ORIGINAL

ANNUAL STATEMENT

of the

HMO Maine, a Line of Business of Anthem Health Plans of Maine, Inc.

of

South Portland

in the State of

Maine

to the

Bureau of insurance

of the State of

Maine

For the Year Ended
December 31, 2015

RECEIVED
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MAINE BUREAU
OF INSURANCE

2015

STATEMENT OF REVENUE AND EXPENSES

		Current Year 1 Uncovered	Current Year 2 Total	Prior Year 3 Total
1.	Member Months	XXX	955,543	875,798
2.	Net premium income (including $ non-health premium income)	XXX	392,010,891	356,327,736
3.	Change in unearned premium reserves and reserve for rate credits	XXX	7,792,012	(11,930,845)
4.	Fee-for-service (net of $ medical expenses)	XXX	0	
5.	Risk revenue	XXX	0	
6.	Aggregate write-ins for other health care related revenues	XXX	0	0
7.	Aggregate write-ins for other non-health revenues	XXX	0	0
8.	Total revenues (Lines 2 to 7)	XXX	399,802,903	344,396,891
	Hospital and Medical:			
9.	Hospital/medical benefits		281,681,382	238,698,301
10.	Other professional services		36	5,699
11.	Outside referrals		0	
12.	Emergency room and out-of-area		13,336,359	13,210,713
13.	Prescription drugs		59,757,141	53,629,934
14.	Aggregate write-ins for other hospital and medical	0	0	0
15.	Incentive pool, withhold adjustments and bonus amounts		2,096,014	2,644,687
16.	Subtotal (Lines 9 to 15)	0	356,870,932	308,189,334
	Less:			
17.	Net reinsurance recoveries		6,692,520	5,065,787
18.	Total hospital and medical (Lines 16 minus 17)	0	350,178,412	303,123,547
19.	Non-health claims (net)			
20.	Claims adjustment expenses, including $ 4,757,581 cost containment expenses		9,267,031	9,661,325
21.	General administrative expenses		27,424,605	20,823,776
22.	Increase in reserves for life and accident and health contracts (including $ increase in reserves for life only)		(991,875)	991,875
23.	Total underwriting deductions (Lines 18 through 22)	0	385,878,173	334,600,523
24.	Net underwriting gain or (loss) (Lines 8 minus 23)	XXX	13,924,730	9,796,368
25.	Net investment income earned (Exhibit of Net Investment Income, Line 17)		3,104,796	1,892,674
26.	Net realized capital gains (losses) less capital gains tax of $			
27.	Net investment gains (losses) (Lines 25 plus 26)	0	3,104,796	1,892,674
28.	Net gain or (loss) from agents' or premium balances charged off [(amount recovered $) (amount charged off $)]			
29.	Aggregate write-ins for other income or expenses	0	0	0
30.	Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29)	XXX	17,029,526	11,689,042
31.	Federal and foreign income taxes incurred	XXX	5,960,334	4,091,165
32.	Net income (loss) (Lines 30 minus 31)	XXX	11,069,192	7,597,877
	DETAILS OF WRITE-INS			
0601.		XXX		
0602.		XXX		
0603		XXX		
0698.	Summary of remaining write-ins for Line 6 from overflow page	XXX	0	0
0699.	Totals (Lines 0601 thru 0603 plus 0698)(Line 6 above)	XXX	0	0
0701.		XXX		
0702.		XXX		
0703		XXX		
0798.	Summary of remaining write-ins for Line 7 from overflow page	XXX	0	0
0799.	Totals (Lines 0701 thru 0703 plus 0798)(Line 7 above)	XXX	0	0
1401.				
1402.				
1403.				
1498.	Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499.	Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	0	0	0
2901.				
2902.				
2903				
2998.	Summary of remaining write-ins for Line 29 from overflow page	0	0	0
2999.	Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0	0

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Comprehensive (Hospital & Medical)	3 Medicare Supplement	4 Dental Only	5 Vision Only	6 Federal Employees Health Benefits Plan	7 Title XVIII Medicare	8 Title XIX Medicaid	9 Other Health	10 Other Non-Health
1. Net premium income	392,010,891	378,512,345					10,839,052		2,659,494	
2. Change in unearned premium reserves and reserve for rate credit	7,792,012	7,792,012								
3. Fee-for-service (net of $ ..... medical expenses)	0									XXX
4. Risk revenue	0									XXX
5. Aggregate write-ins for other health care related revenues	0	0	0	0	0	0	0	0	0	XXX
6. Aggregate write-ins for other non-health care related revenues	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. Total revenues (Lines 1 to 6)	399,802,903	386,304,357	0	0	0	0	10,839,052	0	2,659,494	0
8. Hospital/medical benefits	281,681,382	266,363,920					10,246,418		5,071,044	XXX
9. Other professional services	36	24					12			XXX
10. Outside referrals	0	0					0			XXX
11. Emergency room and out-of-area	13,336,359	13,336,359					0			XXX
12. Prescription drugs	59,757,141	59,757,690					(549)			XXX
13. Aggregate write-ins for other hospital and medical	0	0	0	0	0	0	0	0	0	XXX
14. Incentive pool, withhold adjustments and bonus amounts	2,096,014	2,050,567					45,447			XXX
15. Subtotal (Lines 8 to 14)	356,870,932	341,508,560	0	0	0	0	10,291,328	0	5,071,044	XXX
16. Net reinsurance recoveries	6,692,520	6,692,520								XXX
17. Total medical and hospital (Lines 15 minus 16)	350,178,412	334,816,040	0	0	0	0	10,291,328	0	5,071,044	XXX
18. Non-health claims (net)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
19. Claims adjustment expenses including $ ....4,757,581 cost containment expenses	9,267,031	8,813,175					613,086		(159,230)	
20. General administrative expenses	27,424,605	26,081,477					1,814,349		(471,221)	
21. Increase in reserves for accident and health contracts	(991,875)						(991,875)			XXX
22. Increase in reserves for life contracts	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23. Total underwriting deductions (Lines 17 to 22)	385,878,173	369,710,692	0	0	0	0	11,726,888	0	4,440,593	0
24. Total underwriting gain or (loss) (Line 7 minus Line 23)	13,924,730	16,593,665	0	0	0	0	(887,836)	0	(1,781,099)	0
DETAILS OF WRITE-INS										
0501.										XXX
0502.										XXX
0503.										XXX
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	XXX
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0	XXX
0601.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0602.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0603.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0698. Summary of remaining write-ins for Line 6 from overflow page	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
1301.										XXX
1302.										XXX
1303.										XXX
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	XXX
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	XXX

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS

Line of Business	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Ceded	4 Net Premium Income (Cols. 1 + 2 - 3)
1. Comprehensive (hospital and medical)	379,018,054		505,709	378,512,345
2. Medicare Supplement				0
3. Dental only				0
4. Vision only				0
5. Federal Employees Health Benefits Plan	0			0
6. Title XVIII - Medicare	10,839,052			10,839,052
7. Title XIX - Medicaid	0			0
8. Other health	2,659,494			2,659,494
9. Health subtotal (Lines 1 through 8)	392,516,600	0	505,709	392,010,891
10. Life	0			0
11. Property/casualty	0			0
12. Totals (Lines 9 to 11)	392,516,600	0	505,709	392,010,891

EXHIBIT 1 - ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY

Source of Enrollment	Total Members at End of					6
	1 Prior Year	2 First Quarter	3 Second Quarter	4 Third Quarter	5 Current Year	Current Year Member Months
1. Health Maintenance Organizations	10,121	16,648	17,241	17,102	17,221	197,410
2. Provider Service Organizations						
3. Preferred Provider Organizations						
4. Point of Service	50,047	48,892	49,444	50,073	50,058	599,638
5. Indemnity Only						
6. Aggregate write-ins for other lines of business	13,460	13,675	13,178	12,883	12,819	158,495
7. Total	73,628	79,215	79,863	80,058	80,098	955,543
DETAILS OF WRITE-INS						
0601. Stop Loss	13,460	13,675	13,178	12,883	12,819	158,495
0602.						
0603.						
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	13,460	13,675	13,178	12,883	12,819	158,495

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION Anthem Health Plans of Maine, Inc. 2. South Portland, ME (LOCATION)

NAIC Group Code 0671 BUSINESS IN THE STATE OF Maine DURING THE YEAR 2015 NAIC Company Code 52618

	1	Comprehensive (Hospital & Medical) 2	3	4	5	6	7	8	9	10
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other
Total Members at end of:										
1. Prior Year	73,628	7,461	52,545					162		13,460
2. First Quarter	79,215	14,998	50,687	0	0	0	0	791	0	12,739
3. Second Quarter	79,863	15,302	50,540	0	0	0	0	843	0	13,178
4. Third Quarter	80,058	14,717	50,842					1,616		12,883
5. Current Year	80,098	14,249	51,146					1,884		12,819
6. Current Year Member Months	955,543	171,473	608,770					16,805		158,495
Total Member Ambulatory Encounters for Year:										
7 Physician	436,873	65,360	365,312					6,201		
8. Non-Physician	160,152	24,230	122,189					13,733		
9. Total	597,025	89,590	487,501	0	0	0	0	19,934	0	0
10. Hospital Patient Days Incurred	15,332	3,351	11,172					809		
11. Number of Inpatient Admissions	3,607	687	2,798					122		
12. Health Premiums Written (b)	392,516,600	59,284,556	319,733,498					10,839,052		2,659,494
13. Life Premiums Direct	0									
14. Property/Casualty Premiums Written	0									
15. Health Premiums Earned	400,308,612	58,733,061	328,077,005					10,839,052		2,659,494
16. Property/Casualty Premiums Earned	0									
17. Amount Paid for Provision of Health Care Services	0									
18 Amount Incurred for Provision of Health Care Services	356,870,932	49,028,336	292,480,224					10,291,328		5,071,044

(a) For health business: number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... .

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees $ 10,839,052

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)

REPORT FOR: 1. CORPORATION Anthem Health Plans of Maine, Inc. 2. South Portland, ME (LOCATION)

NAIC Group Code 0671 BUSINESS IN THE STATE OF Grand Total DURING THE YEAR 2015 NAIC Company Code 52618

	1	Comprehensive (Hospital & Medical) 2	3	4	5	6	7	8	9	10
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefit Plan	Title XVIII Medicare	Title XIX Medicaid	Other
Total Members at end of:										
1. Prior Year	73,628	7,461	52,545	0	0	0	0	162	0	13,460
2. First Quarter	79,215	14,998	50,687	0	0	0	0	791	0	12,739
3. Second Quarter	79,863	15,302	50,540	0	0	0	0	843	0	13,178
4. Third Quarter	80,058	14,717	50,842	0	0	0	0	1,616	0	12,883
5. Current Year	80,098	14,249	51,146	0	0	0	0	1,884	0	12,819
6. Current Year Member Months	955,543	171,473	608,770	0	0	0	0	16,805	0	158,495
Total Member Ambulatory Encounters for Year:										
7 Physician	436,873	65,360	365,312	0	0	0	0	6,201	0	0
8. Non-Physician	160,152	24,230	122,189	0	0	0	0	13,733	0	0
9. Total	597,025	89,590	487,501	0	0	0	0	19,934	0	0
10. Hospital Patient Days Incurred	15,332	3,351	11,172	0	0	0	0	809	0	0
11. Number of Inpatient Admissions	3,607	687	2,798	0	0	0	0	122	0	0
12. Health Premiums Written (b)	392,516,600	59,284,556	319,733,498	0	0	0	0	10,839,052	0	2,659,494
13. Life Premiums Direct	0	0	0	0	0	0	0	0	0	0
14. Property/Casualty Premiums Written	0	0	0	0	0	0	0	0	0	0
15. Health Premiums Earned	400,308,612	58,733,061	328,077,005	0	0	0	0	10,839,052	0	2,659,494
16. Property/Casualty Premiums Earned	0	0	0	0	0	0	0	0	0	0
17. Amount Paid for Provision of Health Care Services	0	0	0	0	0	0	0	0	0	0
18 Amount Incurred for Provision of Health Care Services	356,870,932	49,028,336	292,480,224	0	0	0	0	10,291,328	0	5,071,044

(a) For health business: number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .
(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees $ 10,839,052