

# **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, 2025

**2025**

**STATEMENT OF REVENUE AND EXPENSES**

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member months.....	XXX	938,948	985,924
2. Net premium income ( including \$ ..... non-health premium income) .....	XXX	725,703,096	608,906,243
3. Change in unearned premium reserves and reserve for rate credits .....	XXX	(1,111,716)	32,272,132
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	724,591,380	641,178,375
<b>Hospital and Medical:</b>			
9. Hospital/medical benefits .....		537,400,924	333,086,856
10. Other professional services .....		0	48,098,768
11. Outside referrals .....		0	7,781,044
12. Emergency room and out-of-area .....		41,700	82,586,780
13. Prescription drugs .....		111,572,095	91,516,336
14. Aggregate write-ins for other hospital and medical.....	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts .....		4,975,052	4,013,830
16. Subtotal (Lines 9 to 15) .....	0	653,989,771	567,083,614
<b>Less:</b>			
17. Net reinsurance recoveries .....		0	
18. Total hospital and medical (Lines 16 minus 17) .....	0	653,989,771	567,083,614
19. Non-health claims (net) .....			
20. Claims adjustment expenses, including \$ ..... 8,277,076 cost containment expenses ....		14,571,619	12,622,989
21. General administrative expenses .....		34,991,711	30,728,662
22. Increase in reserves for life and accident and health contracts (including \$ ..... increase in reserves for life only) .....		0	0
23. Total underwriting deductions (Lines 18 through 22).....	0	703,553,101	610,435,265
24. Net underwriting gain or (loss) (Lines 8 minus 23) .....	XXX	21,038,279	30,743,110
25. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....		4,095,551	5,061,161
26. Net realized capital gains (losses) less capital gains tax of \$ .....			
27. Net investment gains (losses) (Lines 25 plus 26) .....	0	4,095,551	5,061,161
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	25,133,830	35,804,271
31. Federal and foreign income taxes incurred .....	XXX	5,278,104	7,518,897
32. Net income (loss) (Lines 30 minus 31)	XXX	19,855,726	28,285,374
<b>DETAILS OF WRITE-INS</b>			
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 through 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 through 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 through 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 through 2903 plus 2998)(Line 29 above)	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Anthem Health Plans of Maine, Inc.

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS**

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health	14 Other Non-Health
		2 Individual	3 Group											
1. Net premium income	725,703,096	220,675,182	503,029,590										1,998,324	
2. Change in unearned premium reserves and reserve for rate credit	(1,111,716)	747	(1,408,096)										295,633	
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	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	XXX	XXX	XXX	XXX	0
7. Total revenues (Lines 1 to 6)	724,591,380	220,675,929	501,621,494	0	0	0	0	0	0	0	0	0	2,293,957	0
8. Hospital/medical benefits	537,400,924	159,839,619	375,660,590										1,900,715	XXX
9. Other professional services	0													XXX
10. Outside referrals	0													XXX
11. Emergency room and out-of-area	41,700		41,700											XXX
12. Prescription drugs	111,572,095	35,356,865	76,215,230											XXX
13. Aggregate write-ins for other hospital and medical incentive pool, withhold adjustments and bonus amounts	4,975,052	1,792,789	3,182,263											XXX
15. Subtotal (Lines 8 to 14)	653,989,771	196,989,273	455,099,783	0	0	0	0	0	0	0	0	0	1,900,715	XXX
16. Net reinsurance recoveries	0													XXX
17. Total medical and hospital (Lines 15 minus 16)	653,989,771	196,989,273	455,099,783	0	0	0	0	0	0	0	0	0	1,900,715	XXX
18. Non-health claims (net)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
19. Claims adjustment expenses including \$ 8,277,076 cost containment expenses	13,985,783	6,946,913	7,084,478										(45,608)	
20. General administrative expenses	33,584,908	16,682,044	17,012,386										(109,522)	
21. Increase in reserves for accident and health contracts	0													XXX
22. Increase in reserves for life contracts	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23. Total underwriting deductions (Lines 17 to 22)	701,560,462	220,618,230	479,196,647	0	0	0	0	0	0	0	0	0	1,745,585	0
24. Net underwriting gain or (loss) (Line 7 minus Line 23)	23,030,918	57,699	22,424,847	0	0	0	0	0	0	0	0	0	548,372	0
<b>DETAILS OF WRITE-INS</b>														
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	0	0	0	0	XXX
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
0601.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0602.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0603.		XXX	XXX	XXX	XXX	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	XXX	XXX	XXX	XXX	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	XXX	XXX	XXX	XXX	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	0	0	0	0	XXX
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Anthem Health Plans of Maine, Inc.

**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) individual .....	220,675,182			220,675,182
2. Comprehensive (hospital and medical) group .....	503,029,590			503,029,590
3. Medicare supplement .....				0
4. Vision only .....				0
5. Dental only .....				0
6. Federal employees health benefits plan .....				0
7. Title XVIII - Medicare .....				0
8. Title XIX - Medicaid .....				0
9. Credit A&H .....				0
10. Disability income .....				0
11. Long-term care .....				0
12. Other health .....	1,998,324			1,998,324
13. Health subtotal (Lines 1 through 12) .....	725,703,096	0	0	725,703,096
14. Life .....				0
15. Property/casualty .....				0
16. Totals (Lines 13 to 15)	725,703,096	0	0	725,703,096

**EXHIBIT 1 - ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY**

Source of Enrollment	Total Members at End of					6 Current Year Member Months
	1 Prior Year	2 First Quarter	3 Second Quarter	4 Third Quarter	5 Current Year	
1. Health Maintenance Organizations .....	31,619	36,584	36,649	36,680	35,506	435,912
2. Provider Service Organizations .....						
3. Preferred Provider Organizations .....						
4. Point of Service .....	41,942	41,733	41,483	41,348	41,252	497,973
5. Indemnity Only .....						
6. Aggregate write-ins for other lines of business.....	8,675	426	442	384	440	5,063
7. Total	82,236	78,743	78,574	78,412	77,198	938,948
<b>DETAILS OF WRITE-INS</b>						
0601. Stop Loss .....	8,675	426	442	384	440	5,063
0602. ....						
0603. ....						
0698. Summary of remaining write-ins for Line 6 from overflow page .....	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	8,675	426	442	384	440	5,063



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Anthem Health Plans of Maine, Inc.

**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 2025										NAIC Company Code 52618	
	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health	14 Other Non-Health	
		2 Individual	3 Group												
<b>Total Members at end of:</b>															
1. Prior year .....	82,236	22,945	50,616										8,675		
2. First quarter .....	78,743	27,063	51,254										426		
3. Second quarter .....	78,574	26,980	51,152										442		
4. Third quarter .....	78,412	26,506	51,522										384		
5. Current year .....	77,198	25,111	51,647										440		
6. Current year member months	938,948	318,372	615,513										5,063		
<b>Total Member Ambulatory Encounters for Year:</b>															
7. Physician .....	508,600	159,681	348,919												
8. Non-physician .....	395,332	120,069	275,263												
9. Total	903,932	279,750	624,182	0	0	0	0	0	0	0	0	0	0	0	
10. Hospital patient days incurred	16,954	7,225	9,729												
11. Number of inpatient admissions	3,263	1,238	2,025												
12. Health premiums written (b) .....	725,703,096	220,675,182	503,029,590										1,998,324		
13. Life premiums direct .....	0														
14. Property/casualty premiums written .....	0														
15. Health premiums earned .....	724,591,381	220,675,929	501,621,495										2,293,957		
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	653,989,771	196,989,273	455,099,783										1,900,715		

(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 \$ .....

30 ME



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Anthem Health Plans of Maine, Inc.

**EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)**

REPORT FOR: 1. CORPORATION

Anthem Health Plans of Maine, Inc.

2. South Portland, ME

NAIC Group Code	0671	BUSINESS IN THE STATE OF		Grand Total	DURING THE YEAR										(LOCATION)			
		2025			2025										NAIC Company Code			
		1	2		3	4	5	6	7	8	9	10	11	12	13	14		
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health	Other Non-Health				
<b>Total Members at end of:</b>																		
1. Prior year	82,236	22,945	50,616	0	0	0	0	0	0	0	0	0	8,675	0				
2. First quarter	78,743	27,063	51,254	0	0	0	0	0	0	0	0	0	426	0				
3. Second quarter	78,574	26,980	51,152	0	0	0	0	0	0	0	0	0	442	0				
4. Third quarter	78,412	26,506	51,522	0	0	0	0	0	0	0	0	0	384	0				
5. Current year	77,198	25,111	51,647	0	0	0	0	0	0	0	0	0	440	0				
6. Current year member months	938,948	318,372	615,513	0	0	0	0	0	0	0	0	0	5,063	0				
<b>Total Member Ambulatory Encounters for Year:</b>																		
7. Physician	508,600	159,681	348,919	0	0	0	0	0	0	0	0	0	0	0				
8. Non-physician	395,332	120,069	275,263	0	0	0	0	0	0	0	0	0	0	0				
9. Total	903,932	279,750	624,182	0	0	0	0	0	0	0	0	0	0	0				
10. Hospital patient days incurred	16,954	7,225	9,729	0	0	0	0	0	0	0	0	0	0	0				
11. Number of inpatient admissions	3,263	1,238	2,025	0	0	0	0	0	0	0	0	0	0	0				
12. Health premiums written (b)	725,703,096	220,675,182	503,029,590	0	0	0	0	0	0	0	0	0	1,998,324	0				
13. Life premiums direct	0	0	0	0	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	0	0	0	0				
15. Health premiums earned	724,591,381	220,675,929	501,621,495	0	0	0	0	0	0	0	0	0	2,293,957	0				
16. Property/casualty premiums earned	0	0	0	0	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	0	0	0	0				
18. Amount incurred for provision of health care services	653,989,771	196,989,273	455,099,783	0	0	0	0	0	0	0	0	0	1,900,715	0				

(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 \$ .....0

30.GT