

2024 Financial Results for Health Insurance Companies in Maine (Detailed version)

The following tables display medical expense insurance data reported by health insurers and health maintenance organizations (HMOs) 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 consolidated into one table.

Totals are shown for each market segment and include information for Long form filers and for Short form filers (those with smaller premium volume). However, the totals exclude the following data for Short form filers because they are not required to report it: Number of Covered Lives and Number of Member Months during the Year. While the Bureau checks data submitted by the insurer for consistency with other reported information, the Bureau does not independently verify the accuracy of the data.

List of items contained in the tables with a description:

- (1) Number of Covered Lives, Dec. 31: The number of people (including dependents) who were covered as of the end of the year.
- (2) Member Months during Year: The sum of the number of people covered each month during the year. One person covered for the whole year represents 12 member months.
- (3) Premiums Earned: The amount paid for coverage during the year regardless of when it was paid.
- (4) Claims Incurred: The amount paid for medical services provided during the year regardless of when it was paid. Claims incurred are also shown as a percentage of premium. This is commonly called the “loss ratio” or “medical loss ratio” (MLR).
- (5) 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 set premiums based on the person’s age when the policy was issued. Even though claims are expected to increase as the person ages, the premiums will not reflect this change, so part of the premium in the early years is held in a reserve to cover later claims. Policy reserves are uncommon for medical expense insurance and therefore are seldom a significant item.

(6) Administrative Expenses: 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.

(7) Underwriting Gain or Loss: The amount of premium remaining (or the shortfall) after claims and administrative expenses are paid, and any amount 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.

(8) Premium per Member Month: The average monthly premium per person. It should be noted that policies vary widely with respect to deductibles, copayments, policy limits, and 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 premium.

(9) 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 higher deductible and other member cost sharing.

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

Summary of Covered Lives and Financials for 2022 to 2024

Summary Data	Large Group			Small Group			Individual		
	2024	2023	2022	2024	2023	2022	2024	2023	2022
(1) Number of Covered Lives, Dec. 31	171,967	172,350	184,344	46,262	50,968	46,528	65,760	65,390	64,832
(2) Member Months During Year	2,066,872	2,078,465	2,210,539	586,021	605,483	565,979	805,089	806,582	812,699
(3) Number of Contracts issued during year	3,279	3,058	9,679	6,294	7,895	11,863	13,831	19,685	15,834
(5) Premiums Earned	\$ 1,457,309,312	\$ 1,385,443,280	\$ 1,333,545,130	\$ 369,381,682	\$ 353,370,202	\$ 315,001,971	\$ 571,168,937	\$ 476,674,959	\$ 431,660,248
(6) Claims Incurred	\$ 1,308,225,496	\$ 1,207,930,132	\$ 1,175,348,272	\$ 317,073,332	\$ 284,757,776	\$ 260,465,282	\$ 504,295,955	\$ 390,886,555	\$ 340,832,001
(7) Increase in Policy Reserves	\$ 22,097,219	\$ 818,909	\$ 585,756	\$ 2,372,897	\$ 2,725,416	\$ 121,832	\$ 6,062,500	\$ 3,486,062	\$ 5,171,227
(8) Administrative Expenses	\$ 149,163,065	\$ 122,301,331	\$ 124,111,335	\$ 48,449,364	\$ 46,930,005	\$ 57,365,771	\$ 85,370,900	\$ 83,568,762	\$ 77,135,152
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (22,176,468)	\$ 54,392,908	\$ 33,499,767	\$ 1,486,089	\$ 18,957,006	\$ (2,950,782)	\$ (24,560,418)	\$ (1,266,419)	\$ 8,521,868

Large Group

Aetna life & Aetna Health	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	7,983		7,725		9,498	
(2) Member Months During Year	95,166		101,388		109,156	
(3) Number of Contracts issued during year	0		0		0	
(5) Premiums Earned	\$ 66,030,950		\$ 66,162,240		\$ 66,810,039	
(6) Claims Incurred	\$ 50,503,587	76%	\$ 52,058,443	79%	\$ 45,879,523	69%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ (220,709)	0%
(8) Administrative Expenses	\$ 4,063,712	6%	\$ 4,597,972	7%	\$ 5,584,854	8%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 11,463,651	17%	\$ 9,505,825	14%	\$ 15,566,371	23%
(10a) Premium per Member Month [(5)/(2)]	\$ 694		\$ 653		\$ 612	
(10b) Premium Trend [(10a)/(10a prior year)-1]	6%		7%			
(11a) Claims per Member Month [(6)/(2)]	\$ 531		\$ 513		\$ 420	
(11b) Claims Trend [(11a)/(11a prior year)-1]	3%		22%			
Anthem Health Plans of ME Inc.	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	106,927		107,886		118,919	
(2) Member Months During Year	1,281,752		1,302,612		1,448,690	
(3) Number of Contracts issued during year	269		290		6925	
(5) Premiums Earned	\$ 950,775,463		\$ 870,023,179		\$ 873,797,447	
(6) Claims Incurred	\$ 864,861,708	91%	\$ 792,398,515	91%	\$ 795,333,166	91%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 62,330,815	7%	\$ 63,992,179	7%	\$ 64,384,823	7%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 23,582,940	2%	\$ 13,632,485	2%	\$ 14,079,458	2%
(10a) Premium per Member Month [(5)/(2)]	\$ 742		\$ 668		\$ 603	
(10b) Premium Trend [(10a)/(10a prior year)-1]	11%		11%			
(11a) Claims per Member Month [(6)/(2)]	\$ 675		\$ 608		\$ 549	
(11b) Claims Trend [(11a)/(11a prior year)-1]	11%		11%			

CIGNA Health and Life Ins Co.	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	19,354		18,070		15,114	
(2) Member Months During Year	244,273		215,326		176,095	
(3) Number of Contracts issued during year	0		0		0	
(5) Premiums Earned	\$ 181,458,005		\$ 156,540,291		\$ 125,280,375	
(6) Claims Incurred	\$ 156,813,954	86%	\$ 130,681,754	83%	\$ 102,764,803	82%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 43,762,724	24%	\$ 11,662,242	7%	\$ 7,615,882	6%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (19,118,673)	-11%	\$ 14,196,295	9%	\$ 14,899,690	12%
(10a) Premium per Member Month [(5)/(2)]	\$ 743		\$ 727		\$ 711	
(10b) Premium Trend [(10a)/(10a prior year)-1]	2%		2%			
(11a) Claims per Member Month [(6)/(2)]	\$ 642		\$ 607		\$ 584	
(11b) Claims Trend [(11a)/(11a prior year)-1]	6%		4%			
Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPIC)	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	25,357		29,890		32,662	
(2) Member Months During Year	304,803		358,835		385,109	
(3) Number of Contracts issued during year	226		227		245	
(5) Premiums Earned	\$ 186,528,424		\$ 223,163,815		\$ 215,516,604	
(6) Claims Incurred	\$ 171,469,417	92%	\$ 177,776,706	80%	\$ 183,430,833	85%
(7) Increase in Policy Reserves	\$ 21,147,925	11%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 26,457,904	14%	\$ 28,712,303	13%	\$ 36,563,816	17%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (32,546,822)	-17%	\$ 16,674,805	7%	\$ (4,478,045)	-2%
(10a) Premium per Member Month [(5)/(2)]	\$ 612		\$ 622		\$ 560	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-2%		11%			
(11a) Claims per Member Month [(6)/(2)]	\$ 563		\$ 495		\$ 476	
(11b) Claims Trend [(11a)/(11a prior year)-1]	14%		4%			

Maine Community Health Options	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	3,387		3,192		3,285	
(2) Member Months During Year	39,276		37,085		35,031	
(3) Number of Contracts issued during year	2,355		2,238		2,224	
(5) Premiums Earned	\$ 22,749,267		\$ 20,333,022		\$ 17,550,218	
(6) Claims Incurred	\$ 21,936,909	96%	\$ 20,810,835	102%	\$ 17,929,523	102%
(7) Increase in Policy Reserves	\$ 867,761	4%	\$ 804,090	4%	\$ 585,646	3%
(8) Administrative Expenses	\$ 4,434,731	19%	\$ 3,977,517	20%	\$ 3,965,832	23%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (4,490,134)	-20%	\$ (5,259,420)	-26%	\$ (4,930,783)	-28%
(10a) Premium per Member Month [(5)/(2)]	\$ 579		\$ 548		\$ 501	
(10b) Premium Trend [(10a)/(10a prior year)-1]	6%		9%			
(11a) Claims per Member Month [(6)/(2)]	\$ 559		\$ 561		\$ 512	
(11b) Claims Trend [(11a)/(11a prior year)-1]	0%		10%			
United Healthcare Ins Co.	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	8,959		5,587		4,866	
(2) Member Months During Year	101,602		63,219		56,458	
(3) Number of Contracts issued during year	429		303		285	
(5) Premiums Earned	\$ 45,647,805		\$ 37,564,921		\$ 30,205,947	
(6) Claims Incurred	\$ 42,379,670	93%	\$ 27,375,266	73%	\$ 25,779,279	85%
(7) Increase in Policy Reserves	\$ 79,316	0%	\$ 28,683	0%	\$ 3,826	0%
(8) Administrative Expenses	\$ 6,011,877	13%	\$ 8,392,748	22%	\$ 5,614,519	19%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (2,823,058)	-6%	\$ 1,768,224	5%	\$ (1,191,677)	-4%
(10a) Premium per Member Month [(5)/(2)]	\$ 449		\$ 594		\$ 535	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-24%		11%			
(11a) Claims per Member Month [(6)/(2)]	\$ 417		\$ 433		\$ 457	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-4%		-5%			

All Other Companies (Includes Short Form Filers)	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31						
(2) Member Months During Year						
(3) Number of Contracts issued during year						
(5) Premiums Earned	\$ 4,119,398		\$ 11,655,812		\$ 4,384,500	
(6) Claims Incurred	\$ 260,251	6%	\$ 6,828,613	59%	\$ 4,231,145	97%
(7) Increase in Policy Reserves	\$ 2,217	0%	\$ (13,864)	0%	\$ 216,993	5%
(8) Administrative Expenses	\$ 2,101,302	51%	\$ 966,369	8%	\$ 381,609	9%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 1,755,628	43%	\$ 3,874,694	33%	\$ (445,247)	-10%
(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)	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	171,967		172,350		184,344	
(2) Member Months During Year	2,066,872		2,078,465		2,210,539	
(3) Number of Contracts issued during year	3,279		3,058		9,679	
(5) Premiums Earned	\$ 1,457,309,312		\$ 1,385,443,280		\$ 1,333,545,130	
(6) Claims Incurred	\$ 1,308,225,496	90%	\$ 1,207,930,132	87%	\$ 1,175,348,272	88%
(7) Increase in Policy Reserves	\$ 22,097,219	2%	\$ 818,909	0%	\$ 585,756	0%
(8) Administrative Expenses	\$ 149,163,065	10%	\$ 122,301,331	9%	\$ 124,111,335	9%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (22,176,468)	-2%	\$ 54,392,908	4%	\$ 33,499,767	3%
(10a) Premium per Member Month [(5)/(2)]	\$ 705		\$ 667		\$ 603	
(10b) Premium Trend [(10a)/(10a prior year)-1]	6%		10%			
(11a) Claims per Member Month [(6)/(2)]	\$ 633		\$ 581		\$ 532	
(11b) Claims Trend [(11a)/(11a prior year)-1]	9%		9%			

Small Group

Aetna Life Ins Co.	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	94		144		167	
(2) Member Months During Year	1,390		1,838		2,069	
(3) Number of Contracts issued during year	0		0		0	
(5) Premiums Earned	\$ 970,768		\$ 1,199,415		\$ 1,256,706	
(6) Claims Incurred	\$ 908,991	94%	\$ 1,021,074	85%	\$ 917,207	73%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 56,997	6%	\$ 83,354	7%	\$ 98,372	8%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 4,780	0%	\$ 94,987	8%	\$ 241,259	19%
(10a) Premium per Member Month [(5)/(2)]	\$ 698		\$ 653		\$ 607	
(10b) Premium Trend [(10a)/(10a prior year)-1]	7%		7%			
(11a) Claims per Member Month [(6)/(2)]	\$ 654		\$ 556		\$ 443	
(11b) Claims Trend [(11a)/(11a prior year)-1]	18%		25%			
Anthem Health Plans of ME Inc.	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	24,074		20,695		14,442	
(2) Member Months During Year	273,015		240,492		175,244	
(3) Number of Contracts issued during year	0		0		4,272	
(5) Premiums Earned	\$ 181,191,186		\$ 142,581,657		\$ 104,200,122	
(6) Claims Incurred	\$ 152,771,747	84%	\$ 120,215,271	84%	\$ 82,472,112	79%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 16,292,120	9%	\$ 13,629,481	10%	\$ 13,503,268	13%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 12,127,319	7%	\$ 8,736,905	6%	\$ 8,224,742	8%
(10a) Premium per Member Month [(5)/(2)]	\$ 664		\$ 593		\$ 595	
(10b) Premium Trend [(10a)/(10a prior year)-1]	12%		0%			
(11a) Claims per Member Month [(6)/(2)]	\$ 560		\$ 500		\$ 471	
(11b) Claims Trend [(11a)/(11a prior year)-1]	12%		6%			

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPIC)	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	13,827		19,537		19,371	
(2) Member Months During Year	200,204		233,232		238,352	
(3) Number of Contracts issued during year	1,563		1,975		2,024	
(5) Premiums Earned	\$ 130,482,885		\$ 136,651,512		\$ 131,607,897	
(6) Claims Incurred	\$ 104,393,611	80%	\$ 104,601,243	77%	\$ 106,220,845	81%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 19,001,973	15%	\$ 17,708,996	13%	\$ 27,760,961	21%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 7,087,300	5%	\$ 14,341,273	10%	\$ (2,373,909)	-2%
(10a) Premium per Member Month [(5)/(2)]	\$ 652		\$ 586		\$ 552	
(10b) Premium Trend [(10a)/(10a prior year)-1]	11%		6%			
(11a) Claims per Member Month [(6)/(2)]	\$ 521		\$ 448		\$ 446	
(11b) Claims Trend [(11a)/(11a prior year)-1]	16%		1%			
Maine Community Health Options	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	6,714		8,471		8,213	
(2) Member Months During Year	88,153		98,096		101,130	
(3) Number of Contracts issued during year	4,563		5,587		5,396	
(5) Premiums Earned	\$ 37,851,366		\$ 52,773,968		\$ 51,726,342	
(6) Claims Incurred	\$ 42,753,338	113%	\$ 43,455,726	82%	\$ 50,039,991	97%
(7) Increase in Policy Reserves	\$ 2,337,424	6%	\$ 2,649,924	5%	\$ 93,632	0%
(8) Administrative Expenses	\$ 9,953,782	26%	\$ 10,520,824	20%	\$ 11,448,383	22%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (17,193,179)	-45%	\$ (3,852,506)	-7%	\$ (9,855,664)	-19%
(10a) Premium per Member Month [(5)/(2)]	\$ 429		\$ 538		\$ 511	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-20%		5%			
(11a) Claims per Member Month [(6)/(2)]	\$ 485		\$ 443		\$ 495	
(11b) Claims Trend [(11a)/(11a prior year)-1]	9%		-10%			

Taro	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	157					
(2) Member Months During Year	1,230					
(3) Number of Contracts issued during year	70					
(5) Premiums Earned	\$ 557,999					
(6) Claims Incurred	\$ 382,576	69%				
(7) Increase in Policy Reserves	\$ -	0%				
(8) Administrative Expenses	\$ 380,655	68%				
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (205,232)	-37%				
(10a) Premium per Member Month [(5)/(2)]	\$ 454					
(10b) Premium Trend [(10a)/(10a prior year)-1]						
(11a) Claims per Member Month [(6)/(2)]	\$ 311					
(11b) Claims Trend [(11a)/(11a prior year)-1]						
United Healthcare Ins Co.	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	1,396		2,121		4,335	
(2) Member Months During Year	21,670		31,825		49,184	
(3) Number of Contracts issued during year	98		333		171	
(5) Premiums Earned	\$ 18,311,595		\$ 20,037,177		\$ 25,018,597	
(6) Claims Incurred	\$ 15,857,510	87%	\$ 15,347,975	77%	\$ 20,260,739	81%
(7) Increase in Policy Reserves	\$ (5,481)	0%	\$ (26,448)	0%	\$ 15,720	0%
(8) Administrative Expenses	\$ 2,601,232	14%	\$ 4,691,305	23%	\$ 4,426,380	18%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (141,665)	-1%	\$ 24,345	0%	\$ 315,758	1%
(10a) Premium per Member Month [(5)/(2)]	\$ 845		\$ 630		\$ 509	
(10b) Premium Trend [(10a)/(10a prior year)-1]	34%		24%			
(11a) Claims per Member Month [(6)/(2)]	\$ 732		\$ 482		\$ 412	
(11b) Claims Trend [(11a)/(11a prior year)-1]	52%		17%			

All Other Companies	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31						
(2) Member Months During Year						
(3) Number of Contracts issued during year						
(5) Premiums Earned	\$ 15,884		\$ 126,473		\$ 1,192,307	
(6) Claims Incurred	\$ 5,559	35%	\$ 116,486	92%	\$ 554,388	46%
(7) Increase in Policy Reserves	\$ 40,954	258%	\$ 101,940	81%	\$ 12,480	1%
(8) Administrative Expenses	\$ 4,961	31%	\$ 296,045	234%	\$ 128,407	11%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (35,590)	-224%	\$ (387,998)	-307%	\$ 497,032	42%
(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)	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	46,262		50,968		46,528	
(2) Member Months During Year	586,021		605,483		565,979	
(3) Number of Contracts issued during year	6,294		7,895		11,863	
(5) Premiums Earned	\$ 369,381,682		\$ 353,370,202		\$ 315,001,971	
(6) Claims Incurred	\$ 317,073,332	86%	\$ 284,757,776	81%	\$ 260,465,282	83%
(7) Increase in Policy Reserves	\$ 2,372,897	1%	\$ 2,725,416	1%	\$ 121,832	0%
(8) Administrative Expenses	\$ 48,449,364	13%	\$ 46,930,005	13%	\$ 57,365,771	18%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 1,486,089	0%	\$ 18,957,006	5%	\$ (2,950,782)	-1%
(10a) Premium per Member Month [(5)/(2)]	\$ 630		\$ 584		\$ 557	
(10b) Premium Trend [(10a)/(10a prior year)-1]	8%		5%			
(11a) Claims per Member Month [(6)/(2)]	\$ 541		\$ 470		\$ 460	
(11b) Claims Trend [(11a)/(11a prior year)-1]	15%		2%			

Individual

Anthem Health Plans of ME Inc.	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	28,838		23,639		23,530	
(2) Member Months During Year	344,074		286,619		300,875	
(3) Number of Contracts issued during year	0		0		4,385	
(5) Premiums Earned	\$ 221,346,019		\$ 157,601,998		\$ 136,449,812	
(6) Claims Incurred	\$ 188,847,424	85%	\$ 120,934,789	77%	\$ 105,653,448	77%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 27,344,051	12%	\$ 21,107,148	13%	\$ 18,962,414	14%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ 5,154,544	2%	\$ 15,560,061	10%	\$ 11,833,950	9%
(10a) Premium per Member Month [(5)/(2)]	\$ 643		\$ 550		\$ 454	
(10b) Premium Trend [(10a)/(10a prior year)-1]	17%		21%			
(11a) Claims per Member Month [(6)/(2)]	\$ 549		\$ 422		\$ 351	
(11b) Claims Trend [(11a)/(11a prior year)-1]	30%		20%			
Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPIC)	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	15,813		19,473		23,501	
(2) Member Months During Year	199,443		248,860		298,246	
(3) Number of Contracts issued during year	0		5,519		0	
(5) Premiums Earned	\$ 150,457,743		\$ 156,854,861		\$ 159,191,228	
(6) Claims Incurred	\$ 143,805,184	96%	\$ 126,616,573	81%	\$ 127,985,477	80%
(7) Increase in Policy Reserves	\$ -	0%	\$ -	0%	\$ -	0%
(8) Administrative Expenses	\$ 20,803,567	14%	\$ 26,102,459	17%	\$ 30,382,885	19%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (14,151,007)	-9%	\$ 4,135,829	3%	\$ 822,866	1%
(10a) Premium per Member Month [(5)/(2)]	\$ 754		\$ 630		\$ 534	
(10b) Premium Trend [(10a)/(10a prior year)-1]	20%		18%			
(11a) Claims per Member Month [(6)/(2)]	\$ 721		\$ 509		\$ 429	
(11b) Claims Trend [(11a)/(11a prior year)-1]	42%		19%			

Maine Community Health Options	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	20,067		22,278		17,801	
(2) Member Months During Year	252,164		271,103		213,578	
(3) Number of Contracts issued during year	13,251		14,166		11,449	
(5) Premiums Earned	\$ 194,002,826		\$ 160,058,386		\$ 135,820,348	
(6) Claims Incurred	\$ 167,318,304	86%	\$ 140,161,145	88%	\$ 106,806,390	79%
(7) Increase in Policy Reserves	\$ 5,921,211	3%	\$ 2,915,596	2%	\$ 4,825,011	4%
(8) Administrative Expenses	\$ 33,437,223	17%	\$ 33,719,328	21%	\$ 27,517,387	20%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (12,673,911)	-7%	\$ (16,737,684)	-10%	\$ (3,328,440)	-2%
(10a) Premium per Member Month [(5)/(2)]	\$ 769		\$ 590		\$ 636	
(10b) Premium Trend [(10a)/(10a prior year)-1]	30%		-7%			
(11a) Claims per Member Month [(6)/(2)]	\$ 664		\$ 517		\$ 500	
(11b) Claims Trend [(11a)/(11a prior year)-1]	28%		3%			
Taro	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	1,042					
(2) Member Months During Year	9,408					
(3) Number of Contracts issued during year	580					
(5) Premiums Earned	\$ 5,024,483					
(6) Claims Incurred	\$ 4,300,072	86%				
(7) Increase in Policy Reserves	\$ -	0%				
(8) Administrative Expenses	\$ 2,937,659	58%				
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (2,213,248)	-44%				
(10a) Premium per Member Month [(5)/(2)]	\$ 534					
(10b) Premium Trend [(10a)/(10a prior year)-1]						
(11a) Claims per Member Month [(6)/(2)]	\$ 457					
(11b) Claims Trend [(11a)/(11a prior year)-1]						

All other companies	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31						
(2) Member Months During Year						
(3) Number of Contracts issued during year						
(5) Premiums Earned	\$ 337,865		\$ 2,159,713		\$ 198,860	
(6) Claims Incurred	\$ 24,971	7%	\$ 3,174,047	147%	\$ 386,686	194%
(7) Increase in Policy Reserves	\$ 141,289	42%	\$ 570,466	26%	\$ 346,216	174%
(8) Administrative Expenses	\$ 853,282	253%	\$ 2,639,827	122%	\$ 272,466	137%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (681,677)	-202%	\$ (4,224,626)	-196%	\$ (806,508)	-406%
(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)	2024 Amount	2024 % of Premium	2023 Amount	2023 % of Premium	2022 Amount	2022 % of Premium
(1) Number of Covered Lives, Dec. 31	65,760		65,390		64,832	
(2) Member Months During Year	805,089		806,582		812,699	
(3) Number of Contracts issued during year	13,831		19,685		15,834	
(5) Premiums Earned	\$ 571,168,937		\$ 476,674,959		\$ 431,660,248	
(6) Claims Incurred	\$ 504,295,955	88%	\$ 390,886,555	82%	\$ 340,832,001	79%
(7) Increase in Policy Reserves	\$ 6,062,500	1%	\$ 3,486,062	1%	\$ 5,171,227	1%
(8) Administrative Expenses	\$ 85,370,900	15%	\$ 83,568,762	18%	\$ 77,135,152	18%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (24,560,418)	-4%	\$ (1,266,419)	0%	\$ 8,521,868	2%
(10a) Premium per Member Month [(5)/(2)]	\$ 709		\$ 591		\$ 531	
(10b) Premium Trend [(10a)/(10a prior year)-1]	20%		11%			
(11a) Claims per Member Month [(6)/(2)]	\$ 626		\$ 485		\$ 419	
(11b) Claims Trend [(11a)/(11a prior year)-1]	29%		16%			