

2022 Financial Results for Health Insurance Companies in Maine (Detailed version)

The following tables show Maine data reported by leading health insurers and health maintenance organizations (HMOs) that provide medical expense insurance in Maine. Data is shown separately for each of three market segments: Large Group (employers with more than 50 employees), Small Group (employers with 50 or fewer employees), and Individual (people who are not covered by an employer plan and buy coverage directly). The data does not include stop loss, accidental injury, specified disease, hospital indemnity, Medicare Supplement, disability income, long-term care, or other limited benefit coverage. In some cases, companies in the same insurance group are presented together in one table. Grand totals are shown for each market segment, and they include information for Long form filers and for Short form filers (those with smaller premium volume). However, the "Grand Totals" exclude the following data for Short form filers because they are not required to report it: Number of Covered Lives, Number of Member Months during the Year, Number of Contracts Issued during the Year, and Number of Contracts Issued during the Year Covering Policyholders that were Uninsured for the Prior 90 Days. While the Bureau checks this data for consistency with other reported information, we cannot vouch for the accuracy of the data.

Here is a list of the items contained in the tables below along with a description of the items:

- (1) Number of Covered Lives, Dec. 31: This is the number of people (including dependents) who were covered as of the end of the year.
- (2) Member Months during Year: This the sum of the number of people covered during each month during the year. One person covered for the whole year represents 12 member months.
- (3) Number of Contracts issued in 2022: This is the number of individual or group policies issued during the year and still in force at the end of the year.
- (4) Number of contracts issued in 2022 covering policyholders who were uninsured for the prior 90 days: This is the number of individual policies issued to previously uninsured individuals and the number issued to small groups that did not have a previous health plan in the prior 90 days. Some carriers were unable to report this data.
- (5) Premiums Earned: This is the amount paid for coverage during the year regardless of when it was paid. For example, premiums paid in December 2021 for coverage in January 2022 are included in 2022 premiums earned, but premiums paid in December 2022 for coverage in January 2023 are not included.

(6) Claims Incurred: This is the amount paid for medical services provided during the year regardless of when it was paid. For example, claims paid in January 2022 for services provided in December 2021 are included in 2021 claims incurred but claims paid in January 2023 for services provided in December 2022 are included in 2022 claims incurred. Claims incurred are also shown as a percentage of premium. This is commonly called the “loss ratio” and is sometimes considered a measure of how good a value is received for the premium paid. However, it can be misleading. For example, an insurer that has healthier policyholders, on average, than another insurer may have a lower loss ratio even though it may charge less for similar coverage. Also, if the volume of business is small, experience is subject to random fluctuations.

(7) Increase in Policy Reserves: Policy reserves are held when future premiums are not expected to be sufficient to cover future claims. For example, some types of insurance policies have premiums based on the age when the policy was issued. Even though claims are expected to increase as the person ages, the premiums will not reflect this, so part of the premium in the early years is held in a reserve to cover later claims. This is generally not the case for medical expense insurance and therefore policy reserves are generally not a significant item.

(8) Administrative Expenses: This includes all expenses reported on the companies’ annual financial statement other than claims. Administrative expenses include office space, salaries, utilities, postage, office supplies, commissions, marketing, advertising, cost containment expenses, lobbying expenses, taxes (other than federal income tax), and other expenses. Cost containment expenses are expenses that reduce the amount of health care services provided, including utilization review, fraud prevention and detection, provider contracting, provider network development, smoking cessation programs, disease management programs, and case management.

(9) Underwriting Gain or (Loss): This is the amount of premium left over (or the shortfall) after claims and administrative expenses are paid and any needed increase is added to policy reserves. Underwriting gain differs somewhat from “profit” in that it does not reflect certain items, primarily income from investments, capital gains and losses, and federal income taxes.

(10) Premium per Member Month: This is the average monthly premium per person. It should be noted that policies vary widely with respect to features such as deductibles, copayments, policy limits, and restricted provider networks. Therefore, comparing the average premium for different companies, products or market segments may be comparing “apples and oranges.” Also shown is the percentage increase (or decrease) from the prior year’s average premium. Here again, the comparison may reflect differing benefit levels. As rates increase, some employers and individuals increase their deductible or make other modifications to their policies to reduce the amount of the increase.

(11) Claims per Member Month: This is the average amount of monthly claims per person. Also shown is the percentage increase (or decrease) from the prior year’s average claims. The notes above concerning premium per member month apply

equally here. The actual trend in health care costs may be more than the trend in claims because the claims trend may reflect a reduction in benefit levels such as an increased deductible.

The Annual Report Supplements (945 Reports) for Maine's larger insurers is available on the Bureau of Insurance website. Here is the link: <https://www.maine.gov/pfr/insurance/publications/annual-reports/rule-945-reports>

Large Group

Aetna (Aetna Health Inc. + Aetna Life Ins Co.)	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	9,498		9,054		6,967	
(2) Member Months During Year	109,156		109,903		79,817	
(3) Number of Contracts issued during year	0		0		0	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$66,810,039	100%	\$60,299,713	100%	\$50,650,306	100%
(6) Claims Incurred	\$45,879,523	69%	\$55,571,029	92%	\$40,261,596	79%
(7) Increase in Policy Reserves	(\$220,709)	0%	\$27,085	0%	\$170,943	0%
(8) Administrative Expenses	\$5,584,854	8%	\$5,870,847	10%	\$5,986,008	12%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$15,566,371	23%	(\$1,169,248)	-2%	\$4,231,759	8%
(10a) Premium per Member Month [(5)/(2)]	\$612		\$549		\$635	
(10b) Premium Trend [(10a)/(10a prior year)-1]	12%		-14%		0%	
(11a) Claims per Member Month [(6)/(2)]	\$420		\$506		\$504	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-17%		0%		-4%	

Anthem Health Plans of ME Inc.	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	118,919		123,827		123,371	
(2) Member Months During Year	1,448,690		1,488,418		1,531,020	
(3) Number of Contracts issued during year	6,925		20		20	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$873,797,447	100%	\$863,221,949	100%	\$815,763,199	100%
(6) Claims Incurred	\$795,333,166	91%	\$788,632,099	91%	\$704,771,350	86%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$64,384,823	7%	\$65,555,604	8%	\$86,962,128	11%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$14,079,458	2%	\$9,034,246	1%	\$24,029,721	3%
(10a) Premium per Member Month [(5)/(2)]	\$603		\$580		\$533	
(10b) Premium Trend [(10a)/(10a prior year)-1]	4%		9%		-2%	
(11a) Claims per Member Month [(6)/(2)]	\$549		\$530		\$460	
(11b) Claims Trend [(11a)/(11a prior year)-1]	4%		15%		-7%	

CIGNA Health and Life Ins Co.	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	15,114		13,334		13,702	
(2) Member Months During Year	176,095		158,533		123,394	
(3) Number of Contracts issued during year	0		0		0	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$125,280,375	100%	\$113,089,140	100%	\$111,033,057	100%
(6) Claims Incurred	\$102,764,803	82%	\$89,677,235	79%	\$69,578,067	63%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$7,615,882	6%	\$11,864,471	10%	\$11,842,577	11%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$14,899,690	12%	\$11,547,434	10%	\$29,612,413	27%
(10a) Premium per Member Month [(5)/(2)]	\$711		\$713		\$900	
(10b) Premium Trend [(10a)/(10a prior year)-1]	0%		-21%		5%	
(11a) Claims per Member Month [(6)/(2)]	\$584		\$566		\$564	
(11b) Claims Trend [(11a)/(11a prior year)-1]	3%		0%		-13%	

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPIC)	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	32,662		33,611		35,771	
(2) Member Months During Year	385,109		412,088		449,077	
(3) Number of Contracts issued during year	245		307		353	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$215,516,604	100%	\$221,735,516	100%	\$226,371,820	100%
(6) Claims Incurred	\$183,430,833	85%	\$197,703,454	89%	\$183,531,633	81%
(7) Increase in Policy Reserves	0	0%	0	0%	262,893	\$0
(8) Administrative Expenses	\$36,563,816	17%	\$36,689,074	17%	\$37,517,234	17%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$4,478,045)	-2%	(\$12,657,012)	-6%	\$5,060,060	2%
(10a) Premium per Member Month [(5)/(2)]	\$560		\$538		\$504	
(10b) Premium Trend [(10a)/(10a prior year)-1]	4%		7%		-1%	
(11a) Claims per Member Month [(6)/(2)]	\$476		\$480		\$409	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-1%		17%		-1%	

Maine Community Health Options	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	3,285		2,346		2,367	
(2) Member Months During Year	35,031		28,265		27,409	
(3) Number of Contracts issued during year	2,224		1,524		1,525	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$17,550,218	100%	\$12,622,621	100%	\$11,957,674	100%
(6) Claims Incurred	\$17,929,523	102%	\$12,980,268	103%	\$9,868,899	83%
(7) Increase in Policy Reserves	\$585,646	3%	(\$411,483)	-3%	\$205,137	2%
(8) Administrative Expenses	\$3,965,832	23%	\$3,375,106	27%	\$4,167,888	35%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$4,930,783)	-28%	(\$3,321,270)	-26%	(\$2,284,250)	-19%
(10a) Premium per Member Month [(5)/(2)]	\$501		\$447		\$436	
(10b) Premium Trend [(10a)/(10a prior year)-1]	12%		2%		15%	
(11a) Claims per Member Month [(6)/(2)]	\$512		\$459		\$360	
(11b) Claims Trend [(11a)/(11a prior year)-1]	11%		28%		27%	

United Healthcare Ins Co.	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	4,866		4,532		5,209	
(2) Member Months During Year	56,458		57,820		58,905	
(3) Number of Contracts issued during year	285		235		208	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$30,205,947	100%	\$32,787,108	100%	\$29,867,300	100%
(6) Claims Incurred	\$25,779,279	85%	\$27,434,944	84%	\$22,448,710	75%
(7) Increase in Policy Reserves	\$3,826	0%	(\$48,285)	0%	\$56,619	0%
(8) Administrative Expenses	\$5,614,519	19%	\$6,471,448	20%	\$5,888,717	20%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$1,191,677)	-4%	(\$1,070,999)	-3%	\$1,473,254	5%
(10a) Premium per Member Month [(5)/(2)]	\$535		\$567		\$507	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-6%		12%		12%	
(11a) Claims per Member Month [(6)/(2)]	\$457		\$474		\$381	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-4%		25%		21%	

All Other Companies (Includes Short Form Filers)	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31						
(2) Member Months During Year						
(3) Number of Contracts issued during year						
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days						
(5) Premiums Earned	\$4,384,500	100%	\$4,260,804	100%	\$2,684,077	100%
(6) Claims Incurred	\$4,231,145	97%	\$2,800,585	66%	\$2,141,877	80%
(7) Increase in Policy Reserves	\$216,993	5%	\$127,027	3%	\$206,108	8%
(8) Administrative Expenses	\$381,609	9%	\$427,533	10%	\$433,800	16%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$445,247)	-10%	\$905,659	21%	(\$97,708)	-4%
(10a) Premium per Member Month [(5)/(2)]						
(10b) Premium Trend [(10a)/(10a prior year)-1]						
(11a) Claims per Member Month [(6)/(2)]						
(11b) Claims Trend [(11a)/(11a prior year)-1]						

Large Group Grand Totals (Includes Long and Short Form filers)	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	184,344		186,704		187,387	
(2) Member Months During Year	2,210,539		2,255,027		2,269,622	
(3) Number of Contracts issued during year	9,679		2,086		2,106	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$1,333,545,130	100%	\$1,308,016,851	100%	\$1,248,327,433	100%
(6) Claims Incurred	\$1,175,348,272	88%	\$1,174,799,614	90%	\$1,032,602,132	83%
(7) Increase in Policy Reserves	\$585,756	0%	(\$305,656)	0%	\$901,700	0%
(8) Administrative Expenses	\$124,111,335	9%	\$130,254,083	10%	\$152,798,352	12%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$33,499,767	3%	\$3,268,810	0%	\$62,025,249	5%
(10a) Premium per Member Month [(5)/(2)]	\$603		\$580		\$550	
(10b) Premium Trend [(10a)/(10a prior year)-1]	4%		5%		-1%	
(11a) Claims per Member Month [(6)/(2)]	\$532		\$521		\$455	
(11b) Claims Trend [(11a)/(11a prior year)-1]	2%		15%		-6%	

Small Group

Aetna (Aetna Health Inc + Aetna Life Ins Co.)	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	167		182		349	
(2) Member Months During Year	2,069		3,215		5,448	
(3) Number of Contracts issued during year	0		2		0	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$1,256,706	100%	\$1,577,687	100%	\$6,123,815	100%
(6) Claims Incurred	\$917,207	73%	\$2,588,595	164%	\$4,252,635	69%
(7) Increase in Policy Reserves	\$0	0%	\$553	0%	\$22,128	0%
(8) Administrative Expenses	\$98,372	8%	\$154,646	10%	\$723,230	12%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$241,259	19%	(\$1,166,107)	-74%	\$1,125,822	18%
(10a) Premium per Member Month [(5)/(2)]	\$607		\$491		\$1,124	
(10b) Premium Trend [(10a)/(10a prior year)-1]	24%		-56%		2%	
(11a) Claims per Member Month [(6)/(2)]	\$443		\$805		\$781	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-45%		3%		-5%	

Anthem Health Plans of ME Inc.	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	14,442		13,586		11,944	
(2) Member Months During Year	175,244		154,061		134,276	
(3) Number of Contracts issued during year	4,272		499		253	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		335		115	
(5) Premiums Earned	\$104,200,122	100%	\$83,827,055	100%	\$75,580,863	100%
(6) Claims Incurred	\$82,472,112	79%	\$65,247,850	78%	\$51,302,745	68%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$13,503,268	13%	\$11,493,188	14%	\$12,357,938	16%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$8,224,742	8%	\$7,086,017	8%	\$11,920,180	16%
(10a) Premium per Member Month [(5)/(2)]	\$595		\$544		\$563	
(10b) Premium Trend [(10a)/(10a prior year)-1]	9%		-3%		6%	
(11a) Claims per Member Month [(6)/(2)]	\$471		\$424		\$382	
(11b) Claims Trend [(11a)/(11a prior year)-1]	11%		11%		-2%	

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPIC)	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	19,371		20,942		24,914	
(2) Member Months During Year	238,352		260,844		308,484	
(3) Number of Contracts issued during year	2,024		2,238		2,559	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$131,607,897	100%	\$139,934,126	100%	\$152,792,093	100%
(6) Claims Incurred	\$106,220,845	81%	\$114,768,740	82%	\$123,313,685	81%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$27,760,961	21%	\$23,274,533	17%	\$27,232,408	18%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$2,373,909)	-2%	\$1,890,853	1%	\$2,246,000	1%
(10a) Premium per Member Month [(5)/(2)]	\$552		\$536		\$495	
(10b) Premium Trend [(10a)/(10a prior year)-1]	3%		8%		8%	
(11a) Claims per Member Month [(6)/(2)]	\$446		\$440		\$400	
(11b) Claims Trend [(11a)/(11a prior year)-1]	1%		10%		4%	

Maine Community Health Options	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	8,213		8,508		8,894	
(2) Member Months During Year	101,130		102,973		109,365	
(3) Number of Contracts issued during year	5,396		5,521		5,692	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		N/A	
(5) Premiums Earned	\$51,726,342	100%	\$60,050,247	100%	\$58,391,227	100%
(6) Claims Incurred	\$50,039,991	97%	\$46,800,582	78%	\$43,710,522	75%
(7) Increase in Policy Reserves	\$93,632	0%	(\$2,512,292)	-4%	(\$1,037,670)	-2%
(8) Administrative Expenses	\$11,448,383	22%	\$12,295,580	20%	\$16,629,942	28%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$9,855,664)	-19%	\$3,466,377	6%	(\$911,567)	-2%
(10a) Premium per Member Month [(5)/(2)]	\$511		\$583		\$534	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-12%		9%		19%	
(11a) Claims per Member Month [(6)/(2)]	\$495		\$454		\$400	
(11b) Claims Trend [(11a)/(11a prior year)-1]	9%		14%		7%	

United Healthcare Ins Co.	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	4,335		4,426		2,628	
(2) Member Months During Year	49,184		44,209		33,682	
(3) Number of Contracts issued during year	171		370		223	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$25,018,597	100%	\$20,720,843	100%	\$15,928,018	100%
(6) Claims Incurred	\$20,260,739	81%	\$16,189,768	78%	\$11,892,848	75%
(7) Increase in Policy Reserves	\$15,720	0%	\$28,999	0%	(\$33,825)	0%
(8) Administrative Expenses	\$4,426,380	18%	\$3,833,481	19%	\$3,247,013	20%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$315,758	1%	\$668,595	3%	\$821,982	5%
(10a) Premium per Member Month [(5)/(2)]	\$509		\$469		\$473	
(10b) Premium Trend [(10a)/(10a prior year)-1]	9%		-1%		-4%	
(11a) Claims per Member Month [(6)/(2)]	\$412		\$366		\$353	
(11b) Claims Trend [(11a)/(11a prior year)-1]	12%		4%		-11%	

All Other Companies	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31						
(2) Member Months During Year						
(3) Number of Contracts issued during year						
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days						
(5) Premiums Earned	\$1,192,307	100%	\$68,405	100%	\$71,911	100%
(6) Claims Incurred	\$554,388	46%	\$114,079	167%	\$249,167	346%
(7) Increase in Policy Reserves	\$12,480	1%	\$299	0%	\$2,074	3%
(8) Administrative Expenses	\$128,407	11%	\$22,353	33%	\$19,247	27%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$497,032	42%	(\$68,326)	-100%	(\$198,577)	-276%
(10a) Premium per Member Month [(5)/(2)]						
(10b) Premium Trend [(10a)/(10a prior year)-1]						
(11a) Claims per Member Month [(6)/(2)]						
(11b) Claims Trend [(11a)/(11a prior year)-1]						

Small Group Grand Totals (Includes Long and Short Form filers)	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	46,528		47,644		48,729	
(2) Member Months During Year	565,979		565,302		591,255	
(3) Number of Contracts issued during year	11,863		8,630		8,727	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		335		115	
(5) Premiums Earned	\$315,001,971	100%	\$306,178,363	100%	\$308,887,927	100%
(6) Claims Incurred	\$260,465,282	83%	\$245,709,614	80%	\$234,721,602	76%
(7) Increase in Policy Reserves	\$121,832	0%	(\$2,482,441)	-1%	\$1,047,293	0%
(8) Administrative Expenses	\$57,365,771	18%	\$51,073,781	17%	\$60,209,778	19%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$2,950,914)	-1%	\$11,877,409	4%	\$15,003,840	5%
(10a) Premium per Member Month [(5)/(2)]	\$557		\$542		\$522	
(10b) Premium Trend [(10a)/(10a prior year)-1]	3%		4%		7%	
(11a) Claims per Member Month [(6)/(2)]	\$460		\$435		\$397	
(11b) Claims Trend [(11a)/(11a prior year)-1]	6%		9%		1%	

Individual

Anthem Health Plans of ME Inc.	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	23,530		26,188		25,262	
(2) Member Months During Year	300,875		316,136		321,422	
(3) Number of Contracts issued during year	4,385		5,064		5,504	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$136,449,812	100%	\$127,068,588	100%	\$131,100,363	100%
(6) Claims Incurred	\$105,653,448	77%	\$101,893,218	80%	\$89,641,870	68%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$18,962,414	14%	\$19,316,164	15%	\$22,660,552	17%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$11,833,950	9%	\$5,859,206	5%	\$18,797,941	14%
(10a) Premium per Member Month [(5)/(2)]	\$454		\$402		\$408	
(10b) Premium Trend [(10a)/(10a prior year)-1]	13%		-1%		-23%	
(11a) Claims per Member Month [(6)/(2)]	\$351		\$322		\$279	
(11b) Claims Trend [(11a)/(11a prior year)-1]	9%		16%		-8%	

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPIC)	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	23,501		26,718		18,370	
(2) Member Months During Year	298,246		300,710		227,303	
(3) Number of Contracts issued during year	0		16,626		11,860	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$159,191,228	100%	\$164,774,267	100%	\$134,327,624	100%
(6) Claims Incurred	\$127,985,477	80%	\$141,179,232	86%	\$95,015,096	71%
(7) Increase in Policy Reserves	0	\$0	0	\$0	466,960	\$0
(8) Administrative Expenses	\$30,382,885	19%	\$29,060,413	18%	\$22,908,859	17%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$822,866	1%	(\$5,465,378)	-3%	\$15,936,709	12%
(10a) Premium per Member Month [(5)/(2)]	\$534		\$548		\$591	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-3%		-7%		-23%	
(11a) Claims per Member Month [(6)/(2)]	\$429		\$469		\$418	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-9%		12%		-13%	

Maine Community Health Options	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	17,801		12,130		14,869	
(2) Member Months During Year	213,578		153,238		200,631	
(3) Number of Contracts issued during year	11,449		7,918		9,886	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	N/A		N/A		N/A	
(5) Premiums Earned	\$135,820,348	100%	\$91,581,722	100%	\$159,848,494	100%
(6) Claims Incurred	\$106,806,390	79%	\$89,208,611	97%	\$85,742,123	54%
(7) Increase in Policy Reserves	\$4,825,011	4%	(\$6,717,327)	-7%	(\$1,114,649)	-1%
(8) Administrative Expenses	\$27,517,387	20%	\$20,678,770	23%	\$34,172,908	21%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$3,328,440)	-2%	(\$11,588,332)	-13%	\$41,048,112	26%
(10a) Premium per Member Month [(5)/(2)]	\$636		\$598		\$797	
(10b) Premium Trend [(10a)/(10a prior year)-1]	6%		-25%		46%	
(11a) Claims per Member Month [(6)/(2)]	\$500		\$582		\$427	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-14%		36%		10%	

All other companies	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31						
(2) Member Months During Year						
(3) Number of Contracts issued during year						
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days						
(5) Premiums Earned	\$198,860	100%	\$162,803	100%	\$ 2,547,913	100%
(6) Claims Incurred	\$386,686	194%	\$387,376	238%	\$ 1,383,117	54%
(7) Increase in Policy Reserves	\$346,216	174%	-\$355,814	-219%	-\$3,821	0%
(8) Administrative Expenses	\$272,466	137%	\$37,485	23%	\$ 961,783	38%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$806,508)	-406%	\$ 93,756	58%	\$ 206,834	8%
(10a) Premium per Member Month [(5)/(2)]						
(10b) Premium Trend [(10a)/(10a prior year)-1]						
(11a) Claims per Member Month [(6)/(2)]						
(11b) Claims Trend [(11a)/(11a prior year)-1]						

Individual Grand Totals (Includes Long and Short Form filers)	2022 Amount	2022 % of Premium	2021 Amount	2021 % of Premium	2020 Amount	2020 % of Premium
(1) Number of Covered Lives, Dec. 31	64,832		65,036		58,501	
(2) Member Months During Year	812,699		770,084		749,356	
(3) Number of Contracts issued during year	15,834		29,608		27,250	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$431,660,248	100%	\$383,587,380	100%	\$427,824,394	100%
(6) Claims Incurred	\$340,832,001	79%	\$332,668,437	87%	\$271,782,206	64%
(7) Increase in Policy Reserves	\$5,171,227	1%	(\$7,073,141)	-2%	(\$651,510)	0%
(8) Administrative Expenses	\$77,135,152	18%	\$69,092,832	18%	\$80,704,102	19%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$8,521,868	2%	(\$11,100,748)	-3%	\$75,989,596	18%
(10a) Premium per Member Month [(5)/(2)]	\$531		\$498		\$571	
(10b) Premium Trend [(10a)/(10a prior year)-1]	7%		-13%		-3%	
(11a) Claims per Member Month [(6)/(2)]	\$419		\$432		\$363	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-3%		19%		-4%	