ 1,164,831	684					\$ 141,768	251	\$ 1,937	10
233	61263	Bankers Life & Cas Co	\$ 1,107,081	233					\$ 1,928,075	456	\$ 2,136,497	531
	56014	Thrivent Financial For Lutherans	\$ 1,043,540	505					\$ 1,109,321	745	\$ 1,000,096	776
3527	79987	Medico Corp Life Ins Co	\$ 1,041,185	293					\$ 1,309,107	506	\$ 1,480,422	621
1117	61883	ManhattanLife Ins & Ann Co	\$ 1,021,901	711					\$ 29,811	126	\$ -	-
468	86231	Transamerica Life Ins Co	\$ 925,938	348					\$ 1,234,189	40	\$ 1,286,628	498
290	91472	Globe Life & Accident Ins Co	\$ 812,644	256					\$ 814,722	358	\$ 785,553	391
626	62146	Combined Ins Co Of Amer	\$ 743,548	263					\$ 953,209	444	\$ 964,974	422
290	92916	United Amer Ins Co	\$ 700,650	256					\$ 1,015,361	360	\$ 1,082,060	419
3436	61581	Capitol Life Ins Co	\$ 689,020	466					\$ 28,355	113	\$ -	-
3527	31119	Medico Ins Co	\$ 687,653	366					\$ 583,430	142	\$ 721,670	183
213	70769	Erie Family Life Ins Co	\$ 623,975	382					\$ 152,283	152	\$ 23,176	40
4888	62952	SILAC Ins Co	\$ 612,559	139					\$ 889,030	271	\$ 955,176	350
233	70319	Washington Natl Ins Co	\$ 555,429	428	\$ 59,040	9	\$ 79,783	13				
181	73504	Lumico Life Ins Co	\$ 533,357	301	\$ 216,832	215	\$ 41,265	87				
1117	65870	Manhattan Life Ins Co	\$ 515,394	175	\$ 608,044	316	\$ 661,909	395				

Group Code	Cocode	Company Name	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives
687	64211	Guarantee Trust Life Ins Co	\$ 476,406	167	Not Reported	Not Reported			\$ 536,563	319	\$ 292,269	297
	56499	Assured Life Assn	\$ 463,386	100					\$ 618,343	162	\$ 705,978	193
408	71773	American Natl Life Ins Co Of TX	\$ 450,540	189					\$ 464,821	279	\$ 349,435	252
4888	89184	Sterling Investors Life Ins Co	\$ 431,732	185					\$ 56,295	11	\$ 71,516	17
8	82538	National Hlth Ins Co	\$ 423,785	365					\$ 24,721	26	\$ 7,264	9
901	65722	Loyal Amer Life Ins Co	\$ 352,542	204					\$ 520,350	152	\$ 574,455	175
836	70939	Gerber Life Ins Co	\$ 321,445	67					\$ 372,170	95	\$ 411,392	115
4947	60183	S USA Life Ins Co Inc	\$ 320,616	141					\$ 306,447	197	\$ 201,956	159
761	90611	Allianz Life Ins Co of N Amer	\$ 310,147	166					\$ -	-	\$ -	-
3891	91642	Forethought Life Ins Co	\$ 289,565	68					\$ -	-	\$ 386,612	126
520	67784	Philadelphia Amer Life Ins Co	\$ 276,018	130					\$ 231,109	130	\$ 208,623	105
690	61751	Central States H & L Co Of Omaha	\$ 258,488	233					\$ 23,907	25	\$ 21,914	4
	58033	Knights of Columbus	\$ 255,844	127					\$ -	-	\$ -	-
1117	85189	Western United Life Assur Co	\$ 236,851	122					\$ 305,549	227	\$ 143,961	165
1211	66583	National Guardian Life Ins Co	\$ 232,565	115					\$ 246,836	170	\$ 181,827	154
	71404	Continental Gen Ins Co	\$ 230,180	64					\$ 554,308	125	\$ 657,102	157
	57657	Royal Neighbors Of Amer	\$ 229,891	38					\$ 401,664	75	\$ 494,881	97
4903	71390	Puritan Life Ins Co of Amer	\$ 222,724	108					\$ 277,700	239	\$ 108,795	164
1117	63053	Family Life Ins Co	\$ 207,600	33					\$ 268,284	49	\$ 352,886	62
	11121	Unified Life Ins Co	\$ 205,590	46					\$ 425,507	106	\$ 500,489	124
306	70408	Union Security Ins Co	\$ 179,172	108					\$ 96,038	120	\$ 8,666	25
31	34274	Central States Ind Co Of Omaha	\$ 177,198	39					\$ 223,717	78	\$ 237,669	97
31	82880	CSI Life Ins Co	\$ 168,822	72					\$ 209,095	146	\$ 105,093	126
4990	86355	Standard Life & Accident Ins Co	\$ 164,800	40					\$ 251,868	69	\$ 284,314	81
408	63657	Garden State Life Ins Co	\$ 151,477	102					\$ 18,555	50	\$ -	-
449	90212	Great Southern Life Ins Co	\$ 148,349	67					\$ 48,641	50	\$ 7,283	18
4947	68845	Shenandoah Life Ins Co	\$ 137,063	62					\$ 142,644	92	\$ 107,903	71
119	60984	Compbenefits Ins Co	\$ 123,160	170					\$ -	-	\$ -	-
2858	81779	Individual Assur Co Life Hlth & Acc	\$ 120,024	37					\$ 138,898	67	\$ 152,808	90
140	66869	Nationwide Life Ins Co	\$ 111,195	23					\$ 260,598	51	\$ 342,863	69
332	61271	Principal Life Ins Co	\$ 110,932	23					\$ 166,913	43	\$ 184,928	51
707	62286	Golden Rule Ins Co	\$ 107,330	29					\$ 201,618	65	\$ 222,568	76
1	60054	Aetna Life Ins Co	\$ 105,385	25					\$ 150,837	38	\$ 165,286	44
1	72052	Aetna Hlth Ins Co	\$ 102,928	90	\$ -	-	\$ -	-				
367	80578	Physicians Mut Ins Co	\$ 99,813	133	\$ 85,820	17	\$ 111,863	26				
449	61999	Americo Fin Life & Ann Ins Co	\$ 96,213	35	\$ 86,260	41	\$ 112,168	53				
	69132	State Mut Ins Co	\$ 90,969	23	\$ 136,969	43	\$ 141,301	48				
215	69930	United Ins Co Of Amer	\$ 62,567	34	\$ 22,432	26	\$ 428	2				
4736	93734	Nassau Life & Ann Co	\$ 57,119	7	\$ 124,068	20	\$ -	-				

Group Code	Cocode	Company Name	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives
4712	63967	Government Personnel Mut Life Ins Co	\$ 52,251	17	Not Reported	Not Reported	Not Reported	Not Reported	\$ 62,140	24	\$ 75,294	32
370	60380	American Family Life Assur Co of Col	\$ 45,033	7					\$ 86,750	20	\$ 118,142	27
901	77399	Sterling Life Ins Co	\$ 40,297	7					\$ 49,300	11	\$ 68,314	17
1	90328	First Hlth Life & Hlth Ins Co	\$ 34,571	14					\$ 30,669	10	\$ 457,171	191
730	68462	Reserve Natl Ins Co	\$ 30,379	15					\$ 46,042	24	\$ 43,475	28
3527	60836	American Republic Ins Co	\$ 28,797	5					\$ -	-	\$ 2,372	-
3436	68543	Liberty Bankers Life Ins Co.	\$ 27,560	10					\$ 43,980	21	\$ 48,780	24
901	67903	Provident Amer Life & Hlth Ins Co	\$ 26,939	4					\$ 35,256	5	\$ 42,144	8
	65927	Lincoln Heritage Life Ins Co	\$ 23,153	4					\$ 29,638	6	\$ 37,157	8
901	62308	Connecticut Gen Life Ins Co	\$ 16,379	-					\$ 18,377	6	\$ 23,006	8
671	80314	Wellpoint Life & Hlth Ins Co	\$ 11,674	3					\$ 13,803	5	\$ 14,269	4
901	61727	Cigna Natl Hlth Ins Co	\$ 11,446	7					\$ 5,271	2	\$ 5,079	2
4011	65536	Genworth Life & Ann Ins Co	\$ 11,343	3					\$ 23,961	3	\$ 24,431	3
707	70785	Pacificare Life & Hlth Ins Co	\$ 10,688	2					\$ 20,770	5	\$ 24,627	6
687	92703	United Natl Life Ins Co Of Amer	\$ 10,607	2					\$ 13,252	2	\$ 14,367	4
12	60488	American Gen Life Ins Co	\$ 10,508	2					\$ 26,568	5	\$ -	-
	57711	Western Catholic Union	\$ 10,093	4					\$ 31,210	19	\$ 28,966	21
435	63312	MassMutual Ascend Life Ins Co	\$ 5,980	1					\$ 9,618	2	\$ 9,226	2
290	65331	Liberty Natl Life Ins Co	\$ 5,871	7					\$ 26,067	13	\$ 33,424	15
	56758	Loyal Christian Benefit Assn	\$ 5,730	2					\$ 13,601	6	\$ 20,017	11
350	62596	Union Fidelity Life Ins Co	\$ 4,269	1					\$ 4,546	1	\$ 7,294	1
826	66915	New York Life Ins Co	\$ 3,429	1					\$ 21,687	6	\$ 26,115	8
520	78743	New Era Life Ins Co	\$ 3,238	2					\$ 5,111	4	\$ 4,738	4
477	61700	Renaissance Life & Hlth Ins Co of Am	\$ 3,082	1					\$ 1,299	2	\$ -	-
4213	62413	Wilcac Life Ins Co	\$ 2,641	1					\$ 7,462	2	\$ -	-
69	20796	21st Century Premier Ins Co	\$ 1,544	1					\$ 2,747	2	\$ 2,754	2
1295	80799	Celtic Ins Co	\$ 790	-					\$ 11,508	2	\$ 12,666	4
	56383	Order of United Commercial Travelers	\$ -	-					\$ 1,047,279	220	\$ 1,153,307	268
	56693	GCU	\$ -	-					\$ 88,735	36	\$ 94,325	46
4616	57991	Everence Assn Inc	\$ -	-					\$ 9,225	4	\$ 9,765	5
290	60577	American Income Life Ins Co	\$ -	-					\$ -	-	\$ 915	-
	62359	Constitution Life Ins Co	\$ -	-					\$ -	-	\$ 155,206	26
	65900	Wilco Life Ins Co	\$ -	-					\$ -	-	\$ 3,807	3
	66281	Transamerica Premier Life Ins Co	\$ -	-	\$ -	-	\$ 42,926	13				
4011	70025	Genworth Life Ins Co	\$ -	-	\$ -	-	\$ -	-				
574	76112	Oxford Life Ins Co	\$ -	-	\$ 11,603	4	\$ 11,878	4				
661	77828	Companion Life Ins Co	\$ -	-	\$ 1,210	-	\$ 1,316	1				
	91785	Equitable Natl Life Ins Co Inc	\$ -	-	\$ 551,405	371	\$ 438,772	389				
781	69744	Union Labor Life Ins Co	\$ (203)	-	\$ 1,590	1	\$ 1,523	1				
Totals			\$ 217,578,211	80,575	\$ -	-	\$ -	-	\$ 2,351,680	844	\$ 3,057,568	1,186

**Table 7: 2019-2023 WV Dental Plans Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives
2479	12329	Delta Dental of W VA	\$ 20,878,398	21,282					\$ 31,028,379	116,547	\$ 29,350,418	112,414
241	65978	Metropolitan Life Ins Co	\$ 17,847,729	52,285					\$ -	-	\$ -	-
812	54828	Highmark West Virginia Inc.	\$ 8,441,236	-					\$ 3,129,841	2,940	\$ 2,719,711	2,044
429	64246	Guardian Life Ins Co of Amer	\$ 7,905,385	30,666					\$ -	-	\$ -	-
332	61271	Principal Life Ins Co	\$ 5,489,097	18,899					\$ -	-	\$ -	-
812	85766	United Concordia Ins Co	\$ 4,988,211	17,108					\$ 1,528,152	4,964	\$ 1,767,652	5,780
901	67369	Cigna Hlth & Life Ins Co	\$ 4,543,566	13,844					\$ -	-	\$ -	-
477	61700	Renaissance Life & Hlth Ins Co of Am	\$ 1,555,719	5,100					\$ -	-	\$ -	-
	61921	Citizens Security Life Ins Co	\$ 1,270,964	2,140					\$ -	-	\$ -	-
119	73288	Humana Ins Co	\$ 1,146,125	3,625					\$ 1,246,485	3,970	\$ 1,249,753	4,092
367	80578	Physicians Mut Ins Co	\$ 1,103,169	2,190					\$ -	-	\$ -	-
370	60380	American Family Life Asur Co of Col	\$ 798,752	2,364					\$ -	-	\$ -	-
20	65676	Lincoln Natl Life Ins Co	\$ 756,608	1,246					\$ -	-	\$ -	-
261	69868	United of Omaha Life Ins Co	\$ 732,710	2,415					\$ -	-	\$ -	-
707	79413	UnitedHealthcare Ins Co	\$ 634,972	2,078	Not Reported		Not Reported		\$ -	-	\$ -	-
707	62324	Freedom Life Ins Co Of Amer	\$ 500,368	1,527					\$ -	-	\$ -	-
707	62286	Golden Rule Ins Co	\$ 470,423	1,111					\$ -	-	\$ -	-
1	60054	Aetna Life Ins Co	\$ 452,788	1,330					\$ -	-	\$ -	-
1117	61883	ManhattanLife Ins & Ann Co	\$ 383,871	764					\$ -	-	\$ -	-
261	71412	Mutual of Omaha Ins Co	\$ 310,680	903					\$ -	-	\$ -	-
3098	68381	Reliance Standard Life Ins Co	\$ 268,785	394					\$ -	-	\$ -	-
140	66869	Nationwide Life Ins Co	\$ 221,511	620					\$ -	-	\$ -	-
1348	69019	Standard Ins Co	\$ 139,905	342					\$ -	-	\$ -	-
661	77828	Companion Life Ins Company	\$ 97,904	216					\$ -	-	\$ -	-
1211	66583	National Guardian Life Ins Co	\$ 96,817	425					\$ -	-	\$ -	-
8	82538	National Hlth Ins Co	\$ 56,576	219					\$ -	-	\$ -	-
687	64211	Guarantee Trust Life Ins Co	\$ 34,917	29					\$ -	-	\$ -	-
707	97179	UnitedHealthcare Life Ins Co	\$ 25,952	48					\$ 41,580	72	\$ -	-
730	68462	Reserve Natl Ins Co	\$ 14,350	24					\$ -	-	\$ -	-
115	92525	TruAssure Ins Co	\$ 10,553	41					\$ -	36	\$ -	47
300	65781	Madison Natl Life Ins Co Inc	\$ 7,040	14					\$ -	-	\$ -	-
	71404	Continental Gen Ins Co	\$ 6,878	20					\$ -	-	\$ -	-
	74322	Medical Benefits Mut Life Ins Co	\$ 5,602	23					\$ -	-	\$ -	-
451	71870	Fidelity Security Life Ins Co	\$ 5,208	7					\$ -	-	\$ -	-
4990	86355	Standard Life & Accident Ins Co	\$ 5,191	5					\$ -	-	\$ -	-
687	92703	United Natl Life Ins Co Of Amer	\$ 2,036	4					\$ -	-	\$ -	-
1117	63053	Family Life Ins Co	\$ 969	2					\$ -	-	\$ -	-
4719	60250	AmFirst Ins Co	\$ 796	464					\$ 1,035	3	\$ 335	3
468	86231	Transamerica Life Ins Co	\$ 765	4					\$ -	-	\$ -	-
290	65331	Liberty Natl Life Ins Co	\$ 281	-					\$ -	-	\$ -	-
901	62308	Connecticut Gen Life Ins Co	\$ 3	-					\$ -	-	\$ -	-
2479	73474	Dentegra Ins Co	\$ -	-					\$ 40,085	93	\$ 40,717	103
2479	81396	Delta Dental Ins Co	\$ -	-					\$ 1,279,788	2,492	\$ 1,246,017	2,302
Totals			\$ 81,212,810	183,778	\$ -	-	\$ -	-	\$ 38,295,345	131,117	\$ 36,374,603	126,785

**Table 8: 2019-2023 WV Vision Plans Earned Premiums and Covered Lives**

Group Code	Cocode	Company Name	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives
119	73288	Humana Ins Co	\$ 6,586,238	91,391	Not Reported	Not Reported	-	-	\$ 307,769	2,523	\$ 290,016	2,449
1189	39616	Vision Serv Plan Ins Co	\$ 3,988,759	54,192					\$ 2,573,925	40,625	\$ 3,397,328	40,027
241	65978	Metropolitan Life Ins Co	\$ 3,917,431	14,424					\$ -	-	\$ -	-
812	54828	Highmark West Virginia Inc.	\$ 2,864,903	6					\$ 2,250,299	188	\$ 2,303,765	290
332	61271	Principal Life Ins Co	\$ 1,095,061	16,597					\$ -	-	\$ -	-
451	71870	Fidelity Security Life Ins Co	\$ 840,240	12,964					\$ -	-	\$ -	-
	61921	Citizens Security Life Ins Co	\$ 475,476	2,050					\$ -	-	\$ -	-
477	61700	Renaissance Life & Hlth Ins Co of Am	\$ 450,347	5,365					\$ -	-	\$ -	-
901	67369	Cigna Hlth & Life Ins Co	\$ 217,199	4,001					\$ -	-	\$ -	-
707	79413	UnitedHealthcare Ins Co	\$ 184,837	3,395					\$ -	-	\$ -	-
707	62324	Freedom Life Ins Co Of Amer	\$ 154,528	1,416					\$ -	-	\$ -	-
261	69868	United of Omaha Life Ins Co	\$ 145,306	2,467					\$ -	-	\$ -	-
707	62286	Golden Rule Ins Co	\$ 142,332	1,172					\$ -	-	\$ -	-
4696	53953	Vision Benefits of Amer Inc	\$ 137,492	3,388					\$ 160,122	3,956	\$ 166,000	4,180
370	60380	American Family Life Asur Co of Col	\$ 110,158	1,394					\$ -	-	\$ -	-
1	60054	Aetna Life Ins Co	\$ 105,704	513					\$ -	-	\$ -	-
3098	68381	Reliance Standard Life Ins Co	\$ 77,820	484					\$ -	-	\$ -	-
1348	69019	Standard Ins Co	\$ 56,336	416					\$ -	-	\$ -	-
1211	66583	National Guardian Life Ins Co	\$ 52,240	775					\$ -	-	\$ -	-
367	80578	Physicians Mut Ins Co	\$ 12,947	168					\$ -	-	\$ -	-
661	77828	Companion Life Ins Company	\$ 6,723	-					\$ -	-	\$ -	-
812	85766	United Concordia Ins Co	\$ 5,975	71					\$ 10,595	122	\$ 10,728	130
707	97179	UnitedHealthcare Life Ins Co	\$ 2,777	30					\$ 3,346	36	\$ -	-
290	65331	Liberty Natl Life Ins Co	\$ 186	-					\$ -	-	\$ -	-
300	65781	Madison Natl Life Ins Co Inc	\$ 133	1					\$ -	-	\$ -	-
901	62308	Connecticut Gen Life Ins Co	\$ (1)	-					\$ -	-	\$ -	-
Totals			\$ 21,631,147	216,680	\$ -	-	\$ -	-	\$ 5,306,056	47,450	\$ 6,167,837	47,076

**Table 9: 2019-2023 WV Individual Long-Term Care Earned Premium and Covered Lives**

Group Code	Cocode	Company Name	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives
4011	70025	Genworth Life Ins Co	\$ 6,518,643	3,370	Not Reported	Not Reported	Not Reported	Not Reported	\$ 8,522,000	4,097	\$ 7,862,089	3,671
860	69000	Northwestern Long Term Care Ins Co	\$ 5,109,450	1,634					\$ 5,006,000	1,646	\$ 4,969,282	1,653
241	65978	Metropolitan Life Ins Co	\$ 2,513,757	857					\$ 2,490,000	1,678	\$ 1,332,926	733
904	65838	John Hancock Life Ins Co USA	\$ 2,339,734	1,271					\$ 2,159,000	1,303	\$ 1,583,086	797
261	71412	Mutual of Omaha Ins Co	\$ 1,377,251	620					\$ 1,275,000	564	\$ 1,125,803	513
233	61263	Bankers Life & Cas Co	\$ 1,328,310	799					\$ 1,786,000	1,040	\$ 1,927,015	1,136
304	68241	Prudential Ins Co of Amer	\$ 912,731	455					\$ 448,000	170	\$ 463,171	154
826	66915	New York Life Ins Co	\$ 893,302	380					\$ 742,000	395	\$ 747,638	391
4	65005	RiverSource Life Ins Co	\$ 866,631	379					\$ 1,017,000	523	\$ 1,097,779	552
176	25178	State Farm Mut Auto Ins Co	\$ 856,014	413					\$ 935,000	458	\$ 990,608	475
565	62235	Unum Life Ins Co of America	\$ 836,815	1,083					\$ 388,515	240	\$ 395,214	247
218	20443	Continental Cas Co	\$ 643,987	367					\$ 725,000	618	\$ 456,295	212
435	65935	Massachusetts Mut Life Ins Co	\$ 514,150	247					\$ 676,000	257	\$ 593,741	258
	71404	Continental Gen Ins Co	\$ 467,431	295					\$ 598,000	414	\$ 366,030	286
468	86231	Transamerica Life Ins Co	\$ 424,009	263					\$ 419,000	263	\$ 271,456	164
3891	91642	Forethought Life Ins Co	\$ 355,131	271					\$ -	-	\$ -	-
	56014	Thrivent Financial For Lutherans	\$ 255,235	142					\$ 293,000	157	\$ 293,947	164
1216	69345	Teachers Ins & Ann Assoc Of Amer	\$ 200,820	51					\$ 193,000	66	\$ 178,371	69
4932	87726	Brighthouse Life Ins Co	\$ 200,598	59					\$ 184,000	2	\$ 216,821	57
261	69868	United of Omaha Life Ins Co	\$ 133,479	60					\$ 148,000	72	\$ 146,981	73
429	71714	Berkshire Life Ins Co of Amer	\$ 102,131	48					\$ 103,000	56	\$ 122,085	58
370	60380	American Family Life Asur Co of Col	\$ 101,343	136					\$ 122,000	154	\$ 133,523	170
330	60410	American Fidelity Assur Co	\$ 100,975	80					\$ 129,000	97	\$ 118,463	84
306	70408	Union Security Ins Co	\$ 70,733	40					\$ 114,000	58	\$ 123,271	62
1211	66583	National Guardian Life Ins Co	\$ 69,257	6					\$ -	-	\$ -	-
367	80578	Physicians Mut Ins Co	\$ 21,534	11					\$ 16,000	13	\$ 17,184	13
290	92916	United Amer Ins Company	\$ 19,397	14					\$ 38,000	25	\$ 40,340	25
332	61271	Principal Life Ins Co	\$ 14,204	7					\$ 20,000	7	\$ 17,729	8
20	65676	Lincoln Natl Life Ins Co	\$ 14,151	5					\$ 12,000	5	\$ 16,301	7
12	60488	American Gen Life Ins Co	\$ 11,631	5					\$ 25,000	7	\$ 38,265	9
233	70319	Washington Natl Ins Co	\$ 7,007	5					\$ 8,000	7	\$ 10,574	11
4011	65536	Genworth Life & Ann Ins Co	\$ 5,107	2					\$ 6,000	4	\$ 5,360	5
626	62146	Combined Ins Co Of Amer	\$ 3,411	2					\$ 8,000	5	\$ 7,116	5
4888	62952	SILAC Ins Co	\$ 1,992	1					\$ 3,657	1	\$ -	-
901	62308	Connecticut Gen Life Ins Co	\$ 1,785	9					\$ -	-	\$ -	-
4990	86355	Standard Life & Accident Ins Co	\$ 1,543	2					\$ 5,000	7	\$ 7,427	8
687	64211	Guarantee Trust Life Ins Co	\$ 1,325	-					\$ -	-	\$ -	-

Group Code	Cocode	Company Name	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives
4736	93734	Nassau Life & Ann Co	\$ 684	1					\$ -	-	\$ -	-
1289	35963	AF&L Ins Co	\$ -	-					\$ 5,000	3	\$ 7,900	4
	42129	United Security Assur Co Of PA	\$ -	-					\$ 5,839	-	\$ 5,832	5
	57320	Woodmen World Life Ins Soc	\$ -	-					\$ 18,000	14	\$ 17,939	14
	58033	Knights Of Columbus	\$ -	-					\$ 188,000	100	\$ 175,528	94
1216	60142	TIAA Cref Life Ins Co	\$ -	-					\$ 65,000	35	\$ 68,759	36
8	60534	American Heritage Life Ins Co	\$ -	-					\$ 1,000	2	\$ 734	2
587	61239	Bankers Fidelity Life Ins Co	\$ -	-					\$ -	-	\$ -	-
	62359	Constitution Life Ins Co	\$ -	-					\$ -	-	\$ 1,080	2
50	62553	Country Life Ins Co	\$ -	-					\$ 31,000	7	\$ 27,903	7
306	62626	CMFG Life Ins Co	\$ -	-					\$ 28,826	14	\$ 25,660	14
918	65056	Jackson Natl Life Ins Co	\$ -	-					\$ 12,000	6	\$ 13,212	7
5026	65080	John Alden Life Ins Co	\$ -	-	Not Reported		Not Reported		\$ 69,000	63	\$ 73,999	67
	65110	Kanawha Ins Co	\$ -	-					\$ -	-	\$ -	-
4925	65595	Lincoln Benefit Life Co	\$ -	-					\$ 86,000	65	\$ 91,052	67
	66281	Transamerica Premier Life Ins Co	\$ -	-					\$ -	-	\$ 74,380	89
588	67199	Old Amer Ins Co	\$ -	-					\$ -	-	\$ 231	-
	67660	Pennsylvania Life Ins Co	\$ -	-					\$ -	-	\$ -	-
565	68195	Provident Life & Accident Ins Co	\$ -	-					\$ 99,000	68	\$ 99,214	64
1	68500	Continental Life Ins Co Brentwood	\$ -	-					\$ 1,000	1	\$ 1,239	1
619	69116	State Life Ins Co	\$ -	-					\$ 22,000	21	\$ 19,527	21
	69477	Time Ins Co	\$ -	-					\$ -	-	\$ (38,999)	46
1186	69515	Medamerica Ins Co	\$ -	-					\$ 80,000	61	\$ 79,146	56
4862	71439	Assurity Life Ins Co	\$ -	-					\$ 3,000	3	\$ 3,314	3
	71471	Ability Ins Co	\$ -	-					\$ 3,000	1	\$ 2,593	1
244	76236	Cincinnati Life Ins Co	\$ -	-					\$ 9,000	5	\$ 9,164	5
	76325	Senior Hlth Ins Co of PA	\$ -	-					\$ -	-	\$ -	-
572	77720	LifeSecure Ins Co	\$ -	-					\$ 54,000	40	\$ 50,221	38
4926	88072	Talcott Resolution Life Insurance Company	\$ -	-					\$ -	-	\$ 690	1
761	90611	Allianz Life Ins Co Of N Amer	\$ -	-					\$ 275,000	185	\$ 305,150	190
140	92657	Nationwide Life & Ann Ins Co	\$ -	-					\$ -	-	\$ -	-
687	92703	United Natl Life Ins Co Of Amer	\$ -	-					\$ -	-	\$ 1,510	1
Totals			\$ 27,295,688	13,390	\$ -	-	\$ -	-	\$ 1,055,665	694	\$ 1,116,978	835

**Table 10: 2019-2023 Short-Term and Long-Term Disability Income Earned Premium and Covered Lives**

Group Code	Cocode	Company Name	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives
826	65498	Life Ins Co of N Amer	\$ 15,819,218	59,387	Not Reported	Not Reported	Not Reported	Not Reported	Not Available for 2020	Not Available for 2020	Not Available for 2019	Not Available for 2019
20	65676	Lincoln Natl Life Ins Co	\$ 15,177,226	13,809								
860	67091	Northwestern Mut Life Ins Co	\$ 11,803,740	9,744								
1348	69019	Standard Ins Co	\$ 10,469,957	32,390								
304	68241	Prudential Ins Co of Amer	\$ 8,418,055	33,113								
241	65978	Metropolitan Life Ins Co	\$ 8,120,740	27,951								
565	62235	Unum Life Ins Co of America	\$ 7,021,605	13,992								
370	60380	American Family Life Asur Co of Col	\$ 6,476,829	9,115								
91	70815	Hartford Life & Accident Ins Co	\$ 6,009,675	20,930								
330	60410	American Fidelity Assur Co	\$ 5,468,490	8,451								
261	69868	United of Omaha Life Ins Co	\$ 4,926,059	21,503								
332	61271	Principal Life Ins Co	\$ 4,766,672	10,242								
429	64246	Guardian Life Ins Co of Amer	\$ 3,910,979	26,594								
429	71714	Berkshire Life Ins Co of Amer	\$ 1,906,481	745								
3098	68381	Reliance Standard Life Ins Co	\$ 1,466,256	3,816								
435	65935	Massachusetts Mut Life Ins Co	\$ 1,136,171	502								
626	62146	Combined Ins Co Of Amer	\$ 1,040,544	2,322								
826	66915	New York Life Ins Co	\$ 839,742	699								
176	25178	State Farm Mut Auto Ins Co	\$ 656,871	1,673								
661	77828	Companion Life Ins Company	\$ 202,821	570								
1117	61883	ManhattanLife Ins & Ann Co	\$ 177,092	161								
707	79413	UnitedHealthcare Ins Co	\$ 162,431	790								
4	65005	RiverSource Life Ins Co	\$ 132,226	99								
261	71412	Mutual of Omaha Ins Co	\$ 120,356	110								
468	86231	Transamerica Life Ins Co	\$ 69,139	253								
	56014	Thrivent Financial For Lutherans	\$ 52,929	78								
12	60488	American Gen Life Ins Co	\$ 45,125	175								
300	65781	Madison Natl Life Ins Co Inc	\$ 36,016	87								
451	71870	Fidelity Security Life Ins Co	\$ 16,408	9								
477	61700	Renaissance Life & Hlth Ins Co of Am	\$ 16,162	41								
233	61263	Bankers Life & Cas Co	\$ 10,241	21								
4932	87726	Brighthouse Life Ins Co	\$ 9,811	4								
	58033	Knights of Columbus	\$ 8,138	16								
449	61999	Americo Fin Life & Ann Ins Co	\$ 7,364	3								

Group Code	Cocode	Company Name	2023 Earned Premium	2023 Covered Lives	2022 Earned Premium	2022 Covered Lives	2021 Earned Premium	2021 Covered Lives	2020 Earned Premium	2020 Covered Lives	2019 Earned Premium	2019 Covered Lives
1211	66583	National Guardian Life Ins Co	\$ 5,773	21	Not Reported	Not Reported	Not Reported	Not Reported	Not Available for 2020	Not Available for 2019	Not Available for 2019	Not Available for 2019
200	69663	USAA Life Ins Co	\$ 5,552	5								
	71404	Continental Gen Ins Co	\$ 4,485	16								
4736	93734	Nassau Life & Ann Co	\$ 4,188	106								
4011	65536	Genworth Life & Ann Ins Co	\$ 3,224	1								
904	65838	John Hancock Life Ins Co USA	\$ 2,998	2								
233	70319	Washington Natl Ins Co	\$ 2,994	6								
781	69744	Union Labor Life Ins Co	\$ 2,676	32								
	11121	Unified Life Ins Co	\$ 2,274	3								
901	62308	Connecticut Gen Life Ins Co	\$ 1,958	2								
213	70769	Erie Family Life Ins Co	\$ 1,680	8								
690	61751	Central States H & L Co Of Omaha	\$ 1,456	-								
1117	65870	Manhattan Life Ins Co	\$ 955	1								
367	80578	Physicians Mut Ins Co	\$ 906	4								
31	34274	Central States Ind Co Of Omaha	\$ 894	5								
707	97179	UnitedHealthcare Life Ins Co	\$ 454	1								
587	61239	Bankers Fidelity Life Ins Co	\$ 447	2								
215	69930	United Ins Co Of Amer	\$ 403	2								
119	73288	Humana Ins Co	\$ 297	1								
290	92916	United Amer Ins Company	\$ 163	2								
408	60739	American Natl Ins Co	\$ 91	1								
	61921	Citizens Security Life Ins Co	\$ 50	-								
12	70106	United States Life Ins Co in the City of New York	\$ (1,197)	-								
4990	86355	Standard Life & Accident Ins Co	\$ (7,687)	20								
Totals			\$ 116,536,603	299,636	\$ -	-	\$ -	-	\$ -	-	\$ -	-