

STATE OF WEST VIRGINIA

Offices of the Insurance Commissioner



**ACCIDENT AND HEALTH
INSURANCE MARKET
REPORT 2018**

Including data from 2013 - 2017

900 Pennsylvania Avenue
Charleston, WV 25305-0540

8/1/2018

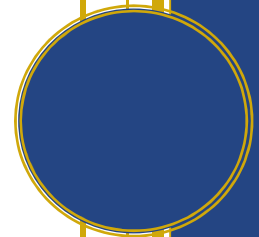


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I. INTRODUCTION

In this report, there is a comparison between the 2016 and 2017 health insurance market. The market has undergone many changes since the passage of the Patient Protection and Affordable Care Act (PPACA), commonly referred to as Affordable Care Act (ACA). This report will provide an overview of the ACA and the other lines of private health and accident insurance that are regulated by the West Virginia Offices of the Insurance Commissioner (WVOIC).

There are two basic types of Health Insurance Coverage, private and public. Private health insurance is offered by insurance companies to individuals and businesses. Public health insurance is offered by government agencies to the lower income and elderly population. The WVOIC regulates Private Health Insurance. Group self-insured plans are regulated by the Federal Government under The Employee Retirement Income Security Act of 1974 (ERISA). ERISA pre-empts state law.

II. COMPREHENSIVE MAJOR MEDICAL COVERAGE

The Affordable Care Act

The ACA was signed into United States federal law on March 23, 2010. Its stated purpose was to increase the quality and affordability of health insurance, lower the uninsured rate by expanding public and private insurance coverage, and reduce the costs of healthcare for individuals and the government. The law introduced mandates, subsidies and insurance marketplaces. The law requires insurance companies to cover all applicants within new minimum standards and offer the same rates regardless of pre-existing conditions or gender.

Some of the significant reforms of the ACA are:

- J) Guaranteed issue – prohibits insurers from denying coverage to individuals due to pre-existing conditions, and it requires insurance companies to offer the same premium price to all applicants of the same age and geographical location without regard to gender. The only condition a policy can be additionally rated is tobacco use.
- J) Essential Health Benefits (EHBs) for health insurance policies are established. The ten benefits include:
 - √ 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)
 -) The Individual Shared Responsibility Payment Mandate that requires all individuals not covered by an employer sponsored health plan, Medicaid, Medicare or other public insurance programs to secure an ACA approved policy or pay a penalty (unless certain requirements are met to receive an exemption from the Internal Revenue Service (IRS)). On December 22, 2017 the Tax Cuts and Job Acts (TCJA) was approved. This Act eliminates the individual mandate effective January 1, 2019.
 -) Advanced Premium Tax Credits (APTC) can be received to help individuals pay their health insurance premium. The APTC can be available to individuals and families whose incomes are between 100% and 400% of the federal poverty level (FPL). The FPL changes annually at open enrollment.
 -) People eligible for APTCs may also be eligible for cost-sharing reductions (CSRs). The CSRs are available to people with household income up to 250% of the poverty level. The CSRs reduce the out-of-pocket maximum by lowering the deductible and co-payments only on a Silver plan. A Silver plan is one of the four metal levels: Platinum, Gold, Silver and Bronze. The Silver plans are the most common choice of Marketplace shoppers. They have a moderate monthly premium and moderate costs when you need care.
 -) The Medicaid expansion includes coverage for individuals and families whose income is below 139% of the federal poverty level. WV expanded Medicaid in 2014.
 -) Dependents, regardless if married, a student, or no longer living with their parents are eligible to remain on their parents’ insurance until the age of 26.
 -) Insurance companies cannot impose a lifetime dollar limit on Essential Health Benefits.

- J 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).
- J An employer mandate is in effect for businesses employing fifty or more fulltime equivalent employees. If the business does not offer health insurance or does not offer affordable health insurance and their employees buy health insurance and receive an APTC, then the business will pay a tax penalty.

Partnership State

West Virginia is a “Partnership State”. Meaning that the State has chosen to take on the functionalities of Consumer Assistance (education and outreach) and Plan Management (prior approval) related to the Marketplace. WV received an Establishment Grant and Cooperative Agreement Grant for Establishing In-Person Assistance from the Centers for Medicare and Medicaid Services (CMS). These Grants provided the State funds to carry out the new requirements of the ACA.

As a Partnership State, West Virginia consumers experience ‘The Marketplace’ as an online portal at www.Healthcare.gov to compare information on available health plan options, enroll in health plans, and receive APTCs and CSRs, if financially eligible.

Consumer Assistance

The Consumer Assistance function required the State to develop an In-Person Assistance (IPA) Program to help individuals with the enrollment process. The assister/navigator is an impartial and free service to consumers. The IPA program was active in 2014 and 2015. Certified Application Counselors (CACs) and navigators are available throughout West Virginia. In addition, licensed health insurance agents and brokers may enroll individuals, small employers and employees in coverage. Federal and state training and certification requirements apply to agents, brokers, navigators and CACs who enroll or assist consumers in the Marketplace.

The OIC has a Consumer Services Division that is available to help consumers with questions or complaints about their health insurance, plus any other type of

insurance a consumer may have. They may be contacted at 1-888-879-9842 or OICConsumerServices@wv.gov.

Plan Management

West Virginia is a prior approval state. A prior approval state requires insurance companies to file their rates, forms, rules and advertising and receive approval from the state before implementing. W. Va. Code §33-6-8, 33-15-1b & 33-16B-1, is the primary authority for WV to review and recommend Qualified Health Plans (QHPs) for certification.

West Virginia Marketplace Enrollment

The ACA only allows enrollment during the Open Enrollment period (OE) for each plan year, unless an individual has a qualifying event that allows for a “Special Enrollment Period” (SEP). Following are the Open Enrollment dates.

Marketplace Open Enrollment		
	Enrollment Dates	Marketplace Plan Year
Open Enrollment 1 (OE1)	October 1, 2013 - March 31, 2014	2014
Open Enrollment 2 (OE2)	November 15, 2014 - February 15, 2015	2015
Open Enrollment 3 (OE3)	November 1, 2015 - January 31, 2016	2016
Open Enrollment 4 (OE4)	November 1, 2016 - January 31, 2017	2017
Open Enrollment 5 (OE5)	November 1, 2017 - December 15, 2017	2018
All Future Years	November 1 - December 15	

During OE1 and OE2, Highmark West Virginia (WV) was the only insurance carrier offering coverage on the Marketplace through Healthcare.gov. In OE3, Highmark WV continued offering statewide coverage and was joined by CareSource which offered coverage in ten counties. For OE4, CareSource offered coverage in thirty-two counties and Highmark WV continued offering coverage statewide. Following are the enrollment numbers for individuals that enrolled directly through Healthcare.gov for a Marketplace Plan in West Virginia.

Year	2014	2015	2016	2017
Received Advanced Premium Tax Credits (APTC)	87%	87%	88%	87%
Received Cost Sharing Reduction (CSR) Payments*	56%	54%	52%	51%
Total Enrollment	19,856	33,421	37,284	29,674
*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 170,000. Medicaid is regulated by WV Department of Health and Human Resources. For more information about Medicaid and the WV expansion please click [here](#).

Following are snapshots of the Health Insurance Market in 2016 and in 2017, additional years are in the appendix. The National Association of Insurance Commissioners (NAIC) Group Code is the code for the parent company and the NAIC Company Code (CoCode) is the code for the company writing business.

Individual Comprehensive Major Medical

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

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

Small Group Comprehensive Major Medical

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

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

Large Group Comprehensive Major Medical

2017 Top 9 Carriers of Large Group Major Medical *				
Group Code	Cocode	Name	Earned Premium	Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 662,454,650	108,195
1297	95677	The Hlth Plan the Upper OH Valley	\$ 67,399,977	17,298
1297	60016	THP Ins Co	\$ 29,935,514	5,954
1	60054	Aetna Life Ins Co	\$ 12,727,990	1,959
901	67369	Cigna Hlth & Life Ins Co	\$ 4,115,719	461
707	79413	UnitedHealthcare Ins Co	\$ 2,541,253	4,735
1	95109	Aetna Hlth Inc PA Corp	\$ 1,713,134	330
707	96940	Optimum Choice Inc	\$ 1,329,081	140
12	70106	United States Life Ins Co	\$ (80,690)	174
		Other (None)	\$ -	-
			\$ 782,136,628	139,246
		*Only 9 Large Group Carriers		

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

III. MEDICARE COVERAGE

Medicare is the national health insurance program for people age 65 or older, some people under age 65 with disabilities and people with End-Stage Renal Disease (ESRD), which is permanent kidney failure requiring dialysis or kidney transplant. ONLY the Medicare Supplement is regulated by WVOIC.

Medicare Part A is government-provided hospital insurance under Medicare that helps cover inpatient care in hospitals, skilled nursing facility, hospice, and home health care. There is usually no cost for Part A coverage, it is referred to as “Premium Free Part A”. If you are required to pay a premium for Part A it can cost up to \$422 monthly. This may apply if you and your spouse have not worked or only paid into Medicare for a minimum number of quarters.

Medicare Part B is optional government-provided medical insurance under Medicare that helps cover medically-necessary services like doctors’ services, outpatient care, durable medical equipment, home health services, and other medical services, along with some preventive services. Unlike Part A, Part B requires covered individuals to pay premiums.

Medicare Part C or Medicare Advantage is a private company alternative to the original Medicare plan. Medicare Advantage plans provide care under contract to Medicare. They may provide benefits like coordination of care or reducing out-of-pocket expenses. Some plans may offer additional benefits, such as prescription drugs. There are two types of Medicare Advantage plans: Medicare Managed Care Plan and Medicare Private Fee-for-Service plans.

Medicare Part D is optional prescription drug coverage under Medicare. Part D may be offered as a benefit under Medicare Parts A, B, or C or under a stand-alone private policy.

Medicare Supplement or Medigap Policy is a private sector health plan filling gaps in Medicare Part A and B coverage that arise from deductibles, copays and exclusions. Medicare Supplement plans must meet one of a set of defined benefit schedules and only one 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.

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

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

IV. LONG-TERM CARE COVERAGE

Long-term care (LTC) insurance is a way you can pay for long-term care. This type of insurance will pay or reimburse you for some or all your long-term care costs. It was first introduced as nursing home insurance but now often covers services in other facilities, home health and care management services. WVOIC regulates long-term care insurance under WV Code §33-15A. To learn more about Long-term care insurance please click [here](#) for the NAIC Shopper's Guide.

Following are exhibits of the Individual LTC Markets in 2017 and 2016.

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

2016 Top 10 Carriers of Individual Long-Term Care				
Group Code	Cocode	Name	Earned Premium	Covered Lives
4011	70025	Genworth Life Ins Co	\$ 8,162,360	4,222
860	69000	Northwestern Long Term Care	\$ 4,308,492	1,738
233	61263	Bankers Life & Cas Co	\$ 2,503,132	1,458
904	65838	John Hancock Life Ins Co USA	\$ 1,694,162	857
241	65978	Metropolitan Life Ins Co	\$ 1,455,974	813
4	65005	RiverSource Life Ins Co	\$ 1,219,531	677
176	25178	State Farm Mut Auto Ins Co	\$ 986,421	520
261	71412	Mutual Of Omaha Ins Co	\$ 938,365	462
826	66915	New York Life Ins Co	\$ 782,603	410
218	20443	Continental Cas Co	\$ 556,397	287
		Others (55 Companies)	\$ 5,350,630	3,306
			\$ 27,958,067	14,750

Following are exhibits of the Group LTC Markets in 2017 and 2016.

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

2016 Top 10 Carriers of Group Long-Term Care				
Group Code	Cocode	Name	Earned Premium	Covered Lives
565	62235	Unum Life Ins Co Of Amer	\$ 1,378,186	7,761
241	65978	Metropolitan Life Ins Co	\$ 1,364,788	1,172
4011	70025	Genworth Life Ins Co	\$ 646,431	618
904	65838	John Hancock Life Ins Co USA	\$ 555,972	585
	71404	Continental Gen Ins Co	\$ 303,001	184
261	71412	Mutual Of Omaha Ins Co	\$ 70,983	43
468	86231	Transamerica Life Ins Co	\$ 59,936	27
904	93610	John Hancock Life & Hlth Ins	\$ 57,720	54
330	60410	American Fidelity Assur Co	\$ 10,126	13
826	66915	New York Life Ins Co	\$ 8,016	9
		Others (7 Companies)	\$ 14,669	35
			\$ 4,469,828	10,501

V. OTHER HEALTHCARE INSURANCE PRODUCTS

Dental Insurance provides only dental coverage issued as stand-alone dental or as a rider to a medical policy that is not related to the medical policy through deductibles or out-of-pocket limits.

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

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

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.

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

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

Mini-Med Health Plan

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

“THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.”

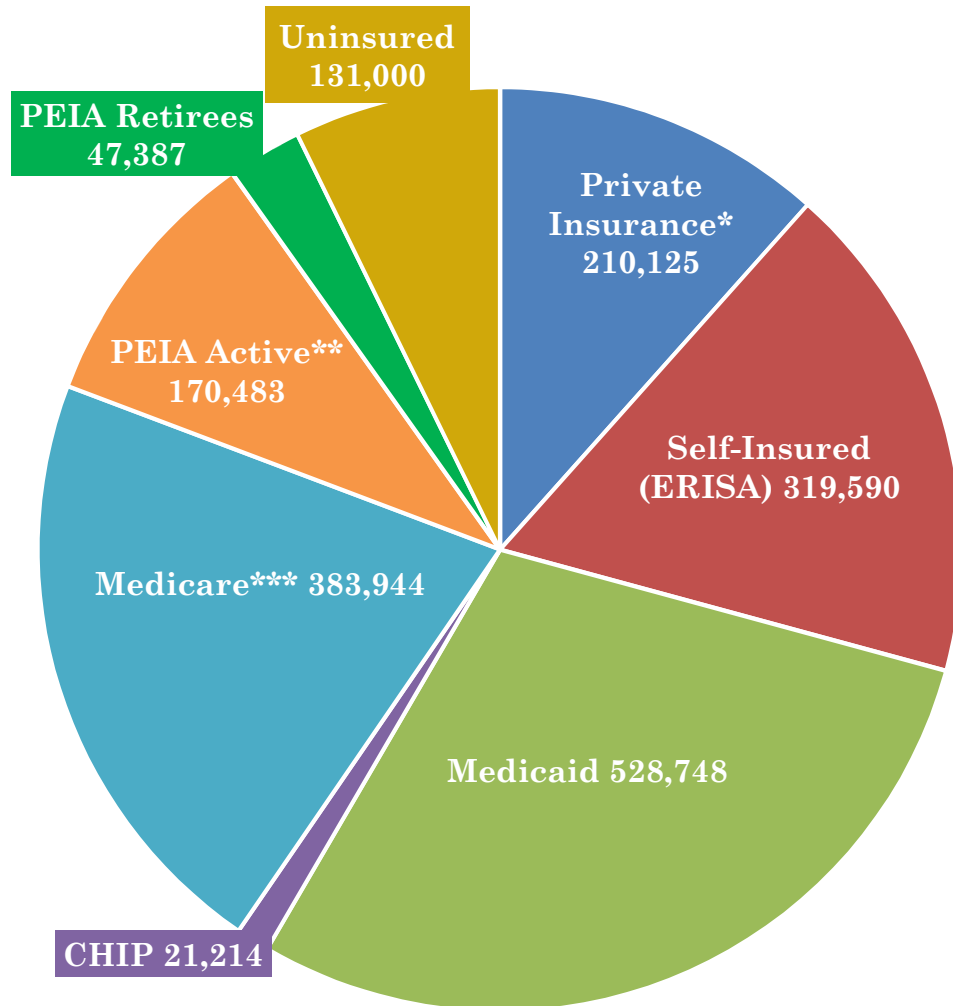
Federal Employee Health Benefit Plans

Is business allocable to the Federal Employees Health Benefit Plan premium that are exempted from state taxes or other fees by Section 8909 (f) (1) of Title 5 of the United States Code.

Disability Income

Provides payment of income benefits when a person’s income is reduced or eliminated because of an illness or injury incurred while the policy was in force. The benefit is in proportion to the amount of lost income or total policy benefit.

VI. WV PUBLIC & PRIVATE HEALTH INSURANCE MARKET 2017 Covered Lives



2017 Population in West Virginia 1,815,857 (as of July1, 2017)

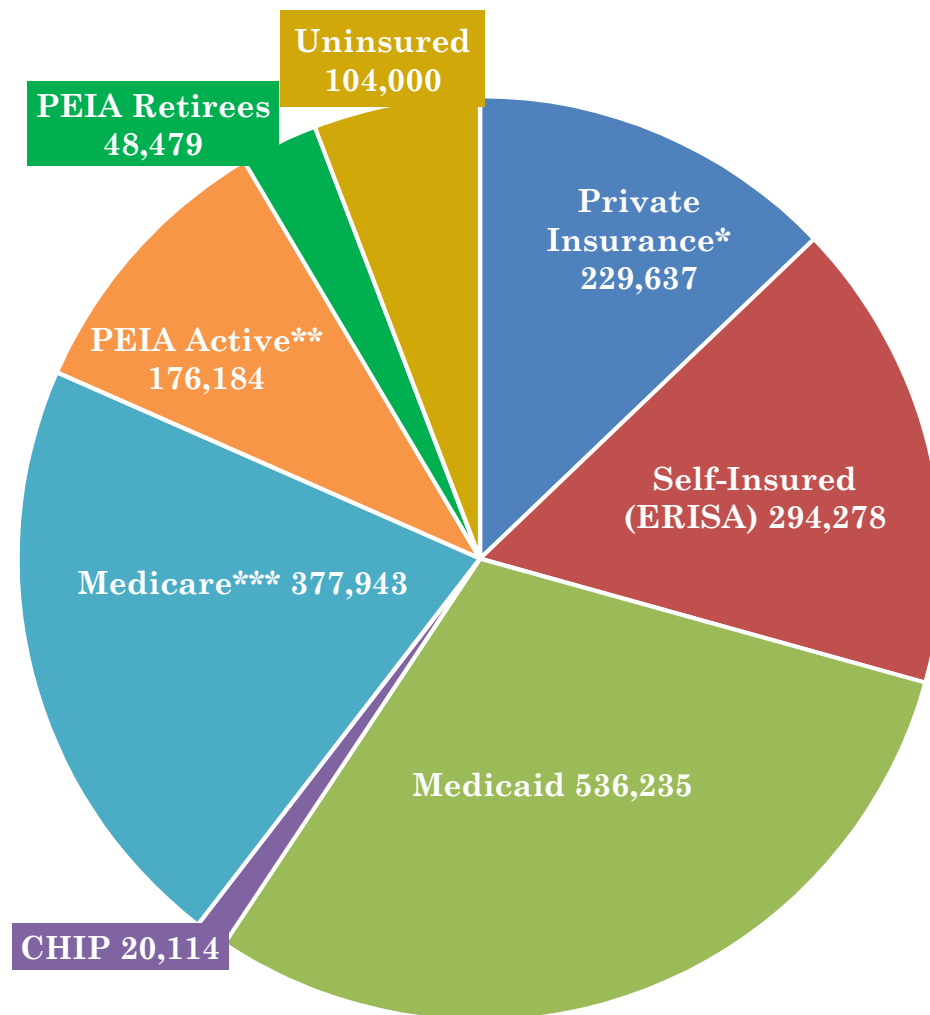
*The WVOIC regulates 297,276 insurance policies (210,125 Private Policies + 87,151 Medicare Supplement Plans).

**The PEIA Active number does not include PEIA members insured under The Health Plan (6,652) These members are included in the private insurance number (as of December 31, 2017)

***Medicare has 290,841 in traditional Medicare + 140,490 Medicare Advantage Plans = 431,331 – 47,387 (PEIA Retirees in Medicare Advantage) = 383,944

(Numbers are from the references in section VII).

2016 WV Covered Lives



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

* The WVOIC regulates 320,976 insurance policies (229,637 Private Policies + 91,339 Medicare Supplement Plans).

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

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

(Numbers are from the references in section VII).

VII. REFERENCES

Population

<https://www.census.gov/quickfacts/fact/table/wv/PST045217>

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

Census

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

Medicare Enrollment

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

PEIA

https://peia.wv.gov/financial_reports/Documents/PEIA%2012-31-2017%20Quarterly%20Report%20-%20FINAL.pdf

Uninsured

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

Self-Insured

https://meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2017&tableSeries=-1&tableSubSeries=B&searchText=&searchMethod=1&Action=Search

CHIP

<https://chip.wv.gov> Chip provided enrollment as of 9/30/2016

<https://chip.wv.gov> Chip provided enrollment as of 9/30/2017

Medicaid

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

Health Insurance Enrollment

<https://downloads.cms.gov/files/effectuated-enrollment-snapshot-report-06-12-17.pdf>

Comments and questions about this report should be directed to:

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

VIII. TABLES OF HEALTH PRODUCTS 2013 – 2017

Comprehensive Health Insurance

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

Medicare

-) Medicare Supplement – Table 6

Dental Only

-) Dental Plans – Table 7

Vision Only

-) Vision Plans – Table 8

Long-Term Care Insurance

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

Title XIX Medicaid

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

Some of the companies listed in the charts have earned premiums and no covered lives. The covered lives were not reported on the companies' annual statement unless otherwise noted.

Table 1: 2013-2017 Individual Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 231,216,543	25,497	\$ 252,646,851	39,576	\$ 212,324,154	42,431	\$ 137,560,001	36,376	\$ 53,927,186	15,870
3683	15728	CareSource W VA Co	\$ 32,203,306	4,964	\$ 5,463,652	1,163	\$ -	-	\$ -	-	\$ -	-
707	62286	Golden Rule Ins Co	\$ 7,011,761	1,616	\$ 7,909,818	2,015	\$ 9,316,017	2,693	\$ 11,849,109	3,564	\$ 14,235,070	5,198
1	95109	Aetna Hlth Inc PA Corp	\$ 754,848	182	\$ (141,091)	95	\$ 400,687	103	\$ -	-	\$ -	-
1297	95677	The Hlth Plan the Upper OH Valley	\$ 749,465	117	\$ 327,127	57	\$ 282,517	58	\$ 152,551	76	\$ 1,068,657	216
707	79413	UnitedHealthcare Ins Co	\$ 248,693	17	\$ 285,108	17	\$ 238,213	61	\$ 376,706	43	\$ 590,274	73
119	65110	Kanawha Ins Co	\$ 98,621	79	\$ 107,820	85	\$ 132,167	96	\$ 132,391	106	\$ 123,987	131
408	71773	American Natl Life Ins Co Of TX	\$ 74,198	19	\$ 83,300	30	\$ 85,716	30	\$ 91,906	37	\$ 103,560	42
707	97179	UnitedHealthcare Life/Am Medical Sec	\$ 70,344	-	\$ 279,590	44	\$ 384,001	63	\$ 526,730	90	\$ 668,786	130
1	60054	Aetna Life Ins Co	\$ 56,643	8	\$ 67,978	9	\$ 82,886	17	\$ 126,403	23	\$ 632,606	166
408	86355	Standard Life & Accident Ins Co	\$ 41,259	20	\$ 45,345	25	\$ 50,678	34	\$ 72,542	37	\$ 107,037	51
839	62324	Freedom Life Ins Co Of Amer	\$ 26,377	9	\$ 71,565	33	\$ 75,688	38	\$ 105,964	42	\$ 150,477	71
408	60739	American Natl Ins Co	\$ 15,174	1	\$ 18,065	2	\$ 17,523	2	\$ 17,437	2	\$ 17,077	2
1	81973	Coventry Hlth & Life Ins Co	\$ 5,144	-	\$ -	-	\$ (68,312)	-	\$ -	-	\$ 91,582	-
	11121	Unified Life Ins Co	\$ 3,278	2	\$ 6,401	2	\$ 6,520	2	\$ 2,975	2	\$ 5,373	3
901	67369	Cigna Hlth & Life Ins Co	\$ 1,387	2	\$ 1,337	2	\$ 6,154	2	\$ 12,919	3	\$ 39,810	6
520	78743	New Era Life Ins Co	\$ 725	3	\$ 727	1	\$ 725	2	\$ 524	3	\$ 1,320	3
520	67784	Philadelphia Amer Life Ins Co	\$ 232	-	\$ 705	1	\$ 703	1	\$ 797	2	\$ 5,275	2
12	70106	United States Life Ins Co In NYC	\$ 193	1	\$ 189	-	\$ 132	1	\$ 191	1	\$ 176	1
429	64246	Guardian Life Ins Co Of Amer	\$ 25	-	\$ 141	-	\$ 261	1	\$ 242	1	\$ 1,145	1
3527	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 17,425	3
176	25178	State Farm Mut Auto Ins Co	\$ -	-	\$ 116,399	-	\$ 362,705	50	\$ 436,427	67	\$ 650,231	110
1297	60016	THP Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 30,784	7
12	60488	American Gen Life Ins Co	\$ -	-	\$ 25	-	\$ 420	6	\$ 702	12	\$ 702	12
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 8	-	\$ (103)	-
953	62359	Constitution Life Ins Co	\$ -	-	\$ 448	1	\$ 448	1	\$ 448	1	\$ 337	1
730	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 3,112	1
687	64211	Guarantee Trust Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 7,617	-	\$ 16,337	3
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ 350,860	96	\$ 527,212	111	\$ 903,619	226
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ -	-	\$ (298)	-	\$ 20,667	2
264	66087	Mid West Natl Life Ins Co Of TN	\$ -	-	\$ -	-	\$ 215,513	-	\$ 1,400,210	394	\$ 13,297	9
826	66915	New York Life Ins Co	\$ -	-	\$ (1)	-	\$ -	-	\$ (12,142)	-	\$ 909,157	190
450	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ -	-	\$ -	-	\$ (100)	-	\$ 35,648	11
19	69477	Time Ins Co	\$ -	-	\$ -	-	\$ 2,477,174	423	\$ 3,510,174	640	\$ 3,437,745	1,080
661	77828	Companion Life Ins Co	\$ -	-	\$ -	-	\$ 25	-	\$ 87,842	255	\$ 64,717	336
1295	80799	Celtic Ins Co	\$ -	-	\$ -	7	\$ -	-	\$ 16,269	-	\$ 1,251,208	231

Table 1: 2013-2017 Individual Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives
2538	82538	National Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 16	3	\$ -	-
1	95408	Coventry Hlth Care of W VA Inc	\$ -	-	\$ (4,371)	-	\$ (123,826)	-	\$ 628,938	401	\$ -	-
264	97055	Mega Life & Hlth Ins Co The	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 1,973,669	584
707	96940	Optimum Choice Inc	\$ (12,294)	-	\$ 25,459	3	\$ -	-	\$ -	-	\$ -	-
Totals			\$ 272,565,922	32,537	\$ 267,312,587	43,168	\$ 226,619,749	46,211	\$ 157,632,711	42,292	\$ 81,097,950	24,772

Table 2: 2013-2017 Small Group Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 194,019,870	32,218	\$ 216,760,571	36,447	\$ 209,689,345	37,975	\$ 198,494,769	36,527	\$ 230,231,082	51,931
1	60054	Aetna Life Ins Co	\$ 18,927,528	667	\$ 34,265,518	4,555	\$ 12,490,810	5,630	\$ 136,401	-	\$ 195,099	35
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 10,149,724	1,316	\$ 7,046,003	1,283	\$ 7,247,488	1,252	\$ 7,922,848	1,087	\$ 9,824,050	1,642
707	79413	UnitedHealthcare Ins Co	\$ 8,648,242	2,854	\$ 3,306,000	819	\$ 2,434,397	490	\$ 3,157,863	406	\$ 4,326,079	549
1297	60016	THP Ins Co	\$ 4,347,215	915	\$ 2,160,395	591	\$ 1,041,644	177	\$ 1,855,372	330	\$ 2,160,321	396
7	13935	Federated Mut Ins Co	\$ 2,635,728	219	\$ 2,428,306	378	\$ 1,849,044	433	\$ 1,608,582	247	\$ 1,708,214	308
1	95109	Aetna Hlth Inc PA Corp	\$ 2,112,686	26	\$ 1,064,470	155	\$ 942,743	729	\$ -	-	\$ -	-
707	96940	Optimum Choice Inc	\$ 129,846	127	\$ 323,719	63	\$ 379,166	50	\$ 261,223	31	\$ 387,742	52
1	81973	Coventry Hlth & Life Ins Co*	\$ 7,013	-	\$ (1,287,810)	-	\$ 17,299,065	-	\$ 31,781,946	5,818	\$ 43,214,440	9,078
3527	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 362,053	-
730	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 319,475	16
276	62863	Trustmark Life Ins Co	\$ -	-	\$ -	-	\$ 1,442	-	\$ 238,660	-	\$ 1,624,778	93
429	64246	Guardian Life Ins Co Of Amer	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ 293,370	29	\$ 950,114	106	\$ 1,882,958	293
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ -	-	\$ -	-	\$ (209)	-	\$ 209	-
450	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ -	-	\$ -	-	\$ 47,778	-	\$ 68,883	8
19	69477	Time Ins Co	\$ -	-	\$ -	-	\$ 190,273	20	\$ 1,069,198	162	\$ 801,527	236
19	70408	Union Security Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 33,755	-	\$ 753,519	6
1	72052	Aetna Hlth Ins Co	\$ -	-	\$ -	3	\$ -	-	\$ -	-	\$ -	-
	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ 2,407	-	\$ 2,848	-	\$ 87,880	12	\$ 1,364,020	184
661	77828	Companion Life Ins Co	\$ -	-	\$ -	-	\$ 2,552	-	\$ -	-	\$ -	-
1	95408	Carelink Hlth Plans Inc/Coventry*	\$ (79,193)	-	\$ (151,648)	-	\$ 10,198,286	-	\$ 22,257,559	2,716	\$ 34,194,490	6,918
Totals			\$ 240,898,659	38,342	\$ 265,917,931	44,294	\$ 264,062,473	46,785	\$ 269,903,739	47,442	\$ 333,418,939	71,745

Table 3: 2013-2017 Large Group Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 662,454,650	108,195	\$ 628,518,701	111,235	\$ 606,950,490	112,030	\$ 606,968,560	115,476	\$ 562,762,638	112,859
1297	95677	The Hlth Plan the Upper OH Valley	\$ 67,399,977	17,298	\$ 67,340,882	18,421	\$ 68,828,082	18,750	\$ 74,537,746	19,136	\$ 35,117,269	6,437
1297	60016	THP Ins Co	\$ 29,935,514	5,954	\$ 22,382,682	4,641	\$ 22,535,328	5,647	\$ 14,491,924	3,721	\$ 13,849,324	4,412
1	60054	Aetna Life Ins Co	\$ 12,727,990	1,959	\$ 15,145,166	2,398	\$ 13,957,223	3,854	\$ 1,478,653	486	\$ 569,748	74
901	67369	Cigna Hlth & Life Ins Co	\$ 4,115,719	461	\$ 7,328,359	1,094	\$ 4,756,711	761	\$ 5,649,535	503	\$ 3,626,009	542
707	79413	UnitedHealthcare Ins Co	\$ 2,541,253	4,735	\$ 1,425,067	3,885	\$ 1,790,366	3,709	\$ 3,400,985	385	\$ 4,881,903	818
1	95109	Aetna Hlth Inc PA Corp	\$ 1,713,134	330	\$ 747,316	231	\$ 631,787	148	\$ -	-	\$ -	-
707	96940	Optimum Choice Inc	\$ 1,329,081	140	\$ 735,432	79	\$ 539,890	69	\$ 582,310	51	\$ 3,641,704	716
7	13935	Federated Mut Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 58,329	-	\$ 184,858	30
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 97,182	-
812	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 749,568	56
276	62863	Trustmark Life Ins Co	\$ -	-	\$ -	-	\$ 28	-	\$ 22,028	-	\$ 46,362	-
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ 72,846	6	\$ -	-	\$ -	-
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ 42,377	-	\$ 641,002	131	\$ 764,475	124	\$ 808,735	123
1	72052	Aetna Hlth Ins Co	\$ -	-	\$ -	13	\$ -	-	\$ -	-	\$ -	-
901	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 13,217	-
1	81973	Coventry Hlth & Life Ins Co	\$ -	-	\$ (83,154)	-	\$ 8,989,117	-	\$ 20,081,196	4,309	\$ 18,651,993	3,061
1	95408	Carelink Hlth Plans Inc/Coventry	\$ -	-	\$ (16,859)	-	\$ 7,009,242	-	\$ 21,446,462	3,735	\$ 23,232,466	4,376
12	70106	United States Life Ins Co	\$ (80,690)	174	\$ 53,316	178	\$ 34,523	209	\$ 113,619	317	\$ 130,431	246
Totals			\$ 782,136,628	139,246	\$ 743,619,285	142,175	\$ 736,736,635	145,314	\$ 749,595,822	148,243	\$ 668,363,407	133,750

Table 4: 2013-2017 Total Small & Large Group Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 856,474,520	140,413	\$ 845,279,272	147,682	\$ 816,639,835	150,005	\$ 805,463,329	152,003	\$ 792,993,720	164,790
1297	95677	The Hlth Plan the Upper OH Valley	\$ 77,549,701	18,614	\$ 74,386,885	19,704	\$ 76,075,570	20,002	\$ 82,460,594	20,223	\$ 44,941,319	8,079
1297	60016	THP Ins Co	\$ 34,282,729	6,869	\$ 24,543,077	5,232	\$ 23,576,972	5,824	\$ 16,347,296	4,051	\$ 16,009,645	4,808
1	60054	Aetna Life Ins Co	\$ 31,655,518	2,626	\$ 49,410,684	6,953	\$ 26,448,033	9,484	\$ 1,615,054	486	\$ 764,847	109
707	79413	UnitedHealthcare Ins Co	\$ 11,189,495	7,589	\$ 4,731,067	4,704	\$ 4,224,763	4,199	\$ 6,558,848	791	\$ 9,207,982	1,367
901	67369	Cigna Hlth & Life Ins Co	\$ 4,115,719	461	\$ 7,328,359	1,094	\$ 4,756,711	761	\$ 5,649,535	503	\$ 3,626,009	542
1	95109	Aetna Hlth Inc PA Corp	\$ 3,825,820	356	\$ 1,811,786	386	\$ 1,574,530	877	\$ -	-	\$ -	-
7	13935	Federated Mut Ins Co	\$ 2,635,728	219	\$ 2,428,306	378	\$ 1,849,044	433	\$ 1,666,911	247	\$ 1,893,072	338
707	96940	Optimum Choice Inc	\$ 1,458,927	267	\$ 1,059,151	142	\$ 919,056	119	\$ 843,533	82	\$ 4,029,446	768
1	81973	Coventry Hlth & Life Ins Co	\$ 7,013	-	\$ (1,370,964)	-	\$ 26,288,182	-	\$ 51,863,142	10,127	\$ 61,866,433	12,139
1297	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 362,053	-
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 97,182	-
707	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ -	-	\$ -	-	\$ 47,778	-	\$ 68,883	8
1137	69477	Time Ins Co	\$ -	-	\$ -	-	\$ 190,273	20	\$ 1,069,198	162	\$ 801,527	236
707	70408	Union Security Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 33,755	-	\$ 753,519	6
1	77828	Companion Life Ins Co	\$ -	-	\$ -	-	\$ 2,552	-	\$ -	-	\$ -	-
812	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 1,069,043	72
276	62863	Trustmark Life Ins Co	\$ -	-	\$ -	-	\$ 1,470	-	\$ 260,688	-	\$ 1,671,140	93
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ 366,216	35	\$ 950,114	106	\$ 1,882,958	293
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ 42,377	-	\$ 641,002	131	\$ 764,266	124	\$ 808,944	123
1	72052	Aetna Hlth Ins Co	\$ -	-	\$ -	16	\$ -	-	\$ -	-	\$ -	-
901	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ 2,407	-	\$ 2,848	-	\$ 87,880	12	\$ 1,377,237	184
812	95408	Carelink Hlth Plans Inc /Coventry	\$ -	-	\$ (168,507)	-	\$ 17,207,528	-	\$ 43,704,021	6,451	\$ 57,426,956	11,294
12	70106	United States Life Ins Co in the Cit	\$ (80,690)	174	\$ 53,316	178	\$ 34,523	209	\$ 113,619	317	\$ 130,431	246
Totals			\$ 1,023,114,480	177,588	\$ 1,009,537,216	186,469	\$ 1,000,799,108	192,099	\$ 1,019,499,561	195,685	\$ 1,001,782,346	205,495

Table 5: 2013-2017 All Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives
812	54828	Highmark West Virginia Inc.	\$ 1,087,691,063	165,910	\$ 1,097,926,123	187,258	\$ 1,028,963,989	192,436	\$ 943,023,330	188,379	\$ 846,920,906	180,660
1297	95677	The Hlth Plan Upper OH Valley	\$ 78,299,166	18,731	\$ 74,714,012	19,761	\$ 76,358,087	20,060	\$ 82,613,145	20,299	\$ 46,009,976	8,295
1297	60016	THP Ins Co	\$ 34,282,729	6,869	\$ 24,543,077	5,232	\$ 23,576,972	5,824	\$ 16,347,296	4,051	\$ 16,040,429	4,815
3683	15728	CareSource W VA Co	\$ 32,203,306	4,964	\$ 5,463,652	1,163	\$ -	-	\$ -	-	\$ -	-
1	60054	Aetna Life Ins Co	\$ 31,712,161	2,634	\$ 49,478,662	6,962	\$ 26,530,919	9,501	\$ 1,741,457	509	\$ 1,397,453	275
707	79413	UnitedHealthcare Ins Co	\$ 11,438,188	7,606	\$ 5,016,175	4,721	\$ 4,462,976	4,260	\$ 6,935,554	834	\$ 9,798,256	1,440
707	62286	Golden Rule Ins Co	\$ 7,011,761	1,616	\$ 7,909,818	2,015	\$ 9,316,017	2,693	\$ 11,849,109	3,564	\$ 14,235,070	5,198
1	95109	Aetna Hlth Inc PA Corp	\$ 4,580,668	538	\$ 1,670,695	481	\$ 1,975,217	980	\$ -	-	\$ -	-
901	67369	Cigna Hlth & Life Ins Co	\$ 4,117,106	463	\$ 7,329,696	1,096	\$ 4,762,865	763	\$ 5,662,454	506	\$ 3,665,819	548
1	13935	Federated Mut Ins Co	\$ 2,635,728	219	\$ 2,428,306	378	\$ 1,849,044	433	\$ 1,666,911	247	\$ 1,893,072	338
1	96940	Optimum Choice Inc	\$ 1,446,633	267	\$ 1,084,610	145	\$ 919,056	119	\$ 843,533	82	\$ 4,029,446	768
119	65110	Kanawha Ins Co	\$ 98,621	79	\$ 107,820	85	\$ 132,167	96	\$ 132,391	106	\$ 123,987	131
408	71773	American Natl Life Ins Co Of TX	\$ 74,198	19	\$ 83,300	30	\$ 85,716	30	\$ 91,906	37	\$ 103,560	42
707	97179	UnitedHealthcare/Am Med Security	\$ 70,344	-	\$ 279,590	44	\$ 384,001	63	\$ 526,730	90	\$ 668,786	130
408	86355	Standard Life & Accident Ins Co	\$ 41,259	20	\$ 45,345	25	\$ 50,678	34	\$ 72,542	37	\$ 107,037	51
839	62324	Freedom Life Ins Co Of Amer	\$ 26,377	9	\$ 71,565	33	\$ 75,688	38	\$ 105,964	42	\$ 150,477	71
408	60739	American Natl Ins Co	\$ 15,174	1	\$ 18,065	2	\$ 17,523	2	\$ 17,437	2	\$ 17,077	2
1	81973	Coventry Hlth & Life Ins Co	\$ 12,157	-	\$ (1,370,964)	-	\$ 26,219,870	-	\$ 51,863,142	10,127	\$ 61,958,015	12,139
	11121	Unified Life Ins Co	\$ 3,278	2	\$ 6,401	2	\$ 6,520	2	\$ 2,975	2	\$ 5,373	3
520	78743	New Era Life Ins Co	\$ 725	3	\$ 727	1	\$ 725	2	\$ 524	3	\$ 1,320	3
520	67784	Philadelphia Amer Life Ins Co	\$ 232	-	\$ 705	1	\$ 703	1	\$ 797	2	\$ 5,275	2
429	64246	Guardian Life Ins Co Of Amer	\$ 25	-	\$ 141	-	\$ 261	1	\$ 242	1	\$ 1,145	1
12	60488	American Gen Life Ins Co	\$ -	-	\$ 25	-	\$ 420	6	\$ 702	12	\$ 702	12
3527	60836	American Republic Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 379,478	3
953	62359	Constitution Life Ins Co	\$ -	-	\$ 448	1	\$ 448	1	\$ 448	1	\$ 337	1
730	62375	Consumers Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 1,072,155	73
687	64211	Guarantee Trust Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 7,617	-	\$ 16,337	3
19	65080	John Alden Life Ins Co	\$ -	-	\$ -	-	\$ 717,076	131	\$ 1,477,326	217	\$ 2,786,577	519
450	65781	Madison Natl Life Ins Co Inc	\$ -	-	\$ 42,377	-	\$ 641,002	131	\$ 763,968	124	\$ 829,611	125
450	69078	Standard Security Life Ins Co Of NY	\$ -	-	\$ -	-	\$ -	-	\$ 47,678	-	\$ 104,531	19
19	69477	Time Ins Co	\$ -	-	\$ -	-	\$ 2,667,447	443	\$ 4,579,372	802	\$ 4,239,272	1,316
707	70408	Union Security Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 33,755	-	\$ 753,519	6

Table 5: 2013-2017 All Comprehensive Health Insurance Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives
1	72052	Aetna Hlth Ins Co	\$ -	-	\$ -	16	\$ -	-	\$ -	-	\$ -	-
1297	74322	Medical Benefits Mut Life Ins Co	\$ -	-	\$ 2,407	-	\$ 2,848	-	\$ 87,880	12	\$ 1,377,237	184
661	77828	Companion Life Ins Co	\$ -	-	\$ -	-	\$ 2,577	-	\$ 87,842	255	\$ 64,717	336
1295	80799	Celtic Ins Co	\$ -	-	\$ -	7	\$ -	-	\$ 16,269	-	\$ 1,251,208	231
549	80926	Sun Life & Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-
2538	82538	National Hlth Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 16	3	\$ -	-
264	97055	Mega Life & Hlth Ins Co The	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ 1,973,669	584
176	25178	State Farm Mut Auto Ins Co	\$ -	-	\$ 116,399	-	\$ 362,705	50	\$ 436,427	67	\$ 650,231	110
901	62308	Connecticut Gen Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 8	-	\$ 97,079	-
1	62863	Trustmark Life Ins Co	\$ -	-	\$ -	-	\$ 1,470	-	\$ 260,688	-	\$ 1,671,140	93
264	66087	Mid West Natl Life Ins Co Of TN	\$ -	-	\$ -	-	\$ 215,513	-	\$ 1,400,210	394	\$ 13,297	9
826	66915	New York Life Ins Co	\$ -	-	\$ (1)	-	\$ -	-	\$ (12,142)	-	\$ 909,157	190
1	95408	Carelink Hlth Plans Inc /Coventry	\$ (79,193)	-	\$ (172,878)	-	\$ 17,083,702	-	\$ 44,332,959	6,852	\$ 57,426,956	11,294
1	70106	United States Life Ins Co in the Cit	\$ (80,497)	175	\$ 53,505	178	\$ 34,655	210	\$ 113,810	318	\$ 130,607	247
Totals			\$ 1,295,601,209	210,125	\$ 1,276,849,803	229,637	\$ 1,227,418,857	238,310	\$ 1,177,132,272	237,977	\$ 1,082,880,296	230,267

Table 6: 2013-2017 Medicare Supplement Premiums and Covered Lives

Cocode	Company Name	2017 Premiums	2017 Covered Lives	2016 Premiums	2016 Covered Lives*	2015 Premiums	2014 Premiums	2013 Premiums
79413	UnitedHealthcare Ins Co	\$ 88,674,494	38,220	\$ 86,558,751	38,890	\$ 84,206,296	\$ 80,410,221	\$ 74,263,817
54828	Highmark West Virginia Inc.	\$ 19,403,179	7,170	\$ 19,355,625	7,584	\$ 18,406,344	\$ 17,438,995	\$ 17,313,458
13100	Omaha Ins Co	\$ 12,992,763	9,077	\$ 10,045,019	8,124	\$ 6,779,482	\$ 4,059,475	\$ 2,534,527
69868	United Of Omaha Life Ins Co	\$ 9,636,027	2,954	\$ 10,381,659	3,418	\$ 10,748,551	\$ 11,494,184	\$ 12,554,365
68500	Continental Life Ins Co Brentwood	\$ 9,609,724	4,019	\$ 9,282,241	4,533	\$ 9,178,456	\$ 8,449,260	\$ 6,934,350
78700	Aetna Hlth & Life Ins Co	\$ 5,586,739	4,332	\$ 2,906,907	2,984	\$ 477,570	\$ -	\$ -
88366	American Retirement Life Ins Co	\$ 5,207,498	3,388	\$ 3,216,833	2,105	\$ 2,847,634	\$ 1,663,522	\$ 238,105
25178	State Farm Mut Auto Ins Co	\$ 4,564,575	2,107	\$ 4,212,221	1,954	\$ 3,982,114	\$ 3,881,413	\$ 3,821,538
62065	Colonial Penn Life Ins Co	\$ 4,465,004	2,161	\$ 4,108,354	2,134	\$ 3,618,382	\$ 3,228,673	\$ 2,652,866
73288	Humana Ins Co	\$ 3,756,635	1,712	\$ 3,524,715	1,524	\$ 3,374,755	\$ 3,010,493	\$ 2,575,280
61263	Bankers Life & Cas Co	\$ 3,136,440	774	\$ 3,492,481	924	\$ 3,985,433	\$ 4,644,201	\$ 5,247,077
61239	Bankers Fidelity Life Ins Co	\$ 2,817,064	1,062	\$ 3,165,170	1,272	\$ 3,506,744	\$ 3,582,993	\$ 3,548,491
72850	United World Life Ins Co	\$ 2,129,486	517	\$ 2,337,953	586	\$ 2,499,333	\$ 2,788,069	\$ 3,220,655
60016	THP Ins Co	\$ 1,686,543	1,052	\$ 1,185,016	7,546	\$ 710,582	\$ 472,472	\$ 46,568
71412	Mutual Of Omaha Ins Co	\$ 1,663,241	403	\$ 1,865,327	437	\$ 2,109,899	\$ 2,421,946	\$ 2,778,118
92916	United Amer Ins Co	\$ 1,494,668	525	\$ 1,694,109	568	\$ 1,923,310	\$ 2,021,973	\$ 2,001,391
79987	Medico Corp Life Ins Co	\$ 1,420,799	835	\$ 997,788	696	\$ 475,640	\$ 28,692	\$ -
69663	USAA Life Ins Co	\$ 1,384,718	724	\$ 1,166,823	634	\$ 951,915	\$ 790,523	\$ 639,181
86231	Transamerica Life Ins Co	\$ 1,308,969	536	\$ 1,266,928	535	\$ 1,271,759	\$ 1,286,115	\$ 1,265,233
71919	Bankers Fidelity Assur Co	\$ 1,283,277	1,261	\$ 442,189	509	\$ 21,977	\$ -	\$ -
62952	Equitable Life & Cas Ins Co	\$ 1,063,653	477	\$ 1,017,161	565	\$ 869,107	\$ 537,238	\$ -
62146	Combined Ins Co Of Amer	\$ 960,040	427	\$ 934,838	416	\$ 867,819	\$ 795,756	\$ 733,345
31119	Medico Ins Co	\$ 825,173	290	\$ 906,981	342	\$ 1,032,081	\$ 1,125,573	\$ 1,048,320
71404	Continental Gen Ins Co	\$ 794,153	202	\$ 914,853	230	\$ 692,696	\$ 770,058	\$ 808,921
91472	Globe Life & Accident Ins Co	\$ 641,404	403	\$ 435,047	338	\$ 239,589	\$ 127,950	\$ 91,160
11121	Unified Life Ins Co	\$ 621,463	173	\$ 722,032	170	\$ 789,092	\$ 907,342	\$ 232,689
65722	Loyal Amer Life Ins Co	\$ 601,045	222	\$ 626,317	249	\$ 644,571	\$ 305,683	\$ 306,407

Table 6: 2013-2017 Medicare Supplement Premiums and Covered Lives

Cocode	Company Name	2017 Premiums	2017 Covered Lives	2016 Premiums	2016 Covered Lives*	2015 Premiums	2014 Premiums	2013 Premiums
91642	Forethought Life Ins Co	\$ 516,663	203	\$ 553,862	243	\$ 583,471	\$ 626,320	\$ 652,449
70939	Gerber Life Ins Co	\$ 509,054	167	\$ 554,923	195	\$ 602,028	\$ 659,493	\$ 709,767
63053	Family Life Ins Co	\$ 494,530	116	\$ 581,318	149	\$ 615,177	\$ 696,928	\$ 791,989
66869	Nationwide Life Ins Co	\$ 460,413	106	\$ 480,408	114	\$ 634,478	\$ 634,478	\$ 699,191
86355	Standard Life & Accident Ins Co	\$ 344,404	110	\$ 366,315	119	\$ 407,271	\$ 462,631	\$ 505,084
34274	Central States Ind Co Of Omaha	\$ 263,182	134	\$ 234,334	132	\$ 204,957	\$ 135,068	\$ 82,030
62286	Golden Rule Ins Co	\$ 256,161	96	\$ 272,367	107	\$ 291,168	\$ 322,919	\$ 345,668
65870	Manhattan Life Ins Co	\$ 254,586	248	\$ 179,862	106	\$ 137,134	\$ 77,055	\$ 1,337
62359	Constitution Life Ins Co	\$ 236,827	44	\$ 290,471	61	\$ 343,142	\$ 358,979	\$ 422,393
61271	Principal Life Ins Co	\$ 229,612	70	\$ 239,643	74	\$ 271,905	\$ 288,111	\$ 304,908
60380	American Family Life Assur Co of Col	\$ 165,536	39	\$ 208,065	47	\$ 271,088	\$ 318,695	\$ 368,120
67784	Philadelphia Amer Life Ins Co	\$ 163,926	111	\$ 99,913	86	\$ 53,836	\$ 7,116	\$ -
60054	Aetna Life Ins Co	\$ 163,048	55	\$ 162,730	63	\$ 143,721	\$ 119,347	\$ 63,365
80578	Physicians Mut Ins Co	\$ 143,583	36	\$ 178,229	45	\$ 228,134	\$ 294,425	\$ 367,806
71773	American Natl Life Ins Co Of TX	\$ 123,198	90	\$ 98,481	33	\$ 107,262	\$ 120,743	\$ 132,453
70319	Washington Natl Ins Co	\$ 108,137	20	\$ 116,699	23	\$ 129,439	\$ 137,558	\$ 163,520
81779	Individual Assur Co Life Hlth & Acc	\$ 96,368	60	\$ 74,196	62	\$ 23,560	\$ -	\$ -
89184	Sterling Investors Life Ins Co	\$ 89,269	25	\$ 93,798	32	\$ 115,660	\$ 137,083	\$ 149,933
63967	Government Personnel Mut Life Ins Co	\$ 77,060	39	\$ 66,334	40	\$ 60,293	\$ 63,162	\$ 61,761
77399	Sterling Life Ins Co	\$ 69,868	20	\$ 88,754	25	\$ 104,139	\$ 110,391	\$ 108,674
60488	American Gen Life Ins Co	\$ 64,414	13	\$ 74,274	16	\$ 96,020	\$ -	\$ 110,220
66281	Transamerica Premier Life Ins Co	\$ 62,777	17	\$ 70,155	23	\$ 70,786	\$ 85,591	\$ 111,693
67903	Provident Amer Life & Hlth Ins Co	\$ 61,744	12	\$ 85,392	18	\$ 84,898	\$ 126,222	\$ 151,518
69132	State Mut Ins Co	\$ 60,147	32	\$ 207,541	74	\$ 227,802	\$ 44,255	\$ 35,715
61999	Americo Fin Life & Ann Ins Co	\$ 53,646	49	\$ 13,383	19	\$ 251	\$ -	\$ -
90328	First Hlth Life & Hlth Ins Co	\$ 52,145	20	\$ 43,876	18	\$ 27,064	\$ -	\$ -
68845	Shenandoah Life Ins Co	\$ 45,896	12	\$ 67,212	14	\$ 82,758	\$ 79,531	\$ 85,793

Table 6: 2013-2017 Medicare Supplement Premiums and Covered Lives

Cocode	Company Name	2017 Premiums	2017 Covered Lives	2016 Premiums	2016 Covered Lives*	2015 Premiums	2014 Premiums	2013 Premiums
65927	Lincoln Heritage Life Ins Co	\$ 43,602	10	\$ 50,934	13	\$ 64,197	\$ 369,346	\$ 466,056
65536	Genworth Life & Ann Ins Co	\$ 38,598	6	\$ 59,040	8	\$ 67,700	\$ 62,150	\$ 76,602
66915	New York Life Ins Co	\$ 36,803	10	\$ 41,971	13	\$ 46,050	\$ 53,616	\$ 64,130
65331	Liberty Natl Life Ins Co	\$ 33,155	16	\$ 33,176	17	\$ 33,169	\$ 31,653	\$ 39,274
80314	Unicare Life & Hlth Ins Co	\$ 27,879	5	\$ 13,987	4	\$ 14,890	\$ 23,707	\$ 22,032
61751	Central States H & L Co Of Omaha	\$ 26,941	6	\$ 26,611	6	\$ 26,293	\$ 28,087	\$ 30,590
82880	CSI Life Ins Co	\$ 26,584	30	\$ 1,544	6	\$ -	\$ -	\$ -
62308	Connecticut Gen Life Ins Co	\$ 24,925	10	\$ 27,266	11	\$ 28,908	\$ 41,613	\$ 46,678
80799	Celtic Ins Co	\$ 23,431	5	\$ 25,141	7	\$ 25,166	\$ 31,612	\$ 32,211
65900	Wilco Life Ins Co	\$ 18,645	6	\$ 20,094	7	\$ 23,146	\$ 30,189	\$ 36,067
68462	Reserve Natl Ins Co	\$ 16,713	14	\$ 3,796	2	\$ 3,572	\$ 3,353	\$ 3,056
70785	Pacificare Life & Hlth Ins Co	\$ 16,338	6	\$ 15,947	6	\$ 15,365	\$ 16,234	\$ 20,837
62596	Union Fidelity Life Ins Co	\$ 15,420	3	\$ 16,062	3	\$ 21,067	\$ 24,783	\$ 36,553
92703	United Natl Life Ins Co Of Amer	\$ 15,205	5	\$ 17,224	6	\$ 24,230	\$ 31,615	\$ 33,600
68543	Liberty Bankers Life Ins Co.	\$ 13,916	17	\$ -	-	\$ -	\$ -	\$ -
76112	Oxford Life Ins Co	\$ 11,983	5	\$ 10,935	5	\$ 11,159	\$ 10,850	\$ 10,660
63312	Great Amer Life Ins Co	\$ 8,299	2	\$ 7,818	2	\$ 7,202	\$ 6,469	\$ 6,133
60836	American Republic Ins Co	\$ 7,507	2	\$ 7,090	2	\$ 13,088	\$ 18,021	\$ 19,348
61727	Central Reserve Life Ins Co	\$ 6,273	2	\$ 12,713	3	\$ 14,450	\$ 14,283	\$ 17,914
78743	New Era Life Ins Co	\$ 5,889	6	\$ 6,680	6	\$ 10,307	\$ 16,496	\$ 15,868
70025	Genworth Life Ins Co	\$ 5,314	1	\$ 5,244	1	\$ 5,909	\$ 8,727	\$ 18,521
60577	American Income Life Ins Co	\$ 4,931	1	\$ 4,723	1	\$ -	\$ 9,224	\$ 8,952
20796	21st Century Premier Ins Co	\$ 3,779	2	\$ 5,394	3	\$ 4,454	\$ 4,898	\$ 4,634
60183	S USA Life Ins Co Inc	\$ 2,383	11	\$ -	-	\$ -	\$ -	\$ -
69744	Union Labor Life Ins Co	\$ 1,892	1	\$ 1,215	1	\$ 1,606	\$ 1,432	\$ 1,571
77828	Companion Life Ins Co	\$ 1,328	1	\$ 1,328	1	\$ 1,328	\$ 1,328	\$ 1,328
91785	Equitable Natl Life Ins Co Inc	\$ 232	1	\$ -	-	\$ -	\$ -	\$ -

Table 6: 2013-2017 Medicare Supplement Premiums and Covered Lives

Cocode	Company Name	2017 Premiums	2017 Covered Lives	2016 Premiums	2016 Covered Lives*	2015 Premiums	2014 Premiums	2013 Premiums
63479	United Teacher Assoc Ins Co	\$ -	-	\$ -	-	\$ 364,777	\$ 385,514	\$ 440,341
68241	Prudential Ins Co Of Amer	\$ -	-	\$ -	-	\$ -	\$ -	\$ 124
Totals		\$ 193,332,933	87,151	\$182,681,806	91,339	\$ 172,956,606	\$ 163,374,121	\$ 152,734,329

*First year for covered lives for all companies.

Table 7: 2013-2017 WV Dental Plans Earned Premium and Enrollment

Group Code	Cocode	Company Name	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives
2479	12329	DELTA DENTAL OF W VA	\$ 26,978,074	104,861	\$ 25,769,234	100,184	\$ 24,409,091	93,837	\$ 23,388,665	90,137	\$ 21,483,547	85,711
812	85766	UNITED CONCORDIA INS CO	\$ 5,563,922	23,344	\$ 5,593,001	24,871	\$ 5,437,124	24,942	\$ 5,166,310	18,349	\$ 4,758,992	17,620
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ 2,477,524	8,320	\$ 2,457,350	8,069	\$ 2,188,566	7,425	\$ 1,855,159	6,721	\$ 1,499,908	5,220
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 1,707,271	1,467	\$ 1,201,457	2,449	\$ 722,129	1,450	\$ 484,538	1,458	\$ 141,412	1,009
2479	81396	DELTA DENTAL INS CO	\$ 1,131,260	2,001	\$ 1,090,542	1,942	\$ 1,031,804	17,338	\$ 903,706	1,579	\$ 830,801	1,451
119	73288	HUMANA INS CO	\$ 870,462	3,067	\$ 852,192	2,858	\$ 867,503	3,054	\$ 621,741	4,629	\$ -	-
119	60984	COMPBENEFITS INS CO	\$ 281,421	909	\$ 298,699	1,020	\$ 306,923	1,021	\$ 310,003	1,079	\$ -	-
2479	73474	DENTEGRA INS CO	\$ 45,211	129	\$ 64,770	169	\$ 118,598	305	\$ 373,383	1,734	\$ -	-
4667	67660	PENNSYLVANIA LIFE INS CO	\$ 3,902	8	\$ 3,963	8	\$ 4,394	9	\$ 5,387	10	\$ 6,557	14
1	81973	COVENTRY HLTH & LIFE INS CO	\$ -	-	\$ -	-	\$ 253,355	-	\$ 687,608	-	\$ 743,470	-
119	70580	HUMANDENTAL	\$ -	-	\$ -	-	\$ -	-	\$ 578,174	-	\$ -	-
917	70670	HEALTH CARE SERV CORP	\$ -	5	\$ -	5	\$ -	-	\$ 228	7	\$ 514	12
115	92525	TRUASSURE INS CO	\$ -	230	\$ -	217	\$ -	-	\$ -	-	\$ -	-
Totals			\$ 39,059,047	144,341	\$ 37,331,208	141,792	\$ 35,339,487	149,381	\$ 34,374,902	125,703	\$ 29,465,201	111,037

Table 8: 2013-2017 WV Vision Plans Earned Premium and Covered Lives

Group Code	Cocode	Company Name	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives
1189	39616	VISION SERV PLAN INS CO	\$ 3,038,791	33,373	\$ 3,158,832	34,577	\$ 2,863,158	33,422	\$ 5,166,109	33,513	\$ 7,008,511	94,600
812	54828	HIGHMARK WEST VIRGINIA INC.	\$ 2,132,269	1,478	\$ 2,160,317	2,221	\$ 2,018,793	815	\$ 2,081,690	820	\$ 1,904,553	567
477	61700	RENAISSANCE LIFE & HLTH INS CO OF AM	\$ 420,806	6,730	\$ 268,558	5,061	\$ 134,608	4,097	\$ 73,929	106	\$ -	-
4696	53953	VISION BENEFITS OF AMER INC	\$ 252,613	6,003	\$ 267,185	6,216	\$ 266,289	6,348	\$ 268,903	6,460	\$ 293,008	6,752
119	73288	HUMANA INS CO	\$ 184,090	1,365	\$ 161,482	1,058	\$ 153,770	1,005	\$ 303,233	2,025	\$ -	-
119	60984	COMPBENEFITS INS CO	\$ 69,922	977	\$ 80,504	1,201	\$ 82,842	1,233	\$ 80,402	1,215	\$ -	-
812	85766	UNITED CONCORDIA INS CO	\$ 5,483	92	\$ 6,929	75	\$ 8,801	103	\$ 8,178	110	\$ 7,303	95
Totals			\$ 6,103,974	50,018	\$ 6,103,807	50,409	\$ 5,528,261	47,023	\$ 7,982,444	44,249	\$ 9,213,375	102,014

Table 9: 2013-2017 WV Individual Long-Term Care Earned Premium and Covered Lives

Cocode	Company Name	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives
70025	Genworth Life Ins Co	\$ 8,078,920	4,049	\$ 8,162,360	4,222	\$ 8,257,358	4,489	\$ 8,168,048	4,692	\$ 7,745,772	4,865
69000	Northwestern Long Term Care Ins Co	\$ 4,543,008	1,702	\$ 4,308,492	1,738	\$ 4,220,030	1,731	\$ 4,175,670	1,700	\$ 4,017,608	1,674
61263	Bankers Life & Cas Co	\$ 2,344,391	1,341	\$ 2,503,132	1,458	\$ 2,467,643	1,618	\$ 2,701,238	1,767	\$ 2,879,620	1,914
65838	John Hancock Life Ins Co USA	\$ 1,676,115	841	\$ 1,694,162	857	\$ 1,807,493	886	\$ 1,814,638	900	\$ 1,840,752	900
65978	Metropolitan Life Ins Co	\$ 1,468,265	791	\$ 1,455,974	813	\$ 1,454,819	833	\$ 1,509,537	849	\$ 1,551,497	877
65005	RiverSource Life Ins Co	\$ 1,166,979	633	\$ 1,219,531	677	\$ 1,197,683	711	\$ 1,210,745	756	\$ 1,207,882	795
25178	State Farm Mut Auto Ins Co	\$ 1,022,536	506	\$ 986,421	520	\$ 912,883	512	\$ 878,497	531	\$ 810,372	564
71412	Mutual Of Omaha Ins Co	\$ 993,627	492	\$ 938,365	462	\$ 925,192	461	\$ 837,736	451	\$ 808,701	433
66915	New York Life Ins Co	\$ 734,508	399	\$ 782,603	410	\$ 737,188	420	\$ 674,713	424	\$ 2,434,385	1,321
20443	Continental Cas Co	\$ 540,632	265	\$ 556,397	287	\$ 567,108	323	\$ 583,478	345	\$ 587,996	378
65935	Massachusetts Mut Life Ins Co	\$ 529,378	258	\$ 505,841	253	\$ 490,198	248	\$ 493,430	246	\$ 486,486	244
68241	Prudential Ins Co Of Amer	\$ 468,720	178	\$ 498,489	186	\$ 503,509	199	\$ 481,767	221	\$ 514,058	232
62235	Unum Life Ins Co Of Amer	\$ 400,316	264	\$ 398,392	273	\$ 385,829	279	\$ 399,187	286	\$ 410,597	290
71404	Continental Gen Ins Co	\$ 368,898	289	\$ 368,725	309	\$ 116,594	71	\$ 133,633	75	\$ 129,488	78
90611	Allianz Life Ins Co Of N Amer	\$ 330,165	198	\$ 329,491	200	\$ 343,526	203	\$ 349,003	200	\$ 319,998	211
56014	Thrivent Financial For Lutherans	\$ 319,941	178	\$ 311,413	179	\$ 307,912	179	\$ 319,118	184	\$ 324,351	192
86231	Transamerica Life Ins Co	\$ 279,364	173	\$ 280,412	172	\$ 299,833	171	\$ 230,259	142	\$ 235,095	153
91642	Forethought Life Ins Co	\$ 242,321	153	\$ 215,431	150	\$ 174,065	137	\$ 137,152	108	\$ 97,612	76
87726	Metlife Ins Co USA	\$ 205,955	64	\$ 229,369	85	\$ 227,776	97	\$ 226,031	115	\$ 246,277	128
71714	Berkshire Life Ins Co of Amer	\$ 191,971	59	\$ 186,264	58	\$ 178,013	60	\$ 167,400	60	\$ 174,399	60
76325	Senior Hlth Ins Co of PA	\$ 189,634	101	\$ 206,938	115	\$ 255,126	137	\$ 307,355	156	\$ 374,619	185
69345	Teachers Ins & Ann Assoc Of Amer	\$ 188,793	79	\$ 175,773	79	\$ 178,319	81	\$ 183,027	86	\$ 172,644	93
69868	United Of Omaha Life Ins Co	\$ 155,452	77	\$ 152,585	76	\$ 158,679	77	\$ 159,327	81	\$ 155,352	81
60380	American Family Life Assur Co of Col	\$ 152,069	195	\$ 144,074	206	\$ 209,559	217	\$ 186,241	227	\$ 205,532	244
58033	Knights Of Columbus	\$ 132,488	79	\$ 127,974	78	\$ 126,802	77	\$ 120,219	79	\$ 85,970	71
70408	Union Security Ins Co	\$ 120,768	65	\$ 138,026	69	\$ 128,995	70	\$ 138,777	71	\$ 137,439	75
60410	American Fidelity Assur Co	\$ 112,203	87	\$ 106,299	91	\$ 100,960	93	\$ 106,171	97	\$ 114,974	97
69515	Medamerica Ins Co	\$ 100,483	63	\$ 90,826	68	\$ 93,115	70	\$ 75,959	73	\$ 85,359	69
65595	Lincoln Benefit Life Co	\$ 91,046	68	\$ 88,735	67	\$ 87,702	69	\$ 106,444	71	\$ 113,915	71
68195	Provident Life & Accident Ins Co	\$ 83,061	64	\$ 73,558	65	\$ 83,130	66	\$ 79,243	67	\$ 87,349	66
65080	John Alden Life Ins Co	\$ 78,525	72	\$ 84,817	78	\$ 89,660	82	\$ 90,495	86	\$ 100,593	91
66281	Transamerica Premier Life Ins Co	\$ 76,621	103	\$ 82,040	105	\$ 99,346	146	\$ 102,612	148	\$ 106,280	151

Table 9: 2013-2017 WV Individual Long-Term Care Earned Premium and Covered Lives

Cocode	Company Name	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives
60142	TIAA Cref Life Ins Co	\$ 74,332	37	\$ 66,475	40	\$ 64,891	40	\$ 64,794	41	\$ 64,213	42
69477	Time Ins Co	\$ 65,639	51	\$ 44,879	53	\$ 71,244	56	\$ 71,317	60	\$ 76,451	66
77720	LifeSecure Ins Co	\$ 56,732	-	\$ 54,677	-	\$ 43,483	-	\$ 18,071	14	\$ 4,299	7
92916	United Amer Ins Co	\$ 46,654	31	\$ 56,156	35	\$ 63,110	45	\$ 65,621	51	\$ 74,835	53
60488	American Gen Life Ins Co	\$ 41,248	11	\$ 43,318	12	\$ 43,224	14	\$ 451,387	114	\$ 46,726	14
65110	Kanawha Ins Co	\$ 37,761	30	\$ 37,799	30	\$ 35,430	30	\$ 38,006	31	\$ 39,434	33
65676	Lincoln Natl Life Ins Co	\$ 25,780	9	\$ 28,034	10	\$ 26,485	11	\$ 19,974	12	\$ 31,713	15
62553	Country Life Ins Co	\$ 23,165	7	\$ 17,169	6	\$ 30,309	9	\$ 20,581	9	\$ 12,346	4
69116	State Life Ins Co	\$ 22,595	21	\$ 18,015	22	\$ 22,830	22	\$ 18,044	22	\$ 23,702	22
62626	CMFG Life Ins Co	\$ 21,698	15	\$ 21,166	16	\$ 26,717	16	\$ 26,793	16	\$ 25,404	16
80578	Physicians Mut Ins Co	\$ 18,736	13	\$ 23,314	14	\$ 23,229	15	\$ 23,015	18	\$ 25,024	20
70319	Washington Natl Ins Co	\$ 18,541	14	\$ 22,129	15	\$ 22,217	13	\$ 24,425	14	\$ 27,908	18
57320	Woodmen World Life Ins Soc	\$ 15,894	-	\$ 21,522	-	\$ 22,465	17	\$ 24,198	17	\$ 26,822	-
65056	Jackson Natl Life Ins Co	\$ 12,590	7	\$ 11,796	7	\$ 11,220	7	\$ 11,793	9	\$ 11,258	9
61271	Principal Life Ins Co	\$ 12,071	9	\$ 12,739	10	\$ 12,739	10	\$ 12,598	10	\$ 12,670	10
86355	Standard Life & Accident Ins Co	\$ 11,464	10	\$ 12,614	13	\$ 11,857	13	\$ 11,630	14	\$ 14,560	18
62146	Combined Ins Co Of Amer	\$ 9,470	6	\$ 11,421	7	\$ 11,590	7	\$ 12,627	7	\$ 12,190	9
42129	United Security Assur Co Of PA	\$ 9,444	8	\$ 9,695	7	\$ 8,839	9	\$ 14,626	10	\$ 12,280	10
76236	Cincinnati Life Ins Co	\$ 9,193	5	\$ 2,460	2	\$ 9,168	5	\$ 9,168	5	\$ 7,628	5
65536	Genworth Life & Ann Ins Co	\$ 5,752	5	\$ 3,894	5	\$ 6,190	6	\$ 7,277	6	\$ 7,153	6
62952	Equitable Life & Cas Ins Co	\$ 4,150	1	\$ 5,454	2	\$ 6,274	3	\$ 2,800	2	\$ 3,013	2
71471	Ability Ins Co	\$ 3,934	2	\$ 3,934	2	\$ 3,934	2	\$ 3,934	2	\$ 3,856	2
71439	Assurity Life Ins Co	\$ 3,358	3	\$ 3,217	3	\$ 3,245	3	\$ 3,147	3	\$ 3,300	3
62359	Constitution Life Ins Co	\$ 2,139	1	\$ 3,266	2	\$ 4,054	2	\$ 4,594	3	\$ 5,150	3
92703	United Natl Life Ins Co Of Amer	\$ 1,510	1	\$ 2,186	1	\$ 3,744	2	\$ 3,744	2	\$ 3,744	2
68500	Continental Life Ins Co Brentwood	\$ 1,163	1	\$ 1,309	1	\$ 1,152	1	\$ 1,286	1	\$ 1,300	1
67660	Pennsylvania Life Ins Co	\$ 945	2	\$ 950	2	\$ 943	2	\$ -	-	\$ -	-
60534	American Heritage Life Ins Co	\$ 731	2	\$ 733	2	\$ 735	2	\$ 734	2	\$ 731	2
88072	Hartford Life Ins Co	\$ 690	1	\$ 1,106	1	\$ 1,106	1	\$ 980	1	\$ 1,288	1
67199	Old Amer Ins Co	\$ 410	1	\$ 940	2	\$ 940	2	\$ 938	2	\$ 977	2
35963	AF&L Ins Co	\$ -	-	\$ -	-	\$ 14,361	7	\$ 20,527	10	\$ 21,551	10
61239	Bankers Fidelity Life Ins Co	\$ -	-	\$ (25)	1	\$ 493	1	\$ 2,544	2	\$ 3,110	5

Table 9: 2013-2017 WV Individual Long-Term Care Earned Premium and Covered Lives

Cocode	Company Name	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives
61883	Central United Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ (130)	-
63479	United Teacher Assoc Ins Co	\$ -	-	\$ -	-	\$ 269,461	265	\$ 273,844	281	\$ 271,064	289
64211	Guarantee Trust Life Ins Co	\$ -	-	\$ 363	-	\$ 517	1	\$ 517	1	\$ 517	1
65021	Stonebridge Life Ins Co	\$ -	-	\$ -	-	\$ -	-	\$ 68,271	35	\$ 79,750	40
70106	United States Life Ins Co in the Cit	\$ -	-	\$ -	-	\$ -	-	\$ 5,110	2	\$ -	-
92657	Nationwide Life & Ann Ins Co	\$ -	-	\$ 12,453	21	\$ 8,048	12	\$ 2,686	8	\$ -	-
	Totals	\$ 27,944,942	14,190	\$ 27,958,067	14,750	\$ 28,072,289	15,464	\$ 28,488,751	16,131	\$ 29,518,809	17,419

Table 10: 2013-2017 Group Long-Term Earned Premiums and Covered Lives

Cocode	Company Name	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives
62235	Unum Life Ins Co Of Amer	\$ 1,407,593	7,218	\$ 1,378,186	7,761	\$ 1,173,090	7,565	\$ 1,349,697	7,298	\$ 908,307	6,060
65978	Metropolitan Life Ins Co	\$ 1,310,873	1,126	\$ 1,364,788	1,172	\$ 1,355,919	1,218	\$ 1,412,448	1,267	\$ 1,244,126	1,313
70025	Genworth Life Ins Co	\$ 661,526	609	\$ 646,431	618	\$ 659,631	640	\$ 668,897	655	\$ 602,138	665
65838	John Hancock Life Ins Co USA	\$ 503,703	582	\$ 555,972	585	\$ 562,439	594	\$ 551,095	609	\$ 564,049	630
71404	Continental Gen Ins Co	\$ 298,407	176	\$ 303,001	184	\$ -	-	\$ -	-	\$ -	-
20443	Continental Cas Co	\$ 239,582	257	\$ -	-	\$ -	-	\$ 234,728	302	\$ 244,301	319
71412	Mutual Of Omaha Ins Co	\$ 72,416	40	\$ 70,983	43	\$ 67,148	43	\$ 66,376	42	\$ 62,516	42
93610	John Hancock Life & Hlth Ins Co	\$ 61,345	52	\$ 57,720	54	\$ 55,750	55	\$ 64,504	56	\$ 64,467	56
86231	Transamerica Life Ins Co	\$ 57,038	25	\$ 59,936	27	\$ 59,851	27	\$ 60,590	27	\$ 63,266	29
60410	American Fidelity Assur Co	\$ 13,489	13	\$ 10,126	13	\$ 10,345	13	\$ 9,896	14	\$ 9,658	14
66915	New York Life Ins Co	\$ 7,261	8	\$ 8,016	9	\$ 9,339	10	\$ 12,870	11	\$ 44,483	39
62308	Connecticut Gen Life Ins Co	\$ 4,345	12	\$ 4,493	13	\$ 4,673	13	\$ 6,562	13	\$ 8,686	17
68241	Prudential Ins Co Of Amer	\$ 4,220	2	\$ 4,415	2	\$ 4,689	2	\$ 6,087	3	\$ 6,251	3
68195	Provident Life & Accident Ins Co	\$ 3,637	10	\$ 3,376	10	\$ 7,571	14	\$ 7,512	14	\$ 6,104	12
76325	Senior Hlth Ins Co of PA	\$ 1,084	1	\$ 1,095	1	\$ 1,089	1	\$ 1,092	1	\$ 543	1
69515	Medamerica Ins Co	\$ 1,044	6	\$ 1,044	6	\$ 1,044	6	\$ 1,016	6	\$ 1,019	6
87726	Metlife Ins Co USA	\$ 318	2	\$ 246	2	\$ 398	3	\$ 415	3	\$ 426	3
70319	Washington Natl Ins Co	\$ 276	1	\$ -	1	\$ 276	1	\$ 620	1	\$ 1,558	2
63479	United Teacher Assoc Ins Co	\$ -	-	\$ -	-	\$ 301,622	193	\$ 331,593	204	\$ 347,563	213
Totals		\$ 4,648,157	10,140	\$ 4,469,828	10,501	\$ 4,274,874	10,398	\$ 4,785,998	10,526	\$ 4,179,461	9,424

Table 11: 2013-2017 Title XIX Medicaid (Managed Care Organizations) Earned Premiums and Covered Lives

Group Code	Cocode	Company Name	2017 Earned Premium	2017 Covered Lives	2016 Earned Premium	2016 Covered Lives	2015 Earned Premium	2015 Covered Lives	2014 Earned Premium	2014 Covered Lives	2013 Earned Premium	2013 Covered Lives
671	11810	Unicare Hlth Plan of WV Inc	\$ 503,048,005	140,645	\$ 496,415,408	131,027	\$ 314,670,030	126,548	\$ 275,467,103	88,546	\$ 215,514,864	86,911
812	15020	West Virginia Family Hlth Plan Inc	\$ 324,129,574	66,489	\$ 484,527,386	62,350	\$ 92,859,360	157,586	\$ 1,698,059	3,202	\$ -	-
1	95408	Coventry Hlth Care of W VA Inc (Aetna)	\$ 488,910,610	125,315	\$ 299,576,726	120,572	\$ 295,374,554	121,537	\$ 237,908,177	72,819	\$ 180,240,760	69,776
1297	95677	The Hlth Plan the Upper OH Valley In	\$ 335,421,921	82,463	\$ 297,372,031	73,422	\$ 146,901,078	67,735	\$ 106,299,315	33,386	\$ 74,733,992	29,595
Totals			\$ 1,651,510,110	414,912	\$ 1,577,891,551	387,371	\$ 849,805,022	473,406	\$ 621,372,654	197,953	\$ 470,489,616	186,282