

2019 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 2019: 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 2019 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 2018 for coverage in January 2019 are included in 2019 premiums earned but premiums paid in December 2019 for coverage in January 2020 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 2019 for services provided in December 2018 are included in 2018 claims incurred but claims paid in January 2020 for services provided in December 2019 are included in 2019 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 in order 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: http://www.maine.gov/pfr/insurance/publications_reports/yearly_reports/rule945/rule945_reports.html

Large Group

Aetna (Aetna Health Inc. + Aetna Life Ins Co.)	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	7,138		13,577		19,703	
(2) Member Months During Year	82,424		201,435		234,812	
(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	\$52,245,332	100%	\$61,964,723	100%	\$71,825,983	100%
(6) Claims Incurred	\$43,112,072	83%	\$76,873,678	124%	\$82,968,070	116%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$568,107	1%
(8) Administrative Expenses	\$10,529,614	20%	\$13,112,138	21%	\$15,247,298	21%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$1,396,354)	-3%	(\$28,021,093)	-45%	(\$26,957,492)	-38%
(10a) Premium per Member Month [(5)/(2)]	\$634		\$308		\$306	
(10b) Premium Trend [(10a)/(10a prior year)-1]	106%		1%		-2%	
(11a) Claims per Member Month [(6)/(2)]	\$523		\$382		\$353	
(11b) Claims Trend [(11a)/(11a prior year)-1]	37%		8%		2%	

Anthem Health Plans of ME Inc.	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	134,427		124,833		129,051	
(2) Member Months During Year	1,587,938		1,487,300		1,503,971	
(3) Number of Contracts issued during year	23		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	\$867,116,827	100%	\$834,107,309	100%	\$787,341,677	100%
(6) Claims Incurred	\$784,820,026	91%	\$704,289,918	84%	\$691,440,281	88%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$56,478,176	7%	\$64,170,158	8%	\$48,365,033	6%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$25,818,625	3%	\$65,647,233	8%	\$47,536,363	6%
(10a) Premium per Member Month [(5)/(2)]	\$546		\$561		\$524	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-3%		7%		4%	
(11a) Claims per Member Month [(6)/(2)]	\$494		\$474		\$460	
(11b) Claims Trend [(11a)/(11a prior year)-1]	4%		3%		5%	

CIGNA Health and Life Ins Co.	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	15,330		15,900		15,497	
(2) Member Months During Year	131,693		186,792		174,186	
(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	\$113,354,146	100%	\$91,737,317	100%	\$75,440,127	100%
(6) Claims Incurred	\$84,968,899	75%	\$64,083,563	70%	\$43,209,178	57%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$39,090,049	34%	\$27,334,614	30%	\$20,246,117	27%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$10,704,802)	-9%	\$319,140	0%	\$11,984,832	16%
(10a) Premium per Member Month [(5)/(2)]	\$861		\$491		\$433	
(10b) Premium Trend [(10a)/(10a prior year)-1]	75%		13%		13%	
(11a) Claims per Member Month [(6)/(2)]	\$645		\$343		\$248	
(11b) Claims Trend [(11a)/(11a prior year)-1]	88%		38%		10%	

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPHC Ins Co.)	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	35,852		37,069		32,576	
(2) Member Months During Year	435,649		437,553		424,263	
(3) Number of Contracts issued during year	408		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	\$222,366,989	100%	\$212,542,102	100%	\$186,586,494	100%
(6) Claims Incurred	\$180,565,102	81%	\$179,343,945	84%	\$150,844,895	81%
(7) Increase in Policy Reserves	0	\$0	0	\$0	0	\$0
(8) Administrative Expenses	\$32,910,212	15%	\$31,272,323	15%	\$28,042,690	15%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$8,891,675	4%	\$1,925,834	1%	\$7,698,909	4%
(10a) Premium per Member Month [(5)/(2)]	\$510		\$486		\$440	
(10b) Premium Trend [(10a)/(10a prior year)-1]	5%		10%		7%	
(11a) Claims per Member Month [(6)/(2)]	\$414		\$410		\$356	
(11b) Claims Trend [(11a)/(11a prior year)-1]	1%		15%		5%	

Maine Community Health Options	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	1,864		1,593		909	
(2) Member Months During Year	20,525		16,378		11,645	
(3) Number of Contracts issued during year	1205		868		601	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$7,809,148	100%	\$6,933,914	100%	\$3,845,484	100%
(6) Claims Incurred	\$5,819,369	75%	\$4,515,932	65%	\$3,738,064	97%
(7) Increase in Policy Reserves	\$83,010	1%	\$120,001	2%	\$161,397	4%
(8) Administrative Expenses	\$2,087,897	27%	\$1,152,327	17%	\$859,884	22%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$181,128)	-2%	\$1,145,654	17%	(\$913,861)	-24%
(10a) Premium per Member Month [(5)/(2)]	\$380		\$423		\$330	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-10%		28%		-12%	
(11a) Claims per Member Month [(6)/(2)]	\$284		\$276		\$321	
(11b) Claims Trend [(11a)/(11a prior year)-1]	3%		-14%		-28%	

United Healthcare Ins Co.	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	5,002		3,677		3,801	
(2) Member Months During Year	59,435		44,051		45,040	
(3) Number of Contracts issued during year	188		215		85	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$26,790,132	100%	\$16,807,183	100%	\$16,437,024	100%
(6) Claims Incurred	\$18,738,658	70%	\$12,922,512	77%	\$12,903,917	79%
(7) Increase in Policy Reserves	\$74,228	0%	\$48,421	0%	\$148,411	1%
(8) Administrative Expenses	\$4,573,070	17%	\$3,022,471	18%	\$3,045,521	19%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$3,404,176	13%	\$813,779	5%	\$339,175	2%
(10a) Premium per Member Month [(5)/(2)]	\$451		\$382		\$365	
(10b) Premium Trend [(10a)/(10a prior year)-1]	18%		5%		-32%	
(11a) Claims per Member Month [(6)/(2)]	\$315		\$293		\$286	
(11b) Claims Trend [(11a)/(11a prior year)-1]	7%		2%		4%	

All Other Companies (Includes Short Form Filers)	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % 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	\$1,716,789	100%	\$3,614,619	100%	\$5,310,655	100%
(6) Claims Incurred	\$1,452,426	85%	\$2,566,955	71%	\$10,114,615	190%
(7) Increase in Policy Reserves	(\$478)	0%	\$208,520	6%	(\$411,811)	-8%
(8) Administrative Expenses	\$149,667	9%	\$516,768	14%	\$522,776	10%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$115,174	7%	\$322,376	9%	(\$4,914,925)	-93%
(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)	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	199,613		196,649		201,537	
(2) Member Months During Year	2,317,664		2,373,509		2,393,917	
(3) Number of Contracts issued during year	1,824		1,103		706	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$1,291,399,363	100%	\$1,227,707,167	100%	\$1,227,707,167	100%
(6) Claims Incurred	\$1,119,476,552	87%	\$1,044,596,503	85%	\$1,044,596,503	85%
(7) Increase in Policy Reserves	\$156,760	0%	\$376,942	0%	\$376,942	0%
(8) Administrative Expenses	\$145,818,685	11%	\$140,580,799	11%	\$140,580,799	11%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$25,947,366	2%	\$42,152,923	3%	\$42,152,923	3%
(10a) Premium per Member Month [(5)/(2)]	\$557		\$517		\$479	
(10b) Premium Trend [(10a)/(10a prior year)-1]	8%		8%		3%	
(11a) Claims per Member Month [(6)/(2)]	\$483		\$440		\$416	
(11b) Claims Trend [(11a)/(11a prior year)-1]	10%		6%		5%	

Small Group

Aetna (Aetna Health Inc + Aetna Life Ins Co.)	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	765		1,410		10,144	
(2) Member Months During Year	11,558		21,956		137,965	
(3) Number of Contracts issued during year	0		5		138	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		4		63	
(5) Premiums Earned	\$12,741,919	100%	\$30,873,353	100%	\$80,261,108	100%
(6) Claims Incurred	\$9,540,612	75%	\$20,771,823	67%	\$56,952,177	71%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$2,561,514	20%	\$6,660,153	22%	\$17,354,083	22%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$639,793	5%	\$3,441,378	11%	\$5,954,848	7%
(10a) Premium per Member Month [(5)/(2)]	\$1,102		\$1,406		\$582	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-22%		142%		16%	
(11a) Claims per Member Month [(6)/(2)]	\$825		\$946		\$413	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-13%		129%		-5%	

Anthem Health Plans of ME Inc.	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	11,162		15,264		13,126	
(2) Member Months During Year	134,312		178,186		248,581	
(3) Number of Contracts issued during year	258		257		193	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	130		143		124	
(5) Premiums Earned	\$71,432,702	100%	\$58,826,877	100%	\$97,134,509	100%
(6) Claims Incurred	\$52,550,875	74%	\$72,265,281	123%	\$100,323,260	103%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$10,586,821	15%	\$18,958,504	32%	\$15,902,038	16%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$8,295,006	12%	(\$32,396,908)	-55%	(\$19,090,789)	-20%
(10a) Premium per Member Month [(5)/(2)]	\$532		\$330		\$391	
(10b) Premium Trend [(10a)/(10a prior year)-1]	61%		-16%		-10%	
(11a) Claims per Member Month [(6)/(2)]	\$391		\$406		\$404	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-4%		0%		0%	

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPHC Ins. Co.)	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	26,133		29,312		26,096	
(2) Member Months During Year	324,464		343,278		273,314	
(3) Number of Contracts issued during year	2,584		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	\$149,130,192	100%	\$142,098,962	100%	\$108,190,055	100%
(6) Claims Incurred	\$124,346,592	83%	\$122,842,643	86%	\$92,475,162	85%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$25,588,283	17%	\$25,112,302	18%	\$17,341,883	16%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$804,683)	-1%	(\$5,855,983)	-4%	(\$1,626,990)	-2%
(10a) Premium per Member Month [(5)/(2)]	\$460		\$414		\$396	
(10b) Premium Trend [(10a)/(10a prior year)-1]	11%		5%		0%	
(11a) Claims per Member Month [(6)/(2)]	\$383		\$358		\$338	
(11b) Claims Trend [(11a)/(11a prior year)-1]	7%		6%		5%	

Maine Community Health Options	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	9,513		8,706		7,566	
(2) Member Months During Year	104,400		105,590		96,584	
(3) Number of Contracts issued during year	6,110		5,585		5,000	
(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	\$46,680,979	100%	\$39,709,447	100%	\$40,348,871	100%
(6) Claims Incurred	\$39,013,034	84%	\$35,562,092	90%	\$35,670,289	88%
(7) Increase in Policy Reserves	(\$1,166,127)	-2%	\$1,790,308	5%	(\$365,047)	-1%
(8) Administrative Expenses	\$10,619,536	23%	\$7,440,845	19%	\$8,532,415	21%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$1,785,464)	-19%	(\$5,083,798)	-19%	(\$3,488,786)	-9%
(10a) Premium per Member Month [(5)/(2)]	\$447		\$376		\$418	
(10b) Premium Trend [(10a)/(10a prior year)-1]	19%		-10%		7%	
(11a) Claims per Member Month [(6)/(2)]	\$374		\$337		\$369	
(11b) Claims Trend [(11a)/(11a prior year)-1]	11%		-9%		11%	

United Healthcare Ins Co.	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	2,675		1,439		176	
(2) Member Months During Year	29,989		8,599		1,555	
(3) Number of Contracts issued during year	309		87		3	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$14,782,541	100%	\$3,665,635	100%	\$834,928	100%
(6) Claims Incurred	\$11,949,191	81%	\$2,266,852	62%	\$655,408	78%
(7) Increase in Policy Reserves	\$47,333	0%	\$8,494	0%	\$7,538	1%
(8) Administrative Expenses	\$2,815,813	19%	\$620,191	17%	\$154,686	19%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$29,796)	0%	\$770,098	21%	\$17,296	2%
(10a) Premium per Member Month [(5)/(2)]	\$493		\$426		\$537	
(10b) Premium Trend [(10a)/(10a prior year)-1]	16%		-21%		-1%	
(11a) Claims per Member Month [(6)/(2)]	\$398		\$264		\$421	
(11b) Claims Trend [(11a)/(11a prior year)-1]	51%		-37%		-16%	

All Other Companies	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % 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	\$10,424	100%	\$15,327	100%	\$8,092	100%
(6) Claims Incurred	\$5,237	50%	\$17,180	112%	\$8,165	101%
(7) Increase in Policy Reserves	(\$764)	-7%	\$6,063	40%	\$9,138	113%
(8) Administrative Expenses	\$529	5%	\$22,229	145%	\$32,593	403%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$5,422	52%	(\$30,145)	-197%	(\$41,804)	-517%
(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)	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	50,248		56,131		57,108	
(2) Member Months During Year	604,723		657,609		757,999	
(3) Number of Contracts issued during year	9,261		5,934		5,334	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	130		147		187	
(5) Premiums Earned	\$294,778,757	100%	\$275,189,601	100%	\$326,777,563	100%
(6) Claims Incurred	\$237,405,541	81%	\$253,725,871	92%	\$286,084,461	88%
(7) Increase in Policy Reserves	(\$1,119,558)	0%	\$1,804,865	1%	(\$348,371)	0%
(8) Administrative Expenses	\$52,172,496	18%	\$58,814,224	21%	\$59,317,698	18%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$6,320,278	2%	(\$39,155,359)	-14%	(\$18,276,225)	-6%
(10a) Premium per Member Month [(5)/(2)]	\$487		\$418		\$431	
(10b) Premium Trend [(10a)/(10a prior year)-1]	16%		-3%		1%	
(11a) Claims per Member Month [(6)/(2)]	\$393		\$386		\$377	
(11b) Claims Trend [(11a)/(11a prior year)-1]	2%		2%		2%	

Individual

Aetna (Aetna Health Inc + Aetna Life Ins Co.)	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	0		0		885	
(2) Member Months During Year	0		0		11,291	
(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	\$0		\$0		\$3,756,548	100%
(6) Claims Incurred	\$0		\$12,062		\$3,483,499	93%
(7) Increase in Policy Reserves	\$0		\$0		\$0	0%
(8) Administrative Expenses	\$0		\$0		\$552,822	15%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$0		(\$12,062)		(\$279,773)	-7%
(10a) Premium per Member Month [(5)/(2)]					\$333	
(10b) Premium Trend [(10a)/(10a prior year)-1]					69%	
(11a) Claims per Member Month [(6)/(2)]					\$309	
(11b) Claims Trend [(11a)/(11a prior year)-1]					16%	

Anthem Health Plans of ME Inc.	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	22,224		2,950		24,402	
(2) Member Months During Year	285,475		39,032		323,760	
(3) Number of Contracts issued during year	8,574		105		9,331	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$151,727,841	100%	\$25,221,013	100%	\$143,652,092	100%
(6) Claims Incurred	\$86,510,687	57%	\$14,624,377	58%	\$115,719,819	81%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$21,244,419	14%	\$3,197,027	13%	\$16,948,930	12%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$43,972,735	29%	\$7,399,609	29%	\$10,983,343	8%
(10a) Premium per Member Month [(5)/(2)]	\$531		\$646		\$444	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-18%		46%		25%	
(11a) Claims per Member Month [(6)/(2)]	\$303		\$375		\$357	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-19%		5%		5%	

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPHC In. Co.)	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	13,167		25,382		17,889	
(2) Member Months During Year	174,711		320,732		229,829	
(3) Number of Contracts issued during year	8,564		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	\$134,157,428	100%	\$224,291,405	100%	\$105,983,816	100%
(6) Claims Incurred	\$84,427,396	63%	\$166,935,588	74%	\$93,406,661	88%
(7) Increase in Policy Reserves	0	\$0	0	\$0	0	\$0
(8) Administrative Expenses	\$16,396,509	12%	\$28,722,295	13%	\$17,010,421	16%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$33,333,523	25%	\$28,633,522	13%	(\$4,433,266)	-4%
(10a) Premium per Member Month [(5)/(2)]	\$768		\$699		\$461	
(10b) Premium Trend [(10a)/(10a prior year)-1]	10%		52%		18%	
(11a) Claims per Member Month [(6)/(2)]	\$483		\$520		\$406	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-7%		28%		3%	

Maine Community Health Options	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	25,685		39,753		29,657	
(2) Member Months During Year	343,894		511,709		379,582	
(3) Number of Contracts issued during year	16,855		26,642		19,594	
(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	\$188,054,477	100%	\$334,966,230	100%	\$214,317,523	100%
(6) Claims Incurred	\$134,207,279	71%	\$226,484,821	68%	\$200,102,242	93%
(7) Increase in Policy Reserves	(\$19,909,525)	-11%	\$14,787,573	4%	(\$14,782,853)	-7%
(8) Administrative Expenses	\$42,174,236	22%	\$47,655,454	14%	\$32,415,587	15%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$31,582,487	17%	\$46,038,382	14%	(\$3,417,453)	-2%
(10a) Premium per Member Month [(5)/(2)]	\$547		\$655		\$565	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-16%		16%		38%	
(11a) Claims per Member Month [(6)/(2)]	\$390		\$443		\$527	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-12%		-16%		23%	

All other companies	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % 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	\$ 1,485,724	100%	\$ 474,025	100%	\$ 1,285,986	100%
(6) Claims Incurred	\$ 947,950	64%	\$ 777,120	164%	\$ 1,066,000	83%
(7) Increase in Policy Reserves	-\$10,810	-1%	-\$61,591	-13%	\$9,138	1%
(8) Administrative Expenses	\$ 91,655	6%	\$ 171,381	36%	\$ 423,929	33%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 456,929	31%	\$ (412,885)	-87%	\$ (213,081)	-17%
(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)	2019 Amount	2019 % of Premium	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium
(1) Number of Covered Lives, Dec. 31	61,076		68,085		72,833	
(2) Member Months During Year	804,080		871,473		944,462	
(3) Number of Contracts issued during year	33,993		26,747		28,925	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$475,425,470	100%	\$584,952,673	100%	\$468,995,965	100%
(6) Claims Incurred	\$306,093,312	64%	\$408,833,968	70%	\$413,778,221	102%
(7) Increase in Policy Reserves	(\$19,920,335)	-4%	\$14,725,982	3%	(\$14,773,715)	-4%
(8) Administrative Expenses	\$79,906,819	17%	\$79,746,157	14%	\$67,351,689	16%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$109,345,674	23%	\$81,646,566	14%	\$2,639,770	-14%
(10a) Premium per Member Month [(5)/(2)]	\$591		\$671		\$497	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-12%		35%		26%	
(11a) Claims per Member Month [(6)/(2)]	\$381		\$469		\$438	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-19%		7%		9%	