

THE HEALTH INSURANCE MARKET IN MISSOURI

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS
& PROFESSIONAL REGISTRATION

OCTOBER 16, 2018

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Introduction

This report makes use of diverse data sources to provide an overview of Missouri’s health insurance market. In addition to data possessed by the Department of Insurance, Financial Institutions & Professional Registration (DIFP), additional sources include the Current Population Survey (CPS), the American Community Survey (ACS), National Health Expenditure Data from the Bureau of the Census, and other key indicators available from the US government.

The focus of this report is on *major medical coverage* – a term traditionally used for comprehensive or broad-based coverage for most necessary care. Many other types of coverage exist in the market, including many policies that offer limited benefits for specified conditions or injuries, including dental and vision, specified disease, hospital indemnity, long-term care or Medicare supplement policies. In addition, other type of insurance, such as automobile insurance and workers compensation, can also cover medical expenses. Unless otherwise indicated, the term *health insurance* refers to *major medical coverage* throughout this report.

Among the highlights:

In 2016, the percent of Missourians lacking health insurance reached record lows. The uninsured rate declined from a high of 15.3 percent in 2009 to 8.3 percent in 2016. The rate increased slightly in 2017 to 8.4 percent, though the year-to-year change of one-tenth of one percentage point is within the survey’s margin of error so that the difference isn’t “statistically significant.”¹

The majority of Missourians, 62.8 percent, obtained coverage in the private market at some point during 2017, while about one-third (33.5 percent) were covered by either Medicare or Medicaid or both.² Of those with private coverage, over half obtained coverage by an employer’s self-insured plans, which are regulated by the federal government. Forty-six percent of private coverage was provided by third-party insurers regulated by the Department of Insurance, Financial Institutions & Professional Registration.

The percent of uninsured varied significantly across Missouri. Typically, higher rates are observed in more rural and sparsely population counties.

The cost of coverage has increased significantly since 2011, though rate filings indicates much more modest increases in 2019. Since 2011, the annual cost of coverage per individual has increased by an estimated 235.9 percent to \$7,051 in the individual market.³ The cost of coverage in the large employer market (or employers with 50 or more employees) increased much less rapidly, and even decreased during two of the last seven years. Between 2011 and 2017, cost per insured

¹ That is, due to the survey design, such small changes cannot reliably be interpreted as an actual change in the population, as opposed to random statistical fluctuation due to “sampling error.”

² Percentages can sum to more than 100 because individuals can have more than one form of coverage during the year.

³ That is, the market wherein individuals purchase coverage directly from an insurer, as opposed to obtaining coverage via an employer.

increased by a modest 5.9 percent. Data for this class of business is not available for 2018 and 2019 because rates for large employer coverage are not filed with the department, and only data from insurers' financial statements are available through 2017.

Missouri's health insurance market (for major medical policies) is significantly more concentrated than other insurance markets in the state. Across all three major medical markets – individual, small and large employer – the largest four insurers controlled over 89 percent of the state-wide market. Though data are generally lacking, markets are even more concentrated in some regions of the state since not all insurers operate in all areas of the state.

Since 2012, Missouri citizens and businesses received nearly \$143 million in rebates from health insurers that did not meet the minimum loss ratio (MLR) requirements of the federal ACA. The ACA requires insurers in the individual and small employer markets to spend a minimum of 80 percent of every premium dollar directly on health care or for improvements in quality of care. Insurers of large employers are required to spend 85 percent of premiums on these services.

Insurers lost money in the individual market during five of the eight years from 2010 to 2017, though overall remained strongly profitable across all lines of coverage. Both the small and large employer markets were profitable, and insurers earned additional revenue from such sources as investment gains as well as administering self-insured plans. In 2017, insurers with more than \$100,000 in major medical premium in Missouri earned a net gain on Missouri business of just under \$454 million.

Section I: Source of Coverage

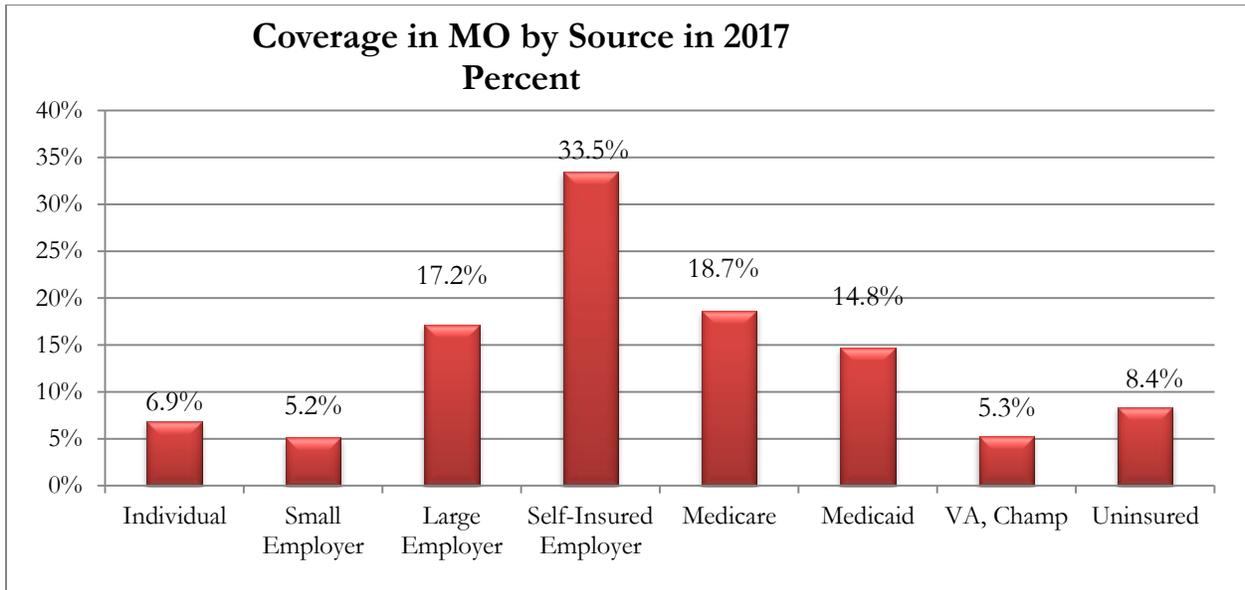
Nearly one-third (32.4%) of Missouri residents had coverage from at least one public program, while slightly over 70 percent (70.6%) was insured by private or commercial coverage at some point in 2017. Among those with private coverage, the large majority received coverage through an employer, and the majority of employers providing coverage were self-insured. Self-insured plans are regulated at the federal level under the Employee Retirement Income Security Act, such that state insurance departments do not have jurisdiction over such plans. Only about 29 percent of Missouri residents obtained coverage from third-party insurers regulated by the state insurance department.

The percent of individuals in MO without insurance declined rapidly between 2013 and 2016, and remained statistically unchanged in 2017. Individuals lacking coverage for the entirety of 2017 comprised 8.4 percent of residents, while 9.1 percent did not have insurance coverage on any given “average day” during the year.⁴ For Missourians of working-age (aged 18-64), 10.5 percent lacked coverage for all of 2017. This compares with 12.1 percent nationally.

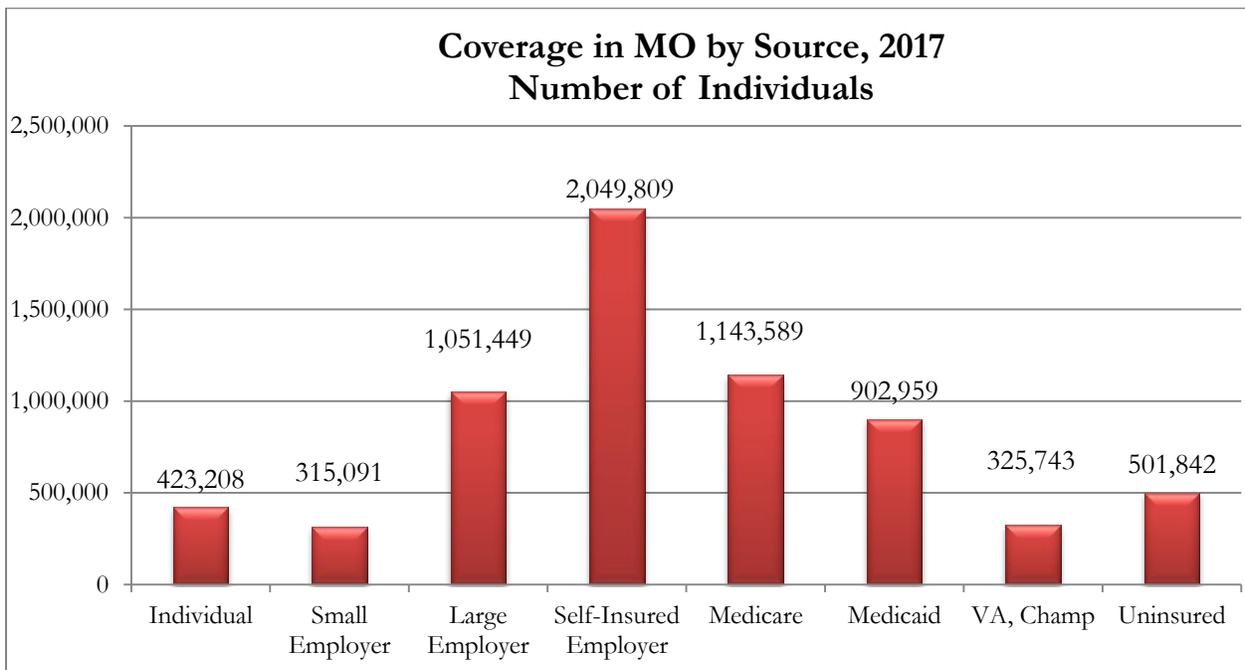
Nationally, Missouri had a lower percentage of uninsured residents than 27 other states. This ranking of 28 is somewhat of an improvement to the 2016 ranking of 22.

Rural counties tended to have higher uninsured rates than elsewhere in the state. Fifteen counties had uninsured rates exceeding 15 percent: Barry, Carter, Daviess, Dent, Douglas, Hickory, Knox, McDonald, Morgan, Ozark, St. Clair, Schulyer, Scotland, Taney, Wright.

⁴ The two figures are derived from the Current Population Survey (CPS) and the American Community Survey (ACS) respectively. The ACS is conducted continuously throughout the year, so that estimates may be interpreted as a kind of daily average.



**Numbers can exceed 100 percent because individuals can have more than one source of coverage.*



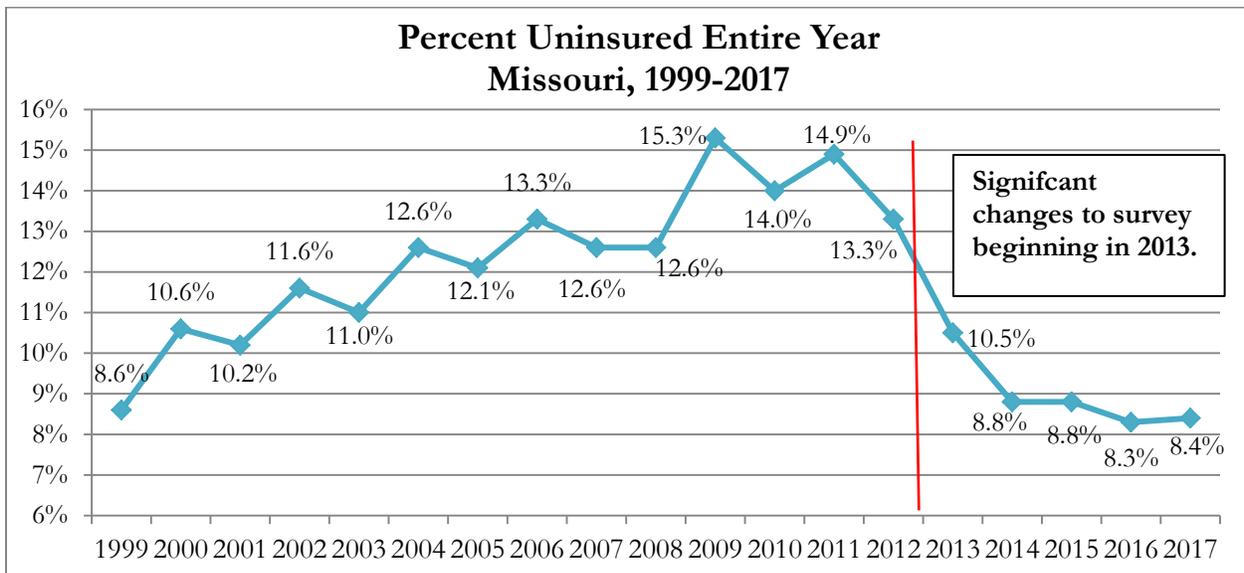
**Totals may exceed the Missouri population because individuals can have more than one source of coverage. These numbers will differ significantly from similar estimates made from insurers financial annual statements presented below (page 17). These graphs depict individuals who had coverage at any time during 2017, while the annual statements report the number insureds on 12/31.*

Source: Estimates produced by DIFP, combining insurer financial annual statements and the American Community Survey.

Coverage Trends

% Missouri Uninsured		
Year	ACS	CPS
2009	13.2%	
2010	13.2%	
2011	13.7%	
2012	13.6%	
2013	13.0%	10.5%
2014	11.7%	8.8%
2015	9.8%	8.8%
2016	8.9%	8.3%
2017	9.1%	8.4%

Sources: The American Community Survey (ACS) and the Current Population Survey (CPS). The ACS is a “point-in-time” measure of the uninsured, so that estimates reflect the percentage of uninsured on the day of the survey. The CPS attempts to measure uninsured as those who lacked insurance for the entire of the year. The CPS introduced revised question wording in 2013 that had a significant impact on the estimates. Because of this, prior estimates are not shown, as they are not directly comparable to the estimates for 2013 and later years.



Source: Current Population Survey

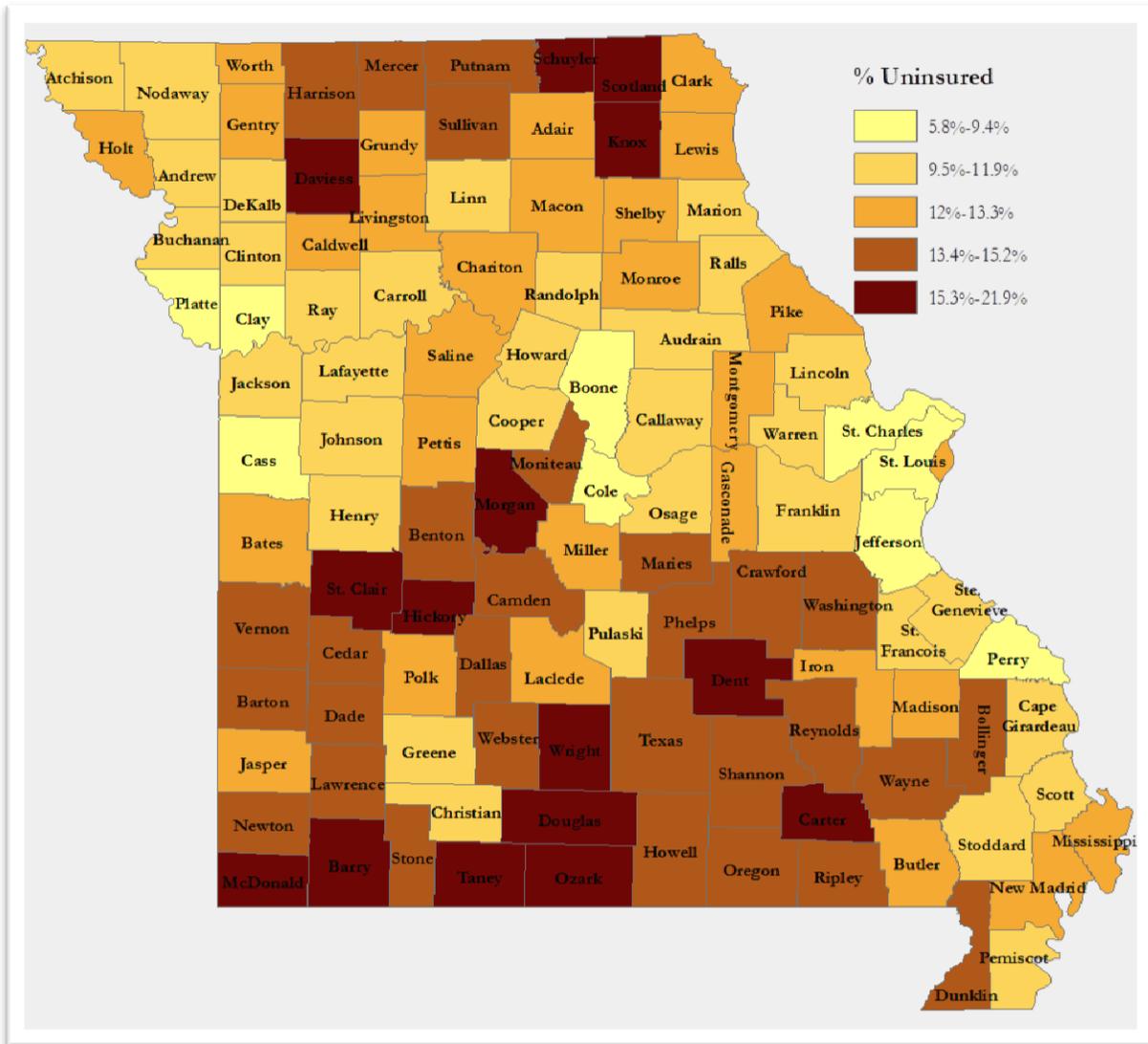
Source of Coverage, 2013-2017						
From the Current Population Survey						
Year	Total Private	Employer-based Private	Medicare	Medicaid	Other Gov't (Veterans, etc.)	% Uninsured
Missouri – Total Population						
2013	68.8%	55.8%	19.9%	14.5%	4.4%	10.5%
2014	70.1%	57.0%	17.6%	14.7%	4.8%	8.8%
2015	72.4%	58.8%	16.7%	12.7%	4.0%	8.8%
2016	71.9%	54.3%	19.4%	14.8%	3.1%	8.3%
2017	71.6%	56.8%	18.8%	13.7%	4.9%	8.4%
US – Total Population						
2013	64.2%	53.9%	15.6%	17.3%	4.5%	13.4%
2014	66.0%	53.4%	16.0%	19.5%	4.5%	10.4%
2015	67.2%	53.6%	16.3%	19.6%	4.7%	9.1%
2016	67.5%	53.7%	16.7%	19.4%	4.6%	8.8%
2017	67.2%	54.1%	17.2%	19.3%	4.8%	8.8%
Missouri – Population Aged 18 – 64						
2013	72.6%	62.9%	6.5%	9.8%	4.3%	14.8%
2014	75.2%	63.5%	4.2%	10.8%	4.3%	12.5%
2015	77.9%	65.2%	4.2%	8.2%	4.0%	12.5%
2016	77.1%	61.9%	4.4%	9.8%	2.8%	12.0%
2017	77.8%	64.5%	4.8%	10.7%	3.1%	10.5%
US – Population Aged 18 – 64						
2013	68.1%	59.3%	3.7%	12.0%	4.0%	18.4%
2014	71.1%	59.3%	3.8%	14.8%	3.8%	14.2%
2015	72.7%	59.5%	3.6%	15.2%	4.1%	12.5%
2016	73.0%	59.9%	3.7%	15.4%	3.9%	11.9%
2017	72.8%	60.7%	3.9%	15.4%	4.1%	12.1%

Total Population										
	2013		2014		2015		2016		2017	
State	%	Rank	%	Rank	%	Rank	%	Rank	%	Rank
Alabama	15.7%	9	11.0%	16	10.7%	15	8.7%	19	11.0%	8
Alaska	15.5%	10	14.5%	5	12.8%	5	13.6%	2	12.6%	3
Arizona	19.5%	3	12.4%	10	12.5%	7	12.1%	5	9.5%	21
Arkansas	14.6%	14	9.9%	23	9.1%	23	7.7%	27	10.0%	15
California	15.1%	13	10.1%	22	7.6%	29	7.7%	25	8.0%	29
Colorado	12.6%	23	11.2%	15	8.8%	25	9.6%	15	8.9%	24
Connecticut	9.3%	41	7.0%	40	6.1%	40	6.1%	40	5.3%	46
Delaware	7.0%	48	6.8%	41	6.8%	32	8.9%	17	8.8%	26
DC	8.0%	46	6.4%	45	4.0%	51	5.2%	49	5.6%	43
Florida	18.7%	4	14.6%	4	12.7%	6	12.0%	6	12.5%	4
Georgia	16.2%	7	15.5%	3	14.0%	2	12.3%	3	12.6%	2
Hawaii	5.2%	50	5.3%	50	5.1%	47	5.4%	46	5.9%	38
Idaho	14.2%	15	10.5%	20	11.3%	10	8.8%	18	10.3%	12
Illinois	11.1%	31	8.9%	30	6.2%	37	7.4%	28	7.3%	31
Indiana	12.0%	26	10.6%	19	9.4%	19	6.6%	35	5.6%	42
Iowa	9.0%	42	6.2%	46	5.4%	44	5.2%	48	2.8%	51
Kansas	9.6%	39	10.8%	17	10.0%	18	8.4%	21	9.8%	19
Kentucky	12.7%	22	6.7%	43	6.1%	39	6.2%	39	4.4%	49
Louisiana	12.5%	24	12.9%	6	10.9%	12	10.6%	11	10.3%	13
Maine	9.6%	38	9.4%	27	4.5%	49	7.1%	31	8.8%	25
Maryland	10.4%	35	5.8%	47	6.7%	34	6.3%	38	5.7%	41
Massachusetts	3.6%	51	4.4%	51	4.3%	50	5.6%	43	2.8%	50
Michigan	10.7%	33	7.0%	39	5.8%	42	6.3%	37	6.1%	37
Minnesota	6.8%	49	6.7%	42	6.1%	38	5.9%	41	5.0%	47
Mississippi	13.6%	17	12.3%	11	12.9%	4	11.9%	7	11.3%	7
Missouri	10.5%	34	8.8%	31	8.8%	24	8.3%	22	8.4%	28
Montana	15.2%	12	12.6%	9	10.1%	16	7.0%	33	7.2%	32
Nebraska	9.8%	36	9.6%	26	8.5%	26	6.9%	34	11.5%	6
Nevada	20.2%	2	12.6%	8	11.3%	9	8.7%	20	10.6%	9
New Hampshire	11.0%	32	7.2%	38	5.3%	45	6.5%	36	6.7%	35
New Jersey	12.1%	25	10.7%	18	7.8%	28	7.9%	23	7.1%	33
New Mexico	16.1%	8	11.6%	13	12.4%	8	11.2%	8	9.8%	18
New York	9.3%	40	7.7%	35	6.4%	36	5.6%	42	5.5%	45
North Carolina	16.5%	6	11.8%	12	11.1%	11	10.8%	10	10.1%	14
North Dakota	11.6%	27	8.7%	32	8.1%	27	7.7%	26	9.4%	22
Ohio	13.2%	19	7.4%	36	6.0%	41	5.6%	44	5.7%	40
Oklahoma	14.1%	16	15.6%	2	13.2%	3	10.5%	12	12.3%	5
Oregon	12.9%	20	7.8%	34	7.1%	30	5.3%	47	5.9%	39
Pennsylvania	9.6%	37	8.1%	33	5.8%	43	4.8%	50	6.6%	36

Total Population										
	2013		2014		2015		2016		2017	
State	%	Rank	%	Rank	%	Rank	%	Rank	%	Rank
Rhode Island	8.7%	44	5.4%	49	4.7%	48	4.8%	51	7.0%	34
South Carolina	15.3%	11	12.9%	7	10.8%	14	9.1%	16	10.3%	11
South Dakota	8.6%	45	9.2%	28	9.3%	20	7.8%	24	9.6%	20
Tennessee	13.2%	18	9.6%	25	10.9%	13	11.2%	9	9.9%	17
Texas	20.3%	1	16.9%	1	15.8%	1	15.3%	1	16.7%	1
Utah	11.4%	28	11.6%	14	10.0%	17	12.1%	4	10.5%	10
Vermont	7.8%	47	5.8%	48	5.2%	46	5.4%	45	4.6%	48
Virginia	11.2%	30	9.9%	24	9.3%	21	10.0%	13	9.3%	23
Washington	11.3%	29	9.1%	29	6.9%	31	7.0%	32	5.5%	44
West Virginia	12.9%	21	6.5%	44	6.5%	35	7.3%	29	8.7%	27
Wisconsin	8.9%	43	7.3%	37	6.8%	33	7.2%	30	7.7%	30
Wyoming	16.8%	5	10.2%	21	9.3%	22	9.7%	14	9.9%	16
US total	13.4%		10.4%		9.1%		8.8%		8.8%	

Source: Calculated from Current Population Survey (Annual Social and Economic Supplement).

Percent Uninsured by County, 2016



Source: Small Area Health Estimates (SAHIE), Bureau of the Census.

Section II: Health Care Spending

The cost of coverage has increased substantially in the individual and small employer markets since 2011. For those obtaining coverage in the individual market, the cost to insure a single individual for a year averaged \$2,099 in 2011. Rates filed in 2018 and effective in 2019 indicate that costs will increase to \$7,051, or by 235.9 percent of 2011 costs. Rates in the small employer market increased by 56.0 percent over the same time period, from \$3,900 to \$6,083. Notably, the rate of increase slowed for both markets between 2018 and 2019, to 2.7 percent in the individual market and 6.1 percent in the small group market.

Considering all sources of payment, including public insurance programs and out-of-pocket spending, health care costs have risen at a rate significantly higher than the overall rate of inflation. Between 1991 and 2014, total health costs in Missouri have increased nearly four-fold, from \$13.0 billion to \$49.1 billion. On a *per capita* basis and in constant 2014 dollars, annual costs have nearly doubled, rising from \$4,194 to \$8,107 per year per person. The most rapid cost increases over this period are related to home health care and medications, both of which increased by an annual average of 4.8 percent *above the overall rate of inflation*. The largest two cost categories are hospital and physician services.

The Consumer Price Index for health care, which measures the cost of a “fixed basket” of goods and services, increased by 176.7 percent between 1990 and 2017, compared to 75.4 percent for overall CPI. Price changes, plus changes in utilization rates as well as of technologies and therapies, also contribute to the increased costs.

Average Annual Cost of Coverage per Insured Missouri						
	Individual Coverage		Small Employer		Large Employer	
Year	Cost	% change	Cost	% change	Cost	% Change
2011	\$2,099		\$3,900		\$4,306	
2012	\$2,327	10.9%	\$4,015	2.9%	\$4,314	0.2%
2013	\$2,127	-8.6%	\$4,338	8.0%	\$4,305	-0.2%
2014	\$3,152	48.2%	\$4,459	2.8%	\$4,512	4.8%
2015	\$3,594	14.0%	\$4,845	8.7%	\$4,699	4.1%
2016	\$4,260	18.5%	\$5,231	8.0%	\$4,383	-6.7%
2017	\$5,198	22.0%	\$5,394	3.1%	\$4,561	4.1%
2018	\$6,867	32.1%	\$5,733	6.3%	N/A	N/A
2019	\$7,051	2.7%	\$6,083	6.1%	N/A	N/A
Change, 2011 to 2019		235.9%		56.0%		5.9%

Source: 2011-2017 estimates are derived from insurers financial annual statements, and are the ratio of (earned premium / member years). 2018-2019 estimates were obtained from insurers rate filings with the DIPF, and represent the average rate change across filings weighted by the number of impacted insureds. Large employer rates are exempt from filing requirements, so that estimates are only available through 2017.

Average Annual Cost of Coverage per Insured Missouri and Neighboring States									
Year	AR	IA	IL	KS	KY	MO	NE	OK	TN
Individual Market									
2011	\$2,058	\$2,745	\$2,750	\$2,474	\$2,661	\$2,099	\$2,642	\$2,386	\$2,466
2012	\$2,191	\$2,861	\$2,916	\$2,685	\$2,798	\$2,327	\$2,732	\$2,488	\$2,555
2013	\$1,419	\$2,914	\$2,703	\$1,684	\$2,510	\$2,127	\$2,673	\$2,176	\$2,049
2014	\$3,474	\$3,168	\$3,450	\$3,053	\$2,849	\$3,152	\$3,251	\$2,959	\$2,859
2015	\$3,770	\$3,608	\$3,862	\$3,242	\$3,490	\$3,594	\$3,893	\$3,310	\$3,269
2016	\$4,023	\$4,257	\$4,338	\$3,912	\$4,050	\$4,260	\$4,152	\$4,191	\$4,158
2017	\$4,445	\$5,064	\$5,778	\$5,162	\$4,584	\$5,198	\$6,047	\$6,708	\$5,938
% Ch	116.0%	84.5%	110.1%	108.7%	72.3%	147.6%	128.9%	181.1%	140.8%
Small Employer Market									
2011	\$3,493	\$3,578	\$4,639	\$3,650	\$3,755	\$3,900	\$4,067	\$4,144	\$3,600
2012	\$3,553	\$3,701	\$4,739	\$3,639	\$3,843	\$4,015	\$4,268	\$4,265	\$3,835
2013	\$3,666	\$3,888	\$4,851	\$3,769	\$3,924	\$4,338	\$4,352	\$4,310	\$4,056
2014	\$3,833	\$4,063	\$5,039	\$3,974	\$4,013	\$4,459	\$4,059	\$4,437	\$4,014
2015	\$4,125	\$4,215	\$5,217	\$4,233	\$4,356	\$4,845	\$4,659	\$4,598	\$4,169
2016	\$4,368	\$4,367	\$5,548	\$4,697	\$4,645	\$5,231	\$4,539	\$4,723	\$4,568
2017	\$4,808	\$4,597	\$5,775	\$5,197	\$4,913	\$5,394	\$5,034	\$5,126	\$4,737
% Ch	37.6%	28.5%	24.5%	42.4%	30.8%	38.3%	23.8%	23.7%	31.6%
Large Employer Market									
2011	\$3,400	\$4,017	\$4,251	\$3,801	\$4,141	\$4,306	\$4,502	\$4,225	\$4,145
2012	\$3,517	\$4,180	\$4,089	\$4,028	\$4,131	\$4,314	\$4,619	\$4,298	\$4,100
2013	\$3,787	\$4,309	\$4,489	\$4,035	\$4,223	\$4,305	\$4,641	\$4,392	\$4,172
2014	\$3,914	\$4,498	\$4,602	\$4,135	\$4,495	\$4,512	\$5,056	\$4,693	\$4,553
2015	\$4,088	\$4,646	\$4,489	\$4,187	\$4,704	\$4,699	\$4,716	\$4,846	\$4,731
2016	\$4,152	\$4,816	\$4,954	\$3,462	\$4,816	\$4,383	\$5,061	\$4,972	\$4,756
2017	\$4,593	\$4,872	\$5,181	\$3,713	\$4,976	\$4,561	\$5,057	\$5,129	\$4,774
% Ch	35.1%	21.3%	21.9%	-2.3%	20.1%	5.9%	12.3%	21.4%	15.2%

Source: Calculated from insurers' financial annual statements.

**Total Health Care Spending in Missouri
(Billions of Dollars)**

Area	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
Hospitals	\$5,957	\$6,524	\$7,061	\$7,467	\$7,655	\$7,958	\$8,195	\$8,470	\$8,747	\$9,278	\$10,081	\$10,916
Physicians & Clinics	\$2,888	\$3,240	\$3,316	\$3,613	\$3,603	\$3,765	\$4,005	\$4,417	\$4,593	\$5,069	\$5,169	\$5,876
Other Professionals	\$265	\$310	\$301	\$346	\$423	\$469	\$535	\$571	\$577	\$666	\$681	\$744
Dental	\$531	\$589	\$613	\$665	\$715	\$758	\$807	\$882	\$928	\$994	\$1,117	\$1,203
Home Health	\$238	\$299	\$378	\$453	\$536	\$635	\$701	\$665	\$736	\$632	\$694	\$675
Nursing	\$1,168	\$1,226	\$1,295	\$1,339	\$1,507	\$1,668	\$1,850	\$1,941	\$1,944	\$2,029	\$2,138	\$2,179
Drugs & Non-Durables	\$1,337	\$1,391	\$1,436	\$1,501	\$1,639	\$1,745	\$1,934	\$2,231	\$2,739	\$3,163	\$3,618	\$4,107
Durables	\$190	\$196	\$210	\$236	\$247	\$276	\$307	\$336	\$358	\$386	\$393	\$425
Other Health	\$438	\$468	\$577	\$688	\$774	\$878	\$930	\$1,062	\$1,105	\$1,203	\$1,310	\$1,427
Total	\$13,012	\$14,242	\$15,186	\$16,307	\$17,099	\$18,154	\$19,263	\$20,574	\$21,727	\$23,420	\$25,201	\$27,551

	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Average Annual % Growth (1991-2014)
Hospitals	\$12,224	\$12,968	\$13,942	\$14,165	\$16,068	\$17,550	\$18,098	\$18,689	\$19,195	\$20,300	\$20,488	\$21,164	5.7%
Physicians & Clinics	\$6,044	\$6,310	\$6,150	\$6,398	\$7,074	\$7,354	\$7,617	\$8,012	\$8,801	\$9,115	\$9,266	\$9,346	5.2%
Other Professionals	\$802	\$868	\$948	\$997	\$1,095	\$1,170	\$1,188	\$1,232	\$1,283	\$1,332	\$1,360	\$1,380	7.4%
Dental	\$1,222	\$1,332	\$1,377	\$1,401	\$1,509	\$1,556	\$1,619	\$1,668	\$1,695	\$1,759	\$1,765	\$1,787	5.4%
Home Health	\$686	\$709	\$758	\$747	\$796	\$904	\$1,052	\$1,134	\$1,190	\$1,298	\$1,331	\$1,374	7.9%
Nursing	\$2,216	\$2,300	\$2,439	\$2,497	\$2,661	\$2,782	\$2,847	\$2,912	\$3,044	\$3,096	\$3,148	\$3,218	4.5%
Drugs & Non-Durables	\$4,598	\$4,892	\$5,187	\$5,650	\$5,815	\$5,953	\$6,207	\$6,452	\$6,795	\$6,913	\$6,921	\$7,717	7.9%
Durables	\$433	\$449	\$471	\$480	\$504	\$521	\$529	\$553	\$579	\$605	\$627	\$646	5.5%
Other Health	\$1,422	\$1,514	\$1,581	\$1,623	\$1,706	\$1,854	\$1,984	\$2,008	\$2,144	\$2,326	\$2,593	\$2,505	7.9%
Total	\$29,647	\$31,341	\$32,853	\$33,959	\$37,229	\$39,643	\$41,141	\$42,659	\$44,726	\$46,743	\$47,499	\$49,137	5.9%

Source: U.S. Census Bureau; and Centers for Medicare and Medicaid Services, Office of the Actuary, National Health Statistics Group. National Health Expenditure Data.

Total Health Care Spending Per Capita in Missouri

	<i>1991</i>	<i>1992</i>	<i>1993</i>	<i>1994</i>	<i>1995</i>	<i>1996</i>	<i>1997</i>	<i>1998</i>	<i>1999</i>	<i>2000</i>	<i>2001</i>	<i>2002</i>
Hospitals	\$1,152	\$1,251	\$1,340	\$1,402	\$1,423	\$1,465	\$1,495	\$1,534	\$1,573	\$1,655	\$1,787	\$1,924
Physicians & Clinics	\$559	\$621	\$629	\$679	\$670	\$693	\$731	\$800	\$826	\$904	\$916	\$1,035
Other Professionals	\$51	\$59	\$57	\$65	\$79	\$86	\$98	\$103	\$104	\$119	\$121	\$131
Dental	\$103	\$113	\$116	\$125	\$133	\$140	\$147	\$160	\$167	\$177	\$198	\$212
Home Health	\$46	\$57	\$72	\$85	\$100	\$117	\$128	\$120	\$132	\$113	\$123	\$119
Nursing	\$226	\$235	\$246	\$251	\$280	\$307	\$337	\$351	\$349	\$362	\$379	\$384
Drugs & Non-Durables	\$259	\$267	\$272	\$282	\$305	\$321	\$353	\$404	\$492	\$564	\$641	\$724
Durables	\$37	\$37	\$40	\$44	\$46	\$51	\$56	\$61	\$64	\$69	\$70	\$75
Other Health	\$85	\$90	\$109	\$129	\$144	\$162	\$170	\$192	\$199	\$215	\$232	\$251
Total	\$2,516	\$2,730	\$2,881	\$3,063	\$3,179	\$3,342	\$3,514	\$3,726	\$3,906	\$4,177	\$4,467	\$4,855

	<i>2003</i>	<i>2004</i>	<i>2005</i>	<i>2006</i>	<i>2007</i>	<i>2008</i>	<i>2009</i>	<i>2010</i>	<i>2011</i>	<i>2012</i>	<i>2013</i>	<i>2014</i>	<i>Average Annual % Growth (1991-2014)</i>
Hospitals	\$2,141	\$2,256	\$2,408	\$2,424	\$2,729	\$2,963	\$3,036	\$3,117	\$3,193	\$3,369	\$3,390	\$3,492	4.9%
Physicians & Clinics	\$1,059	\$1,098	\$1,062	\$1,095	\$1,201	\$1,241	\$1,278	\$1,336	\$1,464	\$1,513	\$1,533	\$1,542	4.5%
Other Professionals	\$140	\$151	\$164	\$171	\$186	\$197	\$199	\$205	\$213	\$221	\$225	\$228	6.7%
Dental	\$214	\$232	\$238	\$240	\$256	\$263	\$272	\$278	\$282	\$292	\$292	\$295	4.7%
Home Health	\$120	\$123	\$131	\$128	\$135	\$153	\$177	\$189	\$198	\$215	\$220	\$227	7.2%
Nursing	\$388	\$400	\$421	\$427	\$452	\$470	\$478	\$486	\$506	\$514	\$521	\$531	3.8%
Drugs & Non-Durables	\$805	\$851	\$896	\$967	\$988	\$1,005	\$1,041	\$1,076	\$1,130	\$1,147	\$1,145	\$1,273	7.2%
Durables	\$76	\$78	\$81	\$82	\$86	\$88	\$89	\$92	\$96	\$100	\$104	\$107	4.7%
Other Health	\$249	\$263	\$273	\$278	\$290	\$313	\$333	\$335	\$357	\$386	\$429	\$413	7.1%
Total	\$5,193	\$5,453	\$5,674	\$5,812	\$6,323	\$6,692	\$6,902	\$7,114	\$7,441	\$7,758	\$7,860	\$8,107	5.2%

Source: U.S. Census Bureau; and Centers for Medicare and Medicaid Services, Office of the Actuary, National Health Statistics Group. National Health Expenditure Data.

Total Health Care Spending Per Capita in Missouri
Real (Inflation-Adjusted) 2014 Dollars*

	<i>1991</i>	<i>1992</i>	<i>1993</i>	<i>1994</i>	<i>1995</i>	<i>1996</i>	<i>1997</i>	<i>1998</i>	<i>1999</i>	<i>2000</i>	<i>2001</i>	<i>2002</i>
Hospitals	\$1,920	\$2,045	\$2,146	\$2,185	\$2,158	\$2,157	\$2,153	\$2,186	\$2,198	\$2,235	\$2,352	\$2,506
Physicians & Clinics	\$932	\$1,015	\$1,007	\$1,058	\$1,016	\$1,020	\$1,053	\$1,140	\$1,154	\$1,221	\$1,206	\$1,348
Other Professionals	\$85	\$96	\$91	\$101	\$120	\$127	\$141	\$147	\$145	\$161	\$159	\$171
Dental	\$172	\$185	\$186	\$195	\$202	\$206	\$212	\$228	\$233	\$239	\$261	\$276
Home Health	\$77	\$93	\$115	\$132	\$152	\$172	\$184	\$171	\$184	\$153	\$162	\$155
Nursing	\$377	\$384	\$394	\$391	\$425	\$452	\$485	\$500	\$488	\$489	\$499	\$500
Drugs & Non-Durables	\$432	\$437	\$436	\$439	\$463	\$473	\$508	\$576	\$687	\$762	\$844	\$943
Durables	\$62	\$60	\$64	\$69	\$70	\$75	\$81	\$87	\$89	\$93	\$92	\$98
Other Health	\$142	\$147	\$175	\$201	\$218	\$238	\$245	\$274	\$278	\$290	\$305	\$327
Total	\$4,194	\$4,463	\$4,614	\$4,774	\$4,821	\$4,920	\$5,061	\$5,311	\$5,458	\$5,640	\$5,880	\$6,323

	<i>2003</i>	<i>2004</i>	<i>2005</i>	<i>2006</i>	<i>2007</i>	<i>2008</i>	<i>2009</i>	<i>2010</i>	<i>2011</i>	<i>2012</i>	<i>2013</i>	<i>2014</i>	<i>Average Annual % Growth (1991-2014)</i>
Hospitals	\$2,719	\$2,755	\$2,848	\$2,817	\$3,110	\$3,284	\$3,369	\$3,378	\$3,352	\$3,454	\$3,425	\$3,492	2.6%
Physicians & Clinics	\$1,345	\$1,341	\$1,256	\$1,272	\$1,369	\$1,375	\$1,418	\$1,448	\$1,537	\$1,551	\$1,549	\$1,542	2.2%
Other Professionals	\$178	\$184	\$194	\$199	\$212	\$218	\$221	\$222	\$224	\$227	\$227	\$228	4.4%
Dental	\$272	\$283	\$281	\$279	\$292	\$291	\$302	\$301	\$296	\$299	\$295	\$295	2.4%
Home Health	\$152	\$150	\$155	\$149	\$154	\$170	\$196	\$205	\$208	\$220	\$222	\$227	4.8%
Nursing	\$493	\$489	\$498	\$496	\$515	\$521	\$530	\$527	\$531	\$527	\$526	\$531	1.5%
Drugs & Non-Durables	\$1,022	\$1,039	\$1,060	\$1,124	\$1,126	\$1,114	\$1,155	\$1,166	\$1,186	\$1,176	\$1,157	\$1,273	4.8%
Durables	\$97	\$95	\$96	\$95	\$98	\$98	\$99	\$100	\$101	\$103	\$105	\$107	2.4%
Other Health	\$316	\$321	\$323	\$323	\$331	\$347	\$369	\$363	\$375	\$396	\$433	\$413	4.8%
Total	\$6,595	\$6,660	\$6,711	\$6,754	\$7,206	\$7,417	\$7,658	\$7,710	\$7,811	\$7,955	\$7,941	\$8,107	2.9%

*Adjustment via CPI – All Urban Consumers for St. Louis.

Consumer Price Indices for St. Louis and Kansas City*								
	Index (1984=100)				% Change for Prior Year			
Year	All Goods- STL	All Goods - KC	Medical Care - STL	Medical Care - KC	All Goods- STL	All Goods - KC	Medical Care - STL	Medical Care - KC
1990	128.1	126.0	159.0	156.8	5.2%	3.6%	9.2%	10.4%
1991	132.1	131.2	171.7	173.5	3.1%	4.1%	8.0%	10.7%
1992	134.7	134.3	181.0	183.8	2.0%	2.4%	5.4%	5.9%
1993	137.5	138.1	191.5	195.6	2.1%	2.8%	5.8%	6.4%
1994	141.3	141.3	201.7	202.9	2.8%	2.3%	5.3%	3.7%
1995	145.2	145.3	210.0	208.5	2.8%	2.8%	4.1%	2.8%
1996	149.6	151.6	218.4	212.2	3.0%	4.3%	4.0%	1.8%
1997	152.9	155.8	226.4	210.9	2.2%	2.8%	3.7%	-0.6%
1998	154.5	157.8	233.9	217.7	1.0%	1.3%	3.3%	3.2%
1999	157.6	160.1	245.7	229.1	2.0%	1.5%	5.0%	5.2%
2000	163.1	166.6	256.8	245.1	3.5%	4.1%	4.5%	7.0%
2001	167.3	172.2	268.2	254.5	2.6%	3.4%	4.4%	3.8%
2002	169.1	174.0	279.1	262.0	1.1%	1.0%	4.1%	2.9%
2003	173.4	177.0	293.3	271.0	2.5%	1.7%	5.1%	3.4%
2004	180.3	180.7	307.4	269.1	4.0%	2.1%	4.8%	-0.7%
2005	186.2	185.3	320.2	275.4	3.3%	2.5%	4.2%	2.3%
2006	189.5	190.1	336.3	296.8	1.8%	2.6%	5.0%	7.8%
2007	193.2	194.5	343.9	301.0	2.0%	2.3%	2.2%	1.4%
2008	198.7	201.2	345.4	296.4	2.8%	3.4%	0.4%	-1.5%
2009	198.5	201.0	360.9	302.6	-0.1%	-0.1%	4.5%	2.1%
2010	203.2	205.4	366.8	309.8	2.4%	2.2%	1.6%	2.4%
2011	209.8	213.5	373.9	320.7	3.2%	4.0%	1.9%	3.5%
2012	214.8	218.5	379.0	332.9	2.4%	2.3%	1.4%	3.8%
2013	218.0	221.6	382.9	339.8	1.5%	1.4%	1.0%	2.1%
2014	220.2	222.7	395.2	338.1	1.0%	0.5%	3.2%	-0.5%
2015	219.3	222.3	400.3	347.4	-0.4%	-0.2%	1.3%	2.7%
2016	221.1	224.1	420.8	361.3	0.8%	0.8%	5.1%	4.0%
2017	224.7	228.2	439.9	368.2	1.7%	1.9%	4.5%	1.9%
	Cumulative Change, 1990-2017				75.4%	81.1%	176.7%	134.8%

*The CPI is produced for major urban areas. Therefore, there is no "Missouri CPI."

Section III: The Commercial Market & the Federal Marketplace

According to insurers financial annual statements, 1,224,943 Missourians were insured in the commercial market as of December 31, 2017. The majority were insured in the large employer market consisting of employers with 50 or more employees. The remainder were split between small employers (226,117) and the individual market in which insureds purchase coverage on their own (279,292).

As of early 2018, 243,282 individuals were enrolled in the Federally Facilitated Marketplace (FFM). The large majority of these individuals received subsidies in the form of the advanced premium tax credit (APTC) or cost sharing reductions (CSR) which lower the amount of out-of-pocket expenses covered individuals pay. The average monthly premium in 2018 was \$646, but for individuals eligible for the APTC the average monthly cost fell to \$75.

Missouri Insureds at Year-End (Excluding Self-Insured Plans) Data from the Financial Annual Statement				
Year	Individual	Small Employer	Large Employer	Total
2010	249,200	379,767	702,218	1,333,195
2011	270,943	345,581	758,952	1,377,487
2012	257,871	328,839	737,673	1,326,395
2013	294,548	306,179	689,642	1,292,382
2014	344,137	254,285	628,141	1,228,577
2015	362,038	233,409	628,155	1,225,617
2016	347,295	226,117	698,054	1,273,482
2017	279,292	217,579	726,055	1,224,943

Source: Calculated from insurers' financial annual statements.

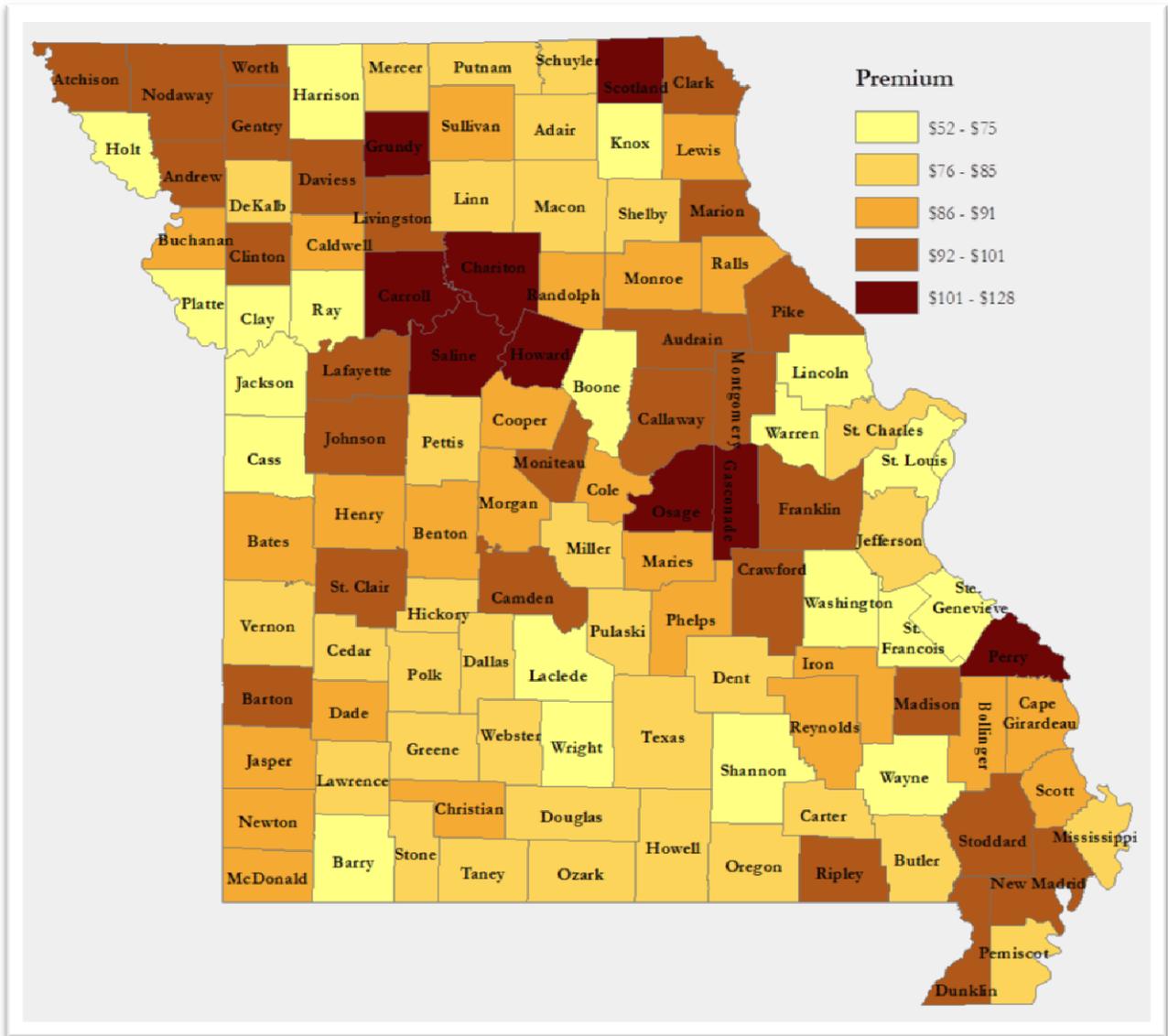
Missouri Enrollment in the Federal Marketplace, 2018

Year	Enrolled in the FFM*	With APTC	With CSR	Average Monthly Premium	Avg. Monthly Premium For those with APTC
2015	253,410	220,699	146,424		
2016	290,197	250,967	165,222		
2017	244,382	211,986	137,069	\$483	\$100
2018	243,382	203,348	135,905	\$646	\$75

Source: Centers for Medicare & Medicaid Services (CMS), *Enrollment Snapshot, various years*.

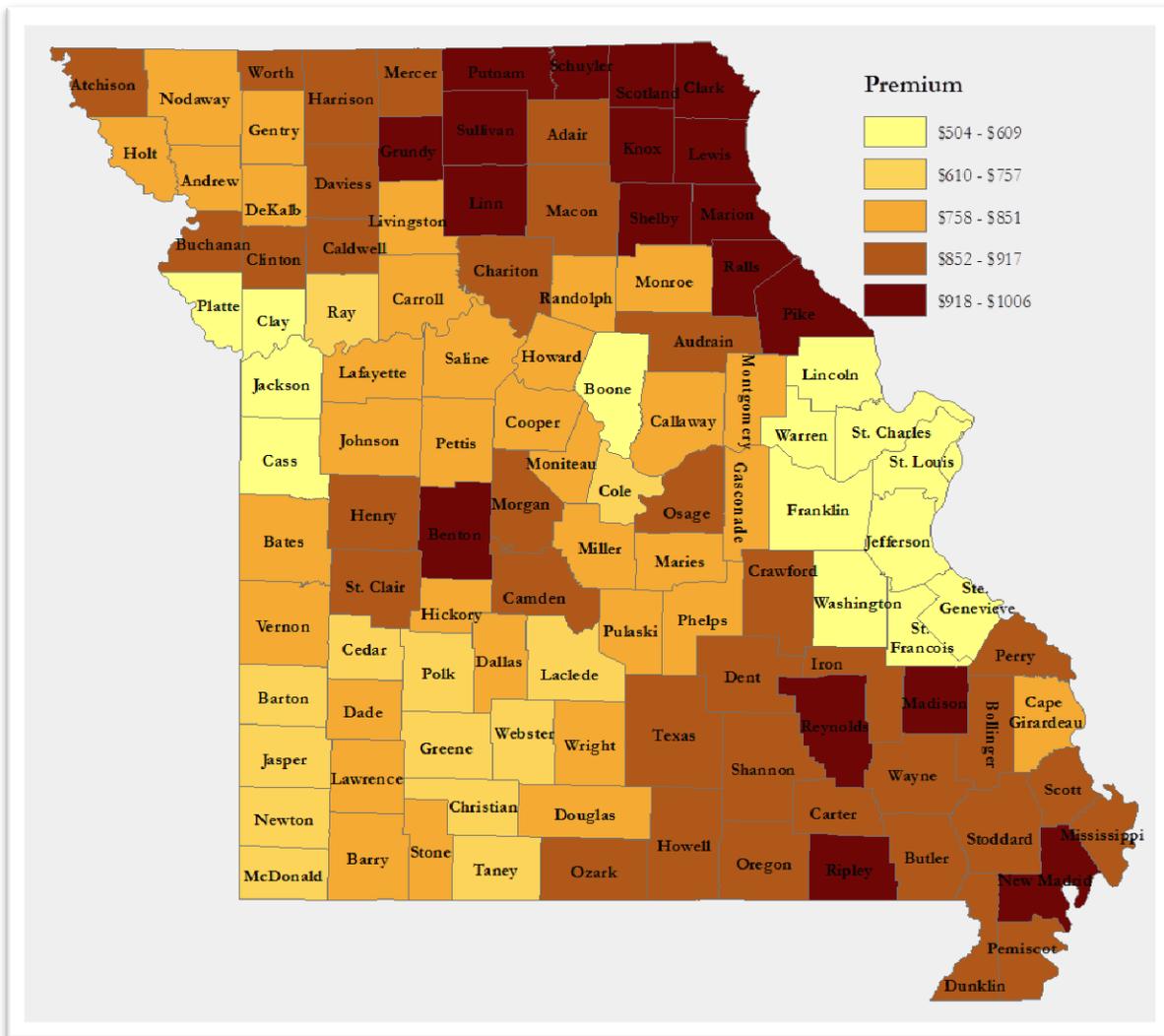
Average Monthly Premium on the Federal Exchange, 2018

Average Monthly Premium for those with APTC, 2018



Source: Centers for Medicare & Medicaid Services (CMS), Open Enrollment Period (OEP) County-Level Public Use File for 2018.

Average Monthly Premium Excluding APTC and CSR



Source: Centers for Medicare & Medicaid Services (CMS), Open Enrollment Period (OEP) County-Level Public Use File for 2018.

Section IV: Health Insurance Networks

Traditionally, health insurance was based on an “indemnity” or “fee-for-service” model, in which choice of medical provider and services were largely left to each individual insured. Rising health care costs prompted insurers to adopt other models, generally based upon a network of providers and possessing other cost-reducing features. Today, very few individuals are covered under traditional indemnity plans.

The various forms of networks are governed under Missouri statute. Beyond the more traditional Health Maintenance Organization (HMO) model, other network types include Preferred Provider Organizations (PPO), Point of Service (POS) and much more recently Exclusive Provider Organizations (EPO). These plans differ with respect to the availability of out-of-network benefits, whether they require a primary care physician that may act as a “gatekeeper” to seeing medical specialists, and the degree to which networks are regulated with respect to the kind and quantity of providers required to be in the network.

HMO: For HMOs, the sufficiency of the network of medical providers (or “network adequacy”) is regulated by the department. HMO provider networks must ensure that medical practitioners across a wide variety of specialties are reasonably accessible and within a specified proximity to most enrollees. Coverage may be available for providers outside of the network, though usually at considerably higher cost to the patient. HMOs will also typically require each insured to select a primary care physician (PCP) that directs the patient’s overall care. Historically, it was quite common for the PCP to serve as a “gatekeeper,” whereby patients seeking treatment from a medical specialist had to obtain a prior referral from the PCP. This is less common today. HMOs are far less prominent in the commercial market than their heyday in the 1990s, and commercial enrollment continued to rapidly decline in just the last five years. Today HMOs primarily serve Medicare and Medicaid enrollees.

PPO: PPOs also employ a network of providers, but also provide out-of-network benefits. Like HMOs, out-of-network benefits are obtained at a greater cost to the consumer. Unlike HMOs, PPOs have no network adequacy requirements mandated by statute.

EPO: This relatively new model of managed care was only recently mandated by statute in Missouri. Unlike other forms of managed care models, EPOs generally provide no coverage of out-of-network aside from emergency care and a few other mandated benefits. EPOs also have no mandated network adequacy requirements.

POS: These plans are very similar to HMOs, and like HMOs are governed by network adequacy requirements, and may employ a PCP who coordinates a patient’s overall care and whose referral may be required prior to seeing a medical specialist. Out-of-network benefits may entail significant out-of-pocket costs from the patient.

HMOs today comprise fewer than 10 percent of all markets – individual, small and large employer. By far the most dominant model of managed care is PPO arrangements. By premium volume, PPOs dominate, with over 95 percent of the individual and small employer markets, and 89 percent of the large group market. Traditional indemnity plans are a vanishingly small part of all markets.

HMO Market in Missouri									
Number of Insureds									
Year	Individual			Small Employer			Large Employer		
	HMO	Other	% HMO	HMO	Other	% HMO	HMO	Other	% HMO
2011	330	270,613	0.1%	30,969	314,612	9.0%	131,275	627,677	17.3%
2012	259	257,612	0.1%	25,013	303,826	7.6%	103,968	633,705	14.1%
2013	193	294,355	0.1%	18,715	287,464	6.1%	78,863	610,779	11.4%
2014	174	343,963	0.1%	11,995	242,290	4.7%	48,587	579,554	7.7%
2015	104	361,934	0.0%	10,334	223,075	4.4%	41,385	586,770	6.6%
2016	55	347,240	0.0%	10,105	216,012	4.5%	66,054	632,000	9.5%
2017	51	279,241	0.0%	9,617	207,962	4.4%	52,299	673,756	7.2%

Year	HMO Premium	POS Premium	Indemnity Premium	PPO Premium	EPO Premium	Total Premium
Individual Coverage						
2011	\$2,853,888	\$13,385,978	\$1,017,253	\$473,312,832		\$490,569,950
2012	\$2,278,160	\$3,451,690	\$677,369	\$505,447,647		\$511,854,866
2013	\$1,898,741	\$11,452,615	\$559,836	\$526,776,576		\$540,687,768
2014	\$1,167,498	\$6,766,951	\$116,004	\$997,095,693		\$1,005,146,145
2015	\$994,134	\$17,317	\$88,382	\$1,351,643,965	\$19,683,201	\$1,372,426,999
2016	\$570,616	\$19,999	\$74,286	\$1,586,515,323	\$22,359,406	\$1,609,539,630
Small Employer						
2011	\$36,392,033	\$146,499,807		\$1,109,650,502		\$1,292,542,341
2012	\$28,986,937	\$111,864,879		\$1,181,175,839		\$1,322,027,655
2013	\$22,780,594	\$98,832,517		\$1,204,710,305		\$1,326,323,415
2014	\$17,606,287	\$69,519,886		\$1,118,602,636		\$1,205,728,809
2015	\$4,264,150	\$55,674,149		\$1,103,175,498		\$1,163,113,797
2016	\$5,705,014	\$52,959,825		\$1,143,945,827		\$1,202,610,666
Large Employer						
2011	\$455,195,375	\$186,423,785	\$727,693	\$2,203,683,111		\$2,846,029,964
2012	\$402,229,840	\$157,374,340	\$3,960,515	\$2,216,065,499		\$2,779,630,193
2013	\$307,792,919	\$127,624,656	\$5,238,636	\$2,194,064,232		\$2,634,720,443
2014	\$186,131,519	\$96,926,952		\$2,161,049,232		\$2,444,107,702
2015	\$159,170,785	\$77,698,543		\$2,228,411,072		\$2,465,280,401
2016	\$198,725,994	\$72,413,634	\$226,541	\$2,283,623,502		\$2,554,989,671

Source: Missouri Department of Insurance, Financial Institutions & Professional Registration, special data call of insurers. Totals will vary slightly from totals presented elsewhere, given the specific nature of the data collected.

The HMO market have moved out of the commercial market and significantly expanded enrollment from both the Medicare and Medicaid programs. While commercial membership declined by more than one-fourth, public program membership expanded each year. Medicaid enrollment increased by nearly 50 percent between 2016 and 2017.

HMO – Missouri Year-End Total Membership By Market									
	2013	2014	% Change	2015	% Change	2016	% Change	2017	% Change
Commercial	107,571	91,624	-14.8%	65,905	-28.1%	89,752	36.2%	78,493	-12.5%
Medicare	170,888	196,257	14.8%	218,550	11.4%	228,730	4.7%	242,029	5.8%
Medicaid	396,443	382,363	-3.6%	457,115	19.6%	491,319	7.5%	700,798	42.6%

Section V: Market Competitiveness

Missouri health insurance market for comprehensive or ACA compliant coverage is highly concentrated compared to other lines of insurance. Within each market – individual, small and large employer – the top four insurers control about 90 percent of the market based on premium. A commonly used measure of market concentration is the Herfindahl-Hirschman Index (HHI). The HHI is calculated as the sum of the square market shares of all groups. This index generally ranges from 0, representing a highly competitive and fragmented market, to 10,000, representing a line of business dominated by a single firm. While the index values have no intrinsic meaning, the anti-Trust Division of the Department of Justice provides one commonly used guideline:

- A. Below 1,000: Unconcentrated or competitive
- B. 1,000 to 1,800: Moderately concentrated
- C. Over 1,800: Highly concentrated

Each of Missouri’s commercial health insurance markets is considered “highly concentrated” by this measure. In addition, the statewide concentration measures may understate the more significant lack of competition in areas of the state, since not all insurers operate statewide. Other lines of insurance are provided for comparison.

Market Concentration Indices, 2017				
Line of Business	Insurer Groups w > \$100k Premium	HHI	Top 4 Market Share	Top 8 Market Share
Health Insurance (Major Medical Policies Only)				
Individual (including Association)	9	2,145	89.4%	100%
Small Employer	8	2,473	89.5%	100%
Large Employer	10	2,441	93.6%	99.9%
P&C Lines				
Private Auto	67	1,065	52.8%	74.3%
Homeowners	52	1,175	58.1%	76.2%
Commercial Auto	90	355	29.1%	44.3%
Work Comp	85	837	44.8%	59.7%
Commercial Multi-Peril	79	411	29.8%	48.3%

Individual Comprehensive Health Insurance, Missouri								
By Insurer Group or Holding Company								
Insurer Group (or company if not part of a group)	Premium, 2014	Mkt. Shr, 2014	Premium, 2015	Mkt. Sh., 2015	Premium, 2016	Mkt. Sh. 2016	Premium, 2017	Mkt. Sh. 2017
Anthem Inc Group	\$351,279,996	33.0%	\$323,680,358	23.1%	\$415,571,308	25.6%	\$775,007,960	48.3%
Cigna Health Group	\$564,138	0.1%	\$25,951,762	1.9%	\$74,751,278	4.6%	\$279,960,749	17.4%
BCBS Of Kc Group	\$169,175,445	15.9%	\$216,003,595	15.4%	\$269,557,147	16.6%	\$251,178,297	15.7%
Aetna Group	\$349,451,638	32.8%	\$518,788,447	37.0%	\$472,448,593	29.1%	\$107,802,104	6.7%
Humana Group	\$8,708,290	0.8%	\$27,118,425	1.9%	\$64,724,603	4.0%	\$86,585,057	5.4%
UnitedHealth Group	\$110,936,884	10.4%	\$222,167,282	15.9%	\$294,706,588	18.1%	\$70,185,020	4.4%
Cox Ins Group	\$19,336,149	1.8%	\$26,708,066	1.9%	\$32,195,573	2.0%	\$33,212,361	2.1%
American Natl Fin Group	\$488,631	0.0%	\$359,971	0.0%	\$307,672	0.0%	\$333,384	0.0%
Westbridge Capital Group	\$236,295	0.0%	\$162,876	0.0%	\$145,614	0.0%	\$151,328	0.0%
Guardian Life Group	\$15,387	0.0%	\$14,194	0.0%	\$2,874	0.0%	\$3,078	0.0%
CNA Ins Group	\$1,456	0.0%	\$1,996	0.0%	\$1,641	0.0%	\$1,999	0.0%
Knights Of Columbus	\$5,322	0.0%	\$1,774	0.0%	\$1,774	0.0%	\$1,774	0.0%
American Intl Group	\$3,229	0.0%	\$202	0.0%	\$29,692	0.0%	\$650	0.0%
Assurity Life Insurance Co	\$2,079	0.0%	\$2,079	0.0%	\$2,079	0.0%	\$520	0.0%
Groups that left the market after 2014								
Assurant Inc Group	\$50,549,623	4.7%	\$39,490,993	2.8%				
Healthmarkets Group	\$2,414,508	0.2%	\$274,547	0.0%				
State Farm Group	\$542,157	0.1%	\$402,278	0.0%	\$71,424	0.0%		
J & P Holdings Grp	\$235,998	0.0%						
Trustmark Ins Co Grp	\$49,031	0.0%						
Shelter Ins Group	\$22,944	0.0%	\$21,435	0.0%	\$19,091	0.0%		
Centene Corp Group	\$22,671	0.0%	\$7,499	0.0%	\$72,469	0.0%		
New Era Life Group	\$12,898	0.0%	\$13,611	0.0%	\$7,021	0.0%		

Individual Comprehensive Health Insurance, Missouri								
By Insurer Group or Holding Company								
Insurer Group (or company if not part of a group)	Premium, 2014	Mkt. Shr, 2014	Premium, 2015	Mkt. Sh., 2015	Premium, 2016	Mkt. Sh. 2016	Premium, 2017	Mkt. Sh. 2017
Harris Ins Holdings Grp	\$8,978	0.0%						
Union Labor Grp	\$3,353	0.0%						
Amtrust Grp	\$2,775	0.0%						
ECG Grp	\$769	0.0%						
Primerica Grp	\$65	0.0%						
Total	\$1,064,070,709	100%	\$1,401,171,390	100%	\$1,624,616,441	100%	\$1,604,424,281	100%

Small Employer Comprehensive Health Insurance, Missouri								
By Group								
Insurer Group (or company if not in a group)	Premium, 2014	Mkt. Sh, 2014	Premium, 2015	Mkt. Sh. 2015	Premium, 2016	Mkt. Sh., 2016	Premium, 2017	Mkt. Sh., 2017
Anthem Inc Group	\$508,450,765	43.20%	\$451,269,646	39.90%	\$452,773,134	38.00%	\$437,932,520	36.5%
UnitedHealth Group	\$209,853,296	17.80%	\$249,186,265	22.00%	\$294,775,772	24.80%	\$347,149,464	29.0%
BCBS Of Kc Group	\$185,730,403	15.80%	\$169,118,300	14.90%	\$187,724,112	15.80%	\$172,971,272	14.4%
Aetna Group	\$164,621,139	14.00%	\$138,623,659	12.30%	\$129,862,444	10.90%	\$101,398,195	8.5%
Humana Group	\$58,051,939	4.90%	\$68,323,464	6.00%	\$67,048,950	5.60%	\$73,944,122	6.2%
Federated Mutual Group	\$29,039,312	2.50%	\$38,359,491	3.40%	\$43,668,411	3.70%	\$38,799,292	3.2%
Cox Ins Group	\$8,436,344	0.70%	\$11,621,537	1.00%	\$14,517,667	1.20%	\$25,924,183	2.2%
Shelter Ins Group	\$147,504	0.00%	\$137,951	0.00%	\$178,006	0.00%	\$189,949	0.0%
Insurers that have left the small group market								
Assurant Inc Group	\$7,417,760	0.60%	\$4,897,961	0.40%				
Geneve Holdings Inc Group	\$2,244,442	0.20%	\$6,393	0.00%	\$1,616	0.00%		
Trustmark Mutual Holding Group	\$1,764,656	0.10%	\$3	0.00%				
Munich Re Group	\$1,207,878	0.10%	\$5,155	0.00%				
BCBS Of SC Group	\$39,867	0.00%	\$15,231	0.00%				
Best Life And Health Ins Co	\$2,002	0.00%						
Total	\$1,177,007,307	100%	\$1,131,565,056	100%	\$1,190,550,112	100%	\$1,198,308,997	100%

Large Employer Comprehensive Health Insurance, Missouri By Group								
Insurer Group (or company if not in a group)	Premium, 2014	Mkt. Sh, 2014	Premium, 2015	Mkt. Sh. 2015	Premium, 2016	Mkt. Sh., 2016	Premium, 2017	Mkt. Sh., 2017
Anthem Inc Group	\$988,851,120	33.90%	\$1,002,243,545	34.00%	\$1,043,909,669	34.20%	\$1,392,721,505	41.5%
BCBS Of KC Group	\$585,061,816	20.10%	\$642,669,218	21.80%	\$753,921,551	24.70%	\$833,090,339	24.8%
UnitedHealth Group	\$667,024,749	22.90%	\$723,309,993	24.50%	\$671,627,320	22.00%	\$634,990,084	18.9%
Aetna Group	\$503,063,934	17.30%	\$417,562,782	14.20%	\$384,827,381	12.60%	\$276,020,372	8.2%
Cigna Health Group	\$45,126,117	1.50%	\$45,000,275	1.50%	\$74,100,757	2.40%	\$101,226,657	3.0%
Cox Ins Group	\$88,928,691	3.00%	\$85,707,153	2.90%	\$86,852,771	2.80%	\$83,835,205	2.5%
Humana Group	\$22,830,344	0.80%	\$25,251,321	0.90%	\$27,629,203	0.90%	\$30,277,051	0.9%
Federated Mutual Group	\$4,055,618	0.10%	\$3,864,184	0.10%	\$4,264,322	0.10%	\$2,705,626	0.1%
Shelter Ins Group	\$2,439,147	0.10%	\$2,480,668	0.10%	\$2,606,557	0.10%	\$2,698,977	0.1%
BCS Ins Group	\$6,073,603	0.20%	\$1,921,910	0.10%	\$31,046	0.00%	\$11,404	0.0%
Insurers that have left the large employer market								
Trustmark Ins Co Grp	\$1,252,709	0.00%						
Assurant Inc Group	\$394,136	0.00%	\$127,021	0.00%				
Geneve Holdings Group	\$356,246	0.00%	\$673,673	0.00%	\$140,440	0.00%		
American Intl Group	\$280,313	0.00%	\$67,401	0.00%				
Munich Re Grp	\$29,620	0.00%						
BCBS Of SC Group			\$90,792	0.00%				
Total	\$2,915,768,163	100%	\$2,950,969,936	100%	\$3,049,911,017	100%	\$3,357,577,220	100%

Missouri Market Share by Company, 2017

		Individual		Small Employer		Large Employer		Total	
Code	Name	Premium Written	Mkt. Share						
80985	4 Ever Life Insurance Company	\$0	0.0%	\$0	0.0%	\$11,404	0.0%	\$11,404	0.0%
95109	Aetna Health Inc	\$0	0.0%	\$28,777	0.0%	\$24,826,080	0.7%	\$24,854,857	0.4%
72052	Aetna Health Insurance Company	\$0	0.0%	-\$238	0.0%	\$238	0.0%	\$0	0.0%
60054	Aetna Life Insurance Company	\$4,189,399	0.3%	\$30,451,163	2.5%	\$228,280,522	6.8%	\$262,921,084	4.3%
82406	All Savers Insurance Company	\$8,160,901	0.5%	\$0	0.0%	\$0	0.0%	\$8,160,901	0.1%
60488	American General Life Insurance Co	\$650	0.0%	\$0	0.0%	\$0	0.0%	\$650	0.0%
60739	American National Insurance Company	\$7,500	0.0%	\$0	0.0%	\$0	0.0%	\$7,500	0.0%
71773	American National Life Ins Co Of TN	\$318,522	0.0%	\$0	0.0%	\$0	0.0%	\$318,522	0.0%
71439	Assurity Life Insurance Company	\$520	0.0%	\$0	0.0%	\$0	0.0%	\$520	0.0%
47171	Blue Cross And Blue Shield Of KC	\$251,166,521	15.7%	\$172,660,222	14.4%	\$671,829,281	20.0%	\$1,095,656,024	17.8%
67369	Cigna Health And Life Insurance Co	\$279,956,941	17.4%	\$0	0.0%	\$95,532,534	2.8%	\$375,489,475	6.1%
95635	Cigna Healthcare Of St Louis Inc	\$3,808	0.0%	\$0	0.0%	\$5,694,123	0.2%	\$5,697,931	0.1%
20443	Continental Casualty Company	\$1,999	0.0%	\$0	0.0%	\$0	0.0%	\$1,999	0.0%
81973	Coventry Health And Life Insurance Co	\$103,612,190	6.5%	\$70,918,493	5.9%	\$22,925,671	0.7%	\$197,456,354	3.2%
96377	Coventry Health Care Of Missouri Inc	\$515	0.0%	\$0	0.0%	-\$12,139	0.0%	-\$11,624	0.0%
60040	Cox Health Systems Insurance Company	\$33,212,361	2.1%	\$25,924,183	2.2%	\$83,835,205	2.5%	\$142,971,749	2.3%
13935	Federated Mutual Insurance Company	\$0	0.0%	\$38,799,292	3.2%	\$2,705,626	0.1%	\$41,504,918	0.7%
62324	Freedom Life Ins Company Of America	\$138,051	0.0%	\$0	0.0%	\$0	0.0%	\$138,051	0.0%
62286	Golden Rule Insurance Company	\$60,001,981	3.7%	\$0	0.0%	\$0	0.0%	\$60,001,981	1.0%
95315	Good Health HMO Inc	\$11,776	0.0%	\$311,050	0.0%	\$161,261,058	4.8%	\$161,583,884	2.6%
64246	Guardian Life Insurance Co Of America	\$3,078	0.0%	\$0	0.0%	\$0	0.0%	\$3,078	0.0%
78972	Healthy Alliance Life Insurance Company	\$774,484,323	48.3%	\$393,864,160	32.9%	\$1,323,985,091	39.4%	\$2,492,333,574	40.5%
95358	HMO Missouri Inc	\$523,637	0.0%	\$44,068,360	3.7%	\$68,736,414	2.0%	\$113,328,411	1.8%
95885	Humana Health Plan Inc	\$0	0.0%	\$95,516	0.0%	\$907,807	0.0%	\$1,003,323	0.0%
73288	Humana Insurance Company	\$86,537,752	5.4%	\$73,848,606	6.2%	\$29,369,244	0.9%	\$189,755,602	3.1%
65110	Kanawha Insurance Company	\$47,305	0.0%	\$0	0.0%	\$0	0.0%	\$47,305	0.0%
58033	Knights Of Columbus	\$1,774	0.0%	\$0	0.0%	\$0	0.0%	\$1,774	0.0%
98205	National Foundation Life Insurance Co	\$13,277	0.0%	\$0	0.0%	\$0	0.0%	\$13,277	0.0%

Missouri Market Share by Company, 2017									
		Individual		Small Employer		Large Employer		Total	
Code	Name	Premium Written	Mkt. Share						
65757	Shelter Life Insurance Company	\$0	0.0%	\$189,949	0.0%	\$2,698,977	0.1%	\$2,888,926	0.0%
86355	Standard Life And Accident Insurance Co	\$7,362	0.0%	\$0	0.0%	\$0	0.0%	\$7,362	0.0%
79413	UnitedHealthcare Insurance Company	\$2,004,280	0.1%	\$347,149,464	29.0%	\$634,775,086	18.9%	\$983,928,830	16.0%
96385	UnitedHealthcare Of The Midwest Inc	\$17,858	0.0%	\$0	0.0%	\$214,998	0.0%	\$232,856	0.0%
Total		\$1,604,424,281	100.0%	\$1,198,308,997	100.0%	\$3,357,577,220	100.0%	\$6,160,310,498	100.0%

Other Health Products

In addition to comprehensive health plans (i.e. ACA compliant plans), there is a sizable market for products that offer ancillary or more limited coverages. These products range from stand-alone dental or vision plans, Medicare supplement and long term care coverage, or policies that cover only specific conditions or causes of injury, such as cancer only policies or accident only policies. All products combined exceeded \$15.5 billion in Missouri premium in 2017.

Missouri A&H Premium by Line, 2017

Line	Earned Premium
Comprehensive	
Individual	\$1,598,965,614
Small Employer	\$1,198,449,174
Large Employer	\$3,358,553,735
Other Commercial A&H	
Individual	
Stop Loss	\$4,524,823
Medicare Supplement	\$545,241,327
Long Term Care	\$211,846,907
Specified Disease	\$90,168,382
Accident Only	\$60,538,383
Disability Income	\$108,945,005
Dental	\$34,784,887
Limited Benefit	\$81,655,719
Short Term Credit Disability	\$1,521,653
Long Term Credit Disability	\$14,223
Group	
Credit Unemployment	\$2,395
Stop Loss	\$405,168,784
Medicare Supplement	\$217,788,770
Long Term Care	\$35,539,742
Specified Disease	\$31,822,360
Accident Only	\$105,209,625
Disability Income	\$313,941,460
Dental	\$244,314,159
Prepaid Dental Plans	\$189,450,467
Limited Benefit	\$256,141,939
Short Term Credit Disability	\$11,027,152
Long Term Credit Disability	\$328,912
Insurers Participating in Public Programs	
Medicare	\$4,474,513,101
Medicaid	\$1,956,841,826
Total	\$15,537,300,524

Section VI: Rebates & Profitability

The Affordable Care Act established a minimum medical loss ratio (MLR) requirement for ACA plans. Under the MLR provision, individual and small employer coverage must spend at least 80 percent of premium dollars on claims plus quality of care efforts. For large employers, the MLR is 85 percent. Insurers that fail to achieve MLR requirements must rebate the difference between the requirement and actual loss ratios to consumers. Since 2012, Missouri residents and businesses have received \$147.7 million in the form of rebates on their premium. Particularly for the small employer market, Missouri has ranked in the top 4 states in every year as measured by rebate per insured, and ranked #1 in two of those years.

Additional revenue and expense items are detailed in the following tables.

Medical Loss Ratio Rebate in Missouri						
State Rank of Rebate per Enrollee (\$ Rebate / # of Insureds) (High to Low)						
Year	Total Rebate	Ind.	Small Employer	Large Employer	All Comp. Plans	Rank by Total Rebate Dollar Amount
2012	\$60,664,564	7	1	19	2	6
2013	\$19,186,415	18	4	7	11	7
2014	\$14,609,316	19	1	33	11	4
2015	\$13,598,380	38	2	27	12	11
2016	\$20,912,407	9	3	21	8	6
2017	\$13,767,411	18	3	31	10	10
Total	\$142,738,493					

Source: US Department of Health & Human Services MLR data; ranks calculated by DIFP.

Missouri Rebates in 2017 (From 2016 Insurance Experience)					
Code	Company	Individual	Small Group	Large Group	Total
78972	Healthy Alliance Life Insurance Company	\$361,316	\$6,134,494	\$0	\$6,495,810
95358	HMO Missouri, Inc.	\$0	\$4,193,211	\$0	\$4,193,211
68381	Reliance Standard Life Insurance Company	\$0	\$0	\$155,677	\$155,677
70106	The United States Life Ins. Co. in the City of NY	\$18,911	\$0	\$0	\$18,911
79413	UnitedHealthcare Insurance Company	\$0	\$2,903,802	\$0	\$2,903,802

Source: US Department of Health & Human Services MLR data

**Supplemental Health Care Exhibit, Part 1
(Major Medical Insurers Only)**

Line	Major Medical Policies			All Other A&H	Income from Self- Insured Plans	Total
	Individual	Small Employer	Large Employer			
Premiums						
Premiums earned	\$1,598,965,614	\$1,198,449,174	\$3,358,553,735	\$6,202,469,340	.	\$12,358,437,869
Other adjustments due to MLR calculations	\$1,170,243	\$16,092	\$920,013	\$3,227,666	.	\$5,334,013
Risk revenue	\$0	\$0	\$0	\$2,596,850	.	\$2,596,850
Net adjusted premiums earned after reinsurance (1.8 + 1.9 + 1.10 + 1.11)	\$1,447,244,937	\$1,116,380,710	\$3,109,411,422	\$5,908,215,616	.	\$11,555,601,904
Federal high risk pools (premium)	\$0	\$0	\$0	\$0	.	\$0
State high risk pools	-\$102,857	-\$298,162	-\$899,422	-\$254,284	.	-\$1,554,726
Premiums plus high risk pools (1.1+1.2+1.3)	\$1,598,862,758	\$1,198,151,011	\$3,357,654,313	\$6,202,215,056	.	\$12,356,883,143
Federal taxes and assessments	\$111,474,295	\$54,523,234	\$33,447,015	\$155,929,080	\$23,650,199	\$379,023,825
State premium and taxes	\$27,239,274	\$7,060,050	\$15,964,613	\$26,338,352	\$946,612	\$77,548,902
Community benefit expenditures	\$2,851,484	\$1,291,727	\$574,405	\$22,893,483	\$0	\$27,611,099
Regulatory authority licenses and fees	\$12,674,284	\$188,450	\$822,933	\$1,385,090	\$1,053,971	\$16,124,729
Adjusted premiums earned (1.4 - 1.5 - 1.6 - 1.7)	\$1,447,474,903	\$1,136,379,278	\$3,307,419,752	\$6,018,562,536	.	\$11,884,185,687
Net reinsurance premiums earned	-\$1,400,207	-\$20,014,658	-\$198,928,345	-\$116,171,436	.	-\$336,514,648
Claim Expenses						
Incurred claims excluding drugs	\$873,217,571	\$711,156,453	\$2,465,611,934	\$4,431,928,562	.	\$8,481,914,523
Prescription drugs	\$299,478,051	\$234,140,490	\$582,821,368	\$816,379,202	.	\$1,932,819,111
Pharmaceutical rebates	\$43,675,007	\$44,627,259	\$116,113,298	\$412,450,656	.	\$616,866,219
State stop loss, market stabilization and claim/census based assessments	\$11,274	\$123,076	\$173,436	\$9,314	.	\$317,100
Incurred medical incentive pools and bonuses	-\$5,601,232	\$3,978,946	\$7,141,222	\$111,103,364	.	\$116,622,301
Deductible fraud and abuse detection/recovery expenses	\$25,377	\$173,742	\$109,826	\$213,054	\$0	\$521,996
Total incurred claims (2.1 + 2.2 + 2.3 + 3)	\$1,123,419,335	\$904,648,633	\$2,939,461,229	\$4,946,960,470	.	\$9,914,489,667
Net assumed less ceded reinsurance claims incurred	-\$19,665,951	-\$12,714,061	-\$155,648,583	-\$83,385,028	.	-\$271,413,619
Other loss adjustments due to MLR calculations	-\$5,783,920	-\$5,825,929	\$717,125	-\$8,128,608	.	-\$19,021,332

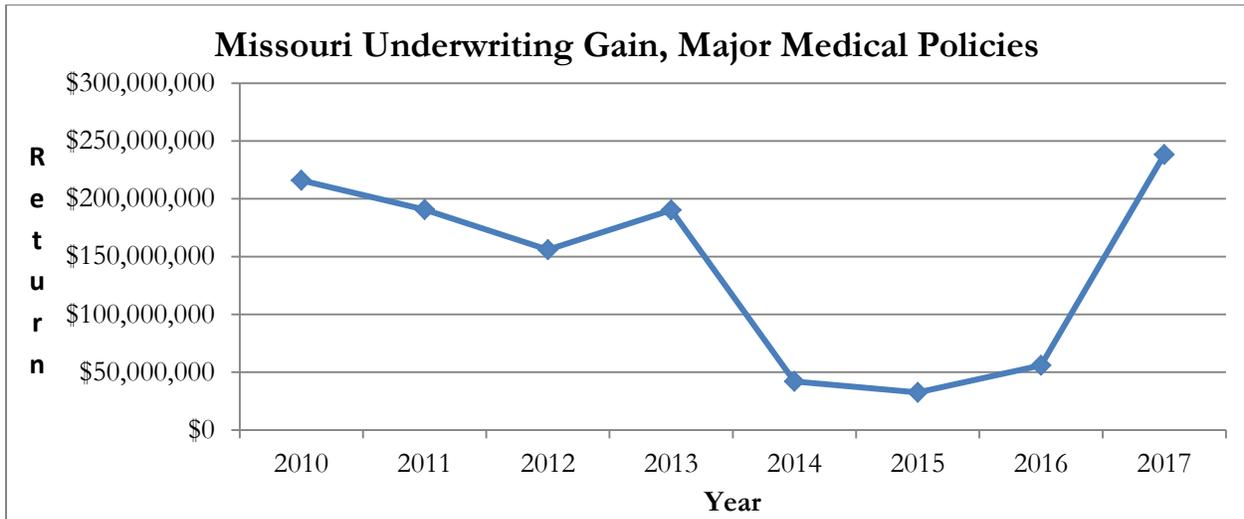
Supplemental Health Care Exhibit, Part 1 (Major Medical Insurers Only)						
Line	Major Medical Policies			All Other A&H	Income from Self- Insured Plans	Total
	Individual	Small Employer	Large Employer			
Rebates paid	\$361,316	\$13,231,507	\$20,039	\$452,361	.	\$14,065,223
Estimated rebates unpaid prior year	\$398	\$11,229,163	\$1,471,342	\$16,256,128	.	\$28,957,031
Estimated rebates unpaid current year	\$11,890,295	\$18,461,081	\$740,197	\$25,188,924	.	\$56,280,498
Fee for service and co-pay revenue	\$0	\$0	\$0	\$0	.	\$0
Net incurred claims after reinsurance (5.0 +5.1 +5.2 + 5.3 – 5.4 +5.5 – 5.6)	\$1,110,220,679	\$906,572,071	\$2,783,818,667	\$4,864,831,993	.	\$9,665,443,405
Claims Adjustment and Related Expenses						
Health care quality expenses incurred	\$3,193,050	\$3,567,901	\$10,292,717	\$39,103,969	\$9,258,402	\$65,416,037
Costs to prevent hospital readmissions	\$1,131,790	\$1,342,605	\$3,208,477	\$12,645,153	\$3,328,995	\$21,657,022
Improve patients safety and reduce medical errors	\$1,205,427	\$1,650,881	\$4,172,032	\$8,584,124	\$3,209,056	\$18,821,518
Wellness activities	\$3,459,325	\$2,963,194	\$5,314,156	\$9,129,169	\$2,088,843	\$22,954,688
Health IT expenses	\$3,190,574	\$2,173,915	\$8,874,196	\$10,274,167	\$6,514,835	\$31,027,685
Total health care quality expenses	\$12,180,166	\$11,698,494	\$31,861,579	\$79,736,583	\$24,400,129	\$159,876,951
Preliminary MLR (4 + 5.0 + 6.6) / 1.8	-\$30	-\$6	-\$88	\$40	.	.
Other cost containment expenses excluded from line 6.6	\$16,433,695	\$11,246,740	\$28,759,581	\$50,881,750	\$34,058,854	\$141,380,621
All other claims adjustment expenses	\$19,044,631	\$15,826,755	\$43,934,174	\$60,935,004	\$40,825,743	\$180,566,307
Total claims adjustment expense (8.1 + 8.2)	\$35,478,325	\$27,073,494	\$72,693,753	\$111,816,753	\$74,884,597	\$321,946,926
Claims adjustment expense ratio	\$3	\$0	\$4	\$5	.	.
General and Administrative Expenses						
Direct sales salaries and benefits	\$11,629,065	\$5,591,167	\$14,979,338	\$30,107,678	\$11,412,794	\$73,720,042
Agents and broker fees & commissions	\$21,757,409	\$44,989,445	\$56,137,310	\$132,905,594	\$6,504,857	\$262,294,614
Other taxes	\$1,811,415	\$466,192	\$643,710	\$11,411,501	\$3,833,571	\$18,166,388
Other general and administrative expenses	\$97,120,270	\$52,133,177	\$135,916,916	\$398,903,736	\$149,617,484	\$833,691,588
Community benefit expenditures	\$3,467,907	\$1,280,537	\$551,304	\$22,906,437	\$310,743	\$28,516,928
Total general & administrative expenses	\$132,318,159	\$103,179,980	\$207,677,276	\$573,328,507	\$171,368,706	\$1,187,872,627

Supplemental Health Care Exhibit, Part 1 (Major Medical Insurers Only)						
Line	Major Medical Policies			All Other A&H	Income from Self- Insured Plans	Total
	Individual	Small Employer	Large Employer			
Net Gain						
Underwriting gain (1.12 - 5.7 - 6.6 - 8.3 - 10.5)	\$157,047,608	\$67,856,671	\$13,360,146	\$278,501,781	.	\$220,461,992
Income from fees of uninsured plans	\$336,722,475	\$336,722,475
Net investment & other gain	\$139,705,018
Federal income taxes (excluding line 1.5)	\$22,657,249
Net gain or loss (11 + 12 + 13 - 14)	\$674,232,238

Insurers offering major medical coverage experienced a loss from their core insurance operations in five of the last eight years in the individual market.⁵ However, the individual market returned strong positive returns in 2017. The small and large employer markets have experienced positive returns throughout the period between 2010 and 2017.

Missouri Underwriting Gain on Major Medical Policies*				
Year	Individual	Small Employer	Large Employer	Total
2010	\$30,521,041	\$123,087,071	\$62,393,842	\$216,001,954
2011	-\$6,037,438	\$85,975,741	\$110,632,994	\$190,571,297
2012	-\$9,546,114	\$88,446,474	\$77,005,309	\$155,905,669
2013	\$1,952,451	\$88,267,940	\$99,989,320	\$190,209,711
2014	-\$54,065,942	\$44,575,314	\$51,420,337	\$41,929,709
2015	-\$45,877,688	\$48,891,316	\$29,486,564	\$32,500,193
2016	-\$33,412,393	\$41,183,881	\$48,064,841	\$55,836,329
2017	\$157,047,608	\$67,856,671	\$13,360,146	\$238,264,425

*Excludes taxes, investment income and other revenue such as income from administering self-insured plans.
Source: Insurers' annual financial statements, Supplemental Health Care Exhibit, Part 1, line 11.

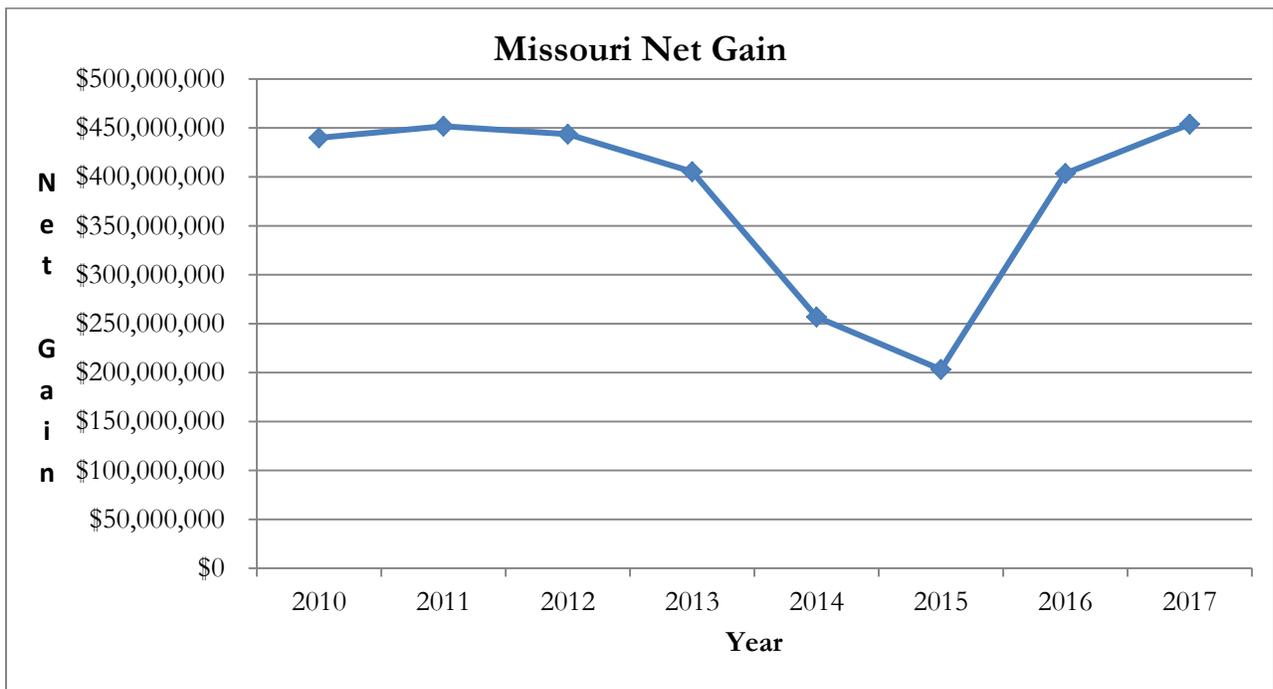


⁵ That is, on the underwriting experiences, consisting primarily of premium revenue, claims experience and other expenses related to insurance operations. This amount excludes other revenue such as investment income and income for administrative operations, as well as taxes.

Beyond underwriting-related gains and losses, insurers also receive significant revenue streams in the form of investment income and other operations such as administering self-insured health plans. Combining all sources of revenue and losses, insurers writing major medical coverage in Missouri experienced a net return exceeding \$450 million on Missouri business.

Net Gain Companies with > \$100,000 Major Medical Premium in Missouri	
Year	Net Gain
2010	\$439,963,039
2011	\$451,739,098
2012	\$443,732,912
2013	\$405,359,041
2014	\$256,903,512
2015	\$203,202,421
2016	\$403,478,015
2017	\$453,881,043

Source: Insurers' annual financial statements, Supplemental Health Care Exhibit, Part 1, line 15.



Section VII: Complaints

Between 2015 and 2017, the DIFP received 2,706 complaints from consumers about their health insurance coverage. The majority of these complaints, or 1,614, pertained to the way that an insurer handled a claim, and were most often related to claim denials or delays in processing a claim. As a result of these complaints, consumers received recoveries (i.e. payment on denied claims, etc.) totaling \$5.7 million.

Health Insurance Complaints				
Reason for Complaint	Year Complaint Received			Total
	2015	2016	2017	
Underwriting				
Premium & Rating	17	14	20	51
Dependent Age	1	.	.	1
Preexisting Condition	1	1	1	3
Waiting Periods	.	1	2	3
Refusal to Insure	7	4	6	17
Cancellation	86	55	83	224
Nonrenewal	.	4	1	5
Credit Report	1	.	.	1
Delays	15	12	.	27
Forced Placement	3	.	.	3
Unfair Discrimination	1	.	.	1
Endorsement/Rider	.	1	.	1
Continuation of Benefits	.	2	2	4
Subtotal	132	94	115	341
Marketing				
Misleading Advertising	2	.	.	2
Health Privacy	.	1	.	1
Replacement	1	.	.	1
Misrepresentation	2	3	3	8
Misappropriation of Premium	1	.	.	1
Not Appointed w/Company	1	.	.	1
Misstatement on Application	3	.	.	3
State Specific	2	2	.	4
Failure to Submit Application	1	.	.	1
Subtotal	13	6	3	22
Claims				
Prompt Pay	3	.	3	6
Provider Availability	2	2	2	6
Unsatisfactory Settlement/Offer	7	3	1	11
Preexisting Condition	2	1	.	3

Health Insurance Complaints				
Reason for Complaint	Year Complaint Received			Total
	2015	2016	2017	
Underwriting				
Medical Necessity	3	6	7	16
Fraud		1		1
Post-Claim Underwriting			2	2
Denial of Claim	160	166	154	480
Usual, Customary, Reasonable Char	2	1	3	6
Out-of-Network Benefits	41	51	51	143
Copay Issues	8	9	7	24
Coordination of Benefits	6	3	4	13
No Preauthorization	14	10	11	35
PCP Referrals	24	10	2	36
Delays	132	108	41	281
Assignment of Benefits	4	2	3	9
Cost Containment	10	3	5	18
State Specific	1	1	1	3
Appeal Non-Compliance	1	3	1	5
Claim Recoding/Bundling	4	5	15	24
Recoupment	11	9	5	25
Annual Limit	5	1		6
Essential Health Benefit		1	2	3
External Review	3	20	11	34
Internal Appeal	18	13	3	34
Lifetime Limit		1		1
Preventive Care	17	15	2	34
Pharmacy Benefits	76	48	18	142
Maternity and Newborn Care	6	8	3	17
Emergency Services	13	25	28	66
Mental Health Parity	3	2		5
Maximum Out of Pocket	8	7	3	18
Ambulatory Patient Services	5	6	5	16
Hospitalization	17	12	2	31
Rehabilitative/Habilitative Care	6	9	6	21
Pediatric Care	10	7	4	21
Laboratory Services	6	8	4	18
Subtotal	628	577	409	1,614
Policy Service				
Inadequate Provider Network			1	1
Premium Notice/Billing	45	38	32	115
Surrender Problems	5	2		7
Delays/No Response	13	7	3	23

Health Insurance Complaints				
Reason for Complaint	Year Complaint Received			Total
	2015	2016	2017	
Underwriting				
Policy Delivery	5		2	7
Premium Refund	66	32	31	129
Payment Not Credited	28	11	1	40
Coverage Question	55	56	94	205
Access to Care	4	4	4	12
Abusive Service	1			1
State Specific		1		1
Credentialing Delay	3	6	2	11
Involuntary Termination by Plan	58	28	2	88
Provider Listing Dispute	4	3	3	10
Delayed Appeal Consideration		1	1	2
Delayed Authorization Decision	3	1	2	6
Access to Fee Schedule/Rates		1		1
Inadequate Reimbursement Rates	1	2		3
Premium Subsidy	21	17	1	39
Choice of PCP	2		2	4
Notice Requirements	16	6	2	24
Subtotal	330	216	183	729
Total	1,103	893	710	2,706

Resolution of A&H Complaints					
Resolution	Year Received				Recovery
	2015	2016	2017	Total	
Compromised Settlement/Resolution	235	166	87	488	\$1,013,934
Claim Reopened	5	7	4	16	\$147,935
Claim Settled	71	32	9	112	\$695,506
No Action Requested/Required	12	9		21	\$446
Referred to Another Department	3			3	\$1,587
Referred for Disciplinary Action	9	3	3	15	\$2,034
Contract Provision/Legal Issue	424	274	219	917	\$652,803
Company Position Substantiated	178	227	197	602	\$56,303
No Jurisdiction	9	5		14	\$170
Insufficient Information	1	5		6	
State Specific	22			22	\$102,203
Company Position Overturned	132	164	158	454	\$2,993,447
Complaint Withdrawn	2			2	

Section VIII: Company Profiles

Companies with at least \$100,000 major medical premium

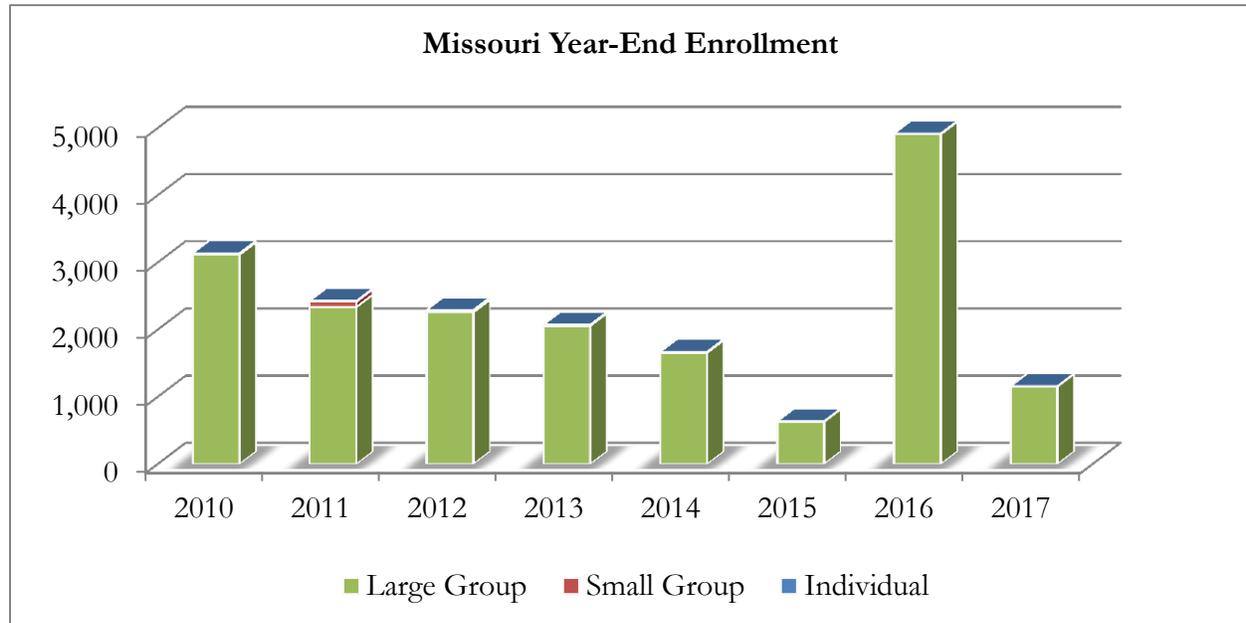
Aetna Health Inc

NAIC Company Code: 95109

Insurer Group: Aetna Group (0001)

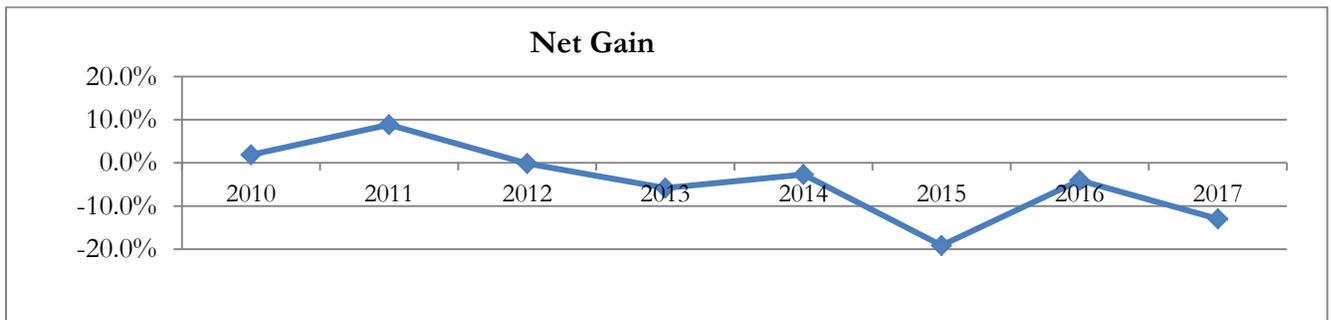
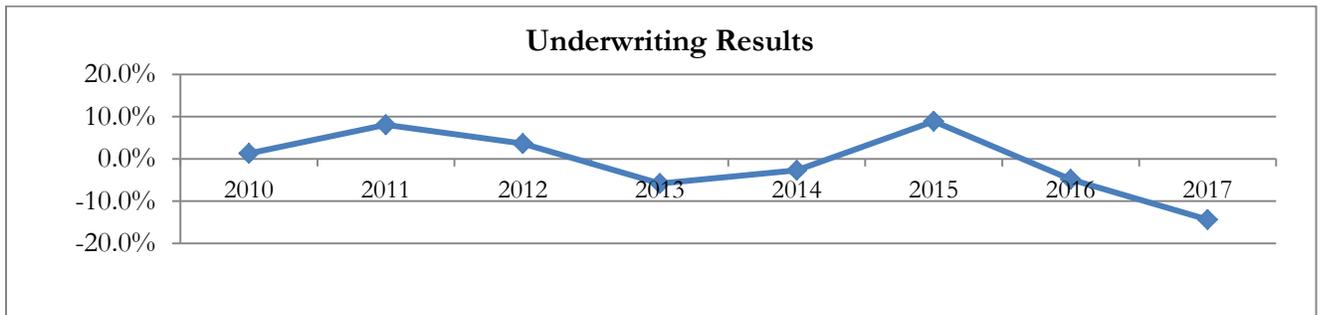
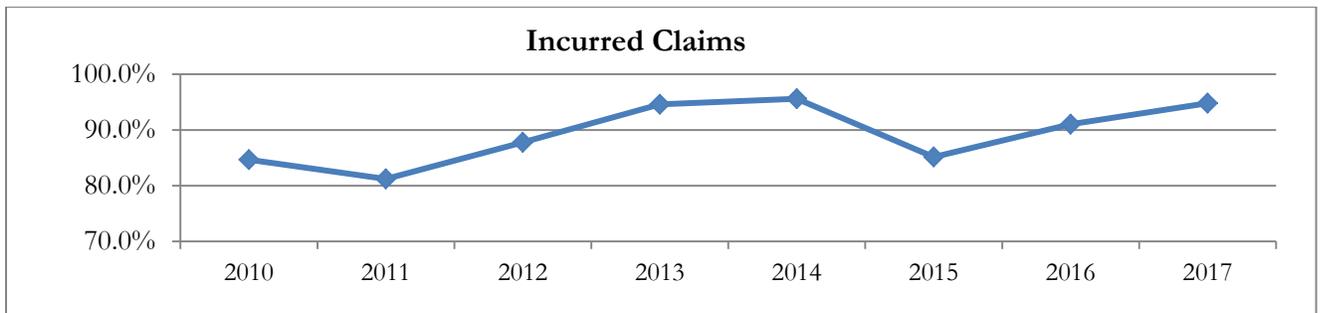
License Type: HMO

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$0	\$0	
Major Medical - Small Employer	\$28,412	\$1,451	5.1%
Major Medical - Large Employer	\$24,823,087	\$21,216,809	85.5%
Medicare Supplement - Group	\$0	\$0	
Medicare	\$19,576	\$71,632	365.9%
Medicaid	\$0	\$0	
Total A&H	\$24,871,075	\$21,289,892	85.6%



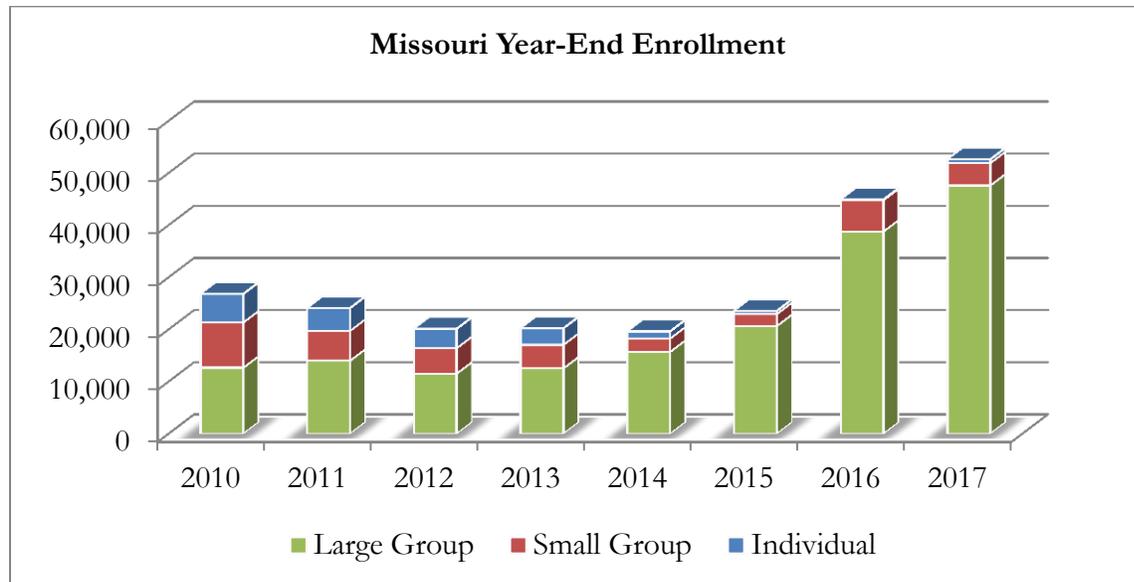
Aetna Health Inc

Missouri Underwriting and Net Gains on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$14,965,709	\$12,672,956	\$191,551	\$283,752	84.7%	1.3%	1.9%
2011	\$11,723,192	\$9,521,181	\$944,307	\$1,038,173	81.2%	8.1%	8.9%
2012	\$11,077,337	\$9,722,342	\$400,359	-\$15,319	87.8%	3.6%	-0.1%
2013	\$8,020,092	\$7,585,822	-\$466,629	-\$466,236	94.6%	-5.8%	-5.8%
2014	\$7,101,416	\$6,789,128	-\$191,642	-\$191,013	95.6%	-2.7%	-2.7%
2015	\$3,849,906	\$3,277,851	\$342,999	-\$737,028	85.1%	8.9%	-19.1%
2016	\$16,928,505	\$15,410,071	-\$824,701	-\$689,170	91.0%	-4.9%	-4.1%
2017	\$21,894,843	\$20,757,953	-\$3,153,041	-\$2,842,036	94.8%	-14.4%	-13.0%



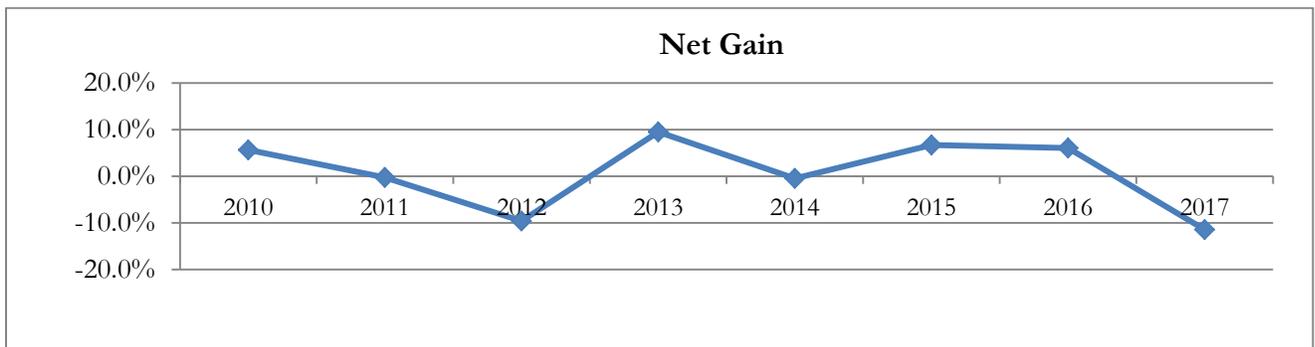
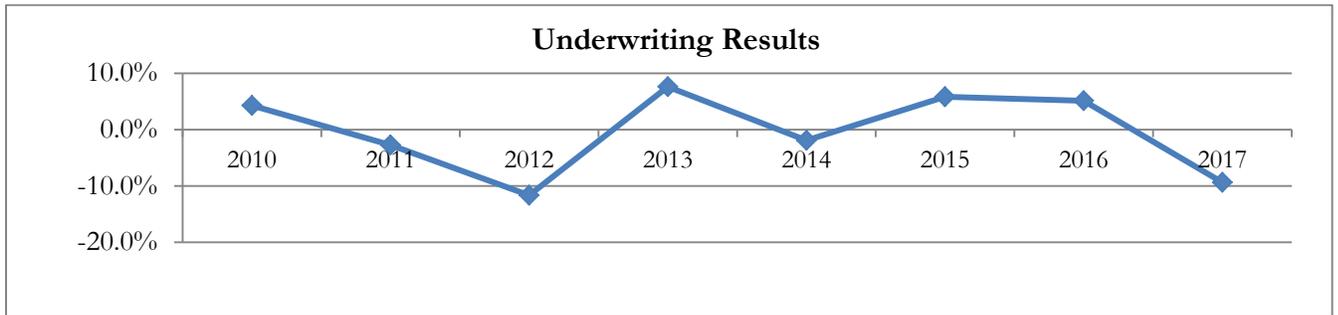
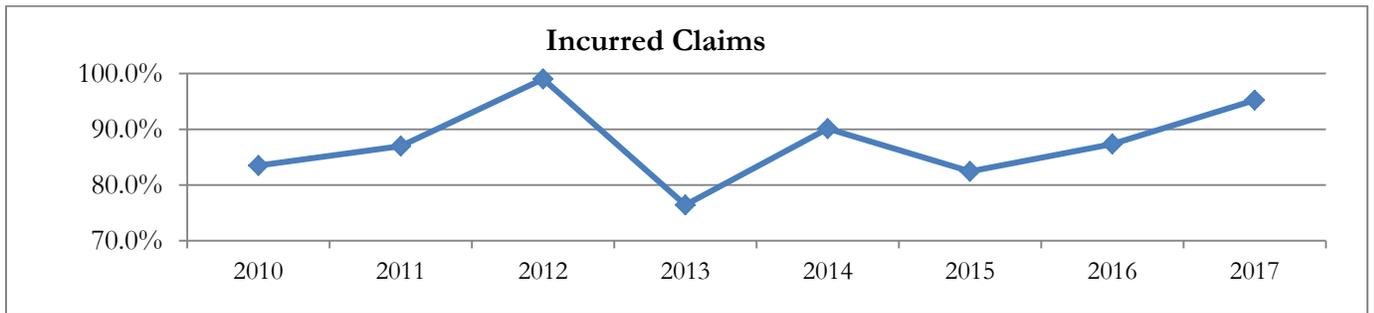
Aetna Life Insurance Company
NAIC Company Code: 60054
Insurer Group: Aetna Group (0001)
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$4,194,750	\$4,822,534	115.0%
Major Medical - Small Employer	\$30,458,990	\$21,489,426	70.6%
Major Medical - Large Employer	\$229,016,192	\$204,411,377	89.3%
Medicare Supplement - Individual	\$0	\$0	
Medicare Supplement - Group	\$0	\$0	
Long Term Care - Individual	\$0	\$0	
Long Term Care - Group	\$239,089	\$309,274	129.4%
Medicare	\$65,956,130	\$57,661,986	87.4%
Dental	\$15,537,979	\$7,558,164	48.6%
All Other A&H	\$34,091,194	\$25,589,199	75.1%
Total A&H	\$379,494,324	\$321,841,960	84.8%



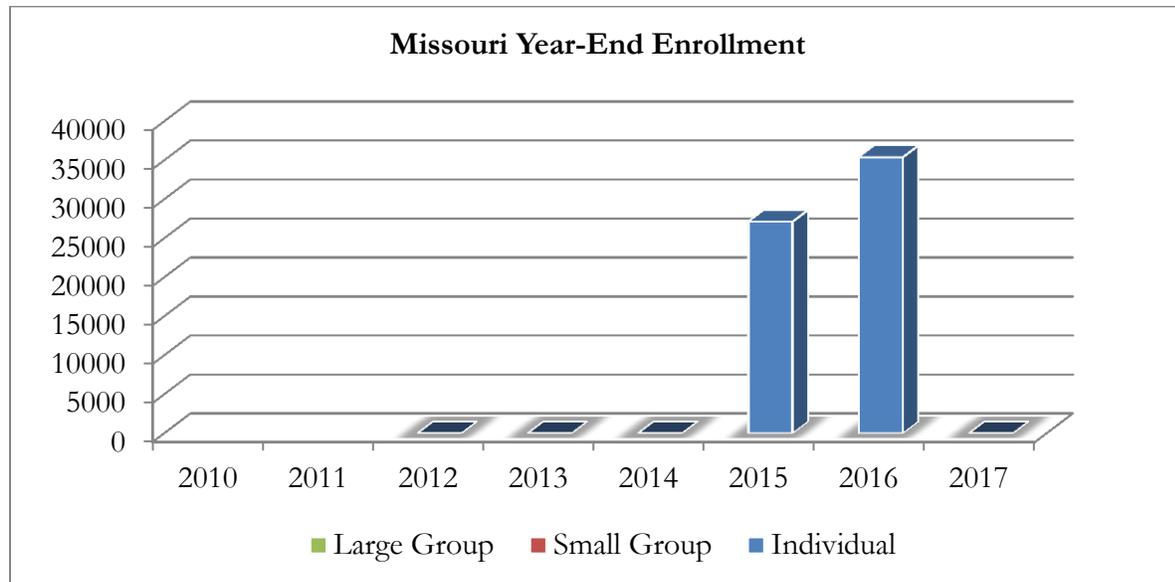
Aetna Life Insurance Company

Missouri Underwriting and Net Gains on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$154,901,559	\$129,336,068	\$6,605,670	\$8,749,246	83.5%	4.3%	5.6%
2011	\$96,667,088	\$84,075,740	-\$2,658,103	-\$236,994	87.0%	-2.7%	-0.2%
2012	\$87,575,928	\$86,723,432	-\$10,203,562	-\$8,412,174	99.0%	-11.7%	-9.6%
2013	\$74,576,320	\$56,996,420	\$5,665,798	\$7,093,499	76.4%	7.6%	9.5%
2014	\$99,089,908	\$89,293,074	-\$1,889,796	-\$459,369	90.1%	-1.9%	-0.5%
2015	\$77,521,678	\$63,914,172	\$4,519,362	\$5,211,224	82.4%	5.8%	6.7%
2016	\$102,619,657	\$89,635,952	\$5,259,255	\$6,214,130	87.3%	5.1%	6.1%
2017	\$163,963,542	\$156,126,381	-\$15,370,635	-\$18,772,304	95.2%	-9.4%	-11.4%



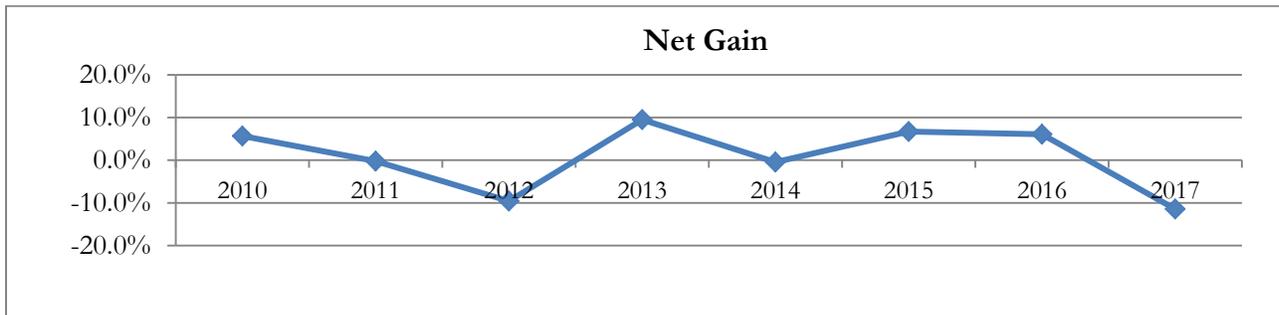
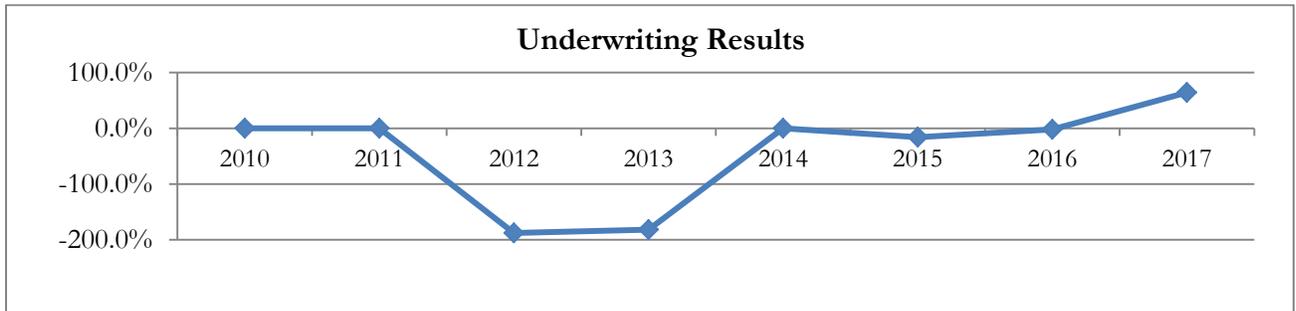
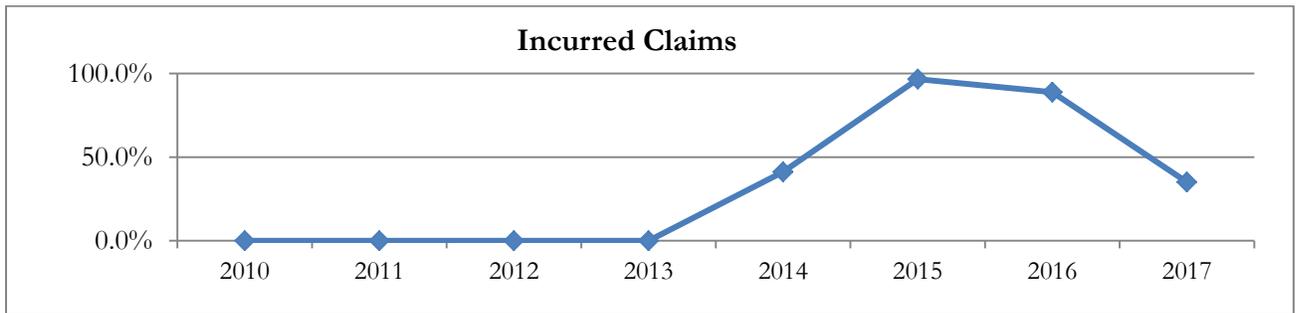
All Savers Insurance Company
NAIC Company Code: 82406
Insurer Group: UnitedHealth Group (0707)
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$6,990,659	(\$3,736,899)	-53.5%
Major Medical - Small Employer	\$29	\$0	0.0%
Major Medical - Large Employer	\$0	(\$3,380)	
Medicare Supplement - Individual	\$0	\$0	
Medicare Supplement - Group	\$0	\$0	
Long Term Care - Individual	\$0	\$0	
Long Term Care - Group	\$0	\$0	
Medicare	\$0	\$0	
Dental	\$0	\$0	
All Other A&H	\$20,374,020	\$19,395,428	95.2%
Total A&H	\$27,364,708	\$15,655,149	57.2%



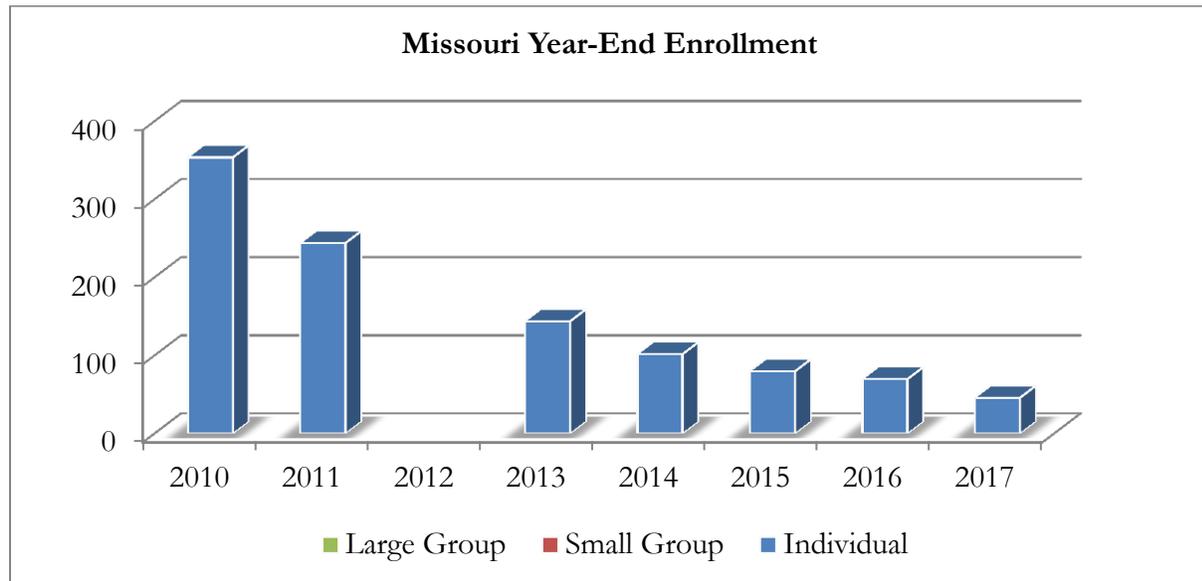
All Savers Insurance Company

Missouri Underwriting and Net Gains on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010							
2011							
2012	\$330	\$0	-\$620	-\$620	0.0%	-187.9%	-187.9%
2013	\$671	\$0	-\$1,219	-\$1,219	0.0%	-181.7%	-181.7%
2014	\$330,533	\$136,090	-\$144	\$253	41.2%	0.0%	0.1%
2015	\$103,290,948	\$99,863,736	-\$16,556,993	-\$16,510,219	96.7%	-16.0%	-16.0%
2016	\$190,387,258	\$169,080,440	-\$3,827,758	-\$2,852,363	88.8%	-2.0%	-1.5%
2017	\$22,945,246	\$8,051,095	\$14,713,591	\$15,516,658	35.1%	64.1%	67.6%



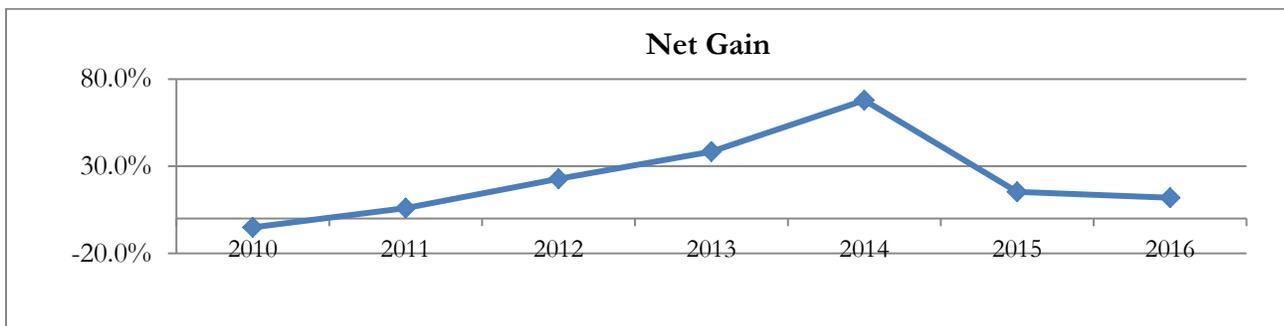
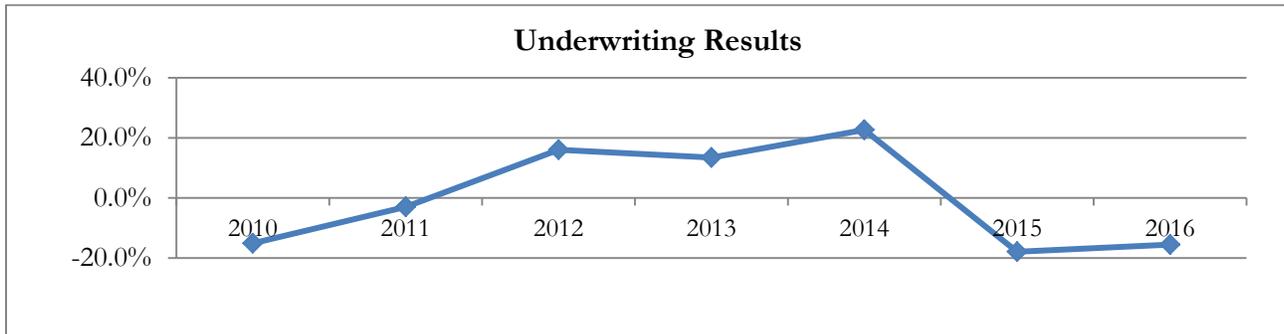
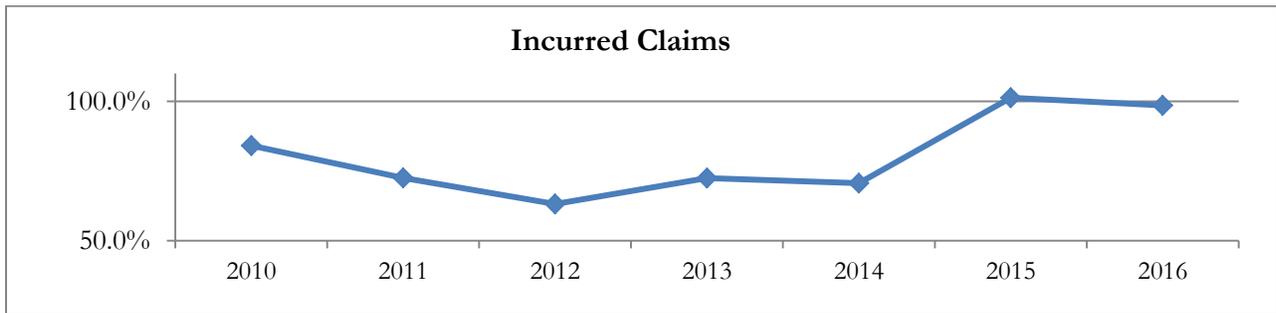
American National Life Insurance Company of Texas
 NAIC Company Code: 71773
 American National Financial Group (0408)
 License Type: Life & Health

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$310,027	\$612,728	197.6%
Major Medical - Small Employer	\$0	\$0	
Major Medical - Large Employer	\$0	\$0	
Medicare Supplement - Individual	\$89,382	\$57,303	64.1%
Medicare Supplement - Group	\$853,480	\$641,201	75.1%
Long Term Care - Individual	\$0	\$0	
Long Term Care - Group	\$0	\$0	
Medicare	\$0	\$0	
Dental	\$984	-\$95	-9.7%
All Other A&H	\$259	-\$110	-42.5%
Total A&H	\$1,254,132	\$1,311,027	104.5%



American National Life Insurance Company of Texas

Missouri Underwriting and Net Gains on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$9,640,258	\$8,111,768	-\$1,455,879	-\$494,402	84.1%	-15.1%	-5.1%
2011	\$4,556,743	\$3,304,343	-\$134,983	\$272,318	72.5%	-3.0%	6.0%
2012	\$2,578,690	\$1,629,621	\$412,986	\$587,025	63.2%	16.0%	22.8%
2013	\$2,161,693	\$1,566,720	\$290,633	\$828,696	72.5%	13.4%	38.3%
2014	\$1,639,693	\$1,158,259	\$371,184	\$1,112,993	70.6%	22.6%	67.9%
2015	\$1,491,553	\$1,510,800	-\$266,885	\$228,265	101.3%	-17.9%	15.3%
2016	\$1,421,022	\$1,400,957	-\$220,657	\$169,271	98.6%	-15.5%	11.9%
2017	\$9,640,258	\$8,111,768	-\$1,455,879	-\$494,402	84.1%	-15.1%	-5.1%



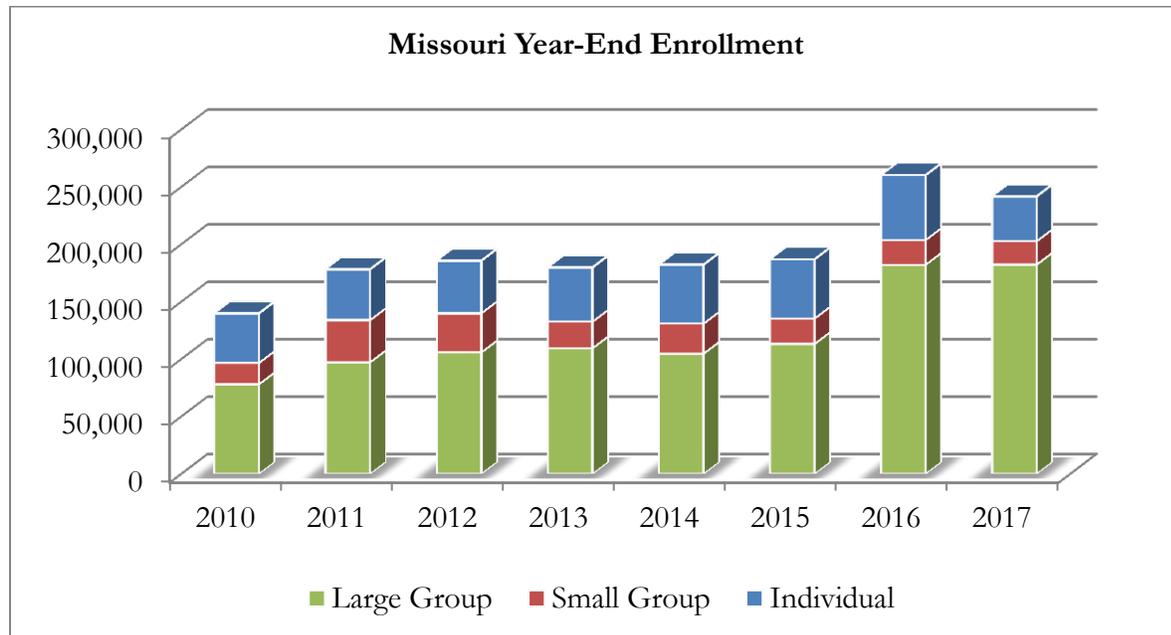
Blue Cross & Blue Shield of Kansas City

NAIC Company Code: 47171

Insurer Group: Blue Cross Blue Shield of KC Group (0537)

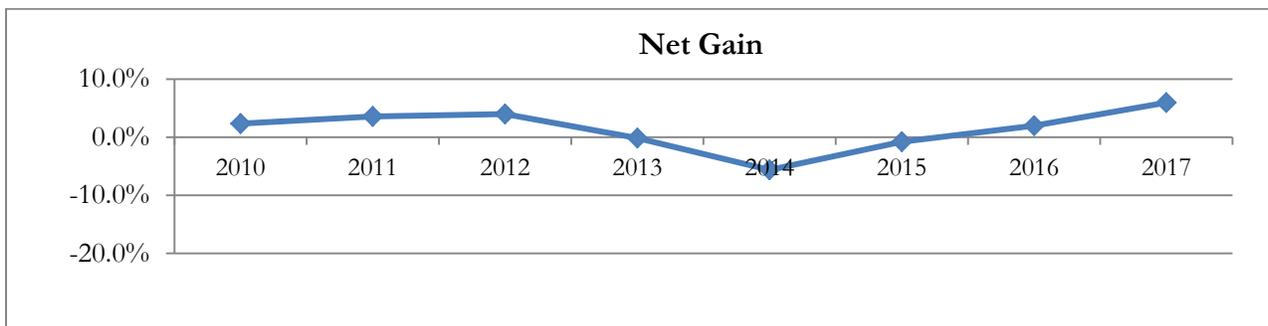
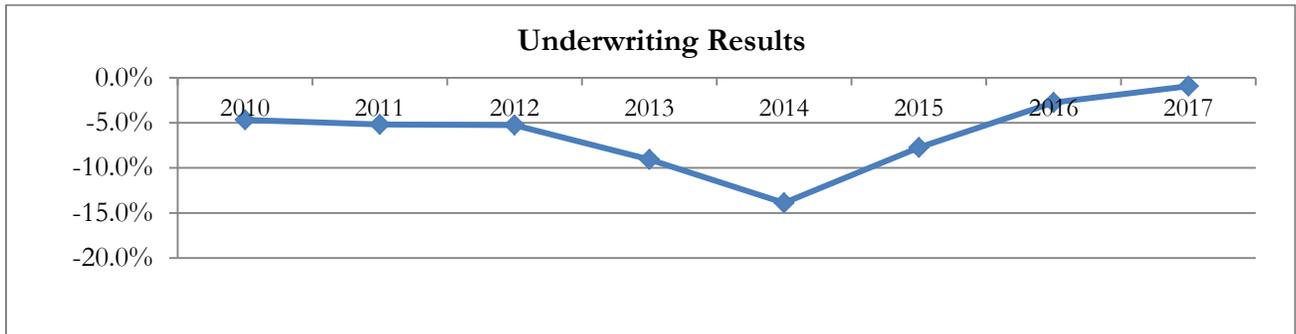
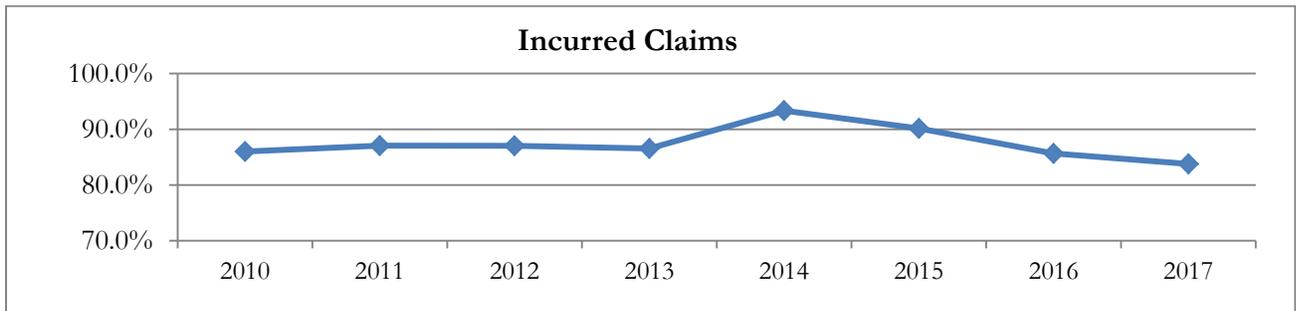
License Type: Dual license - Health Services Corporation and HMO

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical – Individual	\$251,166,521	\$186,590,617	74.3%
Major Medical - Small Employer	\$172,660,222	\$129,886,214	75.2%
Major Medical - Large Employer	\$671,829,281	\$574,249,044	85.5%
Medicare Supplement – Individual	\$42,863,827	\$30,770,383	71.8%
Medicare Supplement – Group	\$0	\$0	
Long Term Care – Individual	\$563,529	\$449,354	79.7%
Long Term Care – Group	\$0	\$0	
Medicare	\$0	\$0	
Dental	\$13,927,034	\$10,814,135	77.6%
All Other A&H	\$332	\$4,545	1369.0%
Total A&H	\$1,153,010,746	\$932,764,292	80.9%



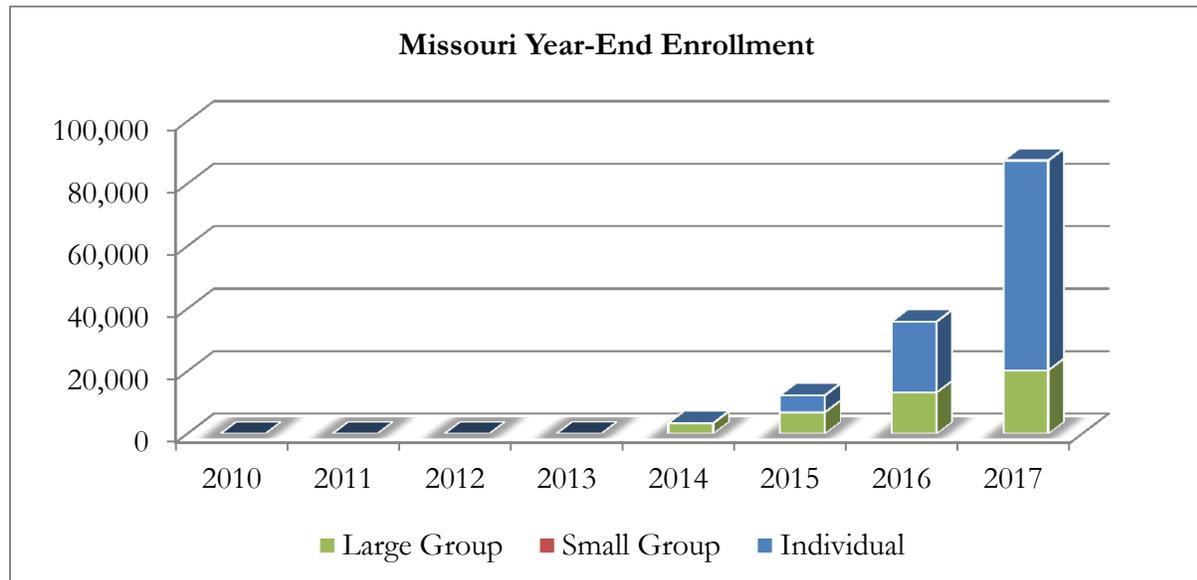
Blue Cross & Blue Shield of Kansas City

Missouri Underwriting and Net Gains on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$9,640,258	\$8,111,768	-\$1,455,879	-\$494,402	84.1%	-15.1%	-5.1%
2011	\$4,556,743	\$3,304,343	-\$134,983	\$272,318	72.5%	-3.0%	6.0%
2012	\$2,578,690	\$1,629,621	\$412,986	\$587,025	63.2%	16.0%	22.8%
2013	\$2,161,693	\$1,566,720	\$290,633	\$828,696	72.5%	13.4%	38.3%
2014	\$1,639,693	\$1,158,259	\$371,184	\$1,112,993	70.6%	22.6%	67.9%
2015	\$1,491,553	\$1,510,800	-\$266,885	\$228,265	101.3%	-17.9%	15.3%
2016	\$1,421,022	\$1,400,957	-\$220,657	\$169,271	98.6%	-15.5%	11.9%
2017	\$9,640,258	\$8,111,768	-\$1,455,879	-\$494,402	84.1%	-15.1%	-5.1%



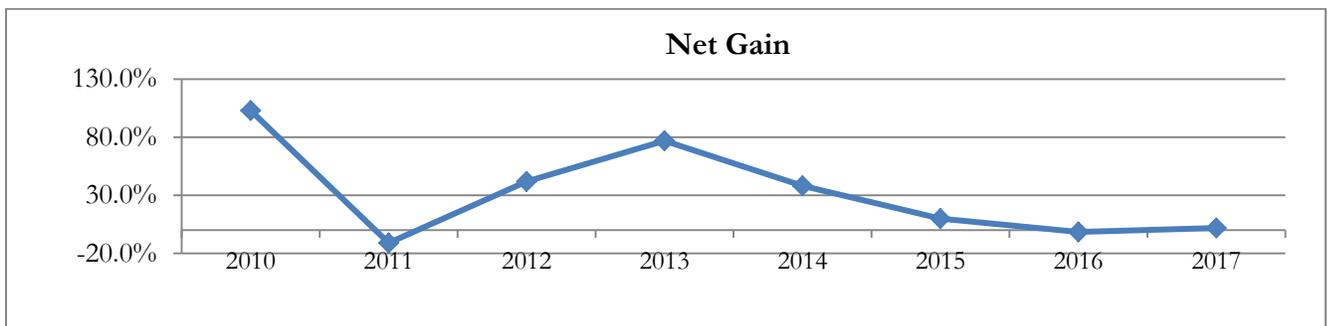
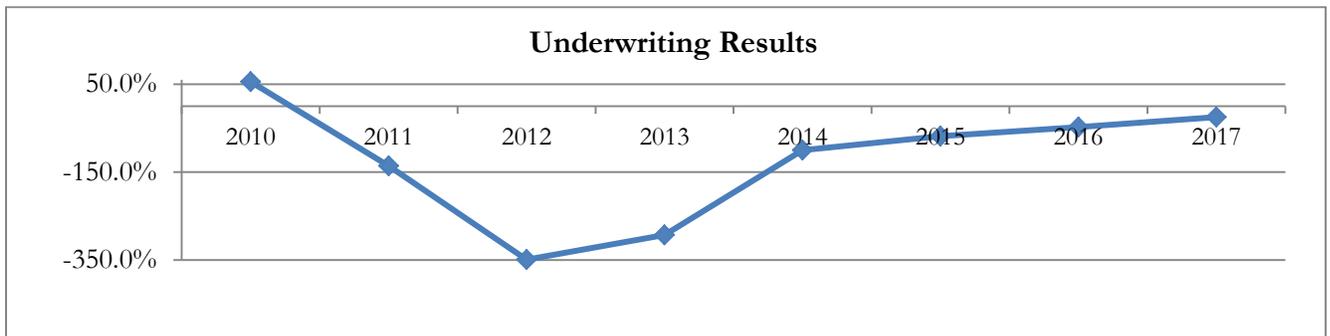
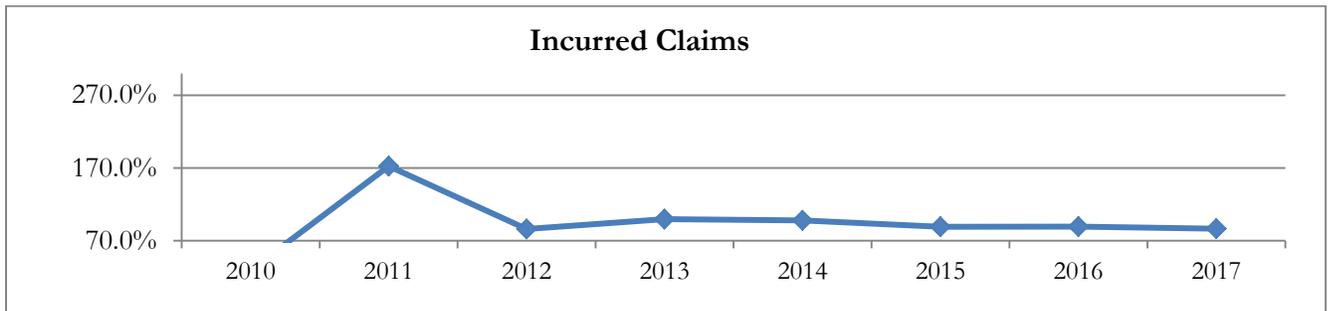
Cigna Health & Life Insurance Company
NAIC Company Code: 67369
Insurer Group: Cigna Health Group
License Type:

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$276,622,489	\$226,579,728	81.9%
Major Medical - Small Employer	\$0	\$0	
Major Medical - Large Employer	\$96,769,198	\$91,803,394	94.9%
Medicare Supplement - Individual	\$1,176,557	\$971,745	82.6%
Medicare Supplement - Group	\$0	\$0	
Long Term Care - Individual	\$0	\$0	
Long Term Care - Group	\$0	\$0	
Medicare	\$7,651,229	\$4,800,771	62.7%
Dental	\$5,898,999	\$4,993,779	84.7%
All Other A&H	\$76,876,007	\$58,998,298	76.7%
Total A&H	\$464,994,479	\$388,147,715	83.5%



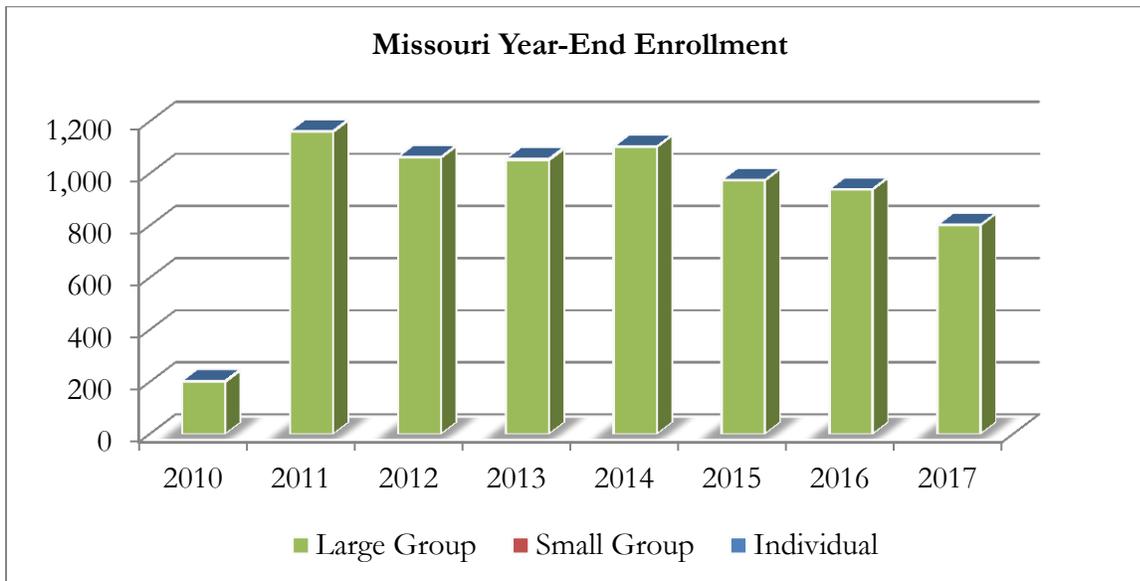
Cigna Health & Life Insurance Company

Missouri Underwriting and Net Gains on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$72,368	\$21,488	\$40,118	\$74,498	29.7%	55.4%	102.9%
2011	\$3,760,808	\$6,492,735	-\$5,107,818	-\$414,856	172.6%	-135.8%	-11.0%
2012	\$10,625,951	\$9,150,317	-\$37,087,328	\$4,450,323	86.1%	-349.0%	41.9%
2013	\$18,938,706	\$18,883,962	-\$55,530,132	\$14,567,628	99.7%	-293.2%	76.9%
2014	\$56,496,253	\$55,386,838	-\$56,525,002	\$21,498,143	98.0%	-100.1%	38.1%
2015	\$107,420,645	\$95,751,325	-\$73,322,847	\$10,685,659	89.1%	-68.3%	9.9%
2016	\$196,875,368	\$176,252,981	-\$93,559,850	-\$3,298,153	89.5%	-47.5%	-1.7%
2017	\$450,446,561	\$390,456,925	-\$112,438,424	\$8,094,049	86.7%	-25.0%	1.8%



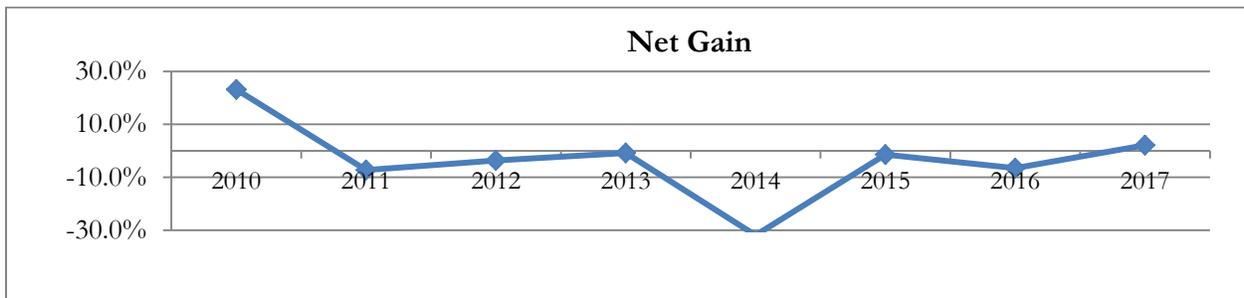
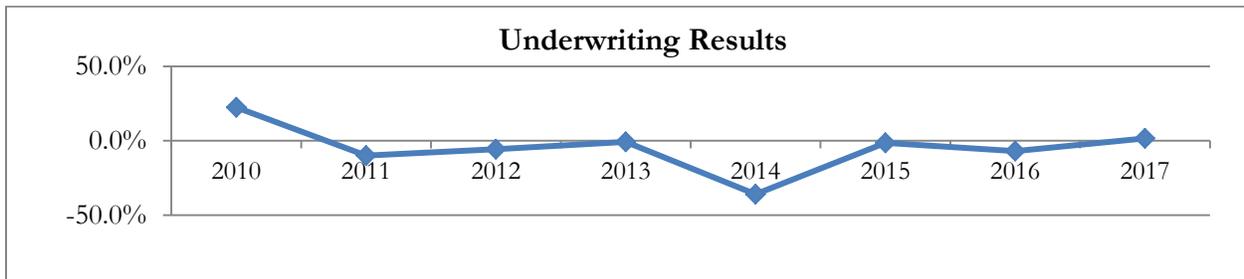
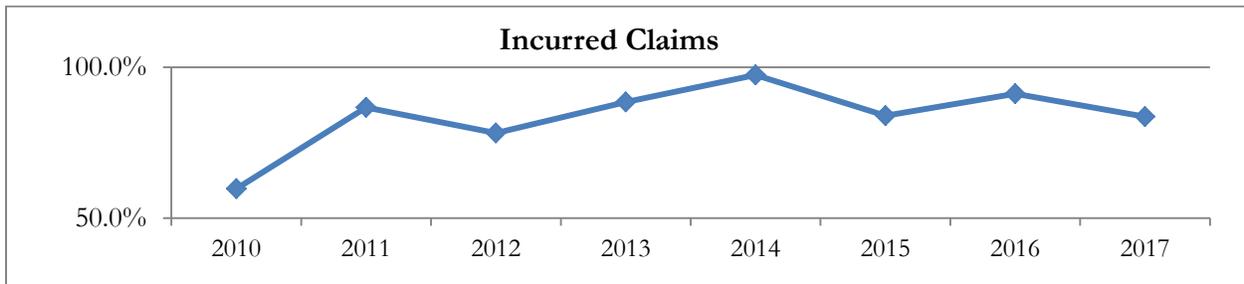
Cigna Healthcare of St Louis Inc
NAIC Company Code: 95635
Insurer Group: Cigna Health Group (0901)
License Type: HMO

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$3,808	\$70,308	1846.3%
Major Medical - Small Employer	\$0	\$0	
Major Medical - Large Employer	\$5,693,792	\$5,136,074	90.2%
Medicare Supplement - Group	\$0	\$0	
Medicare	\$8,648,153	\$6,733,713	77.9%
Medicaid	\$0	\$0	
Total A&H	\$14,345,753	\$11,940,095	83.2%



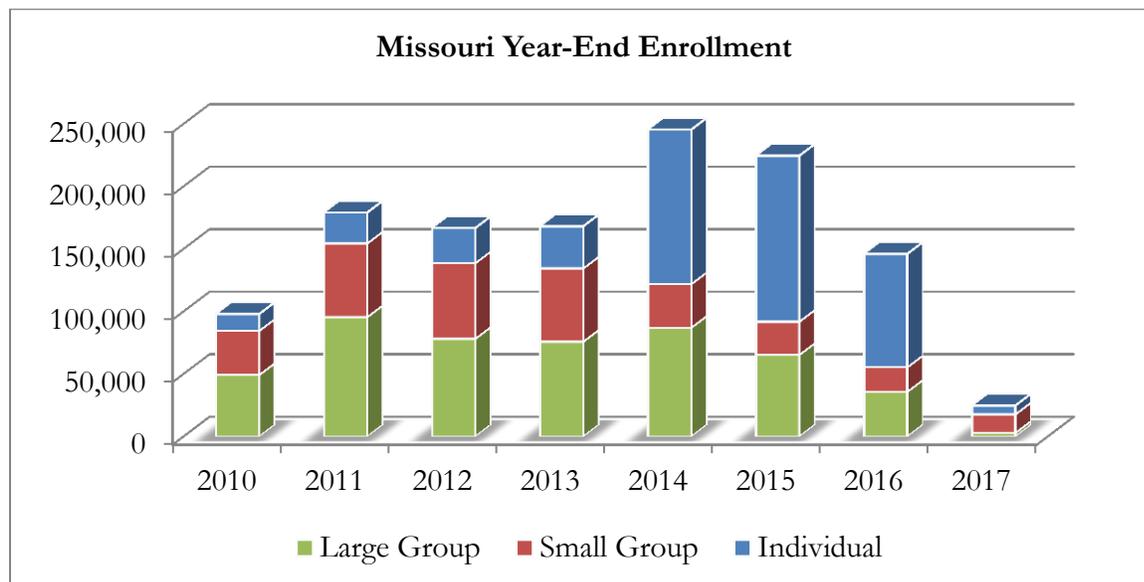
Cigna Healthcare of St Louis Inc

Missouri Underwriting and Net Gain on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$885,302	\$529,017	\$198,612	\$205,041	59.8%	22.4%	23.2%
2011	\$5,129,523	\$4,444,814	-\$509,558	-\$371,525	86.7%	-9.9%	-7.2%
2012	\$5,059,051	\$3,955,754	-\$289,548	-\$184,789	78.2%	-5.7%	-3.7%
2013	\$5,714,704	\$5,055,939	-\$45,923	-\$45,923	88.5%	-0.8%	-0.8%
2014	\$5,375,429	\$5,236,135	-\$1,930,823	-\$1,713,535	97.4%	-35.9%	-31.9%
2015	\$5,899,092	\$4,950,293	-\$85,364	-\$85,175	83.9%	-1.4%	-1.4%
2016	\$22,094,971	\$20,150,575	-\$1,547,252	-\$1,443,964	91.2%	-7.0%	-6.5%
2017	\$17,779,394	\$14,865,158	\$280,741	\$373,279	83.6%	1.6%	2.1%



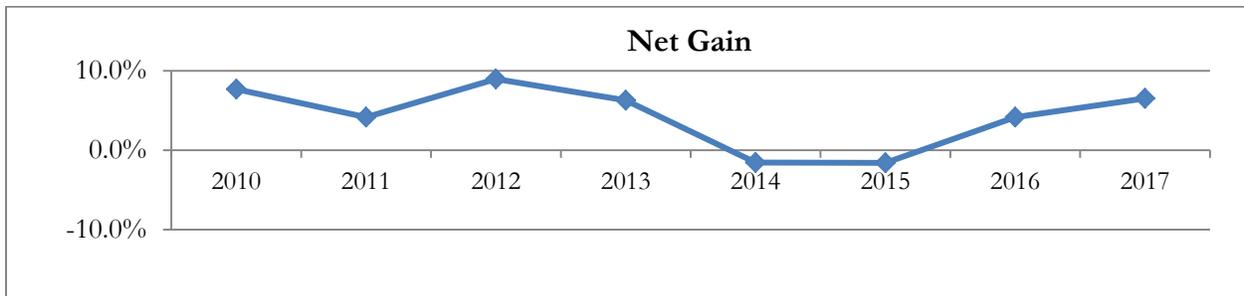
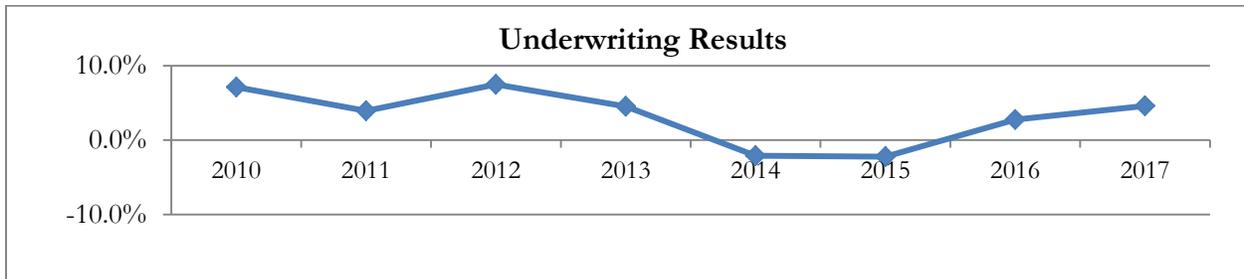
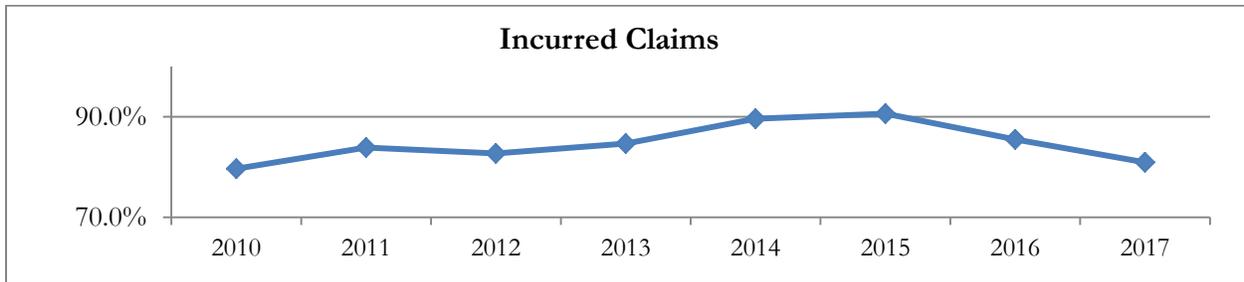
Coventry Health & Life Insurance Company
NAIC Company Code: 81973
Insurer Group: Aetna Group (0001)
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$103,612,190	\$32,239,496	31.1%
Major Medical - Small Employer	\$70,921,845	\$64,710,985	91.2%
Major Medical - Large Employer	\$22,938,632	\$25,823,817	112.6%
Medicare Supplement - Individual	\$0	\$0	
Medicare Supplement - Group	\$0	\$0	
Long Term Care - Individual	\$0	\$0	
Long Term Care - Group	\$0	\$0	
Medicare	\$354,838,795	\$276,526,872	77.9%
Dental	\$1,178	-\$16,107	-1367.3%
All Other A&H	\$0	\$0	
Total A&H	\$552,312,640	\$399,285,063	72.3%



Coventry Health & Life Insurance Company

Missouri Underwriting and Net Gain on A&H Business								
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium			
					Net Incurred Claims	Underwriting Gain	Net Gain	
2010	\$480,385,825	\$382,780,812	\$34,226,004	\$36,940,094	79.7%	7.1%	7.7%	
2011	\$791,871,877	\$664,340,132	\$31,191,078	\$32,965,938	83.9%	3.9%	4.2%	
2012	\$780,056,660	\$645,188,850	\$58,436,491	\$69,947,807	82.7%	7.5%	9.0%	
2013	\$751,168,306	\$636,118,630	\$34,038,784	\$47,199,966	84.7%	4.5%	6.3%	
2014	\$1,047,257,977	\$938,287,897	-\$21,904,647	-\$16,222,586	89.6%	-2.1%	-1.5%	
2015	\$1,904,741,213	\$1,725,790,694	-\$42,415,086	-\$30,443,748	90.6%	-2.2%	-1.6%	
2016	\$1,999,051,892	\$1,709,009,216	\$55,084,119	\$82,895,086	85.5%	2.8%	4.1%	
2017	\$1,562,107,607	\$1,264,505,777	\$71,823,076	\$101,919,397	80.9%	4.6%	6.5%	



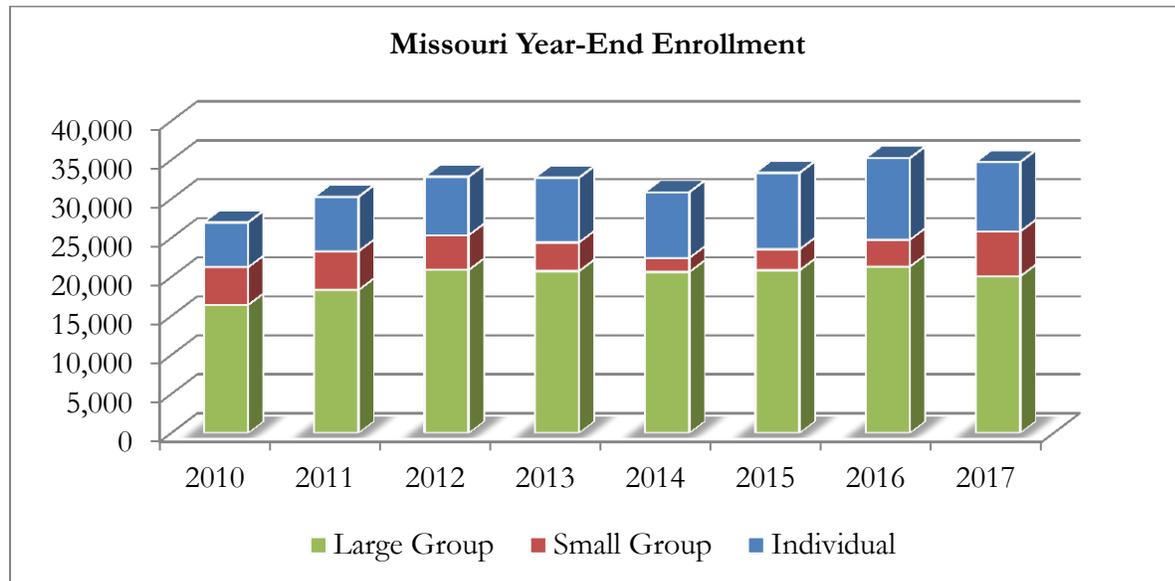
Cox Health Systems Insurance Company

NAIC Company Code: 60040

Insurer Group: Cox Insurance Group

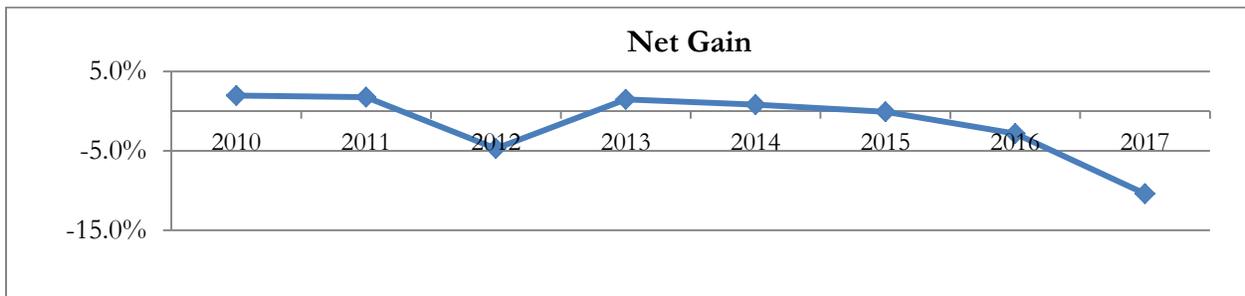
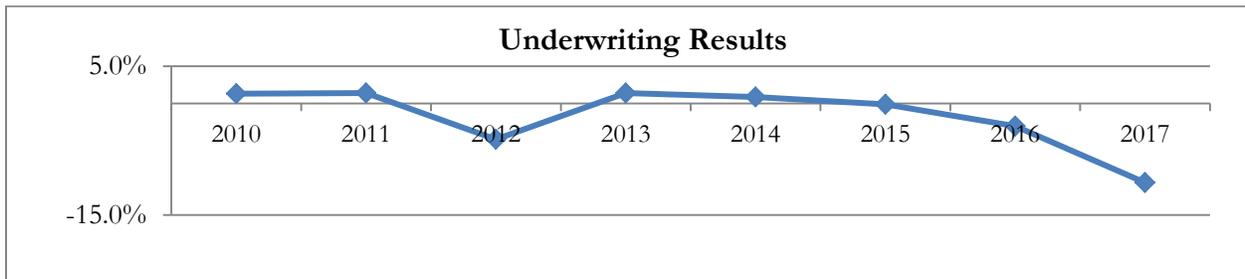
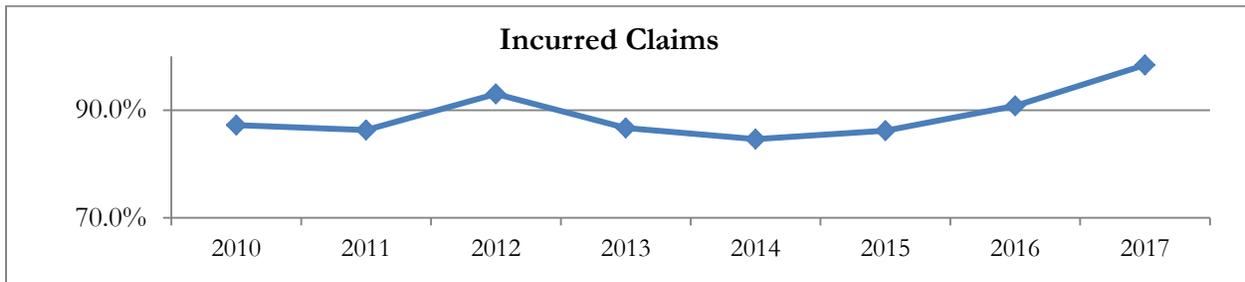
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$33,212,361	\$30,315,831	91.3%
Major Medical - Small Employer	\$25,924,183	\$26,855,124	103.6%
Major Medical - Large Employer	\$83,835,205	\$82,040,597	97.9%
Medicare Supplement - Individual	\$0	\$0	
Medicare Supplement - Group	\$0	\$0	
Long Term Care - Individual	\$0	\$0	
Long Term Care - Group	\$0	\$0	
Medicare	\$0	\$0	
Dental	\$0	\$0	
All Other A&H	\$0	\$0	
Total A&H	\$142,971,749	\$139,211,552	97.4%



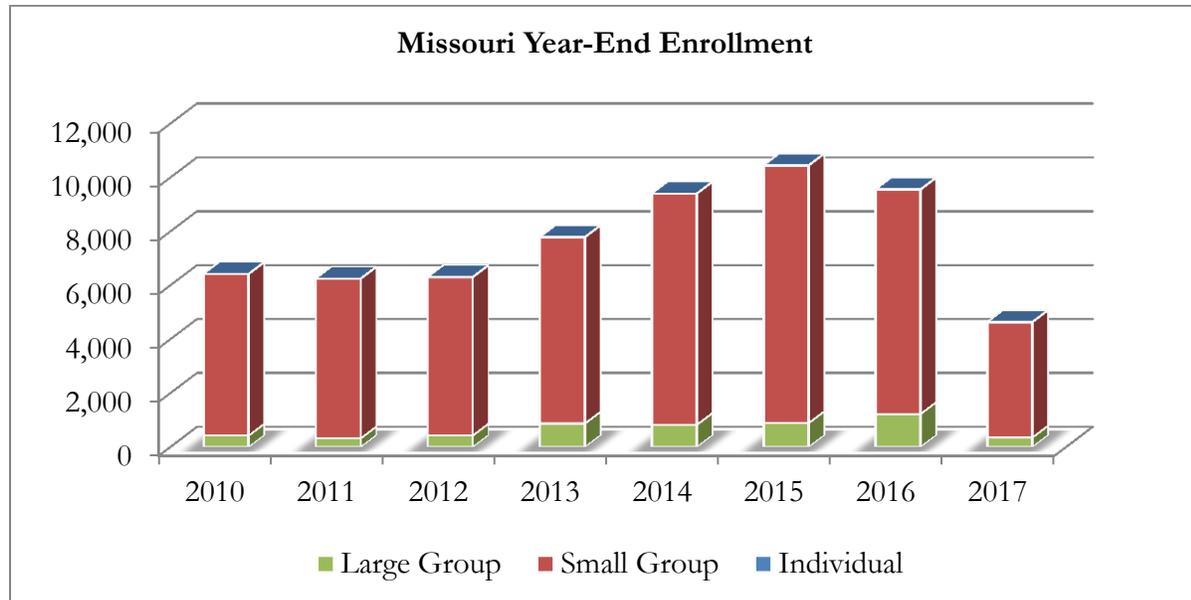
Cox Health Systems Insurance Company

Missouri Underwriting and Net Gain on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$79,538,977	\$69,386,597	\$1,037,078	\$1,564,710	87.2%	1.3%	2.0%
2011	\$90,851,014	\$78,406,644	\$1,263,225	\$1,598,052	86.3%	1.4%	1.8%
2012	\$102,624,817	\$95,462,874	-\$4,957,344	-\$4,833,880	93.0%	-4.8%	-4.7%
2013	\$108,920,107	\$94,415,474	\$1,517,230	\$1,611,523	86.7%	1.4%	1.5%
2014	\$111,047,716	\$93,972,325	\$956,369	\$905,058	84.6%	0.9%	0.8%
2015	\$123,606,881	\$106,518,000	-\$150,546	-\$113,063	86.2%	-0.1%	-0.1%
2016	\$129,796,926	\$117,851,171	-\$3,959,006	-\$3,664,947	90.8%	-3.1%	-2.8%
2017	\$140,696,626	\$138,451,787	-\$14,976,271	-\$14,634,801	98.4%	-10.6%	-10.4%



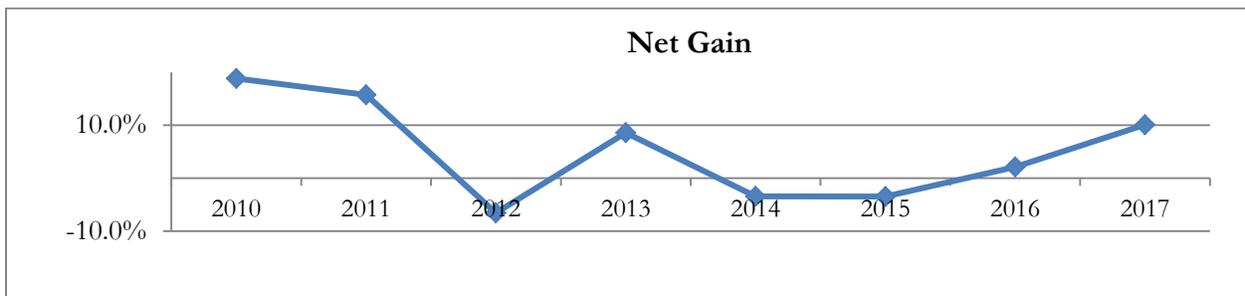
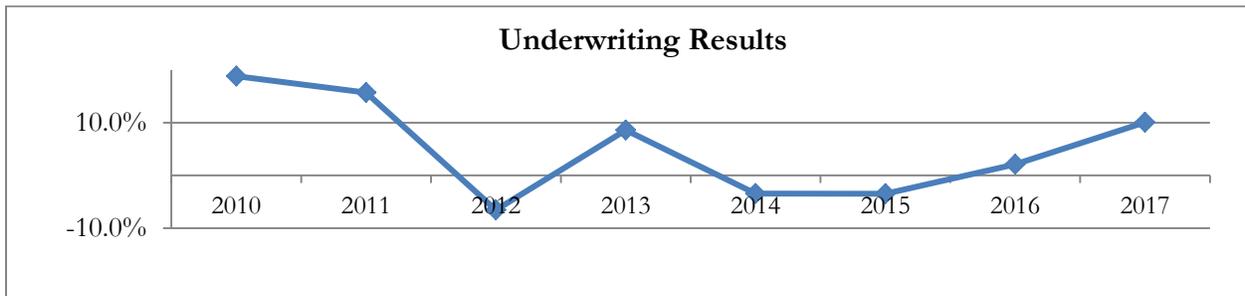
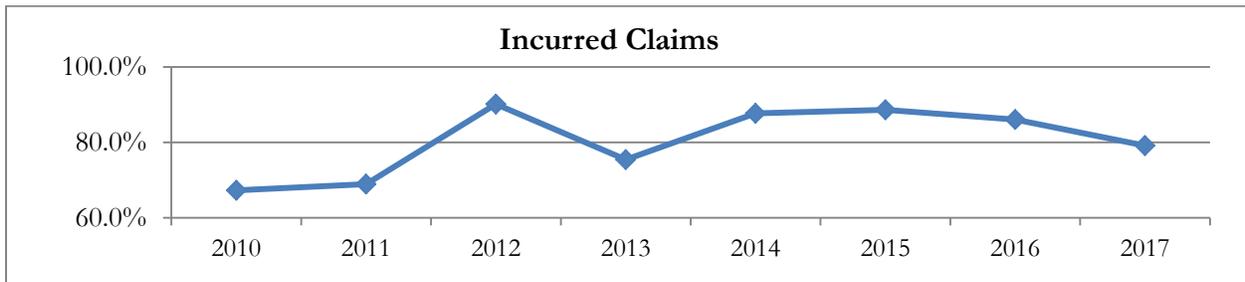
Federated Mutual Insurance Company
NAIC Company Code: 13935
Insurer Group: Federated Mutual Group (0007)
License Type: Property & Casualty

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$0	\$0	
Major Medical - Small Employer	\$38,799,292	\$28,889,156	74.5%
Major Medical - Large Employer	\$2,705,626	\$1,933,766	71.5%
Medicare Supplement - Individual	\$0	\$0	
Medicare Supplement - Group	\$0	\$0	
Long Term Care - Individual	\$0	\$0	
Long Term Care - Group	\$0	\$0	
Medicare	\$0	\$0	
Dental	\$666,259	\$529,286	79.4%
All Other A&H	\$62,750	\$24,926	39.7%
Total A&H	\$42,233,927	\$31,377,134	74.3%



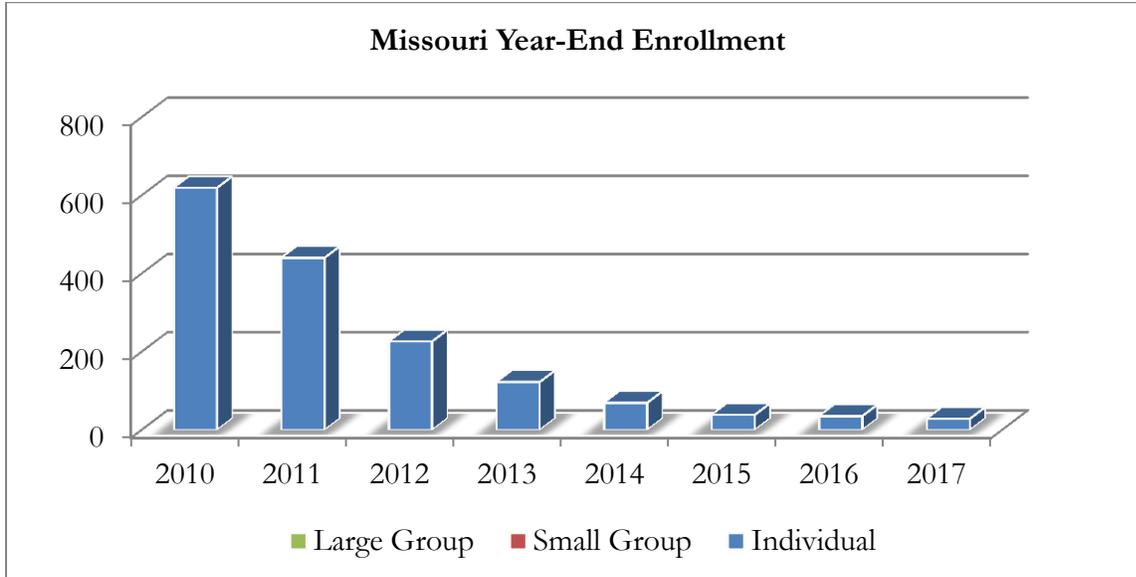
Federated Mutual Insurance Company

Missouri Underwriting and Net Gain on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$20,087,139	\$13,518,191	\$3,783,859	\$3,783,859	67.3%	18.8%	18.8%
2011	\$21,329,005	\$14,701,434	\$3,355,261	\$3,355,261	68.9%	15.7%	15.7%
2012	\$21,699,863	\$19,563,074	-\$1,424,007	-\$1,424,007	90.2%	-6.6%	-6.6%
2013	\$25,446,069	\$19,191,486	\$2,187,942	\$2,187,942	75.4%	8.6%	8.6%
2014	\$29,010,792	\$25,441,481	-\$998,022	-\$998,022	87.7%	-3.4%	-3.4%
2015	\$37,160,923	\$32,937,025	-\$1,288,464	-\$1,288,464	88.6%	-3.5%	-3.5%
2016	\$41,976,709	\$36,129,642	\$887,720	\$887,720	86.1%	2.1%	2.1%
2017	\$35,677,787	\$28,239,421	\$3,599,003	\$3,599,003	79.2%	10.1%	10.1%



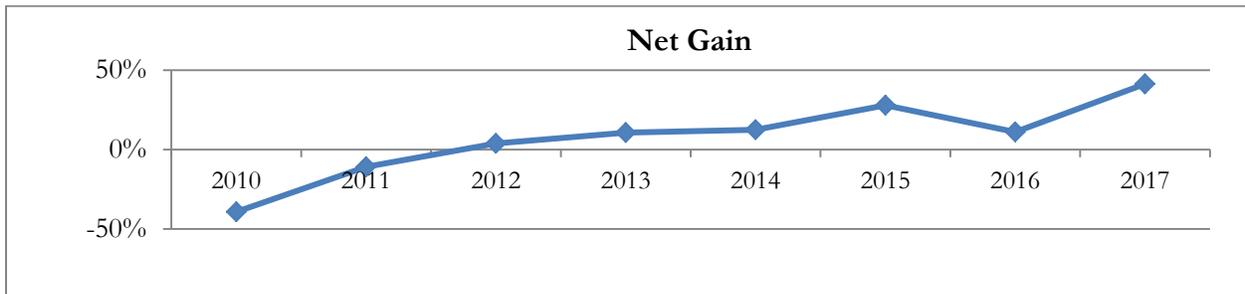
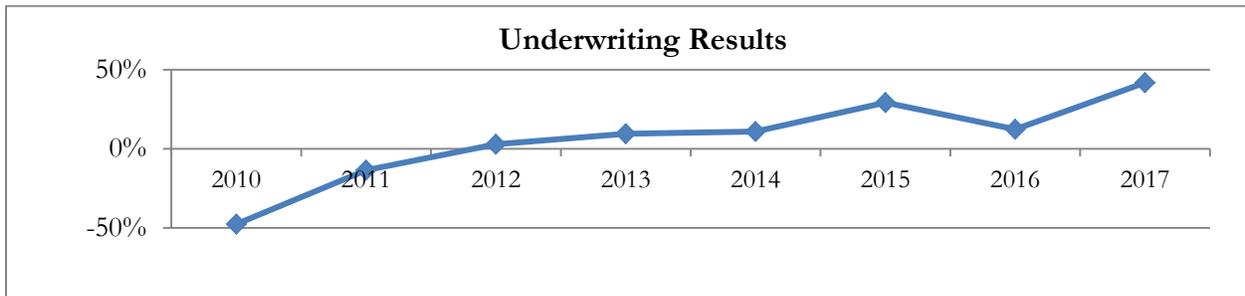
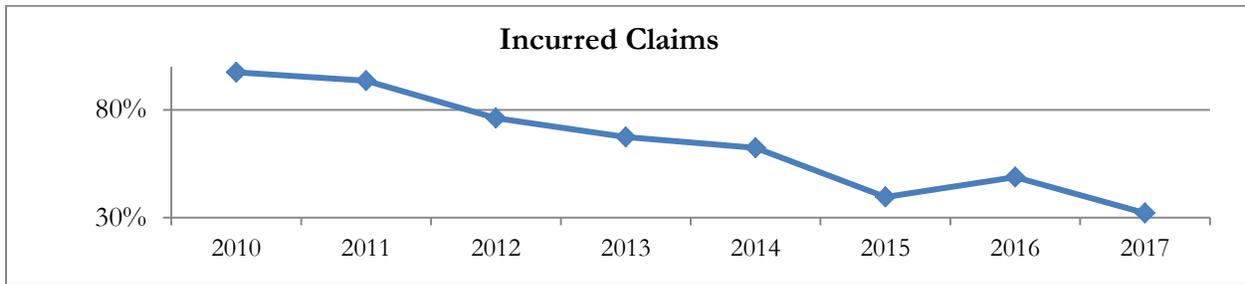
Freedom Life Insurance Company of America
NAIC Company Code: 62324
Insurer Group: Westbridge Capital Group (0839)
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$138,061	\$130,100	94.2%
Major Medical - Small Employer	\$0	\$0	
Major Medical - Large Employer	\$0	\$0	
Medicare Supplement - Individual	\$0	\$0	
Medicare Supplement - Group	\$0	\$0	
Long Term Care - Individual	\$0	\$0	
Long Term Care - Group	\$0	\$0	
Medicare	\$0	\$0	
Dental	\$190,327	\$82,277	43.2%
All Other A&H	\$4,418,956	\$983,329	22.3%
Total A&H	\$4,747,344	\$1,195,706	25.2%



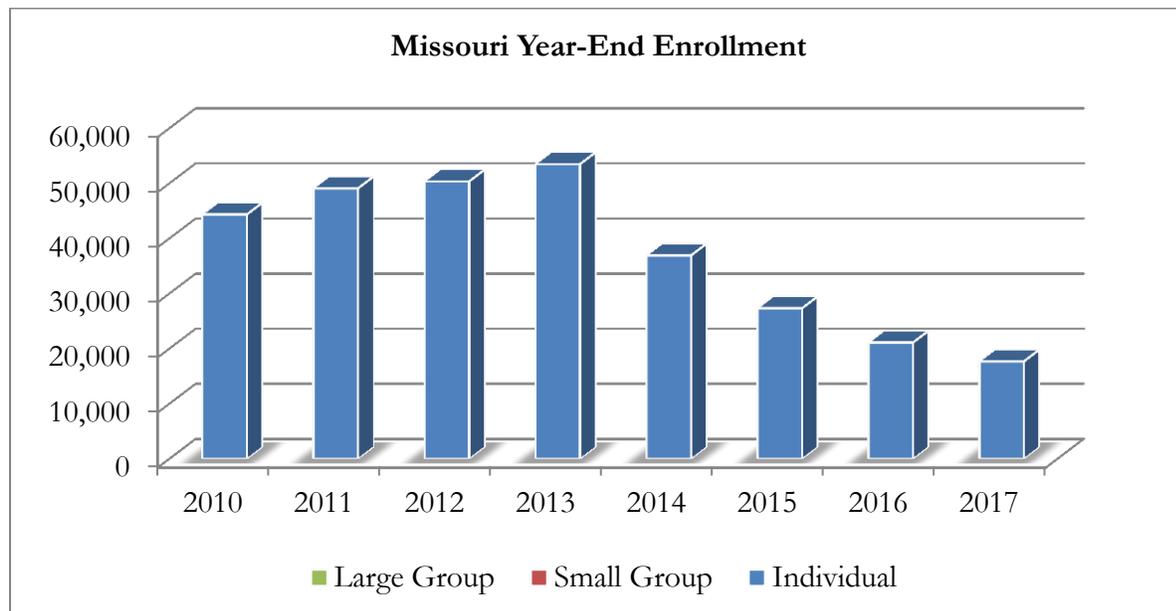
Freedom Life Insurance Company of America

Missouri Underwriting and Net Gain on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$209,848	\$204,502	-\$100,108	-\$82,449	97.5%	-47.7%	-39.3%
2011	\$566,309	\$529,698	-\$76,591	-\$61,461	93.5%	-13.5%	-10.9%
2012	\$1,198,552	\$913,284	\$33,603	\$45,939	76.2%	2.8%	3.8%
2013	\$1,876,149	\$1,264,465	\$177,688	\$199,077	67.4%	9.5%	10.6%
2014	\$2,044,501	\$1,274,727	\$222,877	\$255,134	62.3%	10.9%	12.5%
2015	\$2,067,917	\$819,203	\$603,291	\$576,282	39.6%	29.2%	27.9%
2016	\$2,410,307	\$1,177,196	\$296,373	\$267,311	48.8%	12.3%	11.1%
2017	\$4,332,496	\$1,391,137	\$1,809,222	\$1,790,657	32.1%	41.8%	41.3%



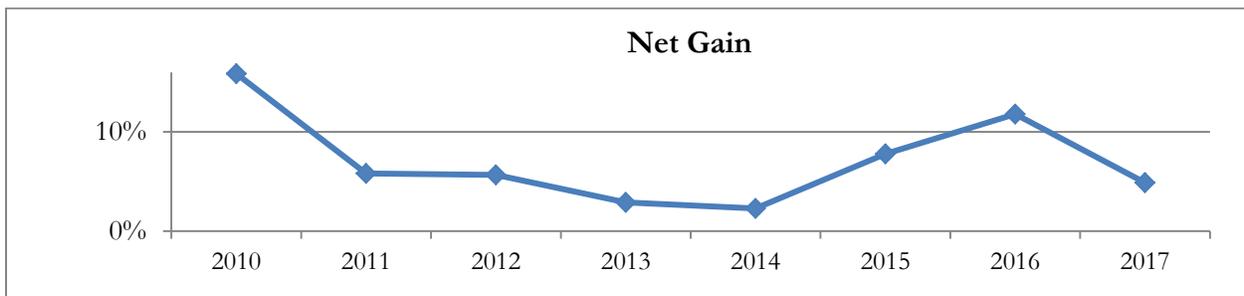
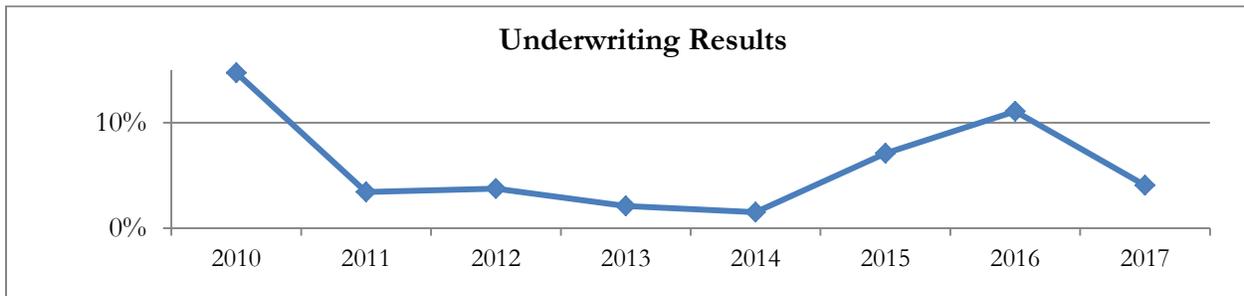
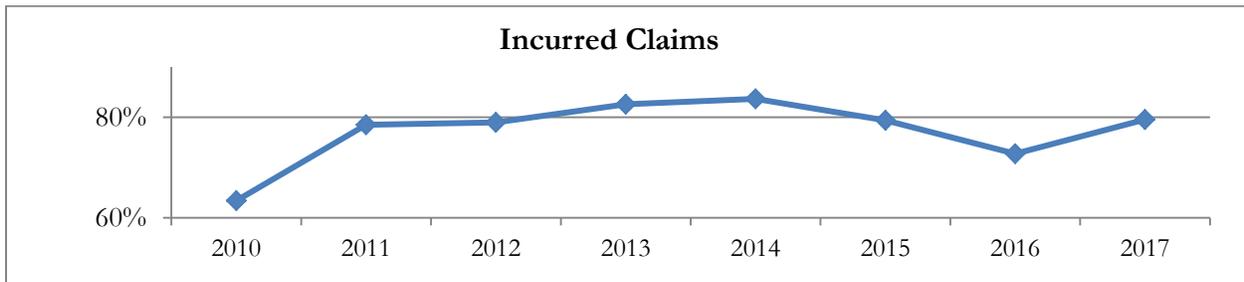
Golden Rule Insurance Company
NAIC Company Code: 62286
Insurer Group: UnitedHealth Group (0707)
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$60,215,862	\$49,784,245	82.7%
Major Medical - Small Employer	\$0	\$0	
Major Medical - Large Employer	\$0	\$0	
Medicare Supplement - Individual	\$1,667,200	\$1,244,270	74.6%
Medicare Supplement - Group	\$0	\$0	
Long Term Care - Individual	\$0	\$0	
Long Term Care - Group	\$0	\$0	
Medicare	\$0	\$0	
Dental	\$2,476,249	\$1,294,952	52.3%
All Other A&H	\$1,902,876	\$691,543	36.3%
Total A&H	\$66,262,187	\$53,015,010	80.0%



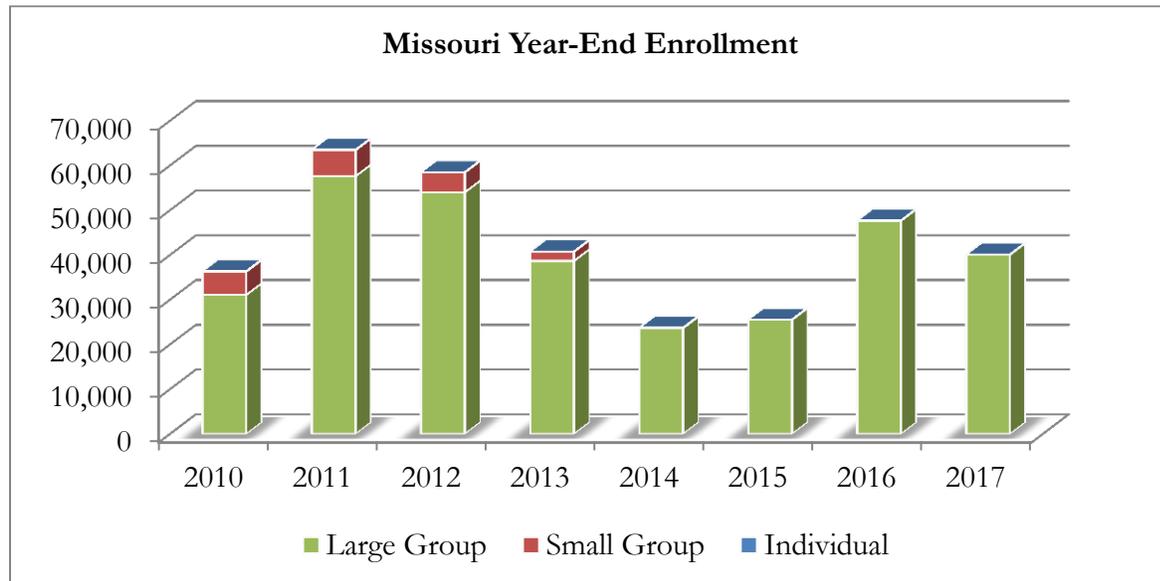
Golden Rule Insurance Company

Missouri Underwriting and Net Gain on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$73,871,930	\$46,833,539	\$10,882,106	\$11,712,863	63.4%	14.7%	15.9%
2011	\$91,575,417	\$71,874,695	\$3,145,390	\$5,314,040	78.5%	3.4%	5.8%
2012	\$101,215,387	\$79,921,781	\$3,783,406	\$5,726,143	79.0%	3.7%	5.7%
2013	\$107,483,347	\$88,745,073	\$2,252,390	\$3,111,165	82.6%	2.1%	2.9%
2014	\$100,941,672	\$84,435,259	\$1,521,967	\$2,305,206	83.6%	1.5%	2.3%
2015	\$84,349,391	\$66,963,662	\$5,988,766	\$6,557,940	79.4%	7.1%	7.8%
2016	\$74,174,594	\$53,954,803	\$8,217,639	\$8,749,480	72.7%	11.1%	11.8%
2017	\$70,785,449	\$56,298,371	\$2,878,205	\$3,452,878	79.5%	4.1%	4.9%



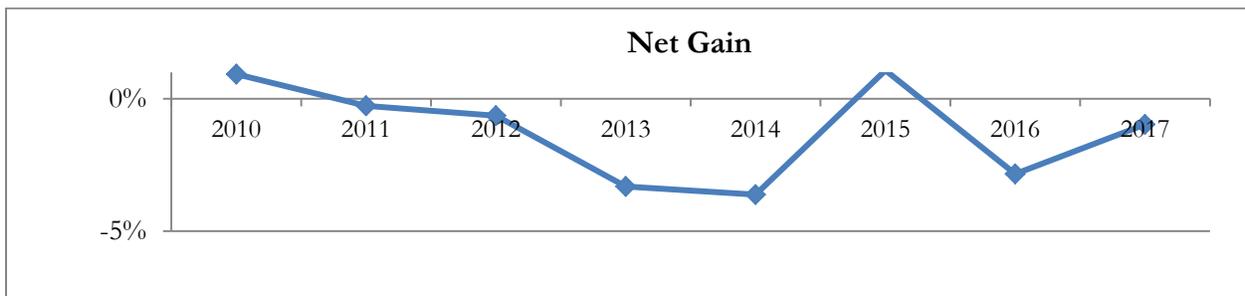
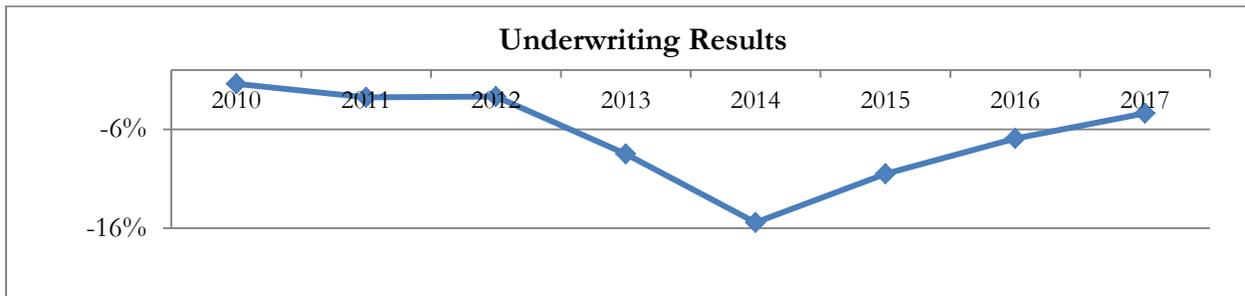
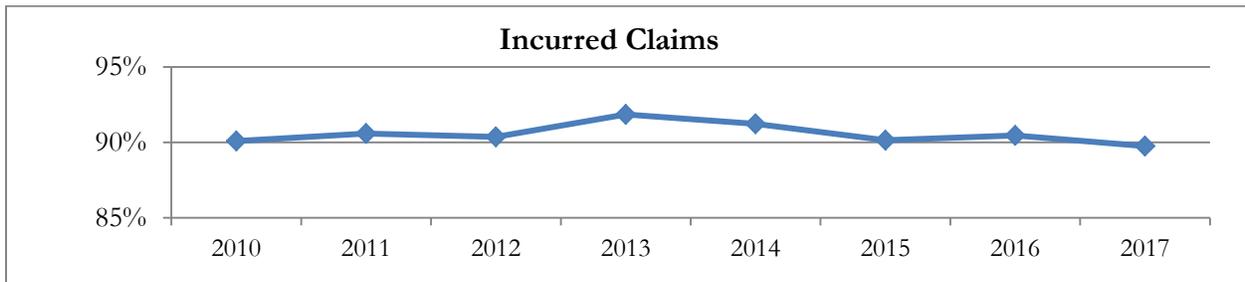
Good Health HMO Inc
NAIC Company Code: 95315
Insurer Group: BCBS of KC Group (0537)
License Type: HMO

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$11,776	\$2,426	20.6%
Major Medical - Small Employer	\$311,050	\$52,787	17.0%
Major Medical - Large Employer	\$161,261,058	\$145,055,675	90.0%
Medicare Supplement - Group	\$0	\$0	
Medicare	\$0	\$0	
Medicaid	\$0	\$0	
Total A&H	\$161,583,884	\$145,110,888	89.8%



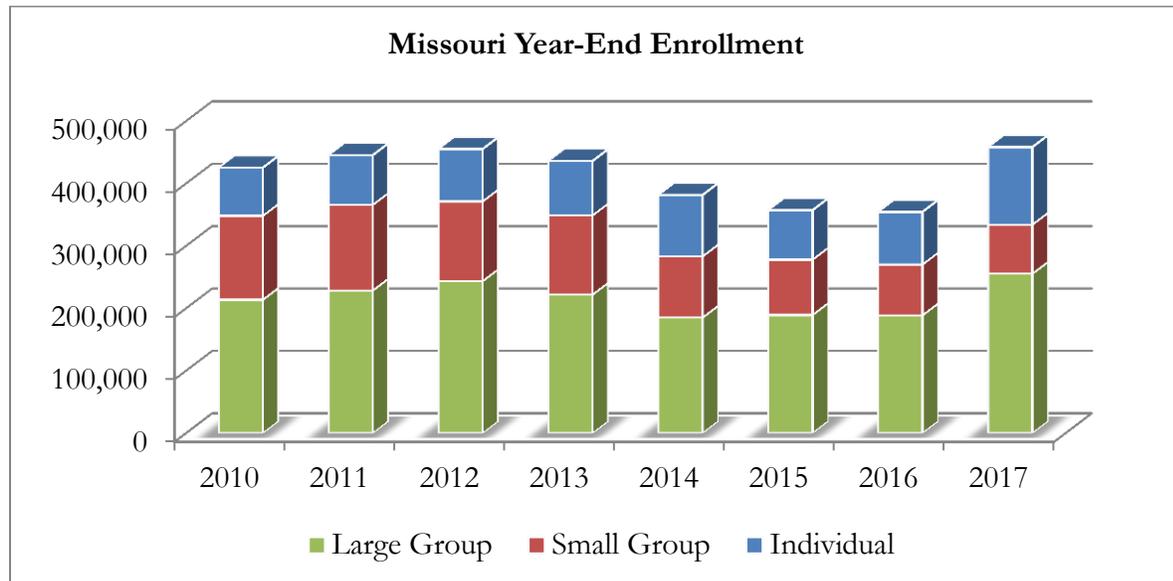
Good Health HMO Inc

Missouri Underwriting and Net Gain on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$317,765,607	\$286,267,364	-\$4,433,660	\$2,956,606	90.1%	-1.4%	0.9%
2011	\$309,724,184	\$280,579,875	-\$8,553,719	-\$825,048	90.6%	-2.8%	-0.3%
2012	\$306,613,825	\$277,080,040	-\$8,233,967	-\$1,959,633	90.4%	-2.7%	-0.6%
2013	\$225,479,295	\$207,100,291	-\$19,165,712	-\$7,471,300	91.8%	-8.5%	-3.3%
2014	\$128,810,207	\$117,505,144	-\$19,877,999	-\$4,661,798	91.2%	-15.4%	-3.6%
2015	\$122,219,365	\$110,173,033	-\$12,850,589	\$1,309,837	90.1%	-10.5%	1.1%
2016	\$157,965,007	\$142,896,185	-\$10,956,854	-\$4,483,820	90.5%	-6.9%	-2.8%
2017	\$161,685,761	\$145,110,888	-\$7,059,793	-\$1,569,831	89.7%	-4.4%	-1.0%



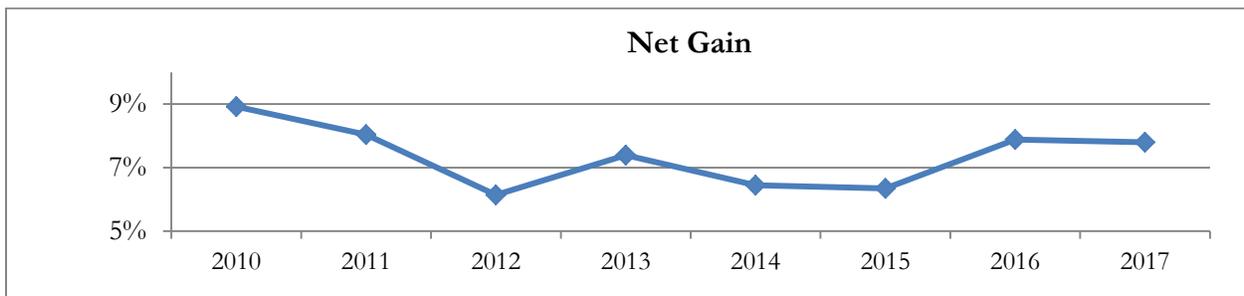
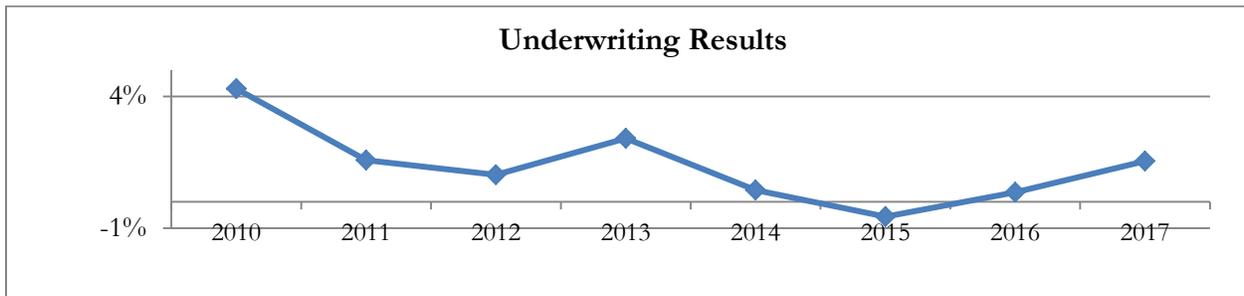
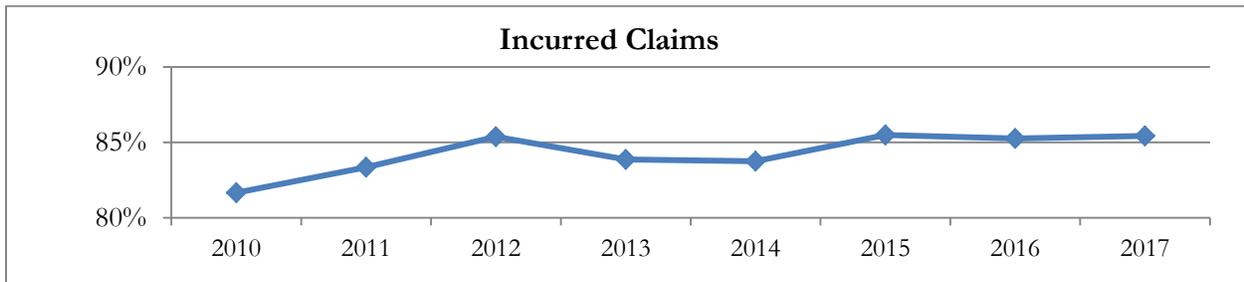
Healthy Alliance Life Insurance Company
NAIC Company Number: 78972
Insurer Group: Anthem Inc Group (0671)
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$774,483,798	\$535,276,411	69.1%
Major Medical - Small Employer	\$393,856,590	\$292,079,446	74.2%
Major Medical - Large Employer	\$1,323,985,091	\$1,172,212,838	88.5%
Medicare Supplement - Individual	\$83,723,621	\$61,176,729	73.1%
Medicare Supplement - Group	\$0	\$0	
Long Term Care - Individual	\$46,950	\$380,441	810.3%
Long Term Care - Group	\$0	\$0	
Medicare	-\$48,564	\$0	0.0%
Dental	\$24,786,947	\$16,775,522	67.7%
All Other A&H	\$50,659,227	\$28,337,937	55.9%
Total A&H	\$2,651,493,660	\$2,106,239,324	79.4%



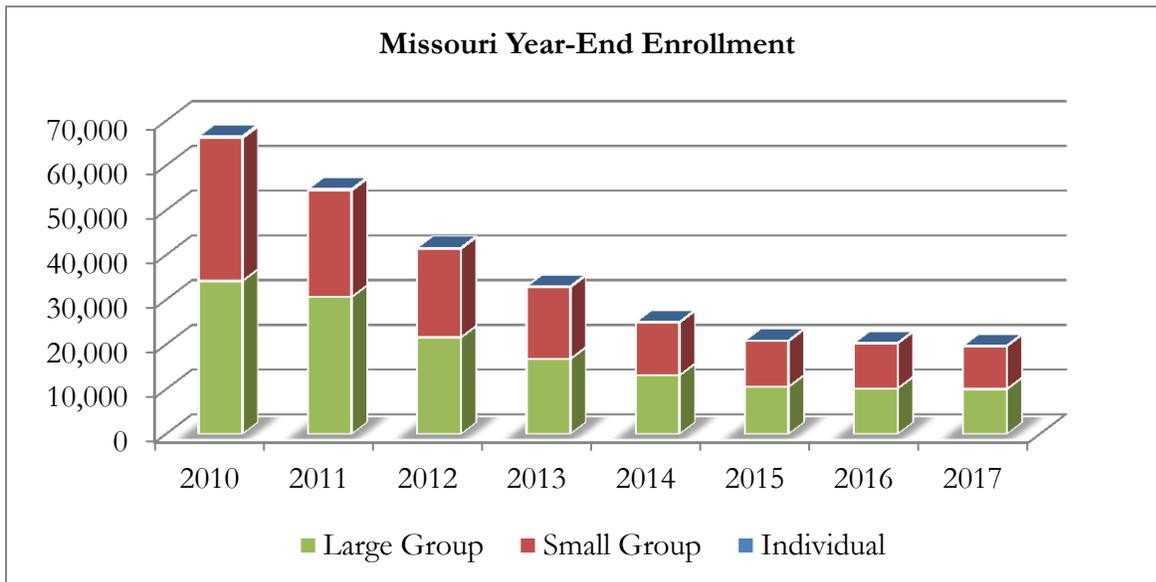
Healthy Alliance Life Insurance Company

Missouri Underwriting and Net Gain on A&H Business								
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium			
					Net Incurred Claims	Underwriting Gain	Net Gain	
2010	\$1,620,443,065	\$1,323,291,890	\$69,484,280	\$144,556,785	81.7%	4.3%	8.9%	
2011	\$1,666,125,383	\$1,388,766,622	\$26,325,335	\$133,919,852	83.4%	1.6%	8.0%	
2012	\$1,757,403,540	\$1,500,392,670	\$17,979,356	\$107,909,180	85.4%	1.0%	6.1%	
2013	\$1,804,061,613	\$1,513,034,986	\$43,401,845	\$133,361,148	83.9%	2.4%	7.4%	
2014	\$1,704,074,027	\$1,427,210,837	\$7,557,947	\$109,826,450	83.8%	0.4%	6.4%	
2015	\$1,675,390,395	\$1,432,307,806	-\$9,474,187	\$106,266,401	85.5%	-0.6%	6.3%	
2016	\$1,810,704,428	\$1,543,718,195	\$6,507,093	\$142,751,929	85.3%	0.4%	7.9%	
2017	\$2,492,677,778	\$2,129,391,466	\$38,422,224	\$194,293,638	85.4%	1.5%	7.8%	



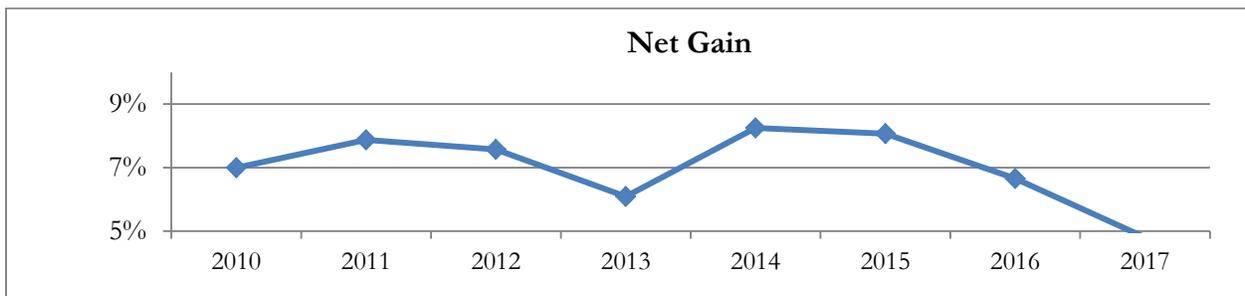
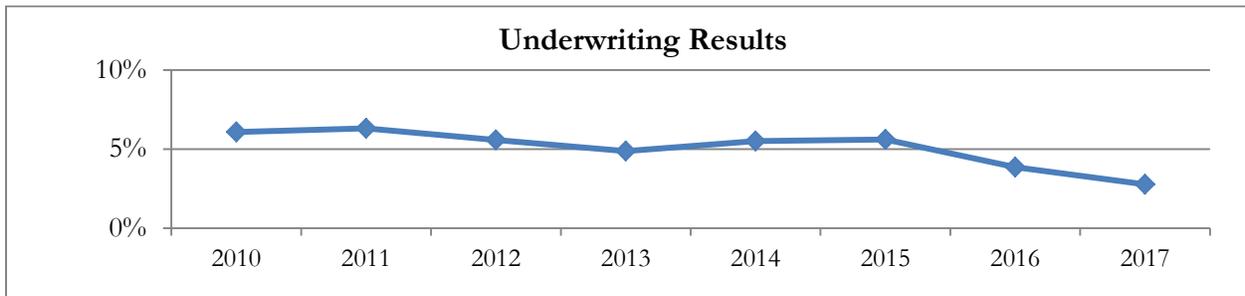
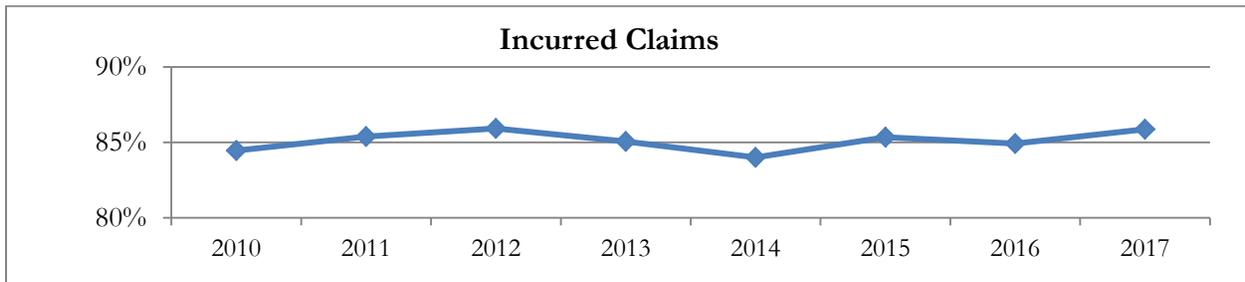
HMO Missouri Inc
NAIC Company Code: 95358
Insurer Group: Anthem Inc Group (0671)
License Type: HMO

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$523,637	\$354,646	67.7%
Major Medical - Small Employer	\$44,060,681	\$29,591,541	67.2%
Major Medical - Large Employer	\$68,736,414	\$63,094,797	91.8%
Medicare Supplement - Group	\$0	\$0	
Medicare	\$75,688,314	\$59,907,545	79.2%
Medicaid	\$0	\$0	
Total A&H	\$189,009,046	\$152,948,529	80.9%



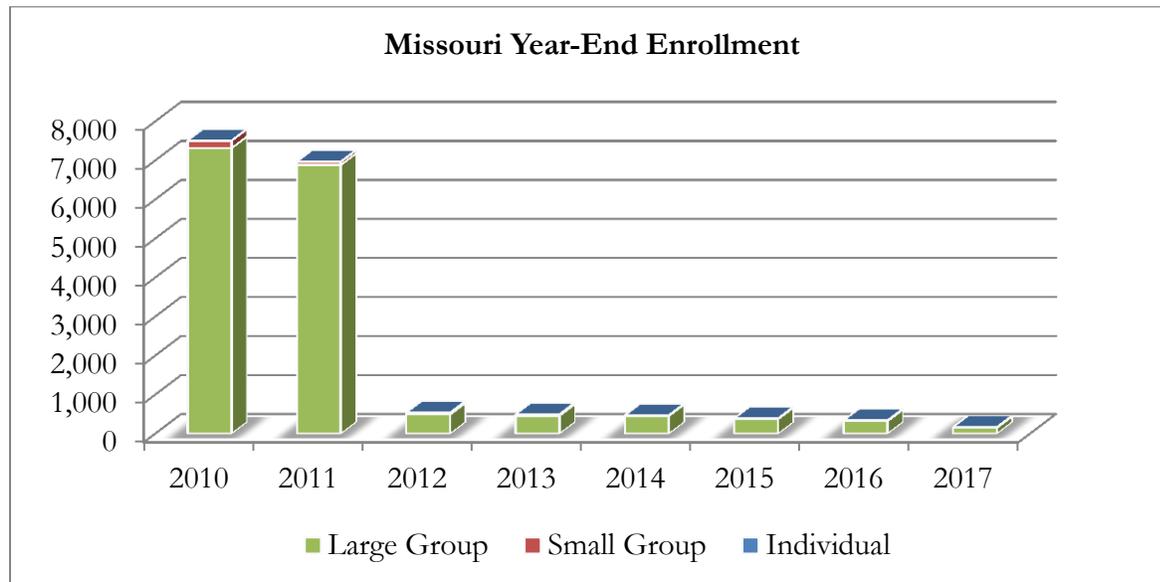
HMO Missouri Inc

Missouri Underwriting and Net Gain on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$261,800,405	\$221,103,565	\$15,918,163	\$18,319,623	84.5%	6.1%	7.0%
2011	\$233,138,299	\$199,060,314	\$14,706,450	\$18,348,270	85.4%	6.3%	7.9%
2012	\$180,070,973	\$154,713,597	\$10,039,990	\$13,629,858	85.9%	5.6%	7.6%
2013	\$150,017,981	\$127,608,390	\$7,305,431	\$9,135,361	85.1%	4.9%	6.1%
2014	\$125,854,804	\$105,728,480	\$6,923,320	\$10,378,682	84.0%	5.5%	8.2%
2015	\$122,677,457	\$104,696,736	\$6,882,406	\$9,899,966	85.3%	5.6%	8.1%
2016	\$132,451,294	\$112,474,688	\$5,109,095	\$8,815,113	84.9%	3.9%	6.7%
2017	\$182,897,527	\$157,064,176	\$5,069,953	\$8,786,004	85.9%	2.8%	4.8%



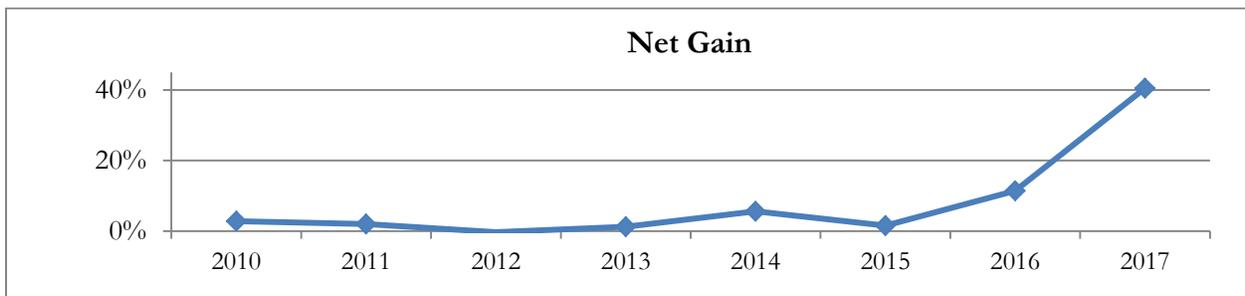
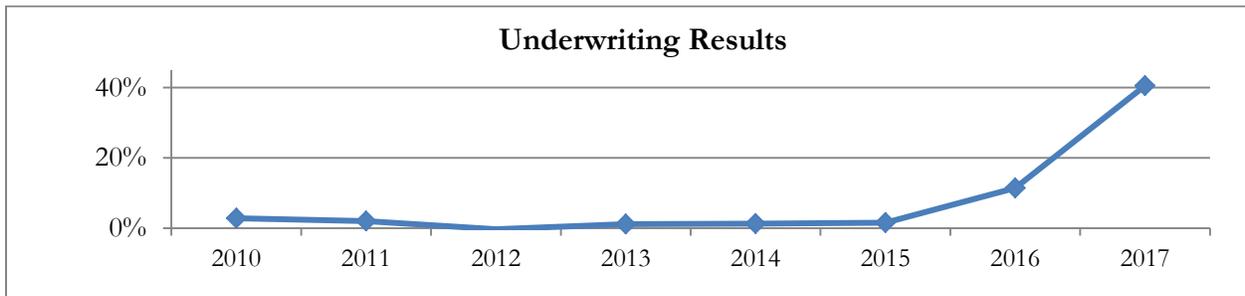
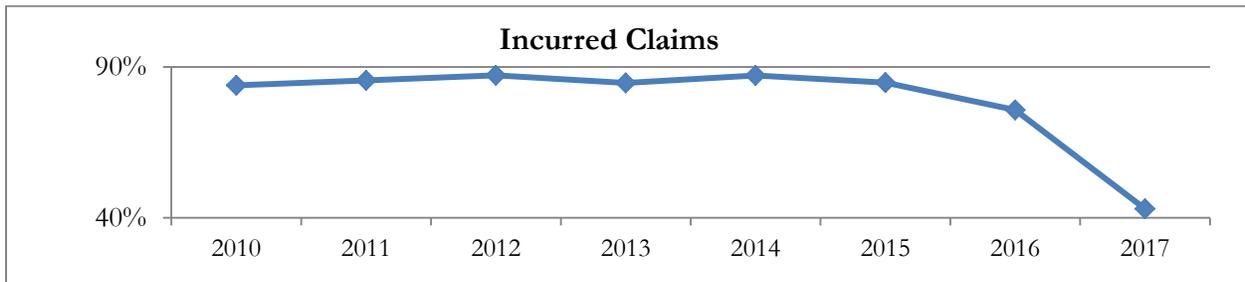
Humana Health Plan Inc
NAIC Company Code: 95885
Insurer Group: Humana Group (0119)
License Type: HMO

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$0	\$0	
Major Medical - Small Employer	\$95,516	\$51,261	53.7%
Major Medical - Large Employer	\$907,807	\$290,391	32.0%
Medicare Supplement - Group	\$0	\$0	
Medicare	\$485,810,916	\$394,542,211	81.2%
Medicaid	\$0	\$0	
Total A&H	\$486,814,239	\$394,883,863	81.1%



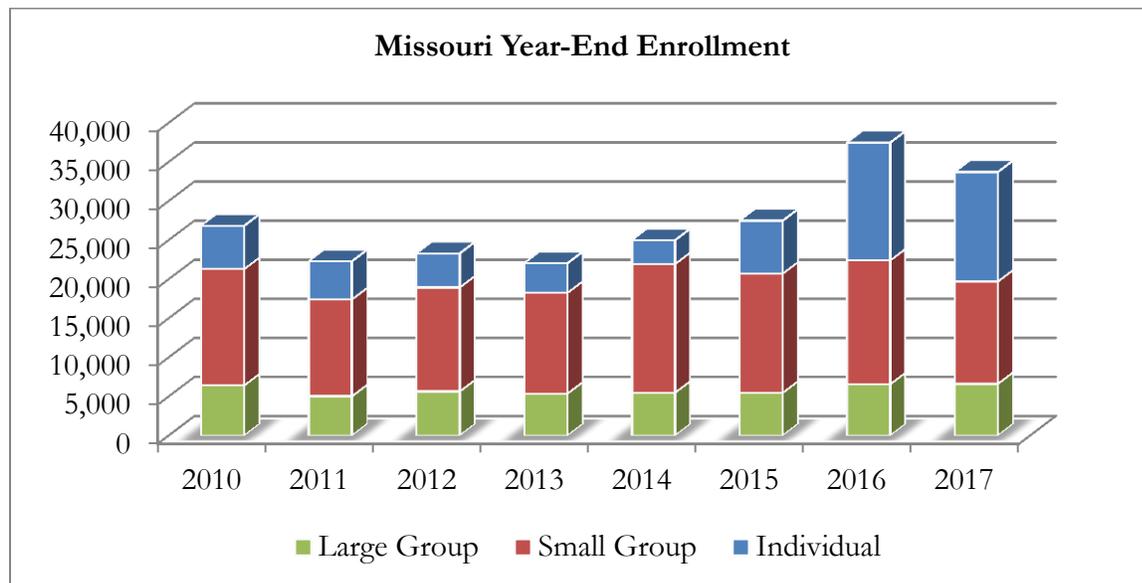
Humana Health Plan Inc

Missouri Underwriting and Net Gain on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$188,790,865	\$158,435,574	\$5,283,097	\$5,283,097	83.9%	2.8%	2.8%
2011	\$203,066,535	\$173,653,504	\$4,034,712	\$4,034,712	85.5%	2.0%	2.0%
2012	\$232,851,620	\$203,091,995	-\$695,803	-\$695,803	87.2%	-0.3%	-0.3%
2013	\$291,480,391	\$246,915,800	\$3,344,201	\$3,642,809	84.7%	1.1%	1.2%
2014	\$343,798,490	\$299,662,650	\$4,437,696	\$19,214,158	87.2%	1.3%	5.6%
2015	\$2,167,642	\$1,837,867	\$33,339	\$33,339	84.8%	1.5%	1.5%
2016	\$1,802,784	\$1,365,380	\$206,095	\$206,095	75.7%	11.4%	11.4%
2017	\$794,825	\$341,652	\$322,079	\$322,079	43.0%	40.5%	40.5%



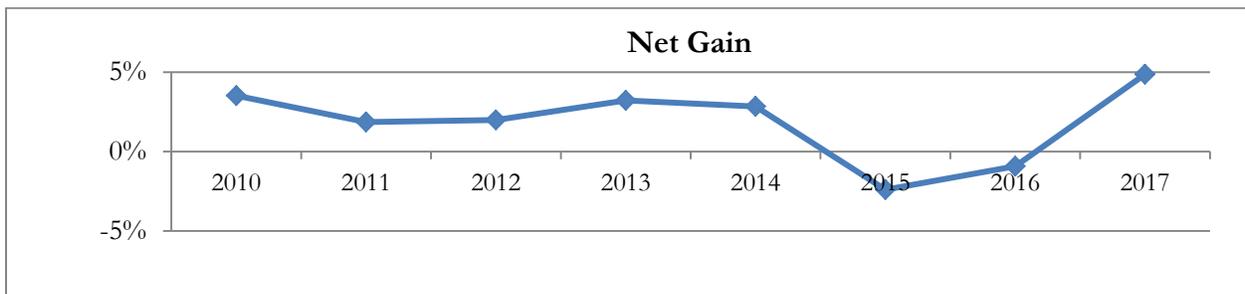
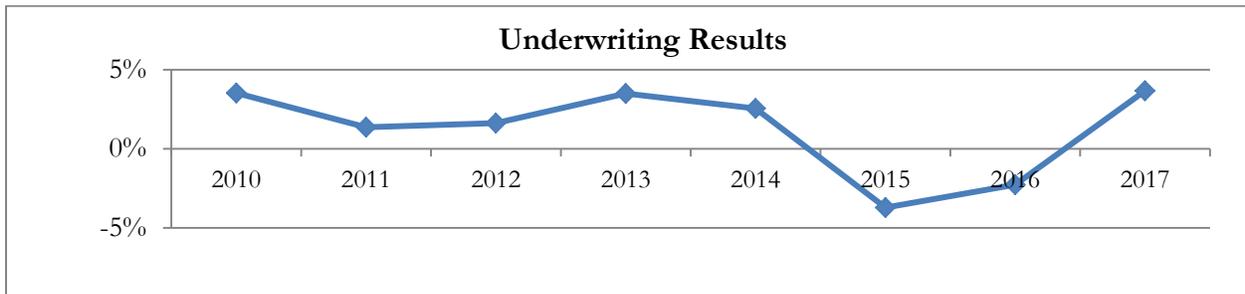
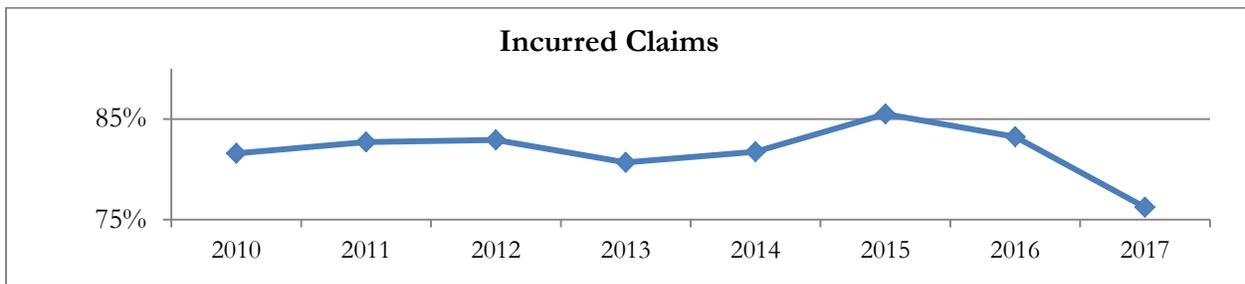
Humana Insurance Company
NAIC Company Code: 73288
Insurer Group: Humana Group (0119)
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$86,537,752	\$59,954,498	69.3%
Major Medical - Small Employer	\$73,848,606	\$54,159,272	73.3%
Major Medical - Large Employer	\$29,369,244	\$24,590,123	83.7%
Medicare Supplement - Individual	\$13,120,792	\$10,477,663	79.9%
Medicare Supplement - Group	\$0	\$0	
Long Term Care - Individual	\$0	\$0	
Long Term Care - Group	\$0	\$0	
Medicare	\$272,409,599	\$208,618,959	76.6%
Dental	\$7,566,943	\$4,880,325	64.5%
All Other A&H	\$7,105,027	\$4,187,587	58.9%
Total A&H	\$489,957,963	\$366,868,427	74.9%



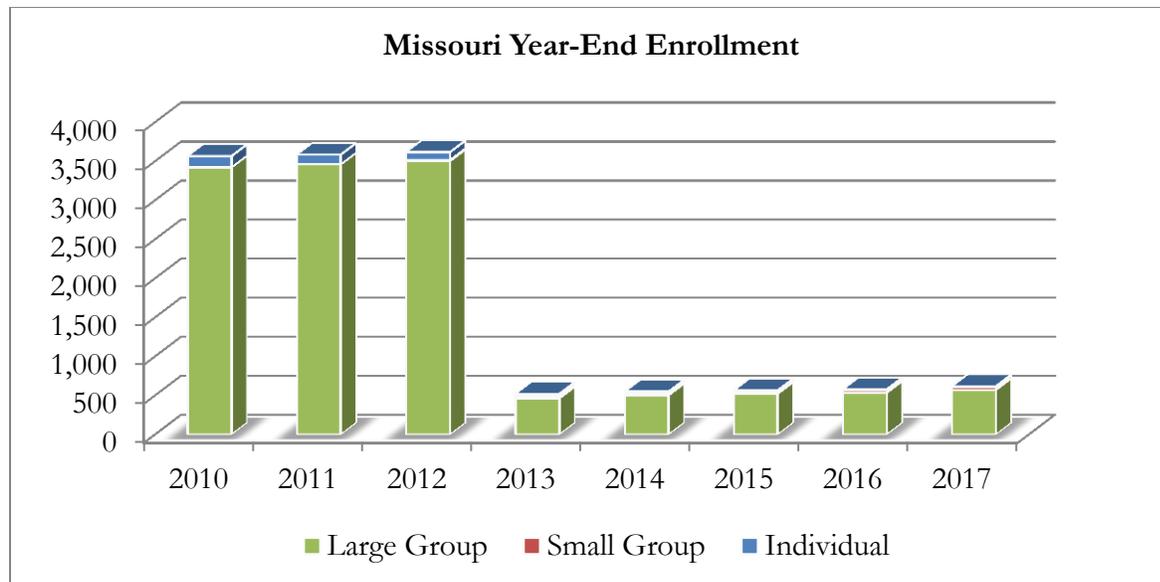
Humana Insurance Company

Missouri Underwriting and Net Gain on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$394,911,036	\$322,210,509	\$13,915,826	\$13,915,826	81.6%	3.5%	3.5%
2011	\$418,497,928	\$346,154,142	\$5,700,069	\$7,753,208	82.7%	1.4%	1.9%
2012	\$432,073,310	\$358,289,947	\$7,031,643	\$8,563,187	82.9%	1.6%	2.0%
2013	\$406,197,069	\$327,793,399	\$14,191,552	\$13,069,507	80.7%	3.5%	3.2%
2014	\$382,884,360	\$313,006,667	\$9,773,408	\$10,859,199	81.7%	2.6%	2.8%
2015	\$133,439,310	\$114,089,192	-\$4,971,503	-\$3,207,798	85.5%	-3.7%	-2.4%
2016	\$172,274,256	\$143,390,207	-\$3,921,708	-\$1,606,125	83.2%	-2.3%	-0.9%
2017	\$208,520,222	\$158,945,362	\$7,633,299	\$10,129,819	76.2%	3.7%	4.9%



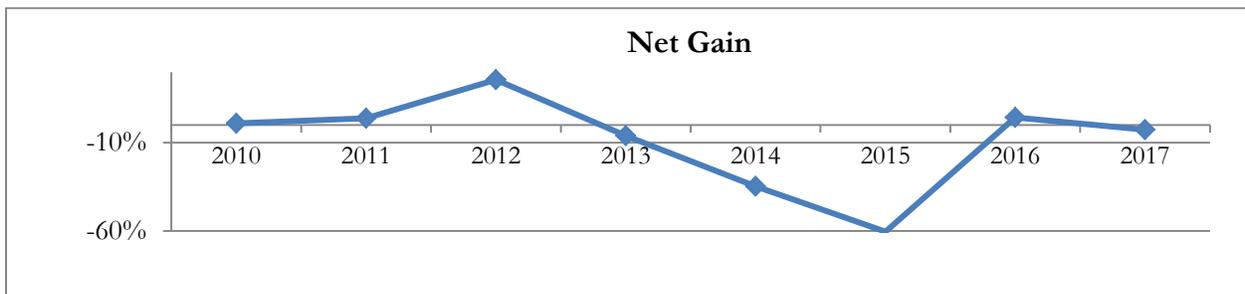
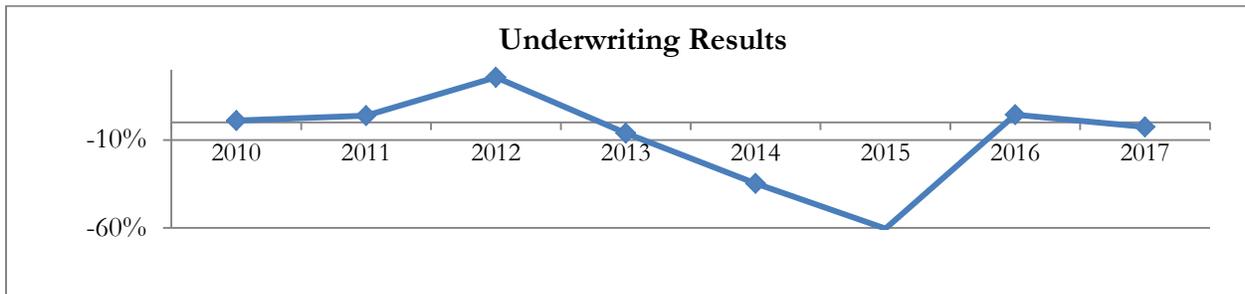
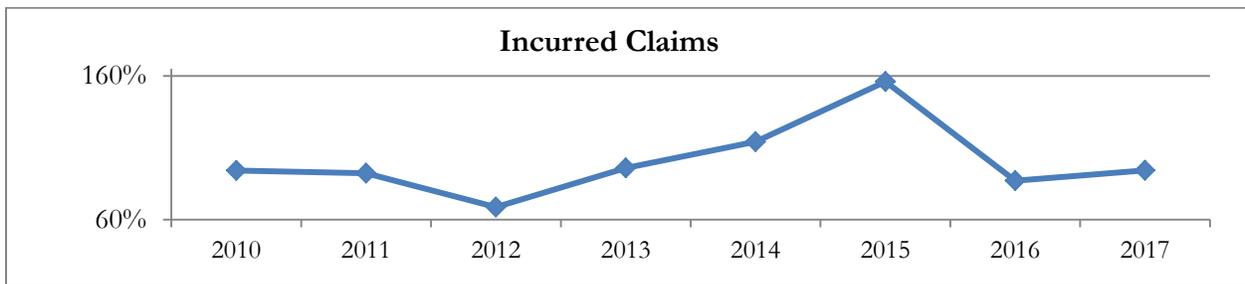
Shelter Life Insurance Company
NAIC Company Code: 65757
Insurer Group: Shelter Insurance Group (0123)
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$3,855	-\$167,265	-4338.9%
Major Medical - Small Employer	\$189,731	\$131,728	69.4%
Major Medical - Large Employer	\$2,686,853	\$2,633,689	98.0%
Medicare Supplement - Individual	\$187,139	\$30,140	16.1%
Medicare Supplement - Group	\$0	\$0	
Long Term Care - Individual	\$0	\$0	
Long Term Care - Group	\$0	\$0	
Medicare	\$0	\$0	
Dental	\$0	\$0	
All Other A&H	\$57,083	\$330,694	579.3%
Total A&H	\$3,124,661	\$2,958,986	94.7%



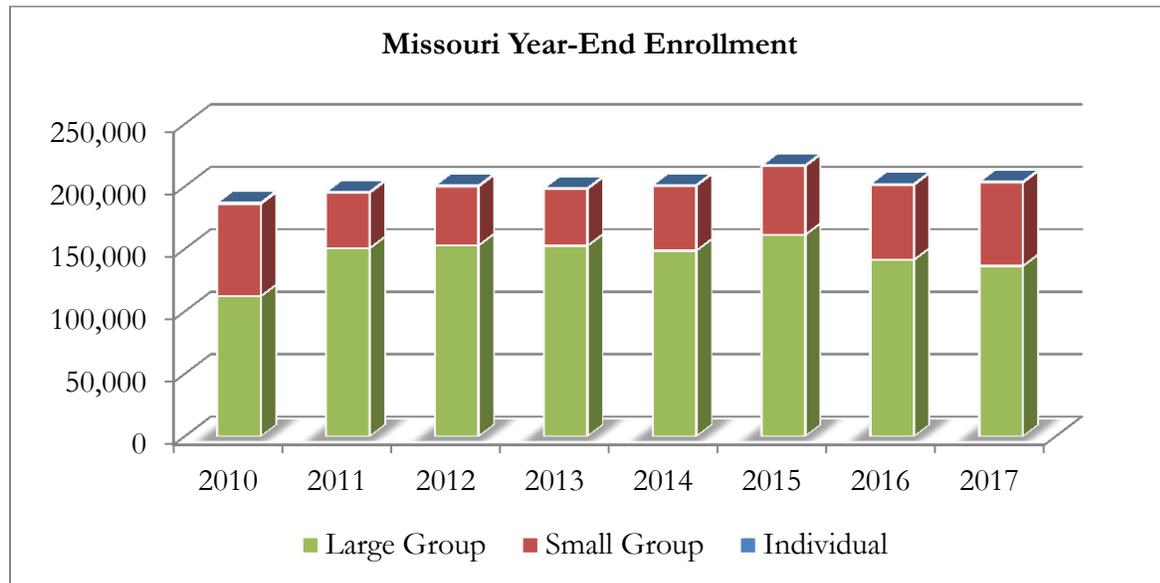
Shelter Life Insurance Company

Missouri Underwriting and Net Gain on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$10,933,899	\$10,303,996	\$111,557	\$111,557	94.2%	1.0%	1.0%
2011	\$11,111,484	\$10,255,607	\$432,247	\$432,247	92.3%	3.9%	3.9%
2012	\$12,295,360	\$8,451,721	\$3,160,658	\$3,160,658	68.7%	25.7%	25.7%
2013	\$2,766,917	\$2,654,744	-\$168,425	-\$168,425	95.9%	-6.1%	-6.1%
2014	\$2,943,194	\$3,360,846	-\$1,020,701	-\$1,020,701	114.2%	-34.7%	-34.7%
2015	\$3,004,626	\$4,688,848	-\$1,815,463	-\$1,815,463	156.1%	-60.4%	-60.4%
2016	\$3,125,209	\$2,722,062	\$136,240	\$136,240	87.1%	4.4%	4.4%
2017	\$3,277,910	\$3,090,562	-\$84,438	-\$84,438	94.3%	-2.6%	-2.6%



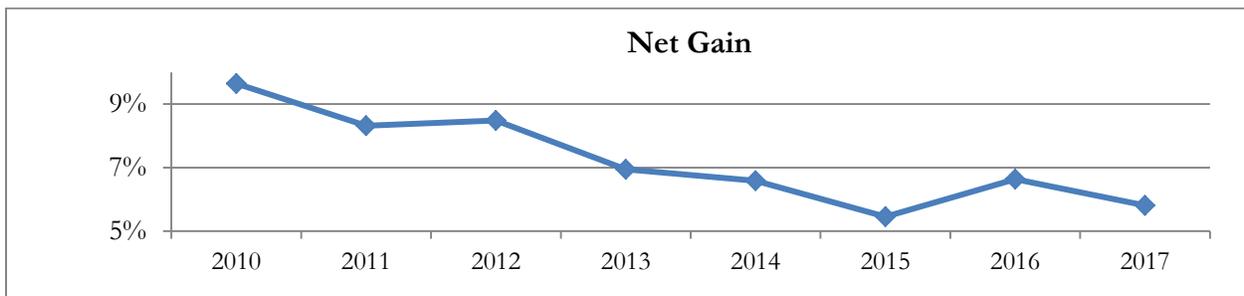
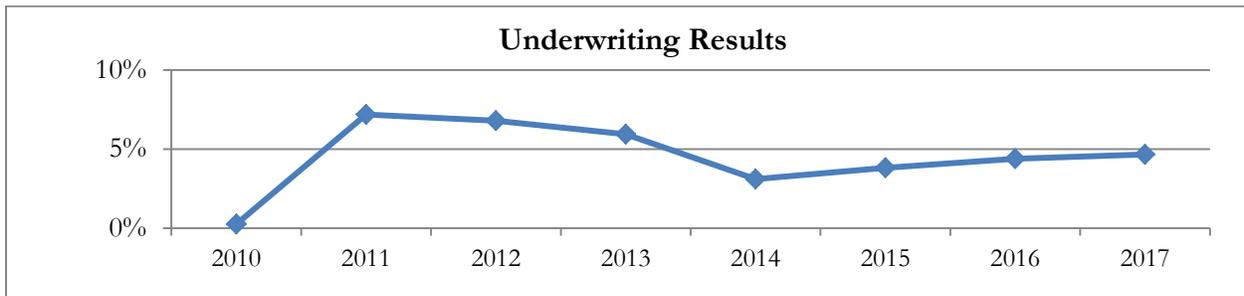
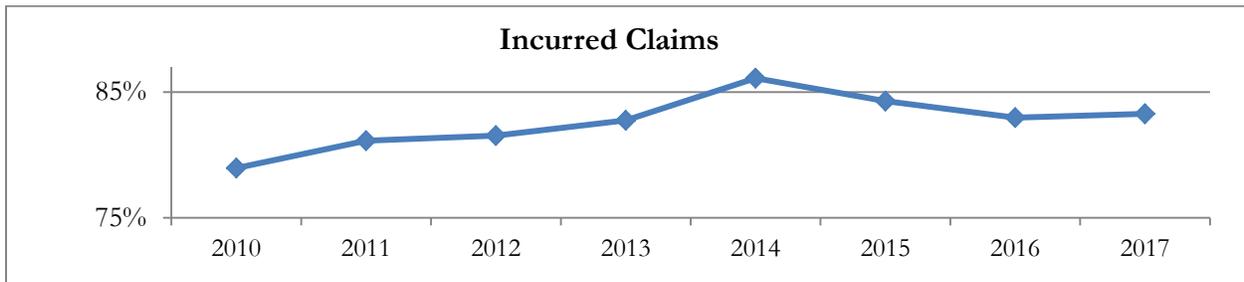
UnitedHealthcare Insurance Company
NAIC Company Code: 79413
Insurer Group: United Health Group (0707)
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$2,004,280	\$2,304,265	115.0%
Major Medical - Small Employer	\$347,294,288	\$256,822,450	73.9%
Major Medical - Large Employer	\$633,971,665	\$524,985,067	82.8%
Medicare Supplement - Individual	\$0	\$0	
Medicare Supplement - Group	\$184,986,576	\$147,955,202	80.0%
Long Term Care - Individual	\$0	\$0	
Long Term Care - Group	\$0	\$0	
Medicare	\$182,527,873	\$135,941,485	74.5%
Dental	\$12,579,965	\$2,588,068	20.6%
All Other A&H	\$27,982,065	\$19,803,476	70.8%
Total A&H	\$1,391,346,712	\$1,090,400,013	78.4%



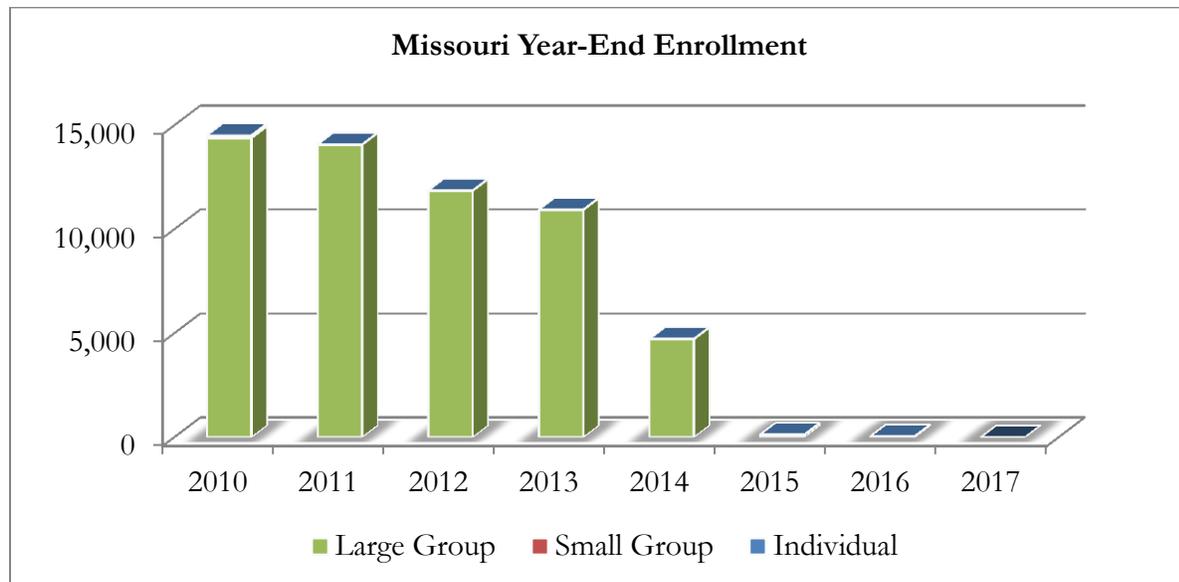
UnitedHealthcare Insurance Company

Missouri Underwriting and Net Gain on A&H Business								
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium			
					Net Incurred Claims	Underwriting Gain	Net Gain	
2010	\$1,132,239,491	\$893,956,451	\$2,840,162	\$109,184,115	79.0%	0.3%	9.6%	
2011	\$1,260,744,831	\$1,022,809,307	\$90,561,128	\$104,863,650	81.1%	7.2%	8.3%	
2012	\$1,315,734,027	\$1,072,785,889	\$89,426,127	\$111,649,938	81.5%	6.8%	8.5%	
2013	\$1,399,188,872	\$1,157,792,294	\$83,033,463	\$97,166,009	82.7%	5.9%	6.9%	
2014	\$1,298,998,793	\$1,118,463,041	\$40,226,039	\$85,540,487	86.1%	3.1%	6.6%	
2015	\$1,357,066,908	\$1,143,735,100	\$51,792,133	\$74,014,154	84.3%	3.8%	5.5%	
2016	\$1,269,083,026	\$1,052,850,651	\$55,701,500	\$84,178,815	83.0%	4.4%	6.6%	
2017	\$1,503,448,750	\$1,252,004,523	\$70,086,555	\$87,294,729	83.3%	4.7%	5.8%	



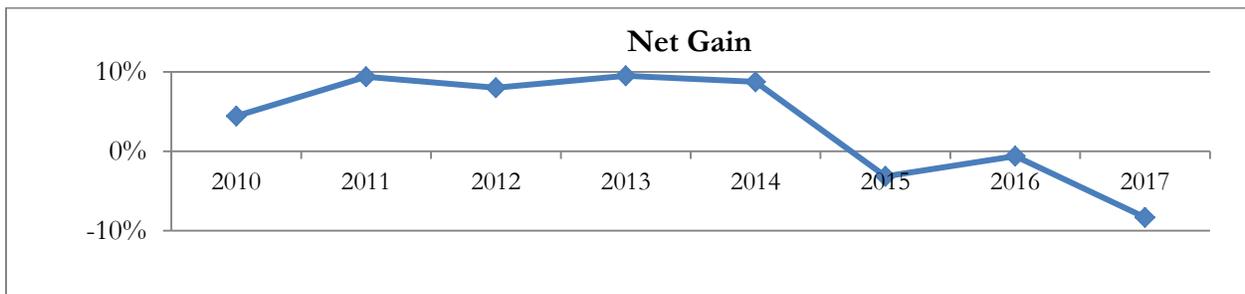
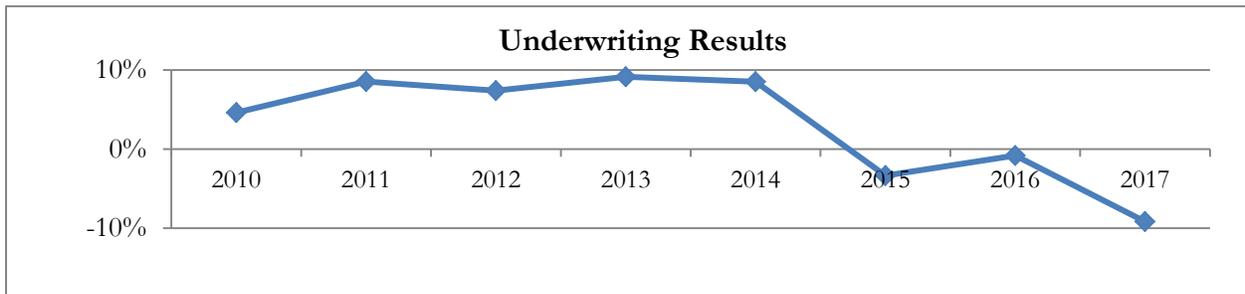
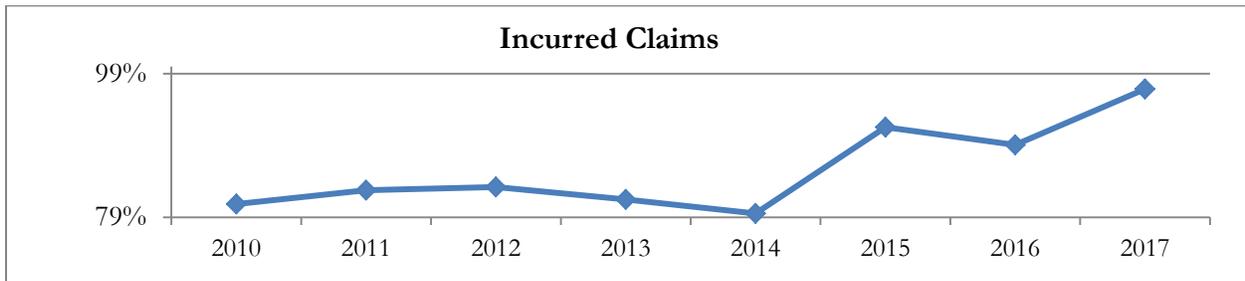
UnitedHealthcare of the Midwest Inc
NAIC Company Code: 96385
Insurer Group: UnitedHealth Group (0707)
License Type: HMO

Missouri Premium & Losses			
Line of Business	Earned Premium	Incurred Losses	Loss Ratio
Major Medical - Individual	\$17,858	\$54	0.3%
Major Medical - Small Employer	\$0	\$0	
Major Medical - Large Employer	\$214,998	\$129,783	60.4%
Medicare Supplement - Group	\$0	\$0	
Medicare	-\$228,540	-\$412,255	180.4%
Medicaid	\$351,444,766	\$318,822,679	90.7%
Total A&H	\$351,449,082	\$318,540,261	90.6%



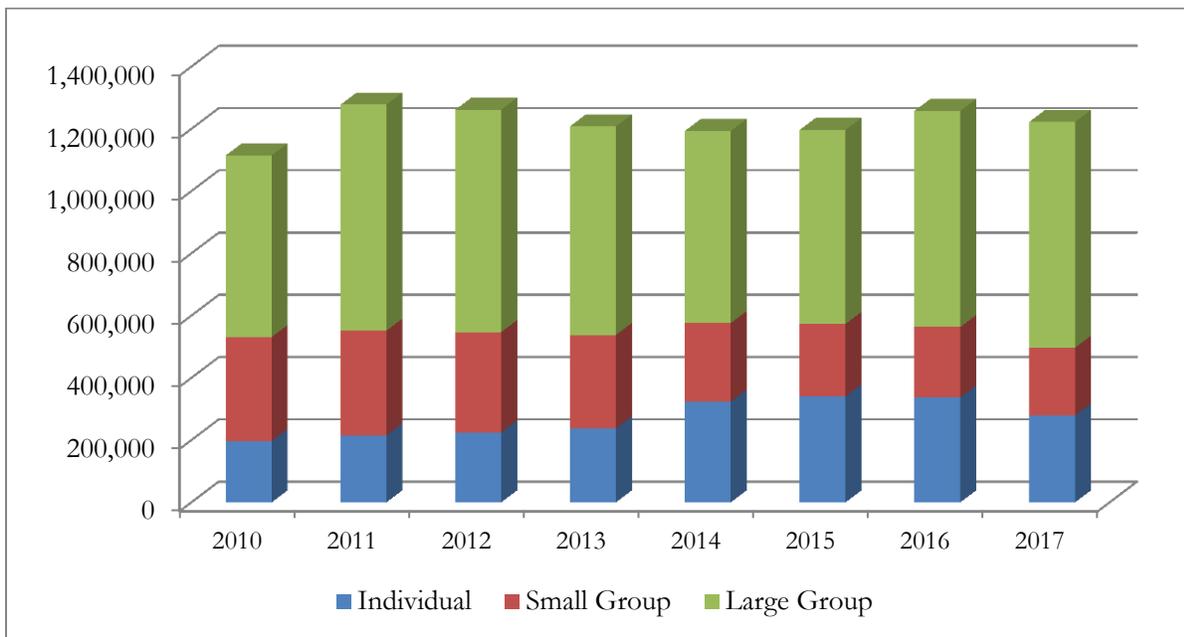
UnitedHealthcare of the Midwest Inc

Missouri Underwriting and Net Gain on A&H Business							
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	% of Net Premium		
					Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$435,245,618	\$351,909,845	\$20,068,295	\$19,260,746	80.9%	4.6%	4.4%
2011	\$440,106,772	\$364,335,532	\$37,567,775	\$41,313,022	82.8%	8.5%	9.4%
2012	\$456,911,502	\$380,293,503	\$33,790,667	\$36,545,625	83.2%	7.4%	8.0%
2013	\$475,376,540	\$387,413,781	\$43,480,315	\$45,155,098	81.5%	9.1%	9.5%
2014	\$459,403,818	\$365,463,182	\$39,098,403	\$40,115,634	79.6%	8.5%	8.7%
2015	\$425,117,661	\$389,150,491	-\$14,276,937	-\$13,467,240	91.5%	-3.4%	-3.2%
2016	\$534,079,066	\$475,847,097	-\$4,329,128	-\$3,261,738	89.1%	-0.8%	-0.6%
2017	\$119,159,041	\$115,415,451	-\$10,940,107	-\$9,925,879	96.9%	-9.2%	-8.3%

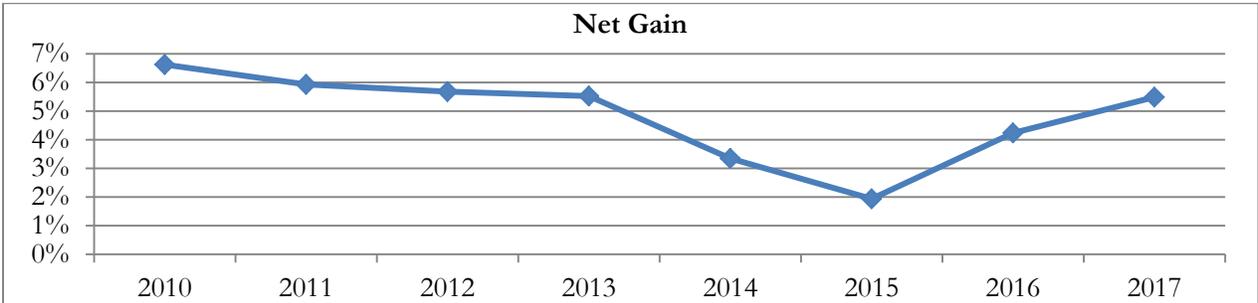
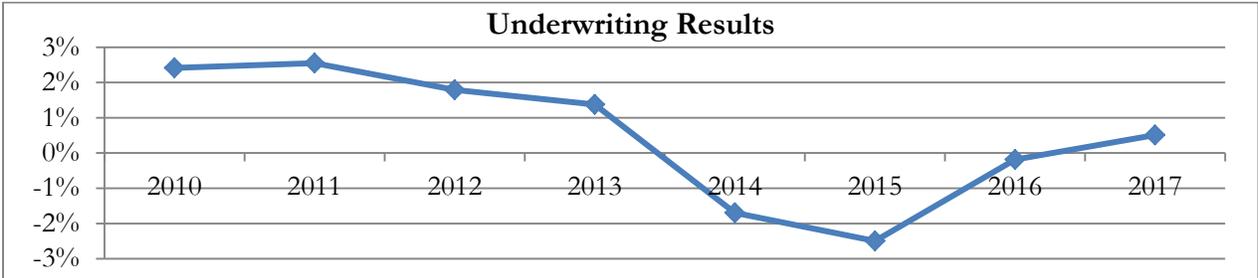
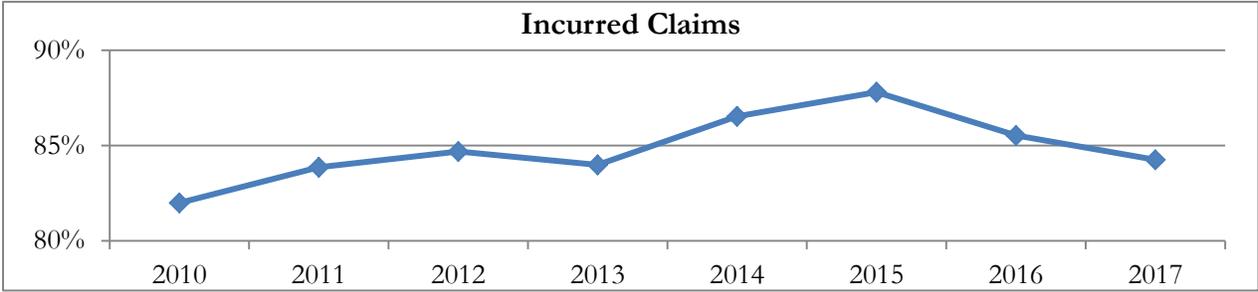


Industry totals – Companies with more than \$100,000 Missouri premium for major medical policies

Missouri Premium & Losses, 2017			
Line of Business	Direct Premium Earned	Direct Losses Incurred	Loss Ratio
Major Medical - Individual	\$1,600,049,684	\$1,125,133,723	70.3%
Major Medical - Small Employer	\$1,198,449,435	\$904,720,841	75.5%
Major Medical - Large Employer	\$3,358,744,143	\$2,939,603,861	87.5%
Medicare Supplement - Individual	\$142,828,518	\$104,728,233	73.3%
Medicare Supplement - Group	\$185,840,056	\$148,596,403	80.0%
Long Term Care - Individual	\$610,479	\$829,795	35.9%
Long Term Care - Group	\$239,089	\$309,274	129.4%
Medicare	\$1,453,273,481	\$1,144,392,919	78.7%
Medicaid	\$351,444,766	\$318,822,679	90.7%
Dental	\$83,632,864	\$49,500,306	59.2%
All Other A&H	\$223,529,796	\$158,346,852	70.8%
Total A&H	\$8,598,642,311	\$6,894,984,886	80.2%



Missouri Underwriting and Net Gain on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2010	\$5,945,545,545	\$4,874,896,844	\$143,645,430	\$393,782,014	82.0%	2.4%	6.6%
2011	\$6,410,892,896	\$5,376,562,299	\$163,361,314	\$380,080,193	83.9%	2.5%	5.9%
2012	\$6,624,627,658	\$5,610,265,597	\$118,671,757	\$376,391,411	84.7%	1.8%	5.7%
2013	\$6,674,376,618	\$5,605,749,897	\$91,774,231	\$368,596,237	84.0%	1.4%	5.5%
2014	\$6,783,798,401	\$5,870,113,468	-\$115,025,505	\$226,964,809	86.5%	-1.7%	3.3%
2015	\$7,253,214,570	\$6,368,474,484	-\$180,958,084	\$140,499,366	87.8%	-2.5%	1.9%
2016	\$7,913,913,719	\$6,768,941,260	-\$14,792,352	\$334,979,036	85.5%	-0.2%	4.2%
2017	\$8,274,723,461	\$6,971,999,399	\$42,042,011	\$453,881,043	84.3%	0.5%	5.5%



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301 W. High St.
PO Box 690
Jefferson City, MO 65102