

U.S. Health Insurance Industry Analysis Report

HEALTH INDUSTRY OVERVIEW

Table 1 below provides a 10-year snapshot of the U.S. Health insurance industry’s aggregate financial results for health entities who file with the NAIC on the health annual statement blank. The number of Health insurers filing the health statement type with the NAIC increased to 1,096 from 1,031 in 2019. The health insurance industry continued its tremendous growth trend as it experienced a significant increase in net earnings to \$31 billion and an increase in the profit margin to 3.8% in 2020 compared to net earnings of \$22 billion and a profit margin of 3% in 2019. The combined ratio decreased modestly to 97% from 97.6%.

Inside the Report	Page No.
Industry Overview	1
Underwriting Results.....	2
Analysis of Operations by LOB	3
Enrollment and Premium Revenues.....	9
Cash Flow and Liquidity.....	11
Capital and Surplus.....	12
Accident and Health	23

Notable items as compared to 2019 include the following:

- Net earned premium increased 11% (\$81.2 billion).
- Hospital & medical expenses increased 6.6% (\$42 billion).
- Aggregated loss ratio decreased to 82.6%.
- Administrative expenses increased 25.3% (\$22.2 billion).
- Capital and surplus increased 12.6% (\$19.7 billion)
- A&H earned premium increased 7% (\$67.2 billion).
- (For insurers filing the A&H Policy Experience Exhibit on the life/ A&H, health, and property/casualty financial statements)
- Impact of COVID-19 on Health Insurance Industry

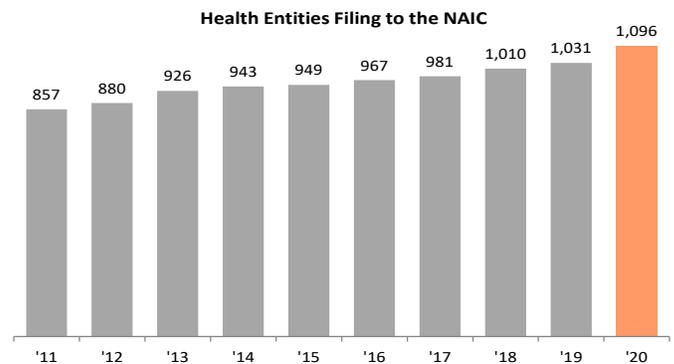


Table 1
Health Entities as of December 31, 2020

(In Millions, Except PMPM)	Chg.	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Operations											
Direct Written Premium	8.3%	\$824,728	\$761,738	\$716,190	\$668,521	\$638,259	\$593,403	\$533,083	\$459,274	\$443,537	\$418,482
Net Earned Premium	11.0%	\$816,208	\$734,993	\$708,473	\$664,107	\$631,656	\$587,374	\$526,852	\$450,737	\$433,211	\$409,291
Net Investment Income Earned	(17.9)%	\$4,997	\$6,083	\$5,146	\$4,798	\$3,331	\$3,250	\$3,229	\$3,152	\$3,154	\$3,245
Underwriting Gain/(Loss)	86.7%	\$32,970	\$17,656	\$21,423	\$188,358	\$9,918	\$6,438	\$6,618	\$9,637	\$11,675	\$14,763
Net Income/Loss	41.6%	\$31,385	\$22,168	\$23,142	\$16,060	\$7,194	\$3,672	\$5,661	\$9,978	\$11,744	\$13,909
Total Hospital & Medical Exp	6.6%	\$674,426	\$632,412	\$598,130	\$568,576	\$541,886	\$505,506	\$450,823	\$389,206	\$371,947	\$346,059
Loss Ratio	(3.2) Pts.	82.6%	85.8%	84.0%	85.4%	85.4%	85.6%	85.3%	85.8%	85.7%	84.5%
Administrative Expenses	25.3%	\$109,750	\$87,596	\$92,628	\$78,499	\$82,633	\$78,712	\$71,538	\$54,705	\$51,221	\$48,682
Admin Expense Ratio	1.5 Pts.	13.4%	11.9%	13.0%	11.8%	13.0%	13.3%	13.5%	12.1%	11.8%	11.9%
Combined Ratio	(1.6) Pts.	96.0%	97.6%	97.0%	97.2%	98.4%	98.9%	98.8%	97.9%	97.3%	96.4%
Profit Margin	0.8 Pts.	3.8%	3.0%	3.2%	2.4%	1.1%	0.6%	1.1%	2.2%	2.7%	3.4%
Net Premium PMPM	6.0%	\$284	\$268	\$261	\$248	\$241	\$232	\$221	\$212	\$205	\$204
Claims PMPM	2.2%	\$236	\$231	\$220	\$213	\$207	\$199	\$189	\$183	\$177	\$173
Cash Flow from Operations	124.3%	\$55,347	\$24,674	\$17,046	\$25,435	\$12,266	\$6,600	\$6,273	\$8,120	\$13,203	\$15,399
Enrollment	3.9%	240	231	225	221	218	213	204	178	177	168
Capital and Surplus											
Capital & Surplus	12.6%	\$175,596	\$155,944	\$151,793	\$137,686	\$122,392	\$115,561	\$112,193	\$111,140	\$103,041	\$94,642
Return on Equity (ROE)	3.6 Pts.	18.5%	14.9%	15.8%	11.9%	6.1%	3.7%	5.7%	10.0%	12.4%	15.5%
Assets											
Net Invested Assets	22.1%	\$278,475	\$228,100	\$217,909	\$210,825	\$189,241	\$177,180	\$169,991	\$163,439	\$155,331	\$145,706
Net Admitted Assets	16.7%	\$375,598	\$321,761	\$305,218	\$289,601	\$268,386	\$253,277	\$238,913	\$214,328	\$201,801	\$188,664
Net Inv Inc & Realized Gain/(Loss)	(14.7)%	\$6,585	\$7,718	\$5,175	\$5,438	\$4,320	\$4,165	\$4,832	\$4,479	\$4,417	\$4,249
Investment Yield	(0.7) Pts.	2.0%	2.7%	2.4%	2.4%	1.8%	1.9%	1.9%	2.0%	2.1%	2.3%
Number of Companies Filed		1,096	1,031	1,010	981	967	958	943	926	880	857

Note: Aggregate results include only health entities who file annual health statements with the NAIC.

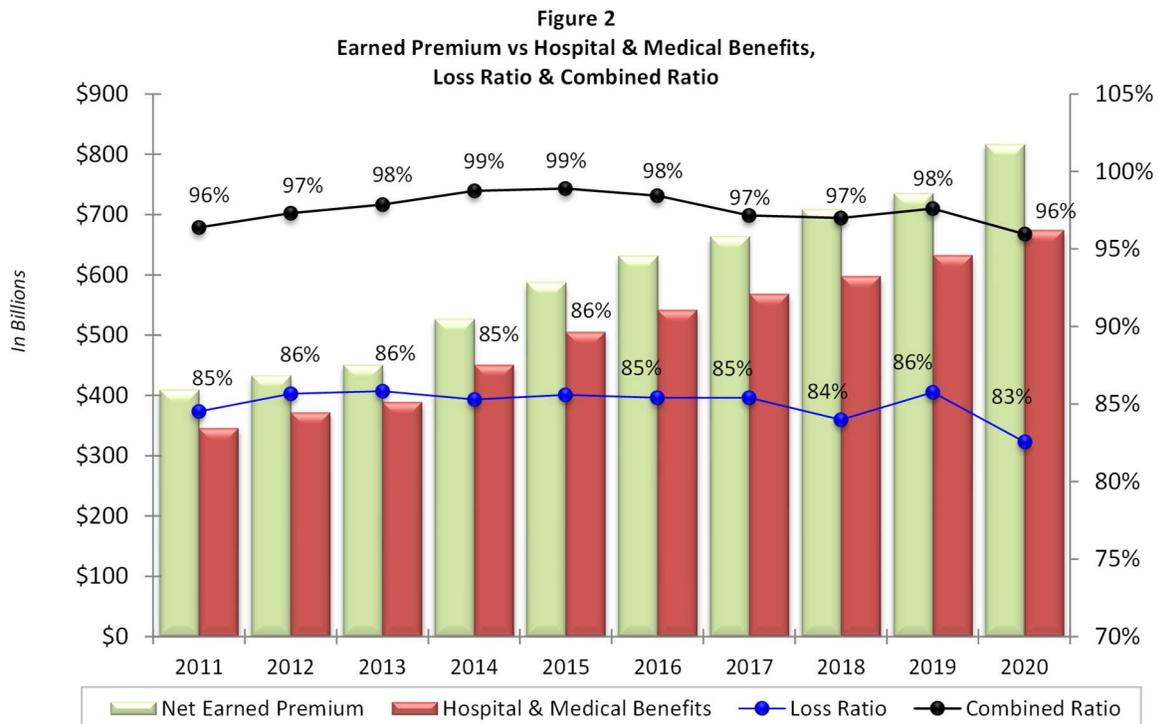
UNDERWRITING RESULTS

Figure 1 illustrates the profitability trend for the health insurance industry and the increase in both net earnings and profit margin. The significant increase in the industry’s underwriting results can be attributed to an 11% (\$81.2 billion) increase in net earned premium to \$816.2 billion. However, the industry partially offset this increase with a 6.6% (\$42 billion) increase in total hospital and medical expenses to \$674.4 billion, a 25.3% (\$22.2 billion) increase in claims adjustment expenses and general administrative expenses to \$110 billion. Administrative expenses alone increased 32.6% (\$20.6 billion) to \$84 billion due primarily to the return of the health insurer fee (HIF) which was expensed in full in the first quarter of 2020 at approximately \$15.5 billion. Health insurers then pass on the HIF to policyholders via premiums. The industry also reported an 18% (\$1.1 billion) decrease in net investment income earned. The decrease can be attributed to a \$752 million decrease in interest income from short-term investments. The Federal Reserve cut interest rates to 0.25% as the COVID-19 Pandemic disrupted economic activities during 2020.



Figure 2 illustrates the increase in total hospital and medical benefits compared to earned premium. For 2020, the industry reported a decrease in the combined ratio to 96% due to a 3 basis point decrease in the aggregated loss ratio to 83% partially offset by the aforementioned increase in administrative expenses.

Table 2, starting on the next page, provides an analysis of operations by line of business for 2020. In terms of dollar impact, the comprehensive hospital and medical (\$12 billion), Medicare (\$11 billion) and Medicaid (\$7 billion) lines of business were the most profitable. Subsequently, **Figures 3 through 10** on pages 6 through 9, illustrate underwriting results, earned premium, and total hospital and medical expenses in relation to loss ratios by line of business.



Despite the CDC reporting nearly 33 million COVID-19 cases nationwide, as noted above, the health industry reported only a 7% increase in benefit claims incurred. This is consistent with prior year-over-year changes. However, it is important to note, that offsetting factors appear to have reduced the overall financial impact to insurers such as reduced costs related to cancelled or delayed medical treatments, procedures, and utilizing other non-emergency health benefits. These offsetting factors are also evident in the decreases in the loss ratios by line of business as included in **Table 2** below.

However, going forward, there is the potential that delayed treatments could lead to worsening health conditions, resulting in escalated claims expenses. There is also the potential that Medicare/Medicare Advantage, and Medicaid writers as well as comprehensive writers serving older and higher risk populations could be adversely affected.

Table 2										
Analysis of Operations by Lines of Business										
Comprehensive Hospital & Medical	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$242,290	\$235,482	\$240,595	\$230,831	\$222,273	\$215,385	\$207,534	\$192,420	\$191,446	\$191,945
Total Hospital & Medical Exp	\$194,772	\$195,154	\$192,884	\$191,717	\$191,139	\$184,916	\$175,179	\$163,736	\$163,346	\$160,206
Claims Adj. Expenses	\$7,954	\$7,740	\$7,797	\$7,679	\$7,381	\$7,413	\$7,475	\$7,167	\$6,990	\$6,764
General Admin. Expenses	\$28,445	\$23,394	\$27,217	\$23,236	\$26,382	\$26,833	\$25,852	\$18,842	\$18,131	\$18,365
Total Underwriting Deductions	\$231,717	\$226,283	\$227,850	\$222,256	\$223,898	\$219,054	\$209,078	\$189,712	\$188,553	\$185,187
Net Underwriting Gain/(Loss)	\$12,154	\$8,857	\$12,972	\$9,200	(\$966)	(\$2,017)	(\$70)	\$4,023	\$4,159	\$6,987
Loss Ratio	80.1%	83.0%	80.1%	82.7%	85.3%	85.2%	84.1%	84.5%	84.8%	83.3%
Admin Expense Ratio	14.9%	13.2%	14.5%	13.4%	15.1%	15.8%	15.9%	13.4%	13.0%	13.1%
Combined Ratio	95.0%	96.2%	94.6%	96.0%	100.4%	100.9%	100.0%	97.9%	97.8%	96.4%
Net Premium PMPM	\$487	\$460	\$460	\$424	\$388	\$363	\$347	\$319	\$309	\$303
Claims PMPM	\$392	\$384	\$337	\$352	\$319	\$310	\$294	\$271	\$264	\$253
Enrollment	41	42	43	44	46	49	49	50	52	53
Medicare Supplement	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$11,455	\$10,940	\$10,234	\$10,072	\$9,568	\$9,156	\$8,690	\$8,162	\$8,088	\$7,811
Total Hospital & Medical Exp	\$8,385	\$8,789	\$8,061	\$7,799	\$7,640	\$7,368	\$6,910	\$6,457	\$6,460	\$6,336
Claims Adj. Expenses	\$502	\$547	\$486	\$483	\$439	\$419	\$379	\$399	\$385	\$397
General Admin. Expenses	\$1,666	\$1,500	\$1,267	\$1,299	\$1,193	\$1,189	\$1,077	\$948	\$937	\$937
Total Underwriting Deductions	\$10,616	\$10,952	\$9,886	\$9,637	\$9,320	\$9,021	\$8,157	\$7,847	\$7,815	\$7,608
Net Underwriting Gain/(Loss)	\$809	(\$14)	\$342	\$444	\$271	\$119	\$564	\$304	\$258	\$195
Loss Ratio	73.9%	81.4%	79.5%	77.9%	80.2%	81.1%	76.9%	79.8%	80.4%	80.4%
Admin Expense Ratio	19.0%	18.7%	17.1%	17.7%	17.0%	17.6%	16.7%	16.5%	16.4%	17.1%
Combined Ratio	92.9%	100.1%	96.7%	95.6%	97.2%	98.7%	93.5%	96.3%	96.8%	97.5%
Net Premium PMPM	\$199	\$199	\$197	\$195	\$185	\$181	\$181	\$183	\$180	\$177
Claims PMPM	\$147	\$162	\$157	\$152	\$148	\$147	\$139	\$146	\$145	\$142
Enrollment	5	5	4	4	4	4	4	4	4	4

Table 2
Analysis of Operations by Lines of Business

Dental	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$13,511	\$13,754	\$13,567	\$12,941	\$12,685	\$12,480	\$11,752	\$10,449	\$9,995	\$9,327
Total Hospital & Medical Exp	\$9,739	\$11,035	\$10,647	\$10,158	\$9,955	\$9,761	\$9,132	\$8,059	\$7,789	\$7,389
Claims Adj. Expenses	\$737	\$691	\$658	\$554	\$513	\$489	\$428	\$384	\$407	\$412
General Admin. Expenses	\$2,136	\$1,821	\$1,928	\$1,765	\$1,829	\$1,821	\$1,685	\$1,282	\$1,206	\$1,091
Total Underwriting Deductions	\$12,606	\$13,553	\$13,235	\$12,477	\$12,295	\$12,071	\$11,241	\$9,722	\$9,403	\$8,895
Net Underwriting Gain/(Loss)	\$1,384	\$731	\$711	\$821	\$790	\$749	\$758	\$856	\$703	\$532
Loss Ratio	69.6%	77.3%	76.4%	76.4%	76.1%	76.1%	76.1%	76.2%	77.1%	78.4%
Admin Expense Ratio	20.5%	17.6%	18.5%	17.4%	17.9%	18.0%	17.6%	15.7%	16.0%	15.9%
Combined Ratio	90.1%	94.9%	94.9%	93.8%	94.0%	94.2%	93.7%	91.9%	93.0%	94.4%
Net Premium PMPM	\$26	\$27	\$27	\$25	\$25	\$25	\$25	\$26	\$25	\$24
Claims PMPM	\$19	\$22	\$21	\$19	\$20	\$20	\$20	\$20	\$19	\$19
Enrollment	42	42	42	44	42	41	40	34	33	32

Vision	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$3,848	\$3,831	\$3,624	\$2,651	\$2,469	\$2,300	\$2,148	\$1,694	\$1,606	\$1,500
Total Hospital & Medical Exp	\$2,734	\$3,000	\$2,893	\$2,050	\$1,927	\$1,832	\$1,703	\$1,364	\$1,312	\$1,223
Claims Adj. Expenses	\$77	\$71	\$67	\$58	\$51	\$46	\$37	\$32	\$30	\$25
General Admin. Expenses	\$527	\$497	\$511	\$415	\$405	\$388	\$369	\$234	\$220	\$211
Total Underwriting Deductions	\$3,338	\$3,568	\$3,471	\$2,520	\$2,378	\$2,272	\$2,109	\$1,629	\$1,559	\$1,463
Net Underwriting Gain/(Loss)	\$733	\$438	\$332	\$311	\$251	\$182	\$178	\$181	\$182	\$149
Loss Ratio	67.2%	74.9%	76.1%	72.3%	73.1%	74.9%	74.5%	75.3%	75.2%	76.1%
Admin Expense Ratio	14.8%	14.2%	15.2%	16.7%	17.4%	17.7%	17.7%	14.7%	14.4%	14.7%
Combined Ratio	82.0%	89.1%	91.3%	89.0%	90.5%	92.6%	92.2%	90.0%	89.5%	90.8%
Net Premium PMPM	\$9	\$9	\$9	\$7	\$7	\$6	\$6	\$6	\$6	\$5
Claims PMPM	\$6	\$7	\$7	\$5	\$5	\$5	\$5	\$5	\$4	\$4
Enrollment	36	36	35	33	31	30	29	25	25	23

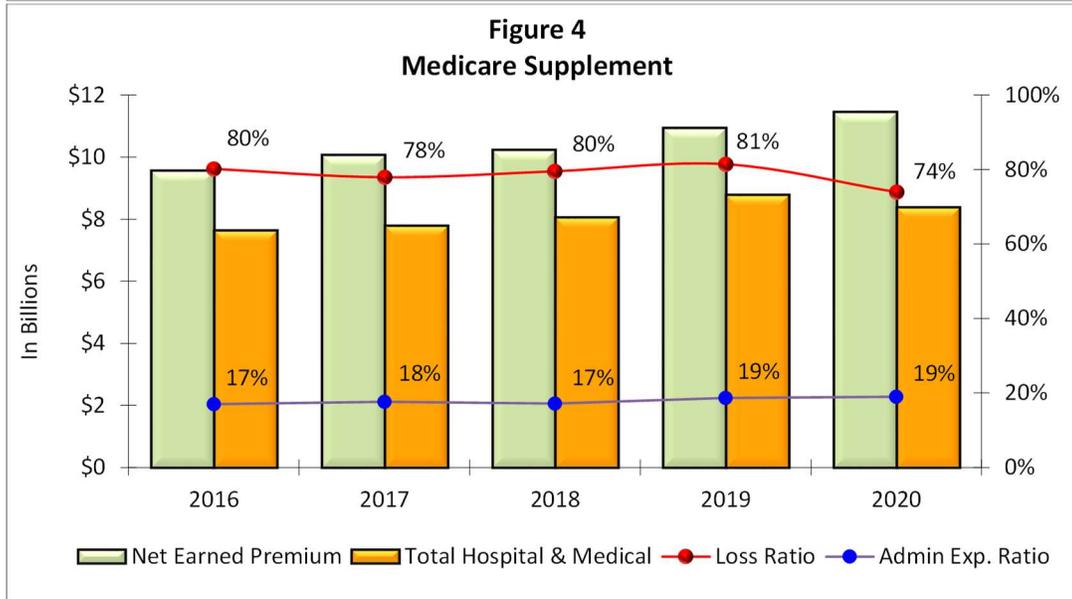
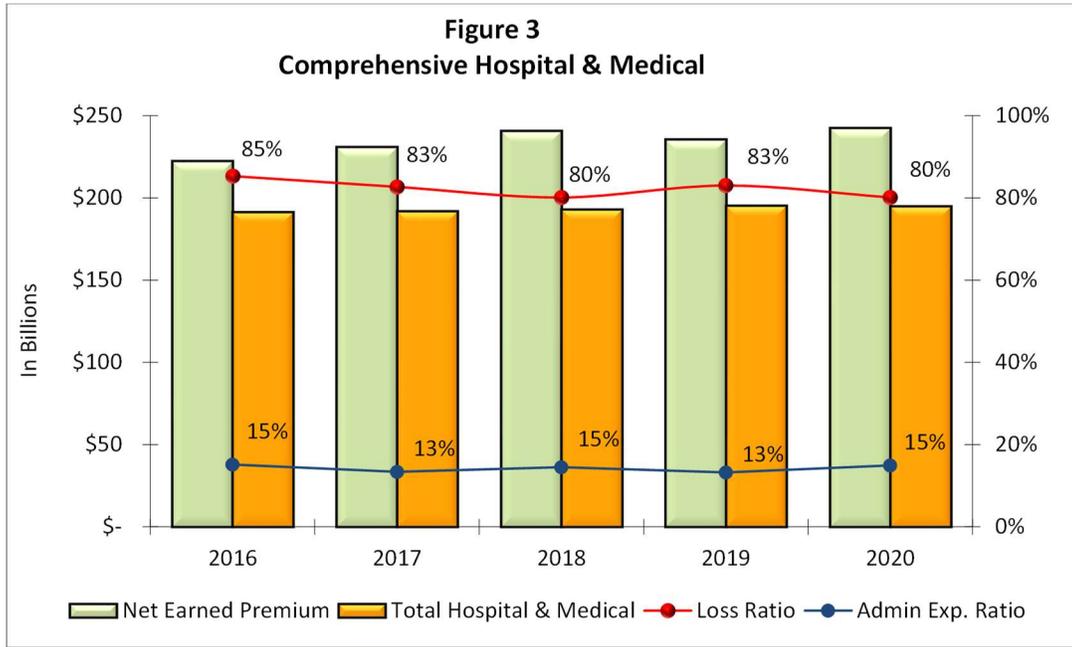
FEHBP	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$40,456	\$38,744	\$37,529	\$37,796	\$37,868	\$36,313	\$34,138	\$32,058	\$31,601	\$31,266
Total Hospital & Medical Exp	\$36,123	\$36,669	\$35,246	\$34,643	\$34,005	\$33,031	\$31,622	\$30,234	\$29,578	\$28,398
Claims Adj. Expenses	\$999	\$911	\$972	\$870	\$854	\$809	\$782	\$782	\$704	\$695
General Admin. Expenses	\$2,168	\$1,485	\$1,955	\$1,355	\$2,013	\$2,025	\$1,835	\$1,112	\$1,078	\$1,042
Total Underwriting Deductions	\$39,291	\$39,064	\$38,172	\$36,866	\$36,854	\$35,859	\$34,251	\$32,132	\$31,358	\$30,138
Net Underwriting Gain/(Loss)	\$563	\$108	\$293	\$158	\$541	\$413	\$376	\$247	\$252	\$252
Loss Ratio	90.6%	93.6%	91.6%	93.6%	90.9%	91.0%	91.4%	93.4%	93.6%	93.5%
Admin Expense Ratio	7.9%	6.1%	7.6%	6.0%	7.7%	7.8%	7.6%	5.9%	5.6%	5.7%
Combined Ratio	98.6%	99.7%	99.2%	99.6%	98.6%	98.9%	98.9%	99.2%	99.2%	99.2%
Net Premium PMPM	\$369	\$371	\$415	\$399	\$409	\$406	\$403	\$369	\$357	\$356
Claims PMPM	\$335	\$348	\$381	\$374	\$373	\$370	\$369	\$346	\$334	\$333
Enrollment	9	9	8	8	8	7	7	7	7	7

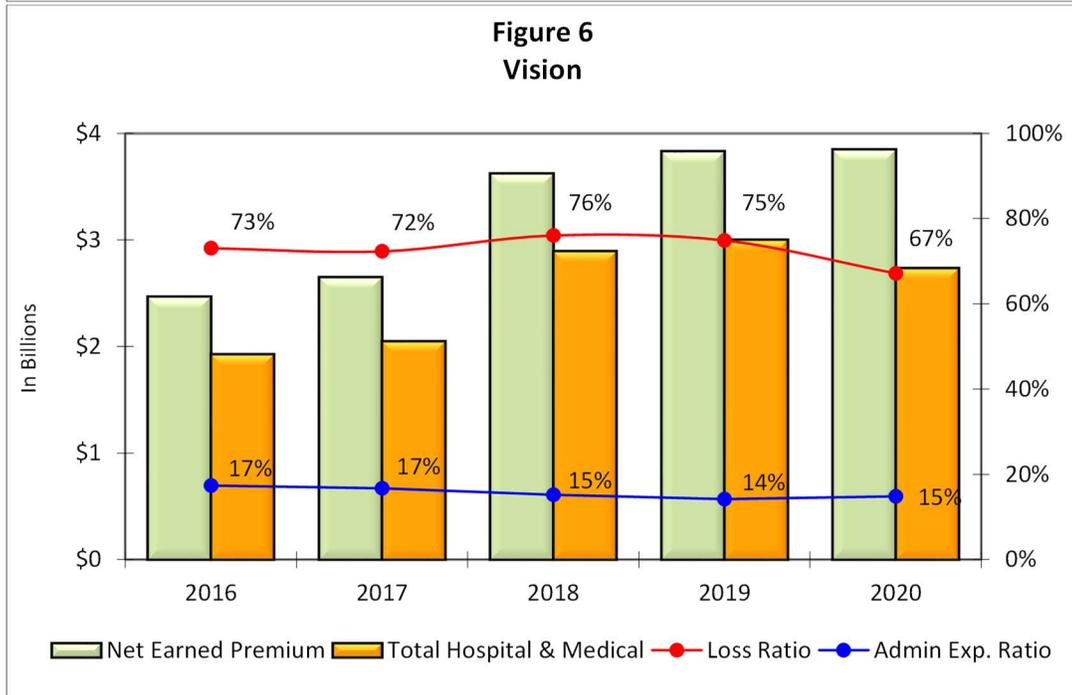
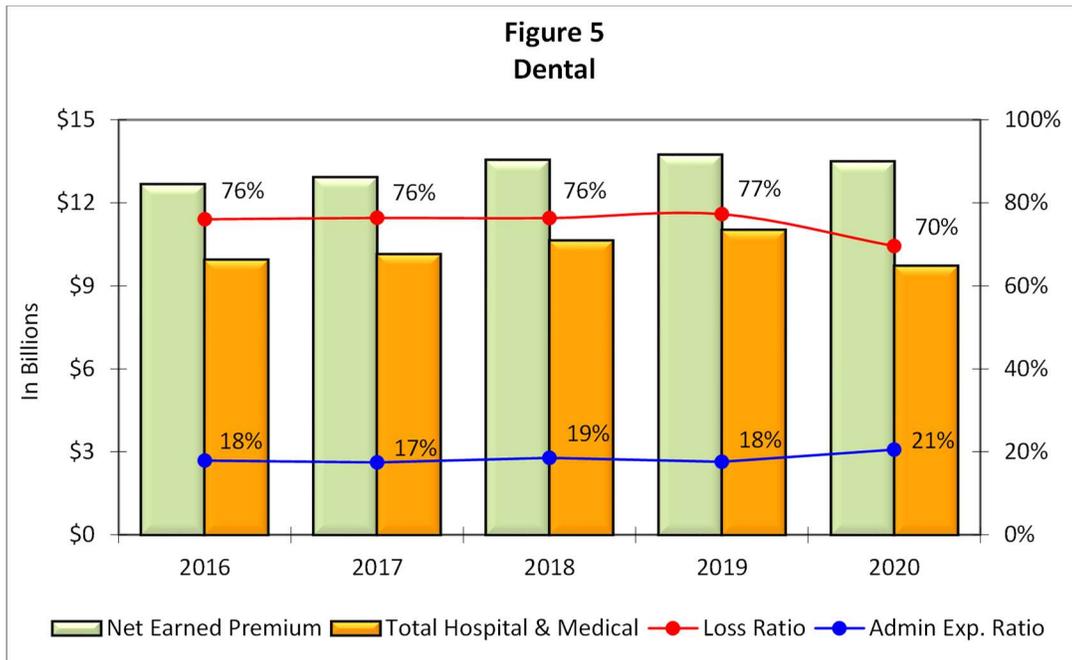
Table 2
Analysis of Operations by Lines of Business

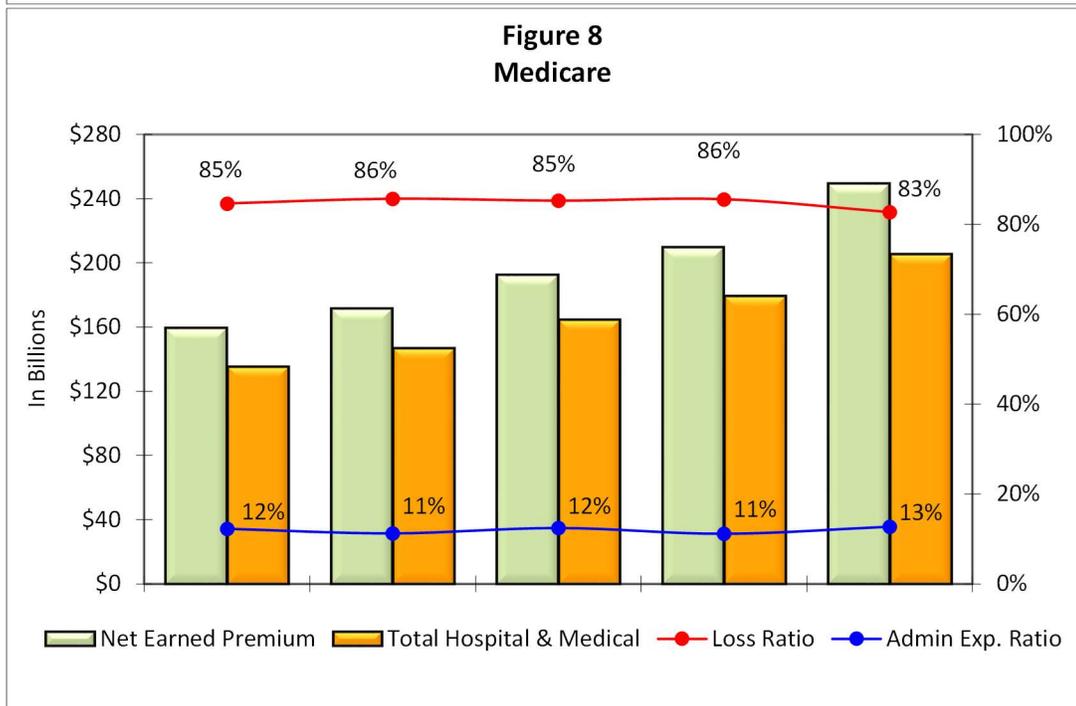
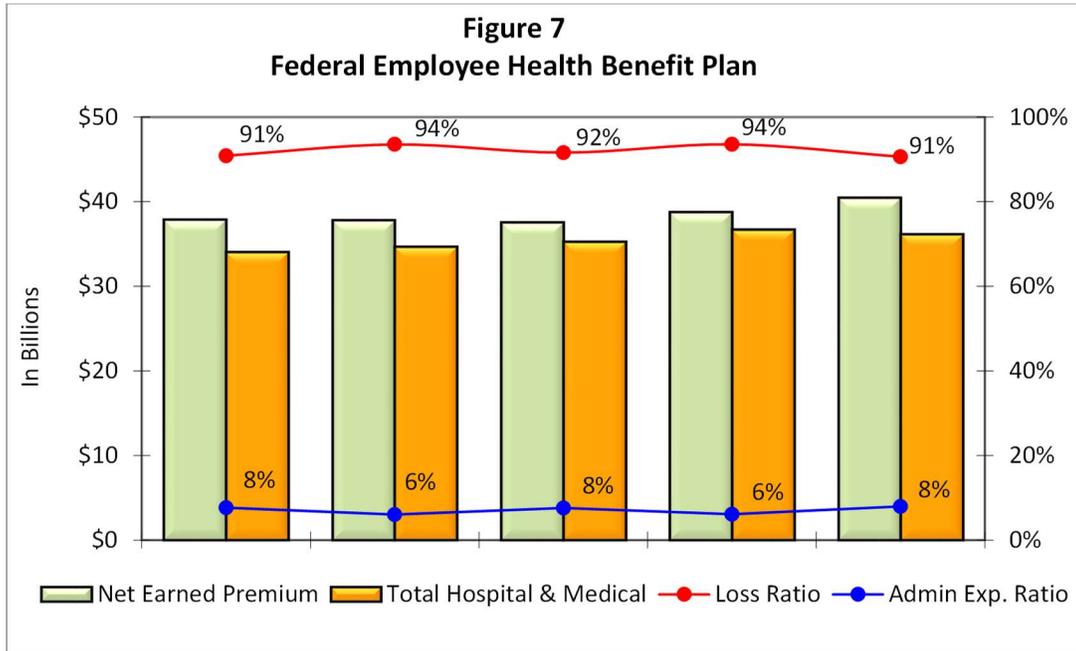
Medicare	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$249,351	\$209,661	\$192,548	\$171,532	\$159,507	\$146,804	\$131,029	\$105,568	\$97,810	\$90,958
Total Hospital & Medical Exp	\$205,418	\$179,337	\$164,541	\$146,837	\$135,243	\$127,385	\$113,800	\$91,644	\$84,119	\$77,532
Claims Adj. Expenses	\$8,337	\$7,432	\$6,424	\$5,831	\$5,118	\$4,766	\$4,071	\$3,184	\$2,705	\$2,282
General Admin. Expenses	\$23,341	\$16,042	\$17,597	\$13,493	\$14,456	\$13,144	\$11,684	\$8,399	\$7,696	\$7,096
Total Underwriting Deductions	\$237,276	\$203,124	\$188,474	\$166,258	\$154,519	\$145,377	\$129,762	\$103,325	\$94,594	\$86,952
Net Underwriting Gain/(Loss)	\$11,377	\$6,818	\$4,435	\$5,225	\$4,929	\$1,219	\$1,448	\$2,339	\$4,424	\$4,083
Loss Ratio	82.7%	85.6%	85.2%	85.7%	84.6%	87.0%	86.9%	86.8%	85.0%	85.2%
Admin Expense Ratio	12.7%	11.2%	12.5%	11.3%	12.3%	12.2%	12.0%	11.0%	10.5%	10.3%
Combined Ratio	95.4%	96.8%	97.7%	97.0%	96.9%	99.2%	98.9%	97.8%	95.5%	95.5%
Net Premium PMPM	\$1,083	\$990	\$970	\$939	\$923	\$891	\$901	\$909	\$919	\$941
Claims PMPM	\$897	\$848	\$828	\$805	\$781	\$775	\$783	\$789	\$791	\$802
Enrollment	25	18	17	15	15	14	12	10	9	8

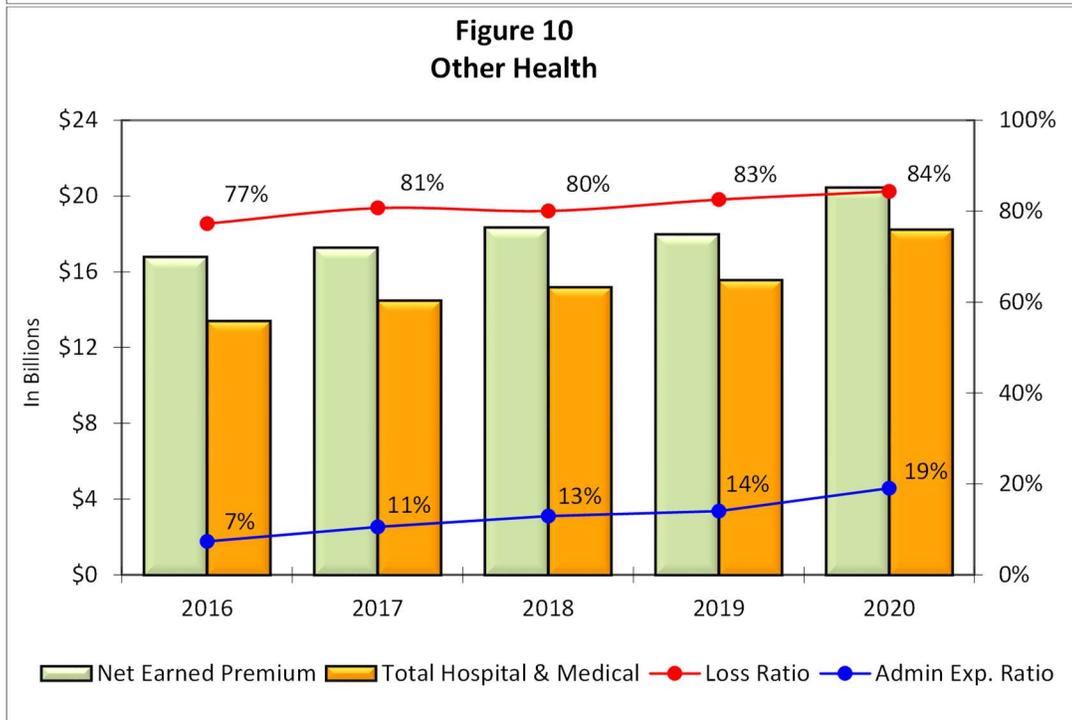
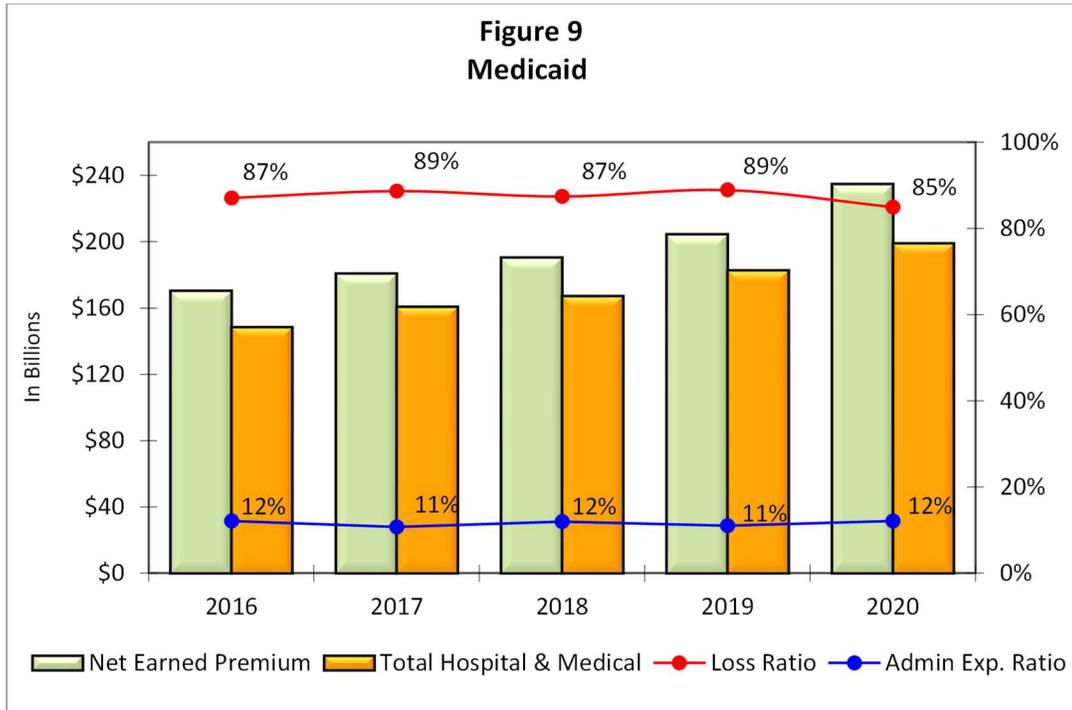
Medicaid	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$234,853	\$204,595	\$190,505	\$180,994	\$170,461	\$148,609	\$115,661	\$88,067	\$77,730	\$65,653
Total Hospital & Medical Exp	\$199,032	\$182,883	\$167,308	\$160,899	\$148,585	\$127,938	\$98,905	\$77,470	\$68,810	\$56,259
Claims Adj. Expenses	\$6,373	\$6,103	\$5,751	\$5,388	\$5,134	\$4,872	\$3,637	\$2,957	\$2,283	\$1,900
General Admin. Expenses	\$22,086	\$16,497	\$17,218	\$14,112	\$15,520	\$13,073	\$10,322	\$7,168	\$6,622	\$6,040
Total Underwriting Deductions	\$227,342	\$205,305	\$190,142	\$180,540	\$169,393	\$145,857	\$113,074	\$87,606	\$77,836	\$64,225
Net Underwriting Gain/(Loss)	\$6,770	\$138	\$1,066	\$1,033	\$1,405	\$3,635	\$2,235	\$1,106	\$480	\$1,650
Loss Ratio	85.0%	88.9%	87.4%	88.7%	87.1%	85.6%	86.0%	87.3%	88.0%	85.4%
Admin Expense Ratio	12.2%	11.0%	12.0%	10.7%	12.1%	12.0%	12.1%	11.4%	11.4%	12.1%
Combined Ratio	97.1%	99.9%	99.4%	99.4%	99.2%	97.6%	98.1%	98.8%	99.4%	97.5%
Net Premium PMPM	\$461	\$389	\$368	\$387	\$360	\$339	\$317	\$292	\$266	\$253
Claims PMPM	\$394	\$348	\$323	\$344	\$315	\$291	\$274	\$257	\$236	\$217
Enrollment	46	43	43	39	40	38	35	26	25	23

Other Health	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$20,434	\$17,977	\$18,328	\$17,271	\$16,773	\$16,269	\$15,792	\$12,145	\$13,181	\$10,701
Total Hospital & Medical Exp	\$18,222	\$15,545	\$15,171	\$14,473	\$13,392	\$13,275	\$13,569	\$10,232	\$10,549	\$8,711
Claims Adj. Expenses	\$822	\$782	\$391	\$645	\$438	\$772	\$1,045	\$790	\$778	\$793
General Admin. Expenses	\$3,374	\$1,868	\$2,060	\$1,245	\$844	\$618	\$758	\$886	\$972	\$546
Total Underwriting Deductions	\$22,763	\$18,218	\$17,581	\$16,378	\$14,717	\$14,600	\$15,400	\$11,912	\$12,301	\$10,060
Net Underwriting Gain/(Loss)	(\$748)	\$640	\$1,319	\$1,576	\$2,666	\$2,128	\$944	\$632	\$1,155	\$956
Loss Ratio	84.3%	82.6%	80.1%	80.7%	77.3%	79.0%	83.2%	81.6%	78.4%	79.2%
Admin Expense Ratio	19.1%	14.1%	13.0%	10.5%	7.4%	8.3%	11.0%	13.4%	13.0%	12.2%
Combined Ratio	103.4%	96.6%	93.0%	91.2%	84.7%	87.3%	94.2%	95.0%	91.4%	91.3%
Net Premium PMPM	\$46	\$42	\$45	\$44	\$44	\$47	\$49	\$44	\$49	\$48
Claims PMPM	\$42	\$36	\$37	\$37	\$35	\$38	\$42	\$38	\$40	\$39
Enrollment	37	36	34	33	32	29	28	23	22	19









ENROLLMENT AND PREMIUM REVENUES

Enrollment increased 4% (9 million) to 240 million. The enrollment increase is reflected in a 37% (6.6 million) increase in Medicare, a 4.8% (2.1 million) increase in the Medicaid line of business, and a 3.1% (1.1 million) increase in Medicare Part D Prescription Drug coverage. However, the industry also reported a 4.3% (1.3 million) decrease in the group comprehensive line of business. **Figure 11** illustrates the enrollment trend for the four largest revenue generating lines of business for the past 10 years. Despite the COVID-19 pandemic, the industry still experienced growth in Medicaid and Medicare. Increased unemployment rates caused by the pandemic have also disrupted health coverage for millions of people as most working-age adults receive health insurance coverage for themselves and their families through their

employer. However, many of those who lost job-based health insurance coverage would possibly qualify for Medicaid or had the opportunity to purchase individual health coverage through the exchange or other managed care health providers. The shift in business concentration can also be attributed to an increase in the number of insureds becoming eligible for either Medicare or Medicaid as evidenced by increases in enrollment in these lines. A certain amount of the Medicaid enrollment increase is likely due to the continued expansion of Medicaid programs in certain states.

Direct written premium increased 8.3% (\$63 billion) to \$824.7 billion. **Figure 12** illustrates the mix of direct written premium for 2020. During the last several years, there has been a gradual shift in the allocation of premium between the lines of business. In comparison to 2019, direct comprehensive medical decreased to 29.8% of total premium from 31.7%, while Medicare increased to 30.4% from 28.6% and Medicaid increased modestly to 28.6% from 27.7%.

Health entities reported premium per member per month (PMPM) of \$284 and claims PMPM of \$236 for 2020. **Figure 13** illustrates a 10-year trend on an aggregate basis of the increase in premium PMPM vs claims PMPM and the resulting spread. In referring back to **Table 2**, it is apparent the Medicare line of business is the most expensive at over \$1 thousand per member month but also reported one of the highest net underwriting gains with a spread of premium PMPM over claims PMPM of \$186 and an aggregate underwriting gain of \$11 billion.

Table 3 on page 11, provides direct written premium by line of business for the last 10 years. The largest increases in written premium from 2019 are most evident in a 13% (\$29 billion) increase in Medicare, a 12% (\$26 billion) increase in Medicaid, an 8% (\$6 billion) increase in the individual comprehensive line of business, and a 3% (\$1 billion) increase in Federal Employee Health Benefit Plan. The overall premium growth can be attributed to increases in enrollment, and premium rates. In a 10-year comparison to 2011, the most significant increases in written premium are in the Medicaid (\$168 billion), Medicare (\$157 billion), individual comprehensive (\$56 billion), Federal Employee Health Benefit Plan, Dental (\$4 billion), Medicare Supplement (\$4 billion), and Medicare Part D (\$10 billion) lines of business. The group comprehensive Line of business decreased (\$10 billion). **Table 4** on pages 13-21 provides a further breakout of written premium, claims, loss ratio, and enrollment by state and by line of business. The states high-lighted in yellow are the five largest writers in that particular line of business.

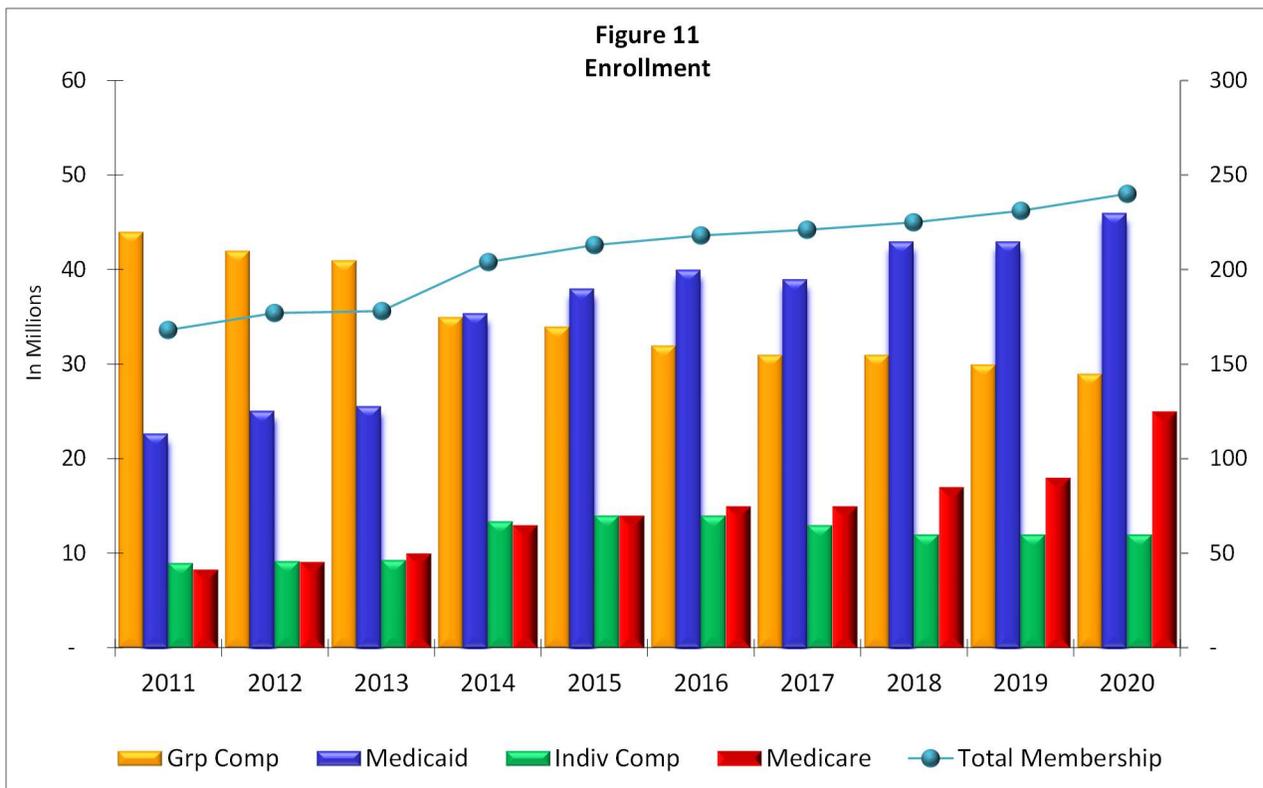


Figure 12
Direct Premium Written

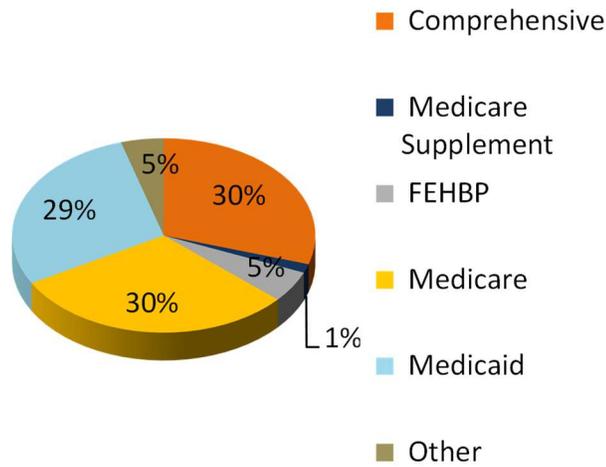


Figure 13
Premium PMPM vs Claims PMPM

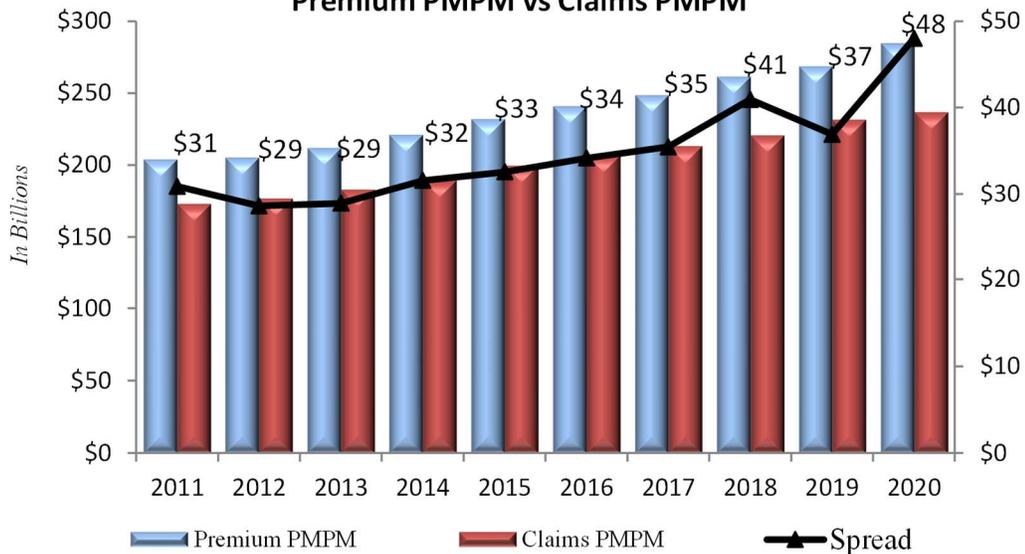


Table 3

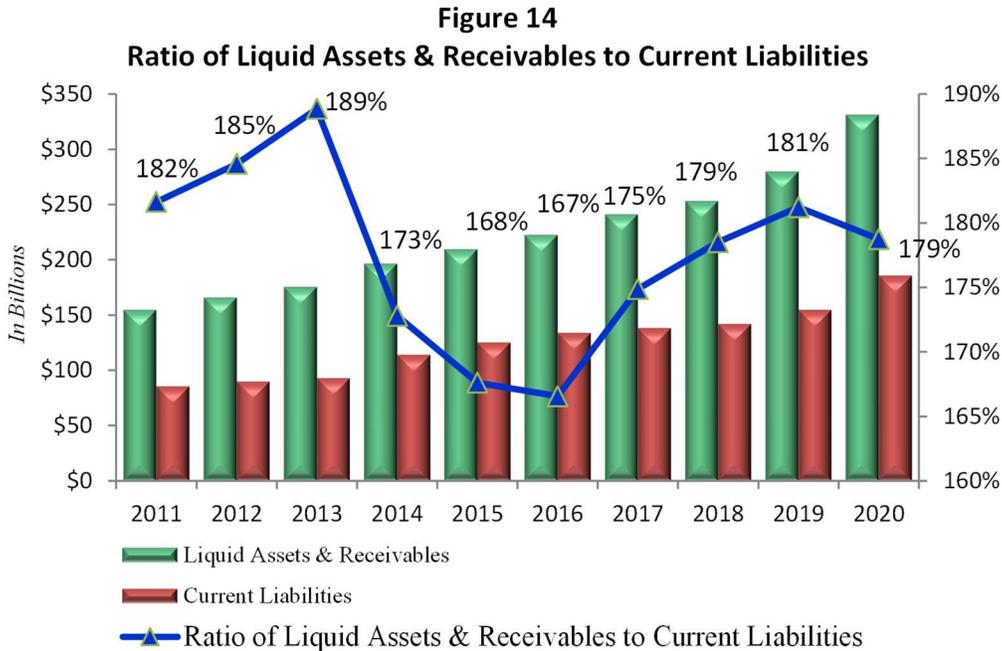
Direct Written Premium by Lines of Business

(In Millions)	Chg.	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Individual Comprehensive	7.6%	\$78,232	\$72,722	\$76,017	\$68,660	\$63,310	\$55,292	\$43,388	\$24,713	\$23,389	\$22,624
Group Comprehensive	(0.5)%	\$165,839	\$166,717	\$165,339	\$162,605	\$160,574	\$162,297	\$166,375	\$172,220	\$174,959	\$175,843
Medicare Supplement	4.3%	\$12,041	\$11,546	\$10,807	\$10,596	\$10,061	\$9,609	\$9,105	\$8,531	\$8,439	\$8,138
Vision	(1.3)%	\$2,619	\$2,654	\$2,561	\$2,410	\$2,255	\$2,099	\$1,952	\$1,635	\$1,550	\$1,448
Dental	(3.3)%	\$13,579	\$14,048	\$13,855	\$14,090	\$13,074	\$12,561	\$12,017	\$10,046	\$10,113	\$9,587
FEHBP	3.4%	\$42,639	\$41,218	\$38,942	\$37,860	\$37,923	\$36,356	\$34,140	\$32,061	\$31,669	\$31,209
Medicare	13.3%	\$248,793	\$219,554	\$192,253	\$170,413	\$158,908	\$147,273	\$128,890	\$105,917	\$99,981	\$91,519
Medicaid	12.3%	\$234,421	\$208,695	\$192,181	\$180,535	\$170,234	\$149,148	\$115,977	\$89,069	\$78,535	\$65,994
Other Health	4.8%	\$21,144	\$20,170	\$18,883	\$18,142	\$18,569	\$17,349	\$16,900	\$14,111	\$14,194	\$11,373

CASH FLOW AND LIQUIDITY

The health insurance industry showed a significant increase in operating cash flow to \$55.3 billion in 2020 as compared to operating cash flow of \$24.7 billion in 2019. The considerable increase in positive cash flow is due primarily to a 9.6% (\$72 billion) increase in premiums collected. However, this was partially offset by a 4% (\$22.4 billion) increase in benefits and loss-related payments and a 16.7% (\$15 billion) decrease in commissions and expenses paid.

As illustrated in **Figure 14**, liquid assets and receivables increased 18% (\$52 billion) to \$332 billion in 2020 from \$280 billion in the prior year end. This was partially offset by a 20% (\$31 billion) increase in current liabilities to \$185 billion from \$155 billion. This resulted in an unfavorable decrease in the ratio of liquid assets and receivables to current liabilities to 179% from 181%.



CAPITAL AND SURPLUS

Health entities reported a 12.6% (\$20 billion) increase in capital and surplus to \$176 billion from \$156 billion at Dec. 31, 2019 as illustrated in **Figure 15**. The increase is due primarily to net income of \$31 billion, a \$3 billion increase in unrealized capital gains, and paid-in surplus of \$3.4 billion. These items were partially offset by dividends of \$14 billion paid to stockholders, and a \$1.7 billion increase in non-admitted assets.

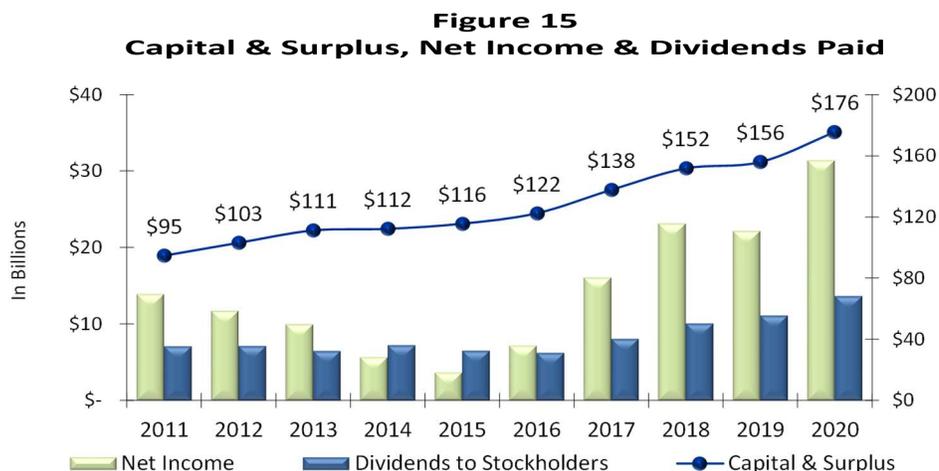


Table 4 - Individual Comprehensive Hospital & Medical

*As reported in the
Exhibit of Premiums, Enrollment and Utilization*

State	Direct Written Premium			Claims			Loss Ratio*			Enrollment		
	2020	2019	% Chg.	2020	2019	% Chg.	2020	2019	% Pt Chg.	2020	2019	% Chg.
Alabama	\$1,527	\$1,368	11.7%	\$1,194	\$1,103	8.3%	78.2%	80.8%	(2.6)	179,380	170,702	5.1%
Alaska	\$160	\$156	2.6%	\$182	\$162	12.0%	106.5%	109.7%	(3.2)	17,098	16,781	1.9%
Arizona	\$1,205	\$1,111	8.4%	\$839	\$785	6.9%	69.5%	72.6%	(3.1)	161,951	163,322	(0.8)%
Arkansas	\$1,650	\$1,433	15.1%	\$1,185	\$1,152	2.9%	71.8%	80.4%	(8.5)	358,932	312,876	14.7%
California	\$280	\$398	(29.5)%	\$204	\$337	(39.4)%	72.8%	84.7%	(11.9)	45,224	69,598	(35.0)%
Colorado	\$1,321	\$1,351	(2.2)%	\$938	\$1,057	(11.3)%	71.2%	78.5%	(7.3)	210,731	191,361	10.1%
Connecticut	\$958	\$867	10.4%	\$740	\$702	5.5%	77.3%	80.9%	(3.6)	108,177	105,731	2.3%
Delaware	\$251	\$228	10.0%	\$168	\$140	19.6%	69.6%	64.1%	5.5	25,069	22,483	11.5%
District of Columbia	\$200	\$169	18.3%	\$185	\$168	9.8%	92.4%	99.6%	(7.2)	35,812	30,094	19.0%
Florida	\$12,303	\$11,554	6.5%	\$9,453	\$8,333	13.4%	76.6%	73.5%	3.1	1,973,244	1,895,280	4.1%
Georgia	\$3,194	\$2,906	9.9%	\$2,483	\$2,256	10.1%	84.3%	77.7%	6.7	544,215	432,970	25.7%
Hawaii	\$313	\$232	34.9%	\$198	\$199	(0.5)%	63.3%	85.8%	(22.5)	36,310	33,944	7.0%
Idaho	\$777	\$665	16.9%	\$444	\$551	(19.4)%	59.7%	82.9%	(23.2)	93,668	112,353	(16.6)%
Illinois	\$2,435	\$2,638	(7.7)%	\$2,181	\$2,040	0.0%	82.7%	84.6%	(1.8)	351,189	355,669	(1.3)%
Indiana	\$609	\$544	12.0%	\$468	\$448	4.5%	76.9%	82.4%	(5.5)	120,256	121,527	(1.0)%
Iowa	\$695	\$711	(2.3)%	\$507	\$513	(1.1)%	72.3%	75.4%	(3.2)	113,527	108,154	5.0%
Kansas	\$448	\$360	24.5%	\$265	\$259	2.4%	59.2%	72.0%	(12.8)	82,266	75,437	9.1%
Kentucky	\$666	\$687	(3.0)%	\$502	\$526	(4.6)%	75.6%	76.6%	(1.0)	105,355	107,519	(2.0)%
Louisiana	\$1,032	\$878	17.5%	\$724	\$759	(4.6)%	70.4%	86.6%	(16.3)	134,213	134,342	(0.1)%
Maine	\$438	\$529	(17.3)%	\$341	\$385	(11.3)%	80.4%	74.1%	6.3	58,508	61,081	(4.2)%
Maryland	\$1,382	\$1,358	1.7%	\$1,366	\$1,233	10.8%	97.0%	93.1%	3.9	262,548	234,844	11.8%
Massachusetts	\$2,531	\$2,466	2.7%	\$2,354	\$2,283	3.1%	92.1%	93.7%	(1.5)	386,776	433,287	(10.7)%
Michigan	\$1,813	\$1,863	(2.7)%	\$1,349	\$1,381	(2.3)%	74.0%	74.1%	(0.1)	315,166	306,088	3.0%
Minnesota	\$1,085	\$766	41.6%	\$686	\$700	(1.9)%	63.1%	91.7%	(28.6)	153,127	145,078	5.5%
Mississippi	\$936	\$810	15.5%	\$707	\$638	10.9%	76.8%	78.7%	(1.9)	163,886	151,674	8.1%
Missouri	\$961	\$828	16.1%	\$673	\$642	4.8%	69.9%	77.5%	(7.6)	185,608	162,971	13.9%
Montana	\$335	\$385	(12.8)%	\$291	\$296	(1.5)%	82.9%	82.8%	0.1	48,277	46,776	3.2%
Nebraska	\$848	\$918	(7.7)%	\$642	\$661	(3.0)%	75.7%	72.0%	3.7	83,928	90,048	(6.8)%
Nevada	\$564	\$595	(5.3)%	\$445	\$439	1.2%	78.9%	73.7%	5.1	115,084	108,974	5.6%
New Hampshire	\$268	\$264	1.3%	\$179	\$190	(5.7)%	67.9%	72.6%	(4.7)	49,094	46,130	6.4%
New Jersey	\$2,078	\$1,892	9.8%	\$1,856	\$1,780	4.3%	89.5%	95.8%	(6.3)	331,277	319,799	3.6%
New Mexico	\$202	\$286	(29.4)%	\$148	\$238	(38.1)%	75.9%	84.1%	(8.3)	33,610	48,220	(30.3)%
New York	\$1,667	\$1,911	(12.8)%	\$1,400	\$1,676	(16.4)%	82.2%	87.7%	(5.5)	307,688	343,866	(10.5)%
North Carolina	\$4,273	\$4,196	1.9%	\$3,375	\$3,264	3.4%	79.0%	77.8%	1.2	507,348	477,578	6.2%
North Dakota	\$229	\$262	(12.7)%	\$201	\$228	(11.9)%	87.7%	86.8%	0.8	40,695	43,027	(5.4)%
Ohio	\$1,471	\$1,525	(3.6)%	\$1,194	\$1,195	(0.0)%	81.2%	78.3%	2.9	225,941	227,947	(0.9)%
Oklahoma	\$1,099	\$1,181	(7.0)%	\$1,027	\$859	19.5%	88.0%	77.4%	10.6	158,516	151,521	4.6%
Oregon	\$1,297	\$1,155	12.3%	\$1,016	\$1,046	(2.8)%	78.5%	90.5%	(12.1)	168,529	165,561	1.8%
Pennsylvania	\$3,848	\$3,470	10.9%	\$2,461	\$2,612	0.0%	63.7%	77.5%	(13.7)	568,630	593,963	(4.3)%
Rhode Island	\$237	\$247	(4.1)%	\$184	\$193	(4.8)%	77.7%	78.3%	(0.6)	41,208	41,726	(1.2)%
South Carolina	\$1,670	\$1,704	(2.0)%	\$1,257	\$1,165	7.9%	74.9%	70.0%	4.9	243,464	225,296	8.1%
South Dakota	\$407	\$348	16.8%	\$307	\$297	3.3%	75.5%	85.3%	(9.9)	49,758	50,582	(1.6)%
Tennessee	\$1,135	\$1,109	2.4%	\$845	\$848	(0.4)%	72.8%	81.5%	(8.7)	150,693	156,233	(3.5)%
Texas	\$6,511	\$6,232	4.5%	\$5,731	\$5,205	10.1%	88.0%	88.3%	(0.3)	1,343,817	1,245,826	7.9%
Utah	\$1,371	\$1,171	17.1%	\$905	\$967	(6.4)%	66.0%	83.1%	(17.1)	226,301	226,987	(0.3)%
Vermont	\$258	\$230	12.0%	\$210	\$215	(2.2)%	81.6%	93.3%	(11.8)	31,263	31,643	(1.2)%
Virginia	\$1,803	\$1,741	3.6%	\$1,172	\$1,193	(1.8)%	67.9%	69.1%	(1.2)	249,937	219,468	13.9%
Washington	\$1,576	\$1,618	(2.6)%	\$1,192	\$1,198	(0.5)%	75.9%	75.3%	0.6	277,267	235,846	17.6%
West Virginia	\$289	\$241	20.3%	\$181	\$182	(0.5)%	62.6%	75.7%	(13.1)	18,889	19,484	(3.1)%
Wisconsin	\$1,767	\$1,815	(2.7)%	\$1,399	\$1,426	(1.9)%	81.4%	78.6%	2.8	202,951	197,543	2.7%
Wyoming	\$305	\$302	0.9%	\$223	\$219	1.8%	70.7%	72.4%	(1.6)	25,938	28,520	(9.1)%
American Samoa	-	-	0.0%	-	-	0.0%	0.0%	0.0%	0.0	-	-	0.0%
Guam	\$1	\$1	(13.3)%	-	-	0.0%	0.0%	0.0%	0.0	11	8	37.5%
Northern Mariana Islands	\$2	\$2	(7.6)%	-	-	0.0%	0.0%	0.0%	0.0	2	3	(33.3)%
Puerto Rico	\$342	\$306	11.8%	\$303	\$260	16.7%	228.3%	232.7%	(4.3)	205,861	340,327	(39.5)%
U.S. Virgin Islands	\$1	\$1	(8.4)%	\$1	\$1	(41.2)%	75.9%	91.0%	(15.1)	229	278	(17.6)%
Aggregate Other Alien	\$3,225	\$739	336.7%	\$48	\$65	(25.7)%	1.5%	8.8%	(7.3)	17,140	18,461	(7.2)%
Grand Totals	\$78,232	\$72,722	7.6%	\$58,519	\$56,669	3.3%	75.0%	79.6%	(4.6)	11,942,107	11,656,807	2.4%

*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

Table 4 - Group Comprehensive Hospital & Medical												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Direct Written Premium			Claims			Loss Ratio*			Enrollment		
State	2020	2019	% Chg.	2020	2019	% Chg.	2020	2019	% Pt Chg.	2020	2019	% Chg.
Alabama	\$3,015	\$2,868	5.1%	\$2,789	\$2,618	6.5%	91.8%	92.0%	(0.2)	615,589	609,165	1.1%
Alaska	\$300	\$292	2.4%	\$246	\$219	12.5%	81.8%	75.8%	6.0	34,685	32,740	5.9%
Arizona	\$1,393	\$1,355	2.8%	\$1,119	\$1,065	5.1%	80.5%	78.4%	2.1	280,646	282,050	(0.5)%
Arkansas	\$1,053	\$1,122	(6.2)%	\$847	\$925	(8.5)%	80.3%	82.4%	(2.1)	219,815	239,177	(8.1)%
California	\$524	\$652	(19.6)%	\$411	\$554	(25.7)%	81.4%	88.6%	(7.2)	91,722	89,132	2.9%
Colorado	\$3,104	\$3,160	(1.8)%	\$2,607	\$2,759	(5.5)%	84.2%	87.4%	(3.2)	540,779	578,544	(6.5)%
Connecticut	\$1,776	\$1,888	(6.0)%	\$1,459	\$1,609	(9.3)%	82.2%	85.2%	(3.0)	233,531	259,358	(10.0)%
Delaware	\$305	\$373	(18.1)%	\$235	\$284	(17.3)%	80.2%	76.1%	4.1	43,461	49,241	(11.7)%
District of Columbia	\$1,470	\$1,420	3.5%	\$1,146	\$1,140	0.5%	78.7%	81.0%	(2.3)	217,795	232,889	(6.5)%
Florida	\$9,323	\$9,945	(6.3)%	\$7,831	\$8,561	(8.5)%	83.1%	86.1%	(2.9)	1,387,227	1,500,892	(7.6)%
Georgia	\$4,248	\$4,317	(1.6)%	\$3,804	\$3,890	(2.2)%	119.5%	90.1%	29.3	808,172	894,652	(9.7)%
Hawaii	\$3,078	\$3,155	(2.5)%	\$2,666	\$2,818	(5.4)%	86.8%	89.5%	(2.7)	646,841	694,073	(6.8)%
Idaho	\$1,208	\$1,192	1.3%	\$1,026	\$1,020	0.6%	85.6%	85.4%	0.2	244,870	246,288	(0.6)%
Illinois	\$11,002	\$10,979	0.2%	\$9,753	\$9,327	0.0%	88.2%	84.8%	3.4	1,926,906	1,948,114	(1.1)%
Indiana	\$1,721	\$1,771	(2.8)%	\$1,381	\$1,479	(6.6)%	80.7%	83.1%	(2.4)	296,736	325,482	(8.8)%
Iowa	\$2,116	\$2,117	(0.0)%	\$1,717	\$1,723	(0.3)%	82.0%	81.6%	0.4	380,794	395,501	(3.7)%
Kansas	\$534	\$547	(2.4)%	\$413	\$421	(1.8)%	77.0%	76.8%	0.2	164,274	186,497	(11.9)%
Kentucky	\$1,873	\$1,891	(0.9)%	\$1,548	\$1,579	(2.0)%	82.9%	83.6%	(0.7)	330,428	350,599	(5.8)%
Louisiana	\$2,514	\$2,463	2.1%	\$2,042	\$2,109	(3.2)%	81.3%	85.7%	(4.4)	424,605	446,904	(5.0)%
Maine	\$1,155	\$1,145	0.9%	\$919	\$986	(6.8)%	82.2%	86.0%	(3.8)	170,374	183,353	(7.1)%
Maryland	\$3,037	\$3,057	(0.7)%	\$2,410	\$2,457	(1.9)%	80.0%	80.9%	(0.9)	531,773	563,986	(5.7)%
Massachusetts	\$8,679	\$8,758	(0.9)%	\$7,014	\$7,545	(7.0)%	81.0%	86.4%	(5.4)	1,272,387	1,354,497	(6.1)%
Michigan	\$9,108	\$9,126	(0.2)%	\$7,610	\$7,738	(1.7)%	83.9%	84.9%	(1.0)	1,758,041	1,787,807	(1.7)%
Minnesota	\$4,217	\$4,368	(3.5)%	\$3,499	\$3,790	(7.7)%	83.0%	86.8%	(3.8)	833,808	915,288	(8.9)%
Mississippi	\$899	\$862	4.3%	\$749	\$771	(2.8)%	83.3%	89.4%	(6.1)	187,690	196,332	(4.4)%
Missouri	\$2,039	\$2,342	(12.9)%	\$1,619	\$1,965	(17.6)%	79.7%	82.8%	(3.1)	418,038	510,401	(18.1)%
Montana	\$485	\$453	7.1%	\$394	\$376	4.8%	81.3%	83.5%	(2.2)	82,808	85,055	(2.6)%
Nebraska	\$1,023	\$1,006	1.7%	\$873	\$853	2.4%	85.8%	84.3%	1.5	161,606	166,628	(3.0)%
Nevada	\$1,767	\$1,761	0.3%	\$1,461	\$1,402	4.2%	82.4%	79.7%	2.7	365,909	386,906	(5.4)%
New Hampshire	\$1,050	\$1,066	(1.5)%	\$820	\$850	(3.5)%	78.6%	79.9%	(1.3)	158,488	162,020	(2.2)%
New Jersey	\$5,671	\$5,926	(4.3)%	\$4,577	\$4,924	(7.0)%	81.0%	83.5%	(2.5)	733,330	812,975	(9.8)%
New Mexico	\$523	\$556	(6.1)%	\$432	\$466	(7.2)%	83.2%	84.2%	(1.0)	82,302	88,745	(7.3)%
New York	\$17,714	\$17,569	0.8%	\$14,661	\$14,847	(1.3)%	82.5%	84.5%	(2.0)	2,407,485	2,540,321	(5.2)%
North Carolina	\$2,753	\$2,828	(2.7)%	\$2,316	\$2,363	(2.0)%	84.2%	83.5%	0.6	519,621	542,127	(4.2)%
North Dakota	\$1,079	\$1,058	2.0%	\$932	\$959	(2.8)%	86.3%	90.7%	(4.3)	189,122	197,482	(4.2)%
Ohio	\$5,054	\$4,876	3.7%	\$4,139	\$4,110	0.7%	81.9%	84.3%	(2.4)	862,585	869,566	(0.8)%
Oklahoma	\$1,832	\$1,824	0.5%	\$1,538	\$1,466	5.0%	82.1%	82.0%	0.1	352,703	345,863	2.0%
Oregon	\$4,283	\$4,229	1.3%	\$3,489	\$3,710	(6.0)%	81.5%	87.6%	(6.2)	726,460	755,134	(3.8)%
Pennsylvania	\$8,502	\$8,703	(2.3)%	\$7,017	\$7,509	0.0%	82.7%	86.2%	(3.6)	1,377,030	1,489,198	(7.5)%
Rhode Island	\$771	\$806	(4.4)%	\$638	\$670	(4.8)%	82.7%	83.1%	(0.4)	122,115	130,411	(6.4)%
South Carolina	\$1,785	\$1,736	2.8%	\$1,382	\$1,417	(2.5)%	78.0%	82.2%	(4.2)	339,502	365,901	(7.2)%
South Dakota	\$698	\$678	2.9%	\$567	\$566	0.2%	81.3%	83.5%	(2.2)	120,148	122,128	(1.6)%
Tennessee	\$2,423	\$2,519	(3.8)%	\$1,992	\$2,008	(0.8)%	82.1%	79.9%	2.2	489,717	543,443	(9.9)%
Texas	\$9,984	\$9,532	4.7%	\$8,669	\$8,271	4.8%	86.8%	86.8%	(0.0)	1,881,919	1,930,577	(2.5)%
Utah	\$1,779	\$1,691	5.2%	\$1,484	\$1,467	1.1%	83.2%	86.6%	(3.4)	392,506	394,410	(0.5)%
Vermont	\$342	\$386	(11.3)%	\$284	\$354	(19.9)%	82.8%	91.6%	(8.8)	50,023	61,152	(18.2)%
Virginia	\$3,929	\$3,905	0.6%	\$3,123	\$3,213	(2.8)%	80.0%	83.2%	(3.2)	657,124	676,120	(2.8)%
Washington	\$5,914	\$5,891	0.4%	\$4,822	\$4,954	(2.7)%	81.5%	84.1%	(2.6)	1,052,913	1,066,258	(1.3)%
West Virginia	\$607	\$651	(6.8)%	\$518	\$543	(4.6)%	85.4%	83.5%	1.9	97,083	102,104	(4.9)%
Wisconsin	\$4,916	\$4,702	4.5%	\$4,322	\$4,346	(0.6)%	87.9%	92.5%	(4.5)	897,411	871,788	2.9%
Wyoming	\$164	\$170	(3.5)%	\$136	\$149	(9.2)%	81.7%	87.8%	(6.2)	24,116	24,735	(2.5)%
American Samoa	\$1	\$4	(61.1)%	\$1	\$2	(45.9)%	768.5%	55.3%	713.2	9	9	0.0%
Guam	\$34	\$53	(35.1)%	\$43	\$54	(20.7)%	129.8%	106.8%	23.0	9,695	12,460	(22.2)%
Northern Mariana Islands	\$4	\$4	(3.6)%	\$4	\$5	(13.5)%	110.3%	125.3%	(15.0)	1,203	2,439	(50.7)%
Puerto Rico	\$842	\$835	0.9%	\$643	\$688	(6.6)%	117.4%	127.6%	(10.3)	477,583	356,761	33.9%
U.S. Virgin Islands	\$11	\$11	0.2%	\$7	\$7	(5.5)%	62.3%	66.1%	(3.8)	2,030	2,108	(3.7)%
Aggregate Other Alien	\$172	\$65	163.3%	\$2	\$2	(13.8)%	1.1%	3.4%	(2.3)	2,775	2,572	7.9%
Grand Totals	\$165,839	\$166,717	(0.5)%	\$138,099	\$141,900	(2.7)%	84.0%	85.4%	(1.4)	28,683,793	29,980,358	(4.3)%

*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

Table 4 - Medicare Supplement												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Direct Written Premium			Claims			Loss Ratio*			Enrollment		
State	2020	2019	% Chg.	2020	2019	% Chg.	2020	2019	% Pt Chg.	2020	2019	% Chg.
Alabama	\$248	\$242	2.5%	\$199	\$221	(10.3)%	80.9%	93.3%	(12.4)	117,607	123,838	(5.0)%
Alaska	\$6	\$6	10.4%	\$5	\$4	1.3%	73.8%	80.4%	(6.7)	2,853	2,727	4.6%
Arizona	\$144	\$130	10.6%	\$98	\$97	1.3%	68.1%	74.3%	(6.2)	62,894	55,583	13.2%
Arkansas	\$300	\$276	8.5%	\$220	\$234	(6.3)%	73.3%	83.6%	(10.2)	128,607	126,822	1.4%
California	\$48	\$43	11.4%	\$36	\$37	(2.0)%	75.8%	86.2%	(10.4)	21,443	20,673	3.7%
Colorado	\$89	\$80	11.2%	\$64	\$61	4.9%	72.1%	75.9%	(3.8)	42,831	38,076	12.5%
Connecticut	\$157	\$140	11.9%	\$113	\$108	4.6%	72.3%	77.2%	(4.9)	60,712	55,601	9.2%
Delaware	\$24	\$23	6.5%	\$16	\$16	(3.4)%	64.2%	70.7%	(6.5)	11,653	10,237	13.8%
District of Columbia	\$5	\$5	7.3%	\$4	\$4	0.7%	76.9%	81.9%	(5.0)	2,279	2,203	3.4%
Florida	\$537	\$516	4.0%	\$392	\$415	(5.5)%	73.0%	80.4%	(7.3)	200,983	203,583	(1.3)%
Georgia	\$220	\$196	11.9%	\$153	\$149	2.6%	69.8%	76.1%	(6.3)	98,329	85,178	15.4%
Hawaii	\$2	\$2	(4.9)%	\$3	\$2	6.6%	109.7%	97.8%	11.8	992	1,271	(22.0)%
Idaho	\$39	\$37	5.3%	\$29	\$29	(1.5)%	74.8%	79.8%	(5.0)	15,211	14,579	4.3%
Illinois	\$1,023	\$1,014	0.9%	\$734	\$798	0.0%	70.6%	79.1%	(8.5)	393,439	374,810	5.0%
Indiana	\$158	\$153	3.3%	\$106	\$112	(5.6)%	67.1%	73.2%	(6.1)	62,048	59,140	4.9%
Iowa	\$445	\$427	4.1%	\$371	\$366	1.3%	83.4%	85.7%	(2.3)	190,996	180,908	5.6%
Kansas	\$47	\$33	40.7%	\$34	\$25	32.5%	72.5%	76.8%	(4.3)	26,646	14,069	89.4%
Kentucky	\$196	\$185	6.1%	\$131	\$140	(6.2)%	66.8%	75.5%	(8.7)	79,158	79,207	(0.1)%
Louisiana	\$123	\$117	5.4%	\$94	\$96	(2.4)%	76.1%	82.2%	(6.1)	52,908	47,397	11.6%
Maine	\$65	\$61	7.9%	\$48	\$51	(5.0)%	73.5%	84.4%	(10.8)	26,720	26,200	2.0%
Maryland	\$183	\$180	1.8%	\$119	\$132	(10.1)%	65.2%	73.8%	(8.6)	65,549	61,347	6.8%
Massachusetts	\$754	\$724	4.1%	\$620	\$668	(7.2)%	82.2%	92.2%	(10.0)	316,833	312,297	1.5%
Michigan	\$484	\$504	(4.1)%	\$363	\$420	(13.7)%	74.9%	83.3%	(8.4)	165,475	171,951	(3.8)%
Minnesota	\$541	\$537	0.8%	\$386	\$441	(12.5)%	71.4%	82.2%	(10.8)	188,172	195,350	(3.7)%
Mississippi	\$42	\$40	5.6%	\$34	\$36	(5.4)%	81.3%	90.7%	(9.4)	16,215	14,328	13.2%
Missouri	\$156	\$144	8.0%	\$112	\$111	0.6%	71.7%	76.8%	(5.2)	61,539	57,272	7.5%
Montana	\$76	\$66	15.7%	\$48	\$50	(4.3)%	68.0%	75.5%	(7.4)	29,376	27,415	7.2%
Nebraska	\$174	\$174	(0.0)%	\$121	\$136	(11.4)%	69.3%	78.2%	(8.9)	60,842	61,704	(1.4)%
Nevada	\$34	\$33	5.6%	\$23	\$24	(4.5)%	66.3%	73.7%	(7.5)	13,893	12,977	7.1%
New Hampshire	\$113	\$106	5.9%	\$79	\$86	(8.6)%	70.0%	80.6%	(10.6)	46,351	44,297	4.6%
New Jersey	\$332	\$321	3.5%	\$245	\$258	(5.0)%	73.6%	80.1%	(6.4)	124,392	115,493	7.7%
New Mexico	\$22	\$22	1.5%	\$15	\$16	(5.9)%	69.4%	76.4%	(7.0)	9,635	9,221	4.5%
New York	\$1,320	\$1,292	2.2%	\$976	\$1,049	(6.9)%	78.3%	80.1%	(1.8)	449,832	453,153	(0.7)%
North Carolina	\$424	\$405	4.7%	\$302	\$304	(0.6)%	71.2%	75.0%	(3.7)	183,464	168,285	9.0%
North Dakota	\$108	\$102	5.1%	\$77	\$84	(8.0)%	71.4%	81.5%	(10.2)	40,984	40,400	1.4%
Ohio	\$538	\$473	13.6%	\$401	\$380	5.3%	74.6%	80.6%	(5.9)	261,781	251,292	4.2%
Oklahoma	\$150	\$145	3.5%	\$113	\$115	(1.9)%	74.2%	80.1%	(5.9)	67,100	63,777	5.2%
Oregon	\$96	\$127	(23.8)%	\$72	\$103	(29.9)%	75.1%	81.7%	(6.6)	44,757	40,336	11.0%
Pennsylvania	\$379	\$377	0.6%	\$290	\$318	0.0%	76.7%	84.3%	(7.7)	201,593	186,683	8.0%
Rhode Island	\$63	\$62	1.7%	\$45	\$54	(16.7)%	72.1%	88.0%	(15.9)	25,945	26,670	(2.7)%
South Carolina	\$181	\$166	8.8%	\$124	\$118	4.9%	68.6%	71.1%	(2.5)	86,340	73,704	17.1%
South Dakota	\$82	\$81	0.9%	\$67	\$68	(1.0)%	82.1%	83.7%	(1.6)	36,193	35,401	2.2%
Tennessee	\$297	\$290	2.5%	\$209	\$216	(2.8)%	70.4%	74.3%	(3.9)	125,531	121,585	3.2%
Texas	\$529	\$458	15.5%	\$389	\$353	10.1%	73.5%	77.9%	(4.4)	244,652	202,755	20.7%
Utah	\$58	\$55	6.7%	\$39	\$39	(1.1)%	66.7%	71.9%	(5.1)	25,410	23,415	8.5%
Vermont	\$33	\$31	8.6%	\$23	\$24	(4.2)%	70.1%	79.5%	(9.4)	15,071	14,174	6.3%
Virginia	\$357	\$335	6.6%	\$242	\$252	(4.0)%	67.7%	75.2%	(7.5)	158,529	150,506	5.3%
Washington	\$284	\$243	16.8%	\$188	\$176	6.8%	66.3%	72.6%	(6.2)	121,507	102,278	18.8%
West Virginia	\$27	\$26	5.0%	\$21	\$22	(1.2)%	78.7%	83.7%	(5.0)	10,871	10,771	0.9%
Wisconsin	\$310	\$298	4.1%	\$207	\$216	(4.0)%	67.0%	72.6%	(5.6)	99,211	91,205	8.8%
Wyoming	\$27	\$26	3.9%	\$20	\$21	(5.6)%	72.2%	79.5%	(7.3)	11,728	11,671	0.5%
American Samoa	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Guam	-	-	0.0%	-	-	0.0%	235.0%	0.0%	235.0	-	-	0.0%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Puerto Rico	\$15	\$16	(4.7)%	\$10	\$14	(29.2)%	62.1%	83.7%	(21.5)	9,712	11,101	(12.5)%
U.S. Virgin Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Aggregate Other Alien	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Grand Totals	\$12,041	\$11,546	4.3%	\$8,811	\$9,274	(5.0)%	73.6%	80.3%	(6.7)	4,903,622	4,684,916	4.7%

*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

Table 4 - Vision Coverage												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Direct Written Premium			Claims			Loss Ratio*			Enrollment		
State	2020	2019	% Chg.	2020	2019	% Chg.	2020	2019	% Pt Chg.	2020	2019	% Chg.
Alabama	\$43	\$42	0.9%	\$26	\$28	(6.6)%	61.4%	66.4%	(4.9)	537,304	523,378	2.7%
Alaska	\$3	\$3	(4.1)%	\$2	\$2	(15.8)%	57.5%	65.5%	(8.0)	32,293	34,033	(5.1)%
Arizona	\$62	\$64	(3.1)%	\$42	\$50	(14.9)%	67.5%	76.9%	(9.4)	1,076,890	1,113,523	(3.3)%
Arkansas	\$21	\$23	(9.5)%	\$12	\$15	(20.3)%	57.4%	65.3%	(7.8)	211,710	195,107	8.5%
California	\$50	\$45	10.2%	\$24	\$27	(10.1)%	49.1%	60.2%	(11.1)	679,167	638,118	6.4%
Colorado	\$59	\$64	(7.8)%	\$39	\$45	(12.6)%	67.4%	71.2%	(3.7)	855,847	875,649	(2.3)%
Connecticut	\$36	\$36	(1.6)%	\$26	\$28	(7.8)%	73.2%	78.0%	(4.9)	499,732	505,052	(1.1)%
Delaware	\$11	\$12	(4.4)%	\$8	\$9	(16.4)%	66.1%	75.6%	(9.5)	145,395	158,690	(8.4)%
District of Columbia	\$16	\$15	6.5%	\$13	\$13	0.6%	82.3%	87.2%	(4.8)	54,025	53,376	1.2%
Florida	\$145	\$133	8.9%	\$86	\$97	(10.8)%	59.6%	72.8%	(13.2)	2,128,862	2,097,742	1.5%
Georgia	\$91	\$88	3.3%	\$59	\$62	(5.9)%	64.7%	71.1%	(6.4)	1,235,466	1,186,522	4.1%
Hawaii	\$12	\$12	(3.4)%	\$9	\$11	(13.4)%	78.1%	87.2%	(9.1)	0	0	0.0%
Idaho	\$17	\$17	(4.4)%	\$10	\$11	(9.7)%	61.5%	65.1%	(3.6)	203,369	206,693	(1.6)%
Illinois	\$163	\$157	3.7%	\$119	\$126	0.0%	73.4%	80.1%	(6.7)	2,202,898	2,127,710	3.5%
Indiana	\$63	\$67	(6.2)%	\$43	\$49	(11.0)%	69.4%	73.2%	(3.8)	976,855	1,002,091	(2.5)%
Iowa	\$13	\$13	(1.0)%	\$8	\$9	(6.8)%	64.8%	68.8%	(4.0)	161,335	159,562	1.1%
Kansas	\$16	\$15	6.4%	\$11	\$11	(0.6)%	67.0%	71.7%	(4.7)	207,569	181,450	14.4%
Kentucky	\$41	\$40	2.7%	\$25	\$27	(5.4)%	62.5%	68.0%	(5.5)	589,823	568,118	3.8%
Louisiana	\$24	\$22	4.8%	\$16	\$16	(0.3)%	66.4%	69.7%	(3.4)	319,681	309,693	3.2%
Maine	\$13	\$14	(4.6)%	\$9	\$10	(12.7)%	66.0%	72.1%	(6.1)	239,175	241,171	(0.8)%
Maryland	\$53	\$52	1.6%	\$38	\$38	(0.9)%	71.2%	72.9%	(1.8)	560,491	553,842	1.2%
Massachusetts	\$52	\$51	1.9%	\$31	\$35	(10.5)%	60.3%	68.6%	(8.3)	733,731	709,143	3.5%
Michigan	\$104	\$109	(5.0)%	\$73	\$86	(15.2)%	76.0%	83.9%	(7.9)	2,232,055	2,273,868	(1.8)%
Minnesota	\$50	\$51	(1.0)%	\$35	\$39	(9.2)%	70.2%	76.5%	(6.3)	678,053	660,458	2.7%
Mississippi	\$10	\$10	6.0%	\$6	\$7	(3.0)%	61.2%	66.9%	(5.7)	143,416	133,871	7.1%
Missouri	\$134	\$127	5.4%	\$76	\$78	(2.9)%	57.1%	62.0%	(4.9)	1,339,671	1,280,072	4.7%
Montana	\$4	\$4	(3.7)%	\$2	\$2	(6.7)%	60.3%	62.3%	(2.0)	67,309	69,670	(3.4)%
Nebraska	\$8	\$9	(15.5)%	\$6	\$7	(19.0)%	70.9%	74.0%	(3.0)	96,533	121,170	(20.3)%
Nevada	\$14	\$14	(1.5)%	\$9	\$10	(8.4)%	64.9%	69.8%	(4.9)	192,269	188,378	2.1%
New Hampshire	\$8	\$10	(19.1)%	\$4	\$6	(29.2)%	54.7%	62.5%	(7.8)	110,310	138,750	(20.5)%
New Jersey	\$89	\$90	(1.0)%	\$63	\$70	(9.9)%	71.5%	78.6%	(7.1)	1,230,563	1,220,107	0.9%
New Mexico	\$10	\$13	(20.9)%	\$6	\$8	(28.5)%	58.1%	64.3%	(6.2)	134,774	162,336	(17.0)%
New York	\$120	\$118	1.8%	\$79	\$89	(10.9)%	65.9%	75.3%	(9.5)	1,753,176	1,698,916	3.2%
North Carolina	\$92	\$91	1.2%	\$64	\$70	(7.8)%	70.0%	76.8%	(6.8)	1,126,285	1,068,748	5.4%
North Dakota	\$7	\$7	(3.8)%	\$4	\$5	(7.7)%	62.1%	64.8%	(2.6)	71,640	74,816	(4.2)%
Ohio	\$139	\$143	(3.2)%	\$96	\$105	(8.7)%	69.3%	73.5%	(4.1)	1,946,049	1,952,235	(0.3)%
Oklahoma	\$49	\$51	(4.1)%	\$35	\$37	(5.5)%	70.9%	71.9%	(1.0)	630,725	631,841	(0.2)%
Oregon	\$25	\$26	(4.6)%	\$14	\$16	(11.8)%	58.1%	62.8%	(4.7)	326,363	332,994	(2.0)%
Pennsylvania	\$139	\$143	(2.7)%	\$95	\$112	0.0%	68.1%	78.5%	(10.4)	1,782,487	1,811,581	(1.6)%
Rhode Island	\$19	\$30	(35.4)%	\$12	\$24	(50.0)%	63.5%	82.0%	(18.5)	165,111	354,459	(53.4)%
South Carolina	\$38	\$39	(3.9)%	\$29	\$29	(0.2)%	77.3%	74.4%	2.8	590,027	535,164	10.3%
South Dakota	\$14	\$14	5.2%	\$10	\$11	(6.0)%	77.2%	86.6%	(9.3)	173,280	172,884	0.2%
Tennessee	\$69	\$69	(0.1)%	\$50	\$48	3.4%	72.1%	69.7%	2.5	1,037,653	1,047,003	(0.9)%
Texas	\$210	\$223	(5.9)%	\$170	\$192	(11.2)%	81.2%	86.1%	(4.9)	3,029,754	3,163,407	(4.2)%
Utah	\$21	\$20	2.8%	\$13	\$13	(2.9)%	61.1%	64.8%	(3.6)	346,044	344,393	0.5%
Vermont	\$6	\$5	8.5%	\$3	\$3	(6.9)%	57.8%	67.3%	(9.5)	74,847	70,144	6.7%
Virginia	\$112	\$108	3.5%	\$79	\$83	(4.4)%	71.0%	76.6%	(5.6)	1,353,852	1,270,269	6.6%
Washington	\$54	\$68	(20.8)%	\$33	\$48	(30.9)%	61.7%	70.7%	(9.0)	946,697	1,044,567	(9.4)%
West Virginia	\$5	\$6	(14.0)%	\$4	\$4	(16.6)%	68.4%	70.5%	(2.2)	47,478	47,106	0.8%
Wisconsin	\$69	\$70	(1.1)%	\$44	\$48	(8.7)%	64.2%	69.5%	(5.3)	1,029,059	1,010,509	1.8%
Wyoming	\$1	\$3	0.0%	\$3	\$3	(6.4)%	59.9%	78.3%	(18.3)	434	495	(12.3)%
American Samoa	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Guam	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Puerto Rico	\$1	\$4	(63.8)%	\$3	\$1	222.0%	24.8%	0.0%	24.8	3,403	517	558.2%
U.S. Virgin Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Aggregate Other Alien	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Grand Totals	\$2,619	\$2,654	(1.3)%	\$1,774	\$1,969	(9.9)%	68.0%	74.5%	(6.5)	36,310,935	36,321,391	(0.0)%

*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

Table 4 - Dental Insurance												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Direct Written Premium			Claims			Loss Ratio*			Enrollment		
State	2020	2019	% Chg.	2020	2019	% Chg.	2020	2019	% Pt Chg.	2020	2019	% Chg.
Alabama	\$187	\$189	(1.2)%	\$125	\$147	(15.2)%	67.8%	77.9%	(10.1)	653,081	652,214	0.1%
Alaska	\$18	\$16	10.8%	\$12	\$13	(2.1)%	70.2%	79.5%	(9.4)	35,479	36,263	(2.2)%
Arizona	\$187	\$185	1.1%	\$120	\$131	(8.5)%	64.5%	71.2%	(6.7)	663,825	666,041	(0.3)%
Arkansas	\$181	\$192	(5.6)%	\$123	\$145	(15.1)%	68.2%	75.5%	(7.3)	483,963	468,860	3.2%
California	\$583	\$579	0.8%	\$339	\$398	(15.0)%	58.3%	69.0%	(10.6)	1,167,398	1,144,503	2.0%
Colorado	\$772	\$789	(2.2)%	\$646	\$741	(12.8)%	85.8%	94.9%	(9.1)	2,585,764	2,611,233	(1.0)%
Connecticut	\$81	\$82	(1.8)%	\$50	\$58	(13.6)%	62.1%	70.6%	(8.5)	209,897	208,863	0.5%
Delaware	\$53	\$60	(12.1)%	\$37	\$49	(23.4)%	68.9%	80.7%	(11.8)	124,731	140,937	(11.5)%
District of Columbia	\$398	\$364	9.2%	\$268	\$306	(12.3)%	67.7%	84.0%	(16.3)	890,516	879,527	1.2%
Florida	\$485	\$480	1.1%	\$323	\$344	(6.2)%	69.8%	71.9%	(2.1)	1,967,085	1,983,574	(0.8)%
Georgia	\$360	\$344	4.6%	\$238	\$258	(7.8)%	69.9%	75.4%	(5.5)	1,049,346	1,010,387	3.9%
Hawaii	\$61	\$63	(4.1)%	\$39	\$45	(13.7)%	63.8%	70.9%	(7.1)	2,387	2,455	(2.8)%
Idaho	\$121	\$115	4.9%	\$94	\$95	(1.8)%	77.9%	83.0%	(5.1)	248,405	234,283	6.0%
Illinois	\$471	\$446	5.6%	\$299	\$322	0.0%	63.7%	72.4%	(8.7)	1,313,114	1,274,201	3.1%
Indiana	\$208	\$208	0.1%	\$148	\$162	(8.5)%	71.3%	101.0%	(29.7)	710,606	713,192	(0.4)%
Iowa	\$34	\$32	5.1%	\$22	\$25	(13.4)%	64.2%	77.9%	(13.7)	97,003	94,409	2.7%
Kansas	\$112	\$121	(7.4)%	\$87	\$93	(7.0)%	534.9%	608.5%	(73.7)	328,002	328,055	(0.0)%
Kentucky	\$251	\$220	14.1%	\$172	\$186	(7.2)%	68.7%	84.4%	(15.7)	959,532	920,312	4.3%
Louisiana	\$120	\$113	6.3%	\$88	\$97	(8.9)%	75.7%	86.2%	(10.5)	392,238	389,295	0.8%
Maine	\$11	\$80	(86.2)%	\$7	\$64	(89.8)%	62.5%	80.3%	(17.7)	28,939	192,817	(85.0)%
Maryland	\$208	\$214	(2.8)%	\$128	\$151	(15.2)%	63.9%	70.8%	(6.9)	451,935	499,322	(9.5)%
Massachusetts	\$629	\$686	(8.4)%	\$410	\$513	(20.1)%	104.0%	120.2%	(16.3)	1,420,248	1,441,273	(1.5)%
Michigan	\$785	\$848	(7.5)%	\$614	\$711	(13.6)%	78.2%	84.1%	(5.9)	3,202,577	3,083,075	3.9%
Minnesota	\$254	\$256	(0.8)%	\$172	\$202	(14.5)%	180.2%	78.4%	101.8	704,852	768,586	(8.3)%
Mississippi	\$87	\$88	(1.5)%	\$43	\$52	(17.4)%	54.5%	58.9%	(4.4)	197,339	198,582	(0.6)%
Missouri	\$200	\$202	(0.9)%	\$174	\$188	(7.4)%	87.7%	93.6%	(5.8)	1,873,629	1,877,071	(0.2)%
Montana	\$22	\$20	9.8%	\$12	\$12	(3.0)%	54.9%	59.9%	(5.0)	57,311	52,094	10.0%
Nebraska	\$13	\$12	7.8%	\$9	\$9	0.1%	66.2%	72.0%	(5.8)	42,964	41,316	4.0%
Nevada	\$163	\$167	(2.5)%	\$122	\$129	(5.8)%	71.5%	75.9%	(4.4)	906,694	803,548	12.8%
New Hampshire	\$12	\$79	(84.4)%	\$7	\$60	(87.7)%	60.4%	76.6%	(16.3)	30,519	152,678	(80.0)%
New Jersey	\$459	\$490	(6.3)%	\$354	\$421	(16.0)%	164.4%	179.5%	(15.2)	1,468,460	1,542,337	(4.8)%
New Mexico	\$75	\$78	(4.2)%	\$53	\$60	(12.6)%	70.6%	77.4%	(6.8)	219,144	211,357	3.7%
New York	\$679	\$684	(0.7)%	\$433	\$536	(19.1)%	69.6%	77.8%	(8.2)	2,094,104	2,145,140	(2.4)%
North Carolina	\$199	\$185	7.8%	\$144	\$144	0.2%	73.8%	79.6%	(5.7)	576,744	498,504	15.7%
North Dakota	\$42	\$37	12.2%	\$32	\$34	(7.3)%	158.7%	90.7%	68.0	111,183	115,465	(3.7)%
Ohio	\$475	\$503	(5.7)%	\$431	\$399	8.0%	91.1%	79.6%	11.5	1,766,271	1,835,827	(3.8)%
Oklahoma	\$216	\$207	4.5%	\$154	\$164	(6.3)%	312.7%	359.3%	(46.6)	506,045	515,163	(1.8)%
Oregon	\$368	\$360	2.1%	\$303	\$309	(1.9)%	82.4%	85.8%	(3.4)	395,313	401,977	(1.7)%
Pennsylvania	\$518	\$528	(1.7)%	\$364	\$436	0.0%	73.6%	82.9%	(9.2)	1,464,414	1,479,280	(1.0)%
Rhode Island	\$111	\$148	(25.3)%	\$74	\$115	(35.6)%	67.7%	77.3%	(9.7)	237,029	394,376	(39.9)%
South Carolina	\$152	\$143	6.2%	\$114	\$109	4.4%	75.0%	76.3%	(1.3)	757,222	718,942	5.3%
South Dakota	\$68	\$66	2.9%	\$67	\$55	21.5%	97.6%	72.4%	25.2	82,587	81,826	0.9%
Tennessee	\$359	\$355	0.9%	\$251	\$286	(12.2)%	71.9%	83.0%	(11.1)	930,450	909,362	2.3%
Texas	\$1,229	\$1,282	(4.1)%	\$936	\$1,060	(11.7)%	159.2%	186.3%	(27.1)	4,275,662	3,964,467	7.8%
Utah	\$122	\$100	21.8%	\$83	\$84	(0.7)%	68.9%	84.0%	(15.1)	424,229	354,856	19.5%
Vermont	\$1	\$34	(97.4)%	\$	\$27	(98.1)%	58.1%	79.1%	(21.1)	1,427	71,291	(98.0)%
Virginia	\$438	\$454	(3.5)%	\$290	\$341	(14.9)%	162.4%	196.0%	(33.7)	1,213,690	1,236,573	(1.9)%
Washington	\$576	\$691	(16.7)%	\$439	\$578	(24.0)%	77.0%	83.9%	(6.9)	1,297,440	1,441,792	(10.0)%
West Virginia	\$38	\$37	4.6%	\$23	\$25	(7.3)%	60.2%	68.4%	(8.1)	128,177	124,741	2.8%
Wisconsin	\$333	\$341	(2.3)%	\$246	\$277	(11.1)%	73.2%	81.0%	(7.9)	901,143	903,727	(0.3)%
Wyoming	\$23	\$23	(3.0)%	\$17	\$18	(3.1)%	77.2%	77.3%	(0.1)	127,031	120,145	5.7%
American Samoa	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Guam	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Puerto Rico	\$29	\$26	9.9%	\$17	\$19	(12.1)%	57.7%	863.3%	(805.7)	365,989	468,318	(21.9)%
U.S. Virgin Islands	\$2	\$2	(18.3)%	-	-	0.0%	24.8%	40.9%	(16.1)	288	315	(8.6)%
Aggregate Other Alien	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Grand Totals	\$13,579	\$14,048	(3.3)%	\$9,753	\$11,201	(12.9)%	84.3%	92.1%	(7.8)	42,143,385	42,404,747	(0.6)%

*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

Table 4 - Federal Employees Health Benefit Plan												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Direct Written Premium			Claims			Loss Ratio*			Enrollment		
State	2020	2019	% Chg.	2020	2019	% Chg.	2020	2019	% Pt Chg.	2020	2019	% Chg.
Alabama	\$893	\$846	5.5%	\$811	\$832	(2.5)%	93.4%	96.3%	(2.9)	152,711	150,486	1.5%
Alaska	\$468	\$450	4.0%	\$432	\$426	1.4%	92.3%	94.6%	(2.4)	48,410	46,958	3.1%
Arizona	\$732	\$683	7.2%	\$643	\$633	1.6%	89.0%	92.9%	(3.9)	128,675	125,538	2.5%
Arkansas	\$309	\$291	6.2%	\$257	\$263	(2.1)%	86.7%	89.9%	(3.2)	76,509	73,517	4.1%
California	\$6	\$6	(3.9)%	\$5	\$6	(16.9)%	81.2%	93.9%	(12.7)	17,061	16,484	3.5%
Colorado	\$905	\$891	1.6%	\$775	\$802	(3.4)%	88.8%	92.4%	(3.7)	121,515	120,936	0.5%
Connecticut	\$309	\$324	(4.7)%	\$287	\$296	(3.1)%	92.2%	95.0%	(2.9)	40,485	40,109	0.9%
Delaware	\$165	\$154	7.2%	\$153	\$148	3.7%	92.7%	95.3%	(2.6)	22,281	21,452	3.9%
District of Columbia	\$1,874	\$1,836	2.1%	\$1,484	\$1,656	(10.4)%	80.1%	89.9%	(9.8)	2,661,692	2,519,664	5.6%
Florida	\$2,781	\$2,589	7.4%	\$2,470	\$2,434	1.5%	91.6%	94.3%	(2.8)	436,719	424,315	2.9%
Georgia	\$1,596	\$1,627	(2.0)%	\$1,475	\$1,556	(5.2)%	103.6%	95.6%	8.0	228,947	226,484	1.1%
Hawaii	\$464	\$455	2.1%	\$414	\$406	2.0%	89.2%	89.3%	(0.1)	79,124	78,643	0.6%
Idaho	\$215	\$212	1.5%	\$193	\$193	0.2%	89.8%	91.5%	(1.7)	43,780	43,315	1.1%
Illinois	\$1,232	\$1,231	0.1%	\$1,133	\$1,204	0.0%	91.6%	95.0%	(3.4)	185,680	186,232	(0.3)%
Indiana	\$720	\$744	(3.3)%	\$654	\$673	(2.8)%	92.2%	94.9%	(2.7)	98,721	97,963	0.8%
Iowa	\$279	\$258	7.9%	\$257	\$236	8.7%	89.1%	90.6%	(1.5)	48,067	47,251	1.7%
Kansas	\$144	\$136	5.2%	\$129	\$130	(0.8)%	89.3%	95.5%	(6.2)	20,359	20,738	(1.8)%
Kentucky	\$492	\$484	1.7%	\$446	\$450	(1.0)%	91.0%	93.6%	(2.6)	82,975	82,318	0.8%
Louisiana	\$474	\$437	8.4%	\$430	\$412	4.2%	90.1%	93.2%	(3.0)	73,608	73,514	0.1%
Maine	\$221	\$227	(2.4)%	\$202	\$209	(3.3)%	90.4%	93.7%	(3.3)	37,829	37,199	1.7%
Maryland	\$3,864	\$3,615	6.9%	\$3,341	\$3,384	(1.3)%	90.0%	92.8%	(2.8)	584,325	577,728	1.1%
Massachusetts	\$845	\$823	2.6%	\$757	\$774	(2.2)%	93.6%	96.4%	(2.7)	113,110	112,673	0.4%
Michigan	\$799	\$793	0.8%	\$720	\$739	(2.5)%	90.1%	93.2%	(3.0)	128,814	128,263	0.4%
Minnesota	\$664	\$682	(2.7)%	\$608	\$652	(6.7)%	92.4%	95.5%	(3.0)	90,887	89,174	1.9%
Mississippi	\$381	\$357	6.6%	\$349	\$337	3.5%	91.7%	94.5%	(2.8)	68,208	67,590	0.9%
Missouri	\$806	\$779	3.4%	\$740	\$733	0.9%	91.9%	95.5%	(3.6)	107,309	106,690	0.6%
Montana	\$220	\$201	9.2%	\$206	\$197	4.9%	92.3%	95.6%	(3.3)	33,158	32,493	2.0%
Nebraska	\$275	\$267	3.1%	\$245	\$246	(0.5)%	88.9%	92.1%	(3.2)	35,836	35,471	1.0%
Nevada	\$250	\$257	(2.7)%	\$221	\$225	(1.8)%	90.5%	92.4%	(1.9)	41,389	40,321	2.6%
New Hampshire	\$298	\$304	(2.2)%	\$269	\$291	(7.6)%	92.5%	95.5%	(3.0)	35,625	35,002	1.8%
New Jersey	\$920	\$902	2.1%	\$841	\$845	(0.5)%	91.4%	93.7%	(2.2)	126,703	126,111	0.5%
New Mexico	\$366	\$363	1.0%	\$324	\$361	(10.3)%	88.2%	93.4%	(5.2)	57,874	58,493	(1.1)%
New York	\$1,716	\$1,734	(1.0)%	\$1,618	\$1,650	(1.9)%	92.7%	94.2%	(1.5)	230,763	241,270	(4.4)%
North Carolina	\$1,468	\$1,261	16.5%	\$1,151	\$1,199	(4.1)%	89.3%	93.6%	(4.3)	175,738	172,662	1.8%
North Dakota	\$132	\$130	1.3%	\$120	\$121	(0.8)%	91.4%	93.5%	(2.0)	19,759	19,415	1.8%
Ohio	\$1,245	\$1,265	(1.6)%	\$1,137	\$1,183	(3.9)%	91.8%	94.4%	(2.6)	172,805	170,857	1.1%
Oklahoma	\$771	\$759	1.6%	\$709	\$719	(1.3)%	91.0%	94.4%	(3.4)	127,748	126,540	1.0%
Oregon	\$533	\$503	5.9%	\$468	\$492	(4.9)%	89.6%	92.7%	(3.0)	73,234	72,874	0.5%
Pennsylvania	\$1,757	\$1,744	0.7%	\$1,586	\$1,614	0.0%	91.3%	94.2%	(2.9)	392,806	394,016	(0.3)%
Rhode Island	\$116	\$118	(1.4)%	\$102	\$108	(5.1)%	88.3%	91.8%	(3.5)	22,641	22,114	2.4%
South Carolina	\$626	\$582	7.5%	\$557	\$557	(0.1)%	91.3%	93.7%	(2.4)	88,053	86,667	1.6%
South Dakota	\$188	\$169	10.8%	\$173	\$156	10.6%	90.0%	92.1%	(2.1)	29,047	28,298	2.6%
Tennessee	\$798	\$762	4.7%	\$711	\$707	0.6%	89.1%	92.6%	(3.6)	111,150	110,738	0.4%
Texas	\$3,372	\$3,003	12.3%	\$3,048	\$3,013	1.2%	92.4%	95.4%	(3.0)	482,241	474,600	1.6%
Utah	\$605	\$585	3.5%	\$562	\$577	(2.5)%	92.4%	92.9%	(0.5)	100,137	98,797	1.4%
Vermont	\$89	\$93	(3.7)%	\$75	\$88	(15.7)%	90.1%	94.7%	(4.6)	14,729	14,573	1.1%
Virginia	\$2,778	\$2,818	(1.4)%	\$2,502	\$2,666	(6.2)%	91.4%	94.3%	(2.9)	488,109	481,107	1.5%
Washington	\$1,056	\$1,092	(3.4)%	\$954	\$1,049	(9.0)%	90.6%	94.6%	(3.9)	232,891	232,914	(0.0)%
West Virginia	\$437	\$403	8.3%	\$401	\$388	3.3%	93.0%	95.3%	(2.3)	62,418	61,307	1.8%
Wisconsin	\$648	\$639	1.4%	\$597	\$617	(3.3)%	93.9%	96.4%	(2.5)	70,505	69,271	1.8%
Wyoming	\$118	\$111	5.8%	\$100	\$105	(5.0)%	88.9%	91.4%	(2.5)	17,569	17,117	2.6%
American Samoa	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Guam	\$25	\$23	0.0%	\$27	\$24	0.0%	112.3%	106.4%	5.9	6,151	6,325	(2.8)%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Puerto Rico	\$191	\$192	(0.5)%	\$169	\$178	(5.1)%	88.5%	92.9%	(4.3)	57,403	57,072	0.6%
U.S. Virgin Islands	\$1	\$3	(52.3)%	\$2	\$2	(31.2)%	108.9%	75.5%	33.4	496	531	(6.6)%
Aggregate Other Alien	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Grand Totals	\$42,639	\$41,218	3.4%	\$38,038	\$38,962	(2.4)%	91.1%	93.9%	(2.8)	9,004,779	8,802,190	2.3%

*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

Table 4 - Medicare												
As reported in the												
<i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Direct Written Premium			Claims			Loss Ratio*			Enrollment		
State	2020	2019	% Chg.	2020	2019	% Chg.	2020	2019	% Pt Chg.	2020	2019	% Chg.
Alabama	\$5,967	\$4,959	20.3%	\$5,012	\$4,204	19.2%	84.1%	84.5%	(0.5)	471,755	408,793	15.4%
Alaska	-	-	0.0%	-	-	0.0%	-	-	-	-	-	0.0%
Arizona	\$5,377	\$4,931	9.0%	\$4,482	\$4,195	6.8%	83.4%	85.2%	(1.8)	441,509	429,510	2.8%
Arkansas	\$2,382	\$1,980	20.3%	\$1,835	\$1,575	16.5%	80.0%	85.7%	(5.7)	188,670	164,011	15.0%
California	\$3,823	\$3,699	3.4%	\$3,254	\$3,391	(4.0)%	85.7%	91.8%	(6.1)	288,995	280,574	3.0%
Colorado	\$4,451	\$3,893	14.3%	\$3,695	\$3,317	11.4%	83.0%	85.2%	(2.2)	391,415	366,786	6.7%
Connecticut	\$3,490	\$3,019	15.6%	\$2,918	\$2,750	6.1%	84.3%	90.7%	(6.4)	277,695	254,812	9.0%
Delaware	\$267	\$202	32.3%	\$220	\$179	23.1%	82.6%	87.9%	(5.3)	20,264	17,229	17.6%
District of Columbia	\$213	\$141	50.8%	\$182	\$115	58.7%	85.5%	81.1%	4.5	15,214	11,858	28.3%
Florida	\$24,575	\$23,341	5.3%	\$20,466	\$20,110	1.8%	83.3%	86.1%	(2.8)	1,655,988	1,672,291	(1.0)%
Georgia	\$6,138	\$5,008	22.6%	\$4,958	\$4,228	17.3%	86.6%	84.2%	2.4	503,655	445,427	13.1%
Hawaii	\$1,276	\$1,209	5.5%	\$1,131	\$1,104	2.5%	88.7%	91.3%	(2.6)	100,921	95,625	5.5%
Idaho	\$1,142	\$914	24.9%	\$925	\$788	17.3%	80.9%	86.3%	(5.4)	103,533	90,840	14.0%
Illinois	\$9,281	\$8,092	14.7%	\$7,462	\$6,674	0.0%	80.6%	82.7%	(2.1)	676,815	619,165	9.3%
Indiana	\$3,854	\$3,107	24.1%	\$3,128	\$2,584	21.1%	81.2%	83.2%	(2.0)	301,126	262,359	14.8%
Iowa	\$1,555	\$1,302	19.4%	\$1,254	\$1,095	14.6%	80.5%	84.1%	(3.5)	143,077	125,496	14.0%
Kansas	\$1,316	\$1,064	23.7%	\$1,022	\$879	16.2%	78.0%	82.6%	(4.6)	111,936	96,950	15.5%
Kentucky	\$4,493	\$3,713	21.0%	\$3,621	\$3,109	16.4%	81.6%	83.9%	(2.3)	362,057	312,610	15.8%
Louisiana	\$4,631	\$3,972	16.6%	\$3,773	\$3,326	13.4%	81.6%	83.8%	(2.2)	349,817	323,575	8.1%
Maine	\$1,266	\$925	36.8%	\$1,002	\$820	22.3%	79.5%	88.3%	(8.9)	126,419	98,019	29.0%
Maryland	\$1,777	\$1,521	16.8%	\$1,587	\$1,376	15.3%	95.8%	97.2%	(1.4)	121,140	111,559	8.6%
Massachusetts	\$2,912	\$2,575	13.1%	\$2,425	\$2,288	6.0%	83.2%	88.9%	(5.6)	234,363	212,526	10.3%
Michigan	\$10,716	\$9,304	15.2%	\$8,846	\$8,113	9.0%	82.6%	87.2%	(4.7)	5,984,261	758,478	689.0%
Minnesota	\$4,585	\$4,219	8.7%	\$3,901	\$3,603	8.3%	85.3%	85.4%	(0.2)	493,623	467,424	5.6%
Mississippi	\$1,592	\$1,285	23.8%	\$1,267	\$1,015	24.9%	79.9%	79.4%	0.5	135,081	115,000	17.5%
Missouri	\$5,886	\$5,200	13.2%	\$4,749	\$4,264	11.4%	80.8%	82.7%	(1.8)	467,056	426,770	9.4%
Montana	\$480	\$399	20.1%	\$381	\$343	11.1%	79.8%	85.9%	(6.1)	47,925	44,132	8.6%
Nebraska	\$764	\$546	40.0%	\$616	\$478	28.7%	80.9%	84.6%	(3.7)	63,234	47,776	32.4%
Nevada	\$2,881	\$2,518	14.4%	\$2,507	\$2,221	12.9%	87.0%	88.3%	(1.3)	206,729	188,721	9.5%
New Hampshire	\$636	\$511	24.3%	\$509	\$448	13.7%	80.2%	87.5%	(7.2)	60,907	49,540	22.9%
New Jersey	\$7,010	\$7,297	(3.9)%	\$5,588	\$6,189	(9.7)%	81.7%	84.7%	(3.1)	533,013	569,350	(6.4)%
New Mexico	\$1,314	\$1,128	16.5%	\$1,088	\$949	14.7%	83.4%	83.9%	(0.5)	134,041	116,820	14.7%
New York	\$17,709	\$15,948	11.0%	\$15,487	\$14,483	6.9%	108.8%	91.0%	17.8	1,395,870	1,289,034	8.3%
North Carolina	\$9,259	\$7,612	21.6%	\$7,224	\$6,378	13.3%	79.2%	84.0%	(4.8)	732,326	648,253	13.0%
North Dakota	\$171	\$145	17.9%	\$125	\$114	10.2%	73.1%	78.1%	(5.0)	24,996	23,252	7.5%
Ohio	\$11,327	\$9,873	14.7%	\$9,288	\$8,394	10.6%	82.2%	85.2%	(3.1)	863,937	786,827	9.8%
Oklahoma	\$2,160	\$1,799	20.1%	\$1,710	\$1,480	15.5%	80.1%	83.1%	(3.0)	171,702	151,312	13.5%
Oregon	\$4,539	\$4,083	11.2%	\$3,725	\$3,624	2.8%	82.6%	93.0%	(10.4)	376,157	360,909	4.2%
Pennsylvania	\$14,550	\$13,713	6.1%	\$11,913	\$11,405	0.0%	82.2%	83.3%	(1.0)	1,092,647	1,045,297	4.5%
Rhode Island	\$1,048	\$922	13.7%	\$842	\$771	9.2%	82.4%	83.2%	(0.8)	87,393	78,647	11.1%
South Carolina	\$2,341	\$1,791	30.7%	\$1,867	\$1,477	26.4%	79.9%	82.3%	(2.5)	196,931	157,716	24.9%
South Dakota	\$293	\$245	19.7%	\$226	\$205	10.3%	77.1%	83.7%	(6.5)	39,177	35,223	11.2%
Tennessee	\$7,588	\$6,661	13.9%	\$5,948	\$5,497	8.2%	78.8%	82.1%	(3.3)	558,132	521,620	7.0%
Texas	\$25,619	\$22,211	15.3%	\$21,609	\$19,387	11.5%	84.4%	87.5%	(3.1)	1,755,278	1,619,096	8.4%
Utah	\$1,822	\$1,562	16.6%	\$1,537	\$1,323	16.2%	84.6%	85.0%	(0.3)	161,115	143,358	12.4%
Vermont	\$114	\$71	61.6%	\$93	\$63	46.2%	78.7%	89.5%	(10.8)	13,061	8,743	49.4%
Virginia	\$4,405	\$3,507	25.6%	\$3,608	\$2,908	24.1%	82.6%	83.2%	(0.6)	357,162	300,111	19.0%
Washington	\$5,123	\$4,269	20.0%	\$4,415	\$3,849	14.7%	87.5%	90.3%	(2.8)	452,113	387,294	16.7%
West Virginia	\$1,883	\$1,586	18.7%	\$1,551	\$1,359	14.1%	82.7%	85.7%	(3.1)	146,511	128,960	13.6%
Wisconsin	\$5,951	\$5,240	13.6%	\$4,733	\$4,374	8.2%	82.7%	83.6%	(0.9)	531,150	494,879	7.3%
Wyoming	\$5	\$5	7.7%	\$5	\$5	3.4%	91.7%	95.5%	(3.8)	454	410	10.7%
American Samoa	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Guam	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Puerto Rico	\$6,919	\$6,294	9.9%	\$5,563	\$5,228	6.4%	114.3%	83.1%	31.2	608,203	596,440	2.0%
U.S. Virgin Islands	-	-	0.0%	-	-	0.0%	1,715.0%	(361.8)%	2,076.9	-	-	0.0%
Aggregate Other Alien	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Grand Totals	\$248,793	\$219,554	13.3%	\$205,265	\$188,050	9.2%	85.0%	85.9%	(0.9)	24,574,984	17,961,407	36.8%

*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

Table 4 - Medicaid												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Direct Written Premium			Claims			Loss Ratio*			Enrollment		
State	2020	2019	% Chg.	2020	2019	% Chg.	2020	2019	% Pt Chg.	2020	2019	% Chg.
Alabama	\$26	\$22	23.2%	\$26	\$22	21.8%	99.1%	100.2%	(1.1)	-	-	0.0%
Alaska	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Arizona	\$202	\$79	156.2%	\$182	\$84	117.3%	89.8%	105.9%	(16.1)	44,116	20,054	120.0%
Arkansas	\$1,280	\$1,297	(1.3)%	\$981	\$984	(0.4)%	77.3%	87.1%	(9.8)	684,329	626,948	9.2%
California	-	\$1,431	(100.0)%	\$	\$1,360	(100.0)%	0.0%	95.1%	(95.1)	0	401,314	(100.0)%
Colorado	\$969	\$922	5.1%	\$927	\$754	23.0%	97.5%	79.7%	17.9	1,186,124	933,029	27.1%
Connecticut	-	-	0.0%	\$1	(\$1)	(196.1)%	-	-	0.0	-	-	0.0%
Delaware	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
District of Columbia	\$1,144	\$839	36.4%	\$922	\$709	29.9%	80.5%	84.5%	(4.0)	225,883	192,604	17.3%
Florida	\$13,981	\$14,575	(4.1)%	\$11,722	\$12,932	(9.4)%	83.9%	89.1%	(5.2)	2,950,439	2,898,557	1.8%
Georgia	\$4,480	\$4,338	3.3%	\$3,619	\$3,597	0.6%	80.8%	82.9%	(2.1)	1,682,879	1,402,346	20.0%
Hawaii	\$1,867	\$1,569	19.0%	\$1,601	\$1,509	6.1%	85.8%	95.7%	(10.0)	343,099	286,236	19.9%
Idaho	\$409	\$247	66.0%	\$360	\$232	54.8%	83.0%	106.7%	(23.7)	389,397	276,379	40.9%
Illinois	\$12,757	\$9,734	31.1%	\$10,866	\$8,868	0.0%	86.1%	90.9%	(4.8)	2,200,879	1,832,211	20.1%
Indiana	\$6,894	\$6,061	13.7%	\$5,909	\$5,360	10.2%	88.8%	88.8%	0.1	1,384,047	1,073,013	29.0%
Iowa	\$5,510	\$4,937	11.6%	\$4,840	\$4,452	8.7%	87.8%	91.5%	(3.7)	815,440	725,232	12.4%
Kansas	\$3,723	\$3,428	8.6%	\$3,090	\$3,009	2.7%	83.3%	88.5%	(5.2)	383,892	336,487	14.1%
Kentucky	\$8,499	\$7,341	15.8%	\$6,953	\$6,628	4.9%	82.2%	90.4%	(8.2)	1,342,465	1,220,171	10.0%
Louisiana	\$9,308	\$8,054	15.6%	\$7,765	\$7,037	10.3%	84.1%	89.8%	(5.7)	3,360,250	2,894,108	16.1%
Maine	-	-	0.0%	-	-	0.0%	-	-	0.0	0	0	0.0%
Maryland	\$3,024	\$2,623	15.3%	\$2,452	\$2,250	9.0%	82.7%	84.3%	(1.5)	658,999	572,590	15.1%
Massachusetts	\$4,818	\$4,475	7.7%	\$4,512	\$4,256	6.0%	93.9%	95.1%	(1.2)	758,348	660,278	14.9%
Michigan	\$6,626	\$6,282	5.5%	\$5,308	\$5,164	2.8%	82.0%	82.5%	(0.2)	2,041,971	1,752,641	16.5%
Minnesota	\$7,398	\$6,609	11.9%	\$6,562	\$6,108	7.4%	88.8%	92.6%	(3.8)	1,007,403	837,543	20.3%
Mississippi	\$2,467	\$2,377	3.8%	\$1,938	\$2,159	(10.2)%	80.6%	90.8%	(10.2)	475,561	437,155	8.8%
Missouri	\$2,279	\$1,963	16.1%	\$1,873	\$1,846	1.4%	82.2%	94.1%	(11.9)	729,417	558,564	30.6%
Montana	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Nebraska	\$1,485	\$1,310	13.3%	\$1,225	\$1,126	8.8%	84.1%	142.7%	(58.7)	579,717	489,674	18.4%
Nevada	\$1,917	\$1,798	6.6%	\$1,590	\$1,515	5.0%	85.0%	82.9%	2.0	572,874	461,166	24.2%
New Hampshire	\$1,027	\$912	12.6%	\$885	\$822	7.6%	86.2%	90.1%	(4.0)	206,877	171,520	20.6%
New Jersey	\$10,962	\$10,076	8.8%	\$9,062	\$9,106	(0.5)%	83.8%	90.4%	(6.6)	2,011,106	1,714,818	17.3%
New Mexico	\$5,309	\$4,366	21.6%	\$4,342	\$3,852	12.7%	81.8%	87.7%	(5.9)	747,846	669,693	11.7%
New York	\$8,730	\$8,030	8.7%	\$7,823	\$8,102	(3.4)%	91.6%	100.7%	(9.1)	1,282,715	1,124,537	14.1%
North Carolina	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
North Dakota	\$299	\$292	2.2%	\$286	\$293	(2.6)%	95.6%	100.3%	(4.7)	25,046	20,328	23.2%
Ohio	\$20,126	\$17,164	17.3%	\$16,794	\$14,843	13.1%	84.4%	86.5%	(2.0)	2,686,316	2,327,567	15.4%
Oklahoma	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Oregon	\$5,425	\$767	607.7%	\$4,932	\$698	606.2%	96.1%	91.1%	4.9	1,341,564	352,450	280.6%
Pennsylvania	\$25,892	\$20,706	25.0%	\$23,687	\$19,274	0.0%	91.6%	93.2%	(1.6)	4,310,051	3,632,600	18.6%
Rhode Island	\$1,879	\$1,785	5.3%	\$1,668	\$1,635	2.0%	88.8%	91.2%	(2.5)	285,254	251,732	13.3%
South Carolina	\$3,290	\$3,034	8.4%	\$2,745	\$2,721	0.9%	84.0%	89.6%	(5.7)	912,540	802,802	13.7%
South Dakota	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Tennessee	\$6,286	\$6,206	1.3%	\$5,104	\$5,155	(1.0)%	81.6%	83.4%	(1.8)	1,476,484	1,343,692	9.9%
Texas	\$25,254	\$22,041	14.6%	\$20,578	\$19,872	3.6%	84.7%	95.3%	(10.7)	5,671,409	4,829,321	17.4%
Utah	\$840	\$595	41.3%	\$721	\$512	40.9%	85.8%	88.7%	(2.8)	318,999	225,260	41.6%
Vermont	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Virginia	\$11,246	\$9,313	20.8%	\$9,307	\$8,322	11.8%	86.3%	89.9%	(3.5)	1,531,389	1,275,887	20.0%
Washington	\$5,864	\$5,031	16.6%	\$4,838	\$4,358	11.0%	82.8%	86.6%	(3.8)	1,753,093	1,572,333	11.5%
West Virginia	\$1,794	\$1,530	17.2%	\$1,505	\$1,401	7.5%	83.9%	91.3%	(7.4)	457,790	386,427	18.5%
Wisconsin	\$2,343	\$2,012	16.5%	\$1,877	\$1,782	5.4%	80.1%	88.6%	(8.4)	946,485	757,139	25.0%
Wyoming	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
American Samoa	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Guam	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Puerto Rico	\$3,000	\$1,993	50.5%	\$2,723	\$2,397	13.6%	121.4%	117.6%	3.8	1,182,514	1,120,425	5.5%
U.S. Virgin Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Aggregate Other Alien	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Grand Totals	\$234,421	\$208,695	12.3%	\$198,572	\$187,106	6.1%	86.0%	90.8%	(4.8)	45,569,540	43,466,831	4.8%

*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

Table 4 - Other Health												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Direct Written Premium			Claims			Loss Ratio*			Enrollment		
State	2020	2019	% Chg.	2020	2019	% Chg.	2020	2019	% Pt Chg.	2020	2019	% Chg.
Alabama	\$189	\$214	(11.6)%	\$143	\$163	(12.1)%	78.2%	78.5%	(0.3)	245,122	268,655	(8.8)%
Alaska	\$38	\$16	144.1%	\$35	\$11	208.3%	91.1%	70.9%	20.2	49,900	23,019	116.8%
Arizona	\$317	\$300	5.9%	\$292	\$233	25.2%	91.7%	77.8%	13.9	1,544,718	1,456,258	6.1%
Arkansas	\$165	\$178	(7.2)%	\$127	\$131	(2.9)%	76.9%	76.7%	0.2	244,929	249,916	(2.0)%
California	\$1,368	\$1,376	(0.6)%	\$1,054	\$1,096	(3.8)%	76.3%	79.5%	(3.2)	3,399,266	3,602,198	(5.6)%
Colorado	\$392	\$329	19.2%	\$434	\$366	18.7%	110.4%	110.2%	0.2	632,204	553,653	14.2%
Connecticut	\$245	\$235	4.4%	\$202	\$190	6.0%	82.0%	81.2%	0.8	357,542	383,434	(6.8)%
Delaware	\$40	\$42	(4.3)%	\$35	\$36	(3.5)%	87.4%	85.7%	1.8	57,481	55,181	4.2%
District of Columbia	\$30	\$26	12.4%	\$23	\$25	(8.0)%	77.5%	100.7%	(23.2)	34,897	35,438	(1.5)%
Florida	\$954	\$1,190	(19.8)%	\$941	\$1,130	(16.8)%	98.0%	94.9%	3.1	1,386,601	1,350,471	2.7%
Georgia	\$624	\$563	10.8%	\$766	\$616	24.3%	121.5%	109.4%	12.1	1,114,551	1,041,406	7.0%
Hawaii	\$103	\$109	(5.9)%	\$78	\$85	(7.6)%	75.7%	76.9%	(1.2)	33,901	34,983	(3.1)%
Idaho	\$117	\$120	(2.7)%	\$83	\$98	(16.1)%	70.4%	81.7%	(11.3)	171,457	167,590	2.3%
Illinois	\$1,225	\$1,089	12.5%	\$1,020	\$934	9.2%	82.9%	85.4%	(2.4)	2,173,679	2,055,715	5.7%
Indiana	\$613	\$569	7.8%	\$544	\$467	16.3%	88.0%	82.9%	5.1	1,615,700	1,630,144	(0.9)%
Iowa	\$420	\$402	4.4%	\$359	\$335	7.3%	85.4%	83.3%	2.2	780,836	785,819	(0.6)%
Kansas	\$193	\$183	5.5%	\$151	\$156	(3.1)%	77.7%	85.2%	(7.4)	263,903	258,938	1.9%
Kentucky	\$615	\$687	(10.5)%	\$583	\$593	(1.6)%	94.3%	86.8%	7.5	709,251	697,078	1.7%
Louisiana	\$237	\$238	(0.4)%	\$188	\$182	3.8%	79.1%	78.3%	0.8	399,846	412,828	(3.1)%
Maine	\$65	\$60	8.5%	\$52	\$45	15.4%	78.1%	74.3%	3.8	108,845	104,961	3.7%
Maryland	\$253	\$240	5.3%	\$209	\$190	10.1%	82.3%	78.1%	4.2	460,321	452,425	1.7%
Massachusetts	\$759	\$734	3.4%	\$618	\$598	3.4%	81.3%	81.3%	(0.0)	535,612	532,232	0.6%
Michigan	\$769	\$784	(1.8)%	\$524	\$529	(0.8)%	68.0%	66.8%	1.2	524,316	529,444	(1.0)%
Minnesota	\$757	\$748	1.2%	\$1,575	\$731	115.5%	208.8%	95.7%	113.1	445,731	470,031	(5.2)%
Mississippi	\$169	\$190	(11.1)%	\$132	\$131	1.2%	77.4%	69.7%	7.7	556,068	574,758	(3.3)%
Missouri	\$490	\$398	23.2%	\$492	\$356	38.2%	98.7%	89.1%	9.6	756,568	681,658	11.0%
Montana	\$68	\$68	(0.2)%	\$51	\$52	(0.6)%	75.6%	75.3%	0.4	146,366	120,411	21.6%
Nebraska	\$253	\$155	63.8%	\$161	\$108	49.6%	63.1%	71.0%	(7.9)	196,474	187,781	4.6%
Nevada	\$61	\$72	(15.0)%	\$53	\$57	(6.4)%	85.0%	77.7%	7.2	118,862	110,445	7.6%
New Hampshire	\$71	\$72	(2.1)%	\$56	\$54	3.8%	77.7%	74.5%	3.2	117,889	112,752	4.6%
New Jersey	\$592	\$543	9.0%	\$602	\$480	25.5%	149.6%	121.7%	27.9	3,714,757	3,534,000	5.1%
New Mexico	\$108	\$102	5.8%	\$91	\$89	2.2%	83.9%	87.4%	(3.5)	179,718	151,229	18.8%
New York	\$1,831	\$1,786	2.5%	\$1,383	\$1,429	(3.2)%	79.2%	82.2%	(2.9)	3,129,463	3,239,761	(3.4)%
North Carolina	\$567	\$572	(0.9)%	\$474	\$472	0.3%	83.3%	82.2%	1.1	583,865	598,150	(2.4)%
North Dakota	\$172	\$176	(1.9)%	\$129	\$135	(4.9)%	74.5%	77.1%	(2.6)	201,950	83,920	140.6%
Ohio	\$1,047	\$957	9.4%	\$1,139	\$950	19.9%	107.9%	99.9%	8.0	2,059,273	1,965,365	4.8%
Oklahoma	\$243	\$249	(2.3)%	\$186	\$184	1.4%	77.0%	74.9%	2.1	402,019	416,332	(3.4)%
Oregon	\$164	\$128	28.3%	\$397	\$310	28.1%	241.8%	241.2%	0.6	237,104	233,580	1.5%
Pennsylvania	\$956	\$939	1.8%	\$795	\$778	2.2%	82.9%	83.0%	(0.1)	1,048,432	1,036,557	1.1%
Rhode Island	\$62	\$55	12.5%	\$45	\$41	10.5%	73.8%	74.8%	(1.0)	99,586	98,132	1.5%
South Carolina	\$237	\$220	7.8%	\$195	\$173	12.7%	82.4%	78.8%	3.6	437,513	389,454	12.3%
South Dakota	\$107	\$102	4.7%	\$96	\$82	18.2%	90.0%	79.9%	10.2	167,859	160,363	4.7%
Tennessee	\$321	\$335	(4.3)%	\$271	\$267	1.5%	84.0%	79.5%	4.5	605,682	657,092	(7.8)%
Texas	\$1,469	\$1,168	25.8%	\$1,341	\$937	43.1%	90.8%	80.3%	10.5	2,455,352	2,178,632	12.7%
Utah	\$138	\$127	8.1%	\$105	\$104	0.9%	75.8%	81.1%	(5.3)	175,001	169,879	3.0%
Vermont	\$65	\$49	32.8%	\$42	\$30	40.0%	64.9%	61.6%	3.3	174,015	175,039	(0.6)%
Virginia	\$502	\$493	1.8%	\$553	\$443	24.8%	110.7%	91.2%	19.5	1,078,591	1,051,915	2.5%
Washington	\$340	\$201	69.2%	\$309	\$195	59.0%	91.5%	96.4%	(4.9)	560,035	308,632	81.5%
West Virginia	\$106	\$123	(13.8)%	\$84	\$92	(9.4)%	78.9%	75.6%	3.3	121,709	131,155	(7.2)%
Wisconsin	\$412	\$363	13.3%	\$346	\$293	18.1%	83.0%	80.4%	2.6	546,236	534,244	2.2%
Wyoming	\$34	\$31	9.4%	\$23	\$21	9.1%	67.7%	68.1%	(0.5)	55,444	51,758	7.1%
American Samoa	-	-	0.0%	-	-	0.0%	0.0%	0.0%	-	-	-	0.0%
Guam	\$1	\$1	0.0%	-	-	0.0%	77.4%	22.7%	54.6	58	57	1.8%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	91.3%	0.1%	91.3	3	3	0.0%
Puerto Rico	\$1	\$1	(10.8)%	\$2	\$2	(1.0)%	37.7%	34.0%	3.7	743	756	(1.7)%
U.S. Virgin Islands	\$2	\$1	299.4%	\$1	\$1	(42.1)%	40.4%	49.3%	(9.0)	1,280	61	1,998.4%
Aggregate Other Alien	\$2	\$4	(50.4)%	-	-	0.0%	3.6%	0.9%	2.7	545	625	(12.8)%
Grand Totals	\$21,144	\$20,170	4.8%	\$19,591	\$17,202	13.9%	93.8%	86.4%	7.4	37,219,069	36,106,313	3.1%

*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

ACCIDENT AND HEALTH

Table 5 illustrates the insurance industry’s aggregate direct A&H insurance experience for insurers filing the A&H Policy Experience Exhibit on all financial statement types: life/A&H, health, and property/casualty.

The insurance industry reported a 7% (\$67.2 billion) increase in direct earned A&H premium to \$1 trillion and a 3% (\$22 billion) increase in incurred claims in 2020. These increases are most evident on the Medicare and Medicaid lines of business for the reasons described above. These lines, in total, represents 49.2% of total earned premium.

(\$ In Millions - Except Covered Lives)	Line of Business % of Total	2020 Premium Earned	2019 Premium Earned	% Chg.	2020 Claims	2019 Claims	% Chg.	2020 Covered Lives	2019 Covered Lives	% Chg.
Comp - Individual	7.9%	\$81,244	\$73,058	11.2%	\$60,027	\$57,451	4.5%	11,130,104	10,541,013	5.6%
Comp - Group	20.3%	\$209,414	\$213,104	(1.7)%	\$172,035	\$179,124	(4.0)%	37,713,450	40,278,173	(6.4)%
Specified/Named Disease	0.6%	\$6,408	\$6,129	4.6%	\$2,815	\$2,774	1.5%	24,973,986	25,923,134	(3.7)%
Medicare	27.1%	\$279,756	\$246,237	13.6%	\$225,638	\$207,382	8.8%	22,115,544	20,915,417	5.7%
Medicaid	22.1%	\$227,786	\$200,343	13.7%	\$192,336	\$176,921	8.7%	43,344,364	36,938,467	17.3%
FEHBP	4.2%	\$43,376	\$42,585	1.9%	\$39,110	\$39,874	(1.9)%	8,213,651	8,734,822	(6.0)%
Limited Benefit	1.2%	\$12,700	\$14,286	(11.1)%	\$9,366	\$11,771	(20.4)%	74,230,925	68,611,136	8.2%
Disability Income	2.6%	\$27,124	\$27,841	(2.6)%	\$20,256	\$19,777	2.4%	87,700,029	87,829,849	(0.1)%
Long-term Care	1.5%	\$15,422	\$12,954	19.1%	\$14,017	\$13,783	1.7%	6,648,747	6,881,601	(3.4)%
Accident Only or AD & D	0.7%	\$7,647	\$7,515	1.8%	\$2,691	\$2,877	(6.5)%	265,947,161	285,435,379	(6.8)%
Dental	2.7%	\$27,871	\$28,753	(3.1)%	\$18,886	\$21,837	(13.5)%	76,808,717	76,662,617	0.2%
Medicare Supplement	3.2%	\$32,728	\$32,629	0.3%	\$24,327	\$26,216	(7.2)%	14,095,517	21,591,586	(34.7)%
Medicare Part D	1.5%	\$15,772	\$17,008	(7.3)%	\$12,504	\$13,033	(4.1)%	20,256,759	20,951,472	(3.3)%
Other Group Care	0.6%	\$6,425	\$6,128	4.8%	\$5,334	\$5,258	1.4%	24,988,806	23,603,093	5.9%
Stop Loss	2.5%	\$25,864	\$23,800	8.7%	\$20,816	\$19,420	7.2%	68,727,552	63,533,705	8.2%
Non-U.S. Policy Forms	0.1%	\$1,528	\$1,547	(1.3)%	\$694	\$811	(14.4)%	16,523,298	16,565,906	(0.3)%
Other Business	1.0%	\$9,888	\$9,806	0.8%	\$6,890	\$7,439	(7.4)%	180,711,493	185,970,398	(2.8)%
Total A&H Business	100.0%	\$1,030,954	\$963,721	7.0%	\$827,741	\$805,750	2.7%	984,130,103	1,000,967,768	(1.7)%

Note: Includes statement types Life, Health and Property & Casualty

- Medicare reported a 13.6% (\$33.5 billion) increase in earned premium to \$280 billion and a 9% (\$18.3 billion) increase in incurred claims to \$225.6 billion.
- Medicaid reported a 13.7% (\$27.4 billion) increase in earned premium to \$227.8 billion and an 8.7% (\$15.4 billion) increase in incurred claims to \$192.3 billion.
- The individual comprehensive line of business, representing only 7.9% of total A&H business, reported an 11.2% (\$8.2 billion) increase in earned premium to \$81.2 billion and a 4.5% (\$2.6 billion) increase in incurred claims to \$60 billion.
- The group comprehensive line of business, which represents 20.3% of total A&H business, recorded a 1.7% (\$3.7 billion) increase in earned premium to \$209.4 billion and a 4% (\$7.1 billion) increase in incurred claims to \$172 billion.
- The total number of covered lives decreased 1.7% (16.8 million) to 984.1 million.
- Decreases are shown in a 6.8% (19.5 million) decrease in accident only or accidental death & dismemberment (AD&D), a 34.7% (7.5 million) decrease in Medicare Supplement, a 2.8% (5.3 million) decrease in Other A&H lines of business, and a 6.4% (2.6 million) decrease in the group comprehensive line of business
- These items were partially offset by a 17.3% (6.4 million) increase in Medicaid, an 8.2% (5.6 million) increase in limited benefit, an 8.2% (5.2 million) increase in stop loss, a 5.9% (1.4 million) increase in other group health, and a 5.7% (1.2 million) increase in Medicare.

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Disclaimer: The NAIC 2020 Health Insurance Industry Analysis Report is a limited scope analysis based on the aggregated information filed to the NAIC's Financial Data Repository as of Dec. 31, 2020, and written by the Financial Regulatory Services Department staff. This report does not constitute the official opinion or views of the NAIC membership or any particular state insurance department.

Health Industry Disclosure: In some states the health industry is regulated by a Department other than the Department of Insurance. Therefore, not all health insurers may be required to file financial statements with the NAIC.