

2018 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 2018: 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 2018 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 2017 for coverage in January 2018 are included in 2018 premiums earned but premiums paid in December 2018 for coverage in January 2019 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 2018 for services provided in December 2017 are included in 2017 claims incurred but claims paid in January 2019 for services provided in December 2018 are included in 2018 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.)	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	13,577		19,703		16,298	
(2) Member Months During Year	201,435		234,812		202,655	
(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	\$61,964,723	100%	\$71,825,983	100%	\$63,502,784	100%
(6) Claims Incurred	\$76,873,678	124%	\$82,968,070	116%	\$70,423,750	111%
(7) Increase in Policy Reserves	\$0	0%	\$568,107	1%	\$0	0%
(8) Administrative Expenses	\$13,112,138	21%	\$15,247,298	21%	\$13,128,456	21%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$28,021,093)	-45%	(\$26,957,492)	-38%	(\$20,049,422)	-32%
(10a) Premium per Member Month [(5)/(2)]	\$308		\$306		\$313	
(10b) Premium Trend [(10a)/(10a prior year)-1]	1%		-2%		-12%	
(11a) Claims per Member Month [(6)/(2)]	\$382		\$353		\$348	
(11b) Claims Trend [(11a)/(11a prior year)-1]	8%		2%		29%	

Anthem Health Plans of ME Inc.	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	124,833		129,051		132,426	
(2) Member Months During Year	1,487,300		1,503,971		1,553,042	
(3) Number of Contracts issued during year	20		20		30	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$834,107,309	100%	\$787,341,677	100%	\$782,361,927	100%
(6) Claims Incurred	\$704,289,918	84%	\$691,440,281	88%	\$678,255,160	87%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$64,170,158	8%	\$48,365,033	6%	\$63,735,698	8%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$65,647,233	8%	\$47,536,363	6%	\$40,371,069	5%
(10a) Premium per Member Month [(5)/(2)]	\$561		\$524		\$504	
(10b) Premium Trend [(10a)/(10a prior year)-1]	7%		4%		3%	
(11a) Claims per Member Month [(6)/(2)]	\$474		\$460		\$437	
(11b) Claims Trend [(11a)/(11a prior year)-1]	3%		5%		1%	

CIGNA Health and Life Ins Co.	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	15,900		15,497		14,639	
(2) Member Months During Year	186,792		174,186		166,441	
(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	\$91,737,317	100%	\$75,440,127	100%	\$63,561,942	100%
(6) Claims Incurred	\$64,083,563	70%	\$43,209,178	57%	\$37,420,182	59%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$27,334,614	30%	\$20,246,117	27%	\$23,250,832	37%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$319,140	0%	\$11,984,832	16%	\$2,890,928	5%
(10a) Premium per Member Month [(5)/(2)]	\$491		\$433		\$382	
(10b) Premium Trend [(10a)/(10a prior year)-1]	13%		13%		-16%	
(11a) Claims per Member Month [(6)/(2)]	\$343		\$248		\$225	
(11b) Claims Trend [(11a)/(11a prior year)-1]	38%		10%		-8%	

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPHC Ins Co.)	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	37,069		32,576		36,669	
(2) Member Months During Year	437,553		424,263		436,283	
(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	\$212,542,102	100%	\$186,586,494	100%	\$178,987,026	100%
(6) Claims Incurred	\$179,343,945	84%	\$150,844,895	81%	\$147,124,509	82%
(7) Increase in Policy Reserves	0	\$0	0	\$0	0	0
(8) Administrative Expenses	\$31,272,323	15%	\$28,042,690	15%	\$27,813,607	16%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$1,925,834	1%	\$7,698,909	4%	\$4,048,910	2%
(10a) Premium per Member Month [(5)/(2)]	\$486		\$440		\$410	
(10b) Premium Trend [(10a)/(10a prior year)-1]	10%		7%		12%	
(11a) Claims per Member Month [(6)/(2)]	\$410		\$356		\$337	
(11b) Claims Trend [(11a)/(11a prior year)-1]	15%		5%		3%	

Maine Community Health Options	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	1,593		909		959	
(2) Member Months During Year	16,378		11,645		10,238	
(3) Number of Contracts issued during year	868		601		564	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$6,933,914	100%	\$3,845,484	100%	\$3,831,830	100%
(6) Claims Incurred	\$4,515,932	65%	\$3,738,064	97%	\$4,596,125	120%
(7) Increase in Policy Reserves	\$120,001	2%	\$161,397	4%	\$296,290	8%
(8) Administrative Expenses	\$1,152,327	17%	\$859,884	22%	\$545,566	14%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$1,145,654	17%	(\$913,861)	-24%	(\$1,606,151)	-42%
(10a) Premium per Member Month [(5)/(2)]	\$423		\$330		\$374	
(10b) Premium Trend [(10a)/(10a prior year)-1]	28%		-12%		42%	
(11a) Claims per Member Month [(6)/(2)]	\$276		\$321		\$449	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-14%		-28%		178%	

United Healthcare Ins Co.	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	3,677		3,801		3,078	
(2) Member Months During Year	44,051		45,040		36,808	
(3) Number of Contracts issued during year	215		85		77	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$16,807,183	100%	\$16,437,024	100%	\$19,856,883	100%
(6) Claims Incurred	\$12,922,512	77%	\$12,903,917	79%	\$10,096,131	51%
(7) Increase in Policy Reserves	\$48,421	0%	\$148,411	1%	\$0	0%
(8) Administrative Expenses	\$3,022,471	18%	\$3,045,521	19%	\$872,550	4%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$813,779	5%	\$339,175	2%	\$8,888,202	45%
(10a) Premium per Member Month [(5)/(2)]	\$382		\$365		\$539	
(10b) Premium Trend [(10a)/(10a prior year)-1]	5%		-32%		5%	
(11a) Claims per Member Month [(6)/(2)]	\$293		\$286		\$274	
(11b) Claims Trend [(11a)/(11a prior year)-1]	2%		4%		-26%	

All Other Companies (Includes Short Form Filers)	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % 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	\$3,614,619	100%	\$5,310,655	100%	\$7,342,801	100%
(6) Claims Incurred	\$2,566,955	71%	\$10,114,615	190%	\$5,717,748	78%
(7) Increase in Policy Reserves	\$208,520	6%	(\$411,811)	-8%	\$176,673	2%
(8) Administrative Expenses	\$516,768	14%	\$522,776	10%	\$793,189	11%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$322,376	9%	(\$4,914,925)	-93%	\$655,191	9%
(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)	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	196,649		201,537		204,069	
(2) Member Months During Year	2,373,509		2,393,917		2,405,467	
(3) Number of Contracts issued during year	1,103		706		671	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$1,227,707,167	100%	\$1,146,787,444	100%	\$1,119,445,193	100%
(6) Claims Incurred	\$1,044,596,503	85%	\$995,219,020	87%	\$953,633,605	85%
(7) Increase in Policy Reserves	\$376,942	0%	\$466,104	0%	\$472,963	0%
(8) Administrative Expenses	\$140,580,799	11%	\$116,329,319	10%	\$130,139,898	12%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$42,152,923	3%	\$34,773,001	3%	\$35,198,727	3%
(10a) Premium per Member Month [(5)/(2)]	\$517		\$479		\$465	
(10b) Premium Trend [(10a)/(10a prior year)-1]	8%		3%		-3%	
(11a) Claims per Member Month [(6)/(2)]	\$440		\$416		\$396	
(11b) Claims Trend [(11a)/(11a prior year)-1]	6%		5%		-1%	

Small Group

Aetna (Aetna Health Inc + Aetna Life Ins Co.)	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	1,410		10,144		14,640	
(2) Member Months During Year	21,956		137,965		159,287	
(3) Number of Contracts issued during year	5		138		220	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	4		63		64	
(5) Premiums Earned	\$30,873,353	100%	\$80,261,108	100%	\$79,844,660	100%
(6) Claims Incurred	\$20,771,823	67%	\$56,952,177	71%	\$68,953,145	86%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	(\$660,961)	-1%
(8) Administrative Expenses	\$6,660,153	22%	\$17,354,083	22%	\$18,056,765	23%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$3,441,378	11%	\$5,954,848	7%	(\$6,504,289)	-8%
(10a) Premium per Member Month [(5)/(2)]	\$1,406		\$582		\$501	
(10b) Premium Trend [(10a)/(10a prior year)-1]	142%		16%		22%	
(11a) Claims per Member Month [(6)/(2)]	\$946		\$413		\$433	
(11b) Claims Trend [(11a)/(11a prior year)-1]	129%		-5%		59%	

Anthem Health Plans of ME Inc.	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	15,264		13,126		17,249	
(2) Member Months During Year	178,186		248,581		230,003	
(3) Number of Contracts issued during year	257		193		216	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	143		124		98	
(5) Premiums Earned	\$58,826,877	100%	\$97,134,509	100%	\$100,393,675	100%
(6) Claims Incurred	\$72,265,281	123%	\$100,323,260	103%	\$92,426,978	92%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$18,958,504	32%	\$15,902,038	16%	\$18,160,499	18%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$32,396,908)	-55%	(\$19,090,789)	-20%	(\$10,193,802)	-10%
(10a) Premium per Member Month [(5)/(2)]	\$330		\$391		\$436	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-16%		-10%		-5%	
(11a) Claims per Member Month [(6)/(2)]	\$406		\$404		\$402	
(11b) Claims Trend [(11a)/(11a prior year)-1]	0%		0%		10%	

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPHC Ins. Co.)	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	29,312		26,096		21,350	
(2) Member Months During Year	343,278		273,314		287,973	
(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	\$142,098,962	100%	\$108,190,055	100%	\$113,835,700	100%
(6) Claims Incurred	\$122,842,643	86%	\$92,475,162	85%	\$92,711,645	81%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$25,112,302	18%	\$17,341,883	16%	\$21,510,858	19%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$5,855,983)	-4%	(\$1,626,990)	-2%	(\$386,803)	0%
(10a) Premium per Member Month [(5)/(2)]	\$414		\$396		\$395	
(10b) Premium Trend [(10a)/(10a prior year)-1]	5%		0%		6%	
(11a) Claims per Member Month [(6)/(2)]	\$358		\$338		\$322	
(11b) Claims Trend [(11a)/(11a prior year)-1]	6%		5%		8%	

Maine Community Health Options	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	8,706		7,566		10,309	
(2) Member Months During Year	105,590		96,584		128,401	
(3) Number of Contracts issued during year	5,585		5,000		6,508	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	N/A		N/A		NA	
(5) Premiums Earned	\$39,709,447	100%	\$40,348,871	100%	\$50,223,254	100%
(6) Claims Incurred	\$35,562,092	90%	\$35,670,289	88%	\$42,642,768	85%
(7) Increase in Policy Reserves	\$1,790,308	5%	(\$365,047)	-1%	\$1,662,941	3%
(8) Administrative Expenses	\$7,440,845	19%	\$8,532,415	21%	\$8,131,055	16%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$5,083,798)	-19%	(\$3,488,786)	-9%	(\$2,213,510)	-4%
(10a) Premium per Member Month [(5)/(2)]	\$376		\$418		\$391	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-10%		7%		71%	
(11a) Claims per Member Month [(6)/(2)]	\$337		\$369		\$332	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-9%		11%		32%	

United Healthcare Ins Co.	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	1,439		176		78	
(2) Member Months During Year	8,599		1,555		990	
(3) Number of Contracts issued during year	87		3		7	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$3,665,635	100%	\$834,928	100%	\$534,434	100%
(6) Claims Incurred	\$2,266,852	62%	\$655,408	78%	\$497,402	93%
(7) Increase in Policy Reserves	\$8,494	0%	\$7,538	1%	\$0	0%
(8) Administrative Expenses	\$620,191	17%	\$154,686	19%	\$42,988	8%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$770,098	21%	\$17,296	2%	(\$5,956)	-1%
(10a) Premium per Member Month [(5)/(2)]	\$426		\$537		\$540	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-21%		-1%		5%	
(11a) Claims per Member Month [(6)/(2)]	\$264		\$421		\$502	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-37%		-16%		48%	

All Other Companies	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % 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	147		187		162	
(5) Premiums Earned	\$15,327	100%	\$8,092	100%	\$6,481	100%
(6) Claims Incurred	\$17,180	112%	\$8,165	101%	(\$26,757)	-413%
(7) Increase in Policy Reserves	\$6,063	40%	\$9,138	113%	\$1,741	27%
(8) Administrative Expenses	\$22,229	145%	\$32,593	403%	\$32,544	502%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$30,145)	-197%	(\$41,804)	-517%	(\$935)	-14%
(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)	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	56,131		57,108		63,626	
(2) Member Months During Year	657,609		757,999		806,654	
(3) Number of Contracts issued during year	5,934		5,334		6,951	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	147		187		162	
(5) Premiums Earned	\$275,189,601	100%	\$326,777,563	100%	\$344,838,204	100%
(6) Claims Incurred	\$253,725,871	92%	\$286,084,461	88%	\$297,205,181	86%
(7) Increase in Policy Reserves	\$1,804,865	1%	(\$348,371)	0%	\$1,003,721	0%
(8) Administrative Expenses	\$58,814,224	21%	\$59,317,698	18%	\$65,934,709	19%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$39,155,359)	-14%	(\$18,276,225)	-6%	(\$19,305,295)	-6%
(10a) Premium per Member Month [(5)/(2)]	\$418		\$431		\$427	
(10b) Premium Trend [(10a)/(10a prior year)-1]	-3%		1%		7%	
(11a) Claims per Member Month [(6)/(2)]	\$386		\$377		\$368	
(11b) Claims Trend [(11a)/(11a prior year)-1]	2%		2%		19%	

Individual

Aetna (Aetna Health Inc + Aetna Life Ins Co.)	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	0		885		600	
(2) Member Months During Year	0		11,291		7,375	
(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		\$3,756,548	100%	\$1,455,100	100%
(6) Claims Incurred	\$12,062		\$3,483,499	93%	\$1,962,305	135%
(7) Increase in Policy Reserves	\$0		\$0	0%	\$0	0%
(8) Administrative Expenses	\$0		\$552,822	15%	\$169,883	12%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	(\$12,062)		(\$279,773)	-7%	(\$677,088)	-47%
(10a) Premium per Member Month [(5)/(2)]			\$333		\$197	
(10b) Premium Trend [(10a)/(10a prior year)-1]			69%		-32%	
(11a) Claims per Member Month [(6)/(2)]			\$309		\$266	
(11b) Claims Trend [(11a)/(11a prior year)-1]			16%		27%	

Anthem Health Plans of ME Inc.	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	2,950		24,402		20,343	
(2) Member Months During Year	39,032		323,760		254,456	
(3) Number of Contracts issued during year	105		9,331		5,386	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$25,221,013	100%	\$143,652,092	100%	\$90,523,274	100%
(6) Claims Incurred	\$14,624,377	58%	\$115,719,819	81%	\$86,579,552	96%
(7) Increase in Policy Reserves	\$0	0%	\$0	0%	\$0	0%
(8) Administrative Expenses	\$3,197,027	13%	\$16,948,930	12%	\$14,933,556	16%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$7,399,609	29%	\$10,983,343	8%	(\$10,989,834)	-12%
(10a) Premium per Member Month [(5)/(2)]	\$646		\$444		\$356	
(10b) Premium Trend [(10a)/(10a prior year)-1]	46%		25%		-1%	
(11a) Claims per Member Month [(6)/(2)]	\$375		\$357		\$340	
(11b) Claims Trend [(11a)/(11a prior year)-1]	5%		5%		17%	

Harvard Pilgrim (Includes Harvard Pilgrim Health Care Inc. & HPHC In. Co.)	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	25,382		17,889		13,272	
(2) Member Months During Year	320,732		229,829		138,270	
(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	\$224,291,405	100%	\$105,983,816	100%	\$53,818,940	100%
(6) Claims Incurred	\$166,935,588	74%	\$93,406,661	88%	\$54,612,293	101%
(7) Increase in Policy Reserves	0	\$0	0	\$0	0	0
(8) Administrative Expenses	\$28,722,295	13%	\$17,010,421	16%	\$9,398,157	17%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$28,633,522	13%	(\$4,433,266)	-4%	(\$10,191,510)	-19%
(10a) Premium per Member Month [(5)/(2)]	\$699		\$461		\$389	
(10b) Premium Trend [(10a)/(10a prior year)-1]	52%		18%		-29%	
(11a) Claims per Member Month [(6)/(2)]	\$520		\$406		\$395	
(11b) Claims Trend [(11a)/(11a prior year)-1]	28%		3%		-3%	

Maine Community Health Options	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	39,753		29,657		47,257	
(2) Member Months During Year	511,709		379,582		650,462	
(3) Number of Contracts issued during year	26,642		19,594		31,306	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	N/A		N/A		NA	
(5) Premiums Earned	\$334,966,230	100%	\$214,317,523	100%	\$265,984,566	100%
(6) Claims Incurred	\$226,484,821	68%	\$200,102,242	93%	\$278,243,698	105%
(7) Increase in Policy Reserves	\$14,787,573	4%	(\$14,782,853)	-7%	(\$17,988,661)	-7%
(8) Administrative Expenses	\$47,655,454	14%	\$32,415,587	15%	\$41,293,579	16%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$46,038,382	14%	(\$3,417,453)	-2%	(\$35,564,050)	-13%
(10a) Premium per Member Month [(5)/(2)]	\$655		\$565		\$409	
(10b) Premium Trend [(10a)/(10a prior year)-1]	16%		38%		14%	
(11a) Claims per Member Month [(6)/(2)]	\$443		\$527		\$428	
(11b) Claims Trend [(11a)/(11a prior year)-1]	-16%		23%		28%	

All other companies	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % 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	\$ 474,025	100%	\$ 1,285,986	100%	\$2,132,189	100%
(6) Claims Incurred	\$ 777,120	164%	\$ 1,066,000	83%	\$842,849	40%
(7) Increase in Policy Reserves	-\$61,591	-13%	\$9,138	1%	\$1,715	0%
(8) Administrative Expenses	\$ 171,381	36%	\$ 423,929	33%	\$659,533	31%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$ (412,885)	-87%	\$ (213,081)	-17%	\$628,092	29%
(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)	2018 Amount	2018 % of Premium	2017 Amount	2017 % of Premium	2016 Amount	2016 % of Premium
(1) Number of Covered Lives, Dec. 31	68,085		72,833		81,472	
(2) Member Months During Year	871,473		944,462		1,050,563	
(3) Number of Contracts issued during year	26,747		28,925		36,692	
(4) Number of contracts issued during year covering policyholders that were uninsured for the prior 90 days	0		0		0	
(5) Premiums Earned	\$584,952,673	100%	\$468,995,965	100%	\$413,914,069	100%
(6) Claims Incurred	\$408,833,968	70%	\$413,778,221	88%	\$422,240,697	102%
(7) Increase in Policy Reserves	\$14,725,982	3%	(\$14,773,715)	-3%	(\$17,986,946)	-4%
(8) Administrative Expenses	\$79,746,157	14%	\$67,351,689	14%	\$66,454,708	16%
(9) Underwriting Gain or (Loss) [(5)-(6)-(7)-(8)]	\$81,646,566	14%	\$2,639,770	1%	(\$56,794,390)	-14%
(10a) Premium per Member Month [(5)/(2)]	\$671		\$497		\$394	
(10b) Premium Trend [(10a)/(10a prior year)-1]	35%		26%		8%	
(11a) Claims per Member Month [(6)/(2)]	\$469		\$438		\$402	
(11b) Claims Trend [(11a)/(11a prior year)-1]	7%		9%		23%	