

West Virginia Offices *of the* Insurance Commissioner



Accident and Health Insurance Market Report 2020

Including data from 2015 - 2019

900 Pennsylvania Avenue
Charleston, WV 25302

9/10/2020

Table of Contents

I.	Introduction.....	2
II.	Comprehensive Major Medical Coverage.....	2
	The Affordable Care Act	2
	Partnership State	4
	<i>Consumer Assistance</i>	4
	<i>Plan Management</i>	4
	West Virginia Marketplace Enrollment.....	5
	Individual Comprehensive Major Medical.....	7
	Small Group Comprehensive Major Medical.....	8
	Large Group Comprehensive Major Medical.....	9
III.	Public Employees Insurance Agency (PEIA)	10
IV.	Medicare Coverage.....	10
V.	Long-Term Care Coverage.....	14
VI.	Other Healthcare Insurance Products	17
	Dental Insurance	17
	Vision Insurance	18
	<i>Mini-Med Health Plan</i>	19
	<i>Federal Employee Health Benefit Plans</i>	19
	<i>Disability Income</i>	19
VII.	WV Public & Private Health Insurance Market.....	20
VIII.	References	22
IX.	Tables of Health Products 2015 – 2019.....	23

Summary of Tables 1-11

Table #	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives
1 - Individual	\$ 246,775,753	20,520	\$ 263,570,739	24,592	\$ 272,565,922	32,537	\$ 267,312,587	43,161	\$ 226,619,749	46,211
2- Small Group	\$ 244,358,872	34,428	\$ 247,078,866	38,045	\$ 240,898,659	38,342	\$ 265,917,931	44,291	\$ 264,062,473	46,785
3- Large Group	\$ 897,078,658	140,938	\$ 833,742,864	134,589	\$ 782,136,628	139,246	\$ 743,619,285	142,175	\$ 736,736,635	145,314
4- Total Group	\$ 1,141,437,530	175,366	\$ 1,080,821,730	172,634	\$ 1,023,114,480	177,588	\$ 1,009,537,216	186,469	\$ 1,000,799,108	192,099
5- Total Group & Individual	\$ 1,388,213,283	195,886	\$ 1,344,388,612	197,223	\$ 1,295,601,209	210,125	\$ 1,276,849,803	229,637	\$ 1,227,418,857	238,310
6- Medical Supplement	\$ 210,929,650	91,302	\$ 196,058,824	87,731	\$ 193,332,933	87,151	\$ 182,681,806	91,339	\$ 172,956,606	N/A
7- Dental	\$ 36,374,603	126,785	\$ 36,463,714	128,872	\$ 39,059,047	144,341	\$ 37,331,208	141,792	\$ 35,339,487	149,381
8- Vision	\$ 6,167,837	47,076	\$ 6,171,618	48,633	\$ 6,103,974	50,018	\$ 6,103,807	50,409	\$ 5,528,261	47,023
9- LTC Individual	\$ 26,792,869	12,905	\$ 27,419,585	13,489	\$ 27,944,942	14,190	\$ 27,958,067	14,750	\$ 28,072,289	15,464
10- LTC Group	\$ 4,602,235	9,930	\$ 4,490,615	9,435	\$ 4,648,157	10,140	\$ 4,469,828	10,501	\$ 4,274,874	10,398
11- WV Medicaid	\$ 1,533,273,112	386,427	\$ 1,635,217,650	397,311	\$ 1,651,510,110	414,912	\$ 1,577,891,551	387,371	\$ 849,805,022	473,406

Table 1: 2015-2019 Individual Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 186,512,833	14,085	\$ 204,945,775	16,799	\$ 231,216,543	25,497	\$ 252,646,851	39,576	\$ 212,324,154	42,431
3683	15728	CareSource W VA Co	\$ 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	\$ 5,424,690	926	\$ 6,130,678	1,213	\$ 7,011,761	1,616	\$ 7,909,818	2,015	\$ 9,316,017	2,693
1297	95677	Health Plan of the Upper OH Valley	\$ 1,834,390	196	\$ 1,610,940	229	\$ 749,465	117	\$ 327,127	57	\$ 282,517	58
707	79413	UnitedHealthcare Ins Co	\$ 674,892	63	\$ 220,241	72	\$ 248,693	17	\$ 285,108	17	\$ 238,213	61
707	96940	Optimum Choice Inc	\$ 82,612	12	\$ (24,674)	-	\$ (12,294)	-	\$ 25,459	3	\$ -	-
408	71773	American Natl Life Ins Co Of TX	\$ 50,348	13	\$ 61,203	14	\$ 74,198	19	\$ 83,300	30	\$ 85,716	30
408	86355	Standard Life & Accident Ins Co	\$ 27,683	18	\$ 30,780	18	\$ 41,259	20	\$ 45,345	25	\$ 50,678	34
408	60739	American Natl Ins Co	\$ 12,748	1	\$ 12,113	1	\$ 15,174	1	\$ 18,065	2	\$ 17,523	2
1	81973	Coventry Hlth & Life Ins Co	\$ 7,009	-	\$ (1,047)	-	\$ 5,144	-	\$ -	-	\$ (68,312)	-
	11121	Unified Life Ins Co	\$ 3,513	2	\$ 3,857	3	\$ 3,278	2	\$ 6,401	2	\$ 6,520	2
901	67369	Cigna Hlth & Life Ins Co	\$ 1,337	2	\$ 1,337	2	\$ 1,387	2	\$ 1,337	2	\$ 6,154	2
520	78743	New Era Life Ins Co	\$ 724	1	\$ 725	3	\$ 725	3	\$ 727	1	\$ 725	2
1	60054	Aetna Life Ins Co	\$ 1	-	\$ 43,956	6	\$ 56,643	8	\$ 67,978	9	\$ 82,886	17
264	66087	Mid West Natl Life Ins Co Of TN	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 215,513	-
12	70106	United States Life Ins Co In NYC	\$ -	1	\$ 135	-	\$ 193	1	\$ 189	-	\$ 132	1
1	95109	Aetna Hlth Inc PA Corp	\$ -	-	\$ 123,208	-	\$ 754,848	182	\$ (141,091)	95	\$ 400,687	103
1	95408	Coventry Hlth Care of W VA Inc	\$ -	-	\$ -	-	\$ -	-	\$ (4,371)	-	\$ (123,826)	-
707	97179	UnitedHealthcare Life/Am Medical Sec	\$ -	-	\$ -	-	\$ 70,344	-	\$ 279,590	44	\$ 384,001	63
176	25178	State Farm Mut Auto Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 116,399	-	\$ 362,705	50
12	60488	American Gen Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 25	-	\$ 420	6
839	62324	Freedom Life Ins Co Of Amer	\$ -	-	\$ -	-	\$ 26,377	9	\$ 71,565	33	\$ 75,688	38
953	62359	Constitution Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 448	1	\$ 448	1
429	64246	Guardian Life Ins Co Of Amer	\$ -	-	\$ -	-	\$ 25	-	\$ 141	-	\$ 261	1
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 350,860	96
119	65110	Kanawha Ins Co	\$ -	-	\$ -	-	\$ 98,621	79	\$ 107,820	85	\$ 132,167	96
826	66915	New York Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ (1)	-	\$ -	-
520	67784	Philadelphia Amer Life Ins Co	\$ -	-	\$ -	-	\$ 232	-	\$ 705	1	\$ 703	1
19	69477	Time Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,477,174	423
661	77828	Companion Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 25	-
Totals			\$ 246,775,753	20,520	\$ 263,570,739	24,592	\$ 272,565,922	32,537	\$ 267,312,587	43,161	\$ 226,619,749	46,211

Table 2: 2015-2019 Small Group Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 197,097,011	28,067	\$ 200,836,066	30,475	\$ 194,019,870	32,218	\$ 216,760,571	36,447	\$ 209,689,345	37,975
707	79413	UnitedHealthcare Ins Co	\$ 35,524,523	5,016	\$ 29,337,201	5,529	\$ 8,648,242	2,854	\$ 3,306,000	819	\$ 2,434,397	490
1297	95677	Health Plan of the Upper OH Valley	\$ 7,570,078	981	\$ 9,064,401	1,185	\$ 10,149,724	1,316	\$ 7,046,003	1,283	\$ 7,247,488	1,252
1297	60016	THP Ins Co	\$ 3,132,862	268	\$ 5,088,638	527	\$ 4,347,215	915	\$ 2,160,395	591	\$ 1,041,644	177
1	60054	Aetna Life Ins Co	\$ 928,685	25	\$ 2,229,906	176	\$ 18,927,528	667	\$ 34,265,518	4,555	\$ 12,490,810	5,630
707	96940	Optimum Choice Inc	\$ 144,469	71	\$ 547,139	153	\$ 129,846	127	\$ 323,719	63	\$ 379,166	50
1	81973	Coventry Hlth & Life Ins Co	\$ 12	-	\$ 1,205	-	\$ 7,013	-	\$ (1,287,810)	-	\$ 17,299,065	-
7	13935	Federated Mut Ins Co	\$ -	-	\$ -	-	\$ 2,635,728	219	\$ 2,428,306	378	\$ 1,849,044	433
276	62863	Trustmark Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 1,442	-
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 293,370	29
19	69477	Time Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 190,273	20
	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 2,407	-	\$ 2,848	-
661	77828	Companion Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,552	-
1	95109	Aetna Hlth Inc PA Corp	\$ (224)	-	\$ 59,082	-	\$ 2,112,686	26	\$ 1,064,470	155	\$ 942,743	729
1	95408	Carelink Hlth Plans Inc/Coventry	\$ (38,544)	-	\$ (84,772)	-	\$ (79,193)	-	\$ (151,648)	-	\$ 10,198,286	-
Totals			\$ 244,358,872	34,428	\$ 247,078,866	38,045	\$ 240,898,659	38,342	\$ 265,917,931	44,291	\$ 264,062,473	46,785

Table 3: 2015-2019 Large Group Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 741,044,235	110,196	\$ 708,027,608	106,861	\$ 662,454,650	108,195	\$ 628,518,701	111,235	\$ 606,950,490	112,030
1297	95677	Health Plan of the Upper OH Valley	\$ 77,771,440	20,080	\$ 66,102,192	16,683	\$ 67,399,977	17,298	\$ 67,340,882	18,421	\$ 68,828,082	18,750
1297	60016	THP Ins Co	\$ 28,030,477	1,791	\$ 33,228,738	6,250	\$ 29,935,514	5,954	\$ 22,382,682	4,641	\$ 22,535,328	5,647
1	60054	Aetna Life Ins Co	\$ 27,595,687	4,565	\$ 14,491,653	2,557	\$ 12,727,990	1,959	\$ 15,145,166	2,398	\$ 13,957,223	3,854
707	79413	UnitedHealthcare Ins Co	\$ 14,963,118	2,952	\$ 5,605,346	1,072	\$ 2,541,253	4,735	\$ 1,425,067	3,885	\$ 1,790,366	3,709
901	67369	Cigna Hlth & Life Ins Co	\$ 5,027,126	788	\$ 3,438,675	613	\$ 4,115,719	461	\$ 7,328,359	1,094	\$ 4,756,711	761
1	95109	Aetna Hlth Inc PA Corp	\$ 1,449,709	251	\$ 2,170,241	255	\$ 1,713,134	330	\$ 747,316	231	\$ 631,787	148
707	96940	Optimum Choice Inc	\$ 1,192,809	190	\$ 522,784	140	\$ 1,329,081	140	\$ 735,432	79	\$ 539,890	69
12	70106	United States Life Ins Co	\$ 4,057	125	\$ 163,912	158	\$ (80,690)	174	\$ 53,316	178	\$ 34,523	209
276	62863	Trustmark Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 28	-
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 72,846	6
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ -	-	\$ 42,377	-	\$ 641,002	131
1	72052	Aetna Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	13	\$ -	-
1	81973	Coventry Hlth & Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ (83,154)	-	\$ 8,989,117	-
1	95408	Carelink Hlth Plans Inc/Coventry	\$ -	-	\$ (8,285)	-	\$ -	-	\$ (16,859)	-	\$ 7,009,242	-
Totals			\$ 897,078,658	140,938	\$ 833,742,864	134,589	\$ 782,136,628	139,246	\$ 743,619,285	142,175	\$ 736,736,635	145,314

Table 4: 2015-2019 Total Small & Large Group Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 938,141,246	138,263	\$ 908,863,674	137,336	\$ 856,474,520	140,413	\$ 845,279,272	147,682	\$ 816,639,835	150,005
1297	95677	Health Plan of the Upper OH Valley	\$ 85,341,518	21,061	\$ 75,166,593	17,868	\$ 77,549,701	18,614	\$ 74,386,885	19,704	\$ 76,075,570	20,002
707	79413	UnitedHealthcare Ins Co	\$ 50,487,641	7,968	\$ 34,942,547	6,601	\$ 11,189,495	7,589	\$ 4,731,067	4,704	\$ 4,224,763	4,199
1297	60016	THP Ins Co	\$ 31,163,339	2,059	\$ 38,317,376	6,777	\$ 34,282,729	6,869	\$ 24,543,077	5,232	\$ 23,576,972	5,824
1	60054	Aetna Life Ins Co	\$ 28,524,372	4,590	\$ 16,721,559	2,733	\$ 31,655,518	2,626	\$ 49,410,684	6,953	\$ 26,448,033	9,484
901	67369	Cigna Hlth & Life Ins Co	\$ 5,027,126	788	\$ 3,438,675	613	\$ 4,115,719	461	\$ 7,328,359	1,094	\$ 4,756,711	761
1	95109	Aetna Hlth Inc PA Corp	\$ 1,449,485	251	\$ 2,229,323	255	\$ 3,825,820	356	\$ 1,811,786	386	\$ 1,574,530	877
707	96940	Optimum Choice Inc	\$ 1,337,278	261	\$ 1,069,923	293	\$ 1,458,927	267	\$ 1,059,151	142	\$ 919,056	119
12	70106	United States Life Ins Co in the Cit	\$ 4,057	125	\$ 163,912	158	\$ (80,690)	174	\$ 53,316	178	\$ 34,523	209
1	81973	Coventry Hlth & Life Ins Co	\$ 12	-	\$ 1,205	-	\$ 7,013	-	\$ (1,370,964)	-	\$ 26,288,182	-
7	13935	Federated Mut Ins Co	\$ -	-	\$ -	-	\$ 2,635,728	219	\$ 2,428,306	378	\$ 1,849,044	433
276	62863	Trustmark Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 1,470	-
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 366,216	35
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ -	-	\$ 42,377	-	\$ 641,002	131
1137	69477	Time Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 190,273	20
1	72052	Aetna Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	16	\$ -	-
901	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 2,407	-	\$ 2,848	-
1	77828	Companion Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,552	-
812	95408	Carelink Hlth Plans Inc /Coventry	\$ (38,544)	-	\$ (93,057)	-	\$ -	-	\$ (168,507)	-	\$ 17,207,528	-
Totals			\$ 1,141,437,530	175,366	\$ 1,080,821,730	172,634	\$ 1,023,114,480	177,588	\$ 1,009,537,216	186,469	\$ 1,000,799,108	192,099

Table 5: 2015-2019 All Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 1,124,654,079	152,348	\$ 1,113,809,449	154,135	\$ 1,087,691,063	165,910	\$ 1,097,926,123	187,258	\$ 1,028,963,989	192,436
1297	95677	Health Plan of the Upper OH Valley	\$ 87,175,908	21,257	\$ 76,777,533	18,097	\$ 78,299,166	18,731	\$ 74,714,012	19,761	\$ 76,358,087	20,060
3683	15728	CareSource W VA Co	\$ 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	\$ 51,162,533	8,031	\$ 35,162,788	6,673	\$ 11,438,188	7,606	\$ 5,016,175	4,721	\$ 4,462,976	4,260
1297	60016	THP Ins Co	\$ 31,163,339	2,059	\$ 38,317,376	6,777	\$ 34,282,729	6,869	\$ 24,543,077	5,232	\$ 23,576,972	5,824
1	60054	Aetna Life Ins Co	\$ 28,524,373	4,590	\$ 16,765,515	2,739	\$ 31,712,161	2,634	\$ 49,478,662	6,962	\$ 26,530,919	9,501
707	62286	Golden Rule Ins Co	\$ 5,424,690	926	\$ 6,130,678	1,213	\$ 7,011,761	1,616	\$ 7,909,818	2,015	\$ 9,316,017	2,693
901	67369	Cigna Hlth & Life Ins Co	\$ 5,028,463	790	\$ 3,440,012	615	\$ 4,117,106	463	\$ 7,329,696	1,096	\$ 4,762,865	763
1	95109	Aetna Hlth Inc PA Corp	\$ 1,449,485	251	\$ 2,352,531	255	\$ 4,580,668	538	\$ 1,670,695	481	\$ 1,975,217	980
1	96940	Optimum Choice Inc	\$ 1,419,890	273	\$ 1,045,249	293	\$ 1,446,633	267	\$ 1,084,610	145	\$ 919,056	119
408	71773	American Natl Life Ins Co Of TX	\$ 50,348	13	\$ 61,203	14	\$ 74,198	19	\$ 83,300	30	\$ 85,716	30
408	86355	Standard Life & Accident Ins Co	\$ 27,683	18	\$ 30,780	18	\$ 41,259	20	\$ 45,345	25	\$ 50,678	34
408	60739	American Natl Ins Co	\$ 12,748	1	\$ 12,113	1	\$ 15,174	1	\$ 18,065	2	\$ 17,523	2
1	81973	Coventry Hlth & Life Ins Co	\$ 7,021	-	\$ 158	-	\$ 12,157	-	\$ (1,370,964)	-	\$ 26,219,870	-
1	70106	United States Life Ins Co in the Cit	\$ 4,057	126	\$ 164,047	158	\$ (80,497)	175	\$ 53,505	178	\$ 34,655	210
	11121	Unified Life Ins Co	\$ 3,513	2	\$ -	-	\$ 3,278	2	\$ 6,401	2	\$ 6,520	2
520	78743	New Era Life Ins Co	\$ 724	1	\$ 725	3	\$ 725	3	\$ 727	1	\$ 725	2
1	13935	Federated Mut Ins Co	\$ -	-	\$ -	-	\$ 2,635,728	219	\$ 2,428,306	378	\$ 1,849,044	433
176	25178	State Farm Mut Auto Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 116,399	-	\$ 362,705	50
12	60488	American Gen Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 25	-	\$ 420	6
839	62324	Freedom Life Ins Co Of Amer	\$ -	-	\$ -	-	\$ 26,377	9	\$ 71,565	33	\$ 75,688	38
953	62359	Constitution Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 448	1	\$ 448	1
1	62863	Trustmark Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 1,470	-
429	64246	Guardian Life Ins Co Of Amer	\$ -	-	\$ -	-	\$ 25	-	\$ 141	-	\$ 261	1
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 717,076	131
119	65110	Kanawha Ins Co	\$ -	-	\$ -	-	\$ 98,621	79	\$ 107,820	85	\$ 132,167	96
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ -	-	\$ 42,377	-	\$ 641,002	131
826	66915	New York Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ (1)	-	\$ -	-
520	67784	Philadelphia Amer Life Ins Co	\$ -	-	\$ -	-	\$ 232	-	\$ 705	1	\$ 703	1
19	69477	Time Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,667,447	443
1	72052	Aetna Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	16	\$ -	-
1297	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 2,407	-	\$ 2,848	-
661	77828	Companion Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 2,577	-
1295	80799	Celtic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	7	\$ -	-
264	66087	Mid West Natl Life Ins Co Of TN	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 215,513	-
707	97179	UnitedHealthcare/Am Med Security	\$ -	-	\$ -	-	\$ 70,344	-	\$ 279,590	44	\$ 384,001	63
1	95408	Carelink Hlth Plans Inc /Coventry	\$ (38,544)	-	\$ (93,057)	-	\$ (79,193)	-	\$ (172,878)	-	\$ 17,083,702	-
Totals			\$ 1,388,213,283	195,886	\$ 1,344,388,612	197,223	\$ 1,295,601,209	210,125	\$ 1,276,849,803	229,637	\$ 1,227,418,857	238,310

Table 6: 2015-2019 Medicare Supplement Premiums and Covered Lives

Cocode	Company Name	2019 Premiums	2019 Covered Lives	2018 Premiums	2018 Covered Lives	2017 Premiums	2017 Covered Lives	2016 Premiums	2016 Covered Lives	2015 Premiums	2015 Covered Lives
79413	UnitedHealthcare Ins Co	\$ 89,782,852	35,139	\$ 89,529,838	37,059	\$ 88,674,494	38,220	\$ 86,558,751	38,890	\$ 84,206,296	<i>Not Available In 2015</i>
54828	Highmark West Virginia Inc.	\$ 18,444,687	7,040	\$ 18,081,742	7,102	\$ 19,403,179	7,170	\$ 19,355,625	7,584	\$ 18,406,344	
13100	Omaha Ins Co	\$ 14,987,752	8,008	\$ 14,889,683	9,044	\$ 12,992,763	9,077	\$ 10,045,019	8,124	\$ 6,779,482	
68500	Continental Life Ins Co Brentwood	\$ 9,389,284	3,100	\$ 9,675,552	3,572	\$ 9,609,724	4,019	\$ 9,282,241	4,533	\$ 9,178,456	
69868	United Of Omaha Life Ins Co	\$ 8,050,595	2,237	\$ 8,708,674	2,577	\$ 9,636,027	2,954	\$ 10,381,659	3,418	\$ 10,748,551	
78700	Aetna Hlth & Life Ins Co	\$ 7,192,007	4,079	\$ 7,015,566	4,560	\$ 5,586,739	4,332	\$ 2,906,907	2,984	\$ 477,570	
88366	American Retirement Life Ins Co	\$ 7,146,015	3,472	\$ 6,653,458	3,803	\$ 5,207,498	3,388	\$ 3,216,833	2,105	\$ 2,847,634	
72850	United World Life Ins Co	\$ 6,268,175	5,518	\$ 2,904,725	2,962	\$ 2,129,486	517	\$ 2,337,953	586	\$ 2,499,333	
25178	State Farm Mut Auto Ins Co	\$ 5,259,588	2,119	\$ 5,028,685	2,136	\$ 4,564,575	2,107	\$ 4,212,221	1,954	\$ 3,982,114	
73288	Humana Ins Co	\$ 4,938,996	2,432	\$ 3,876,147	1,918	\$ 3,756,635	1,712	\$ 3,524,715	1,524	\$ 3,374,755	
62065	Colonial Penn Life Ins Co	\$ 4,681,994	1,895	\$ 4,645,021	2,111	\$ 4,465,004	2,161	\$ 4,108,354	2,134	\$ 3,618,382	
71919	Bankers Fidelity Assur Co	\$ 2,786,408	1,703	\$ -	-	\$ 1,283,277	1,261	\$ 442,189	509	\$ 21,977	
61239	Bankers Fidelity Life Ins Co	\$ 2,465,000	804	\$ 2,131,222	946	\$ 2,817,064	1,062	\$ 3,165,170	1,272	\$ 3,506,744	
60016	THP Ins Co	\$ 2,330,251	1,072	\$ 1,887,763	1,125	\$ 1,686,543	1,052	\$ 1,185,016	7,546	\$ 710,582	
61263	Bankers Life & Cas Co	\$ 2,136,497	531	\$ 2,290,358	645	\$ 3,136,440	774	\$ 3,492,481	924	\$ 3,985,433	
12321	American Continental Ins Co	\$ 2,100,471	2,476	\$ 76,679	380	\$ -	-	\$ -	-	\$ -	
69663	USAA Life Ins Co	\$ 1,641,003	733	\$ 1,583,221	749	\$ 1,384,718	724	\$ 1,166,823	634	\$ 951,915	
79987	Medico Corp Life Ins Co	\$ 1,480,422	621	\$ 1,545,120	760	\$ 1,420,799	835	\$ 997,788	696	\$ 475,640	
71412	Mutual Of Omaha Ins Co	\$ 1,329,362	301	\$ 1,479,012	341	\$ 1,663,241	403	\$ 1,865,327	437	\$ 2,109,899	
86231	Transamerica Life Ins Co	\$ 1,286,628	498	\$ 1,309,619	528	\$ 1,308,969	536	\$ 1,266,928	535	\$ 1,271,759	
56383	Order of United Commercial Travelers	\$ 1,153,307	268	\$ -	-	\$ -	-	\$ -	-	\$ -	
92916	United Amer Ins Co	\$ 1,082,060	419	\$ 1,199,148	472	\$ 1,494,668	525	\$ 1,694,109	568	\$ 1,923,310	
56014	Thrivent Financial For Lutherans	\$ 1,000,096	776	\$ -	-	\$ -	-	\$ -	-	\$ -	
62146	Combined Ins Co Of Amer	\$ 964,974	422	\$ 945,474	419	\$ 960,040	427	\$ 934,838	416	\$ 867,819	
62952	Equitable Life & Cas Ins Co	\$ 955,176	350	\$ 982,324	402	\$ 1,063,653	477	\$ 1,017,161	565	\$ 869,107	
91472	Globe Life & Accident Ins Co	\$ 785,553	391	\$ 761,949	413	\$ 641,404	403	\$ 435,047	338	\$ 239,589	
31119	Medico Ins Co	\$ 721,670	183	\$ 786,717	245	\$ 825,173	290	\$ 906,981	342	\$ 1,032,081	
56499	Assured Life Assn	\$ 705,978	193	\$ -	-	\$ -	-	\$ -	-	\$ -	
65870	Manhattan Life Ins Co	\$ 661,909	395	\$ 585,168	481	\$ 254,586	248	\$ 179,862	106	\$ 137,134	
71404	Continental Gen Ins Co	\$ 657,102	157	\$ 725,260	178	\$ 794,153	202	\$ 914,853	230	\$ 692,696	
65722	Loyal Amer Life Ins Co	\$ 574,455	175	\$ 564,917	195	\$ 601,045	222	\$ 626,317	249	\$ 644,571	
11121	Unified Life Ins Co	\$ 500,489	124	\$ 555,380	145	\$ 621,463	173	\$ 722,032	170	\$ 789,092	
57657	Royal Neighbors Of Amer	\$ 494,881	97	\$ -	-	\$ -	-	\$ -	-	\$ -	
90328	First Hlth Life & Hlth Ins Co	\$ 457,171	191	\$ 55,510	19	\$ 52,145	20	\$ 43,876	18	\$ 27,064	
91785	Equitable Natl Life Ins Co Inc	\$ 438,772	389	\$ 160,074	263	\$ 232	1	\$ -		\$ -	
70939	Gerber Life Ins Co	\$ 411,392	115	\$ 459,167	138	\$ 509,054	167	\$ 554,923	195	\$ 602,028	
91642	Forethought Life Ins Co	\$ 386,612	126	\$ 438,460	159	\$ 516,663	203	\$ 553,862	243	\$ 583,471	

Table 6: 2015-2019 Medicare Supplement Premiums and Covered Lives

63053	Family Life Ins Co	\$	352,886	62	\$	421,902	88	\$	494,530	116	\$	581,318	149	\$	615,177
71773	American Natl Life Ins Co Of TX	\$	349,435	252	\$	249,355	174	\$	123,198	90	\$	98,481	33	\$	107,262
66869	Nationwide Life Ins Co	\$	342,863	69	\$	401,912	86	\$	460,413	106	\$	480,408	114	\$	634,478
64211	Guarantee Trust Life Ins Co	\$	292,269	297	\$	64,359	137	\$	-	-	\$	-	-	\$	-
86355	Standard Life & Accident Ins Co	\$	284,314	81	\$	318,436	97	\$	344,404	110	\$	366,315	119	\$	407,271
34274	Central States Ind Co Of Omaha	\$	237,669	97	\$	257,229	114	\$	263,182	134	\$	234,334	132	\$	204,957
62286	Golden Rule Ins Co	\$	222,568	76	\$	238,099	86	\$	256,161	96	\$	272,367	107	\$	291,168
67784	Philadelphia Amer Life Ins Co	\$	208,623	105	\$	206,872	110	\$	163,926	111	\$	99,913	86	\$	53,836
60183	S USA Life Ins Co Inc	\$	201,956	159	\$	83,311	90	\$	2,383	11	\$	-	-	\$	-
61271	Principal Life Ins Co	\$	184,928	51	\$	206,192	59	\$	229,612	70	\$	239,643	74	\$	271,905
66583	National Guardian Life Ins Co	\$	181,827	154	\$	27,470	61	\$	-	-	\$	-	-	\$	-
60054	Aetna Life Ins Co	\$	165,286	44	\$	170,193	50	\$	163,048	55	\$	162,730	63	\$	143,721
62359	Constitution Life Ins Co	\$	155,206	26	\$	197,020	36	\$	236,827	44	\$	290,471	61	\$	343,142
81779	Individual Assur Co Life Hlth & Acc	\$	152,808	90	\$	126,614	100	\$	96,368	60	\$	74,196	62	\$	23,560
85189	Western United Life Assur Co	\$	143,961	165	\$	13,057	37	\$	-	-	\$	-	-	\$	-
69132	State Mut Ins Co	\$	141,301	48	\$	151,909	52	\$	60,147	32	\$	207,541	74	\$	227,802
60380	American Family Life Assur Co of Col	\$	118,142	27	\$	155,245	36	\$	165,536	39	\$	208,065	47	\$	271,088
61999	Americo Fin Life & Ann Ins Co	\$	112,168	53	\$	104,989	64	\$	53,646	49	\$	13,383	19	\$	251
80578	Physicians Mut Ins Co	\$	111,863	26	\$	126,470	31	\$	143,583	36	\$	178,229	45	\$	228,134
71390	Puritan Life Ins Co of Amer	\$	108,795	164	\$	-	-	\$	-	-	\$	-	-	\$	-
68845	Shenandoah Life Ins Co	\$	107,903	71	\$	79,880	47	\$	45,896	12	\$	67,212	14	\$	82,758
82880	CSI Life Ins Co	\$	105,093	126	\$	53,150	46	\$	26,584	30	\$	1,544	6	\$	-
56693	GCU	\$	94,325	46	\$	-	-	\$	-	-	\$	-	-	\$	-
70319	Washington Natl Ins Co	\$	79,783	13	\$	86,900	16	\$	108,137	20	\$	116,699	23	\$	129,439
63967	Government Personnel Mut Life Ins Co	\$	75,294	32	\$	77,061	39	\$	77,060	39	\$	66,334	40	\$	60,293
89184	Sterling Investors Life Ins Co	\$	71,516	17	\$	78,009	21	\$	89,269	25	\$	93,798	32	\$	115,660
77399	Sterling Life Ins Co	\$	68,314	17	\$	71,851	20	\$	69,868	20	\$	88,754	25	\$	104,139
68543	Liberty Bankers Life Ins Co.	\$	48,780	24	\$	40,726	28	\$	13,916	17	\$	-	-	\$	-
68462	Reserve Natl Ins Co	\$	43,475	28	\$	36,963	24	\$	16,713	14	\$	3,796	2	\$	3,572
66281	Transamerica Premier Life Ins Co	\$	42,926	13	\$	49,999	14	\$	62,777	17	\$	70,155	23	\$	70,786
67903	Provident Amer Life & Hlth Ins Co	\$	42,144	8	\$	53,369	11	\$	61,744	12	\$	85,392	18	\$	84,898
73504	Lumico Life Ins Co	\$	41,265	87	\$	-	-	\$	-	-	\$	-	-	\$	-
65927	Lincoln Heritage Life Ins Co	\$	37,157	8	\$	39,255	9	\$	43,602	10	\$	50,934	13	\$	64,197
65331	Liberty Natl Life Ins Co	\$	33,424	15	\$	32,040	15	\$	33,155	16	\$	33,176	17	\$	33,169
57711	Western Catholic Union	\$	28,966	21	\$	-	-	\$	-	-	\$	-	-	\$	-
66915	New York Life Ins Co	\$	26,115	8	\$	29,223	8	\$	36,803	10	\$	41,971	13	\$	46,050
70785	Pacificare Life & Hlth Ins Co	\$	24,627	6	\$	24,305	6	\$	16,338	6	\$	15,947	6	\$	15,365
65536	Genworth Life & Ann Ins Co	\$	24,431	3	\$	32,248	4	\$	38,598	6	\$	59,040	8	\$	67,700
70769	Erie Family Life Ins Co	\$	23,176	40	\$	593	2	\$	-	-	\$	-	-	\$	-
62308	Connecticut Gen Life Ins Co	\$	23,006	8	\$	22,772	10	\$	24,925	10	\$	27,266	11	\$	28,908
61751	Central States H & L Co Of Omaha	\$	21,914	4	\$	23,250	5	\$	26,941	6	\$	26,611	6	\$	26,293
56758	Loyal Christian Benefit Assn	\$	20,017	11	\$	-	-	\$	-	-	\$	-	-	\$	-
92703	United Natl Life Ins Co Of Amer	\$	14,367	4	\$	16,877	5	\$	15,205	5	\$	17,224	6	\$	24,230
80314	Unicare Life & Hlth Ins Co	\$	14,269	4	\$	13,141	4	\$	27,879	5	\$	13,987	4	\$	14,890

Table 6: 2015-2019 Medicare Supplement Premiums and Covered Lives

80799	Celtic Ins Co	\$	12,666	4	\$	23,360	4	\$	23,431	5	\$	25,141	7	\$	25,166
76112	Oxford Life Ins Co	\$	11,878	4	\$	12,926	5	\$	11,983	5	\$	10,935	5	\$	11,159
57991	Everence Assn Inc	\$	9,765	5	\$	-	-	\$	-	-	\$	-	-	\$	-
63312	Great Amer Life Ins Co	\$	9,226	2	\$	8,857	2	\$	8,299	2	\$	7,818	2	\$	7,202
70408	Union Security Ins Co	\$	8,666	25	\$	498	1	\$	-	-	\$	-	-	\$	-
62596	Union Fidelity Life Ins Co	\$	7,294	1	\$	12,827	2	\$	15,420	3	\$	16,062	3	\$	21,067
90212	Great Southern Life Ins Co	\$	7,283	18	\$	-	-	\$	-	-	\$	-	-	\$	-
82538	National Hlth Ins Co	\$	7,264	9	\$	293	1	\$	-	-	\$	-	-	\$	-
61727	Central Reserve Life Ins Co	\$	5,079	2	\$	5,027	2	\$	6,273	2	\$	12,713	3	\$	14,450
78743	New Era Life Ins Co	\$	4,738	4	\$	6,044	6	\$	5,889	6	\$	6,680	6	\$	10,307
65900	Wilco Life Ins Co	\$	3,807	3	\$	15,756	3	\$	18,645	6	\$	20,094	7	\$	23,146
20796	21st Century Premier Ins Co	\$	2,754	2	\$	3,226	3	\$	3,779	2	\$	5,394	3	\$	4,454
60836	American Republic Ins Co	\$	2,372	-	\$	7,624	2	\$	7,507	2	\$	7,090	2	\$	13,088
66214	Heartland Natl Life Ins Co	\$	1,937	10	\$	-	-	\$	-	-	\$	-	-	\$	-
69744	Union Labor Life Ins Co	\$	1,523	1	\$	1,550	1	\$	1,892	1	\$	1,215	1	\$	1,606
77828	Companion Life Ins Co	\$	1,316	1	\$	1,328	1	\$	1,328	1	\$	1,328	1	\$	1,328
60577	American Income Life Ins Co	\$	915	-	\$	5,156	1	\$	4,931	1	\$	4,723	1	\$	-
69930	United Ins Co Of Amer	\$	428	2	\$	-	-	\$	-	-	\$	-	-	\$	-
60488	American Gen Life Ins Co	\$	-	-	\$	38,260	8	\$	64,414	13	\$	74,274	16	\$	96,020
70025	Genworth Life Ins Co	\$	-	-	\$	2,213	-	\$	5,314	1	\$	5,244	1	\$	5,909
63479	United Teacher Assoc Ins Co	\$	-	-	\$	-	-	\$	-	-	\$	-	-	\$	364,777
Totals		\$	210,929,650	91,302	\$	196,058,824	87,731	\$	193,332,933	87,151	\$	182,681,806	91,339	\$	172,956,606

Table 7: 2015-2019 WV Dental Plans Earned Premium and Enrollment

Group Code	Cocode	Company Name	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives
2479	12329	DELTA DENTAL OF W VA	\$ 29,350,418	112,414	\$ 27,403,267	104,451	\$ 26,978,074	104,861	\$ 25,769,234	100,184	\$ 24,409,091	93,837
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 2,719,711	2,044	\$ 2,106,704	989	\$ 1,707,271	1,467	\$ 1,201,457	2,449	\$ 722,129	1,450
812	85766	UNITED CONCORDIA INS CO	\$ 1,767,652	5,780	\$ 2,078,798	9,059	\$ 5,563,922	23,344	\$ 5,593,001	24,871	\$ 5,437,124	24,942
119	73288	HUMANA INS CO	\$ 1,249,753	4,092	\$ 1,112,437	4,136	\$ 870,462	3,067	\$ 852,192	2,858	\$ 867,503	3,054
2479	81396	DELTA DENTAL INS CO	\$ 1,246,017	2,302	\$ 1,175,819	2,122	\$ 1,131,260	2,001	\$ 1,090,542	1,942	\$ 1,031,804	17,338
2479	73474	DENTEGRA INS CO	\$ 40,717	103	\$ 30,330	82	\$ 45,211	129	\$ 64,770	169	\$ 118,598	305
	60250	AMFIRST INSURANCE	\$ 335	3								
119	60984	COMPBENEFITS INS CO	\$ -	-	\$ 123,549	2	\$ 281,421	909	\$ 298,699	1,020	\$ 306,923	1,021
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ -	-	\$ 2,429,200	8,018	\$ 2,477,524	8,320	\$ 2,457,350	8,069	\$ 2,188,566	7,425
4667	67660	PENNSYLVANIA LIFE INS CO	\$ -	-	\$ 3,610	8	\$ 3,902	8	\$ 3,963	8	\$ 4,394	9
917	70670	HEALTH CARE SERV CORP	\$ -	-	\$ -	5	\$ -	5	\$ -	5	\$ -	-
1	81973	COVENTRY HLTH & LIFE INS CO	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 253,355	-
115	92525	TRUASSURE INS CO	\$ -	47	\$ -	-	\$ -	230	\$ -	217	\$ -	-
Totals			\$ 36,374,603	126,785	\$ 36,463,714	128,872	\$ 39,059,047	144,341	\$ 37,331,208	141,792	\$ 35,339,487	149,381

Table 8: 2015-2019 WV Vision Plans Earned Premium and Covered Lives

Group Code	Cocode	Company Name	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives
1189	39616	VISION SERV PLAN INS CO	\$ 3,397,328	40,027	\$ 2,987,447	33,700	\$ 3,038,791	33,373	\$ 3,158,832	34,577	\$ 2,863,158	33,422
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 2,303,765	290	\$ 2,221,632	1,380	\$ 2,132,269	1,478	\$ 2,160,317	2,221	\$ 2,018,793	815
119	73288	HUMANA INS CO	\$ 290,016	2,449	\$ 252,799	2,368	\$ 184,090	1,365	\$ 161,482	1,058	\$ 153,770	1,005
4696	53953	VISION BENEFITS OF AMER INC	\$ 166,000	4,180	\$ 218,467	4,245	\$ 252,613	6,003	\$ 267,185	6,216	\$ 266,289	6,348
812	85766	UNITED CONCORDIA INS CO	\$ 10,728	130	\$ 10,682	103	\$ 5,483	92	\$ 6,929	75	\$ 8,801	103
119	60984	COMPBENEFITS INS CO	\$ -	-	\$ 28,286	-	\$ 69,922	977	\$ 80,504	1,201	\$ 82,842	1,233
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ -	-	\$ 452,305	6,837	\$ 420,806	6,730	\$ 268,558	5,061	\$ 134,608	4,097
Totals			\$ 6,167,837	47,076	\$ 6,171,618	48,633	\$ 6,103,974	50,018	\$ 6,103,807	50,409	\$ 5,528,261	47,023

Table 9: 2015-2019 WV Individual Long-Term Care Earned Premium and Covered Lives

Cocode	Company Name	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives
70025	Genworth Life Ins Co	\$ 7,862,089	3,671	\$ 7,964,669	3,861	\$ 8,078,920	4,049	\$ 8,162,360	4,222	\$ 8,257,358	4,489
69000	Northwestern Long Term Care Ins Co	\$ 4,969,282	1,653	\$ 4,926,925	1,690	\$ 4,543,008	1,702	\$ 4,308,492	1,738	\$ 4,220,030	1,731
61263	Bankers Life & Cas Co	\$ 1,927,015	1,136	\$ 2,128,705	1,230	\$ 2,344,391	1,341	\$ 2,503,132	1,458	\$ 2,467,643	1,618
65838	John Hancock Life Ins Co USA	\$ 1,583,086	797	\$ 1,634,669	812	\$ 1,676,115	841	\$ 1,694,162	857	\$ 1,807,493	886
65978	Metropolitan Life Ins Co	\$ 1,332,926	733	\$ 1,403,287	764	\$ 1,468,265	791	\$ 1,455,974	813	\$ 1,454,819	833
71412	Mutual Of Omaha Ins Co	\$ 1,125,803	513	\$ 1,077,003	491	\$ 993,627	492	\$ 938,365	462	\$ 925,192	461
65005	RiverSource Life Ins Co	\$ 1,097,779	552	\$ 1,171,081	591	\$ 1,166,979	633	\$ 1,219,531	677	\$ 1,197,683	711
25178	State Farm Mut Auto Ins Co	\$ 990,608	475	\$ 1,017,432	490	\$ 1,022,536	506	\$ 986,421	520	\$ 912,883	512
66915	New York Life Ins Co	\$ 747,638	391	\$ 735,075	404	\$ 734,508	399	\$ 782,603	410	\$ 737,188	420
65935	Massachusetts Mut Life Ins Co	\$ 593,741	258	\$ 552,270	265	\$ 529,378	258	\$ 505,841	253	\$ 490,198	248
68241	Prudential Ins Co Of Amer	\$ 463,171	154	\$ 434,450	164	\$ 468,720	178	\$ 498,489	186	\$ 503,509	199
20443	Continental Cas Co	\$ 456,295	212	\$ 496,822	245	\$ 540,632	265	\$ 556,397	287	\$ 567,108	323
62235	Unum Life Ins Co Of Amer	\$ 395,214	247	\$ 413,688	256	\$ 400,316	264	\$ 398,392	273	\$ 385,829	279
71404	Continental Gen Ins Co	\$ 366,030	286	\$ 352,918	298	\$ 368,898	289	\$ 368,725	309	\$ 116,594	71
90611	Allianz Life Ins Co Of N Amer	\$ 305,150	190	\$ 322,641	195	\$ 330,165	198	\$ 329,491	200	\$ 343,526	203
56014	Thrivent Financial For Lutherans	\$ 293,947	164	\$ 312,419	173	\$ 319,941	178	\$ 311,413	179	\$ 307,912	179
86231	Transamerica Life Ins Co	\$ 271,456	164	\$ 262,890	170	\$ 279,364	173	\$ 280,412	172	\$ 299,833	171
87726	Metlife Ins Co USA	\$ 216,821	57	\$ 200,960	60	\$ 205,955	64	\$ 229,369	85	\$ 227,776	97
69345	Teachers Ins & Ann Assoc Of Amer	\$ 178,371	69	\$ 189,657	76	\$ 188,793	79	\$ 175,773	79	\$ 178,319	81
58033	Knights Of Columbus	\$ 175,528	94	\$ 146,559	90	\$ 132,488	79	\$ 127,974	78	\$ 126,802	77
69868	United Of Omaha Life Ins Co	\$ 146,981	73	\$ 150,910	74	\$ 155,452	77	\$ 152,585	76	\$ 158,679	77
60380	American Family Life Assur Co of Col	\$ 133,523	170	\$ 137,548	178	\$ 152,069	195	\$ 144,074	206	\$ 209,559	217
70408	Union Security Ins Co	\$ 123,271	62	\$ 125,616	62	\$ 120,768	65	\$ 138,026	69	\$ 128,995	70
71714	Berkshire Life Ins Co of Amer	\$ 122,085	58	\$ 134,562	59	\$ 191,971	59	\$ 186,264	58	\$ 178,013	60
60410	American Fidelity Assur Co	\$ 118,463	84	\$ 112,794	81	\$ 112,203	87	\$ 106,299	91	\$ 100,960	93
68195	Provident Life & Accident Ins Co	\$ 99,214	64	\$ 96,947	65	\$ 83,061	64	\$ 73,558	65	\$ 83,130	66
65595	Lincoln Benefit Life Co	\$ 91,052	67	\$ 91,128	67	\$ 91,046	68	\$ 88,735	67	\$ 87,702	69
69515	Medamerica Ins Co	\$ 79,146	56	\$ 82,751	61	\$ 100,483	63	\$ 90,826	68	\$ 93,115	70
66281	Transamerica Premier Life Ins Co	\$ 74,380	89	\$ 75,985	99	\$ 76,621	103	\$ 82,040	105	\$ 99,346	146
65080	John Alden Life Ins Co	\$ 73,999	67	\$ 79,263	72	\$ 78,525	72	\$ 84,817	78	\$ 89,660	82
60142	TIAA Cref Life Ins Co	\$ 68,759	36	\$ 74,002	37	\$ 74,332	37	\$ 66,475	40	\$ 64,891	40
77720	LifeSecure Ins Co	\$ 50,221	38	\$ 52,423	44	\$ 56,732	-	\$ 54,677	-	\$ 43,483	-
92916	United Amer Ins Co	\$ 40,340	25	\$ 44,123	29	\$ 46,654	31	\$ 56,156	35	\$ 63,110	45
60488	American Gen Life Ins Co	\$ 38,265	9	\$ 41,118	11	\$ 41,248	11	\$ 43,318	12	\$ 43,224	14
62553	Country Life Ins Co	\$ 27,903	7	\$ 21,831	7	\$ 23,165	7	\$ 17,169	6	\$ 30,309	9
62626	CMFG Life Ins Co	\$ 25,660	14	\$ 25,607	15	\$ 21,698	15	\$ 21,166	16	\$ 26,717	16
69116	State Life Ins Co	\$ 19,527	21	\$ 20,489	21	\$ 22,595	21	\$ 18,015	22	\$ 22,830	22

Table 9: 2015-2019 WV Individual Long-Term Care Earned Premium and Covered Lives

57320	Woodmen World Life Ins Soc	\$ 17,939	14	\$ 16,691	-	\$ 15,894	-	\$ 21,522	-	\$ 22,465	17
61271	Principal Life Ins Co	\$ 17,729	8	\$ 14,657	8	\$ 12,071	9	\$ 12,739	10	\$ 12,739	10
80578	Physicians Mut Ins Co	\$ 17,184	13	\$ 15,740	13	\$ 18,736	13	\$ 23,314	14	\$ 23,229	15
65676	Lincoln Natl Life Ins Co	\$ 16,301	7	\$ 19,368	9	\$ 25,780	9	\$ 28,034	10	\$ 26,485	11
65056	Jackson Natl Life Ins Co	\$ 13,212	7	\$ 11,870	7	\$ 12,590	7	\$ 11,796	7	\$ 11,220	7
70319	Washington Natl Ins Co	\$ 10,574	11	\$ 12,179	12	\$ 18,541	14	\$ 22,129	15	\$ 22,217	13
76236	Cincinnati Life Ins Co	\$ 9,164	5	\$ 9,168	5	\$ 9,193	5	\$ 2,460	2	\$ 9,168	5
35963	AF&L Ins Co	\$ 7,900	4	\$ 11,225	5	\$ -	-	\$ -	-	\$ 14,361	7
86355	Standard Life & Accident Ins Co	\$ 7,427	8	\$ 7,883	8	\$ 11,464	10	\$ 12,614	13	\$ 11,857	13
62146	Combined Ins Co Of Amer	\$ 7,116	5	\$ 8,628	6	\$ 9,470	6	\$ 11,421	7	\$ 11,590	7
42129	United Security Assur Co Of PA	\$ 5,832	5	\$ 9,006	7	\$ 9,444	8	\$ 9,695	7	\$ 8,839	9
65536	Genworth Life & Ann Ins Co	\$ 5,360	5	\$ 5,673	5	\$ 5,752	5	\$ 3,894	5	\$ 6,190	6
71439	Assurity Life Ins Co	\$ 3,314	3	\$ 3,257	3	\$ 3,358	3	\$ 3,217	3	\$ 3,245	3
71471	Ability Ins Co	\$ 2,593	1	\$ 3,934	2	\$ 3,934	2	\$ 3,934	2	\$ 3,934	2
92703	United Natl Life Ins Co Of Amer	\$ 1,510	1	\$ 1,510	1	\$ 1,510	1	\$ 2,186	1	\$ 3,744	2
68500	Continental Life Ins Co Brentwood	\$ 1,239	1	\$ 1,234	1	\$ 1,163	1	\$ 1,309	1	\$ 1,152	1
62359	Constitution Life Ins Co	\$ 1,080	2	\$ 744	1	\$ 2,139	1	\$ 3,266	2	\$ 4,054	2
60534	American Heritage Life Ins Co	\$ 734	2	\$ 732	2	\$ 731	2	\$ 733	2	\$ 735	2
88072	Hartford Life Ins Co	\$ 690	1	\$ 690	1	\$ 690	1	\$ 1,106	1	\$ 1,106	1
67199	Old Amer Ins Co	\$ 231	-	\$ 469	1	\$ 410	1	\$ 940	2	\$ 940	2
61239	Bankers Fidelity Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ (25)	1	\$ 493	1
62952	Equitable Life & Cas Ins Co	\$ -	-	\$ -	-	\$ 4,150	1	\$ 5,454	2	\$ 6,274	3
63479	United Teacher Assoc Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 269,461	265
64211	Guarantee Trust Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 363	-	\$ 517	1
65110	Kanawha Ins Co	\$ -	-	\$ -	-	\$ 37,761	30	\$ 37,799	30	\$ 35,430	30
67660	Pennsylvania Life Ins Co	\$ -	-	\$ (34)	1	\$ 945	2	\$ 950	2	\$ 943	2
76325	Senior Hlth Ins Co of PA	\$ -	-	\$ 153,744	84	\$ 189,634	101	\$ 206,938	115	\$ 255,126	137
91642	Forethought Life Ins Co	\$ -	-	\$ -	-	\$ 242,321	153	\$ 215,431	150	\$ 174,065	137
92657	Nationwide Life & Ann Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 12,453	21	\$ 8,048	12
69477	Time Ins Co	\$ (38,999)	46	\$ -	-	\$ 65,639	51	\$ 44,879	53	\$ 71,244	56
Totals		\$ 26,792,869	12,905	\$ 27,419,585	13,489	\$ 27,944,942	14,190	\$ 27,958,067	14,750	\$ 28,072,289	15,464

Table 10: 2015-2019 Group Long-Term Care Earned Premiums and Covered Lives

Cocode	Company Name	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 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	\$ 1,173,090	7,565
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	\$ 1,355,919	1,218
70025	Genworth Life Ins Co	\$ 674,116	598	\$ 667,884	607	\$ 661,526	609	\$ 646,431	618	\$ 659,631	640
65838	John Hancock Life Ins Co USA	\$ 565,062	550	\$ 563,968	562	\$ 503,703	582	\$ 555,972	585	\$ 562,439	594
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	\$ 67,148	43
93610	John Hancock Life & Hlth Ins Co	\$ 50,353	51	\$ 51,719	52	\$ 61,345	52	\$ 57,720	54	\$ 55,750	55
86231	Transamerica Life Ins Co	\$ 46,523	22	\$ 52,949	23	\$ 57,038	25	\$ 59,936	27	\$ 59,851	27
60410	American Fidelity Assur Co	\$ 13,843	13	\$ 16,394	13	\$ 13,489	13	\$ 10,126	13	\$ 10,345	13
66915	New York Life Ins Co	\$ 7,175	8	\$ 6,831	8	\$ 7,261	8	\$ 8,016	9	\$ 9,339	10
62308	Connecticut Gen Life Ins Co	\$ 4,563	12	\$ 4,572	12	\$ 4,345	12	\$ 4,493	13	\$ 4,673	13
68195	Provident Life & Accident Ins Co	\$ 3,648	9	\$ 3,414	10	\$ 3,637	10	\$ 3,376	10	\$ 7,571	14
68241	Prudential Ins Co Of Amer	\$ 3,468	1	\$ 4,304	2	\$ 4,220	2	\$ 4,415	2	\$ 4,689	2
69515	Medamerica Ins Co	\$ 1,044	6	\$ 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	\$ 398	3
63479	United Teacher Assoc Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 301,622	193
70319	Washington Natl Ins Co	\$ -	-	\$ 129	-	\$ 276	1	\$ -	1	\$ 276	1
76325	Senior Hlth Ins Co of PA	\$ -	-	\$ 1,613	1	\$ 1,084	1	\$ 1,095	1	\$ 1,089	1
Totals		\$ 4,602,235	9,930	\$ 4,490,615	9,435	\$ 4,648,157	10,140	\$ 4,469,828	10,501	\$ 4,274,874	10,398

Table 11: 2015-2019 Title XIX Medicaid (Managed Care Organizations) Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2019 Earned Premium	2019 Covered Lives	2018 Earned Premium	2018 Covered Lives	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives
1	95408	Coventry Hlth Care of W VA Inc (Aetna)	\$ 536,669,915	138,120	\$ 562,483,178	119,125	\$ 488,910,610	125,315	\$ 299,576,726	120,572	\$ 295,374,554	121,537
671	11810	Unicare Hlth Plan of WV Inc	\$ 490,035,961	154,268	\$ 449,020,262	137,088	\$ 503,048,005	140,645	\$ 496,415,408	131,027	\$ 314,670,030	126,548
1297	95677	Health Plan of the Upper OH Valley	\$ 325,330,706	94,039	\$ 285,990,422	78,310	\$ 335,421,921	82,463	\$ 297,372,031	73,422	\$ 146,901,078	67,735
812	15020	West Virginia Family Hlth Plan Inc	\$ 181,236,530	-	\$ 337,723,788	62,788	\$ 324,129,574	66,489	\$ 484,527,386	62,350	\$ 92,859,360	157,586
Totals			\$1,533,273,112	386,427	\$ 1,635,217,650	397,311	\$ 1,651,510,110	414,912	\$ 1,577,891,551	387,371	\$ 849,805,022	473,406