

2011

Missouri

Health Maintenance Organization Report

Statistics Section
August 2012



DIFP

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Introduction

This report provides the public with financial and operational data on health maintenance organizations (HMOs) operating in Missouri. The report does not contain detailed information on preferred provider organizations (PPOs) and, therefore, should not be considered representative of the entire health insurance market in Missouri. Furthermore, the information contained in this report is intended for general comparisons and evaluations. The information is not, in any form, an endorsement or an objection by the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) about the operations of any HMO.

All data in the report was obtained from the HMO annual financial statements and supplemental data filed with the DIFP by each Missouri-licensed HMO operational at year-end. Therefore, the accuracy of the report is limited by the quality of data provided to the DIFP. Future printings of the report may update erroneous data brought to the attention of the DIFP. Because the annual financial statement and HMO supplement report use varied reporting methodologies and submission deadlines, some dissimilarities may be present in the total number of enrollees and/or premium totals. If the variance was greater than 5%, the Department had the HMO verify the accuracy of their submission.

Questions, corrections and comments regarding this report should be directed to the Missouri Department of Insurance, Financial Institutions and Professional Registration, Statistics Section, P.O. Box 690, Jefferson City, Missouri 65102-0690.

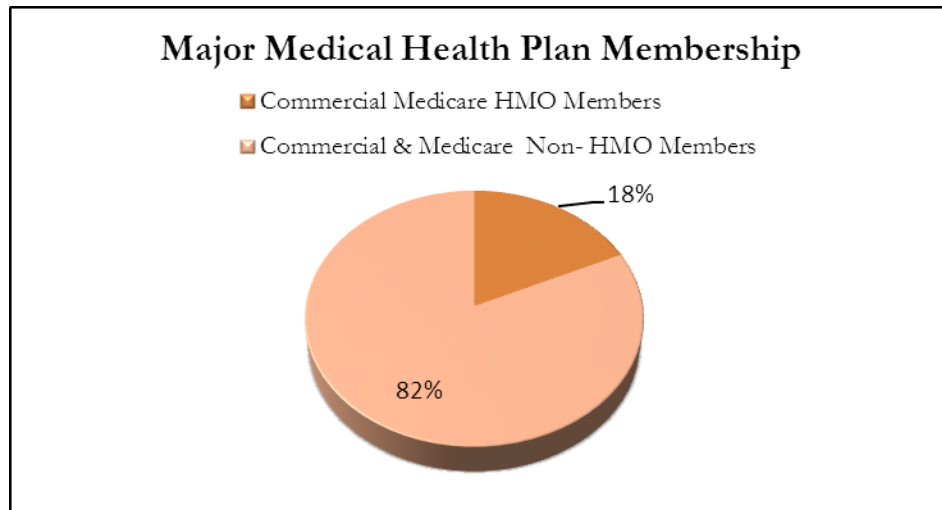
Health Insurance Market Composition

The organization structure of an insurer dictates manner in which coverage is provided. Companies have predominately chosen to organize as health maintenance organizations or preferred provider organizations. Health Maintenance Organizations (HMOs) offer coverage at a fixed, prepaid monthly rate. Coverage is provided for medical care delivered within a predefined network of physicians, facilities, etc. Typically, enrollees must select a network primary care physician who manages the members' medical care and is responsible for referrals. The fixed fee combined with their emphasis on in network referrals from a primary care physician allows for the limitation of out of pocket expenses resulting in no deductible and low copayments.

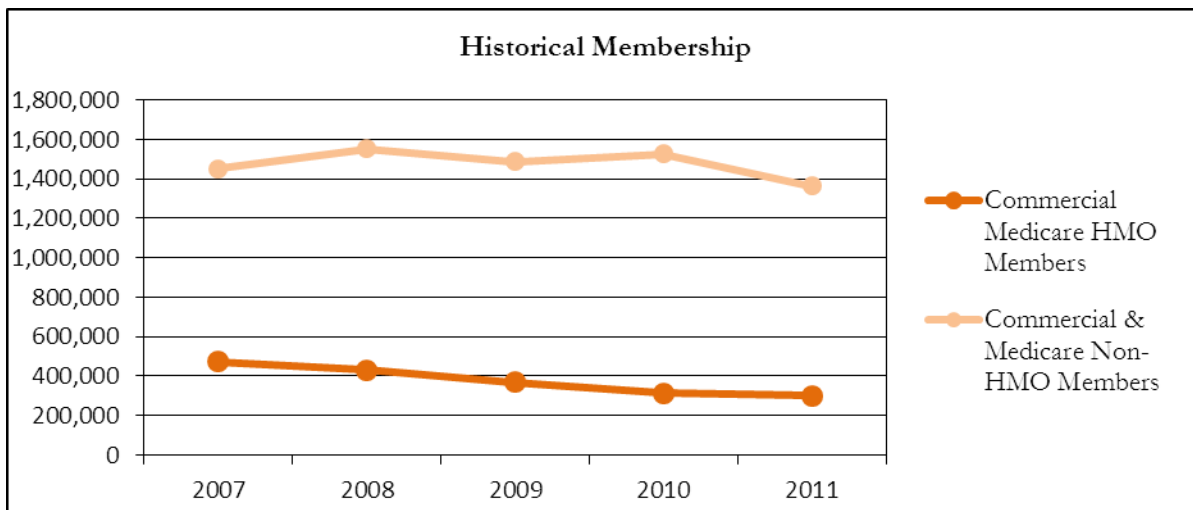
In contrast, PPOs increase the enrollee's choice of providers by covering out of network expenses, albeit at a higher cost to the insured than if they had sought treatment within network. Additionally, in exchange for increased levels of choice, PPOs often require deductibles and higher copayments to cover insurance costs.

. Enrollment in HMOs has consistently declined over time. Within just the last five years, commercial enrollment declined by more than half, from 372,053 in 2007 to 158,399 in 2011. However, non-commercial coverage (Medicare and Medicaid) has increased over the same time period.

Major Medical Health Plan Type	Membership	Market Share
Commercial Medicare Non-HMO Members	300,984	18.1%
Commercial & Medicare HMO Members	1,365,409	81.9%
Total	1,666,393	100.0%

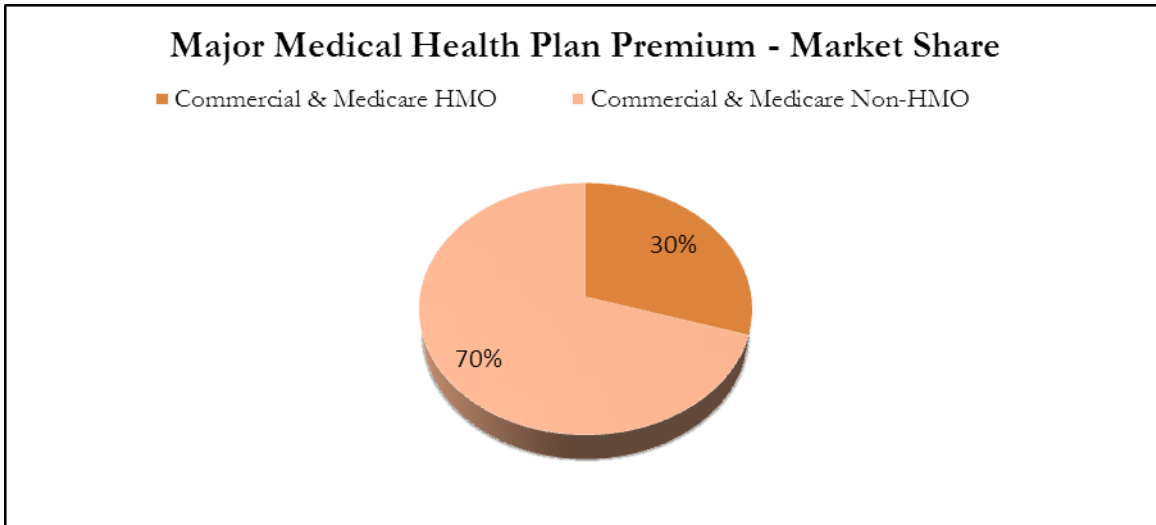


Major Medical Health Plan Type	2007	2008	2009	2010	2011
Commercial Medicare HMO Members	471,589	429,549	369,133	312,913	300,984
Commercial & Medicare Non-HMO Members	1,451,311	1,552,258	1,488,215	1,525,515	1,365,409
Total	1,922,900	1,981,807	1,857,348	1,838,428	1,666,393

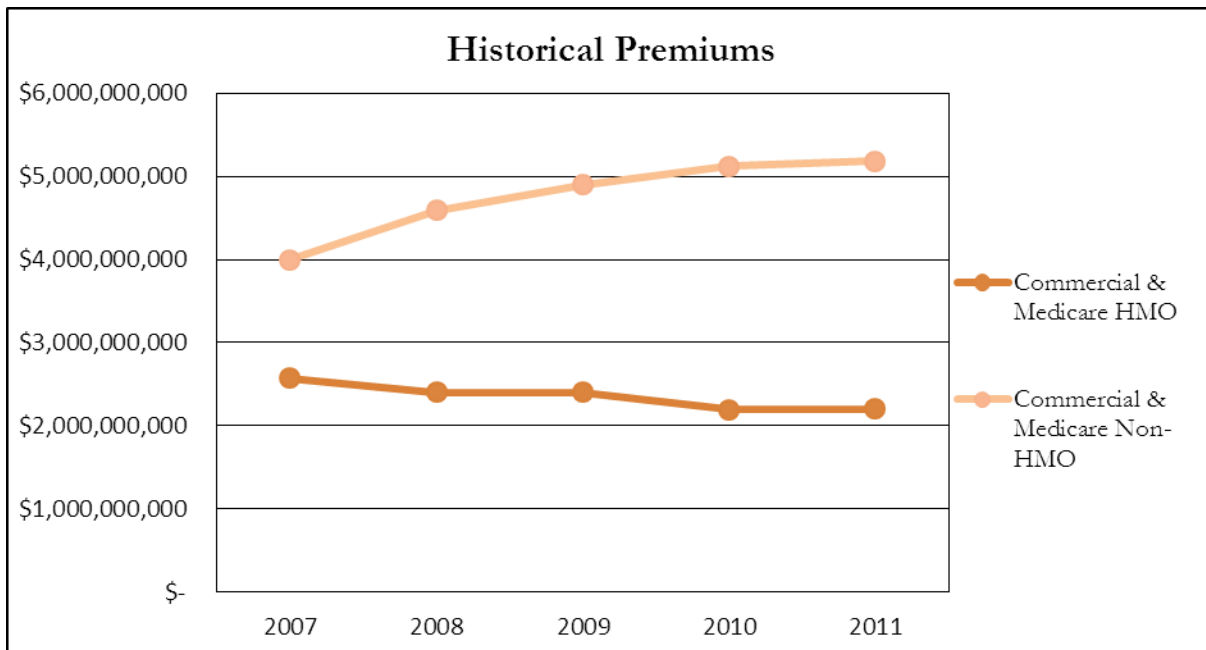


Missouri Premium by Market Segment

Market Segment	Premiums 2011	Market Share
Commercial & Medicare HMO	\$ 2,204,126,619	29.8%
Commercial & Medicare Non-HMO	\$ 5,184,782,690	70.2%
Totals	\$ 7,388,909,309	100.0%



Market Segment		2007	2008	2009	2010	2011
Commercial & Medicare HMO	\$	2,572,391,844	\$ 2,403,423,913	\$ 2,400,464,511	\$ 2,191,032,571	\$ 2,204,126,619
Commercial & Medicare Non-HMO	\$	3,995,287,534	\$ 4,590,250,670	\$ 4,901,049,540	\$ 5,117,408,018	\$ 5,184,782,690
Totals	\$	6,567,679,378	\$ 6,993,674,583	\$ 7,301,514,051	\$ 7,308,440,589	\$ 7,388,909,309



Missouri HMO Enrollment

This section provides information on Missouri-licensed HMOs' commercial, Medicare and Medicaid enrollment. Data included herein was obtained from the 2011 HMO Annual Supplement Report. Here, an enrollee is defined as a member or eligible dependent of a member for whom the HMO has accepted financial responsibility for the provision of contracted health services. Commercial enrollees purchase managed care coverage directly or, more commonly, through their employers. In contrast, Medicare and Medicaid coverage is provided by HMOs which have arranged for the provision of health care services under agreements with the Centers for Medicare and Medicaid (CMS) and/or the MO HealthNet Division.

Because accurate risk and health services management requires analysis of membership experience for which the HMO has assumed financial liability, administrative service-only (ASO) members are excluded from the report. ASO members are the product of administrative arrangements in which the HMO earns fees from a third party for network rental, utilization review, claims processing and other administrative services. Earned administrative fees are not considered premium revenue.

Excluded are:

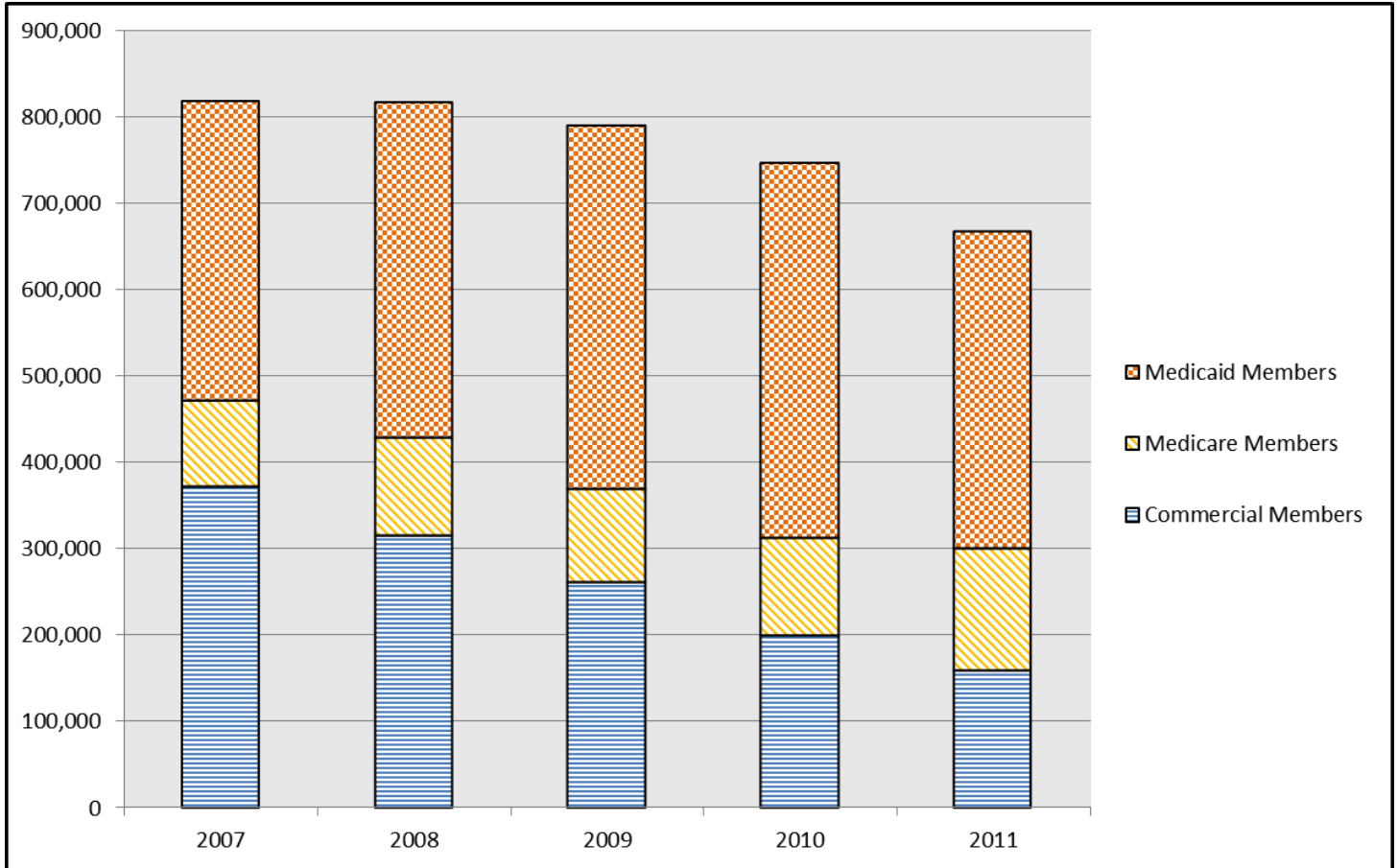
- 1 **persons in preferred provider organizations (PPOs) and**
- 2 **persons in self-funded employer plans for which HMOs provide administrative services.**

Note: Certain companies may be present in this section of the report (i.e. CIGNA Healthcare of Ohio, Children's Mercy Family Health Partners, and Mercy Health Plans of Missouri Inc.) even though they did not have members in 2011. They are included in order to accurately reflect 2010 enrollment and market share data.

Missouri Year End Member Totals

2007 - 2011

Market Segment	2007	2008	% Change	2009	% Change	2010	% Change	2011	% Change
Commercial Members	372,053	316,186	-15.0%	261,302	-17.4%	199,794	-23.5%	158,399	-20.7%
Medicare Members	99,536	113,363	13.9%	107,831	-4.9%	113,119	4.9%	142,585	26.0%
Medicaid Members	348,021	388,136	11.5%	422,139	8.8%	434,404	2.9%	367,276	-15.5%
Total Members	819,610	817,685	-0.2%	791,272	-3.2%	747,317	-5.6%	668,260	-10.6%



Missouri Year End Enrollment
(Including Commercial, Medicare, and Medicaid Enrollment)

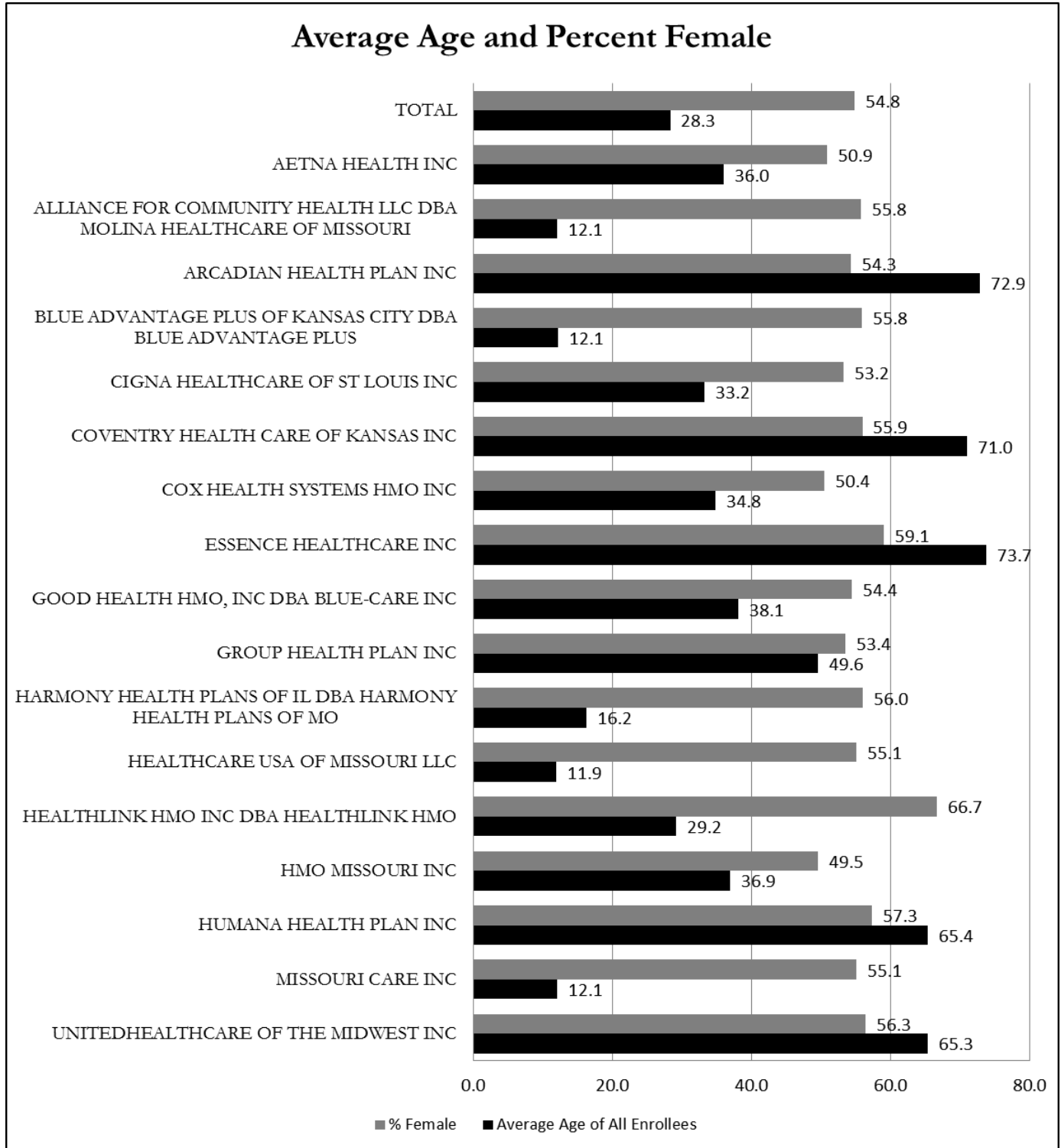
Health Maintenance Organization	2010	2011	% Change in Enrollment	Market Share 2010	Market Share 2011
Aetna Health Inc.	2,867	2,201	-23.23%	0.4%	0.3%
Alliance for Community Health DBA Molina	81,866	80,537	-1.62%	11.0%	12.1%
Arcadian Health Plan, Inc.	3,222	2,187	-32.12%	0.4%	0.3%
Blue Advantage Plus of Kansas City	31,101	29,472	-5.24%	4.2%	4.4%
Childrens Mercy Family Health Partners	55,654	.	.	7.4%	.
Cigna Healthcare of Ohio	428	.	.	0.1%	.
CIGNA Healthcare of St. Louis	149	459	208.05%	0.0%	0.1%
Coventry Health Care of Kansas	19,777	22,881	15.69%	2.6%	3.4%
Cox Health Systems HMO, Inc	4,044	2,417	-40.23%	0.5%	0.4%
Essence Healthcare, Inc	22,405	25,765	15.00%	3.0%	3.9%
Good Health HMO, Inc	63,789	65,436	2.58%	8.5%	9.8%
Group Health Plan, Inc	37,401	53,026	41.78%	5.0%	7.9%
Harmony Health Plan of Illinois	18,385	12,663	-31.12%	2.5%	1.9%
Healthcare USA of Missouri	195,798	190,731	-2.59%	26.2%	28.5%
Healthlink HMO, Inc	21	15	-28.57%	0.0%	0.0%
HMO Missouri, Inc DBA Blue Cross & Blue Shield	66,546	54,733	-17.75%	8.9%	8.2%
Humana Health Plan, Inc.	20,987	20,268	-3.43%	2.8%	3.0%
Mercy Health Plans of Missouri, Inc	28,842	.	.	3.9%	.
Missouri Care Inc.	52,772	54,861	3.96%	7.1%	8.2%
United Healthcare of the Midwest, Inc.	41,263	50,608	22.65%	5.5%	7.6%
Total	747,317	668,260	-10.6%	100.0%	100.0%

Missouri Year End Commercial Enrollment					
Health Maintenance Organization	2010	2011	% Change in Enrollment	Market Share 2010	Market Share 2011
Aetna Health Inc.	2,867	2,201	-23.2%	1.4%	1.4%
Cigna Healthcare of Ohio	428	.	.	0.2%	.
Mercy Health Plans of Missouri, Inc	12,831	.	.	6.4%	.
Good Health HMO, Inc	63,789	65,436	2.6%	31.9%	41.3%
HMO Missouri, Inc DBA Blue Cross & Blue Shield	66,546	54,733	-17.8%	33.3%	34.6%
Coventry Health Care of Kansas	14,304	2,112	-85.2%	7.2%	1.3%
Cox Health Systems HMO, Inc	4,044	2,417	-40.2%	2.0%	1.5%
CIGNA Healthcare of St. Louis	149	459	208.1%	0.1%	0.3%
Humana Health Plan, Inc.	5,496	5,014	-8.8%	2.8%	3.2%
Group Health Plan, Inc	18,599	15,239	-18.1%	9.3%	9.6%
United Healthcare of the Midwest, Inc.	10,720	10,773	0.5%	5.4%	6.8%
Healthlink HMO, Inc	21	15	-28.6%	0.0%	0.0%
Totals	199,794	158,399	-20.7%	100.0%	100.0%

Missouri Year End Medicare Enrollment					
Health Maintenance Organization	2010	2011	% Change in Enrollment	Market Share 2009	Market Share 2010
Arcadian Health Plan Inc	3,222	2,187	-32.1%	2.8%	1.5%
Coventry Health Care Of Kansas Inc	5,473	20,769	279.5%	4.8%	14.6%
Coventry Health Care Of Missouri Inc	18,802	37,787	101.0%	16.6%	26.5%
Essence Healthcare Inc	22,405	25,765	15.0%	19.8%	18.1%
Harmony Health Plan Of Illinois Inc D/B/A Harmony	1,172	988	-15.7%	1.0%	0.7%
Humana Health Plan Inc	15,491	15,254	-1.5%	13.7%	10.7%
Mercy Health Plans of Missouri Inc	16,011	.	.	14.2%	.
Unitedhealthcare Of The Midwest Inc	30,543	39,835	30.4%	27.0%	27.9%
Totals	113,119	142,585	53.8%	100.0%	100.0%

Missouri Year End Medicaid Enrollment					
Health Maintenance Organization	2010	2011	% Change in Enrollment	Market Share 2010	Market Share 2011
Alliance For Community Health Llc Dba Molina Healt	81,866	80,537	-1.6%	18.8%	21.9%
Blue-Advantage Plus Of Kansas City Inc D/B/A Blue-	31,101	29,472	-5.2%	7.2%	8.0%
Children's Mercy Family Health Partners	55,654	.	.	12.8%	.
Harmony Health Plan Of Illinois Inc D/B/A Harmony	17,213	11,675	-32.2%	4.0%	3.2%
Healthcare Usa Of Missouri Llc	195,798	190,731	-2.6%	45.1%	51.9%
Missouri Care Incorporated	52,772	54,861	4.0%	12.1%	14.9%
Totals	434,404	367,276	-7.5%	100.0%	100.0%

Missouri Enrollment Demographics – All Missouri Enrollees
Includes Commercial, Medicare and Medicaid enrollment



Enrollment by Regions & Metropolitan Statistical Areas (MSAs)

All regional enrollment data comes from the 2011 Annual HMO Supplemental filing unless otherwise noted.

This section presents enrollment in commercial HMO plans, commercial point-of-service (POS) plans, Medicare plans and Medicaid plans.

This information EXCLUDES:

1. enrollment of persons in preferred provider organizations (PPOs) and
2. enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services.

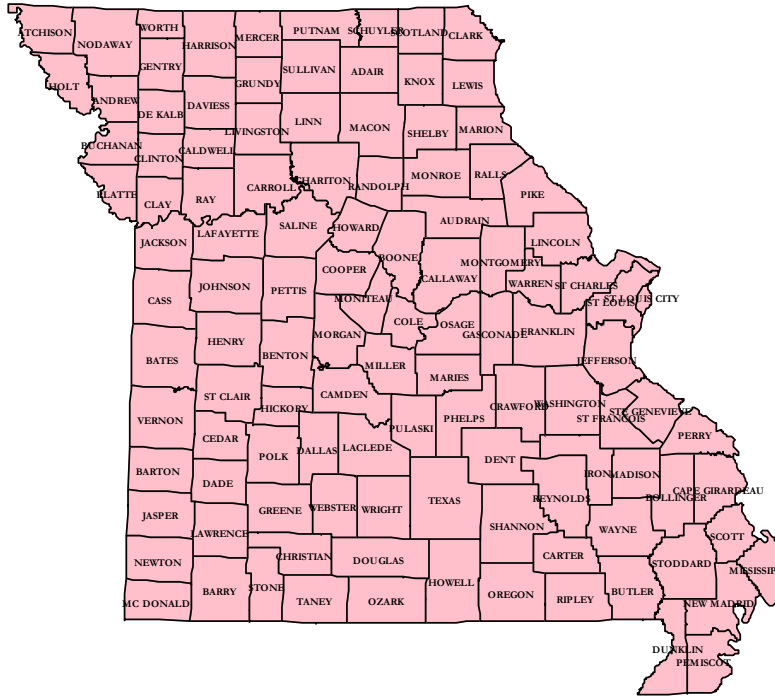
POS plans differ from standard HMO service plans by providing members the option to receive services from providers outside of the HMO's designated provider network. In the 1990s, POS plans were generally more expensive because of the perception that access to non-participating providers was a luxury and an optional benefit. Over time, however, POS plans became a market necessity for HMOs to continue to be able to sell a product which appeals to consumers. In addition, POS plans came down in price because of the ability to impose higher co-payments, coinsurance requirements and/or limit covered benefits. In more recent years, enrollment in POS plans has typically been as great as or greater than enrollment in traditional HMO plans.

Medicare and Medicaid coverage is provided by HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare & Medicaid Services (CMS) and/or the MO HealthNet Division.

Companies are allowed to report enrollment based either on enrollees' residence or on enrollees' place of employment (in the case of enrollment under an employer group contract), which is commonly referred to as the "Live or Work Rule". Companies are required to report enrollment for the HMO Supplement in the same manner they report enrollment for the annual financial statement. However, because of variations in each report's submission deadline, the total enrollment reported may vary. Additional time between the submission of the Annual Financial Statement and the HMO Supplement allows the companies to present the most accurate reflection of enrollment numbers, accounting for additional information regarding new enrollees and dis-enrollments. If the variation between the HMO Supplement and the financial statement exceeds 5%, DIFP requires an explanation.

Metropolitan Statistical Areas are defined by the U.S. Office of Management and Budget. An MSA is: 1) a county or group of contiguous counties that contains at least one city of 50,000 inhabitants or more, or 2) an urbanized area of at least 50,000 inhabitants and a total MSA population of at least 100,000 inhabitants. The contiguous counties are included in an MSA if, according to certain criteria, they are essentially metropolitan in character and are socially and economically integrated with the central city or cities.

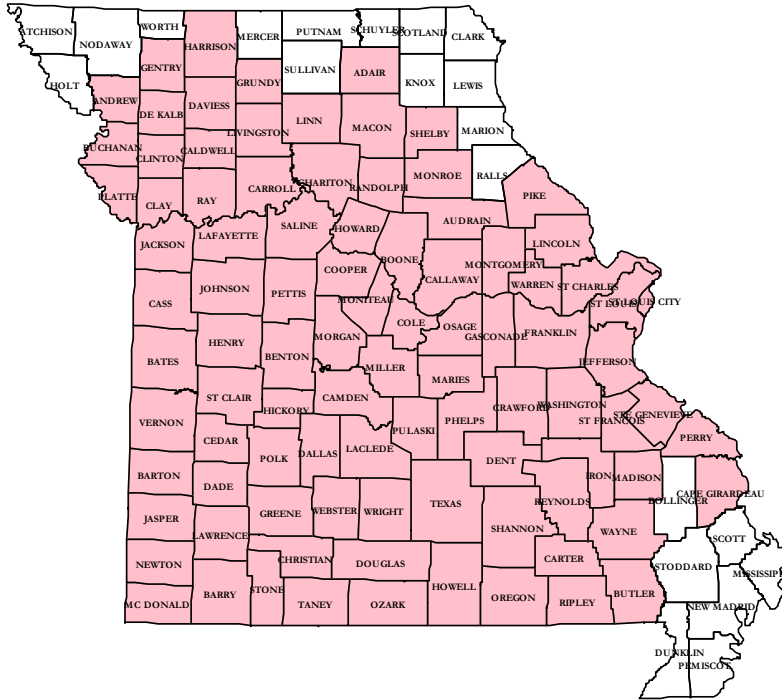
Missouri Counties with HMOs



This chart shows the Missouri Counties in which at least one HMO has approval to sell coverage. However, approval to sell coverage does not mean any HMO actually sells coverage in the county.

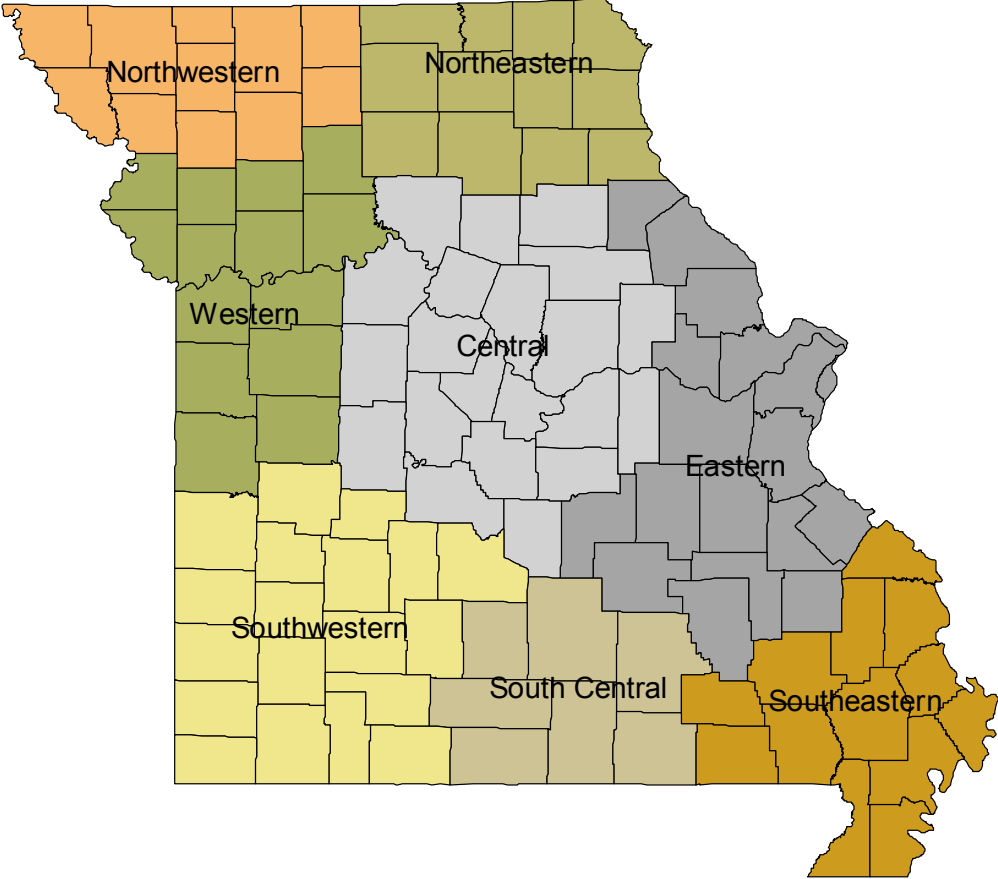
COUNTY	# OF HMOs	COUNTY	# OF HMOs	COUNTY	# OF HMOs	COUNTY	# OF HMOs	COUNTY	# OF HMOs
ADAIR	4	CLAY	12	IRON	6	MONTGOMERY	8	SCHUYLER	4
ANDREW	6	CLINTON	8	JACKSON	13	MORGAN	7	SCOTLAND	3
ATCHISON	2	COLE	8	JASPER	9	NEW MADRID	3	SCOTT	2
AUDRAIN	8	COOPER	7	JEFFERSON	11	NEWTON	10	SHANNON	5
BARRY	11	CRAWFORD	6	JOHNSON	10	NODAWAY	3	SHELBY	3
BARTON	6	DADE	9	KNOX	4	OREGON	3	ST. CHARLES	11
BATES	6	DALLAS	10	LACLEDE	11	OSAGE	8	ST. CLAIR	7
BENTON	6	DAVISS	5	LAFAYETTE	13	OZARK	5	STE. GENEVIEVE	8
BOLLINGER	1	DEKALB	5	LAWRENCE	11	PEMISCOT	3	ST. FRANCOIS	8
BOONE	7	DENT	5	LEWIS	3	PERRY	6	ST. LOUIS	11
BUCHANAN	8	DOUGLAS	9	LINCOLN	8	PETTIS	8	ST. LOUIS CITY	11
BUTLER	4	DUNKLIN	2	LINN	6	PHELPS	7	STODDARD	2
CALDWELL	6	FRANKLIN	9	LIVINGSTON	6	PIKE	7	STONE	10
CALLAWAY	8	GASCONADE	8	MCDONALD	8	POLK	9	TANEY	7
CAMDEN	6	GENTRY	5	MACON	7	PULASKI	7	TEXAS	5
CAPE GIRARDEAU	2	GREENE	11	MADISON	7	PUTNAM	5	VERNON	6
CARROLL	6	GRUNDY	5	MARIES	7	RANDOLPH	8	WARREN	8
CARTER	4	HARRISON	5	MARION	5	RALLS	5	WASHINGTON	8
CASS	13	HENRY	8	MERCER	4	RANDOLPH	8	WAYNE	4
CEDAR	9	HICKORY	7	MILLER	7	RAY	13	WEBSTER	11
CHARITON	8	HOLT	3	MISSISSIPPI	2	REYNOLDS	5	WORTH	3
CHRISTIAN	11	HOWARD	8	MONITEAU	8	RIPLEY	3	WRIGHT	10
CLARK	3	HOWELL	5	MONROE	7	SALINE	9		

Missouri Counties with Active Commercial Marketing (Excludes Medicare and Medicaid marketing)



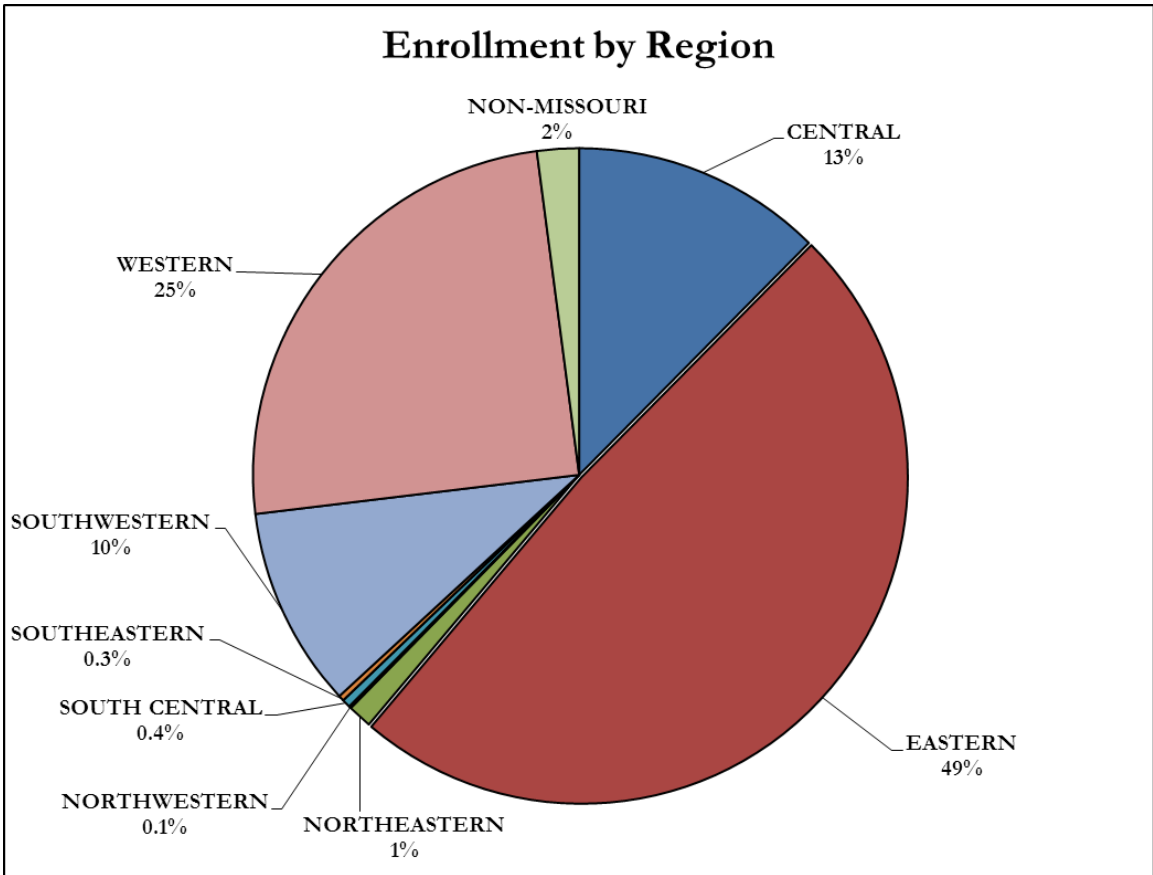
COUNTY	# OF H MOS	COUNTY	# OF H MOS	COUNTY	# OF H MOS	COUNTY	# OF H MOS	COUNTY	# OF H MOS
ADAIR	1	CLAY	5	IRON	1	MONTGOMERY	3	SCHUYLER	0
ANDREW	2	CLINTON	1	JACKSON	6	MORGAN	2	SCOTLAND	0
ATCHISON	0	COLE	3	JASPER	4	NEW MADRID	0	SCOTT	0
AUDRAIN	2	COOPER	2	JEFFERSON	4	NEWTON	4	SHANNON	1
BARRY	3	CRAWFORD	3	JOHNSON	3	NODAWAY	0	SHELBY	1
BARTON	4	DADE	4	KNOX	0	OREGON	1	ST. CHARLES	4
BATES	1	DALLAS	4	LACLEDE	3	OSAGE	3	ST. CLAIR	2
BENTON	1	DAVIESS	1	LAFAYETTE	5	OZARK	3	STE. GENEVIEVE	3
BOLLINGER	0	DEKALB	1	LAWRENCE	4	PEMISCOT	0	ST. FRANCOIS	3
BOONE	3	DENT	1	LEWIS	0	PERRY	1	ST. LOUIS	4
BUCHANAN	3	DOUGLAS	3	LINCOLN	3	PETTIS	2	ST. LOUIS CITY	1
BUTLER	1	DUNKLIN	0	LINN	1	PHELPS	3	STODDARD	0
CALDWELL	1	FRANKLIN	3	LIVINGSTON	1	PIKE	2	STONE	3
CALLAWAY	3	GASCONADE	3	MCDONALD	3	PLATTE	5	SULLIVAN	0
CAMDEN	3	GENTRY	1	MACON	2	POLK	4	TANEY	3
CAPE GIRARDEAU	1	GREENE	4	MADISON	1	PULASKI	2	TEXAS	3
CARROLL	1	GRUNDY	1	MARIES	2	PUTNAM	0	VERNON	2
CARTER	1	HARRISON	1	MARION	0	RALLS	0	WARREN	3
CASS	5	HENRY	2	MERCER	0	RANDOLPH	2	WASHINGTON	3
CEDAR	3	HICKORY	3	MILLER	3	RAY	5	WAYNE	1
CHARITON	2	HOLT	0	MISSISSIPPI	0	REYNOLDS	1	WEBSTER	4
CHRISTIAN	4	HOWARD	2	MONTEAU	3	RIPLEY	1	WORTH	0
CLARK	0	HOWELL	3	MONROE	2	SALINE	2	WRIGHT	3

Missouri Regions



Missouri Enrollment by Region

REGION	HMO	POS	MEDICARE	MEDICAID	TOTAL	% OF MARKET
CENTRAL	2,935	14,786	2,260	63,075	83,056	12.4%
EASTERN	17,839	21,668	79,594	206,523	325,624	48.7%
NORTHEASTERN	43	391	4	7,542	7,980	1.2%
NORTHWESTERN	697	2	3	24	726	0.1%
SOUTH CENTRAL	69	768	1,849	111	2,797	0.4%
SOUTHEASTERN	61	30	9	1,764	1,864	0.3%
SOUTHWESTERN	3,059	16,502	35,525	11,295	66,381	9.9%
WESTERN	66,130	609	22,377	76,820	165,936	24.8%
NON-MISSOURI	8,611	4,199	964	122	13,896	2.1%
TOTAL	99,444	58,955	142,585	367,276	668,260	100.0%
% OF MARKET	14.9%	8.8%	21.3%	55.0%	100.0%	



Central Region

Enrollment by Company –

Includes: Audrain, Benton, Boone, Callaway, Camden, Chariton, Cole, Cooper, Gasconade, Howard, Maries, Miller, Montgomery, Moniteau, Monroe, Morgan, Osage, Pettis, Pulaski, Randolph, Saline counties

NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	% OF MARKET
AETNA HEALTH INC	0	2	0	0	2	0.00%
ALLIANCE FOR COMMUNITY HEALTH LLC DBA MOLINA HEALTHCARE OF MISSOURI				8,027	8,027	9.66%
ARCADIAN HEALTH PLAN INC	0	0	27	0	27	0.03%
BLUE-ADVANTAGE PLUS OF KANSAS CITY INC DBA BLUE-ADVANTAGE PLUS	0	0	0	68	68	0.08%
COVENTRY HEALTH CARE OF KANSAS INC	9		99		108	0.13%
COVENTRY HEALTH CARE OF MISSOURI INC	117	62	809	0	988	1.19%
ESSENCE HEALTHCARE INC			733		733	0.88%
GOOD HEALTH HMO INC DBA BLUE-CARE	101	0	0	0	101	0.12%
HARMONY HEALTH PLANS OF IL DBA HARMONY HEALTH PLANS OF MO			0	120	120	0.14%
HEALTHCARE USA OF MISSOURI LLC	0	0	0	26,529	26,529	31.94%
HMO MISSOURI INC	2,007	14,713			16,720	20.13%
HUMANA HEALTH PLAN INC	12	5	22	0	39	0.05%
MISSOURI CARE INC	0	0	0	28,331	28,331	34.11%
UNITEDHEALTHCARE OF THE MIDWEST INC	689	4	570		1,263	1.52%
TOTAL	2,935	14,786	2,260	63,075	83,056	100.00%

Eastern Region

Enrollment by Company –

Includes: Crawford, Dent, Franklin, Iron, Jefferson, Lincoln, Madison, Phelps, Reynolds, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington counties

NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	% OF MARKET
AETNA HEALTH INC	517	53	0	0	570	0.2%
ALLIANCE FOR COMMUNITY HEALTH LLC DBA MOLINA HEALTHCARE OF MISSOURI				56,565	56,565	17.4%
BLUE-ADVANTAGE PLUS OF KANSAS CITY INC DBA BLUE-ADVANTAGE PLUS	0	0	0	4	4	0.0%
CIGNA HEALTHCARE OF ST LOUIS INC	139	5	0	0	144	0.0%
COVENTRY HEALTH CARE OF KANSAS INC	7		70		77	0.0%
COVENTRY HEALTH CARE OF MISSOURI INC	7,111	5,483	23,492	0	36,086	11.1%
COX HEALTH SYSTEMS HMO INC	1		0	0	1	0.0%
ESSENCE HEALTHCARE INC			25,032		25,032	7.7%
GOOD HEALTH HMO INC DBA BLUE-CARE	42	0	0	0	42	0.0%
HARMONY HEALTH PLANS OF IL DBA HARMONY HEALTH PLANS OF MO			988	11,345	12,333	3.8%
HEALTHCARE USA OF MISSOURI LLC	0	0	0	126,930	126,930	39.0%
HEALTHLINK HMO INC	15	0	0	0	15	0.0%
HMO MISSOURI INC	1,057	16,107			17,164	5.3%
HUMANA HEALTH PLAN INC	1	0	4	0	5	0.0%
MISSOURI CARE INC	0	0	0	11,679	11,679	3.6%
UNITEDHEALTHCARE OF THE MIDWEST INC	8,949	20	30,008		38,977	12.0%
TOTAL	17,839	21,668	79,594	206,523	325,624	100.0%

Northeast Region

Enrollment by Company –

Includes: Adair, Clark, Knox, Lewis, Linn, Macon, Marion, Pike, Putnam, Ralls, Schuyler, Scotland, Shelby, and Sullivan counties

NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	% OF MARKET
AETNA HEALTH INC	1	0	0	0	1	0.0%
ALLIANCE FOR COMMUNITY HEALTH LLC DBA MOLINA HEALTHCARE OF MISSOURI				1,207	1,207	15.1%
BLUE-ADVANTAGE PLUS OF KANSAS CITY INC DBA BLUE-ADVANTAGE PLUS	0	0	0	1	1	0.0%
COVENTRY HEALTH CARE OF KANSAS INC	11		1		12	0.2%
COVENTRY HEALTH CARE OF MISSOURI INC	4		2	0	6	0.1%
GOOD HEALTH HMO INC DBA BLUE-CARE	5	0	0	0	5	0.1%
HEALTHCARE USA OF MISSOURI LLC	0	0	0	3,273	3,273	41.0%
HMO MISSOURI INC	1	391			392	4.9%
HUMANA HEALTH PLAN INC	4	0	0	0	4	0.1%
MISSOURI CARE INC	0	0	0	3,061	3,061	38.4%
UNITEDHEALTHCARE OF THE MIDWEST INC	17		1		18	0.2%
TOTAL	43	391	4	7,542	7,980	100.0%

Northwest Region

Enrollment by Company –

Includes: Andrew, Atchison, Daviess, DeKalb, Gentry, Grundy, Harrison, Holt, Mercer, Nodaway, and Worth counties

NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	% OF MARKET
AETNA HEALTH INC	81	0	0	0	81	11.2%
BLUE-ADVANTAGE PLUS OF KANSAS CITY INC DBA BLUE-ADVANTAGE PLUS	0	0	0	1	1	0.1%
COVENTRY HEALTH CARE OF KANSAS INC	21		3		24	3.3%
GOOD HEALTH HMO INC DBA BLUE-CARE	570	0	0	0	570	78.5%
HEALTHCARE USA OF MISSOURI LLC	0	0	0	4	4	0.6%
HMO MISSOURI INC		2			2	0.3%
HUMANA HEALTH PLAN INC	20	0	0	0	20	2.8%
MISSOURI CARE INC	0	0	0	19	19	2.6%
UNITEDHEALTHCARE OF THE MIDWEST INC	5				5	0.7%
TOTAL	697	2	3	24	726	100.0%

South Central Region

Enrollment by Company –

Includes: Douglas, Howell, Oregon, Ozark, Shannon, Texas, and Wright counties

NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	% OF MARKET
ALLIANCE FOR COMMUNITY HEALTH LLC DBA MOLINA HEALTHCARE OF MISSOURI				19	19	0.7%
ARCADIAN HEALTH PLAN INC	0	0	261	0	261	9.3%
COVENTRY HEALTH CARE OF KANSAS INC	10		353		363	13.0%
COVENTRY HEALTH CARE OF MISSOURI INC		5	354	0	359	12.8%
COX HEALTH SYSTEMS HMO INC	10	92	0	0	102	3.6%
GOOD HEALTH HMO INC DBA BLUE-CARE	2	0	0	0	2	0.1%
HARMONY HEALTH PLANS OF IL DBA HARMONY HEALTH PLANS OF MO			0	1		
HEALTHCARE USA OF MISSOURI LLC	0	0	0	65	65	2.3%
HMO MISSOURI INC	7	671			678	24.2%
HUMANA HEALTH PLAN INC	0	0	2		2	0.1%
MISSOURI CARE INC	0	0	0	26	26	0.9%
UNITEDHEALTHCARE OF THE MIDWEST INC	40		879		919	32.9%
TOTAL	69	768	1,849	111	2,796	100.0%

Southeastern Region

Enrollment by Company –

Includes: Bollinger, Butler, Cape Girardeau, Carter, Dunklin, Mississippi, New Madrid, Pemiscot, Perry, Ripley, Scott, Stoddard, and Wayne counties

NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	% OF MARKET
ALLIANCE FOR COMMUNITY HEALTH LLC DBA MOLINA HEALTHCARE OF MISSOURI				1,210	1,210	64.9%
COVENTRY HEALTH CARE OF MISSOURI INC	1	3	2	0	6	0.3%
COX HEALTH SYSTEMS HMO INC		1	0	0	1	0.1%
HARMONY HEALTH PLANS OF IL DBA HARMONY HEALTH PLANS OF MO			0	203	203	10.9%
HEALTHCARE USA OF MISSOURI LLC	0	0	0	256	256	13.7%
HMO MISSOURI INC		22			22	1.2%
MISSOURI CARE INC	0	0	0	95	95	5.1%
UNITEDHEALTHCARE OF THE MIDWEST INC	60	4	7		71	3.8%
TOTAL	61	30	9	1,764	1,864	100.0%

Southwestern Region

Enrollment by Company –

Includes: Barry, Barton, Cedar, Christian, Dade, Dallas, Greene, Hickory, Jasper, Laclede, Lawrence, McDonald, Newton, Polk, St. Clair, Taney, Vernon, and Webster counties

NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	% OF MARKET
ALLIANCE FOR COMMUNITY HEALTH LLC DBA MOLINA HEALTHCARE OF MISSOURI				4,146	4,146	6.2%
ARCADIAN HEALTH PLAN INC	0	0	1,892	0	1,892	2.9%
BLUE-ADVANTAGE PLUS OF KANSAS CITY INC DBA BLUE-ADVANTAGE PLUS	0	0	0	173	173	0.3%
CIGNA HEALTHCARE OF ST LOUIS INC	4	0	0	0	4	0.0%
COVENTRY HEALTH CARE OF KANSAS INC	904		12,304		13,208	19.9%
COVENTRY HEALTH CARE OF MISSOURI INC	5	1	12,353	0	12,359	18.6%
COX HEALTH SYSTEMS HMO INC	888	1,410	0	0	2,298	3.5%
GOOD HEALTH HMO INC DBA BLUE-CARE	58	0	0	0	58	0.1%
HEALTHCARE USA OF MISSOURI LLC	0	0	0	4,323	4,323	6.5%
HMO MISSOURI INC	659	15,084			15,743	23.7%
HUMANA HEALTH PLAN INC	8	1	804	0	813	1.2%
MISSOURI CARE INC	0	0	0	2,653	2,653	4.0%
UNITEDHEALTHCARE OF THE MIDWEST INC	533	6	8,172		8,711	13.1%
TOTAL	3,059	16,502	35,525	11,295	66,381	100.0%

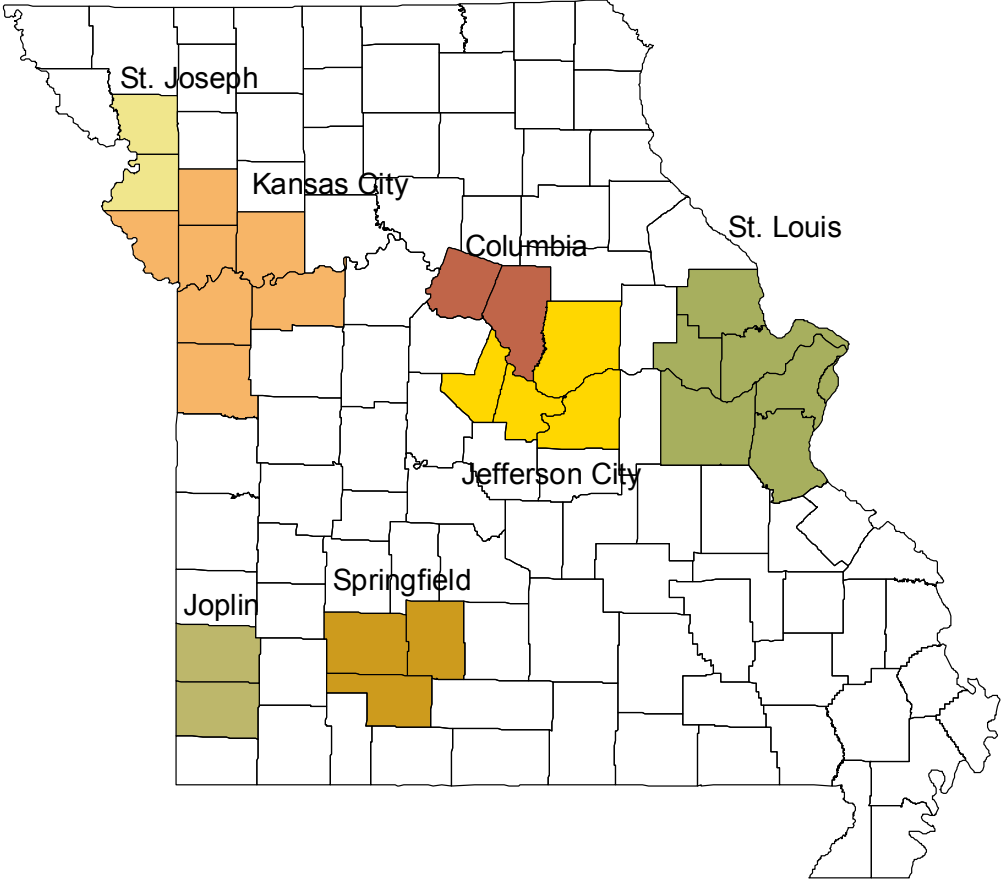
Western Region

Enrollment by Company –

Includes: Bates, Buchanan, Caldwell, Carroll, Cass, Clay, Clinton, Henry, Jackson, Johnson, Lafayette, Livingston, Platte, and Ray counties

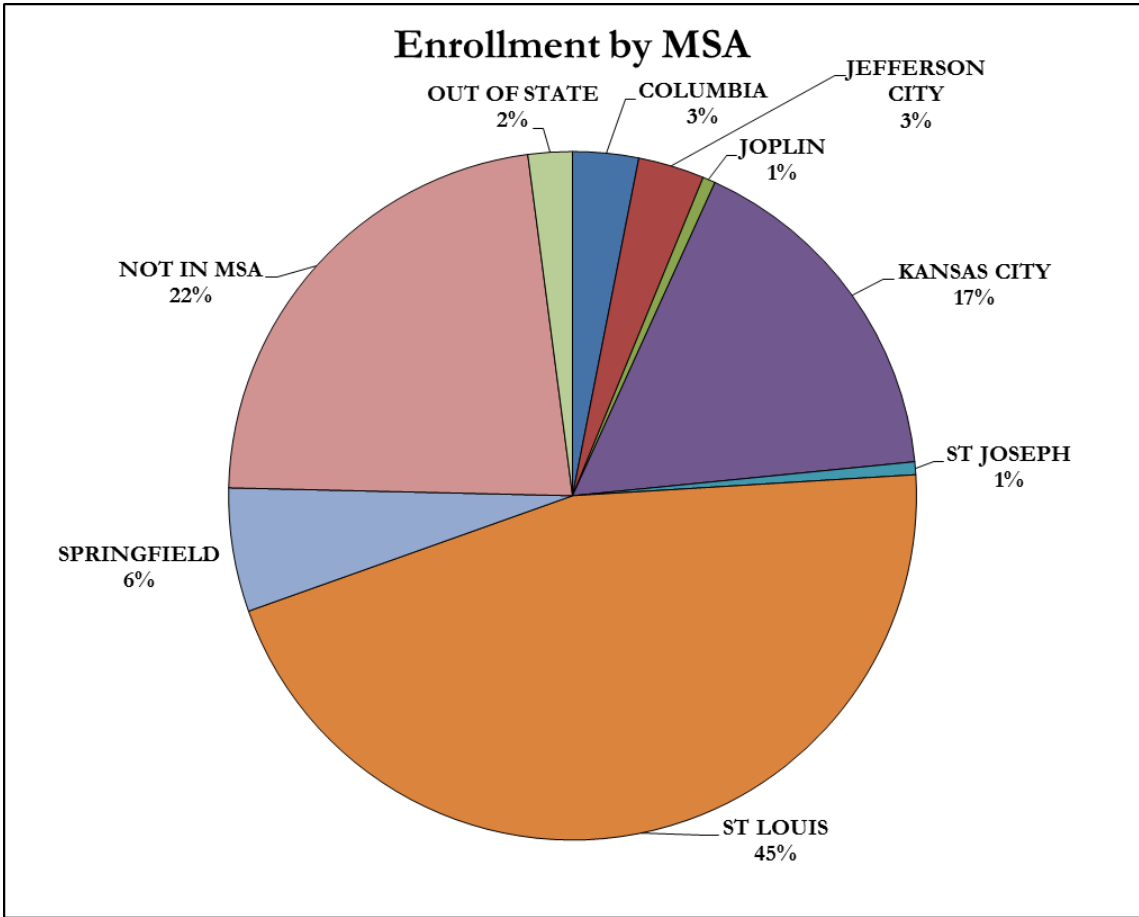
NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	% OF MARKET
AETNA HEALTH INC	1,185	362	0	0	1,547	0.9%
ALLIANCE FOR COMMUNITY HEALTH LLC DBA MOLINA HEALTHCARE OF MISSOURI				9,348	9,348	5.6%
ARCADIAN HEALTH PLAN INC	0	0	7	0	7	0.0%
BLUE-ADVANTAGE PLUS OF KANSAS CITY INC DBA BLUE-ADVANTAGE PLUS	0	0	0	29,163	29,163	17.6%
CIGNA HEALTHCARE OF ST LOUIS INC	308	3	0	0	311	0.2%
COVENTRY HEALTH CARE OF KANSAS INC	761	106	7,937		8,804	5.3%
GOOD HEALTH HMO INC DBA BLUE-CARE	58,519	0	0	0	58,519	35.3%
HARMONY HEALTH PLANS OF IL DBA HARMONY HEALTH PLANS OF MO			0	2	2	0.0%
HEALTHCARE USA OF MISSOURI LLC	0	0	0	29,312	29,312	17.7%
HMO MISSOURI INC	11	92			103	0.1%
HUMANA HEALTH PLAN INC	4,943	20	14,422	0	19,385	11.7%
MISSOURI CARE INC	0	0	0	8,995	8,995	5.4%
UNITEDHEALTHCARE OF THE MIDWEST INC	403	26	11		440	0.3%
TOTAL	66,130	609	22,377	76,820	165,936	100.0%

**Missouri Metropolitan Statistical Areas
(Missouri Portions Only)**



Missouri Enrollment by MSA

MSN NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	% OF MARKET
COLUMBIA	612	5,124	867	14,045	20,648	3.1%
JEFFERSON CITY	1,273	4,831	553	14,143	20,800	3.1%
JOPLIN	267	3,396	288	18	3,969	0.6%
KANSAS CITY	36,292	405	18,115	56,304	111,116	16.6%
ST JOSEPH	3,985	15	4	28	4,032	0.6%
ST LOUIS	17,430	20,658	78,757	187,422	304,267	45.5%
SPRINGFIELD	2,199	8,734	24,834	3,061	38,828	5.8%
NOT IN MSA	28,775	11,593	18,203	92,133	150,704	22.6%
OUT OF STATE	8,611	4,199	964	122	13,896	2.1%
TOTAL	99,444	58,955	142,585	367,276	668,260	100.0%
% OF MARKET	14.9%	8.8%	21.3%	55.0%	100.0%	



Columbia MSA

Enrollment by Company –

Includes: Boone and Howard counties

NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	MARKET SHARE
ALLIANCE FOR COMMUNITY HEALTH LLC DBA MOLINA HEALTHCARE OF MISSOURI	0	0	0	1085	1085	5.3%
BLUE-ADVANTAGE PLUS OF KANSAS CITY INC DBA BLUE-ADVANTAGE PLUS	0	0	0	1	1	0.0%
COVENTRY HEALTH CARE OF MISSOURI INC	19	8	131	0	158	0.8%
ESSENCE HEALTHCARE INC	0	0	733	0	733	3.5%
GOOD HEALTH HMO INC DBA BLUE-CARE	8	0	0	0	8	0.0%
HARMONY HEALTH PLANS OF IL DBA HARMONY HEALTH PLANS OF MO	0	0	0	2	2	0.0%
HEALTHCARE USA OF MISSOURI LLC	0	0	0	5,378	5,378	26.0%
HMO MISSOURI INC	456	5,107	0	0	5,563	26.9%
HUMANA HEALTH PLAN INC	0	5	0	0	5	0.0%
MISSOURI CARE INC	0	0	0	7,579	7,579	36.7%
UNITEDHEALTHCARE OF THE MIDWEST INC	129	4	3	0	136	0.7%
TOTAL	612	5,124	867	14,045	20,648	100.0%

Jefferson City MSA

Enrollment by Company

Includes: Callaway, Cole, Moniteau, Osage counties

NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	MARKET SHARE
ALLIANCE FOR COMMUNITY HEALTH LLC DBA MOLINA HEALTHCARE OF MISSOURI	0	0	0	2,472	2,472	11.9%
BLUE-ADVANTAGE PLUS OF KANSAS CITY INC DBA BLUE-ADVANTAGE PLUS	0	0	0	59	59	0.3%
COVENTRY HEALTH CARE OF KANSAS INC	0	0	3	0	3	0.0%
COVENTRY HEALTH CARE OF MISSOURI INC	11	0	387	0	398	1.9%
GOOD HEALTH HMO INC DBA BLUE-CARE	1	0	0	0	1	0.0%
HARMONY HEALTH PLANS OF IL DBA HARMONY HEALTH PLANS OF MO	0	0	0	99	99	0.5%
HEALTHCARE USA OF MISSOURI LLC	0	0	0	6,553	6,553	31.5%
HMO MISSOURI INC	1,017	4,831	0	0	5,848	28.1%
MISSOURI CARE INC	0	0	0	4,960	4,960	23.8%
UNITEDHEALTHCARE OF THE MIDWEST INC	244	0	163	0	407	2.0%
TOTAL	1,273	4,831	553	14,143	20,800	100.0%

Joplin MSA

Enrollment by Company

Includes: Jasper and Newton counties

NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	MARKET SHARE
ARCADIAN HEALTH PLAN INC	0	0	251	0	251	6.3%
BLUE-ADVANTAGE PLUS OF KANSAS CITY INC DBA BLUE-ADVANTAGE PLUS	0	0	0	0	0	0.0%
CIGNA HEALTHCARE OF ST LOUIS INC	1	0	0	0	1	0.0%
COVENTRY HEALTH CARE OF KANSAS INC	24	0	17	0	41	1.0%
COX HEALTH SYSTEMS HMO INC	26	10	0	0	36	0.9%
GOOD HEALTH HMO INC DBA BLUE-CARE	2	0	0	0	2	0.1%
HEALTHCARE USA OF MISSOURI LLC	0	0	0	13	13	0.3%
HMO MISSOURI INC	178	3,385	0	0	3,563	89.8%
HUMANA HEALTH PLAN INC	6	1	8	0	15	0.4%
MISSOURI CARE INC	0	0	0	5	5	0.1%
UNITEDHEALTHCARE OF THE MIDWEST INC	30	0	12	0	42	1.1%
TOTAL	267	3,396	288	18	3,969	100.0%

Kansas City MSA

Enrollment by Company

Includes: Bates, Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte, Ray counties

NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	MARKET SHARE
AETNA HEALTH INC	758	357	0	0	1,115	1%
ALLIANCE FOR COMMUNITY HEALTH LLC DBA MOLINA HEALTHCARE OF MISSOURI	0	0	0	8,449	8,449	5%
ARCADIAN HEALTH PLAN INC	0	0	4	0	4	0%
BLUE-ADVANTAGE PLUS OF KANSAS CITY INC DBA BLUE- ADVANTAGE PLUS	0	0	0	27,540	27,540	18%
CIGNA HEALTHCARE OF ST LOUIS INC	295	3	0	0	298	0%
COVENTRY HEALTH CARE OF KANSAS INC	650	95	7,905	0	8,650	6%
GOOD HEALTH HMO INC DBA BLUE-CARE	54,236	0	0	0	54,236	35%
HARMONY HEALTH PLANS OF IL DBA HARMONY HEALTH PLANS OF MO	0	0	0	2	2	0%
HEALTHCARE USA OF MISSOURI LLC	0	0	0	27,266	27,266	18%
HMO MISSOURI INC	10	58	0	0	68	0%
HUMANA HEALTH PLAN INC	4,809	20	13,972	0	18,801	12%
MISSOURI CARE INC	0	0	0	7,023	7,023	5%
UNITEDHEALTHCARE OF THE MIDWEST INC	383	20	7	0	410	0%
TOTAL	61,141	553	21,888	70,280	153,862	100%

St Joseph MSA

Enrollment by Company

Includes: Andrew, Buchanan, De Kalb counties

NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	MARKET SHARE
AETNA HEALTH INC	496	4	0	0	500	12.4%
BLUE-ADVANTAGE PLUS OF KANSAS CITY INC DBA BLUE-ADVANTAGE PLUS	0	0	0	2	2	0.0%
CIGNA HEALTHCARE OF ST LOUIS INC	3	0	0	0	3	0.1%
COVENTRY HEALTH CARE OF KANSAS INC	48	10	3	0	61	1.5%
GOOD HEALTH HMO INC DBA BLUE-CARE	3,424	0	0	0	3,424	84.9%
HEALTHCARE USA OF MISSOURI LLC	0	0	0	22	22	0.5%
HMO MISSOURI INC	0	1	0	0	1	0.0%
HUMANA HEALTH PLAN INC	14	0	1	0	15	0.4%
MISSOURI CARE INC	0	0	0	4	4	0.1%
TOTAL	3,985	15	4	28	4,032	100.0%

St Louis MSA

Enrollment by Company

Includes: Franklin, Jefferson, Lincoln, St. Charles, St. Louis, St. Louis City, Warren Washington counties

NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	MARKET SHARE
HEALTHCARE USA OF MISSOURI LLC	0	0	0	119,407	119,407	39.2%
ALLIANCE FOR COMMUNITY HEALTH LLC DBA MOLINA HEALTHCARE OF MISSOURI	0	0	0	48,678	48,678	16.0%
UNITEDHEALTHCARE OF THE MIDWEST INC	8,630	20	29,377	0	38,027	12.5%
COVENTRY HEALTH CARE OF MISSOURI INC	7,048	5,403	23,356	0	35,807	11.8%
ESSENCE HEALTHCARE INC	0	0	25,032	0	25,032	8.2%
HMO MISSOURI INC	1,035	15,177	0	0	16,212	5.3%
HARMONY HEALTH PLANS OF IL DBA HARMONY HEALTH PLANS OF MO	0	0	987	10,152	11,139	3.7%
MISSOURI CARE INC	0	0	0	9,182	9,182	3.0%
AETNA HEALTH INC	517	53	0	0	570	0.2%
CIGNA HEALTHCARE OF ST LOUIS INC	139	5	0	0	144	0.0%
GOOD HEALTH HMO INC DBA BLUE-CARE	39	0	0	0	39	0.0%
HEALTHLINK HMO INC	15	0	0	0	15	0.0%
COVENTRY HEALTH CARE OF KANSAS INC	5	0	1	0	6	0.0%
HUMANA HEALTH PLAN INC	1	0	4	0	5	0.0%
BLUE-ADVANTAGE PLUS OF KANSAS CITY INC DBA BLUE-ADVANTAGE PLUS	0	0	0	3	3	0.0%
COX HEALTH SYSTEMS HMO INC	1	0	0	0	1	0.0%
TOTAL	17,430	20,658	78,757	187,422	304,267	100.0%

Springfield MSA

Enrollment by Company

Includes: Christian, Dallas, Greene, Polk, Webster counties

NAME	HMO	POS	MEDICARE	MEDICAID	TOTAL	MARKET SHARE
ALLIANCE FOR COMMUNITY HEALTH LLC DBA						
MOLINA HEALTHCARE OF MISSOURI	0	0	0	1,453	1,453	3.7%
ARCADIAN HEALTH PLAN INC	0	0	904	0	904	2.3%
BLUE-ADVANTAGE PLUS OF KANSAS CITY INC DBA						
BLUE-ADVANTAGE PLUS	0	0	0	3	3	0.0%
CIGNA HEALTHCARE OF ST LOUIS INC	3	0	0	0	3	0.0%
COVENTRY HEALTH CARE OF KANSAS INC	750	0	8,725	0	9,475	24.4%
COVENTRY HEALTH CARE OF MISSOURI INC	3	1	8,977	0	8,981	23.1%
COX HEALTH SYSTEMS HMO INC	843	837	0	0	1,680	4.3%
GOOD HEALTH HMO INC DBA BLUE-CARE	10	0	0	0	10	0.0%
HEALTHCARE USA OF MISSOURI LLC	0	0	0	1,168	1,168	3.0%
HMO MISSOURI INC	188	7,890	0	0	8,078	20.8%
HUMANA HEALTH PLAN INC	0	0	218	0	218	0.6%
MISSOURI CARE INC	0	0	0	437	437	1.1%
UNITEDHEALTHCARE OF THE MIDWEST INC	402	6	6,010	0	6,418	16.5%
TOTAL	2,199	8,734	24,834	3,061	38,828	100.0%

Individual and Employer Group Comprehensive Medical Expense Information Missouri Licensed HMOs

Data are displayed for the following markets:

- **Individual** – Coverage sold directly to individuals and their families
- **Small Employer (2 -50 Employees)** – As defined by the Health Insurance Portability and Accountability Act (HIPAA).
- **Large Employer/Union (over 50 Employees)** – As defined by the Health Insurance Portability and Accountability Act (HIPAA).

Other relevant information for this section:

- **Number of Employers** – Not applicable for individual coverage.
- **Number of Enrollees** – Equals the number of subscribers plus all dependents.
- **Direct Premium Written** – The amount charged when a subscriber contracts for insurance coverage before reinsurance has been ceded and/or assumed.
- **Direct Premium Earned** – The amount of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.
- **Direct Losses Paid** – Total payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. Included are amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of actual cost of current coverages, but only of current cash flows.
- **Direct Losses Incurred** – The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. This includes estimated amounts for incurred-but-not-reported (IBNR) claims.

Loss Ratio – Direct Losses Incurred divided by Direct Premiums Earned. In some cases, losses are allocated by the company across all markets, resulting in a consistent Medical Loss Ratio in all markets where the company has business. *Please note that the Loss Ratio is not the same as the Medical Loss Ratio as defined in the ACA.*

- **Premium PMPM & Average PMPM** – For the individual market, average premium per member, per month, is calculated by dividing total reported premium by total reported cumulative member months. For the group markets, average premium per member, per month, is calculated by assuming that every member reported at the end of the year was there for all 12 months of the year. Total premium is divided by the product of total membership times 12.

NOTE: The number of enrollees and employers is being reported as of December 31, while premium and loss information is being cumulatively reported for the entire calendar. As a result, any company that did not have active enrollment at the end of the year may still have premium and loss information.

Individual Comprehensive Medical Expense Premium & Enrollment - 2011								
Health Maintenance Organization	Number of Enrollees at Year End	Cumulative Member Months	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Premium PMPM
	Aetna Health Inc	7	101	\$44,878	\$44,878	\$19,160	\$18,115	40.4%
Good Health HMO Inc DBA Blue-Care Inc	42	576	\$252,823	\$252,823	\$381,230	\$371,592	147.0%	\$438.93
HMO Missouri DBA Anthem Blue Cross & Blue Shield	259	3637	\$2,440,465	\$2,440,281	\$2,218,124	\$2,041,997	83.7%	\$671.01
Cigna Healthcare of St Louis Inc	3	39	\$30,036	\$30,036	\$154,078	\$153,951	512.6%	\$770.15
Coventry Health Care of Kansas	\$1,561	.	.	.
UnitedHealthcare of the Midwest Inc	4	56	\$85,173	\$85,173	\$59,295	\$23,606	27.7%	\$1,520.95
Healthlink HMO Inc DBA Healthlink HMO	15	240	\$23,816	\$23,816	\$141,569	\$145,098	609.2%	\$99.23
All HMOs	330	4649	\$2,877,191	\$2,877,007	\$2,975,017	\$2,754,359	95.7%	\$618.88

Large Employer Comprehensive Medical Expense Premium & Enrollment 2011								
Health Maintenance Organization	Number of Contracts at Year End	Number of Enrollees at Year	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Premium PMPM
	Aetna Health Inc	148	2,091	\$10,488,999	\$10,488,999	\$792,119	\$7,723,814	73.6%
Good Health HMO Inc DBA Blue-Care	118	56,733	\$277,205,346	\$277,205,346	\$256,223,508	\$259,670,022	93.7%	\$404.20
HMO Missouri DBA Anthem Blue Cross & Blue Shield	119	30,740	\$147,808,776	\$145,478,177	\$128,463,014	\$128,180,738	88.1%	\$387.78
Coventry Health Care of Kansas Inc	21	1,979	\$9,331,683	\$9,331,683	\$8,249,976	\$5,569,592	59.7%	\$359.46
Cox Health Systems HMO Inc	7	1,552	\$6,437,409	\$6,437,409	\$6,123,716	\$5,707,402	88.7%	\$294.00
CIGNA Healthcare of St Louis Inc	14	462	\$2,033,336	\$2,033,336	\$1,592,149	\$1,579,475	77.7%	\$383.26
Humana Health Plan Inc	31	19,977	\$186,675,159	\$186,675,159	\$803,124,203	\$878,429,207	470.6%	\$442.15
Coventry Health Care of Missouri Inc	89	14,959	\$72,493,104	\$72,493,104	\$58,415,070	\$56,357,571	77.7%	\$402.70
UnitedHealthcare of the Midwest	3	10,769	\$64,887,173	\$64,887,173	\$53,596,598	\$52,798,868	81.4%	\$381.68
All HMOs	550	139,262	\$777,360,985	\$775,030,386	\$1,316,580,353	\$1,396,016,689	180.1%	\$487.93

Small Employer Comprehensive Medical Expense Premium & Enrollment 2011

	Number of Contracts at Year End	Number of Enrollees at Year End	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Premium PMPM
Health Maintenance Organization								
Aetna Health Inc	41	202	\$1,442,978	\$1,442,978	\$1,728,850	\$1,744,318	120.9%	\$386.05
Good Health HMO Inc DBA Blue-Care	901	6,718	\$31,821,759	\$31,821,759	\$26,030,110	\$26,590,962	83.6%	\$393.69
HMO Missouri DBA Anthem Blue Cross & Blue Shield	2,152	23,734	\$98,485,889	\$94,839,736	\$66,626,551	\$65,951,869	69.5%	\$317.47
Coventry Health Care of Kansas Inc	14	120	\$315,149	\$315,149	\$297,301	\$1,295,570	411.1%	\$441.96
Cox Health Systems HMO Inc	34	871	\$2,758,890	\$2,758,890	\$2,624,450	\$2,446,030	88.7%	\$348.97
CIGNA Healthcare of St Louis Inc	16	841	\$7,149,339	\$7,149,339	\$6,153,690	\$6,323,406	88.4%	\$309.59
Humana Health Plan Inc	15	280	\$1,356,913	\$1,356,913	\$1,096,403	\$1,054,891	77.7%	\$356.93
Coventry Health Care of Missouri Inc	0	0	\$199,990	\$199,990	\$157,334	\$154,992	*	\$909.95
All HMOs	3,173	32,766	\$143,530,907	\$139,884,754	\$104,714,689	\$105,562,038	75.5%	\$342.33

Missouri HMO Premium Data

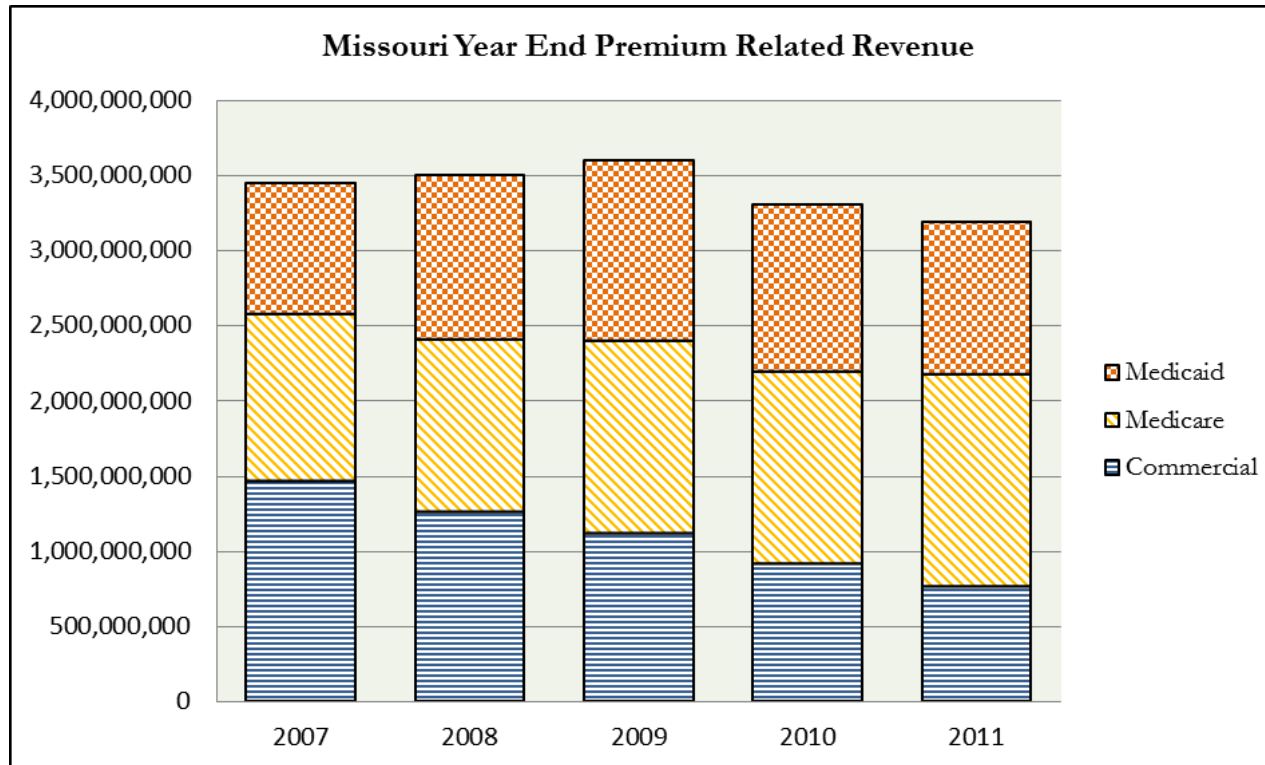
The tables and charts in this section provide information on premium dollars collected by each HMO which was licensed and active in Missouri in 2011. The first portion of this section provides historic information on the dollars of premium collected for each payment category (i.e. commercial, Medicare, and Medicaid) for the years 2007 - 2011. Historic data like this allows for the examination of the growth or decline of each payment category's premium revenue over the past five years.

While the first table combines all earned Missouri premiums for each payment category, the next table provides a breakdown of the dollars of premium earned by each company for each payment category. This reveals the company's proportional market share and percent change in total premiums from 2010 to 2011.

The third and final portion of this section provides data on Missouri commercial premiums earned per member per month. Per member per month analysis combines enrollment data, in this instance member months, and premium dollars in order to ascertain the average obligation placed on commercial members each month.

Though these ratios and indicators are commonly accepted and often referred to in industry analyses, no benchmarks or target values have been established by the Missouri Department of Insurance. The values shown for any one HMO relative to another should not be interpreted as an endorsement or rating by the DIFP. Rather, the information is intended only to serve as a basis for comparison using commonly accepted industry measures.

Missouri Premium Related Revenue Totals									
Market	2007	2008	% Change (2007- 2008)	2009	% Change (2008 - 2009)	2010	% Change (2009 - 2010)	2011	% Change (2010 - 2011)
Commercial	1,464,559,800	1,255,826,263	-14.3%	1120279649	-10.8%	912216274	-18.6%	761118739	-16.6%
Medicare	1,107,832,044	1,147,597,650	3.6%	1280184862	11.6%	1278816297	-0.1%	1415995089	10.7%
Medicaid	872,929,908	1,097,928,028	25.8%	1195057068	8.8%	1114549892	-6.7%	1009435531	-9.4%
Total	3,445,321,752	3,501,351,941	1.6%	3,595,521,579	2.7%	3,305,582,463	-8.1%	3,186,549,359	-3.6%



Missouri Premiums 2011
In Order of Descending Market Share

Health Maintenance Organization	Market Share	Commercial Premiums	Medicare Premiums	Medicaid Premiums	Total Premiums	% Change Total Premiums
Healthcare Usa Of Missouri Llc	16.0%	\$0	\$0	\$509,696,045	\$509,696,045	-0.5%
Unitedhealthcare Of The Midwest Inc	15.8%	\$65,172,336	\$439,102,194	\$65,172,336	\$504,274,530	6.4%
Coventry Health Care Of Missouri Inc	14.9%	\$73,850,017	\$401,986,766	\$73,850,017	\$475,836,783	67.2%
Good Health Hmo Inc Dba Blue-Care Inc	9.7%	\$308,648,275	\$0	\$308,648,275	\$308,648,275	63.5%
Essence Healthcare Inc	9.1%	\$0	\$291,184,642	\$0	\$291,184,642	28.2%
Hmo Missouri Inc	7.6%	\$242,758,193	\$1,000	\$242,758,193	\$242,759,193	11.2%
Alliance For Community Health Llc Dba Molina Health	7.2%	\$0	\$0	\$229,583,659	\$229,583,659	8.9%
Humana Health Plan Inc	6.4%	\$37,767,880	\$166,839,720	\$37,767,880	\$204,607,600	5.3%
Missouri Care Incorporated	4.3%	\$0	\$0	\$138,432,568	\$138,432,568	11.4%
Coventry Health Care Of Kansas Inc	2.9%	\$9,681,511	\$83,082,594	\$9,681,511	\$92,764,105	-23.4%
Blue-Advantage Plus Of Kansas City Inc D/B/A Blue-Advantage Plus	2.8%	\$0	\$0	\$88,356,937	\$88,356,937	0.7%
Harmony Health Plan Of Illinois Inc D/B/A Harmony Health Plan of MO	1.8%	\$0	\$14,808,566	\$43,366,322	\$58,174,888	11.6%
Arcadian Health Plan Inc	0.6%	\$0	\$18,989,607	\$0	\$18,989,607	-10.4%
Aetna Health Inc	0.4%	\$11,957,040	\$0	\$11,957,040	\$11,957,040	-20.8%
Cox Health Systems Hmo Inc	0.3%	\$9,196,299	\$0	\$9,196,299	\$9,196,299	-20.8%
Cigna Healthcare Of St Louis Inc	0.1%	\$2,063,372	\$0	\$2,063,372	\$2,063,372	237.1%
Healthlink Hmo Inc	0.0%	\$23,816	\$0	\$23,816	\$23,816	-60.3%
All HMOs with Missouri Premium in 2011	100.0%	\$761,118,739	\$1,415,995,089	\$1,770,554,270	\$3,186,549,359	-3.6%

Missouri Commercial Premiums Per Member Per Month

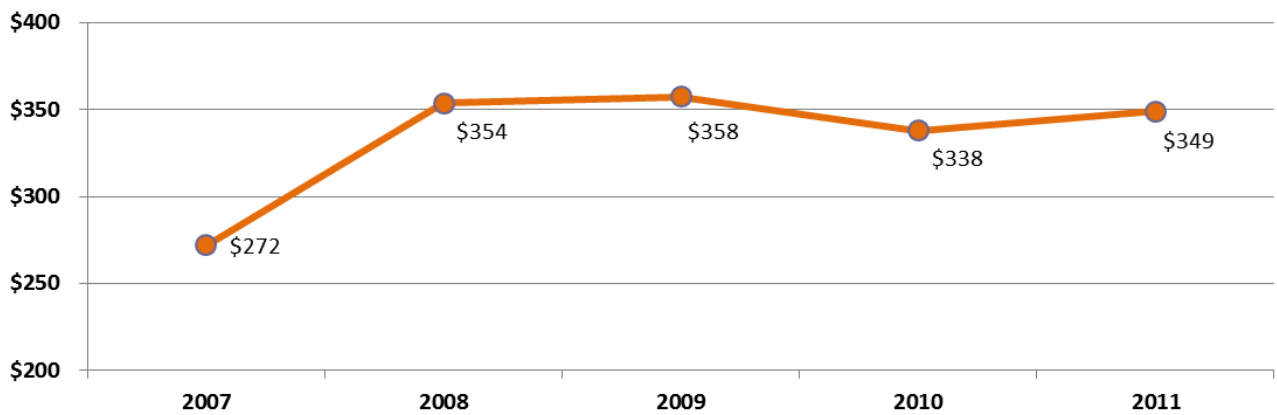
Missouri Commercial Premiums Per Member Per Month							
Health Maintenance Organization	Commercial Premiums Per Member Per Month			Commercial Premiums Earned		Commercial Cumulative Member Months	
	2010	2011	% Change	2010	2011	2010	2011
Good Health Hmo Inc DbA Blue-Care Inc	\$380	\$403	6.1%	\$319,921,820	\$308,648,275	841,964	765,490
Hmo Missouri Inc	\$320	\$357	11.5%	\$273,821,352	\$248,735,130	855,045	696,750
Coventry Health Care Of Missouri Inc	\$351	\$401	14.5%	\$75,575,147	\$73,850,017	215,559	184,004
Mercy Health Plans Of Missouri Inc	\$360		.	\$66,662,810		185,000	.
Coventry Health Care Of Kansas Inc	\$329	\$366	11.5%	\$61,663,906	\$9,681,511	187,592	26,419
Unitedhealthcare Of The Midwest Inc	\$355	\$383	8.0%	\$43,333,123	\$65,172,336	122,229	170,275
Humana Health Plan Inc	\$408	\$401	-1.8%	\$39,277,438	\$37,767,880	96,269	94,271
Aetna Health Inc	\$381	\$393	3.2%	\$15,105,863	\$11,956,991	39,694	30,433
Cox Health Systems Hmo Inc	\$309	\$313	1.2%	\$11,577,598	\$9,196,299	37,422	29,377
Community Health Plan	\$353		.	\$2,873,492		8,151	.
Cigna Healthcare Of Ohio Inc D/B/A Cigna Healthcare	\$376		.	\$2,145,247		5,711	.
Cigna Healthcare Of St Louis Inc	\$308	\$384	24.7%	\$612,044	\$2,063,372	1,986	5,368
Healthlink Hmo Inc	\$238	\$99	-58.3%	\$59,916	\$23,816	252	240
Total	\$351	\$383	-15.9%	\$912,629,756	\$767,095,627	2,596,874	2,002,627

Missouri Historical Commercial Premium Per Member Per Month

Missouri Commercial Premiums Per Member Per Month 2007-2011

Health Maintenance Organization	2007	2008	2009	2010	2011	% Change 2006 -2010
Aetna Health Inc	\$277	\$317	\$334	\$381	\$393	70.50%
Good Health Hmo Inc Dba Blue-Care Inc	\$336	\$357	\$362	\$380	\$403	16.67%
Hmo Missouri Inc	\$264	\$278	\$305	\$320	\$348	24.09%
Coventry Health Care Of Kansas Inc	\$263	\$290	\$315	\$329	\$366	28.16%
Cox Health Systems Hmo Inc	\$258	\$287	\$312	\$310	\$313	17.50%
Cigna Healthcare Of St Louis Inc	\$340	\$285	\$323	\$308	\$384	11.49%
Humana Health Plan Inc	\$326	\$359	\$382	\$408	\$401	18.59%
Coventry Health Care Of Missouri Inc	\$301	\$325	\$364	\$351	\$401	25.07%
Unitedhealthcare Of The Midwest Inc	\$337	\$336	\$324	\$355	\$383	11.90%
Healthlink Hmo Inc	\$16	\$703	\$557	\$238	\$99	83.77%
Average Commerical Premium Per Member Per Month	\$272	\$354	\$358	\$338	\$349	26.36%

Average Commercial Premium Per Member Month



Missouri HMO Cost Comparisons

This section of the report depicts cost comparisons by services provided and payment category. Cost comparisons are first portrayed with data from the previous four years and then as per member per month costs. While the first chart accurately portrays the trajectory of costs over the past five years, it does not take into consideration changes in enrollment. Therefore, the actual cost incurred per member is more reflective of the collective growth or decline in service costs.

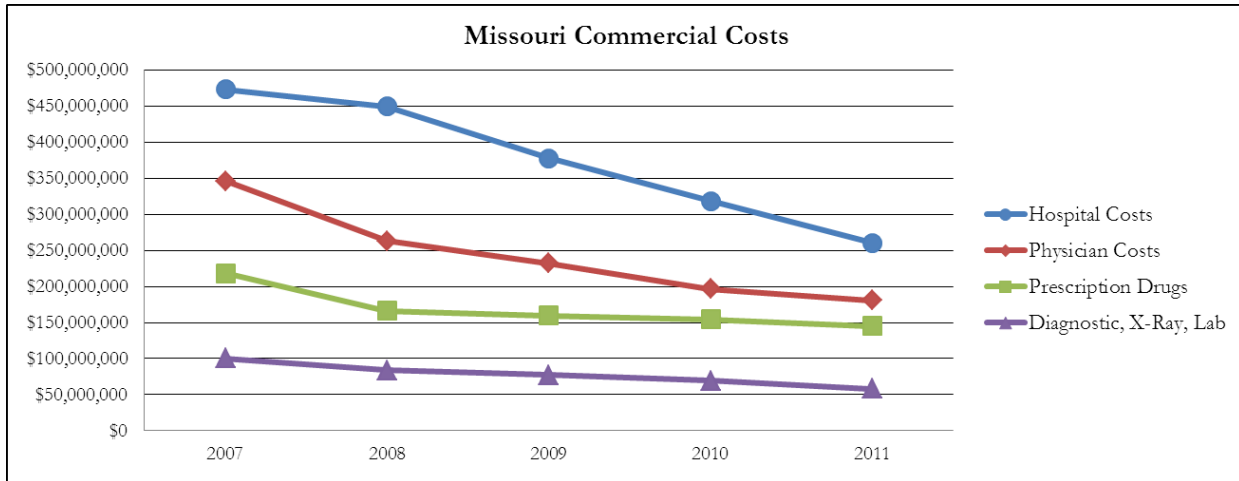
Historically, hospital costs represent the largest share of medical costs. While for Missouri commercial, Medicare, and Medicaid members hospital costs are proportionally the largest expenditure, there has been a significant reduction in the growth of the hospital expenditures in the last few years. According to the Centers for Medicare and Medicaid, national hospital spending between 2007 and 2010 increased by an annual average rate of 5.5%, compared to a growth rate of 7.4% per year between 2003 and 2006.¹

In the late 1990's and the early 2000's, rising pharmaceutical costs received considerable attention. While dramatic increases have occurred in drug-related spending, health policy analysts tend to see pharmaceutical spending as an important 'release valve' slowing the rising cost of hospital care.

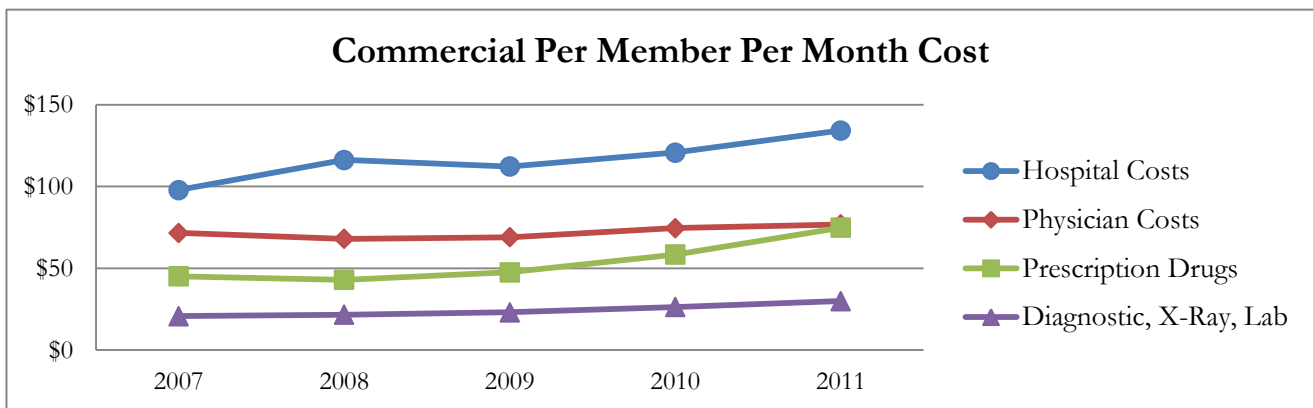
¹ Source: "National Health Expenditures 2010 Highlights" published by the Centers for Medicare & Medicaid Services. (2011). Retrieved from <http://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/NationalHealthAccountsHistorical.html>.

Missouri Commercial Costs

Services	2007	2008	% Change		% Change		% Change		% Change	
			2007-2008	2009	2008-2009	2010	2009-2010	2011	2010-2011	
Hospital Costs	\$473,021,159	\$449,523,670	-5.0%	\$377,220,940	-16.1%	\$318,571,799	-15.5%	\$260,226,367	-18.3%	
Physician Costs	\$346,224,775	\$263,035,096	-24.0%	\$231,935,425	-11.8%	\$196,688,242	-15.2%	\$180,960,600	-8.0%	
Prescription Drugs	\$218,098,312	\$165,905,343	-23.9%	\$159,701,839	-3.7%	\$154,128,050	-3.5%	\$145,083,918	-5.9%	
Diagnostic, X-Ray, Lab	\$100,296,383	\$83,754,466	-16.5%	\$77,544,842	-7.4%	\$69,425,805	-10.5%	\$57,934,726	-16.6%	

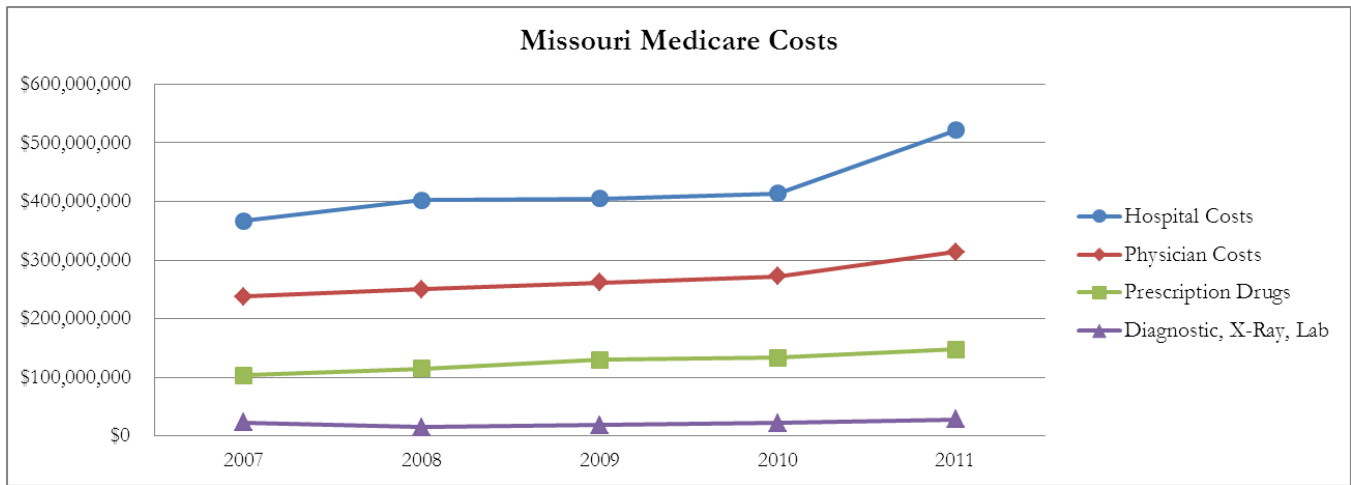


Per Member Per Month	2007	2008	% Change		% Change		% Change		% Change	
			2007-2008	2009	2008-2009	2010	2009-2010	2011	2010-2011	
Hospital Costs	\$98	\$116	18.8%	\$112	-3.4%	\$121	7.6%	\$134	11.2%	
Physician Costs	\$72	\$68	-5.0%	\$69	1.5%	\$75	8.0%	\$77	3.1%	
Prescription Drugs	\$45	\$43	-4.9%	\$48	10.7%	\$58	22.9%	\$75	28.1%	
Diagnostic, X-Ray, Lab	\$21	\$22	4.4%	\$23	6.6%	\$26	14.0%	\$30	13.6%	

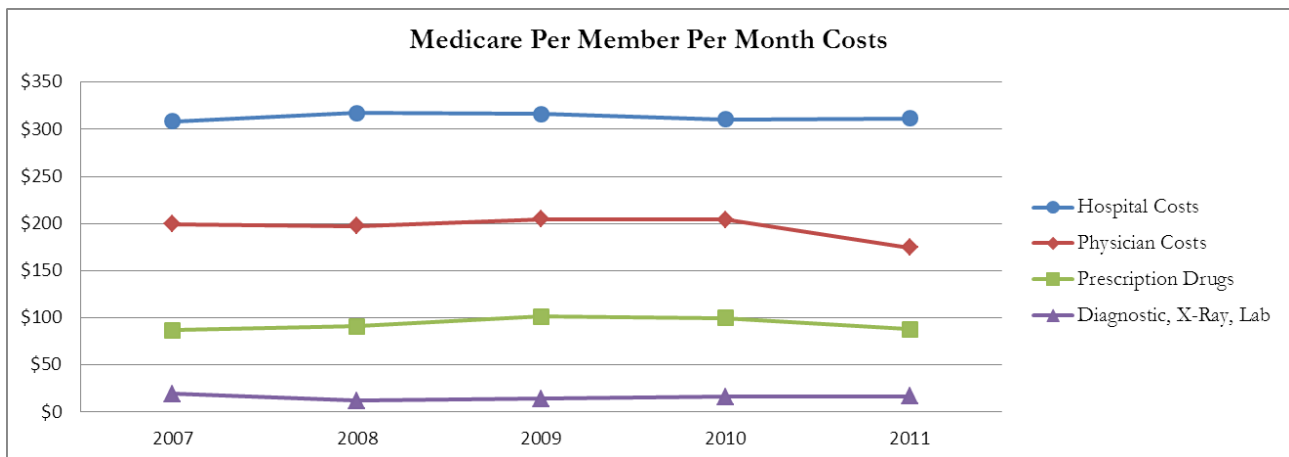


Missouri Medicare Costs

Services	2007	2008	% Change 2007-2008	2009	% Change 2008-2009	2010	% Change 2009-2010	2011	% Change 2010-2011
Hospital Costs	\$367,105,593	\$401,858,040	9.5%	\$404,756,544	0.7%	\$414,123,875	2.3%	\$521,716,251	26.0%
Physician Costs	\$237,307,549	\$250,103,009	5.4%	\$261,894,162	4.7%	\$272,223,166	3.9%	\$313,917,752	15.3%
Prescription Drugs	\$103,308,369	\$114,921,188	11.2%	\$129,744,058	12.9%	\$132,864,824	2.4%	\$147,259,017	10.8%
Diagnostic, X-Ray, Lab	\$22,828,936	\$15,048,110	-34.1%	\$18,169,543	20.7%	\$21,832,288	20.2%	\$27,793,426	27.3%

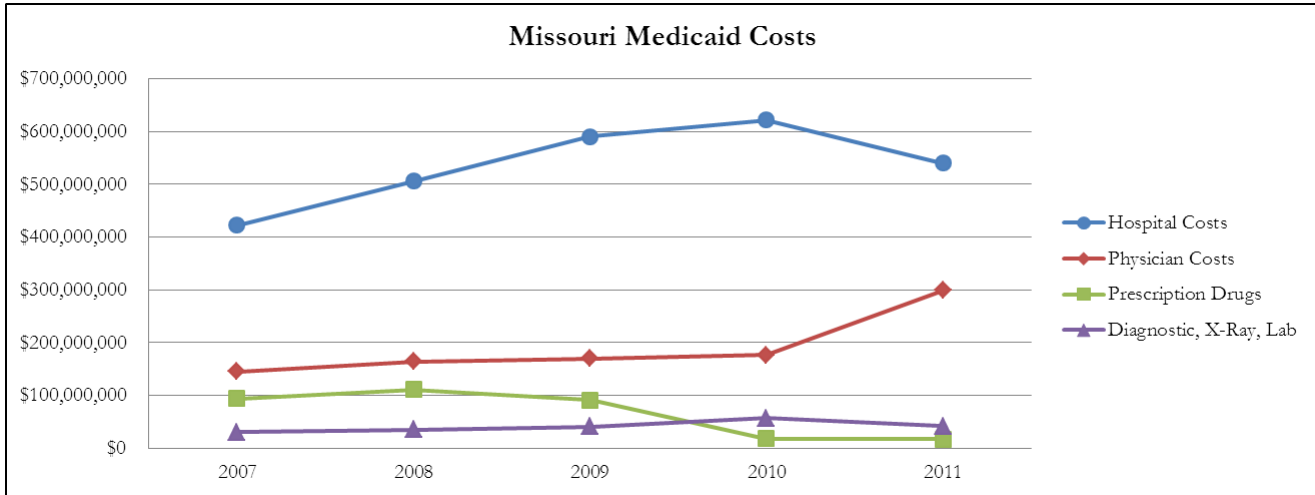


Per Member Per Month	2007	2008	% Change 2007-2008	2009	% Change 2008-2009	2010	% Change 2009-2010	2011	% Change 2010-2011
Hospital Costs	\$308	\$317	2.9%	\$316	-0.3%	\$310	-1.8%	\$312	0.4%
Physician Costs	\$199	\$197	-0.9%	\$205	3.6%	\$204	-0.2%	\$174	-14.6%
Prescription Drugs	\$87	\$91	4.6%	\$101	11.7%	\$100	-1.7%	\$88	-11.7%
Diagnostic, X-Ray, Lab	\$19	\$12	-38.0%	\$14	19.4%	\$16	15.4%	\$17	1.4%

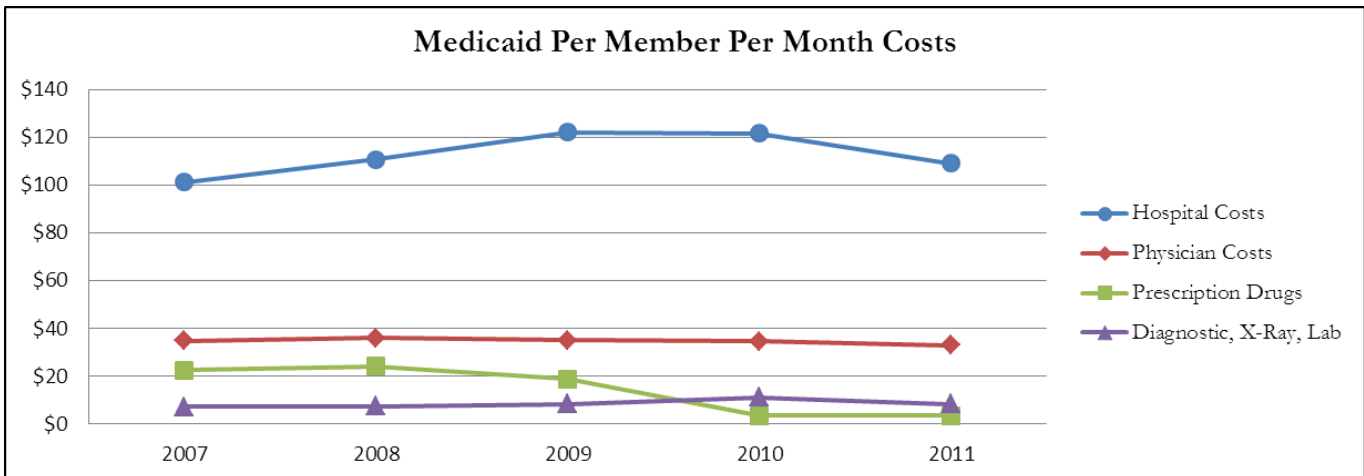


Missouri Medicaid Costs

Services	2007	2008	% Change 2007-2008	2009	% Change 2008-2009	2010	% Change 2009-2010	2011	% Change 2010-2011
Hospital Costs	\$422,028,055	\$505,998,699	19.9%	\$590,557,247	16.7%	\$621,680,189	5.3%	\$539,925,790	-13.2%
Physician Costs	\$145,364,434	\$164,402,692	13.1%	\$169,805,879	3.3%	\$176,552,100	4.0%	\$298,949,792	69.3%
Prescription Drugs	\$93,938,386	\$110,856,402	18.0%	\$90,959,550	-17.9%	\$17,844,955	-80.4%	\$17,478,549	-2.1%
Diagnostic, X-Ray, Lab	\$30,512,597	\$34,621,650	13.5%	\$41,179,597	18.9%	\$57,386,253	39.4%	\$41,447,729	-27.8%



Per Member Per Month	2007	2008	% Change 2007-2008	2009	% Change 2008-2009	2010	% Change 2009-2010	2011	% Change 2010-2011
Hospital Costs	\$101	\$111	9.4%	\$122	10.3%	\$122	-0.4%	\$109	-10.3%
Physician Costs	\$35	\$36	3.2%	\$35	-2.3%	\$35	-1.7%	\$33	-4.3%
Prescription Drugs	\$23	\$24	7.7%	\$19	-22.4%	\$3	-81.4%	\$4	1.2%
Diagnostic, X-Ray, Lab	\$7	\$8	3.5%	\$9	12.4%	\$11	31.9%	\$8	-25.4%



Missouri Costs of Services

The following pages represent the total amount paid by Missouri HMOs for medical services in specified categories. The “Total Paid” amount as reported to DIFP is the Total Medical Cost billed by participating providers, after cost-sharing, coordination of benefits and other cost-offsets have been accounted for. Cost data presented here does not reflect any re-insurance recoveries.

Definitions of Cost Categories:

- A. Inpatient Hospital:** Costs incurred due to inpatient hospital utilization, excluding mental health costs.
- B. Outpatient Hospital:** Costs incurred due to utilization of In/Out Surgery, Hospital/Ambulatory-Same Day Surgery, excluding Non-Hospital services.
- C. Prescription Drugs:** All covered outpatient prescription costs.
- D. Inpatient Physician:** Physician costs incurred as a result of inpatient hospital utilization, as well as hospitalist costs, if any. Includes surgeons, anesthesia, etc.
- E. Outpatient Physician:** Physician costs incurred as a result of non-hospital utilization, excluding Mental Health/Psychiatry/Chemical Dependency and Chiropractic. Includes surgeons, anesthesia, etc.
- F. Emergency Room:** Costs incurred due to in-network and out-of-network emergency room utilization.
- G. Chiropractic:** Costs incurred due to utilization of Chiropractic services.
- H. Inpatient Mental Health:** Costs incurred due to inpatient Mental Health utilization, including care for any condition listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders.
- I. Outpatient Mental Health:** Costs incurred due to outpatient Mental Health utilization, including care for any condition listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders.
- J. Applied Behavior Analysis:** Costs incurred as a result of utilization of Applied Behavior Analysis as defined by Missouri House Bill 1311.
- K. Diagnostics:** Imaging, pathology, X-ray and lab charges due to inpatient and ambulatory utilization.
- L. Other:** Any other medical costs incurred, excluding administrative costs.
- M. Total Medical Costs:** The sum of all amounts reported paid for medical services.
- N. Total Capitation Costs:** Costs for which payment is made on a capitated basis.
- O. Total Medical Costs Less Capitation Costs:** Reflects non-capitated costs in comparison to capitated costs.

MISSOURI COST OF SERVICES FOR COMMERCIAL BUSINESS

HEALTH MAINTENANCE ORGANIZATION	INPATIENT HOSPITAL	OUTPATIENT HOSPITAL	PRESCRIPTION DRUGS	INPATIENT PHYSICIANS	OUTPATIENT PHYSICIANS	EMERGENCY ROOM	CHIROPRACTIC	INPATIENT MENTAL HEALTH	OUTPATIENT MENTAL HEALTH	DIAGNOSTICS	OTHER	APPLIED BEHAVIOR ANALYSIS	TOTAL MEDICAL COSTS	TOTAL CAPITATION COSTS	NET MEDICAL COST
AETNA HEALTH INC	\$1,735,769	\$920,244	\$1,793,796	\$136,469	\$837,866	\$407,111	\$39,603	\$31,536	\$312,685	\$1,797,818	\$2,036,760	\$673	\$10,050,330	\$30,189	\$10,020,141
CIGNA HEALTHCARE OF ST LOUIS INC	\$334,238	\$244,455	\$430,300	\$38,910	\$218,883	\$111,475	\$2,565	\$13,936	\$45,702	\$141,220	\$104,713	\$0	\$1,686,398	\$80,037	\$1,606,360
COVENTRY HEALTH CARE OF KANSAS INC	\$1,528,621	\$1,601,001	\$890,244	\$276,827	\$1,491,452	\$426,212	\$26,157	\$80,581	\$32,943	\$377,462	\$131,145	\$0	\$6,862,645	\$119,284	\$6,743,361
COVERNTRY HEALTH CARE OF MISSOURI INC	\$10,921,395	\$12,510,143	\$12,551,135	\$2,290,420	\$12,895,781	\$2,237,859	\$273,054	\$261,801	\$448,028	\$1,213,022	\$5,046,992	\$11,867	\$60,661,496	\$933,735	\$59,727,761
COX HEALTH SYSTEMS HMO INC	\$1,734,104	\$1,541,734	\$1,339,369	\$607,220	\$1,553,601	\$388,552	\$134,897	\$4,922	\$18,845	\$241,043	\$326,181	\$437,799	\$8,328,266	\$4,586	\$8,323,680
GOOD HEALTH HMO INC DBA BLUE-CARE INC	\$53,201,639	\$48,252,814	\$61,202,729	\$10,012,614	\$42,212,164	\$17,151,393	\$7,386,017	\$984,800	\$1,007,271	\$30,067,809	\$14,106,625	\$125,913	\$285,711,787	\$5,746,712	\$279,965,075
HEALTHLINK HMO INC DBA HEALTHLINK HMO	\$25,777	\$1,809	\$0	\$10,869	\$2,966	\$51,261	\$0	\$12,349	\$0	\$31,719	\$4,820	\$0	\$141,569	\$0	\$141,569
HMO MISSOURI INC DBA ANTHEM BLUE CROSS & BLUE SHIELD	\$42,821,555	\$25,583,021	\$48,368,764	\$9,211,201	\$51,060,612	\$8,862,490	\$1,334,087	\$1,242,091	\$1,465,217	\$23,491,328	\$1,259,366	\$57,554	\$214,757,285	\$0	\$214,757,285
HUMANA HEALTH PLAN INC	\$4,256,657	\$3,858,715	\$4,749,394	\$926,628	\$4,577,858	\$752,143	\$26,860	\$74,891	\$199,578	\$66,681	\$2,494,438	\$735	\$21,984,579	\$564,712	\$21,419,867
UNITEDHEALTHCARE OF THE MIDWEST INC	\$5,870,437	\$11,278,609	\$13,758,185	\$1,392,347	\$9,202,285	\$1,615,137	\$62,205	\$732,840	\$1,777,576	\$506,623	\$34,514	\$0	\$46,230,759	\$964,532	\$45,266,227
TOTAL	\$122,430,192	\$105,792,546	\$145,083,918	\$24,903,504	\$124,053,467	\$32,003,630	\$9,285,445	\$3,439,747	\$5,307,845	\$57,934,726	\$25,545,553	\$634,541	\$656,415,113	\$8,443,787	\$647,971,326

MISSOURI PER MEMBER PER MONTH COSTS FOR COMMERICAL BUSINESS

HEALTH MAINTENANCE ORGANIZATION	INPATIENT HOSPITAL	OUTPATIENT HOSPITAL	PRESCRIPTION DRUGS	INPATIENT PHYSICIAN	OUTPATIENT PHYSICIAN	EMERGENCY ROOM	CHIROPRACTIC	INPATIENT MENTAL HEALTH	OUTPATIENT MENTAL HEALTH	DIAGNOSTICS	OTHER	APPLIED BEHAVIOR ANALYSIS	TOTAL MEDICAL COSTS	TOTAL CAPITATION COSTS	NET MEDICAL COSTS
AETNA HEALTH INC	\$68.92	\$36.54	\$71.22	\$5.42	\$33.27	\$16.16	\$1.57	\$1.25	\$12.41	\$71.38	\$80.87	\$0.03	\$399.03	\$1.20	\$397.83
CIGNA HEALTHCARE OF ST LOUIS INC	\$56.88	\$41.60	\$73.23	\$6.62	\$37.25	\$18.97	\$0.44	\$2.37	\$7.78	\$24.03	\$17.82	\$0.00	\$287.00	\$13.62	\$273.38
COVENTRY HEALTH CARE OF KANSAS INC	\$53.20	\$55.72	\$30.98	\$9.63	\$51.91	\$14.83	\$0.91	\$2.80	\$1.15	\$13.14	\$4.56	\$0.00	\$238.85	\$4.15	\$234.70
COVERNTRY HEALTH CARE OF MISSOURI INC	\$55.16	\$63.19	\$63.40	\$11.57	\$65.14	\$11.30	\$1.38	\$1.32	\$2.26	\$6.13	\$25.49	\$0.06	\$306.41	\$4.72	\$301.69
COX HEALTH SYSTEMS HMO INC	\$55.80	\$49.61	\$43.10	\$19.54	\$49.99	\$12.50	\$4.34	\$0.16	\$0.61	\$7.76	\$10.50	\$14.09	\$267.98	\$0.15	\$267.83
GOOD HEALTH HMO INC DBA BLUE-CARE INC	\$62.45	\$56.64	\$71.84	\$11.75	\$49.55	\$20.13	\$8.67	\$1.16	\$1.18	\$35.30	\$16.56	\$0.15	\$335.39	\$6.75	\$328.65
HEALTHLINK HMO INC DBA HEALTHLINK HMO	\$101.09	\$7.09	\$0.00	\$42.62	\$11.63	\$201.02	\$0.00	\$48.43	\$0.00	\$124.39	\$18.90	\$0.00	\$555.17	\$0.00	\$555.17
HMO MISSOURI INC DBA ANTHEM BLUE CROSS & BLUE SHIELD	\$56.73	\$33.89	\$64.08	\$12.20	\$67.65	\$11.74	\$1.77	\$1.65	\$1.94	\$31.12	\$1.67	\$0.08	\$284.52	\$0.00	\$284.52
HUMANA HEALTH PLAN INC	\$63.58	\$57.64	\$70.94	\$13.84	\$68.38	\$11.24	\$0.40	\$1.12	\$2.98	\$1.00	\$37.26	\$0.01	\$328.39	\$8.44	\$319.96
UNITEDHEALTHCARE OF THE MIDWEST INC	\$41.59	\$79.91	\$97.48	\$9.86	\$65.20	\$11.44	\$0.44	\$5.19	\$12.59	\$3.59	\$0.24	\$0.00	\$327.55	\$6.83	\$320.71
TOTAL	\$58.19	\$50.28	\$68.96	\$11.84	\$58.96	\$15.21	\$4.41	\$1.63	\$2.52	\$27.54	\$12.14	\$0.30	\$312.00	\$4.01	\$307.99

MISSOURI COST OF SERVICES FOR MEDICARE BUSINESS

HEALTH MAINTENANCE ORGANIZATION	INPATIENT HOSPITAL	OUTPATIENT HOSPITAL	PRESCRIPTION DRUGS	INPATIENT PHYSICIAN	OUTPATIENT PHYSICIAN	EMERGENCY ROOM	CHIROPRACTIC	INPATIENT MENTAL HEALTH	OUTPATIENT MENTAL HEALTH	DIAGNOSTICS	OTHER	APPLIED BEHAVIOR ANALYSIS	TOTAL MEDICAL COSTS	TOTAL CAPITATION COSTS	NET MEDICAL COSTS
ARCADIAN HEALTH PLAN INC	\$6,127,826	\$2,872,537	\$0	\$386,077	\$564,587	\$155,569	\$6,169	\$84,336	\$15,115	\$619,169	\$2,908,343	\$0	\$13,739,728	\$353,226	\$13,386,502
COVENTRY HEALTH CARE OF KANSAS INC	\$47,575,586	\$18,829,116	\$13,469,560	\$6,560,023	\$29,490,529	\$3,646,956	\$88,221	\$1,708,229	\$239,435	\$7,060,696	\$600,270	\$0	\$129,329,146	\$1,070,094	\$128,259,052
COVENTRY HEALTH CARE OF MISSOURI INC	\$109,249,161	\$46,003,744	\$48,311,443	\$15,822,473	\$70,402,543	\$6,861,935	\$103,625	\$893,281	\$1,081,853	\$5,405,932	\$19,916,146	\$0	\$324,052,136	\$12,423,958	\$311,628,178
ESSENCE HEALTHCARE INC	\$50,056,014	\$8,316,554	\$24,228,329	\$11,023,281	\$52,757,702	\$4,687,894	\$36,854	\$512,902	\$512,902	\$11,699,614	\$27,078,933	\$0	\$190,910,979	\$26,547,716	\$164,363,263
HARMONY HEALTH PLAN OF IL INC DBA HARMONY HEALTH PLAN OF MO	\$4,812,232	\$364,595	\$2,605,136	\$767,893	\$1,003,112	\$671,914	\$0	\$57,208	\$0	\$650,558	\$1,018,793	\$2,643	\$11,954,083	\$611,249	\$11,342,834
HUMANA HEALTH PLAN INC	\$37,623,346	\$14,319,679	\$21,222,449	\$7,950,130	\$22,379,957	\$2,769,918	\$147,512	\$256,014	\$335,240	\$0	\$0	\$0	\$107,004,246	\$3,815,086	\$103,189,160
UNITEDHEALTHCARE OF THE MIDWEST INC	\$97,361,589	\$56,164,238	\$37,422,100	\$23,436,731	\$49,332,679	\$3,245,849	\$45,870	\$1,780,084	\$1,463,277	\$2,357,456	\$5,232,021	\$0	\$277,841,893	\$29,719,091	\$248,122,802
TOTAL	\$352,805,754	\$146,870,462	\$147,259,017	\$65,946,608	\$225,931,109	\$22,040,036	\$428,250	\$5,292,054	\$3,647,822	\$27,793,426	\$56,754,505	\$2,643	\$1,054,832,210	\$74,540,420	\$980,291,790

MISSOURI PER MEMBER PER MONTH COSTS FOR MEDICARE BUSINESS

HEALTH MAINTENANCE ORGANIZATION	INPATIENT HOSPITAL	OUTPATIENT HOSPITAL	PRESCRIPTION DRUGS	INPATIENT PHYSICIAN	OUTPATIENT PHYSICIAN	EMERGENCY ROOM	CHIROPRACTIC	INPATIENT MENTAL HEALTH	OUTPATIENT MENTAL HEALTH	DIAGNOSTICS	OTHER	APPLIED BEHAVIOR ANALYSIS	TOTAL MEDICAL COSTS	TOTAL CAPITATION COSTS	NET MEDICAL COSTS
ARCADIAN HEALTH PLAN INC	\$208.34	\$97.66	\$0.00	\$13.13	\$19.20	\$5.29	\$0.21	\$2.87	\$0.51	\$21.05	\$98.88	\$0.00	\$467.13	\$12.01	\$455.12
COVENTRY HEALTH CARE OF KANSAS INC	\$220.94	\$87.44	\$62.55	\$30.46	\$136.95	\$16.94	\$0.41	\$7.93	\$1.11	\$32.79	\$2.79	\$0.00	\$600.61	\$4.97	\$595.64
COVENTRY HEALTH CARE OF MISSOURI INC	\$222.40	\$93.65	\$98.35	\$32.21	\$143.32	\$13.97	\$0.21	\$1.82	\$2.20	\$11.01	\$40.54	\$0.00	\$659.69	\$25.29	\$634.40
ESSENCE HEALTHCARE INC	\$152.24	\$25.29	\$73.69	\$33.53	\$160.46	\$14.26	\$0.11	\$1.56	\$1.56	\$35.58	\$82.36	\$0.00	\$580.65	\$80.74	\$499.91
HARMONY HEALTH PLAN OF IL INC DBA HARMONY HEALTH PLAN OF MO	\$255.72	\$19.37	\$138.44	\$40.81	\$53.31	\$35.71	\$0.00	\$3.04	\$0.00	\$34.57	\$54.14	\$0.14	\$635.25	\$32.48	\$602.77
HUMANA HEALTH PLAN INC	\$170.28	\$64.81	\$96.05	\$35.98	\$101.29	\$12.54	\$0.67	\$1.16	\$1.52	\$0.00	\$0.00	\$0.00	\$484.28	\$17.27	\$467.01
UNITEDHEALTHCARE OF THE MIDWEST INC	\$189.65	\$109.40	\$72.89	\$45.65	\$96.09	\$6.32	\$0.09	\$3.47	\$2.85	\$4.59	\$10.19	\$0.00	\$541.20	\$57.89	\$483.31
TOTAL	\$194.07	\$80.79	\$81.00	\$36.28	\$124.28	\$12.12	\$0.24	\$2.91	\$2.01	\$15.29	\$31.22	\$0.00	\$580.25	\$41.00	\$539.24

MISSOURI COST OF SERVICES FOR MEDICAID BUSINESS

HEALTH MAINTENANCE ORGANIZATION	INPATIENT HOSPITAL	OUTPATIENT HOSPITAL	PRESCRIPTION DRUGS	INPATIENT PHYSICIAN	OUTPATIENT PHYSICIAN	EMERGENCY ROOM	CHIROPRACTIC	INPATIENT MENTAL HEALTH	OUTPATIENT MENTAL HEALTH	DIAGNOSTICS	OTHER	APPLIED BEHAVIOR ANALYSIS	TOTAL MEDICAL COSTS	TOTAL CAPITATION COSTS	NET MEDICAL COSTS
ALLIANCE FOR COMMUNITY HEALTH DBA MOLINA HEALTH OF MISSOURI	\$70,308,533	\$5,408,791	\$0	\$15,234,507	\$25,824,247	\$25,544,658	\$3,762	\$1,354,860	\$1,896,804	\$2,747,525	\$37,121,274	\$0	\$185,444,961	\$13,427,483	\$172,017,478
BLUE ADVANTAGE PLUS OF KANSAS CITY DBA BLUE ADVANTAGE PLUS	\$16,162,770	\$14,551,443	\$17,478,549	\$3,474,220	\$7,937,209	\$11,238,570	\$0	\$638,494	\$1,383,925	\$5,595,080	\$3,586,753	\$0	\$82,237,745	\$7,949,756	\$74,287,989
HARMONY HEALTH PLAN OF IL INC DBA HARMONY HEALTH PLAN OF MO	\$13,939,101	\$965,877	\$0	\$1,778,435	\$1,813,510	\$5,709,615	\$0	\$57,863	\$0	\$1,554,469	\$2,314,044	\$4,097	\$28,137,011	\$4,043,660	\$24,093,351
HEALTHCARE USA OF MISSOURI LLC	\$165,196,406	\$69,300,161	\$0	\$31,265,080	\$55,434,130	\$80,251,502	\$0	\$10,086,480	\$4,746,579	\$12,882,813	\$22,366,923	\$0	\$451,530,075	\$32,817,780	\$418,712,295
MISSOURI CARE INCORPORATED	\$30,958,282	\$17,829,918	\$0	\$6,461,091	\$14,422,856	\$12,560,161	\$0	\$2,714,324	\$2,066,754	\$18,667,842	\$12,385,742	\$0	\$118,066,971	\$7,159,560	\$110,907,411
TOTAL	\$296,565,092	\$108,056,191	\$17,478,549	\$58,213,333	\$105,431,952	\$135,304,506	\$3,762	\$14,852,021	\$10,094,062	\$41,447,729	\$77,774,737	\$4,097	\$865,416,763	\$65,398,239	\$800,018,524

MISSOURI PER MEMBER PER MONTH COSTS FOR MEDICAID BUSINESS

HEALTH MAINTENANCE ORGANIZATION	INPATIENT HOSPITAL	OUTPATIENT HOSPITAL	PRESCRIPTION DRUGS	INPATIENT PHYSICIAN	OUTPATIENT PHYSICIAN	EMERGENCY ROOM	CHIROPRACTIC	INPATIENT MENTAL HEALTH	OUTPATIENT MENTAL HEALTH	DIAGNOSTICS	OTHER	APPLIED BEHAVIOR ANALYSIS	TOTAL MEDICAL COSTS	TOTAL CAPITATION COSTS	NET MEDICAL COSTS
ALLIANCE FOR COMMUNITY HEALTH DBA MOLINA HEALTH OF MISSOURI	\$67.22	\$5.17	\$0.00	\$14.56	\$24.69	\$24.42	\$0.00	\$1.30	\$1.81	\$2.63	\$35.49	\$0.00	\$177.29	\$12.84	\$164.45
BLUE ADVANTAGE PLUS OF KANSAS CITY DBA BLUE ADVANTAGE PLUS	\$18.12	\$16.31	\$19.60	\$3.89	\$8.90	\$12.60	\$0.00	\$0.72	\$1.55	\$6.27	\$4.02	\$0.00	\$92.20	\$8.91	\$83.28
HARMONY HEALTH PLAN OF IL INC DBA HARMONY HEALTH PLAN OF MO	\$62.39	\$4.32	\$0.00	\$7.96	\$8.12	\$25.55	\$0.00	\$0.26	\$0.00	\$6.96	\$10.36	\$0.02	\$125.93	\$18.10	\$107.83
HEALTHCARE USA OF MISSOURI LLC	\$66.19	\$27.77	\$0.00	\$12.53	\$22.21	\$32.15	\$0.00	\$4.04	\$1.90	\$5.16	\$8.96	\$0.00	\$180.91	\$13.15	\$167.76
MISSOURI CARE INCORPORATED	\$38.53	\$22.19	\$0.00	\$8.04	\$17.95	\$15.63	\$0.00	\$3.38	\$2.57	\$23.23	\$15.42	\$0.00	\$146.95	\$8.91	\$138.04
TOTAL	\$54.31	\$19.79	\$3.20	\$10.66	\$19.31	\$24.78	\$0.00	\$2.72	\$1.85	\$7.59	\$14.24	\$0.00	\$158.48	\$11.98	\$146.50

Access to Medical Providers

Missouri HMOs are reviewed annually for compliance with state laws related to access to medical providers. See Missouri statute §354.603 RSMo, and Missouri regulation 20 CSR 400-7.095. The information presented here provides a summary of the results of the annual review of HMO access plans conducted in 2011.

Missouri law requires HMOs to maintain adequate networks to assure members can get needed care without unreasonable delay. For a core set of the most frequently utilized provider types, the regulation establishes specific standards for the distance each enrollee has to travel and for the length of time it takes to get an appointment. For any provider not specified in the regulation, the law generally requires “reasonable” access, which may be subject to case-by-case determination.

HMOs are required to submit data the DIFP can analyze and determine a compliance score. The minimum required score is 90 percent. For all services, any score that falls below 90 percent means the HMO must permit members to go to non-participating providers at no greater cost to the members. The HMO may not deny coverage or reduce the amount of coverage. However, the HMO may require prior authorization in order to manage the additional costs associated with utilizing non-participating providers.

Alternatively, Missouri law allows HMOs to furnish proof of accreditation through a nationally recognized managed care accrediting body to meet access requirements. An accredited HMO is deemed to have an adequate network and is not required to provide data for analysis. Accredited HMOs are deemed to be 100 percent in compliance with minimum travel standards for access to providers. Accreditation does not eliminate the requirement to maintain an adequate network.

Most HMOs selling individual or employer-sponsored coverage are accredited. Accreditation addresses far more than adequate access to participating providers and is a costly process. Because the cost of becoming accredited is high, some HMOs have chosen not to pursue accreditation.

For commercial and Medicaid HMO networks:

A. Access Plan Status – Access plans are approved when the access score across the entire network is at least 90 percent, and the average access score in each county in an HMO’s approved service area is 90 percent or better. Access plans are conditionally approved when the access score across the entire network is 90 percent or better, but the average access score in any county is less than 90 percent. Scores indicate the percentage of enrollees for whom the HMO has met the access standards.

B. Overall Access Score – the average access score across the entire network, for all counties and provider type.

C. PCP Access Score – The average access score across the entire network for access to primary care providers.

D. Specialist Access Score -the average access score across the entire network for access to all specialists listed in the law.]

E. Facility Access Score – The average access score across the entire network for access to all medical facilities listed in the law, including hospitals.

F. Ancillary Providers Access Score -The average access score across the entire network for access to all ancillary medical providers listed in the law.

G. Mental Health Facilities Access Score – The average score for access to inpatient mental health facilities, residential mental health facilities and outpatient mental health facilities. Coverage for these services is mandated under Missouri law and is covered by all HMOs. However, in some case, HMOs struggle to establish an adequate network of these facilities. Particularly in the commercial population, the need for such services may be too low to justify the time and expense to negotiate and contract with providers. It may be more cost-effective to pay for out-of-network access to non-participating providers.

H. Chiropractic Providers Access Score -The average score for access to chiropractic providers. Coverage for chiropractic services is mandated by Missouri law.

Commercial HMO Networks Approved Based on Accreditation

A. Access Plan Status – Accredited HMOs are assumed to meet the access standards stated in the law.

B. Accredited By – Under Missouri law, an HMO may provide proof of the following types of accreditation in lieu of submitting enrollee and provider data for analysis by DIFP. Some HMOs are accredited by more than one organization.

1. **NCQA** – National Committee for Quality Assurance
2. **URAC** – American Accreditation HealthCare Commission, Inc., formerly Utilization Review Accreditation Commission.

C. Accreditation Type/Level – The type and level of accreditation awarded by each accrediting organization.

1. **NCQA** – type must be Managed Care Organization (MCO), level must be “accredited” or higher.
2. **URAC** – type must be “Health Plan,” level must be “full accreditation.”

D. Date Accreditation Granted – Date the accrediting organization specifies in the accrediting decision.

E. Date Accreditation Expires – Date the accrediting organization specifies in the accrediting decision.

2011 Access to Medical Providers

	A	B	C	D	E	F	G	H
	Access Plan Status	Overall Access Score	PCP Access Score	Specialist Access Score	Facility Access Score	Ancillary Providers Access Score	Mental Health Facilities Access Score	Chiropractors Providers Access Score
Commercial HMO Networks								
Coventry Health Care of Kansas, Inc.	Approval	99%	100%	100%	96%	100%	85%	100%
Cox Health Systems HMO, Inc.	Approval	98%	100%	99%	98%	95%	93%	100%
HealthLink HMO, Inc. dba HealthLink HMO	Approval	98%	100%	100%	92%	100%	66%	100%
Mercy Health Plans of Missouri, Inc.	Approval	100%	100%	100%	100%	100%	99%	100%
Medicaid MC+ HMO Networks								
Alliance for Community Health, LLC dba Molina Healthcare of Missouri-Central Region	Approval	100%	100%	100%	100%	99%	100%	
Alliance for Community Health, LLC dba Molina Healthcare of Missouri-Eastern Region	Approval	100%	100%	99%	100%	100%	100%	
Alliance for Community Health, LLC dba Molina Healthcare of Missouri-Western Region	Approval	100%	100%	100%	100%	100%	100%	
Blue Advantage Plus of Kansas City, Inc. dba Blue Advantage Plus	Approval	99%	100%	100%	96%	99%	85%	
Children's Mercy's Family Health Partners, Inc.	Approval	100%	100%	100%	100%	99%	100%	
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	Approval	99%	100%	99%	100%	99%	99%	
Healthcare USA of Missouri, LLC-Central Region	Approval	100%	100%	100%	100%	100%	99%	
Healthcare USA of Missouri, LLC-Eastern Region	Approval	100%	100%	100%	100%	100%	100%	
Healthcare USA of Missouri, LLC-Western Region	Approval	100%	100%	100%	99%	100%	91%	
Missouri Care, Inc.-Central Region	Conditional Approval	99%	100%	99%	100%	98%	100%	
Missouri Care, Inc.-Eastern Region	Conditional Approval	94%	100%	97%	99%	81%	99%	
Missouri Care, Inc.-Western Region	Conditional Approval	100%	99%	100%	100%	100%	99%	

	A	B	C	D	E
Commercial HMO Networks Approved Based on Accreditation	Access Plan Status	Accredited by	Accreditation Type/Level	Date Accreditation Granted	Date Accreditation Expires
Aetna Health, Inc.	Approval	NCQA	Excellent	4/11/2008	4/11/2011*
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	Approval	NCQA	Excellent	3/1/2010	3/1/2013
CIGNA Healthcare of St. Louis, Inc.	Approval	NCQA	Excellent	3/1/2010	3/1/2013
Essence, LLP	Approval	Medicare Advantage	Medicare Advantage	Medicare Advantage	Medicare Advantage
Good Health HMO, Inc. dba Blue Care, Inc.	Approval	NCQA	Excellent	9/26/2008	9/26/2011**
Group Health Plan, Inc.	Approval	URAC	Full Accreditation	7/1/2010	7/1/2013
HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield	Approval	NCQA	Excellent	12/15/2010	12/15/2013
Humana Health Plan, Inc.	Approval	NCQA	Excellent	12/14/2009	12/14/2012
United Healthcare of the Midwest, Inc.	Approval	NCQA	Excellent	12/4/2008	12/4/2011***

*Aetna Health, Inc. was granted NCQA re-accreditation from 04/05/2011 to 04/05/2014 with "Excellent" Accreditation Status.

**Good Health HMO, Inc. dba Blue Care Inc. was granted NCQA re-accreditation from 09/28/2011 to 09/28/2014 with "Excellent" Accreditation Status.

***United Healthcare of the Midwest, Inc. was granted NCQA re-accreditation from 11/30/2011 to 11/30/2014 with "Commendable" Accreditation Status.

Health Maintenance Organization Profiles

For all companies, the following items were submitted to DIFP as part of the 2011 Annual Financial Statement (unless otherwise noted):

- contact information
- holding company
- domicile
- names of officers and directors
- plan-wide enrollment
- % of Missouri business
- incorporated and admitted to Missouri
- *service area information

Missouri enrollment data for all companies were submitted to the DIFP as part of the Annual HMO Supplement report except plan-wide enrollment data which was taken from the HMOs' annual financial statement. The annual financial statements are prepared using incurred but not reported (IBNR) projections, while the managed care supplemental filing is prepared using actual claims-based data. Therefore, some variances may occur.

*Service area information was obtained from the Missouri Department of Insurance website at <http://insurance.mo.gov/consumers/hmo/HMOserv.php>.

Aetna Health Inc

Holding Company:

Aetna, Inc

Main Administrative Office

Mailing Address:

980 Jolly Rd
Blue Bell, PA 19422-1904

Incorporated: 5/7/1981
Admitted to Missouri: 10/14/2009
State of Domicile: Pennsylvania
Accreditation: NCQA
% Missouri Business: 0.3%
Tax Status: For Profit

2011 Missouri Enrollment

Total Missouri member months for the year:
27,712

Missouri members at the end of the year:
2,310

2011 Plan Wide Enrollment

Total plan wide member months for the year:
9,895,023

Plan wide members at the end of the year:
825,968

2011 Year-End Officers

President: Patrick Rodney Young

Secretary: Edward Chung-I Lee

Chief Financial Officer: Jennifer Anne Palma

Chief Medical Officer: Burton Fred Vanderlaan, MD

Mental Health Provider: None

Other Officers:

Greg Stephen Martino

Elaine Rose Cofrancesco

Dawn Marie Schoen

Missouri counties in Service Area:

Andrew, Buchanan, Caldwell, Cass, Clay, Clinton, Jackson, Jefferson, Lafayette, Livingston, Nodaway, Platte, Ray, St. Charles, St. Louis, St. Louis City

Kansas Counties in Service Area:

Atchison, Douglas, Franklin, Johnson, Leavenworth, Miami, Shawnee, Wyandotte

Illinois Service Area:

Alliance for Community Health DBA Molina Health of MO

Holding Company:
Molina Health Care, Inc.

2011 Missouri Enrollment
Total Missouri member months for the year:
965,543

Main Administrative Office

Mailing Address:
12400 Olive St Ste 100
St Louis, MO 63141

Missouri members at the end of the year:
80,537

Incorporated: 8/16/1996
Admitted to Missouri: 8/16/1996
State of Domicile: Missouri
Accreditatoin: N/A
% Missouri Business: 100%
Tax Status: For Profit

2011 Plan Wide Enrollment
Total plan wide member months for the year:
959,092
Plan wide members at the end of the year:
79,362

2011 Year-End Officers:
President: Tina Gallagher
Secretary: Jeff Barlow
Chief Financial Officer: Howard Abugow
Chief Medical Officer: Robert Profumo, MD
Mental Health Provider: Comprehensive Behavioral Care Inc

Other Officers:
Margo Wright
Robert Gordon

Missouri counties in Service Area:

Adair, Audrain, Barry, Bates, Benton, Butler, Caldwell, Callaway, Camden, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, DeKalb, Dent, Douglas, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Howard, Iron, Jackson, Jefferson, Johnson, Knox, Laclede, Lafayette, Lawrence, Lincoln, Linn, Livingston, McDonald, Macon, Madison, Maries, Marion, Mercer, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Osage, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Putnam, Ralls, Randolph, Ray, Reynolds, St. Charles, St. Clair, Ste. Genevieve, St. Francois, St. Louis, St. Louis City, Saline, Schuyler, Shannon, Shelby, Stone, Sullivan, Vernon, Warren, Washington, Wayne, Webster, Wright

Kansas Counties in Service Area:

None

Illinois Service Area:

None

Arcadian Health Plan, Inc.

Holding Company:

Humana, Inc

Main Administrative Office

Mailing Address:

500 12th St Ste 350
Oakland, CA 94607

Incorporated: 7/21/2004
Admitted to Missouri: 4/23/2009
State of Domicile: Washington
Accreditatoin: N/A
% Missouri Business: 4.7%
Tax Status: For Profit

2011 Missouri Enrollment

Total Missouri member months for the year:
27,226

Missouri members at the end of the year:
2,187

2011 Plan Wide Enrollment

Total plan wide member months for the year:
16,112

Plan wide members at the end of the year:
1,269

2011 Year-End Officers:

President: Robert Lawrence Fahlman
Secretary: James Francis Novello
Chief Medical Officer: Dr. Jeffrey McManus
Mental Health Provider: None

Other Officers:

Kenneth Benjamin Zimmerman

Missouri counties in Service Area:

Barry, Cedar, Christian, Dallas, Douglas, Greene, Jasper, Laclede, Lawrence, McDonald, Newton, Polk, Stone, Taney, Webster, Wright

Kansas Counties in Service Area:

None

Illinois Service Area:

None

Blue-Advantage Plus Of Kansas City DBA Blue-Advantage Plus

Holding Company:

Blue Cross and Blue Shield of Kansas City

Main Administrative Office

Mailing Address:

2301 Main St
Kansas City, MO 64108

Incorporated: 6/17/2005
Admitted to Missouri: 6/17/2005
State of Domicile: Missouri
Accreditation: N/A
% Missouri Business: 100%
Tax Status: For Profit

2011 Missouri Enrollment

Total Missouri member months for the year:
361,806

Missouri members at the end of the year:
29,472

2011 Plan Wide Enrollment

Total plan wide member months for the year:
361,732
Plan wide members at the end of the year:
29,507

2011 Year-End Officers

President: David Gentile
Secretary: Rick Kastner
Chief Financial Officer: Marilyn Tromans
Chief Medical Officer: Dr. Blake Williamson
Mental Health Provider: New Directions Behavioral Health

Other Officers:

Kevin Sparks
Bryan Camerlink
Brian Burns

Missouri counties in Service Area:

Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Ray, St. Clair

Kansas Counties in Service Area:

None

Illinois Service Area:

None

CIGNA Healthcare of St. Louis Inc

Holding Company:

CIGNA Corporation

Main Administrative Office

Mailing Address:

231 S Berniston Ave Ste 500
St. Louis, MO 63105

Incorporated: 5/2/1985

Admitted to Missouri: 9/1/1993

State of Domicile: Missouri

Accreditation: NCQA

% Missouri Business: 100%

Tax Status: For Profit

2011 Missouri Enrollment

Total Missouri member months for the year:
5,421

Missouri members at the end of the year:
455

2011 Plan Wide Enrollment

Total plan wide member months for the year:
361,732

Plan wide members at the end of the year:
29,507

2011 Year-End Officers

President: Frank Anthony Monahan

Secretary: Shermona SueAnn Mapp

Chief Financial Officer: Scott R. Lambert

Chief Medical Officer: Jordan H Ginsburg, MD

Mental Health Provider: CIGNA Behavioral
Health Inc

Other Officers:

Aslam Mohammad Khan, M.D

David Goldberg

David Mathew Porcello

Missouri counties in Service Area:

Andrew, Barry, Buchanan, Cass, Christian, Clay, Clinton, DeKalb, Franklin, Greene, Jackson, Jasper, Jefferson, LaFayette, Lawrence, Newton, Platte, Polk, Ray, St. Charles, St. Louis, St. Louis City, Webster

Kansas Counties in Service Area:

Douglas, Franklin, Jackson, Jefferson, Johnson, Leavenworth, Miami, Osage, Shawnee, Wyandotte

Illinois Service Area:

Madison, Monroe, St. Clair

Coventry Health Care of Kansas, Inc

Holding Company:

Coventry Health Care Inc

2011 Missouri Enrollment

Total Missouri member months for the year:
221,152

Main Administrative Office**Mailing Address:**

8301 E 21st N Ste 300
Wichita, KS 67206

Missouri members at the end of the year:
22,881

Incorporated:

1/2/1976

2011 Plan Wide Enrollment

Total plan wide member months for the year:
1,430,124

Admitted to Missouri:

3/29/1996

State of Domicile:

Kansas

Plan wide members at the end of the year:

Accreditation:

URAC

120,739

% Missouri Business:

16%

Tax Status:

For Profit

2011 Year-End Officers

President: Charles Stark

Secretary: Shirley Ann Roquemore Smith

Chief Financial Officer: Richard G Kleiner

Chief Medical Officer: Frank J. DiTirro, MD

Mental Health Provider: MHNNet Behavioral Health

Other Officers:**Missouri counties in Service Area:**

Andrew, Barry, Barton, Bates, Benton, Buchanan, Caldwell, Carroll, Cass, Cedar, Christian, Clay, Clinton, Dade, Dallas, Daviess, DeKalb, Dent, Douglas, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Howell, Jackson, Jasper, Johnson, Laclede, LaFayette, Lawrence, Livingston, Newton, Oregon, Ozark, Pettis, Phelps, Platte, Polk, Pulaski, Ray, Saline, Shannon, St. Clair, Stone, Taney, Texas, Vernon, Webster, Wright

Kansas Counties in Service Area:

Allen, Anderson, Atchison, Bourbon, Brown, Butler, Chase, Chatauqua, Cherokee, Coffey, Cowley, Crawford, Dickinson, Doniphan, Douglas, Elk, Ellis, Ellsworth, Franklin, Geary, Greenwood, Harper, Harvey, Jackson, Johnson, Kingman, Labette, Leavenworth, Lincoln, Linn, Lyon, Marion, Marshall, McPherson, Miami, Montgomery, Morris, Neosho, Osage, Ottawa, Pottawatomie, Pratt, Reno, Riley, Russell, Saline, Sedgwick, Shawnee, Sumner, Wabaunsee, Wilson, Woodson, Wyandotte

Illinois Service Area:

None

Coventry Health Care of Missouri, Inc

Holding Company:

Coventry Health Care Inc

2011 Missouri Enrollment

Total Missouri member months for the year:
636,180

Main Administrative Office**Mailing Address:**

111 Corporate Office Dr. # 400
Earth City, MO 63045

Missouri members at the end of the year:
53,016

Incorporated:

9/10/1985

Admitted to Missouri:

9/10/1985

State of Domicile:

Missouri

Accreditation:

URAC

% Missouri Business:

100%

Tax Status:

For Profit

2011 Plan Wide Enrollment

Total plan wide member months for the year:
735,797

Plan wide members at the end of the year:
58,663

2011 Year-End Officers

President: Roman T. Kulich

Secretary: Shirley Ann Roquemore Smith

Chief Financial Officer: David Dickson

Chief Medical Officer: Scott Spradlin, MD

Mental Health Provider: MHNet Specialty
Services LLC

Other Officers:

Todd A Peterson

John Joseph Ruhlmann

Johnathan Weinberg

Missouri counties in Service Area:

Audrain, Barry, Benton, Callaway, Camden, Cedar, Chariton, Christian, Cole, Cooper, Crawford, Dade, Dallas, Douglas, Franklin, Gasconade, Greene, Hickory, Howard, Iron, Jefferson, Laclede, Lawrence, Lincoln, Linn, Macon, Madison, Maries, Marion, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pettis, Phelps, Pike, Pulaski, Ralls, Randolph, Reynolds, Saline, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stone, Taney, Warren, Washington, Webster, Wright.

Kansas Counties in Service Area:

None

Illinois Service Area:

Bond, Calhoun, Cass, Christian, Clinton, Coles, Franklin, Greene, Jackson, Jefferson, Jersey, Johnson, Macon, Macoupin, Madison, Marion, Menard, Monroe, Montgomery, Morgan, Moultrie, Perry, Pike, Randolph, Saline, Sangamon, Schuyler, Scott, Shelby, St. Clair, Union, Washington, Williamson

Cox Health Systems HMO, Inc

Holding Company:

Cox Health

Main Administrative Office

Mailing Address:

1443 N Robberson Ste 700
Springfield, MO 65802

Incorporated: 4/2/1996

Admitted to Missouri: 10/24/1996

State of Domicile: Missouri

Accreditation: N/A

% Missouri Business: 100%

Tax Status: For Profit

2011 Missouri Enrollment

Total Missouri member months for the year:
28,661

Missouri members at the end of the year:
2,417

2011 Plan Wide Enrollment

Total plan wide member months for the year:
361,732

Plan wide members at the end of the year:
29,507

2011 Year-End Officers

President: Jeffrey C. Bond

Secretary: Dona Elkins

Chief Financial Officer: Matthew Aug

Chief Medical Officer: Dr. Kerry Randolph

Mental Health Provider: Dr. Kerry Randolph

Other Officers:

Loree Lines

Ethan Sheffield

Missouri counties in Service Area:

Barry, Barton, Cedar, Christian Dade, Dallas, Douglas, Greene, Hickory, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Polk Shannon, Stone, Taney, Texas, Vernon, Webster, Wright

Kansas Counties in Service Area:

None

Illinois Service Area:

None

Essence Healthcare Inc

Holding Company:

Essence Group Holdings Corporation

Main Administrative Office**Mailing Address:**

13900 Riverport Dr
Maryland Heights, MO 63043

Incorporated: 1/30/2003
Admitted to Missouri: 5/30/2003
State of Domicile: Missouri
Accreditation: N/A
% Missouri Business: 71%
Tax Status: For Profit

2011 Missouri Enrollment

Total Missouri member months for the year:
303,495

Missouri members at the end of the year:
25,765

2011 Plan Wide Enrollment

Total plan wide member months for the year:
457,295
Plan wide members at the end of the year:
38,628

2011 Year-End Officers

President: Frank Anthony Ingari

Secretary: Gail Edson halterman

Chief Financial Officer: James Louis Starr

Chief Medical Officer: Deborah Celia
Zimmerman, MD

Mental Health Provider: MHNNet Specialty
Services LLC

Other Officers:

Martha Gartland Butler

Missouri counties in Service Area:

Boone, Jefferson, St. Charles, St. Louis, St. Louis City

Kansas Counties in Service Area:

None

Illinois Service Area:

Madison, Monroe, and St. Clair

Good Health HMO, Inc. DBA Blue-Care Inc

Holding Company:

Blue Cross and Blue Shield of Kansas City

Main Administrative Office

Mailing Address:

2301 Main
Kansas City, MO 64108

Incorporated: 10/21/1988
Admitted to Missouri: 7/1/1991
State of Domicile: Missouri
Accreditation: NCQA
% Missouri Business: 77%
Tax Status: For Profit

2011 Missouri Enrollment

Total Missouri member months for the year:
783,179

Missouri members at the end of the year:
65,436

2011 Plan Wide Enrollment

Total plan wide member months for the year:
998,064

Plan wide members at the end of the year:
82,192

2011 Year-End Officers

President: David Gentile

Secretary: Rick Kastner

Chief Financial Officer: Marilyn Tromans

Chief Medical Officer: Dr. Blake Williamson

Mental Health Provider: New Directions
Behavioral Health

Other Officers:

Kevin Sparks

Bryan Camerlink

Brian Burns

Missouri counties in Service Area:

Andrew, Buchanan, Cass, Clay, Jackson, Johnson, Lafayette, Platte, Ray

Kansas Counties in Service Area:

Johnson & Wyandotte

Illinois Service Area:

***Harmony Health Plan of IL, Inc DBA
Harmony Health Plan of MO***

Holding Company:

WellCare Health Plans, Inc

Main Administrative Office

Mailing Address:

8735 Henderson Rd
Renaissance 2
Tampa, FL 33634

Incorporated: 8/18/1995
Admitted to Missouri: 3/22/2006
State of Domicile: Illinois
Accreditation: N/A
% Missouri Business: 18.7%
Tax Status: For Profit

2011 Missouri Enrollment

Total Missouri member months for the year:
223,615

Missouri members at the end of the year:
18,798

2011 Plan Wide Enrollment

Total plan wide member months for the year:
1,978,839

Plan wide members at the end of the year:
162,617

2011 Year-End Officers

President: Alexander Cunningham
Secretary: Lisa Iglasias
Chief Financial Officer: Thomas Tran
Chief Medical Officer: Debra Moss, MD
Mental Health Provider: Magellan

Other Officers:

Maurice S. Hebert
David Reynolds
Marc Russo

Missouri counties in Service Area:

Audrain, Bates, Benton, Bollinger, Boone, Butler, Callaway, Cape Girardeau, Carter, Cass, Cedar, Chariton, Cole, Dent, Dunklin, Franklin, Gasconade, Howard, Iron, Jackson, Jefferson, Laclede, LaFayette, Lincoln, Linn, Madison, Marion, Mississippi, Moniteau, Montgomery, New Madrid, Osage, Pemiscot, Perry, Pettis, Pike, Ralls, Randolph, Ray, Reynolds, Ripley, Saline, Scott, Shannon, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Vernon, Warren, Washington, Wayne

Kansas Counties in Service Area:

Illinois Service Area:

Cook, Lake, St. Clair, Madison, Randolph, Perry, Washington, Jackson, Williamson

Healthcare USA of Missouri, LLC

Holding Company:

Coventry Health Care Inc

Main Administrative Office

Mailing Address:

10 S Broadway Ste 1200
St. Louis, MO 63102

Incorporated:

1/31/1995

Admitted to Missouri:

6/13/1995

State of Domicile:

Missouri

Accreditation:

NCQA

% Missouri Business:

100%

Tax Status:

For Profit

2011 Missouri Enrollment

Total Missouri member months for the year:
2,303,859

Missouri members at the end of the year:
190,731

2011 Plan Wide Enrollment

Total plan wide member months for the year:
2,305,093

Plan wide members at the end of the year:
190,731

2011 Year-End Officers

President: Kimberly D Covert

Secretary: Shirley Ann Roquemore Smith

Chief Financial Officer: Patrick W. Brosnan

Chief Medical Officer: William Rooney

Mental Health Provider: Mental Health Network

Other Officers:

John Ruhlman

Jonathan D Weinberg

Melinda Tuozzo

Missouri counties in Service Area:

Audrain, Bates, Benton, Bollinger, Boone, Butler, Callaway, Cape Girardeau, Carter, Cass, Cedar, Chariton, Cole, Dent, Dunklin, Franklin, Gasconade, Howard, Iron, Jackson, Jefferson, Laclede, LaFayette, Lincoln, Linn, Madison, Marion, Mississippi, Moniteau, Montgomery, New Madrid, Osage, Pemiscot, Perry, Pettis, Pike, Ralls, Randolph, Ray, Reynolds, Ripley, Saline, Scott, Shannon, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Vernon, Warren, Washington, Wayne

Kansas Counties in Service Area:

None

Illinois Service Area:

None

HealthLink HMO, Inc DBA HealthLink HMO

Holding Company:

Wellpoint Inc

2011 Missouri Enrollment

Total Missouri member months for the year:

240

Main Administrative Office

Mailing Address:

1831 Chestnut St
St. Louis, MO 63103

Missouri members at the end of the year:

15

2011 Plan Wide Enrollment

Total plan wide member months for the year:

240

Plan wide members at the end of the year:

15

Incorporated:

7/29/1992

Admitted to Missouri:

1/14/1993

State of Domicile:

Missouri

Accreditation:

URAC

% Missouri Business:

100%

Tax Status:

For Profit

2011 Year-End Officers

President: Dennis W. Casey

Secretary: Kathleen S. Kiefer

Chief Financial Officer: R. David Kretschmer

Chief Medical Officer: Bob Sorrenti, MD

Mental Health Provider: WellPoint Behavioral Health

Other Officers:

Catherine I Kelaghan

Wayne S. DeVeydt

Karen Geiger

Missouri counties in Service Area:

Adair, Audrain, Barry, Boone, Callaway, Camden, Chariton, Christian, Clark, Cole, Cooper, Crawford, Dade, Dallas, Douglas, Dunklin, Franklin, Gasconade, Greene, Howard, Iron, Jasper, Jefferson, Knox, Laclede, Lawrence, Lewis, Lincoln, Linn, Macon, Madison, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Osage, Pemiscot, Perry, Pettis, Pike, Putnam, Randolph, Saline, Schuyler, Scotland, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stone, Sullivan, Warren, Washington, Webster, Wright

Kansas Counties in Service Area:

None

Illinois Service Area:

None

HMO Missouri, Inc DBA Anthem Blue Cross & Blue Shield

Holding Company:

Wellpoint Inc

2011 Missouri Enrollment

Total Missouri member months for the year:
696,750

Main Administrative Office

Mailing Address:

1831 Chestnut St
St. Louis, MO 63103

Missouri members at the end of the year:
54,733

Incorporated:

5/28/1987

Admitted to Missouri:

7/1/1991

State of Domicile:

Missouri

Accreditation:

NCQA/URAC

% Missouri Business:

100%

Tax Status:

For Profit

2011 Plan Wide Enrollment

Total plan wide member months for the year:
696,750

Plan wide members at the end of the year:

54,733

2011 Year-End Officers

President: Steven J Martenet

Secretary: Kathleen S Kiefer

Chief Financial Officer: Wayne S DeVeydt

Chief Medical Officer: Sam Nussbaum

Mental Health Provider: WellPoint Behavioral Inc

Other Officers:

Robert D Kretschmer

Joseph P Murray

Missouri counties in Service Area:

Audrain, Barry, Barton, Boone, Callaway, Camden, Cedar, Chariton, Christian, Cole, Cooper, Crawford, Dade, Dallas, Franklin, Gasconade, Greene, Hickory, Howard, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Macon, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Osage, Ozark, Phelps, Polk, Pulaski, Randolph, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stone, Taney, Texas, Warren, Washington, Webster, Wright.

Kansas Counties in Service Area:

None

Illinois Service Area:

None

Humana Health Plan, Inc

Holding Company:

Humana Inc

Main Administrative Office

Mailing Address:

101 E Main St
Louisville, KY 40202

Incorporated: 8/23/1982
Admitted to Missouri: 7/1/1991
State of Domicile: Kentucky
Accreditation: NCQA
% Missouri Business: 8.7%
Tax Status: For Profit

2011 Missouri Enrollment

Total Missouri member months for the year:
265,749

Missouri members at the end of the year:
20,268

2011 Plan Wide Enrollment

Total plan wide member months for the year:
4,793,106

Plan wide members at the end of the year:
397,622

2011 Year-End Officers

President: Michael B. McCallister

Secretary: Joan O. Lenahan

Chief Financial Officer: James H Bloem

Chief Medical Officer: Lawrence M Weinstien, MD

Mental Health Provider: Corphealth, Inc DBA
LifeSynch

Other Officers:

Larry Savage

Gregory Catron

Randa Anderson-Stice

Missouri counties in Service Area:

Bates, Buchanan, Caldwell, Carroll, Cass, Clay, Clinton, Henry, Jackson, Johnson, LaFayette, Platte, Ray

Kansas Counties in Service Area:

Atchison, Jefferson, Johnson, Linn, Leavenworth, Miami, Wyandotte

Illinois Service Area:

None

Missouri Care, Inc

Holding Company:

Aetna Inc

Main Administrative Office

Mailing Address:

2404 Forum Blvd
Columbia, MO 65203

Incorporated: 7/27/2006
Admitted to Missouri: 3/8/2007
State of Domicile: Missouri
Accreditation: NCQA
% Missouri Business: 100%
Tax Status: For Profit

2011 Missouri Enrollment

Total Missouri member months for the year:
602,592

Missouri members at the end of the year:
54,861

2011 Plan Wide Enrollment

Total plan wide member months for the year:
612,509

Plan wide members at the end of the year:
52,158

2011 Year-End Officers

President: Thomas L Kelly
Secretary: Robert M Kessler
Chief Financial Officer: Brian K Fischer
Chief Medical Officer: Dr. John H Robinson
Mental Health Provider: Dr. Ronald L Lacey
Other Officers:

Missouri counties in Service Area:

Adair, Andrew, Atchison, Audrain, Barry, Barton, Bates, Benton, Boone, Buchanan, Caldwell, Callaway, Camden, Carroll, Cass, Cedar, Chariton, Christian, Clark, Clay, Clinton, Cole, Cooper, Dade, Dallas, Daviess, DeKalb, Douglas, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Holt, Howard, Howell, Jackson, Jasper, Jefferson, Johnson, Knox, Laclede, LaFayette, Lawrence, Lewis, Lincoln, Linn, Livingston, Macon, Madison, Maries, Marion, McDonald, Mercer, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Nodaway, Osage, Perry, Pettis, Pike, Platte, Polk, Pulaski, Putnam, Ralls, Randolph, Ray, Saline, Schuyler, Scotland, Shelby, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stone, Sullivan, Taney, Texas, Vernon Warren, Washington, Webster, Worth, Wright

Kansas Counties in Service Area:

None

Illinois Service Area:

None

UnitedHealthcare of the Midwest, Inc

Holding Company:

UnitedHealth Group Inc

Main Administrative Office**Mailing Address:**

13655 Riverport Dr

Maryland Heights, MO 63043

Incorporated:

2/26/1985

Admitted to Missouri:

10/1/1996

State of Domicile:

Missouri

Accreditation:

NCQA/URAC

% Missouri Business:

96.4%

Tax Status:

For Profit

2011 Missouri Enrollment

Total Missouri member months for the year:

603,906

Missouri members at the end of the year:

50,608

2011 Plan Wide Enrollment

Total plan wide member months for the year:

709,034

Plan wide members at the end of the year:

59,311

2011 Year-End Officers

President: Michael J Jones

Secretary: Christina R Palme-Krizak

Chief Financial Officer: William J Hnath

Chief Medical Officer: Dr. Robert W Smith

Mental Health Provider: United Behavioral Health

Other Officers:

Robert W Oberrender

Nyle B Cottingham

Juanita B Luis

Missouri counties in Service Area:

Audrain, Barry, Barton, Boone, Butler, Callaway, Camden, Carter, Cass, Chariton, Christian, Clay, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Franklin, Gasconade, Greene, Howard, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Laclede, LaFayette, Lawrence, Lincoln, Macon, Madison, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Osage, Ozark, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Randolph, Ray, Reynolds, Ripley, Saline, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stone, Taney, Texas, Warren, Washington, Wayne, Webster, Wright

Kansas Counties in Service Area:

Anderson, Atchison, Douglas, Franklin, Jackson, Jefferson, Johnson, Leavenworth, Linn, Miami, Osage, Sedgewick, Shawnee, Wyandotte

Illinois Service Area:

Bond, Calhoun, Clinton, Greene, Jersey, Macoupin, Madison, Monroe, Montgomery, Randolph, St. Clair, Williamson

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an
insurance company or agent:

difp.mo.gov

800-726-7390



DIFP

Department of Insurance,
Financial Institutions &
Professional Registration

Harry S Truman Building, Room 530
301 W. High St.
PO Box 690
Jefferson City, MO 65102

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