

2013

Missouri

Health Maintenance Organization Report

Statistics Section
July 2014



DIFP

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Professional Registration

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Introduction

This report provides the public with financial and operational data on health maintenance organizations (HMOs) operating in Missouri. The information is intended for general comparisons and evaluations. The information is not, in any form, an endorsement or an objection by the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) about the operations of any HMO.

All data in the report were obtained from the HMO annual financial statements and supplemental data filed with the DIFP by each Missouri-licensed HMO operational at year-end.

The accuracy of the report is limited by the quality of data provided to DIFP by the HMOs. Future printings of the report may update any erroneous data brought to the attention of DIFP.

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

Missouri HMO Enrollment

This section presents enrollment data for Missouri-licensed HMOs. Data were obtained from the HMO Annual Supplement Report. An enrollee is defined as a member or eligible dependent of a member for whom the HMO has accepted financial responsibility for provisions of contracted health services.

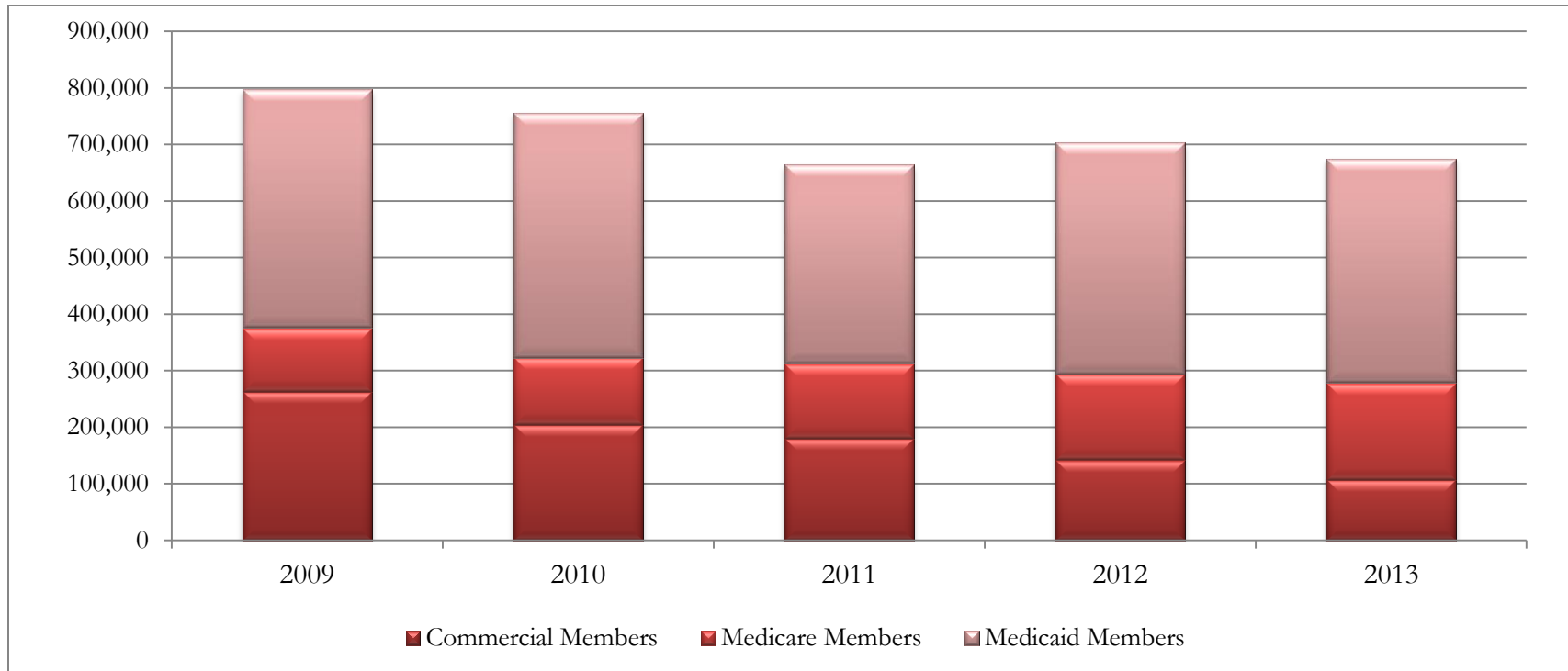
Excluded are:

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

Accurate risk and health services management requires analysis of membership experience for which the HMO has assumed financial liability. Therefore, statutory filings used as data sources for this report exclude administrative service-only (ASO) members. Administrative arrangements allow an HMO to earn fees from network rental, utilization review, claims processing and other administrative services. Administrative fees are not considered premium revenue.

This section reports commercial, Medicare and Medicaid enrollment. Commercial enrollees purchase managed care coverage either directly or more commonly through their employers. Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare and Medicaid (CMS) and/or the MO HealthNet Division.

Year End Member Totals



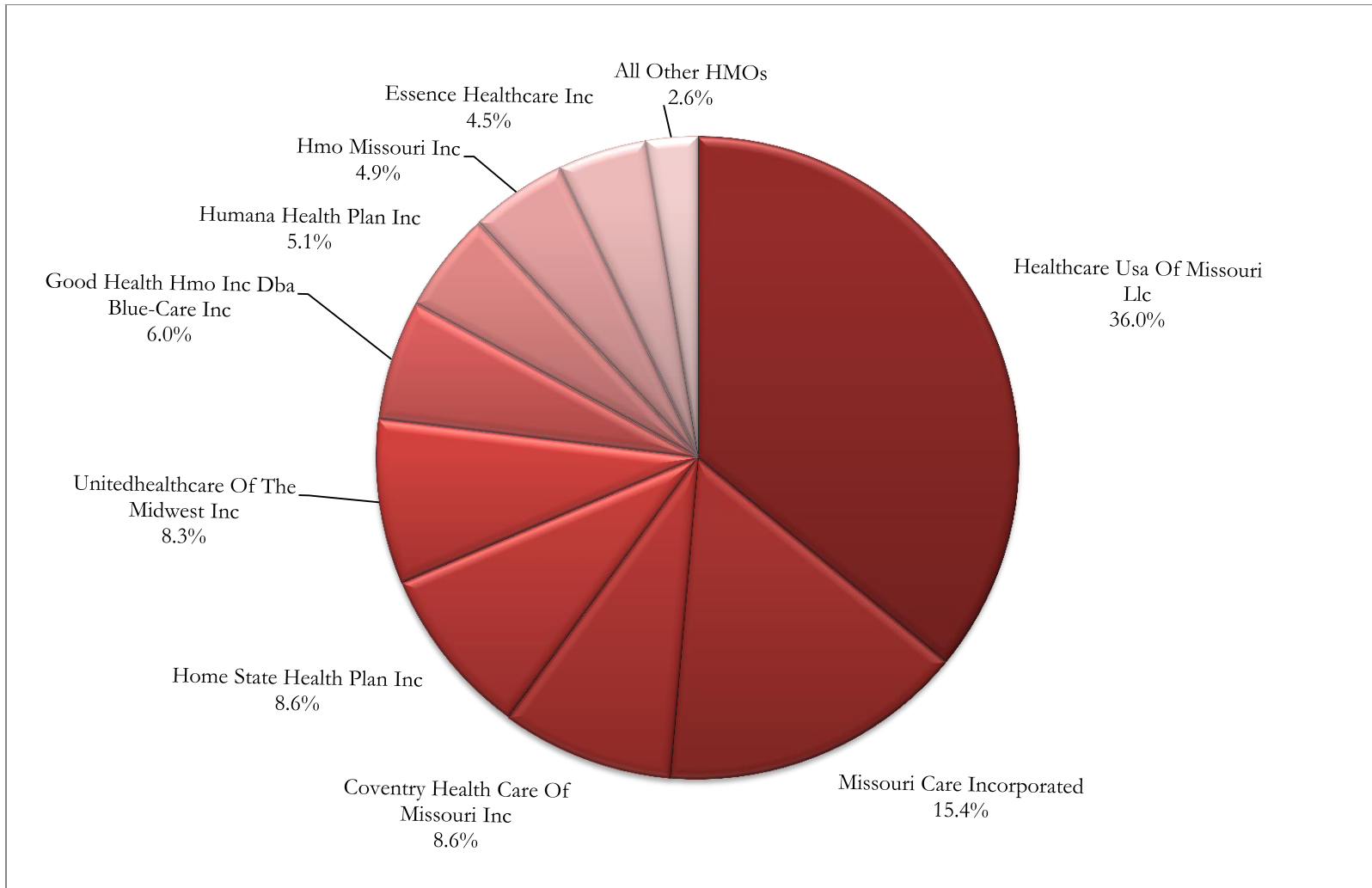
Missouri Year End Member Totals 2009-2013

Market Segment	2009	2010	% Change	2011	% Change	2012	% Change	2013	% Change
Commercial Members	262,672	203,957	-22.4%	179,773	-11.9%	141,700	-21.2%	107,571	-24.1%
Medicare Members	113,386	119,294	5.2%	132,333	10.9%	151,972	14.8%	170,888	12.4%
Medicaid Members	420,812	432,123	2.7%	351,552	-18.6%	409,384	16.5%	396,443	- 3.2%
Total Members	796,870	755,374	- 5.2%	663,658	-12.1%	703,056	5.9%	674,902	- 4.0%

Missouri Year End Member Totals

Health Maintenance Organization	2012	2013	% Change in Enrollment	Market Share, 2012	Market Share, 2013
Aetna Health	2,294	2,073	- 9.6%	0.3%	0.3%
Arcadian Health Plan	1,284	605	-52.9%	0.2%	0.1%
Cigna Healthcare Of St Louis	469	445	- 5.1%	0.1%	0.1%
Coventry Health Care Of Kansas	9,591	9,832	2.5%	1.4%	1.5%
Coventry Health Care Of Missouri	56,340	58,244	3.4%	8.0%	8.6%
Cox Health Systems HMO	1,132	1,017	-10.2%	0.2%	0.2%
Essence Healthcare	28,459	30,300	6.5%	4.0%	4.5%
Good Health HMO dba Blue-Care	58,488	40,768	-30.3%	8.3%	6.0%
Harmony Health Plan Of Illinois	3,500	3,507	0.2%	0.5%	0.5%
Healthcare USA Of Missouri LLC	252,542	242,763	- 3.9%	35.9%	36.0%
HealthLink HMO	11	11	0.0%	0.0%	0.0%
HMO Missouri	41,642	32,986	-20.8%	5.9%	4.9%
Home State Health Plan	59,607	58,064	- 2.6%	8.5%	8.6%
Humana Health Plan	27,560	34,238	24.2%	3.9%	5.1%
Missouri Care Incorporated	108,422	104,059	- 4.0%	15.4%	15.4%
UnitedHealthcare of the Midwest	51,715	55,990	8.3%	7.4%	8.3%
Total	703,056	674,902	- 4.0%	100.0%	100.0%

2013 Missouri Market Share, by Enrollment
Includes Commercial, Medicare and Medicaid enrollment



Missouri Year End Commercial Enrollment

Health Maintenance Organization	2012	2013	% Change in Enrollment	Market Share, 2012	Market Share, 2013
Aetna Health	2,290	2,070	- 9.6%	1.6%	1.9%
Cigna Healthcare Of St Louis	469	445	- 5.1%	0.3%	0.4%
Coventry Health Care Of Kansas	974	916	- 6.0%	0.7%	0.9%
Coventry Health Care Of Missouri	11,227	7,498	-33.2%	7.9%	7.0%
Cox Health Systems HMO	1,132	1,017	-10.2%	0.8%	0.9%
Good Health HMO dba Blue-Care	58,488	40,768	-30.3%	41.3%	37.9%
Healthlink HMO	11	11	0.0%	0.0%	0.0%
HMO Missouri	41,642	32,986	-20.8%	29.4%	30.7%
Humana Health Plan	2,408	2,466	2.4%	1.7%	2.3%
Missouri Care Incorporated	11,187	8,443	-24.5%	7.9%	7.8%
UnitedHealthcare of the Midwest	11,872	10,951	- 7.8%	8.4%	10.2%
Total	141,700	107,571	-24.1%	100.0%	100.0%

Missouri Year End Medicare and Medicaid Enrollment

Medicare Enrollment					
Health Maintenance Organization	2012	2013	% Change in Enrollment	Market Share, 2012	Market Share, 2013
Aetna Health	4	3	-25.0%	0.0%	0.0%
Arcadian Health Plan	1,284	605	-52.9%	0.8%	0.4%
Coventry Health Care Of Kansas	8,617	8,916	3.5%	5.7%	5.2%
Coventry Health Care Of Missouri	45,113	50,746	12.5%	29.7%	29.7%
Essence Healthcare	28,459	30,300	6.5%	18.7%	17.7%
Harmony Health Plan Of Illinois	3,500	3,507	0.2%	2.3%	2.1%
Humana Health Plan	25,152	31,772	26.3%	16.6%	18.6%
UnitedHealthcare of the Midwest	39,843	45,039	13.0%	26.2%	26.4%
Total	151,972	170,888	12.4%	100.0%	100.0%

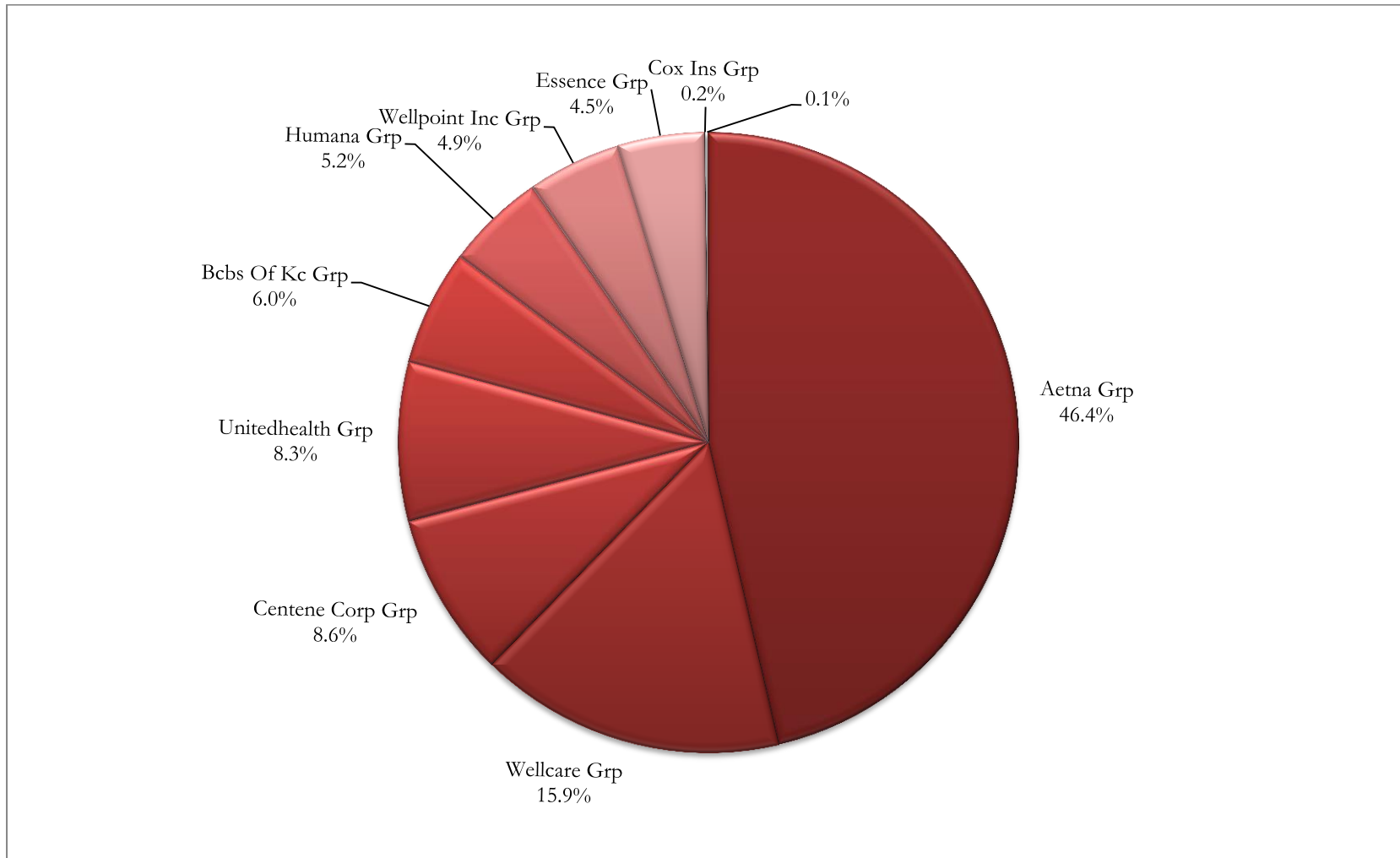
Medicaid Enrollment					
Health Maintenance Organization	2012	2013	% Change in Enrollment	Market Share, 2012	Market Share, 2013
Healthcare USA Of Missouri LLC	252,542	242,763	- 3.9%	61.7%	61.2%
Home State Health Plan	59,607	58,064	- 2.6%	14.6%	14.6%
Missouri Care Incorporated	97,235	95,616	- 1.7%	23.8%	24.1%
Total	409,384	396,443	- 3.2%	100.0%	100.0%

Missouri Total Enrollment by Holding Company

Health Maintenance Organization	2012	2013	% Change in Enrollment	Market Share, 2012	Market Share, 2013
Aetna Group	110,716	312,912	182.6%	15.7%	46.4%
Wellcare Group	3,500	107,566	2973%	0.5%	15.9%
Centene Corp Group	59,607	58,064	- 2.6%	8.5%	8.6%
UnitedHealth Group	51,715	55,990	8.3%	7.4%	8.3%
BCBS Of KC Group	58,488	40,768	-30.3%	8.3%	6.0%
Humana Group	28,844	34,843	20.8%	4.1%	5.2%
Wellpoint Inc Group	41,653	32,997	-20.8%	5.9%	4.9%
Essence Group	28,459	30,300	6.5%	4.0%	4.5%
Cox Ins Group	1,132	1,017	-10.2%	0.2%	0.2%
Cigna Health Group	469	445	- 5.1%	0.1%	0.1%
Coventry Corp Group	318,473	.	.	45.3%	.
Total	703,056	674,902	- 4.0%	100.0%	100.0%

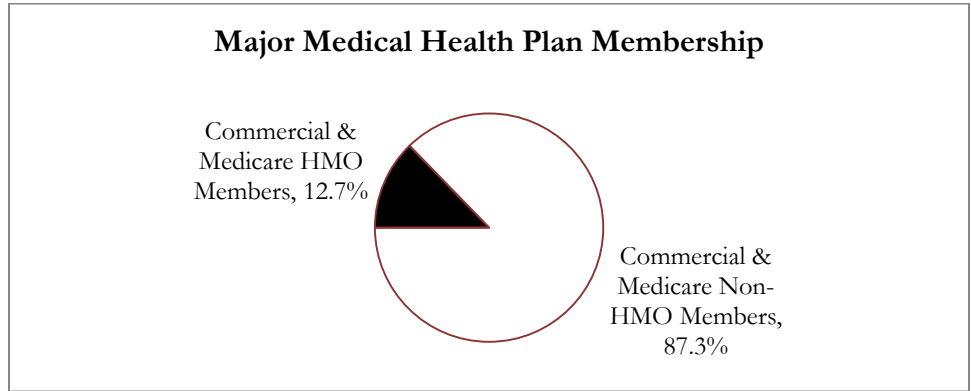
Market Share by Holding Company

Based on Enrollment

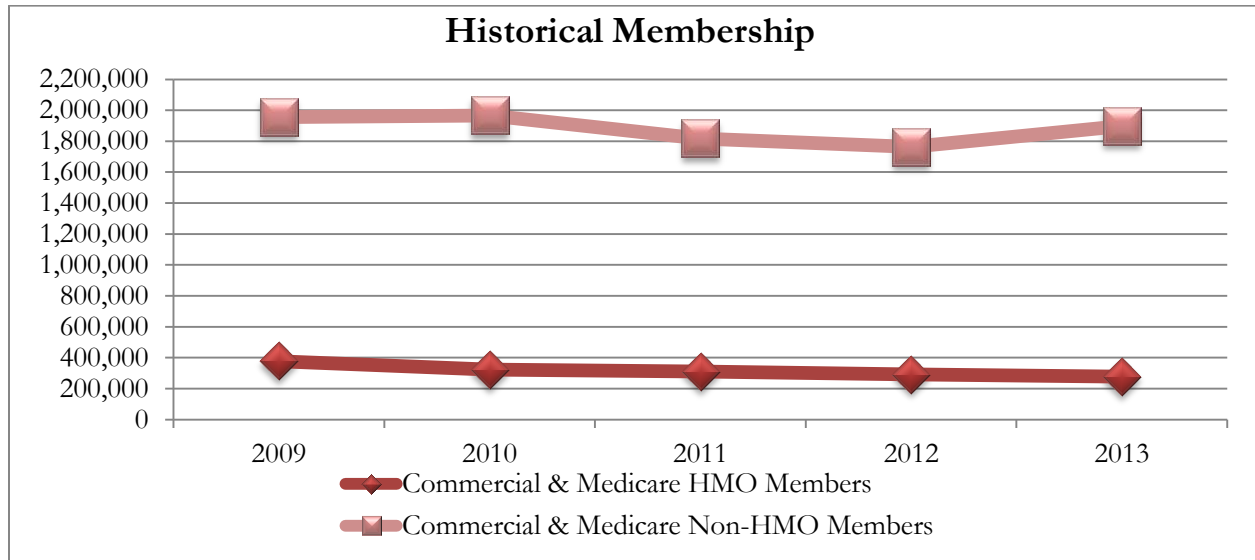


Major Medical Health Plan & Historical Membership

Major Medical Health Plan Membership	Membership	Market Share
Commercial & Medicare HMO Members	276,491	12.7%
Commercial & Medicare Non-HMO Members	1,897,376	87.3%
TOTALS	2,173,867	100.0%



Historical Membership	2009	2010	2011	2012	2013
Commercial & Medicare HMO Members	376,058	322,825	311,228	291,805	276,491
Commercial & Medicare Non-HMO Members	1,955,539	1,965,902	1,818,199	1,762,892	1,897,376
TOTALS	2,331,597	2,288,727	2,129,427	2,054,697	2,173,867



Individual and Employer Group Comprehensive Medical Expense Information

Missouri Licensed HMOs

This information is broken down into four Enrollment Categories:

Individual – Coverage sold directly to individuals and their families

Small Employer (2 - 50 Employees) – As defined by the Health Insurance Portability and Accountability Act (HIPAA).

Large Employer/Union (over 50 Employees) – As defined by the Health Insurance Portability and Accountability Act (HIPAA).

Number of Employers – Not applicable for individual coverage.

Number of Enrollees – Equals the number of subscribers plus all dependents.

Direct Premium Written – The amount charged when a subscriber contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Direct Premium Earned – The amount of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Direct Losses Paid – Total payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of actual cost of current coverages, but only of current cash flows.

Direct Losses Incurred – The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. This includes estimated amounts for incurred-but-not-reported (IBNR) claims.

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

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

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

Individual Comprehensive Medical Expense Premium & Enrollment, 2013

Health Maintenance Organization	Number of Enrollees at Year End	Cumulative Member Months	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Premium PMPM
Aetna Health	3	85	\$53,988	\$53,990	-\$3,560	-\$3,753	- 7.0%	\$635
Cigna Healthcare Of St Louis	2	24	\$18,276	\$18,276	\$18,863	\$18,698	102.3%	\$762
Good Health HMO	23	293	\$178,858	\$178,858	\$85,601	\$82,194	46.0%	\$610
Healthlink HMO	11	132	\$23,148	\$23,148	\$59,186	\$58,877	254.4%	\$175
HMO Missouri	151	1,928	\$1,589,995	\$1,590,206	\$2,338,013	\$2,595,553	163.2%	\$825
UnitedHealthcare of the Midwest	3	36	\$48,742	\$48,742	\$693	\$735	1.5%	\$1,354
All HMOs	193	2,498	\$1,913,007	\$1,913,220	\$2,498,796	\$2,752,304	143.9%	\$766

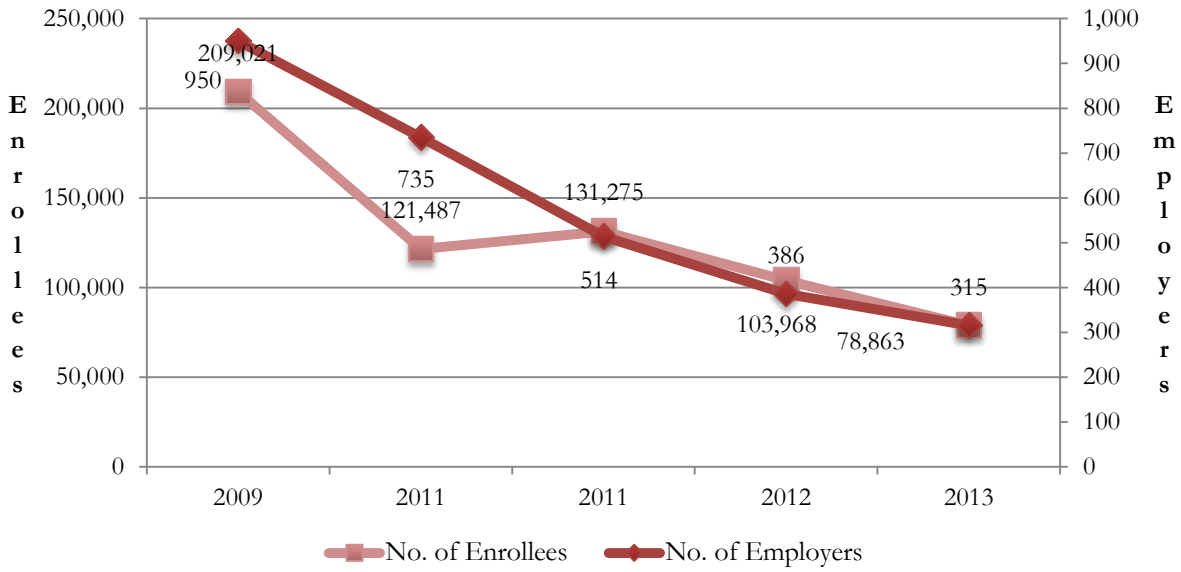
Large Employer Comprehensive Medical Expense Premium & Enrollment, 2013

Health Maintenance Organization	Number of Employers at Year End	Number of Enrollees at Year End	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Premium PMPM
Aetna Health	65	2,058	\$9,367,559	\$9,371,280	\$8,907,776	\$9,144,169	97.6%	\$383
Cigna Healthcare Of St Louis	14	1,051	\$5,866,003	\$5,865,885	\$4,770,607	\$5,104,012	87.0%	\$463
Coventry Health Care Of Kansas	5	874	\$4,374,924	\$4,374,226	\$3,392,904	\$3,193,891	73.0%	\$409
Coventry Health Care Of Missouri	10	7,498	\$41,086,388	\$41,088,020	\$27,967,791	\$31,174,828	75.9%	\$446
Cox Health Systems HMO	2	439	\$1,992,917	\$1,992,917	\$2,055,927	\$1,935,607	97.1%	\$369
Good Health HMO dba Blue-Care	146	38,715	\$200,532,167	\$200,532,167	\$195,514,177	\$190,131,106	94.8%	\$373
HMO Missouri	66	16,813	\$84,125,234	\$84,146,837	\$85,403,603	\$71,697,333	85.2%	\$396
Humana Health Plan	4	467	\$2,543,386	\$2,543,386	\$1,631,901	\$1,653,770	65.0%	\$444
UnitedHealthcare of the Midwest	3	10,948	\$61,443,079	\$61,443,079	\$54,169,984	\$53,089,412	86.4%	\$463
All HMOs	315	78,863	\$411,331,657	\$411,357,797	\$383,814,670	\$367,124,128	89.2%	\$398

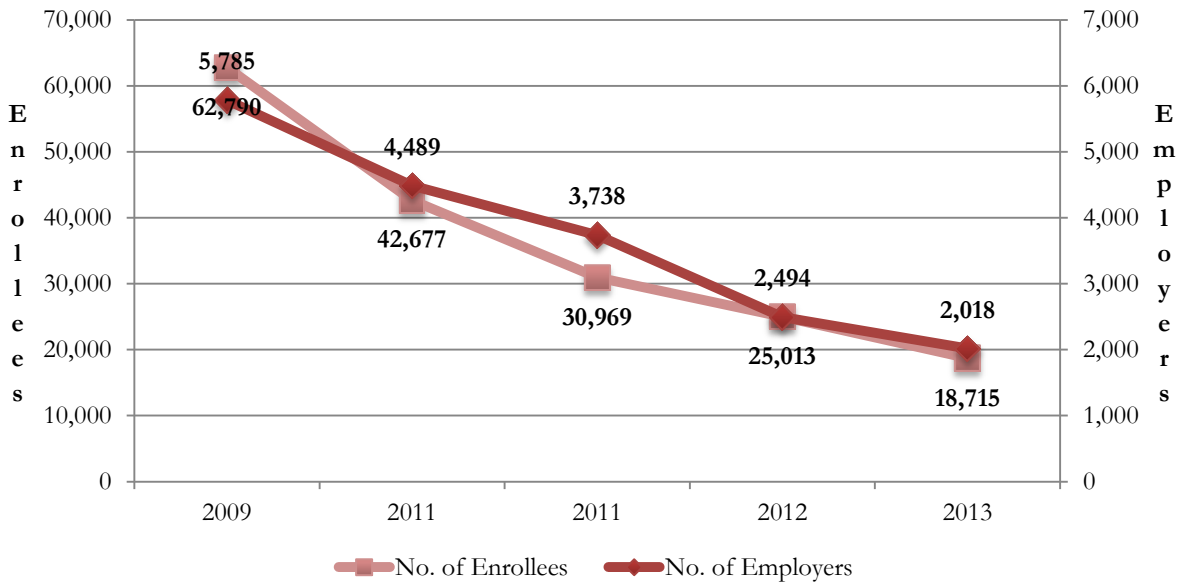
Small Employer Comprehensive Medical Expense Premium & Enrollment, 2013

Health Maintenance Organization	Number of Employers at Year End	Number of Enrollees at Year End	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Premium PMPM
Aetna Health	1	9	\$65,747	\$65,747	\$40,625	\$50,727	77.2%	\$430
Cigna Healthcare Of St Louis	1	3	\$14,026	\$14,026	\$15,377	\$15,606	111.3%	\$519
Coventry Health Care Of Kansas	4	42	\$264,421	\$264,379	\$153,478	\$103,006	39.0%	\$515
Coventry Health Care Of Missouri	0	0	\$0	\$0	\$119,995	\$0	.	.
Cox Health Systems HMO	25	578	\$2,788,192	\$2,788,192	\$2,715,285	\$2,544,764	91.3%	\$388
Good Health HMO DBA Blue-Care	481	2,030	\$21,089,831	\$21,089,831	\$17,016,822	\$16,886,991	80.1%	\$759
HMO Missouri	1,501	16,022	\$70,295,149	\$70,704,293	\$52,843,653	\$53,319,121	75.4%	\$333
Humana Health Plan	5	31	\$298,963	\$298,963	\$167,892	\$115,189	38.5%	\$620
UnitedHealthcare of the Midwest	0	0	\$0	\$0	\$42,017	-\$5,316	.	.
All HMOs	2,018	18,715	\$94,816,329	\$95,225,431	\$73,115,144	\$73,030,088	76.7%	\$383

Large Employer/Union (> 50 Employees)



Small Employer (2-50 Employees)



HMO Financial Information

The tables and charts in this section describe the financial operations of health maintenance organizations licensed and active in Missouri.

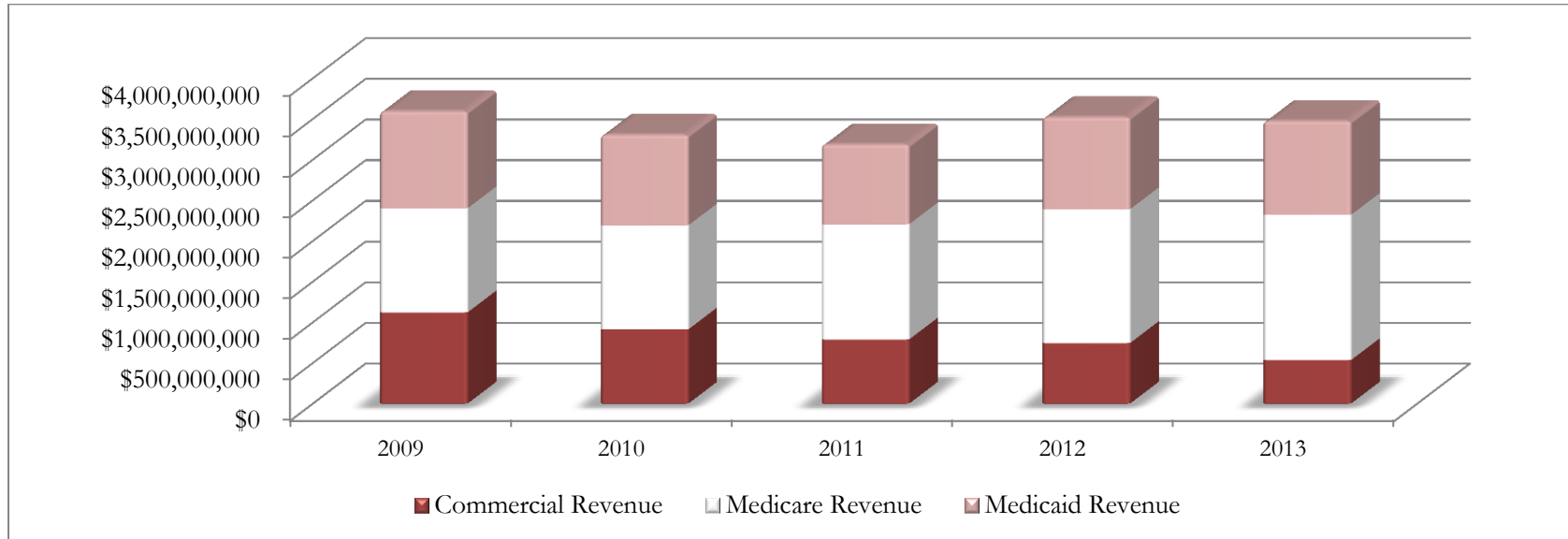
The first portion of the section pertains to the HMOs' Missouri market activities including:

- Total Missouri premium by payment category (Commercial, Medicare, and Medicaid revenues) over the prior three years;
- Missouri market shares by HMO and by holding company; and
- Commercial premiums per member per month (PMPM).

The second half of this section focuses on the HMOs' nationwide business experience. Core items are presented from each HMO's financial statement.

In addition, three tables depicting the business experience of the HMOs indicate the relative liquidity, efficiency and performance of each HMO. Included in these indicators are loss and administrative expense ratios, which are commonly tracked as measures of an HMO's cost-management effectiveness

Missouri Year-End premium Related Revenue

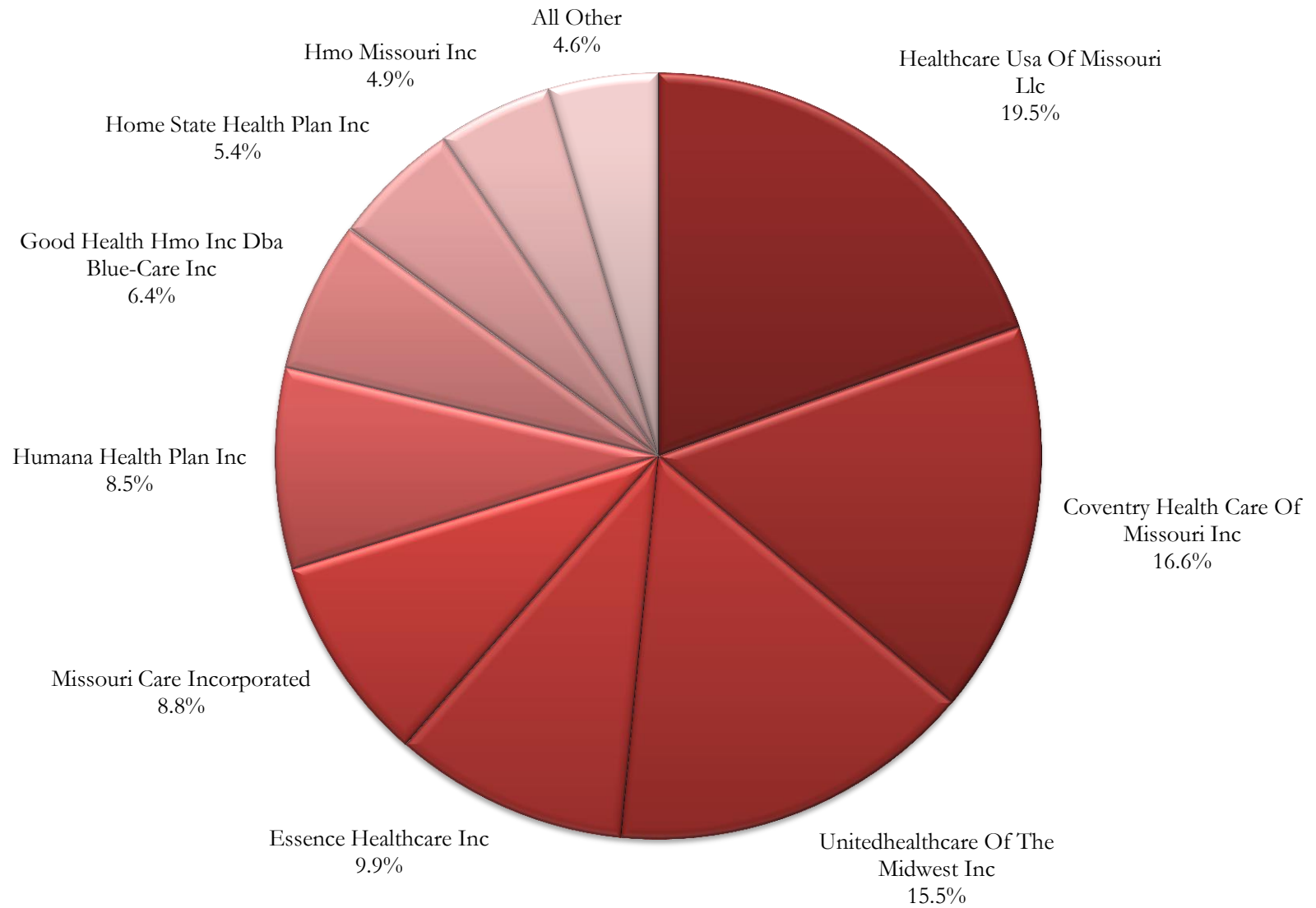


Missouri Premium Related Revenue Totals									
Market	2009	2010	% Change 2009-2010	2011	% Change 2010-2011	2012	% Change 2011-2012	2013	% Change 2012-2013
Commercial	\$1,120,279,649	\$912,216,274	-18.6%	\$788,131,530	-13.6%	\$743,506,694	- 5.7%	\$534,047,880	-28.2%
Medicare	\$1,280,184,862	\$1,278,816,297	- 0.1%	\$1,415,995,089	10.7%	\$1,645,082,080	16.2%	\$1,785,103,420	8.5%
Medicaid	\$1,195,057,068	\$1,114,549,892	- 6.7%	\$982,422,740	-11.9%	\$1,133,504,581	15.4%	\$1,156,517,995	2.0%
Total	\$3,595,521,579	\$3,305,582,463	- 8.1%	\$3,186,549,359	- 3.6%	\$3,522,093,355	10.5%	\$3,475,669,295	- 1.3%

Missouri Market Share Based on Premium, 2013

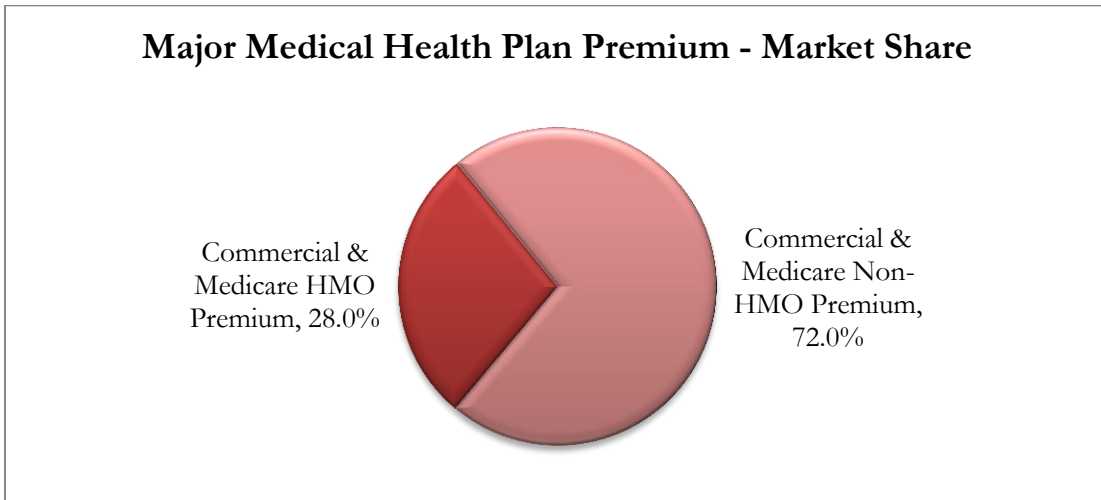
Health Maintenance Organization	Market Share	Commercial Premiums	Medicare Premiums	Medicaid Premiums	Total Premiums	% Change Total Premiums
Healthcare USA Of Missouri	19.5%	\$0	\$0	\$678,554,646	\$678,554,646	1.5%
Coventry Health Care Of Missouri	16.6%	\$41,086,388	\$535,299,866	\$0	\$576,386,254	6.0%
UnitedHealthcare of the Midwest	15.5%	\$61,491,821	\$475,909,577	\$0	\$537,401,398	4.5%
Essence Healthcare	9.9%	\$0	\$343,506,362	\$0	\$343,506,362	3.0%
Missouri Care	8.8%	\$16,020,459	\$0	\$289,458,942	\$305,479,401	33.2%
Humana Health Plan	8.5%	\$3,164,379	\$291,194,807	\$0	\$294,359,186	26.3%
Good Health HMO dba Blue-Care	6.4%	\$221,800,856	\$0	\$0	\$221,800,856	-43.2%
Home State Health Plan	5.4%	\$0	\$0	\$188,501,701	\$188,501,701	138.4%
HMO Missouri	4.9%	\$169,061,021	\$0	\$0	\$169,061,021	- 8.3%
Coventry Health Care Of Kansas	3.0%	\$4,639,346	\$98,166,285	\$0	\$102,805,631	- 0.8%
Harmony Health Plan Of Illinois	1.1%	\$0	\$36,578,174	\$4,716	\$36,582,890	-28.3%
Aetna Health	0.3%	\$9,491,017	\$5,872	\$0	\$9,496,889	-15.3%
Cox Health Systems HMO	0.1%	\$4,781,109	\$0	\$0	\$4,781,109	- 8.8%
Arcadian Health Plan	0.1%	\$448	\$4,442,477	\$0	\$4,442,925	-62.8%
Cigna Healthcare Of St Louis	0.1%	\$2,487,888	\$0	\$0	\$2,487,888	7.5%
Healthlink HMO	0.0%	\$23,148	\$0	\$0	\$23,148	-33.2%
Blue-Advantage Plus Of Kansas City	- 0.0%	\$0	\$0	-\$2,010	-\$2,010	-100.0%
All HMOs with Missouri Premium	100.0%	\$534,047,880	\$1,785,103,420	\$1,156,517,995	\$3,475,669,295	- 1.3%

Market Share

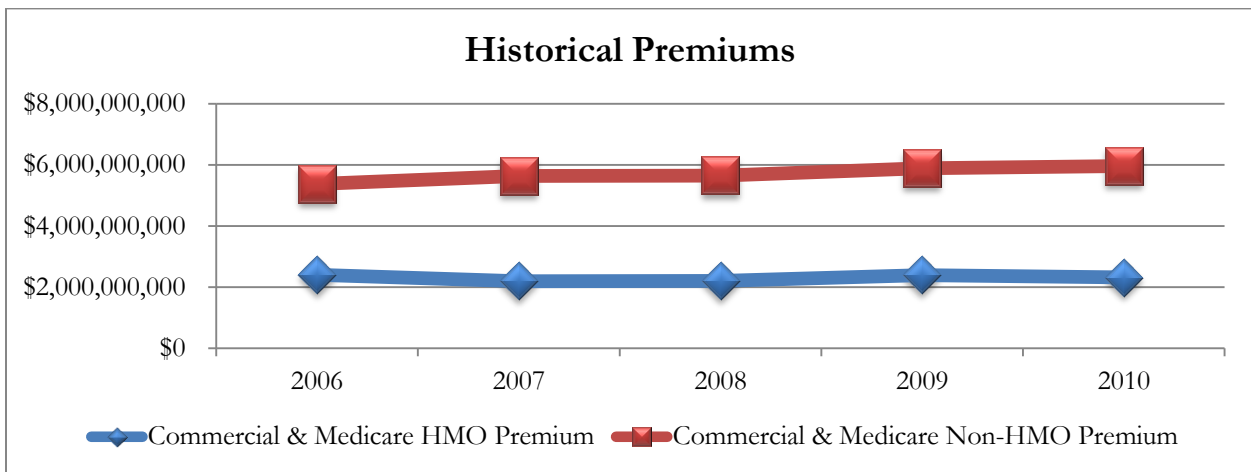


Missouri Premium by Market Segment

Market Segment	Premiums, 2013	Market Share
Commercial & Medicare HMO Premium	\$2,318,828,822	28.0%
Commercial & Medicare Non-HMO Premium	\$5,960,654,678	72.0%
TOTALS	\$8,279,483,500	100.0%

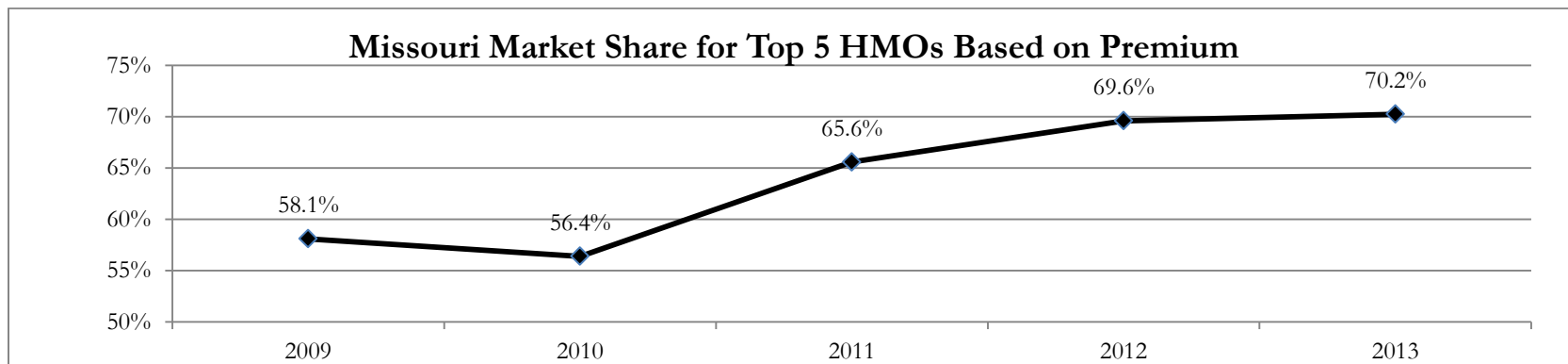


Market Segment	2009	2010	2011	2012	2013
Commercial & Medicare HMO	\$2,400,464,511	\$2,190,929,146	\$2,203,946,469	\$2,388,187,095	\$2,318,828,822
Commercial & Medicare Non-HMO	\$5,380,851,057	\$5,637,177,891	\$5,648,211,466	\$5,892,818,387	\$5,960,654,678
TOTALS	\$7,781,315,568	\$7,828,107,037	\$7,852,157,935	\$8,281,005,482	\$8,279,483,500



Top 5 HMOs by Market Share by Year

2009	15.8%	Healthcare USA Of Missouri LLC	2012	19.0%	Healthcare USA Of Missouri LLC	
	13.4%	UnitedHealthcare of the Midwest		.	15.4%	Coventry Health Care Of Missouri
	10.4%	Coventry Health Care Of Missouri		.	14.6%	UnitedHealthcare of the Midwest
	9.3%	Good Health HMO dba Blue-Care		.	11.1%	Good Health HMO dba Blue-Care
	9.2%	HMO Missouri		.	9.5%	Essence Healthcare
2010	15.5%	Healthcare USA Of Missouri LLC	2013	19.5%	Healthcare USA Of Missouri LLC	
	14.3%	UnitedHealthcare of the Midwest		.	16.6%	Coventry Health Care Of Missouri
	9.7%	Good Health HMO dba Blue-Care		.	15.5%	UnitedHealthcare of the Midwest
	8.6%	Coventry Health Care Of Missouri		.	9.9%	Essence Healthcare
	8.3%	HMO Missouri		.	8.8%	Missouri Care
2011	16.0%	Healthcare USA Of Missouri LLC				
	15.8%	UnitedHealthcare of the Midwest				
	14.9%	Coventry Health Care Of Missouri				
	. 9.7%	Good Health HMO dba Blue-Care				
	. 9.1%	Essence Healthcare				



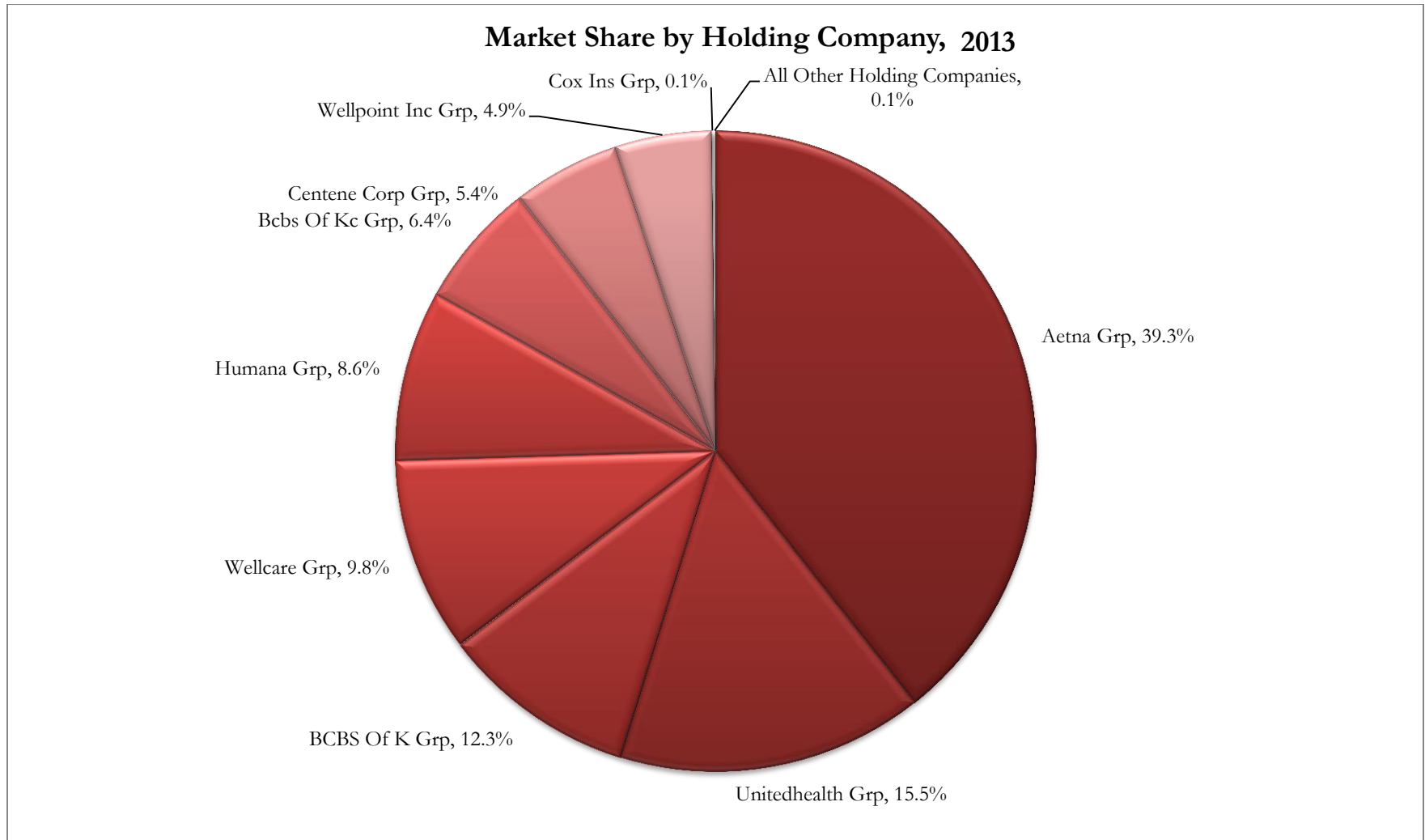
Missouri HMO Premium Data by Holding Company

In descending order of 2013 Missouri Market Share

Holding Company	Market Share	Commercial Premium	Medicare Revenue	Medicaid Revenue	Total Premium Related Revenues	% Change in Premium Related Revenues,(2012-2013)
Aetna Group	39.3%	\$55,216,751	\$633,472,023	\$678,554,646	\$1,367,243,420	-61.2%
UnitedHealth Group	15.5%	\$61,491,821	\$475,909,577	\$0	\$537,401,398	4.5%
Essence Group	9.9%	\$0	\$343,506,362	\$0	\$343,506,362	3.0%
Wellcare Group	9.8%	\$16,020,459	\$36,578,174	\$289,463,658	\$342,062,291	570.2%
Humana Group	8.6%	\$3,164,827	\$295,637,284	\$0	\$298,802,111	21.9%
BCBS Of KC Group	6.4%	\$221,800,856	\$0	-\$2,010	\$221,798,846	-49.2%
Centene Corp Group	5.4%	\$0	\$0	\$188,501,701	\$188,501,701	138.4%
Wellpoint Group	4.9%	\$169,084,169	\$0	\$0	\$169,084,169	- 8.3%
Cox Ins Group	0.1%	\$4,781,109	\$0	\$0	\$4,781,109	- 8.8%
Cigna Health Group	0.1%	\$2,487,888	\$0	\$0	\$2,487,888	7.5%
Total	100.0%	\$534,047,880	\$1,785,103,420	\$1,156,517,995	\$3,475,669,295	- 1.3%

Missouri HMO Premium Based Market Shares

By Holding Company

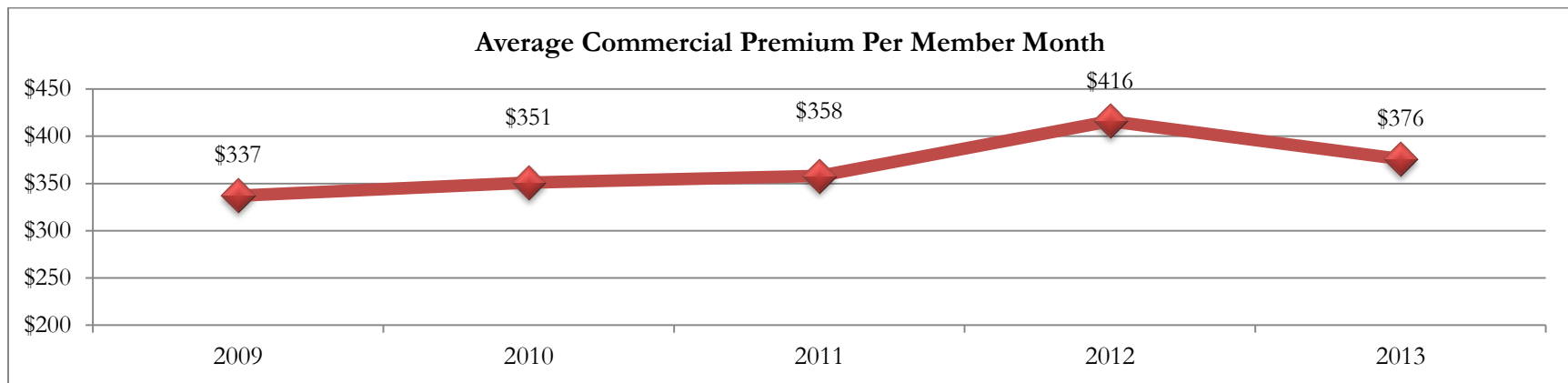


Missouri Commercial Premiums Per Member Per Month

Health Maintenance Organization	Commercial Premiums Per Member Per Month (PMPM)			Commercial Premiums Earned		Commercial Cumulative Member Months	
	2012	2013	% Change	2012	2013	2012	2013
Good Health HMO dba Blue-Care HMO Missouri	\$537	\$392	-27.0%	\$390,765,753	\$221,800,856	728,295	566,036
UnitedHealthcare of the Midwest	\$425	\$464	9.2%	\$60,685,272	\$61,491,821	142,919	132,616
Coventry Health Care Of Missouri	\$415	\$446	7.5%	\$56,745,268	\$41,086,388	136,786	92,147
Missouri Care	\$141	\$134	- 5.0%	\$13,772,498	\$16,020,459	97,705	119,587
Aetna Health	\$389	\$385	- 1.1%	\$11,208,231	\$9,491,017	28,825	24,680
Cox Health Systems HMO	\$361	\$380	5.3%	\$5,240,353	\$4,781,109	14,532	12,590
Coventry Health Care Of Kansas	\$394	\$414	5.1%	\$4,699,963	\$4,639,346	11,933	11,208
Humana Health Plan	\$137	\$112	-17.7%	\$3,990,402	\$3,164,379	29,202	28,147
Cigna Healthcare Of St Louis	\$416	\$465	11.8%	\$2,314,727	\$2,487,888	5,566	5,353
Healthlink HMO	\$236	\$175	-25.6%	\$34,631	\$23,148	147	132
Alliance For Community Health	\$141	.	.	\$6,627,425	.	46,979	.
Blue-Advantage Plus Of Kansas City	\$160	.	.	\$3,159,031		19,749	
Total	\$416	\$376	- 9.5%	\$743,506,694	\$534,047,880	1,788,249	1,419,757

Missouri Commercial Premium Per Member Per Month, 2009-2013

Health Maintenance Organization	2009	2010	2011	2012	2013	% Change, 2009-2013
Missouri Care	.	.	\$128	\$141	\$134	.
Aetna Health	\$334	\$381	\$393	\$389	\$385	15.3%
Good Health HMO dba Blue-Care	\$362	\$380	\$403	\$537	\$392	8.3%
HMO Missouri	\$305	\$320	\$348	\$351	\$396	29.7%
Coventry Health Care Of Kansas	\$315	\$329	\$366	\$394	\$414	31.5%
Cox Health Systems HMO	\$312	\$310	\$313	\$361	\$380	21.8%
Cigna Healthcare Of St Louis	\$323	\$308	\$384	\$416	\$465	44.1%
Humana Health Plan	\$382	\$408	\$401	\$137	\$112	-70.5%
Coventry Health Care Of Missouri	\$364	\$351	\$401	\$415	\$446	22.6%
UnitedHealthcare of the Midwest	\$324	\$355	\$383	\$425	\$464	42.9%
Healthlink HMO	\$557	\$238	\$99	\$236	\$175	-68.5%
Total	\$337	\$351	\$358	\$416	\$376	11.5%



Missouri HMO Cost Comparisons

Missouri Commercial Costs

Cost of Services - Commercial

Services	2009	2010	%	2011	%	2012	%	2013	%
Hospital Costs	\$449,523,670	\$318,571,799	-29.1%	\$260,226,367	-18.3%	\$222,217,926	-14.6%	\$193,651,276	-12.9%
Physician Costs	\$263,035,096	\$196,688,242	-25.2%	\$148,956,971	-24.3%	\$125,555,247	-15.7%	\$102,714,745	-18.2%
Prescription Drugs	\$165,905,343	\$154,128,050	- 7.1%	\$145,083,918	- 5.9%	\$123,899,810	-14.6%	\$90,148,680	-27.2%
Diagnostic, X-Ray, Lab	\$83,754,466	\$69,425,805	-17.1%	\$57,934,726	-16.6%	\$50,450,415	-12.9%	\$40,960,358	-18.8%

Per Member Per Month Cost of Services - Commercial

Services	2009	2010	%	2011	%	2012	%	2013	%
Hospital Costs	\$116	\$121	3.8%	\$134	11.2%	\$149	11.3%	\$152	1.7%
Physician Costs	\$68	\$75	9.6%	\$77	3.1%	\$84	9.9%	\$81	- 4.6%
Prescription Drugs	\$43	\$58	36.1%	\$75	28.1%	\$83	11.3%	\$71	-15.1%
Diagnostic, X-Ray, Lab	\$22	\$26	21.5%	\$30	13.6%	\$34	13.5%	\$32	- 5.3%

Missouri Medicare Costs

Cost of Services - Medicare									
Services	2009	2010	% Change, 2009-2010	2011	% Change, 2010-2011	2012	% Change, 2011-2012	2013	% Change, 2012-2013
Hospital Costs	\$401,858,040	\$414,123,875	3.1%	\$521,716,251	26.0%	\$595,528,326	14.1%	\$715,332,060	20.1%
Physician Costs	\$250,103,009	\$272,223,166	8.8%	\$291,877,716	7.2%	\$304,878,375	4.5%	\$337,357,544	10.7%
Prescription Drugs	\$114,921,188	\$132,864,824	15.6%	\$147,259,017	10.8%	\$296,251,477	101.2%	\$326,661,442	10.3%
Diagnostic, X-Ray, Lab	\$15,048,110	\$21,832,288	45.1%	\$27,793,426	27.3%	\$25,465,306	- 8.4%	\$29,675,723	16.5%

Per Member Per Month Cost of Services - Medicare									
Services	2009	2010	% Change, 2009-2010	2011	% Change, 2010-2011	2012	% Change, 2011-2012	2013	% Change, 2012-2013
Hospital Costs	\$317	\$310	- 2.1%	\$312	0.4%	\$333	6.7%	\$355	6.7%
Physician Costs	\$197	\$204	3.4%	\$174	-14.6%	\$170	- 2.3%	\$167	- 1.7%
Prescription Drugs	\$91	\$100	9.8%	\$88	-11.7%	\$165	88.1%	\$162	- 2.0%
Diagnostic, X-Ray, Lab	\$12	\$16	37.8%	\$17	1.4%	\$14	-14.3%	\$15	3.5%

Missouri Medicaid Costs

Cost of Services - Medicaid									
Services	2009	2010	%	2011	%	2012	%	2013	%
			Change, 2009-2010		Change, 2010-2011		Change, 2011-2012		Change, 2012-2013
Hospital Costs	\$505,998,699	\$621,680,189	22.9%	\$478,577,428	-23.0%	\$521,170,249	8.9%	\$507,677,712	- 2.6%
Physician Costs	\$164,402,692	\$176,552,100	7.4%	\$142,761,338	-19.1%	\$292,297,656	104.7%	\$292,297,101	- 0.0%
Prescription Drugs	\$110,856,402	\$17,844,955	-83.9%	\$17,478,549	- 2.1%	\$10,205,440	-41.6%	\$0	-100.0%
Diagnostic, X-Ray, Lab	\$34,621,650	\$57,386,253	65.8%	\$22,779,887	-60.3%	\$43,685,763	91.8%	\$47,829,592	9.5%

Per Member Per Month Cost of Services - Medicaid									
Services	2009	2010	%	2011	%	2012	%	2013	%
			Change, 2009-2010		Change, 2010-2011		Change, 2011-2012		Change, 2012-2013
Hospital Costs	\$111	\$122	9.9%	\$110	- 9.4%	\$104	- 5.4%	\$102	- 2.4%
Physician Costs	\$36	\$35	- 4.0%	\$33	- 4.9%	\$59	77.9%	\$59	0.2%
Prescription Drugs	\$24	\$3	-85.6%	\$4	15.2%	\$2	-49.3%	\$0	-100.0%
Diagnostic, X-Ray, Lab	\$8	\$11	48.2%	\$5	-53.3%	\$9	66.7%	\$10	9.7%

Missouri Costs of Services

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

Definitions of Cost Categories:

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

Missouri Costs of Services - Commercial Business

Services	A. Inpatient Hospital	B. Outpatient Hospital	C. Prescription Drugs	D. Inpatient Physician	E. Outpatient Physician	F. Emergency Room	G. Chiro- practic	H. Hair Prostheses	I. Inpatient Mental Health	J. Outpatient Mental Health	K. Diagnostics	L. Other	M. Total Medical Costs	N. Total Capitation Costs	O. Net Medical Costs
Aetna Health	\$1,429,464	\$829,428	\$1,676,368	\$102,405	\$674,656	\$432,546	\$14,646	\$0	\$87,141	\$46,187	\$1,280,612	\$1,567,796	\$8,141,249	\$12,569	\$8,128,679
Cigna Healthcare Of St Louis	\$622,728	\$342,387	\$317,924	\$100,197	\$206,166	\$139,779	\$886	\$0	\$19,340	\$46,041	\$101,464	\$71,771	\$1,945,497	\$126,599	\$1,817,277
Coventry Health Care Of Kansas	\$749,154	\$1,096,379	\$5,015	\$137,990	\$604,646	\$334,138	\$8,378	\$733	\$0	\$66,928	\$8,426	\$20,856	\$3,032,643	\$71,109	\$2,961,535
Coventry Health Care Of Missouri	\$9,106,102	\$8,159,163	\$11,449,735	\$1,137,042	\$7,632,631	\$1,476,451	\$470,334	\$0	\$123,551	\$280,285	\$391,069	\$554,574	\$40,780,937	\$575,108	\$40,205,829
Cox Health Systems HMO	\$1,053,002	\$880,725	\$758,005	\$392,550	\$855,698	\$214,750	\$80,400	\$0	\$1,500	\$9,115	\$196,115	\$188,300	\$4,630,160	\$2,014	\$4,628,146
Good Health HMO	\$39,361,715	\$33,610,298	\$32,092,089	\$6,957,068	\$28,944,989	\$8,677,204	\$6,103,412	\$0	\$783,114	\$825,582	\$21,030,687	\$11,542,360	\$189,928,518	\$3,093,997	\$186,834,521
Healthlink HMO	\$0	\$11,348	\$0	\$0	\$4,668	\$0	\$0	\$0	\$0	\$0	\$33,451	\$9,847	\$59,314	\$0	\$59,314
HMO Missouri	\$33,191,006	\$19,628,983	\$32,082,573	\$6,138,138	\$35,022,290	\$6,798,451	\$798,326	.	\$720,384	\$403,152	\$17,337,525	\$851,267	\$152,972,095	.	\$152,972,095
Humana Health Plan	\$286,372	\$278,028	\$942,882	\$50,853	\$277,731	\$82,750	\$5,177	\$0	\$0	\$11,189	\$6,632	\$59,216	\$2,000,829	\$1,057,948	\$942,882
UnitedHealthcare of the Midwest	\$9,351,131	\$13,362,622	\$10,824,091	\$1,923,995	\$11,551,032	\$2,145,173	\$0	\$0	\$742,183	\$1,774,498	\$574,377	\$154,528	\$52,403,629	\$904,998	\$51,498,632
Total	\$95,150,674	\$78,199,360	\$90,148,680	\$16,940,238	\$85,774,507	\$20,301,242	\$7,481,560	\$733	\$2,477,213	\$3,462,977	\$40,960,358	\$15,020,515	\$455,894,871	\$5,844,342	\$450,048,908

Per Member Per Month Costs of Services - Commercial Business

Services	A. Inpatient Hospital	B. Outpatient Hospital	C. Prescription Drugs	D. Inpatient Physician	E. Outpatient Physician	F. Emergency Room	G. Chiro- practic	H. Hair Prostheses	I. Inpatient Mental Health	J. Outpatient Mental Health	K. Diagnostics	L. Other	M. Total Medical Costs	N. Total Capitation Costs	O. Net Medical Costs
Aetna Health	\$70.75	\$41.05	\$82.97	\$5.07	\$33.39	\$21.41	\$0.72	\$0.00	\$4.31	\$2.29	\$63.38	\$77.60	\$402.95	\$0.62	\$402.33
Cigna Healthcare Of St Louis	\$116.42	\$64.01	\$59.44	\$18.73	\$38.54	\$26.13	\$0.17	\$0.00	\$3.62	\$8.61	\$18.97	\$13.42	\$363.71	\$23.67	\$339.74
Coventry Health Care Of Kansas	\$69.44	\$101.63	\$0.46	\$12.79	\$56.05	\$30.97	\$0.78	\$0.07	\$0.00	\$6.20	\$0.78	\$1.93	\$281.11	\$6.59	\$274.52
Coventry Health Care Of Missouri	\$98.82	\$88.55	\$124.26	\$12.34	\$82.83	\$16.02	\$5.10	\$0.00	\$1.34	\$3.04	\$4.24	\$6.02	\$442.57	\$6.24	\$436.33
Cox Health Systems HMO	\$83.66	\$69.97	\$60.22	\$31.19	\$67.98	\$17.06	\$6.39	\$0.00	\$0.12	\$0.72	\$15.58	\$14.96	\$367.85	\$0.16	\$367.69
Good Health HMO	\$69.38	\$59.25	\$56.57	\$12.26	\$51.02	\$15.30	\$10.76	\$0.00	\$1.38	\$1.46	\$37.07	\$20.35	\$334.80	\$5.45	\$329.34
Healthlink HMO	\$0.00	\$85.97	\$0.00	\$0.00	\$35.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$253.42	\$74.60	\$449.35	\$0.00	\$449.35
HMO Missouri	\$77.68	\$45.94	\$75.09	\$14.37	\$81.97	\$15.91	\$1.87		\$1.69	\$0.94	\$40.58	\$1.99	\$358.03		\$358.03
Humana Health Plan	\$64.92	\$63.03	\$213.76	\$11.53	\$62.96	\$18.76	\$1.17	\$0.00	\$0.00	\$2.54	\$1.50	\$13.42	\$453.60	\$239.84	\$213.76
UnitedHealthcare of the Midwest	\$69.64	\$99.52	\$80.61	\$14.33	\$86.03	\$15.98	\$0.00	\$0.00	\$5.53	\$13.22	\$4.28	\$1.15	\$390.29	\$6.74	\$383.55
Total	\$74.66	\$61.36	\$70.74	\$13.29	\$67.30	\$15.93	\$5.87	\$0.00	\$1.94	\$2.72	\$32.14	\$11.79	\$357.72	\$4.59	\$353.13

Costs of Services for Medicare and Medicaid

Missouri Costs of Services - Medicare

Services	A. Inpatient Hospital	B. Outpatient Hospital	C. Prescription Drugs	D. Inpatient Physician	E. Outpatient Physician	F. Emergency Room	G. Chiro- practic	H. Hair Prosthese	I. Inpatient Mental Health	J. Outpatient Mental Health	K. Diagnostics	L. Other	M. Total Medical Costs	N. Total Capitation Costs	O. Net Medical Costs
Arcadian Health Plan	\$4,118,655	-\$9,556	\$160,003										\$4,269,102		\$4,154,974
Coventry Health Care Of Kansas	\$30,207,844	\$12,679,043	\$71,599	\$4,482,261	\$14,859,442	\$3,373,789	\$23,196	\$83,137	\$820,197	\$130,828	\$551,775	\$781,647	\$68,064,758	\$1,224,376	\$66,840,382
Coventry Health Care Of MO	\$137,754,884	\$70,546,027	\$62,561,696	\$16,887,642	\$83,676,517	\$8,842,248	\$182,105	\$0	\$1,041,037	\$2,212,205	\$4,213,320	\$11,305,936	\$399,223,617	\$13,882,921	\$336,765,
Essence Healthcare	\$61,880,061	\$11,474,719	\$28,262,993	\$12,250,720	\$61,803,628	\$5,261,008	\$35,241	\$0	\$855,122	\$855,122	\$19,036,675	\$32,489,580	\$234,204,869	\$31,133,685	\$203,071,184
Harmony Health Plan Of Illinois	\$11,031,529	\$963,809	\$7,318,157	\$1,635,952	\$3,134,196	\$1,765,206	\$0	\$0	\$236,463	\$20,400	\$1,665,618	\$4,038,906	\$31,810,236	\$1,554,765	\$30,255,471
Humana Health Plan	\$96,562,658	\$37,574,356	\$182,058,275	\$13,893,672	\$34,558,327	\$9,911,856	\$154,328	\$0	\$1,521,719	\$769,745	\$1,213,952	\$18,125,191	\$396,344,080	\$0	\$396,344,080
UnitedHealthcare of the Midwest	\$126,484,812	\$82,491,599	\$46,228,718	\$24,619,188	\$65,556,000	\$2,417,514	\$0	\$0	\$2,001,312	\$2,386,035	\$2,994,383	\$2,981,132	\$358,160,693	\$25,618,733	\$332,541,960
Total	\$468,040,444	\$215,719,996	\$326,661,442	\$73,769,434	\$263,588,110	\$31,571,620	\$394,870	\$83,137	\$6,475,850	\$6,374,336	\$29,675,723	\$69,722,393	\$1,492,077,355	\$73,414,480	\$1,369,973,788

Missouri Costs of Services - Medicaid

Services	A. Inpatient Hospital	B. Outpatient Hospital	C. Prescription Drugs	D. Inpatient Physician	E. Outpatient Physician	F. Emergency Room	G. Inpatient Mental Health	H. Outpatient Mental Health	I. Diagnostic	J. Other	K. Total Medical Costs	L. Total Capitation Costs	M. Net Medical Costs
Healthcare USA Of Missouri	\$147,073,985	\$73,742,785	\$0	\$33,988,371	\$190,765,736	\$80,387,165	\$15,611,173	\$7,346,435	\$12,320,473	\$28,321,618	\$589,557,741	\$175,844,149	\$413,713,592
Home State Health Plan	\$44,750,119	\$5,556,440	\$0	\$10,760,386	\$11,521,826	\$9,871,499	\$7,533,543	\$10,437	\$14,355,277	-\$844,739	\$103,514,789	\$20,454,839	\$83,059,950
Missouri Care Incorporated	\$70,084,386	\$23,315,147	\$0	\$14,626,097	\$30,634,685	\$52,896,185	\$5,856,986	\$0	\$21,153,842	\$35,886,236	\$254,453,564	\$3,138,177	\$251,315,386
Total	\$261,908,491	\$102,614,372	\$0	\$59,374,854	\$232,922,248	\$143,154,849	\$29,001,703	\$7,356,872	\$47,829,592	\$63,363,115	\$947,526,094	\$199,437,165	\$748,088,929

Per Member Per Month Cost for Medicare and Medicaid

Per Member Per Month Costs of Services - Medicare

Services	A. Inpatient Hospital	B. Outpatient Hospital	C. Prescription Drugs	D. Inpatient Physician	E. Outpatient Physician	F. Emergency Room	G. Chiro- practic	H. Hair Prostheses	I. Inpatient Mental Health	J. Outpatient Mental Health	K. Diagnostics	L. Other	M. Total Medical Costs	N. Total Capitation Costs	O. Net Medical Costs
Arcadian Health Plan	\$641.14	-\$1.49	\$24.91										\$664.56		\$646.79
Coventry Health Care Of Kansas	\$288.52	\$121.10	\$0.68	\$42.81	\$141.92	\$32.22	\$0.22	\$0.79	\$7.83	\$1.25	\$5.27	\$7.47	\$650.09	\$11.69	\$638.40
Coventry Health Care Of Missouri	\$232.01	\$118.82	\$105.37	\$28.44	\$140.93	\$14.89	\$0.31	\$0.00	\$1.75	\$3.73	\$7.10	\$19.04	\$672.39	\$23.38	\$567.20
Essence Healthcare	\$171.58	\$31.82	\$78.37	\$33.97	\$171.37	\$14.59	\$0.10	\$0.00	\$2.37	\$2.37	\$52.78	\$90.09	\$649.39	\$86.33	\$563.06
Harmony Health Plan Of Illinois	\$253.88	\$22.18	\$168.42	\$37.65	\$72.13	\$40.63	\$0.00	\$0.00	\$5.44	\$0.47	\$38.33	\$92.95	\$732.09	\$35.78	\$696.31
Humana Health Plan	\$262.47	\$102.13	\$494.86	\$37.77	\$93.94	\$26.94	\$0.42	\$0.00	\$4.14	\$2.09	\$3.30	\$49.27	\$1,077.33	\$0.00	\$1,077.33
UnitedHealthcare of the Midwest	\$234.99	\$153.26	\$85.89	\$45.74	\$121.80	\$4.49	\$0.00	\$0.00	\$3.72	\$4.43	\$5.56	\$5.54	\$665.42	\$47.60	\$617.83
Total	\$232.27	\$107.05	\$162.11	\$36.61	\$130.81	\$15.67	\$0.20	\$0.04	\$3.21	\$3.16	\$14.73	\$34.60	\$740.45	\$36.43	\$679.85

Per Member Per Month Costs of Services - Medicaid

Services	A. Inpatient Hospital	B. Outpatient Hospital	C. Prescription Drugs	D. Inpatient Physician	E. Outpatient Physician	F. Emergency Room	G. Chiro- practic	H. Hair Prostheses	I. Inpatient Mental Health	J. Outpatient Mental Health	K. Diagnostics	L. Other	M. Total Medical Costs	N. Total Capitation Costs	O. Net Medical Costs
Healthcare USA Of Missouri LLC	\$48.95	\$24.54	\$0.00	\$11.31	\$63.49	\$26.76	\$0.00	\$0.00	\$5.20	\$2.45	\$4.10	\$9.43	\$196.22	\$58.53	\$137.70
Home State Health Plan	\$63.88	\$7.93	\$0.00	\$15.36	\$16.45	\$14.09	\$0.00	\$0.00	\$10.75	\$0.01	\$20.49	-\$1.21	\$147.77	\$29.20	\$118.57
Missouri Care Incorporated	\$54.98	\$18.29	\$0.00	\$11.47	\$24.03	\$41.50	\$0.00	\$0.00	\$4.60	\$0.00	\$16.60	\$28.15	\$199.63	\$2.46	\$197.17
Total	\$52.60	\$20.61	\$0.00	\$11.92	\$46.77	\$28.75	\$0.00	\$0.00	\$5.82	\$1.48	\$9.60	\$12.72	\$190.28	\$40.05	\$150.23

Results for Nationwide Operations

Missouri Licensed HMOs

This section presents data on national operations for each HMO licensed in Missouri, including an indication of the amount of national operations attributable to Missouri business. Data on basic accounting items is presented. In addition, data on important indicators unique to the insurance industry is also presented.

This section concludes with five-year trend data on numerous indicators. Financial statements may be amended up to 5 years after they are originally filed. Data from prior years presented here may be different from prior HMO Annual Reports.

Balance Sheet Items

- A. % Missouri Business** - Reported Missouri premium-related revenues relative to reported total nationwide premium related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Total Cash and Short Term Investments** - Cash on hand and investments maturing in one year or less, excluding cash restricted for statutory insolvency reserve requirements or held for contract reserves (e.g., Medicaid grants).
- C. Premium & Health Care Receivables** - Uncollected premiums, deferred premiums, accrued retrospective premiums, healthcare receivables and other amounts receivable.
- D. Total Assets** - Permitted assets determined in accordance with statutory requirements. Includes: cash, premiums receivable, investment income receivable, health care receivables, short-term and long-term investments, amounts due from affiliates, property and equipment, and aggregate write-ins for other assets.
- E. Total Liabilities** - All obligations, determined in accordance with state statutes, for which an HMO is financially responsible. Includes: Claims unpaid, unpaid claims adjustment expenses, claim reserves, premiums received in advance, general expenses due or accrued, federal and foreign income taxes payable, amounts due to parent, subsidiaries & affiliates, and borrowed money.
- F. Total Capital & Surplus** - Includes: Common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds less treasury stock at cost.
- G. Total Liabilities, Capital & Surplus** - Includes: Total Liabilities plus Total Capital and Surplus.

Balance Sheet Items

Health Maintenance Organization	A. MO %	B. Total Cash & Short Term Investments	C. Premium & Health Care Receivables	D. Total Assets	E. Total Liabilities	F. Total Capital & Surplus	G. Total Liability, Capital & Surplus
Blue-Advantage Plus Of Kansas City	100.0%	\$261,171	\$0	\$25,059,463	\$30,403	\$25,029,060	\$25,059,463
Harmony Health Plan Of Illinois	9.6%	\$38,391,930	\$50,418,272	\$97,272,164	\$54,038,404	\$43,233,760	\$97,272,164
Essence Healthcare	82.5%	\$25,063,691	\$5,139,452	\$111,289,824	\$67,020,321	\$44,269,503	\$111,289,824
Arcadian Health Plan	2.0%	-\$1,112,549	\$4,645,213	\$103,581,945	\$33,247,127	\$70,334,818	\$103,581,945
Missouri Care	100.0%	\$45,188,594	\$34,934,650	\$86,133,921	\$43,433,045	\$42,700,876	\$86,133,921
Home State Health Plan	100.0%	\$2,049,815	\$23,935,573	\$47,424,494	\$30,236,456	\$17,188,038	\$47,424,494
Aetna Health	0.3%	\$31,170,884	\$120,017,613	\$813,632,884	\$484,283,979	\$329,348,905	\$813,632,884
Good Health HMO dba Blue-Care	87.5%	\$1,727,579	\$8,626,347	\$89,116,799	\$25,708,358	\$63,408,441	\$89,116,799
Healthcare USA Of Missouri LLC	100.0%	\$26,106,910	\$63,634,341	\$163,961,623	\$59,977,030	\$103,984,589	\$163,961,619
HMO Missouri	100.0%	\$13,777,397	\$10,017,591	\$71,213,760	\$31,923,393	\$39,290,367	\$71,213,760
Coventry Health Care Of Kansas	19.3%	\$46,594,812	\$18,562,039	\$204,423,051	\$88,915,611	\$115,507,439	\$204,423,051
Cox Health Systems HMO	100.0%	\$3,028,896	\$18,899	\$23,891,838	\$1,243,828	\$22,648,011	\$23,891,839
Cigna Healthcare Of St Louis	42.2%	\$3,103,196	\$41,927	\$5,074,332	\$2,756,792	\$2,317,540	\$5,074,332
Humana Health Plan	7.8%	\$44,230,807	\$88,148,448	\$811,647,433	\$432,403,260	\$379,244,173	\$811,647,433
Coventry Health Care Of Missouri	91.3%	\$33,315,807	\$610,307	\$201,403,606	\$121,754,015	\$79,649,591	\$201,403,606
UnitedHealthcare of the Midwest	42.2%	\$33,688,384	\$96,211,257	\$306,943,597	\$213,211,035	\$93,732,562	\$306,943,597
Healthlink HMO	100.0%	\$13,192,576	\$0	\$17,299,456	\$1,522,032	\$15,777,424	\$17,299,456
All HMOs	28.1%	\$359,779,900	\$524,961,929	\$3,179,370,190	\$1,691,705,089	\$1,487,665,097	\$3,179,370,187
HMOs with MO% of Business >60%	94.0%	\$163,712,436	\$146,917,160	\$836,794,784	\$382,848,881	\$453,945,900	\$836,794,781

Income Statement Items

- A. Missouri % of Business** – Reported Missouri premium-related revenues relative to reported total nationwide premium-related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Net Premium Income** - Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.
- C. Total Revenues** - Includes: Net premium income, fee-for-service revenue, risk revenue, changes in unearned premium reserves, and total aggregate revenue write-ins.
- D. Total Medical & Hospital Expense** - Includes: hospital/medical benefits, other professional services, outside referrals, emergency room and out-of-network, incentive pool and withhold adjustments, aggregate write-ins, **LESS** net reinsurance claims incurred, co-payments, coordination of benefits, and subrogation.
- E. Net Underwriting Gains (Losses)** - Includes: Total revenues **LESS** total underwriting deductions.
- F. Net Investment Gains (Losses)** - Includes: Net investment income earned plus net realized capital gains (or losses).
- G. Federal & Foreign Income Taxes** - Federal and foreign income taxes paid for the year.
- H. Net Income (Loss)** - Income adjusted for federal and foreign income taxes paid.

Nationwide Operations - Income Statement Items

Health Maintenance Organization	A. MO %	B. Net Premium Income	C. Total Revenues	D. Total Medical & Hospital Expenses	E. Net Underwriting Gains	F. Net Investment Gains	G. Federal & Foreign Income Taxes	H. Net Income
Aetna Health	0.3%	\$3,040,475,972	\$3,019,918,946	\$2,999,178,593	\$90,252,103	\$22,079,366	\$11,299,216	\$101,022,703
Arcadian Health Plan	2.0%	\$227,531,489	\$227,531,489	\$207,603,621	-\$14,437,392	\$1,768,259	-\$7,653,161	-\$4,898,627
Blue-Advantage Plus Of Kansas City	100.0%	-\$2,010	-\$2,010	-\$55,780	-\$224,051	\$325,018	-\$145,829	\$246,227
Cigna Healthcare Of St Louis	42.2%	\$5,797,626	\$5,536,067	\$4,849,944	\$1,444	\$94,272	-\$64,632	\$160,230
Coventry Health Care Of Kansas	19.3%	\$699,637,188	\$699,679,587	\$438,126,069	\$39,320,376	\$3,796,489	\$9,053,516	\$33,904,909
Coventry Health Care Of Missouri	91.3%	\$456,773,045	\$456,773,045	\$522,783,828	\$21,283,565	\$4,598,767	\$7,741,354	\$18,063,521
Cox Health Systems HMO	100.0%	\$4,749,463	\$4,927,812	\$4,480,370	-\$83,208	\$3,000,944	\$348,117	\$2,569,620
Essence Healthcare	82.5%	\$411,832,875	\$411,832,981	\$341,535,242	\$29,354,887	\$1,550,267	\$10,582,911	\$20,322,243
Good Health HMO dba Blue-Care	87.5%	\$253,308,598	\$251,958,925	\$230,786,560	-\$12,548,318	\$1,501,346	-\$4,508,560	-\$6,546,801
Harmony Health Plan Of Illinois	9.6%	\$368,070,937	\$368,079,812	\$314,615,183	\$9,536,398	\$162,695	\$3,121,616	\$6,577,477
Healthcare USA Of Missouri	100.0%	\$669,355,511	\$669,355,511	\$569,915,210	\$45,136,601	\$2,283,695	\$14,561,913	\$32,867,302
Healthlink HMO	100.0%	\$0	\$49,073	\$58,877	\$14,373,860	\$257,438	\$5,112,964	\$9,518,334
HMO Missouri	100.0%	\$153,562,329	\$169,061,021	\$140,977,354	\$12,565,964	\$1,366,602	\$4,805,506	\$9,135,362
Home State Health Plan	100.0%	\$185,216,204	\$185,216,204	\$177,810,592	-\$6,331,610	\$74,125	-\$3,470,590	-\$2,786,895
Humana Health Plan	7.8%	\$3,683,105,426	\$3,694,249,367	\$3,260,179,022	-\$77,124,740	\$18,521,752	-\$19,857,862	-\$38,526,925
Missouri Care	100.0%	\$305,229,913	\$305,229,913	\$273,307,548	\$19,247,360	\$1,775,776	\$9,666,038	\$11,357,098
UnitedHealthcare of the Midwest	42.2%	\$825,866,445	\$827,698,232	\$1,109,710,478	\$52,077,719	\$4,774,193	\$18,795,204	\$38,021,928
All HMOs	28.1%	\$11,290,511,011	\$11,297,095,975	\$10,595,862,711	\$222,400,958	\$67,931,004	\$59,387,721	\$231,007,706
HMOs with MO% of Business > 60%	94.0%	\$2,440,025,928	\$2,454,402,475	\$2,261,599,801	\$122,775,050	\$16,733,978	\$44,693,824	\$94,746,011

Revenues by Category

- A. Total Commercial Premiums** - Revenue recognized on a prepaid basis from individuals and groups for provision of a specified range of health services over a defined period of time, excluding unearned premiums, which are payments booked in advance of the period to which they apply.
- B. Total Medicare Premiums** - Revenue for services provided to Medicare beneficiaries per arrangement with the Centers for Medicare and Medicaid Services (CMS).
- C. Total Medicaid Premiums** - Revenue for services provided to Medicaid beneficiaries per arrangements with state agencies administering medical assistance under Title XIX of the Social Security Act.
- D. Total Premium-Related Revenue (A+B+C)** - Total commercial premiums, Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services.
- E. Missouri % of “D”** - Reported Missouri premium-related revenues relative to reported total nationwide premium-related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- F. Change in Unearned Premium Reserves** - Change in unearned premium reserves and reserve for rate credits.
- G. Total Fee-For-Service & Risk Revenue** - Fee-For-Service Revenue is revenue from the provision of health services to non-HMO members and to members for health services not covered by their benefit plan. Risk Revenue is revenue from investment, deposit, and reserve accounts.
- H. Total Aggregate Write-ins for Other Revenues** - Miscellaneous revenues not allocated to any other area of the Statement of Revenues, Expenses and Net Worth.
- I. Total Revenues** - Net Premium Income + Change in Premium Reserves + Fee-for-Services and Risk Revenues + Aggregate Write-ins for Other Revenues.

Nationwide Operations - Revenues by Category									
	A	B	C	D	E	F	G	H	I
Health Maintenance Organization	Total Commercial Premiums	Total Medicare Premiums	Total Medicaid Premiums	Total Premium-Related Revenue (A+B+C)	MO %	Change in Unearned Premium Reserves	Total FFS & Risk Rev.	Oth Rev.	Total Revenues
Aetna Health	\$2,280,332,115	\$760,143,857	\$0	\$3,040,475,972	0.3%	-\$20,557,026	\$0	\$0	\$3,019,918,946
Arcadian Health Plan	\$0	\$227,523,361	\$0	\$227,531,489	2.0%	\$0	\$0	\$0	\$227,531,489
Blue-Advantage Plus Of Kansas City	\$0	\$0	-\$2,010	-\$2,010	100.0%	\$0	\$0	\$0	-\$2,010
Cigna Healthcare Of St Louis	\$5,797,626	\$0	\$0	\$5,797,626	42.2%	-\$261,559	\$0	\$0	\$5,536,067
Coventry Health Care Of Kansas	\$371,357,844	\$327,989,348	\$289,996	\$699,637,188	19.3%	\$0	\$0	\$0	\$699,679,587
Coventry Health Care Of Missouri	\$44,469,183	\$412,303,862	\$0	\$456,773,045	91.3%	\$0	\$0	\$0	\$456,773,045
Cox Health Systems HMO	\$4,749,463	\$0	\$0	\$4,749,463	100.0%	\$0	\$0	\$0	\$4,927,812
Essence Healthcare	\$0	\$411,832,875	\$0	\$411,832,875	82.5%	\$0	\$0	\$0	\$411,832,981
Good Health HMO dba Blue-Care	\$253,308,598	\$0	\$0	\$253,308,598	87.5%	-\$1,349,673	\$0	\$0	\$251,958,925
Harmony Health Plan Of Illinois	\$0	\$173,659,098	\$194,411,839	\$368,070,937	9.6%	\$0	\$0	\$0	\$368,079,812
Healthcare USA Of Missouri	\$0	\$0	\$669,355,511	\$669,355,511	100.0%	\$0	\$0	\$0	\$669,355,511
Healthlink HMO	\$0	\$0	\$0	\$0	100.0%	\$0	\$0	\$0	\$49,073
HMO Missouri	\$153,562,944	-\$615	\$0	\$153,562,329	100.0%	\$15,498,692	\$0	\$0	\$169,061,021
Home State Health Plan	\$0	\$0	\$185,216,204	\$185,216,204	100.0%	\$0	\$0	\$0	\$185,216,204
Humana Health Plan	\$887,718,899	\$2,793,721,631	\$1,619,057	\$3,683,105,426	7.8%	\$11,143,941	\$0	\$0	\$3,694,249,367
Missouri Care	\$16,020,459	\$0	\$289,209,454	\$305,229,913	100.0%	\$0	\$0	\$0	\$305,229,913
UnitedHealthcare of the Midwest	\$49,275,181	\$531,345,053	\$245,246,211	\$825,866,445	42.2%	\$1,831,787	\$0	\$0	\$827,698,232
All HMOs	\$4,066,592,312	\$5,638,518,470	\$1,585,346,262	\$11,290,511,011	28.1%	\$6,306,162	\$0	\$0	\$11,297,095,975
HMOs with MO% of Business > 60%	\$472,110,647	\$824,136,122	\$1,143,779,159	\$2,440,025,928	94.0%	\$14,149,019	\$0	\$0	\$2,454,402,475

Liquidity Indicators

Liquidity indicators are used to measure the HMO's ability to maintain adequate cash balances to meet short-term obligations.

- A. Months in Operation (in Missouri)** - This reflects the months in operation since the issuance of the Certificate of Authority to do business in the State of Missouri.
- B. Current Ratio** - This reflects the plan's ability to meet short-term obligations with short-term assets. If current assets aren't high enough, an organization is forced to use long-term assets, such as investments, to meet short-term debt, such as claims payable. The standard business ratio of current assets/current liabilities cannot be directly determined under the statutory accounting rules used for regulation of HMOs. For the exact formula used, contact the department's Life & Healthcare Section or the National Association of Insurance Commissioners (NAIC).
- C. Prior Year Current Ratio** - same as current ratio but prior year
- D. Days Cash on Hand** - The number of days the HMO could cover operating expenses with the current amount of available cash.

$$\frac{\text{Total Cash + Short Term Investments}}{\text{Total Medical \& Hospital Expenses per day}^*}$$

**Total Medical & Hospital Expenses per day - Expenses divided by the number of days in operation during the year.*

- E. Total Unpaid Claims / Total Revenues** - Total unpaid claims as a percentage of total revenue offers an early signal of potential claim management problems in an HMO.

Nationwide Operations - Liquidity Indicators					
Health Maintenance Organization	A. Months in Operation in MO	B. Current Ratio	C. Prior Year Current Ratio	D. Days Cash on Hand	E. Total Unpaid Claims / Total Revenues
Aetna Health	50	31.5%	32.3%	3.8	8.7%
Alliance For Community Health LLC	208	.	147.2%	.	.
Arcadian Health Plan	56	24.4%	75.6%	-2.0	12.3%
Blue-Advantage Plus Of Kansas City	102	697.4%	213.8%	-1,709.0	0.0%
Cigna Healthcare Of St Louis	335	72.1%	86.3%	233.5	8.7%
Coventry Health Care Of Kansas	213	73.4%	93.3%	38.8	6.1%
Coventry Health Care Of Missouri	339	46.3%	64.7%	23.3	10.1%
Cox Health Systems HMO	206	245.0%	132.9%	246.8	11.3%
Essence Healthcare	127	48.5%	79.4%	26.8	6.1%
Good Health HMO dba Blue-Care	303	89.1%	70.0%	2.7	6.3%
Harmony Health Plan Of Illinois	93	166.4%	182.5%	44.5	11.6%
Healthcare USA Of Missouri LLC	222	152.2%	153.7%	16.7	7.7%
Healthlink HMO	251	828.1%	219.9%	81,785.6	0.0%
HMO Missouri	312	74.2%	89.7%	35.7	7.9%
Home State Health Plan	21	86.2%	92.4%	4.2	14.2%
Humana Health Plan	321	36.9%	28.9%	5.0	8.6%
Missouri Care	82	184.4%	98.2%	60.3	13.6%
UnitedHealthcare of the Midwest	341	71.3%	30.9%	11.1	11.2%
All HMOs	4,493	57.8%	59.4%	12.4	8.9%
HMOs with MO% of Business > 60%	1,965	91.2%	89.7%	26.4	9.0%

Efficiency Indicators

Efficiency is the ability of an organization to act or produce effectively with a minimum of waste, expense or unnecessary effort. Efficiency indicators show the effectiveness of premium collection, claim payment processes and the organization's ability to generate equity on the balance sheet or surplus on the income statement.

A. Net Income (Loss) - Total Revenue (before premiums ceded for reinsurance) less Total Expenses adjusted for Federal income taxes and extraordinary items.

- a. Total Revenue is expressed before reinsurance premiums ceded for purposes of comparability with 2008.
- b. Extraordinary Items - Nonrecurring gains or losses that are unrelated to or only incidentally related to the ordinary activities of the entity.

B. % Change in Net Income (Loss) (Prior Year to Current Year) -

$$\frac{(\text{current year's Net Income (Loss)} - \text{previous year's Net Income (Loss)})}{|\text{previous year's Net Income (Loss)}|}$$

C. Administration Expenses - Includes, but is not limited to rent, salaries, commissions, legal fees, certifications, traveling, marketing, postage, office supplies, occupancy, equipment, insurance, and taxes.

D. % Change in Administration Expenses (Prior Year to Current Year) -

$$\frac{(\text{current year's Administration Expenses} - \text{previous year's Administration Expenses})}{\text{previous year's Administration Expenses}}$$

E. Total Liabilities, Capital and Surplus - Includes Total Liabilities plus Total Capital & Surplus.

F. % Change in Total Liabilities, Capital and Surplus (Prior Year to Current Year) -

$$\frac{(\text{current year's Total Liabilities, Capital \& Surplus} - \text{previous year's Total Liabilities, Capital \& Surplus})}{\text{previous year's Total Liabilities, Capital \& Surplus}}$$

G. Days in Receivables - Total Premiums Receivable / Total Premium Related Revenue per day*. Indicates the number of days of premium revenue that a health plan has due from its members. This ratio tracks how quickly premiums are collected.

H. Days in Unpaid Claims - Claims Payable / Total Medical & Hospital Expenses per day*. The amount of time (in days) it would take a company to pay off outstanding dollar amounts, measured in reference to the average dollar amount per day the company has paid out historically over the last year. A value that appears exceptionally high indicates outstanding costs in excess of average historic costs. It does not indicate outstanding costs of any particular age. This item is in no way intended, and should not be interpreted as, a means to monitor compliance with Missouri law requiring payment of each claim within a specified time frame.

Nationwide Operations - Efficiency Indicators

Health Maintenance Organization	A.	B.	C.	D.	E.	F.	G.	H.
	Net Income	% Change in Net Income 2012-2013	Admin. Expenses	% Change in Admin. Expense 2012-2013	Total Liabilities, Capital & Surplus	% Change in Total Liabilities, Capital & Surplus 2012-2013	Days in Receivables	Days in Unpaid Claims
Aetna Health	\$101,022,703	-36.6%	\$319,736,471	- 5.9%	\$813,632,884	4.8%	14.4	31.9
Arcadian Health Plan	-\$4,898,627	28.6%	\$23,157,595	-65.3%	\$103,581,945	-27.7%	7.5	49.1
Blue-Advantage Plus Of Kansas City	\$246,227	-87.6%	\$203,148	-92.4%	\$25,059,463	- 2.9%	0.0	0.0
Cigna Healthcare Of St Louis	\$160,230	(186.7%	\$513,008	-59.8%	\$5,074,332	-19.2%	2.6	36.5
Coventry Health Care Of Kansas	\$33,904,909	(214.0%	\$44,214,639	-39.0%	\$204,423,051	-17.6%	9.7	35.3
Coventry Health Care Of Missouri	\$18,063,521	-47.8%	\$27,589,890	8.4%	\$201,403,606	- 3.0%	0.5	32.1
Cox Health Systems HMO	\$2,569,620	19939%	\$457,654	- 8.3%	\$23,891,839	13.3%	1.5	45.4
Essence Healthcare	\$20,322,243	- 2.5%	\$36,049,355	- 6.7%	\$111,289,824	-17.7%	4.6	26.9
Good Health HMO dba Blue-Care	-\$6,546,801	27.4%	\$24,109,008	-26.0%	\$89,116,799	-25.0%	12.4	25.2
Harmony Health Plan Of Illinois	\$6,577,477	-53.2%	\$48,452,536	- 0.5%	\$97,272,164	- 1.7%	50.0	49.7
Healthcare USA Of Missouri LLC	\$32,867,302	66.5%	\$46,133,875	- 9.4%	\$163,961,619	7.8%	34.7	32.9
Healthlink HMO	\$9,518,334	- 1.9%	-\$15,459,813	4.5%	\$17,299,456	- 5.5%	.	0.0
HMO Missouri	\$9,135,362	-33.0%	\$9,201,689	-27.5%	\$71,213,760	-38.5%	23.8	34.5
Home State Health Plan	-\$2,786,895	-82.1%	\$15,593,397	110.4%	\$47,424,494	-10.1%	47.2	54.0
Humana Health Plan	-\$38,526,925	33.3%	\$421,461,917	39.5%	\$811,647,433	25.8%	8.7	35.7
Missouri Care	\$11,357,098	(516.7%	\$6,668,256	-19.9%	\$86,133,921	51.0%	41.8	55.4
UnitedHealthcare of the Midwest	\$38,021,928	- 2.3%	\$50,704,128	30.7%	\$306,943,597	54.8%	42.5	30.6
All HMOs	\$231,007,706	1.4%	\$1,058,786,753	1.2%	\$3,179,370,187	4.7%	17.0	34.7
HMOs with MO% of Business > 60%	\$94,746,011	23.0%	\$150,546,459	- 8.4%	\$836,794,781	- 7.5%	22.0	35.5

Performance Indicators

Performance is the ability of an organization to assume responsibilities and meet obligations through operations. Performance indicators note the experience of an HMO in attaining commonly accepted standards of operation in regards to finances, enrollment and utilization. The most often cited indicator of an HMO's performance is the percentage of total premiums and related revenues that cover total medical and hospital expenses. This percentage is called the loss ratio. As presented below, the plan-wide loss ratio is defined as total medical and hospital expenses divided by total earned premium-related revenues (including Medicare and Medicaid revenue) plus fee-for-service (FFS) revenue. Therefore, the plan-wide loss ratio includes an HMO's experience in all states in which the HMO was active.

A. Missouri Loss Ratio -

$$\frac{\text{Amount Incurred for Provision of Missouri Health Care Services}}{\text{Total Missouri Premiums Earned*}}$$

*Data on premiums ceded for reinsurance is not available at the state level, for all companies. Where available, it is included.

B. Plan Wide Loss Ratio –

$$\frac{\text{Total Medical \& Hospital Expenses + Increase in Reserves for Accident \& Health Contracts}}{\text{Total Revenues*}}$$

*net of premiums ceded for reinsurance

NOTE: Companies with 100% of their business in Missouri will show a difference between the Missouri Loss Ratio and the Plan Wide loss ratio. Plan Wide loss ratio is a standard ratio established by the NAIC for comparing companies operating anywhere in the United States and Territories. Several revenue and expense related items used to calculate the Plan Wide loss ratio are not reported at a state level, and are absent from the Missouri loss ratio. Therefore, companies that do business nowhere outside Missouri will have one loss ratio when evaluated at the state level and another when evaluated using the NAIC standard ratio. However, since experience in one state can vary widely from national experience, presenting a state loss ratio is an important indicator.

C. Total Plan Wide Member Months - A member month is equivalent to one member from whom the HMO has recognized prepaid premium revenue for one month.

D. Premium Related + FFS Revenues PMPM -

$$\frac{\text{Net Premium Income* + Total FFS \& Risk Revenue}}{\text{Plan Wide Cumulative Member Months}}$$

*net of reinsurance premiums ceded

E. Medical & Hospital Expense PMPM -

$$\frac{\text{Total Medical \& Hospital Expenses}}{\text{Plan wide Cumulative Member Months}}$$

Nationwide Operations - Performance Indicators					
Health Maintenance Organization	A. Missouri Medical Loss Ratio 2013	B. Plan Wide Medical Loss Ratio 2013	C. Total Plan Wide Member Months	D. Premium Related + FFS Revenues, PMPM	E. Medical & Hospital Expense, PMPM
Aetna Health	96.8%	85.0%	8,724,305	\$349	\$344
Arcadian Health Plan	106.1%	91.2%	307,755	\$739	\$675
Blue-Advantage Plus Of Kansas City	2775%	2775%	0	.	.
Cigna Healthcare Of St Louis	82.3%	82.2%	12,712	\$456	\$382
Coventry Health Care Of Kansas	83.7%	82.1%	1,287,646	\$543	\$340
Coventry Health Care Of Missouri	82.5%	82.8%	749,259	\$610	\$698
Cox Health Systems HMO	93.7%	93.7%	12,590	\$377	\$356
Essence Healthcare	79.4%	82.0%	446,642	\$922	\$765
Good Health HMO dba Blue-Care	92.5%	91.0%	641,322	\$395	\$360
Harmony Health Plan Of Illinois	77.4%	82.5%	1,930,086	\$191	\$163
Healthcare USA Of Missouri LLC	84.0%	84.0%	2,984,692	\$224	\$191
Healthlink HMO	254.4%	254.4%	132	\$0	\$446
HMO Missouri	83.4%	83.4%	427,261	\$359	\$330
Home State Health Plan	94.3%	94.3%	700,533	\$264	\$254
Humana Health Plan	83.8%	86.2%	6,847,876	\$538	\$476
Missouri Care	89.5%	89.5%	1,274,610	\$239	\$214
UnitedHealthcare of the Midwest	77.9%	87.1%	2,199,120	\$376	\$505
All HMOs	83.9%	85.6%	28,546,541	\$396	\$371
HMOs with MO% of Business > 60%	85.2%	85.4%	7,237,041	\$337	\$313

5 Year Financial History

Many items in the financial statements are more meaningful to analyze as trends over time than as points in time. Data represent plan-wide activity and are not specific to the state of Missouri. Please note that some historical information has been updated because of revisions received after publication of last year's report.

Net Income (Loss) – (Income Statement item) – Income adjusted for federal and foreign income taxes paid.

Total Assets – (Balance Sheet item) – All obligations, determined in accordance with state statutes, for which an HMO is financial responsible.

Total Liabilities, Capital and Surplus – (Balance Sheet item) – Includes common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds less treasury stock at cost.

Net Premium Income – (Income Statement item) – Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.

Total Revenue – (Income Statement item) – Premium and other revenue streams

Medical & Hospital Expenses – (Income Statement item) – Expenses net of reinsurance, co-payment, coordination of benefits and subrogation.

Administration Expenses – Includes, but is not limited to, rent, salaries, commissions, legal fees, certifications, traveling, marketing, postage, office supplies, occupancy, equipment, insurance and taxes.

Current Ratio – (Liquidity Indicator) – Reflects the plan's ability to meet short-term obligations with short-term assets.

Loss ratio – (Performance Indicator) – Costs incurred during the year for medical services as a percent of premiums.

Note that the loss ratio reported herein does not equal the *medical loss ratio* as defined in the federal Affordable Care Act (ACA). The ACA permits various adjustments to the loss ratio based on taxes, some additional expenses, and credibility factors based on the size of the plan and deductible amounts.

Administrative Expenses to Total Revenue – (Efficiency Indicator) – Indicates the portion of all revenues that are required to support core operations.

Estimated Liability for Unpaid Claims – (At the beginning of each year, an HMO will have claims that were incurred in prior years, but which still have not been paid. The HMO attempts to estimate the amount of such claims, and incorporates this estimate into reserves set aside to pay claims.

Total Claims Incurred for Prior Years – The amount the HMO paid this year for claims leftover from previous years.

Analysis of Liability Reserves =

$$\frac{\text{Estimated Liability for Unpaid Claims} - \text{Total Claims Incurred for Prior Years}}{\text{Total Claims Incurred in Prior Years}}$$

Net Income

Health Maintenance Organization	2009	2010	2011	2012	2013	Percent Change, 2009-2013
Aetna Health	\$160,707,488	\$161,653,734	\$213,470,245	\$159,328,662	\$101,022,703	-37.1%
Alliance For Community Health	\$10,523,430	\$7,072,395	\$7,418,168	\$1,107,432	.	.
Arcadian Health Plan	\$14,291,249	\$3,626,054	-\$2,337,246	-\$3,809,801	-\$4,898,627	-134.3%
Blue-Advantage Plus Of Kansas City	\$822,820	-\$5,803,935	\$11,009,737	\$1,986,516	\$246,227	-70.1%
Childrens Mercys Family Health Partners	\$23,893,430	\$13,231,988	.	.	.	.
Cigna Healthcare Of Ohio	\$230,345	\$1,075,376	.	.	.	.
Cigna Healthcare Of St Louis	\$91,881	\$205,041	-\$343,213	-\$184,793	\$160,230	74.4%
Community Health Plan	-\$370,775	-\$190,234	-\$371,474	.	.	.
Coventry Health Care Of Kansas	\$17,327,771	\$19,690,255	\$31,592,192	-\$29,732,065	\$33,904,909	95.7%
Coventry Health Care Of Missouri	\$23,925,764	\$26,926,034	\$30,754,804	\$34,592,936	\$18,063,521	-24.5%
Cox Health Systems HMO	\$1,857,324	\$1,570,197	-\$487,390	\$12,823	\$2,569,620	38.4%
Essence Healthcare	\$1,133,735	-\$12,711,684	\$19,792,357	\$20,832,944	\$20,322,243	1693%
Good Health HMO dba Blue-Care	\$15,556,502	\$7,495,622	\$635,574	-\$5,136,925	-\$6,546,801	-142.1%
Harmony Health Plan Of Illinois	\$2,270,707	\$11,696,147	\$21,023,220	\$14,045,129	\$6,577,477	189.7%
Healthcare USA Of Missouri LLC	\$10,172,156	\$15,104,227	\$2,909,791	\$19,737,700	\$32,867,302	223.1%
Healthlink HMO	\$11,451,080	\$10,689,657	\$9,918,091	\$9,698,109	\$9,518,334	-16.9%
HMO Missouri	\$20,029,607	\$18,319,624	\$18,348,269	\$13,629,862	\$9,135,362	-54.4%
Home State Health Plan	.	.	.	-\$15,568,278	-\$2,786,895	.
Humana Health Plan	-\$8,901,986	\$30,421,797	\$5,460,925	-\$28,891,765	-\$38,526,925	332.8%
Mercy Health Plans Of Missouri	\$8,887,321	\$4,514,266	.	.	.	.
Missouri Care	-\$4,149,984	-\$2,934,889	-\$3,598,146	-\$2,725,507	\$11,357,098	373.7%
UnitedHealthcare of the Midwest	\$36,961,308	\$41,912,731	\$45,760,011	\$38,913,955	\$38,021,928	2.9%
All HMOs	\$346,711,173	\$353,564,403	\$410,955,915	\$227,836,934	\$231,007,706	-33.4%

Total Assets

Health Maintenance Organization	2009	2010	2011	2012	2013	Percent Change, 2009-2013
Aetna Health	\$901,507,816	\$806,839,937	\$767,097,783	\$776,423,722	\$813,632,884	- 9.7%
Alliance For Community Health	\$51,279,406	\$45,418,451	\$54,729,565	\$15,786,488	.	.
Arcadian Health Plan	\$80,958,941	\$92,372,811	\$93,449,778	\$143,338,719	\$103,581,945	27.9%
Blue-Advantage Plus Of Kansas City	\$24,195,738	\$32,089,137	\$34,778,261	\$25,800,878	\$25,059,463	3.6%
Childrens Mercys Family Health Partners	\$114,019,736	\$123,710,897	.	.	.	.
Cigna Healthcare Of Ohio	\$7,023,094	\$6,242,700	.	.	.	.
Cigna Healthcare Of St Louis	\$2,084,073	\$1,742,546	\$7,813,675	\$6,282,596	\$5,074,332	143.5%
Community Health Plan	\$7,624,979	\$3,516,394	\$3,054,128	.	.	.
Coventry Health Care Of Kansas	\$102,024,727	\$168,741,414	\$209,166,979	\$248,095,965	\$204,423,051	100.4%
Coventry Health Care Of Missouri	\$208,840,806	\$167,322,541	\$229,468,574	\$207,677,841	\$201,403,606	- 3.6%
Cox Health Systems HMO	\$23,264,946	\$24,247,329	\$24,438,070	\$21,094,423	\$23,891,838	2.7%
Essence Healthcare	\$105,046,923	\$113,084,481	\$137,804,087	\$135,177,161	\$111,289,824	5.9%
Good Health HMO dba Blue-Care	\$113,767,081	\$113,821,909	\$119,727,923	\$118,819,495	\$89,116,799	-21.7%
Harmony Health Plan Of Illinois	\$116,102,468	\$109,941,875	\$118,054,279	\$98,931,138	\$97,272,164	-16.2%
Healthcare USA Of Missouri LLC	\$128,357,985	\$126,166,388	\$144,631,352	\$152,100,117	\$163,961,623	27.7%
Healthlink HMO	\$23,620,992	\$21,920,768	\$19,449,966	\$18,313,673	\$17,299,456	-26.8%
HMO Missouri	\$135,236,131	\$126,700,109	\$101,279,174	\$115,884,748	\$71,213,760	-47.3%
Home State Health Plan	.	.	.	\$52,770,264	\$47,424,494	.
Humana Health Plan	\$405,427,583	\$509,907,987	\$528,760,277	\$645,208,799	\$811,647,433	100.2%
Mercy Health Plans Of Missouri	\$63,897,647	\$62,220,803	.	.	.	.
Missouri Care	\$26,965,931	\$32,536,214	\$38,877,215	\$57,060,849	\$86,133,921	219.4%
UnitedHealthcare of the Midwest	\$163,180,602	\$173,675,264	\$181,420,971	\$198,299,107	\$306,943,597	88.1%
All HMOs	\$2,804,427,605	\$2,862,219,955	\$2,814,002,057	\$3,037,065,983	\$3,179,370,190	13.4%

Total Liabilities

Health Maintenance Organization	2009	2010	2011	2012	2013	Percent Change, 2009-2013
Aetna Health	\$475,590,142	\$406,291,181	\$397,527,546	\$416,206,936	\$484,283,979	1.8%
Alliance For Community Health	\$21,319,181	\$19,191,497	\$23,301,641	\$3,379,622	.	.
Arcadian Health Plan	\$35,775,864	\$47,639,941	\$54,992,125	\$71,264,081	\$33,247,127	- 7.1%
Blue-Advantage Plus Of Kansas City	\$12,397,206	\$20,451,572	\$12,112,304	\$1,269,437	\$30,403	-99.8%
Childrens Mercys Family Health Partners	\$51,452,233	\$57,278,489	.	.	.	.
Cigna Healthcare Of Ohio	\$3,388,612	\$1,564,870	.	.	.	.
Cigna Healthcare Of St Louis	\$582,030	\$45,517	\$1,817,083	\$2,448,681	\$2,756,792	373.7%
Community Health Plan	\$4,360,887	\$451,123	\$314,672	.	.	.
Coventry Health Care Of Kansas	\$39,553,784	\$83,676,663	\$94,659,334	\$134,363,039	\$88,915,611	124.8%
Coventry Health Care Of Missouri	\$107,040,400	\$86,916,572	\$128,338,848	\$110,127,491	\$121,754,015	13.7%
Cox Health Systems HMO	\$4,328,812	\$3,622,824	\$2,412,809	\$1,400,332	\$1,243,828	-71.3%
Essence Healthcare	\$80,509,272	\$75,035,446	\$84,653,331	\$84,122,501	\$67,020,321	-16.8%
Good Health HMO DBA Blue-Care	\$42,766,892	\$42,960,207	\$40,083,719	\$44,359,456	\$25,708,358	-39.9%
Harmony Health Plan Of Illinois	\$86,541,488	\$68,833,688	\$64,174,969	\$49,422,641	\$54,038,404	-37.6%
Healthcare USA Of Missouri LLC	\$58,186,661	\$49,665,124	\$55,197,441	\$56,880,951	\$59,977,030	3.1%
Healthlink HMO	\$653,462	\$1,129,577	\$1,455,515	\$1,546,000	\$1,522,032	132.9%
HMO Missouri	\$59,491,088	\$48,033,716	\$51,101,426	\$50,427,117	\$31,923,393	-46.3%
Home State Health Plan	.	.	.	\$32,439,569	\$30,236,456	.
Humana Health Plan	\$229,812,569	\$229,026,143	\$263,283,176	\$337,267,023	\$432,403,260	88.2%
Mercy Health Plans Of Missouri	\$34,096,461	\$32,434,486	.	.	.	.
Missouri Care	\$15,878,099	\$16,761,014	\$18,502,451	\$39,478,720	\$43,433,045	173.5%
UnitedHealthcare of the Midwest	\$94,384,320	\$93,382,671	\$90,902,815	\$109,520,099	\$213,211,035	125.9%
All HMOs	\$1,458,109,463	\$1,384,392,321	\$1,384,831,205	\$1,545,923,696	\$1,691,705,089	16.0%

Capital & Surplus

Health Maintenance Organization	2009	2010	2011	2012	2013	Percent Change, 2009-2013
Aetna Health	\$901,507,816	\$806,839,937	\$767,097,783	\$776,423,722	\$813,632,884	- 9.7%
Alliance For Community Health LLC	\$51,279,405	\$45,418,451	\$54,729,565	\$15,786,488	.	.
Arcadian Health Plan	\$80,958,942	\$92,372,812	\$93,449,778	\$143,338,719	\$103,581,945	27.9%
Blue-Advantage Plus Of Kansas City	\$24,195,738	\$32,089,137	\$34,778,261	\$25,800,879	\$25,059,463	3.6%
Childrens Mercys Family Health Partners	\$114,019,735	\$123,710,897	.	.	.	.
Cigna Healthcare Of Ohio	\$7,023,094	\$6,242,700	.	.	.	.
Cigna Healthcare Of St Louis	\$2,084,073	\$1,742,546	\$7,813,675	\$6,282,596	\$5,074,332	143.5%
Community Health Plan	\$7,624,979	\$3,516,394	\$3,054,128	.	.	.
Coventry Health Care Of Kansas	\$102,024,727	\$168,741,414	\$209,166,979	\$248,095,965	\$204,423,051	100.4%
Coventry Health Care Of Missouri	\$208,840,806	\$167,322,541	\$229,468,574	\$207,677,841	\$201,403,606	- 3.6%
Cox Health Systems HMO	\$23,264,946	\$24,247,329	\$24,438,071	\$21,094,423	\$23,891,839	2.7%
Essence Healthcare	\$105,046,923	\$113,084,481	\$137,804,087	\$135,177,161	\$111,289,824	5.9%
Good Health HMO dba Blue-Care	\$113,767,081	\$113,821,909	\$119,727,923	\$118,819,495	\$89,116,799	-21.7%
Harmony Health Plan Of Illinois	\$116,102,468	\$109,941,875	\$118,054,279	\$98,931,138	\$97,272,164	-16.2%
Healthcare USA Of Missouri LLC	\$128,357,986	\$126,166,388	\$144,631,354	\$152,100,117	\$163,961,619	27.7%
Healthlink HMO	\$23,620,992	\$21,920,768	\$19,449,966	\$18,313,673	\$17,299,456	-26.8%
HMO Missouri	\$135,236,131	\$126,700,110	\$101,279,174	\$115,884,748	\$71,213,760	-47.3%
Home State Health Plan	.	.	.	\$52,770,265	\$47,424,494	.
Humana Health Plan	\$405,427,583	\$509,907,987	\$528,760,277	\$645,208,799	\$811,647,433	100.2%
Mercy Health Plans Of Missouri	\$63,897,647	\$62,220,803	.	.	.	.
Missouri Care	\$26,965,931	\$32,536,214	\$38,877,215	\$57,060,849	\$86,133,921	219.4%
UnitedHealthcare of the Midwest	\$163,180,602	\$173,675,264	\$181,420,971	\$198,299,107	\$306,943,597	88.1%
All HMOs	\$2,804,427,605	\$2,862,219,957	\$2,814,002,060	\$3,037,065,985	\$3,179,370,187	13.4%

Net Premium Income

Health Maintenance Organization	2009	2010	2011	2012	2013	Percent Change, 2009-2013
Aetna Health	\$3,957,047,196	\$3,897,909,347	\$3,813,736,508	\$3,672,274,902	\$3,040,475,972	-23.2%
Alliance For Community Health	\$229,990,767	\$210,615,195	\$229,477,982	\$114,610,883	.	.
Arcadian Health Plan	\$272,763,336	\$379,650,685	\$406,022,923	\$399,766,688	\$227,531,489	-16.6%
Blue-Advantage Plus Of Kansas City	\$86,754,126	\$87,414,930	\$88,024,144	\$45,354,968	-\$2,010	-100.0%
Childrens Mercys Family Health Partners	\$401,540,950	\$423,576,735	.	.	.	.
Cigna Healthcare Of Ohio	\$5,953,500	\$5,250,036	.	.	.	.
Cigna Healthcare Of St Louis	\$1,973,223	\$795,086	\$5,052,144	\$5,138,646	\$5,797,626	193.8%
Community Health Plan	\$25,332,537	\$2,936,246	\$0	.	.	.
Coventry Health Care Of Kansas	\$275,311,243	\$532,060,461	\$595,391,881	\$1,040,175,341	\$699,637,188	154.1%
Coventry Health Care Of Missouri	\$484,589,294	\$375,630,653	\$469,079,248	\$458,922,173	\$456,773,045	- 5.7%
Cox Health Systems HMO	\$15,609,389	\$11,315,751	\$9,116,880	\$5,204,109	\$4,749,463	-69.6%
Essence Healthcare	\$317,538,079	\$461,462,311	\$409,499,469	\$432,679,792	\$411,832,875	29.7%
Good Health HMO dba Blue-Care	\$432,825,749	\$422,422,608	\$401,154,823	\$390,494,595	\$253,308,598	-41.5%
Harmony Health Plan Of Illinois	\$386,613,602	\$338,030,213	\$310,575,927	\$322,905,353	\$368,070,937	- 4.8%
Healthcare USA Of Missouri LLC	\$557,385,630	\$499,885,085	\$499,275,825	\$658,500,493	\$669,355,511	20.1%
Healthlink HMO	\$75,070	\$0	\$0	\$0	\$0	-100.0%
HMO Missouri	\$321,792,576	\$273,814,408	\$248,736,107	\$189,554,541	\$153,562,329	-52.3%
Home State Health Plan	.	.	.	\$77,844,848	\$185,216,204	.
Humana Health Plan	\$1,767,233,548	\$1,966,534,552	\$2,353,136,224	\$3,000,472,810	\$3,683,105,426	108.4%
Mercy Health Plans Of Missouri	\$294,149,759	\$231,630,322	.	.	.	.
Missouri Care	\$123,876,752	\$124,069,033	\$138,011,908	\$228,394,984	\$305,229,913	146.4%
UnitedHealthcare of the Midwest	\$524,403,834	\$515,837,574	\$523,235,840	\$538,841,967	\$825,866,445	57.5%
All HMOs	\$10,482,760,160	\$10,760,841,231	\$10,499,527,833	\$11,581,137,093	\$11,290,511,011	7.7%

Total Revenues

Health Maintenance Organization	2009	2010	2011	2012	2013	Percent Change, 2009-2013
Aetna Health	\$3,956,932,717	\$3,897,679,445	\$3,767,350,478	\$3,703,033,844	\$3,019,918,946	-23.7%
Alliance For Community Health	\$229,990,767	\$210,615,195	\$229,477,982	\$114,610,883	.	.
Arcadian Health Plan	\$272,763,336	\$379,650,685	\$406,022,923	\$399,766,688	\$227,531,489	-16.6%
Blue-Advantage Plus Of Kansas City	\$86,754,126	\$87,414,930	\$88,024,144	\$45,354,968	-\$2,010	-100.0%
Childrens Mercys Family Health Partners	\$401,516,254	\$423,573,551	.	.	.	.
Cigna Healthcare Of Ohio	\$5,953,500	\$5,250,036	.	.	.	.
Cigna Healthcare Of St Louis	\$1,973,223	\$795,086	\$5,052,144	\$5,138,646	\$5,536,067	180.6%
Community Health Plan	\$26,809,466	\$2,941,668	\$28,648	.	.	.
Coventry Health Care Of Kansas	\$275,311,493	\$532,179,093	\$595,912,987	\$1,040,211,856	\$699,679,587	154.1%
Coventry Health Care Of Missouri	\$484,589,294	\$375,631,328	\$469,111,178	\$458,919,054	\$456,773,045	- 5.7%
Cox Health Systems HMO	\$16,097,845	\$11,620,033	\$9,198,575	\$5,401,801	\$4,927,812	-69.4%
Essence Healthcare	\$317,538,079	\$461,462,311	\$409,510,958	\$432,679,792	\$411,832,981	29.7%
Good Health HMO DBA Blue-Care	\$434,106,799	\$422,329,035	\$401,899,707	\$389,409,983	\$251,958,925	-42.0%
Harmony Health Plan Of Illinois	\$386,613,602	\$338,257,662	\$310,581,131	\$323,105,328	\$368,079,812	- 4.8%
Healthcare USA Of Missouri LLC	\$557,385,630	\$499,885,085	\$499,275,825	\$658,500,493	\$669,355,511	20.1%
Healthlink HMO	\$100,341	\$36,602	\$17,644	\$35,654	\$49,073	-51.1%
HMO Missouri	\$329,534,050	\$273,367,210	\$242,759,193	\$184,263,140	\$169,061,021	-48.7%
Home State Health Plan	.	.	.	\$77,844,848	\$185,216,204	.
Humana Health Plan	\$1,767,214,459	\$1,966,525,462	\$2,341,599,022	\$2,992,311,788	\$3,694,249,367	109.0%
Mercy Health Plans Of Missouri	\$297,160,896	\$231,629,843	.	.	.	.
Missouri Care	\$123,876,752	\$125,197,467	\$138,011,908	\$228,394,984	\$305,229,913	146.4%
UnitedHealthcare of the Midwest	\$523,117,147	\$516,220,467	\$523,256,076	\$536,602,533	\$827,698,232	58.2%
All HMOs	\$10,495,339,776	\$10,762,262,194	\$10,437,090,523	\$11,595,586,283	\$11,297,095,975	7.6%

Medical & Hospital Expenses

Health Maintenance Organization	2009	2010	2011	2012	2013	Percent Change, 2009-2013
Aetna Health	\$3,318,233,784	\$3,234,297,902	\$3,031,831,794	\$3,103,502,966	\$2,999,178,593	- 9.6%
Alliance For Community Health	\$188,191,798	\$176,354,045	\$191,195,285	\$103,552,702	.	.
Arcadian Health Plan	\$214,103,242	\$312,322,367	\$343,231,615	\$331,633,766	\$207,603,621	- 3.0%
Blue-Advantage Plus Of Kansas City	\$70,108,692	\$82,425,063	\$75,282,448	\$38,756,802	-\$55,780	-100.1%
Childrens Mercys Family Health Partners	\$345,179,386	\$373,721,206	.	.	.	.
Cigna Healthcare Of Ohio	\$5,031,185	\$4,048,109	.	.	.	.
Cigna Healthcare Of St Louis	\$1,537,280	\$529,748	\$4,333,566	\$4,023,111	\$4,849,944	215.5%
Community Health Plan	\$24,611,714	\$1,479,873	-\$109,341	.	.	.
Coventry Health Care Of Kansas	\$218,918,001	\$452,397,157	\$432,147,001	\$795,067,965	\$438,126,069	100.1%
Coventry Health Care Of Missouri	\$418,859,025	\$304,886,425	\$444,145,799	\$503,069,782	\$522,783,828	24.8%
Cox Health Systems HMO	\$12,858,031	\$8,478,690	\$8,153,432	\$3,995,997	\$4,480,370	-65.2%
Essence Healthcare	\$273,831,339	\$419,112,263	\$342,533,516	\$359,505,282	\$341,535,242	24.7%
Good Health HMO dba Blue-Care	\$370,586,592	\$372,909,227	\$359,900,781	\$354,121,762	\$230,786,560	-37.7%
Harmony Health Plan Of Illinois	\$331,102,406	\$285,722,018	\$246,643,306	\$269,860,656	\$314,615,183	- 5.0%
Healthcare USA Of Missouri LLC	\$479,867,691	\$429,310,543	\$444,185,759	\$573,869,992	\$569,915,210	18.8%
Healthlink HMO	\$61,891	\$281,768	\$145,098	\$11,019	\$58,877	- 4.9%
HMO Missouri	\$270,660,132	\$221,103,565	\$196,175,778	\$148,657,796	\$140,977,354	-47.9%
Home State Health Plan	.	.	.	\$82,354,910	\$177,810,592	.
Humana Health Plan	\$1,595,735,980	\$1,707,066,328	\$1,958,712,430	\$2,559,764,308	\$3,260,179,022	104.3%
Mercy Health Plans Of Missouri	\$255,427,385	\$205,850,140	.	.	.	.
Missouri Care	\$106,523,974	\$108,752,825	\$125,736,688	\$205,826,194	\$273,307,548	156.6%
UnitedHealthcare of the Midwest	\$440,812,526	\$432,478,618	\$443,078,897	\$462,292,397	\$1,109,710,478	151.7%
All HMOs	\$8,942,242,054	\$9,133,527,880	\$8,647,323,852	\$9,899,867,407	\$10,595,862,711	18.5%

Administrative Expenses

Health Maintenance Organization	2009	2010	2011	2012	2013	Percent Change, 2009-2013
Aetna Health	\$410,342,659	\$430,062,829	\$381,206,842	\$339,821,033	\$319,736,471	-22.1%
Alliance For Community Health LLC	\$17,649,454	\$18,330,528	\$20,569,336	\$12,087,455	.	.
Arcadian Health Plan	\$34,945,986	\$52,450,845	\$57,073,178	\$66,824,351	\$23,157,595	-33.7%
Blue-Advantage Plus Of Kansas City	\$9,075,388	\$4,729,223	\$3,876,313	\$2,686,209	\$203,148	-97.8%
Childrens Mercys Family Health Partners	\$18,692,094	\$11,407,006	.	.	.	.
Cigna Healthcare Of Ohio	\$979,979	\$812,954	.	.	.	.
Cigna Healthcare Of St Louis	\$306,894	\$154,464	\$1,112,384	\$1,276,065	\$513,008	67.2%
Community Health Plan	\$2,038,286	\$1,906,819	\$532,818	.	.	.
Coventry Health Care Of Kansas	\$22,874,366	\$37,191,876	\$38,675,867	\$72,483,677	\$44,214,639	93.3%
Coventry Health Care Of Missouri	\$15,856,828	\$20,251,537	\$26,650,942	\$25,461,575	\$27,589,890	74.0%
Cox Health Systems HMO	\$1,583,688	\$1,088,915	\$856,310	\$499,106	\$457,654	-71.1%
Essence Healthcare	\$37,180,828	\$45,559,735	\$39,506,387	\$38,648,672	\$36,049,355	- 3.0%
Good Health HMO dba Blue-Care	\$36,062,071	\$34,250,886	\$33,648,099	\$32,566,776	\$24,109,008	-33.1%
Harmony Health Plan Of Illinois	\$51,560,866	\$43,370,161	\$44,643,667	\$48,710,234	\$48,452,536	- 6.0%
Healthcare USA Of Missouri LLC	\$57,876,002	\$41,515,627	\$40,922,064	\$50,900,459	\$46,133,875	-20.3%
Healthlink HMO	-\$16,998,629	-\$16,283,675	-\$15,184,104	-\$14,798,790	-\$15,459,813	- 9.1%
HMO Missouri	\$22,583,237	\$18,543,663	\$14,496,257	\$12,693,533	\$9,201,689	-59.3%
Home State Health Plan	.	.	.	\$7,412,897	\$15,593,397	.
Humana Health Plan	\$219,225,645	\$251,823,102	\$279,379,780	\$302,032,654	\$421,461,917	92.3%
Mercy Health Plans Of Missouri	\$16,958,259	\$10,182,122	.	.	.	.
Missouri Care	\$8,368,680	\$6,214,071	\$4,559,751	\$8,329,247	\$6,668,256	-20.3%
UnitedHealthcare of the Midwest	\$61,351,253	\$59,621,992	\$35,787,013	\$38,781,727	\$50,704,128	-17.4%
All HMOs	\$1,028,513,834	\$1,073,184,680	\$1,008,312,904	\$1,046,416,880	\$1,058,786,753	2.9%

Current Ratio					
Health Maintenance Organization	2009	2010	2011	2012	2013
Aetna Health	34.8%	182.0%	37.0%	32.3%	31.5%
Alliance For Community Health	220.6%	338.8%	170.7%	147.2%	.
Arcadian Health Plan	67.2%	200.6%	76.4%	75.6%	24.4%
Blue-Advantage Plus Of Kansas City	65.4%	139.5%	87.0%	213.8%	697.4%
Childrens Mercys Family Health Partners	176.1%	248.3%	.	.	.
Cigna Healthcare Of Ohio	24.7%	288.3%	.	.	.
Cigna Healthcare Of St Louis	218.3%	4492%	127.6%	86.3%	72.1%
Community Health Plan	67.8%	1045%	312.9%	.	.
Coventry Health Care Of Kansas	68.9%	219.5%	83.9%	93.3%	73.4%
Coventry Health Care Of Missouri	47.7%	221.0%	64.8%	64.7%	46.3%
Cox Health Systems HMO	134.8%	976.7%	148.7%	132.9%	245.0%
Essence Healthcare	111.0%	261.5%	77.3%	79.4%	48.5%
Good Health HMO dba Blue-Care	49.2%	266.1%	62.1%	70.0%	89.1%
Harmony Health Plan Of Illinois	124.6%	261.8%	181.1%	182.5%	166.4%
Healthcare USA Of Missouri LLC	110.1%	269.9%	151.6%	153.7%	152.2%
Healthlink HMO	-144.4%	1486%	-445.0%	219.9%	828.1%
HMO Missouri	96.5%	272.1%	61.0%	89.7%	74.2%
Home State Health Plan	.	.	.	92.4%	86.2%
Humana Health Plan	73.7%	218.6%	37.7%	28.9%	36.9%
Mercy Health Plans Of Missouri	142.7%	303.7%	.	.	.
Missouri Care	127.4%	223.3%	126.9%	98.2%	184.4%
UnitedHealthcare of the Midwest	57.5%	220.8%	74.0%	30.9%	71.3%
All HMOs	70.4%	224.4%	66.0%	59.4%	57.8%

Loss Ratio

Health Maintenance Organization	2009	2010	2011	2012	2013
Aetna Health	83.8%	82.9%	80.5%	83.8%	99.2%
Alliance For Community Health	81.8%	83.7%	83.3%	90.4%	.
Arcadian Health Plan	78.5%	82.3%	84.5%	83.0%	91.2%
Blue-Advantage Plus Of Kansas City	85.8%	100.8%	74.2%	85.5%	2775%
Childrens Mercys Family Health Partners	86.0%	90.5%	.	.	.
Cigna Healthcare Of Ohio	84.1%	77.1%	.	.	.
Cigna Healthcare Of St Louis	78.0%	66.5%	87.3%	77.0%	87.5%
Community Health Plan	91.8%	50.3%	-381.7%	.	.
Coventry Health Care Of Kansas	79.5%	85.0%	72.5%	76.4%	62.6%
Coventry Health Care Of Missouri	86.4%	81.2%	94.7%	109.6%	114.5%
Cox Health Systems HMO	79.9%	73.0%	88.6%	74.0%	90.9%
Essence Healthcare	86.2%	90.8%	83.6%	83.1%	82.9%
Good Health HMO dba Blue-Care	85.4%	88.3%	89.5%	90.9%	91.6%
Harmony Health Plan Of Illinois	85.6%	84.5%	79.4%	83.5%	85.5%
Healthcare USA Of Missouri LLC	86.1%	85.9%	89.0%	87.1%	85.1%
Healthlink HMO	61.7%	769.8%	822.4%	30.9%	120.0%
HMO Missouri	82.1%	80.9%	80.8%	80.7%	83.4%
Home State Health Plan	.	.	.	114.3%	94.1%
Humana Health Plan	90.1%	86.1%	83.5%	85.9%	88.2%
Mercy Health Plans Of Missouri	86.0%	88.9%	.	.	.
Missouri Care	86.0%	86.9%	91.1%	90.1%	89.5%
UnitedHealthcare of the Midwest	83.8%	83.3%	84.7%	86.2%	134.1%
All HMOs	85.2%	84.8%	82.7%	85.5%	93.7%

Administrative Expenses to Total Revenue

Health Maintenance Organization	2009	2010	2011	2012	2013
Aetna Health	10.4%	11.0%	10.1%	9.2%	10.6%
Alliance For Community Health	7.7%	8.7%	9.0%	10.5%	.
Arcadian Health Plan	12.8%	13.8%	14.1%	16.7%	10.2%
Blue-Advantage Plus Of Kansas City	10.5%	5.4%	4.4%	5.9%	-10,107%
Childrens Mercys Family Health Partners	4.7%	2.7%	.	.	.
Cigna Healthcare Of Ohio	16.5%	15.5%	.	.	.
Cigna Healthcare Of St Louis	15.6%	19.4%	22.0%	24.8%	9.3%
Community Health Plan	7.6%	64.8%	1860%	.	.
Coventry Health Care Of Kansas	8.3%	7.0%	6.5%	7.0%	6.3%
Coventry Health Care Of Missouri	3.3%	5.4%	5.7%	5.5%	6.0%
Cox Health Systems HMO	9.8%	9.4%	9.3%	9.2%	9.3%
Essence Healthcare	11.7%	9.9%	9.6%	8.9%	8.8%
Good Health HMO dba Blue-Care	8.3%	8.1%	8.4%	8.4%	9.6%
Harmony Health Plan Of Illinois	13.3%	12.8%	14.4%	15.1%	13.2%
Healthcare USA Of Missouri LLC	10.4%	8.3%	8.2%	7.7%	6.9%
Healthlink HMO	-16,941%	-44,488%	-86,058%	-41,507%	-31,504%
HMO Missouri	6.9%	6.8%	6.0%	6.9%	5.4%
Home State Health Plan	.	.	.	9.5%	8.4%
Humana Health Plan	12.4%	12.8%	11.9%	10.1%	11.4%
Mercy Health Plans Of Missouri	5.7%	4.4%	.	.	.
Missouri Care	6.8%	5.0%	3.3%	3.6%	2.2%
UnitedHealthcare of the Midwest	11.7%	11.5%	6.8%	7.2%	6.1%
All HMOs	9.8%	10.0%	9.7%	9.0%	9.4%

Incurred Claims for Prior Year

Health Maintenance Organization	2009	2010	2011	2012	2013	Percent Change 2009-2013
Aetna Health	\$305,880,003	\$316,998,345	\$248,803,542	\$279,490,657	\$265,033,050	-13.4%
Arcadian Health Plan	\$25,814,711	\$28,650,469	\$37,878,507	\$32,986,640	\$42,796,103	65.8%
Blue-Advantage Plus Of Kansas City	\$4,668,919	\$8,704,368	\$7,840,517	\$6,456,887	-\$3,175	-100.1%
Cigna Healthcare Of St Louis	\$104,000	\$439,910	\$217,000	\$207,000	\$351,000	237.5%
Coventry Health Care Of Kansas	\$53,963,135	\$45,423,428	\$42,148,716	\$43,320,802	\$69,631,244	29.0%
Coventry Health Care Of Missouri	\$55,310,242	\$49,834,680	\$35,820,707	\$44,535,062	\$42,973,436	-22.3%
Cox Health Systems HMO	\$1,828,837	\$1,276,859	\$1,244,886	\$753,249	\$491,872	-73.1%
Essence Healthcare	\$38,527,309	\$71,559,275	\$68,956,082	\$67,268,372	\$73,725,065	91.4%
Good Health HMO Db a Blue-Care	\$24,899,332	\$25,416,496	\$29,229,715	\$25,205,819	\$25,191,926	1.2%
Harmony Health Plan Of Illinois	\$47,668,188	\$53,448,385	\$33,692,557	\$37,640,919	\$31,181,662	-34.6%
Healthcare USA Of Missouri LLC	\$33,118,347	\$35,995,505	\$41,040,592	\$33,840,955	\$25,803,491	-22.1%
Healthlink HMO	\$0	\$0	\$0	\$0	\$0	.
HMO Missouri	\$28,364,896	\$21,037,427	\$17,920,321	\$14,376,649	\$13,573,817	-52.1%
Home State Health Plan	\$0	\$0	\$0	\$0	\$13,105,026	.
Humana Health Plan	\$140,538,331	\$139,650,778	\$147,945,813	\$164,342,580	\$230,359,333	63.9%
Missouri Care	\$7,515,934	\$10,250,960	\$10,957,014	\$12,100,899	\$32,065,225	326.6%
UnitedHealthcare of the Midwest	\$61,146,339	\$68,404,621	\$69,208,410	\$67,172,538	\$69,792,317	14.1%
All HMOs	\$829,348,523	\$877,091,506	\$792,904,379	\$829,699,028	\$936,071,392	12.9%

Estimated Liability of Unpaid Claims Prior Year

Health Maintenance Organization	2009	2010	2011	2012	2013	Percent Change 2009-2013
Aetna Health	\$313,104,896	\$344,378,872	\$314,543,294	\$298,228,208	\$309,186,829	- 1.3%
Arcadian Health Plan	\$31,436,340	\$28,494,589	\$37,406,142	\$41,385,068	\$44,080,020	40.2%
Blue-Advantage Plus Of Kansas City	\$6,474,538	\$6,590,813	\$9,323,495	\$6,639,947	-\$21,019	-100.3%
Cigna Healthcare Of St Louis	\$171,204	\$692,000	\$330,000	\$298,000	\$412,086	140.7%
Coventry Health Care Of Kansas	\$54,710,037	\$47,807,784	\$49,694,011	\$45,529,880	\$89,922,180	64.4%
Coventry Health Care Of Missouri	\$60,122,331	\$63,931,666	\$42,794,158	\$47,998,860	\$47,484,580	-21.0%
Cox Health Systems HMO	\$3,445,634	\$3,150,164	\$2,306,670	\$1,711,938	\$839,449	-75.6%
Essence Healthcare	\$38,034,971	\$71,885,487	\$69,181,697	\$69,379,830	\$73,458,801	93.1%
Good Health HMO dba Blue-Care	\$31,003,256	\$28,490,127	\$31,392,965	\$27,109,557	\$26,755,359	-13.7%
Harmony Health Plan Of Illinois	\$58,699,902	\$72,742,110	\$62,387,379	\$48,013,278	\$35,624,675	-39.3%
Healthcare USA Of Missouri LLC	\$53,639,939	\$52,855,767	\$45,573,253	\$52,865,957	\$49,618,290	- 7.5%
HMO Missouri	\$32,114,639	\$25,596,320	\$18,810,990	\$17,675,843	\$12,727,120	-60.4%
Home State Health Plan	\$0	\$0	\$0	\$0	\$24,947,395	.
Humana Health Plan	\$149,374,018	\$155,464,640	\$160,116,927	\$186,490,178	\$250,562,148	67.7%
Missouri Care	\$9,346,673	\$12,641,882	\$13,857,848	\$17,830,579	\$37,693,276	303.3%
UnitedHealthcare of the Midwest	\$74,385,138	\$79,188,365	\$79,235,253	\$76,677,253	\$84,540,113	13.7%
All HMOs	\$916,063,516	\$993,910,586	\$936,954,082	\$937,834,376	\$1,087,831,302	18.8%

Analysis of Liability Reserves

Health Maintenance Organization	2009	2010	2011	2012	2013
Aetna Health Inc	2.4%	8.6%	26.4%	6.7%	16.7%
Arcadian Health Plan Inc	21.8%	- 0.5%	- 1.2%	25.5%	3.0%
Blue-Advantage Plus Of Kansas City Inc	38.7%	-24.3%	18.9%	2.8%	562.0%
Cigna Healthcare Of St Louis Inc	64.6%	57.3%	52.1%	44.0%	17.4%
Coventry Health Care Of Kansas Inc	1.4%	5.2%	17.9%	5.1%	29.1%
Coventry Health Care Of Missouri Inc	8.7%	28.3%	19.5%	7.8%	10.5%
Cox Health Systems HMO Inc	88.4%	146.7%	85.3%	127.3%	70.7%
Essence Healthcare Inc	- 1.3%	0.5%	0.3%	3.1%	- 0.4%
Good Health HMO Inc DbA Blue-Care Inc	24.5%	12.1%	7.4%	7.6%	6.2%
Harmony Health Plan Of Illinois Inc	23.1%	36.1%	85.2%	27.6%	14.2%
Healthcare USA Of Missouri LLC	62.0%	46.8%	11.0%	56.2%	92.3%
HMO Missouri Inc	13.2%	21.7%	5.0%	22.9%	- 6.2%
Home State Health Plan Inc	.	.	.	.	90.4%
Humana Health Plan Inc	6.3%	11.3%	8.2%	13.5%	8.8%
Missouri Care Incorporated	24.4%	23.3%	26.5%	47.3%	17.6%
UnitedHealthcare of the Midwest Inc	21.7%	15.8%	14.5%	14.1%	21.1%
All HMOs	10.5%	13.3%	18.2%	13.0%	16.2%

Health Maintenance Organization Profiles

For all companies, the following items were submitted to DIFP as part of the annual financial statement (unless otherwise noted):

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

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

Aetna Health, Inc

Holding Company:

Aetna, Inc

Main Administrative Office Mailing Address:

980 Jolly Road
Blue Bell, PA 19422-1904
800-872-3862

Incorporated:

May 7, 1981

Admitted to Missouri:

October 14, 2009

Accreditation:

NCQA

State of Domicile

Pennsylvania

% Missouri business:

0.3%

Tax Status:

For Profit

2013 Missouri Enrollment:

Total Missouri member months for the year:
24,722

Missouri members at the end of the year:
2,073

2013 Plan Wide Enrollment

Total plan wide member months for the year:
8,724,305

Plan wide members at the end of the year:
700,817

2013 Year-End Officers

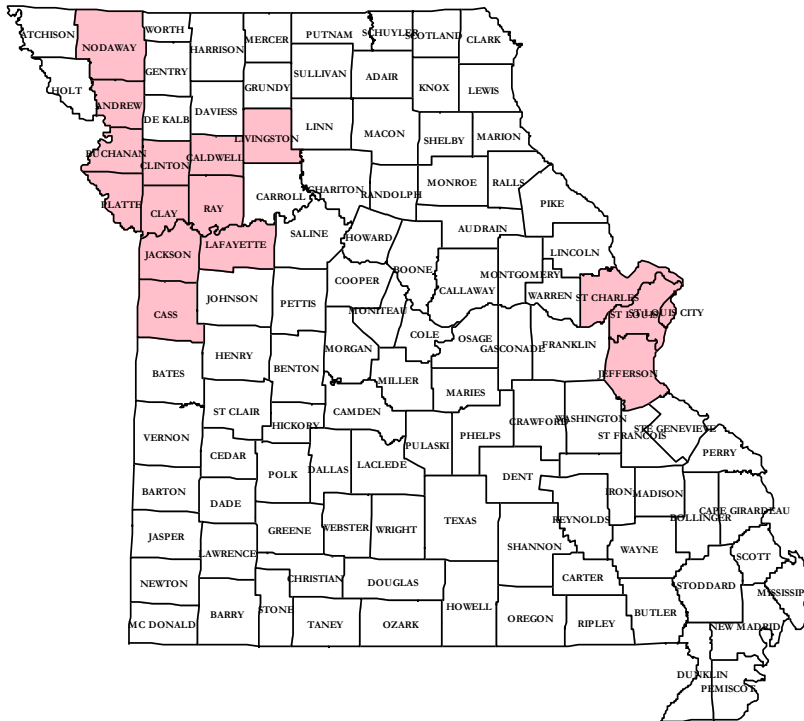
President: Patrick Rodney Young
Secretary: Edward Chung-I Lee
Chief Financial Officer: Jennifer Anne Palma
Regional Medical Officer: David J. Massman

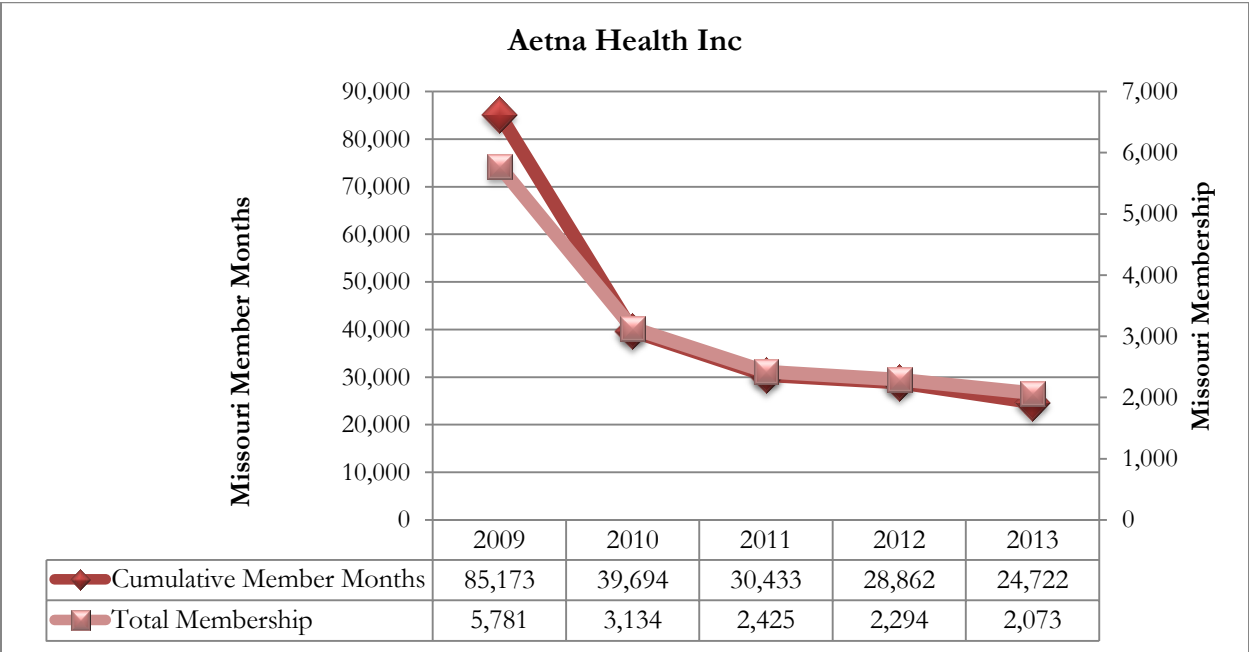
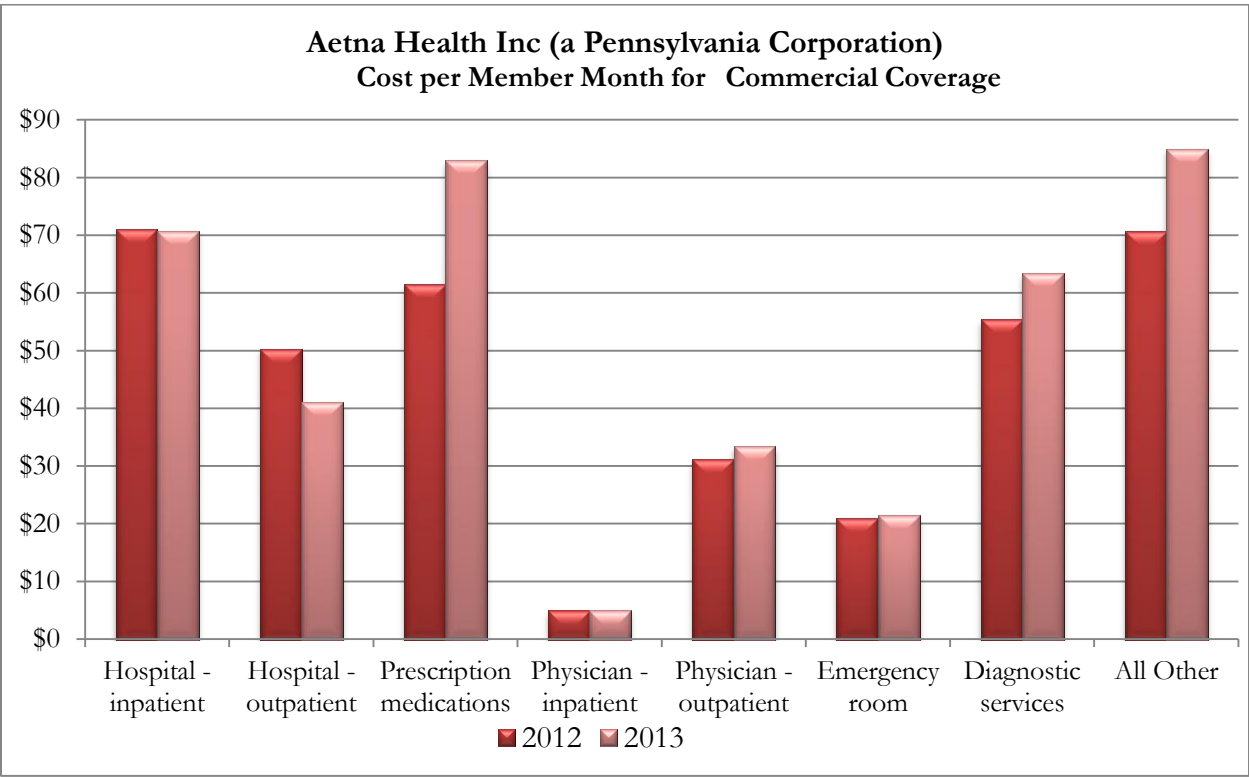
Other Officers:

Gregory Stephen Martino
Elaine Rose Cofrancesco
Dawn Marie Schoen

Missouri counties in Service Area:

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





Arcadian Health Plan, Inc

Holding Company:
Humana Group

Main Administrative Office Mailing Address:
500 West Main Street
Louisville, KY 40202
502-580-1000

Incorporated: July 21, 2004

Admitted to Missouri: April 23, 2009

Accreditation: N/A

State of Domicile: Washington

% Missouri Business: 2.0%

Tax Status: For Profit

Missouri counties in Service Area:

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

Kansas Counties in Service Area: None

Illinois Service Area: None

2013 Missouri Enrollment:

Total Missouri member months for the year:
6,424

Missouri members at the end of the year:
605

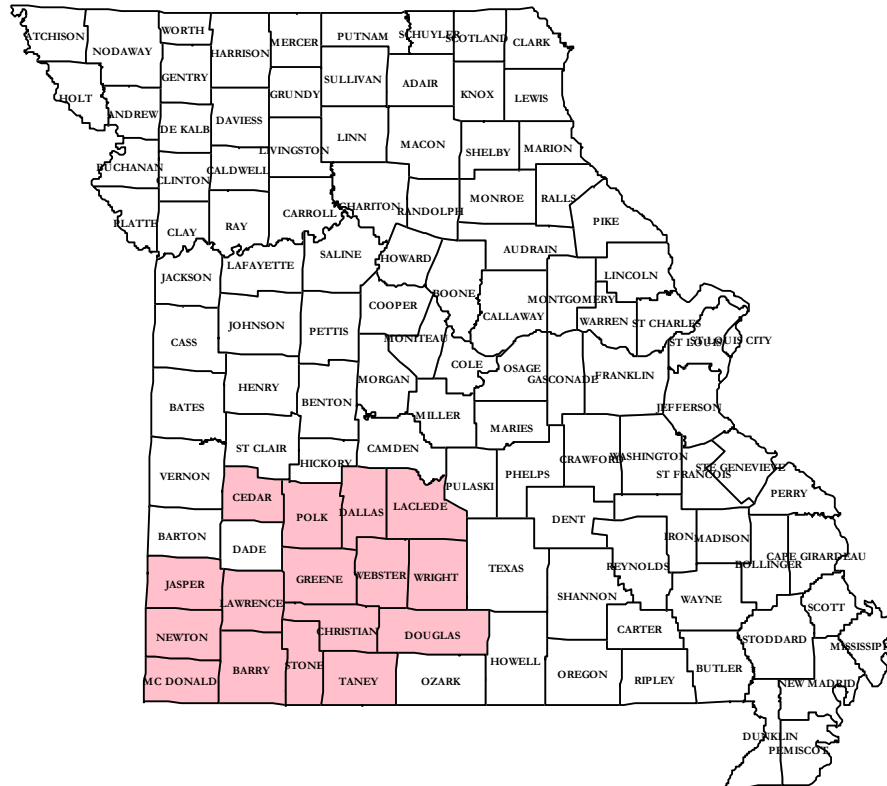
2013 Plan Wide Enrollment

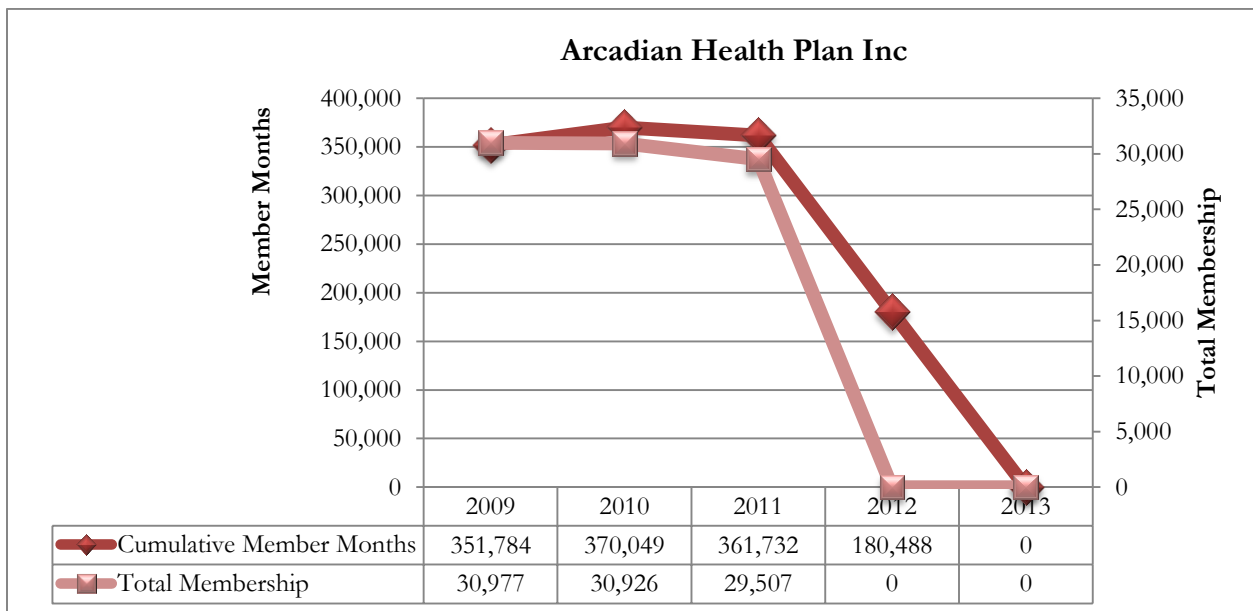
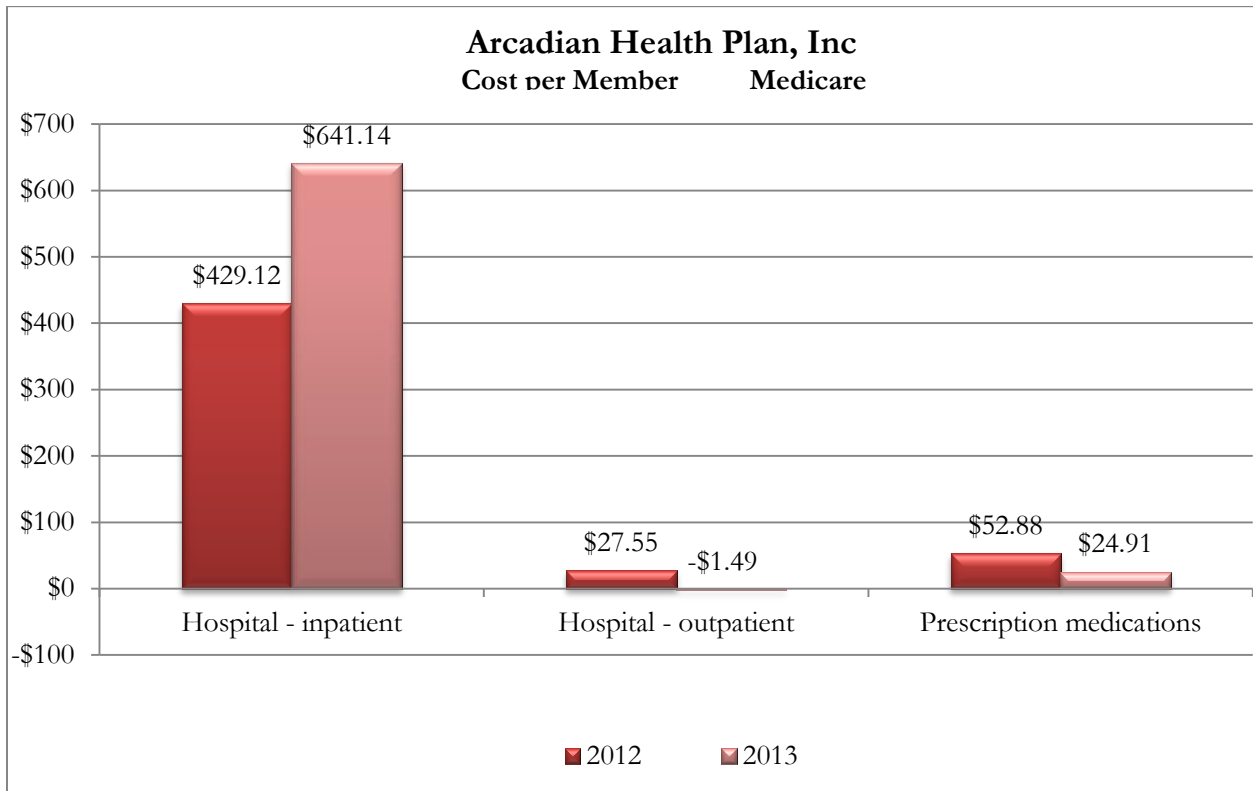
Total plan wide member months for the year:
307,755

Plan wide members at the end of the year:
26,260

2013 Year-End Officers

President: Bruce Dale Broussard
Secretary: Joan Olliges Lehahan
Chief Financial Officer: James Harry Bloem
Chief Medical Officer: Dr. Jeffrey McManus





CIGNA Healthcare of St. Louis, Inc

Holding Company:
CIGNA Health Group

Main Administrative Office Mailing Address:
231 S. Berniston Ave., Suite 500
Clayton, MO 63105
(314) 290-7300

Incorporated: May 2, 1985

Admitted to Missouri: September 1, 1993

Accreditation: NCQA

State of Domicile: Missouri

% Missouri Business: 44.2%

Tax Status: For Profit

2013 Missouri Enrollment:

Total Missouri member months for the year:
5,353

Missouri members at the end of the year:
445

2013 Plan Wide Enrollment

Total plan wide member months for the year:
12,712

Plan wide members at the end of the year:
1,056

2013 Year-End Officers

President: Frank Anthony Monahan
Secretary: Anna Krishtul
Chief Financial Officer: Scott R. Lambert
Chief Medical Officer: Jordan H. Ginsburg M.D.

2013 Other Officers

Aslam Mohammad Khan
David Goldberg
David Mathew Porcello

Missouri counties in Service Area:

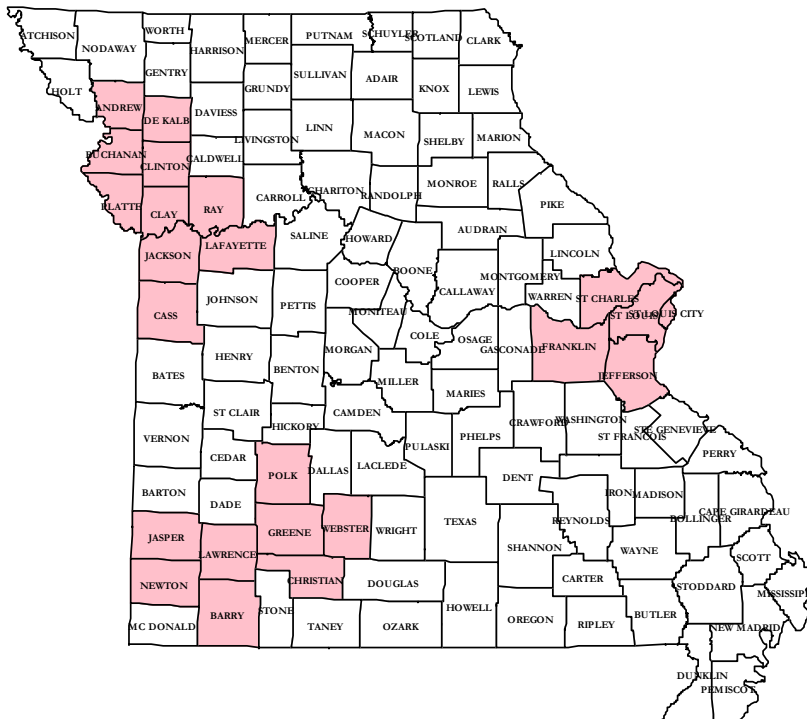
Andrew, Barry, Buchanan, Cass, Christian, Clay, Clinton, DeKalb, Franklin, Greene, Jackson, Jasper, Jefferson, Lafayette, Lawrence, Newton, Platte, Polk, Ray, St. Charles, St. Louis, St. Louis City, Webster

Kansas Counties in Service Area:

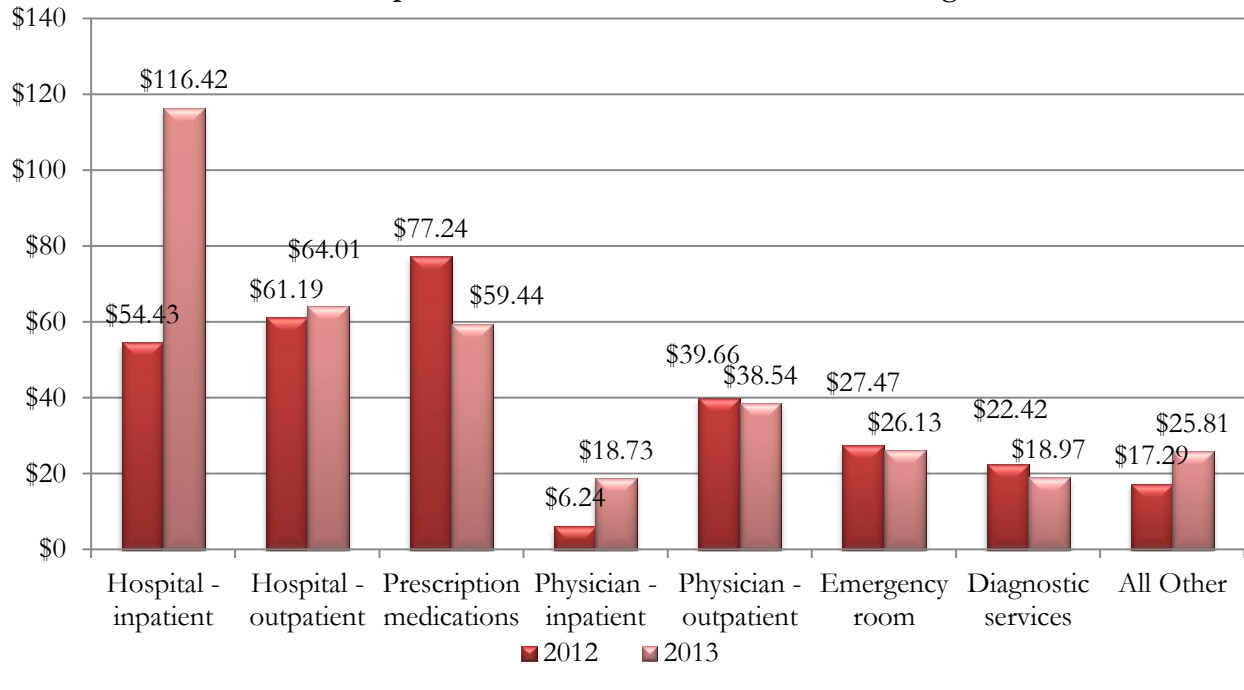
Douglas, Franklin, Jackson, Jefferson, Johnson, Leavenworth, Miami, Osage, Shawnee, Wyandotte

Illinois Service Area:

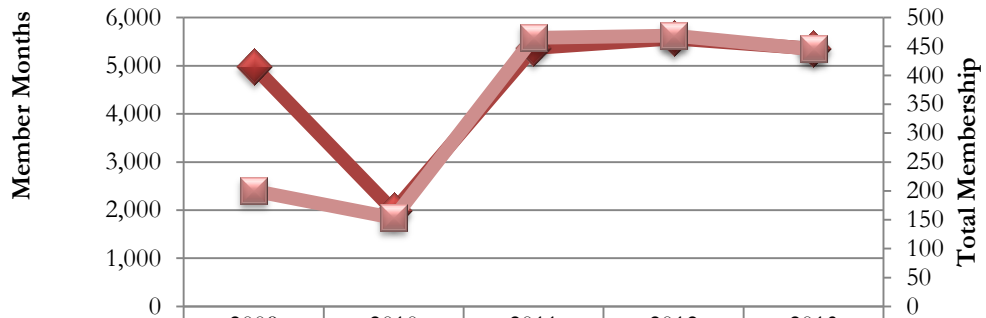
Madison, Monroe, St. Clair



Cigna HealthCare of St. Louis, Inc.
Cost per Member Month for Commercial Coverage



Cigna Healthcare Of St Louis Inc



◆ Cumulative Member Months	4,978	1,986	5,368	5,566	5,353
■ Total Membership	200	153	465	469	445

Coventry Health Care of Kansas, Inc

Holding Company:

Aetna, Inc

2013 Missouri Enrollment:

Total Missouri member months for the year:

116,040

Missouri members at the end of the year:

9,832

Main Administrative Office Mailing Address:

9401 Indian Creek Parkway, Suite 1300
Overland Park, KS 66210
(913) 202-5400

2013 Plan Wide Enrollment

Total plan wide member months for the year:

1,287,646

Plan wide members at the end of the year:

89,819

Incorporated:

January 2, 1976

Admitted to Missouri:

March 29, 1996

2013 Year-End Officers

President: Bradley Jay Clothier

Secretary: Edward Chung Lee

Chief Financial Officer: Randy Oursler

Chief Medical Officer: James Utley

Accreditation:

URAC

State of Domicile:

Kansas

% Missouri Business:

19.3%

Tax Status:

For Profit

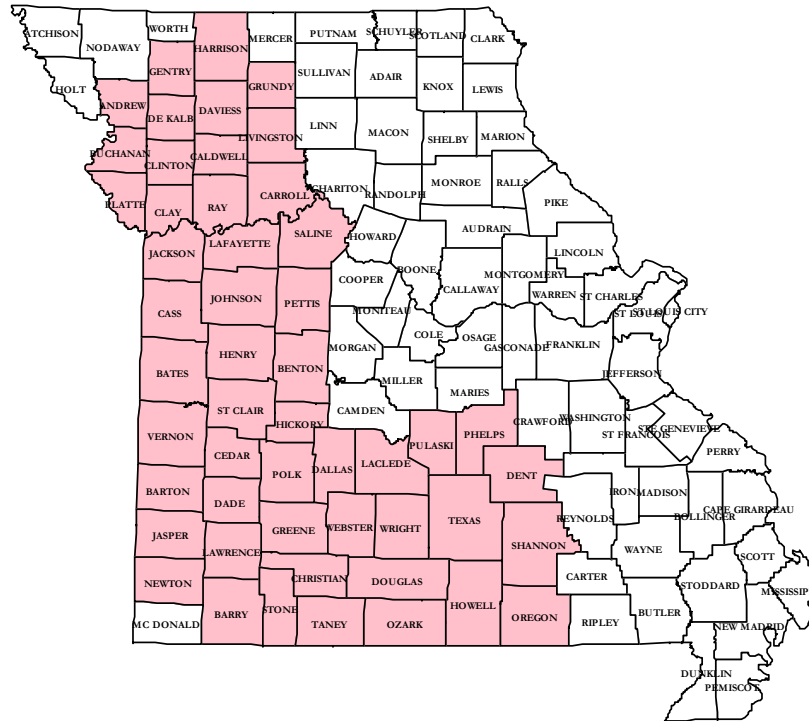
Missouri counties in Service Area:

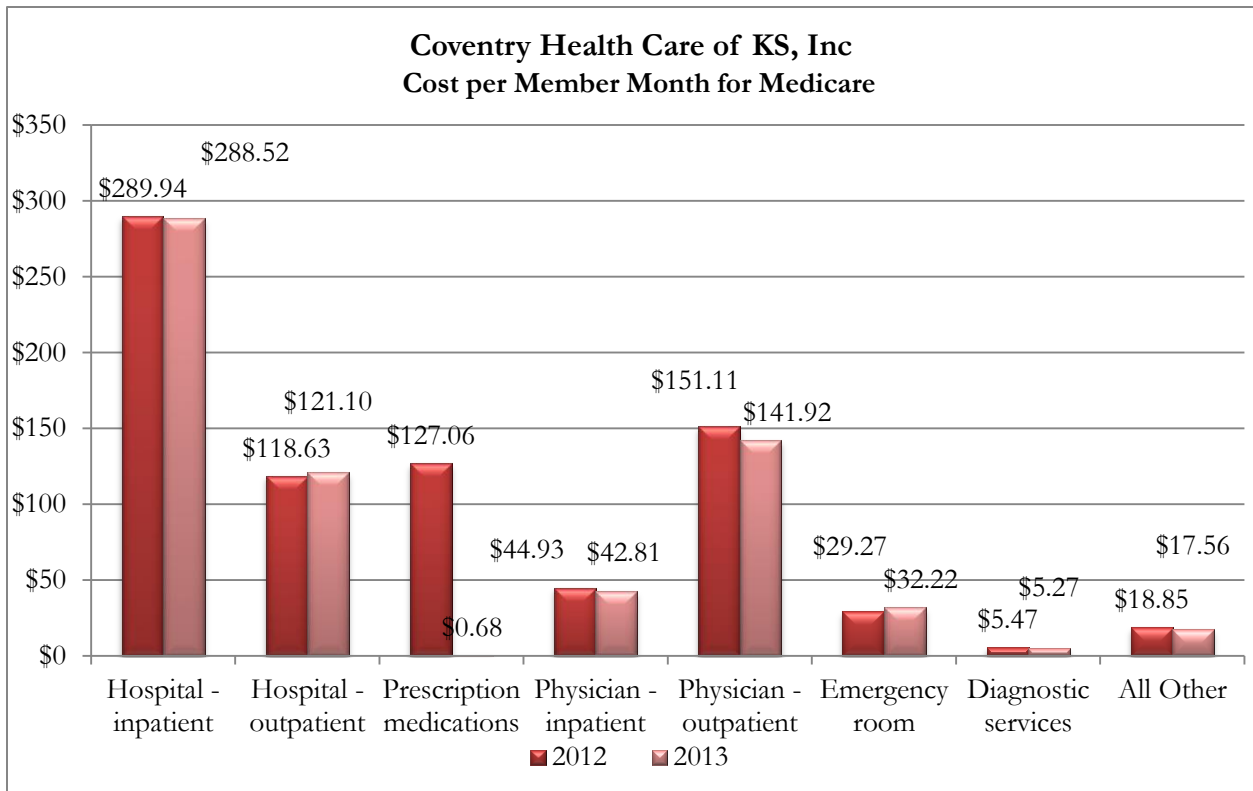
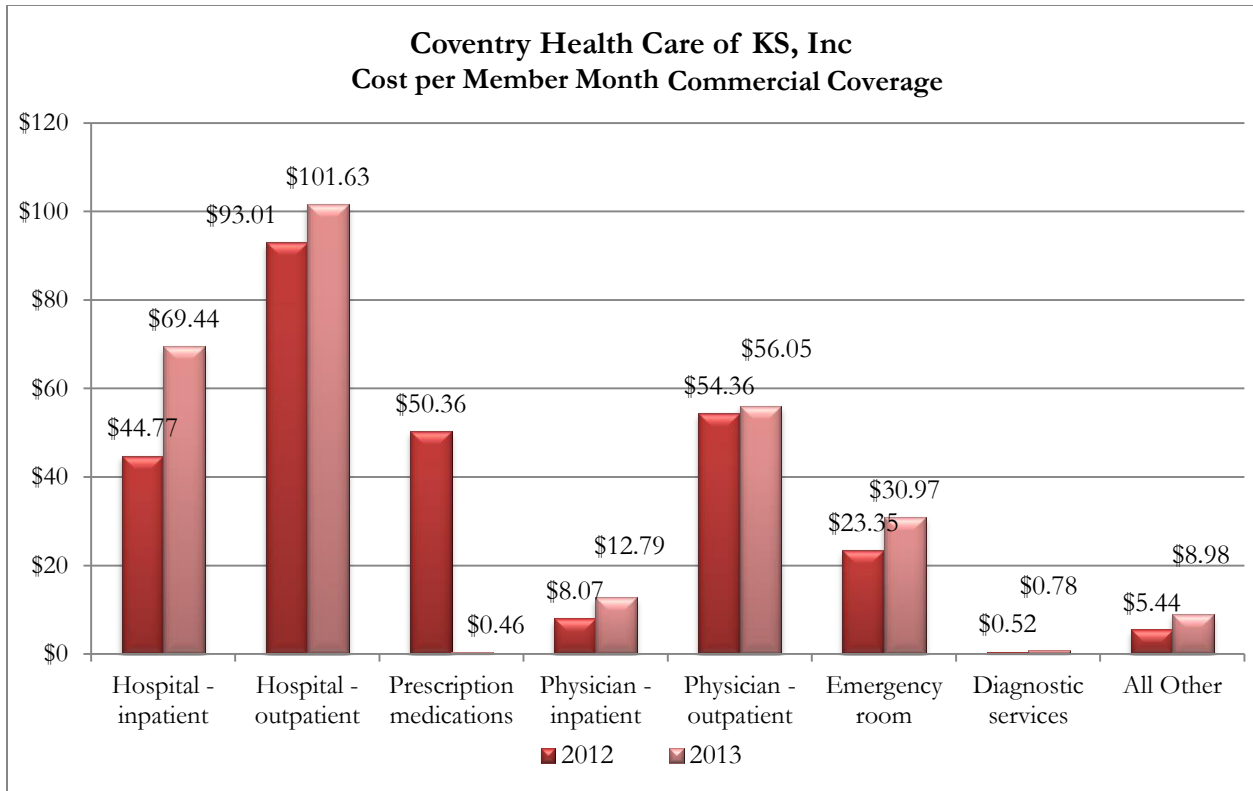
Andrew, Barry, Barton, Bates, Benton, Buchanan, Caldwell, Carroll, Cass, Cedar, Christian, Clay, Clinton, Dade, Daviess, DeKalb, Dent, Douglas, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Howell, Jackson, Jasper, Johnson, Laclede, Lafayette, Lawrence, Livingston, Newton, Oregon, Ozark, Pettis,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

Kansas Counties in Service Area:

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

Illinois Service Area: None





Coventry Health Care Of Kansas Inc



	2009	2010	2011	2012	2013
◆ Cumulative Member Months	346,570	255,103	120,805	114,343	116,040
■ Total Membership	28,304	20,544	10,047	9,591	9,832

Coventry Health Care of Missouri, Inc

Holding Company:

Aetna, Inc

Main Administrative Office Mailing Address:

550 kMaryville Centre Drive, Suite 300
 St. Louis, MO 63141-5818
 (314) 506-1700

Incorporated:

May 22, 1985

Admitted to Missouri:

July 7, 1999

Accreditation:

URAC

State of Domicile:

Missouri

% Missouri Business:

91.3%

Tax Status:

For Profit

2013 Missouri Enrollment:

Total Missouri member months for the year:
685,881

Missouri members at the end of the year:
58,244

2013 Plan Wide Enrollment

Total plan wide member months for the year:
749,259

Plan wide members at the end of the year:
63,412

2013 Year-End Officers

President: Frak D'Antonio

Secretary: Edward Chung-I Lee

Chief Financial Officer: Kabir Rahmanzai

Chief Medical Officer: Rebecca Rezaei

Other Officers:

Elaine Rose Cofrancesco

Jerry John Bellizzi

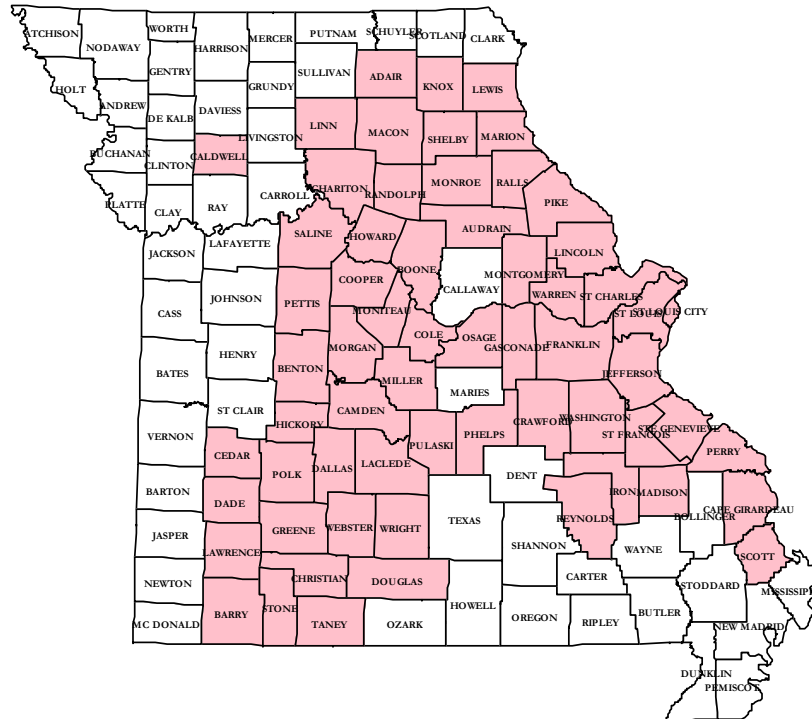
Missouri counties in Service Area:

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

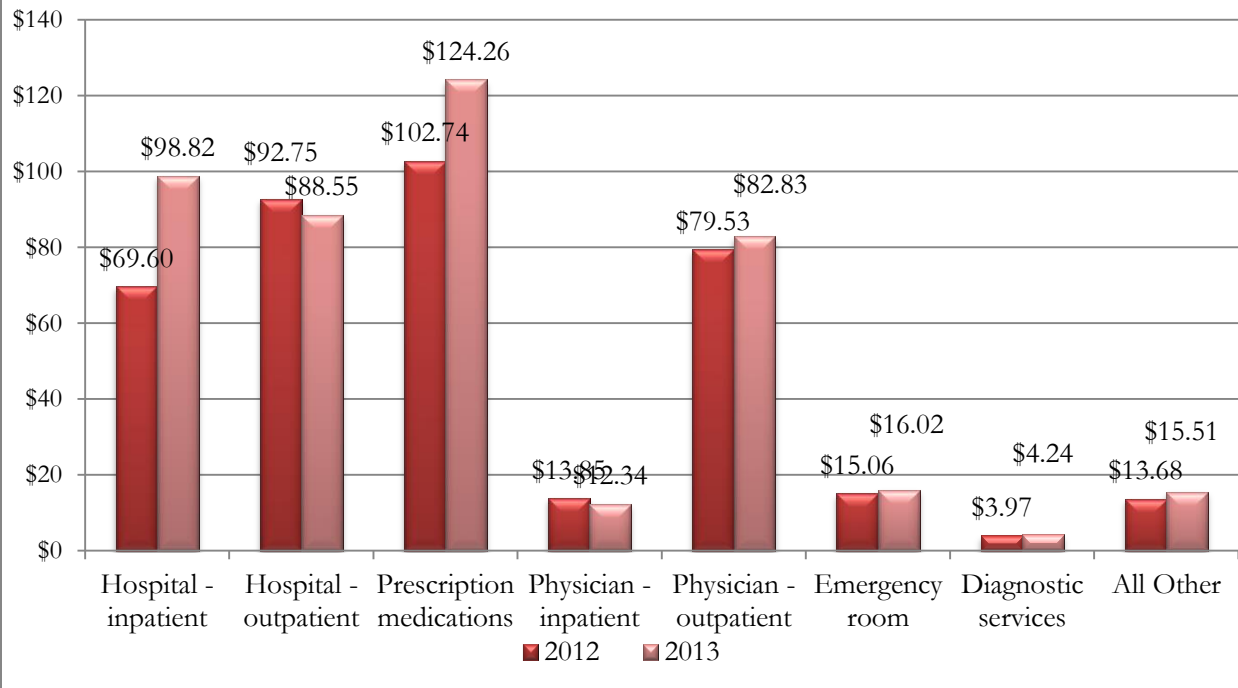
Kansas Counties in Service Area: None

Illinois Service Area: None

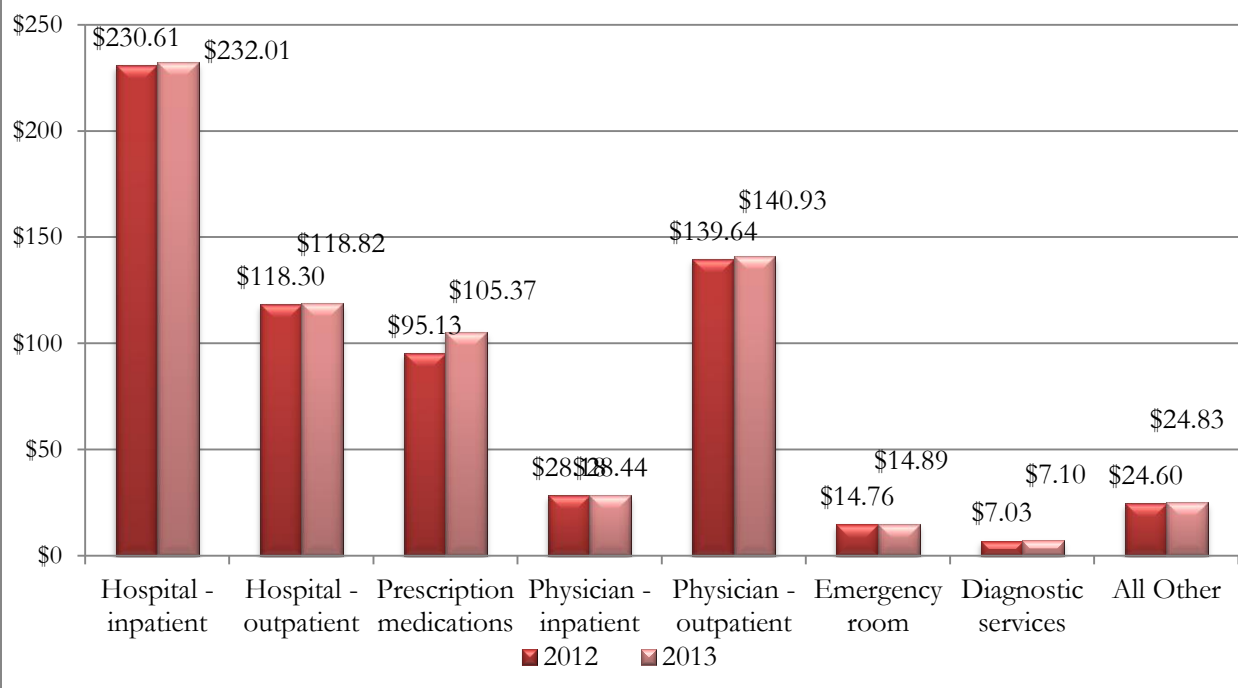
Bond, Calhoun, Cass, Christian, Clinton, Coles, Franklin, Greene, Jackson, Jefferson, Jersey, Johnson, Macon, Macoupin, Madison, Marion, Menard, Monroe, Montgomery, Morgan, Moultrie, Perry, Pike, Randolph, Saline, Sangamon, Schuyler, Scott, Shelby, St. Clair, Union, Washington, Williamson



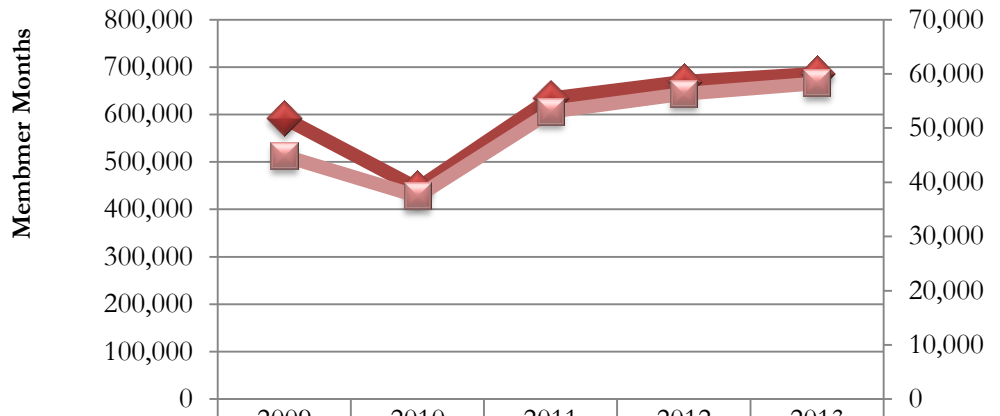
**Coventry Health Care of Missouri, Inc
Cost per Member Month for Commercial Coverage**



**Coventry Health Care of Missouri, Inc
Cost per Member Month for Medicare**



Coventry Health Care Of Missouri Inc



	2009	2010	2011	2012	2013
◆ Cumulative Member Months	592,416	444,708	634,210	669,491	685,881
■ Total Membership	44,866	37,401	53,026	56,340	58,244

Cox Health Systems HMO, Inc

Holding Company:

Cox Health

Main Administrative Office Mailing Address:

3200 South National Building B
 Springfield, MO 65801-5750
 (417) 269-6762

Incorporated:

April 2, 1996

Admitted to Missouri:

October 24, 1996

Accreditation:

N/A

State of Domicile:

Missouri

% Missouri Business:

100%

Tax Status:

For Profit

2013 Missouri Enrollment:

Total Missouri member months for the year:
 12,590

Missouri members at the end of the year:
 1,017

2013 Plan Wide Enrollment

Total plan wide member months for the year:
 12,590

Plan wide members at the end of the year:
 1,017

2013 Year-End Officers

President: Jeffrey C. Bond
 Secretary: Dr. Mark Costley
 Chief Financial Officer: Matthew Aug
 Chief Medical Officer: Dr. Kerry Randolph

Other Officers

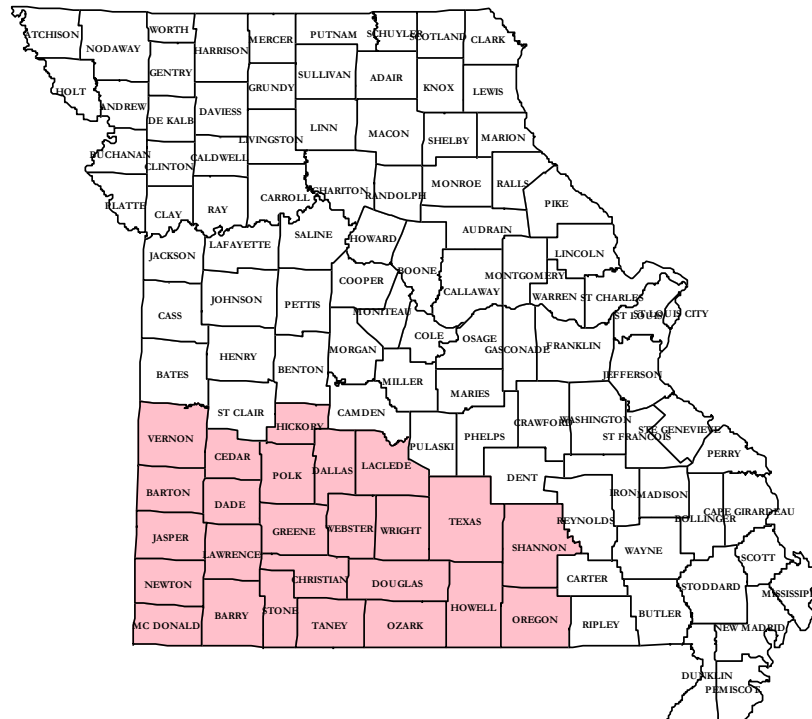
Loree Lines

Missouri counties in Service Area:

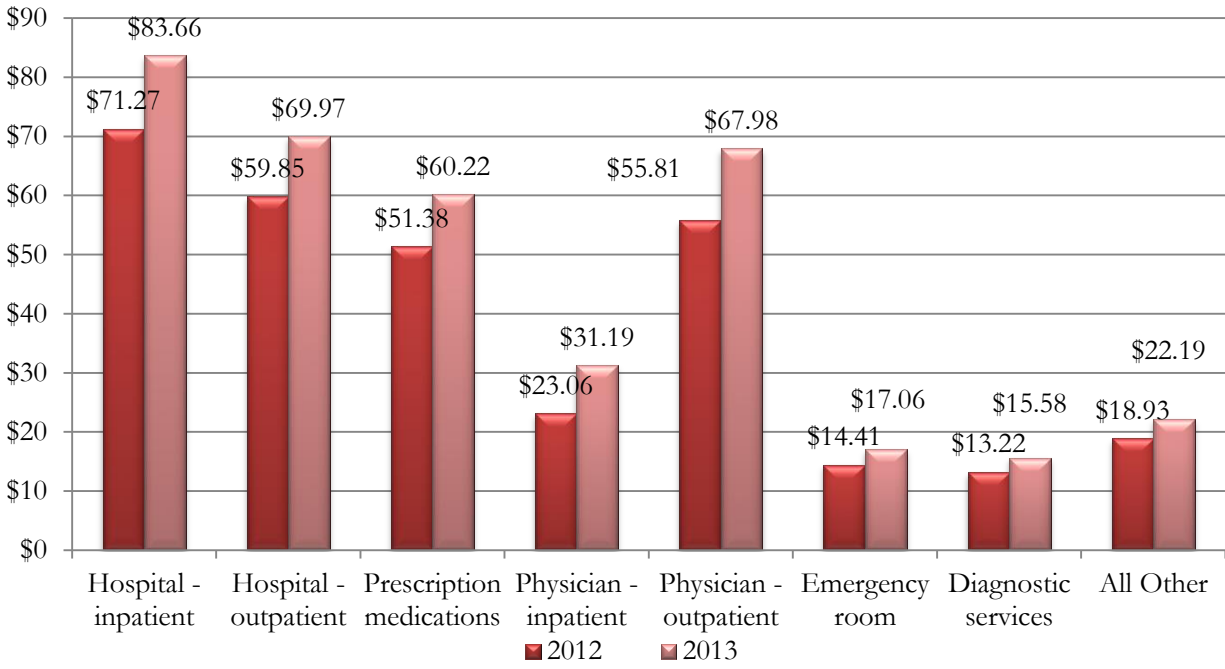
Barry, Barton, Cedar, Christian, Dade, Dallas, Douglas, Greene, Hickory, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Polk, Shannon, Stone, Taney, Texas, Vernon, Webster, Wright

Kansas Counties in Service Area: None

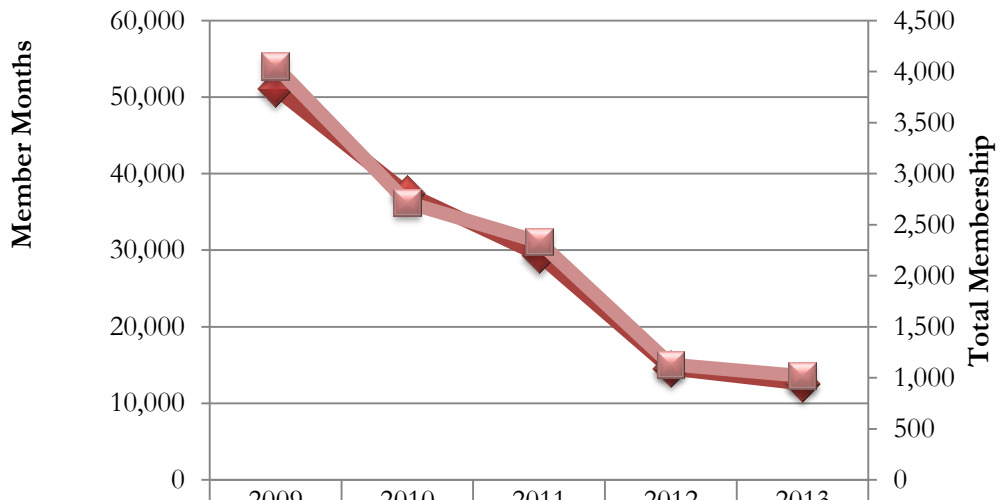
Illinois Service Area: None.



**Cox HealthPlans
Cost per Member Month Commercial Coverage**



Cox Health Systems Hmo Inc



◆ Cumulative Member Months	51,100	37,422	29,377	14,532	12,590
■ Total Membership	4,051	2,718	2,332	1,132	1,017

Essence Healthcare, Inc

Holding Company:

Essence Group Holdings Corporation

Main Administrative Office Mailing Address:

13900 Riverport Drive
 Maryland Heights, MO 63043
 (314) 209-2780

Incorporated: January 30, 2003

Admitted to Missouri: May 30, 2003

Accreditation: N/A

State of Domicile: Missouri

% Missouri Business: 82.5%

Tax Status: For Profit

Missouri counties in Service Area:

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

Kansas Counties in Service Area: None

Illinois Service Area:

Madison, Monroe, St. Clair

2013 Missouri Enrollment:

Total Missouri member months for the year:
 360,654

Missouri members at the end of the year:
 30,300

2013 Plan Wide Enrollment

Total plan wide member months for the year:
 446,642

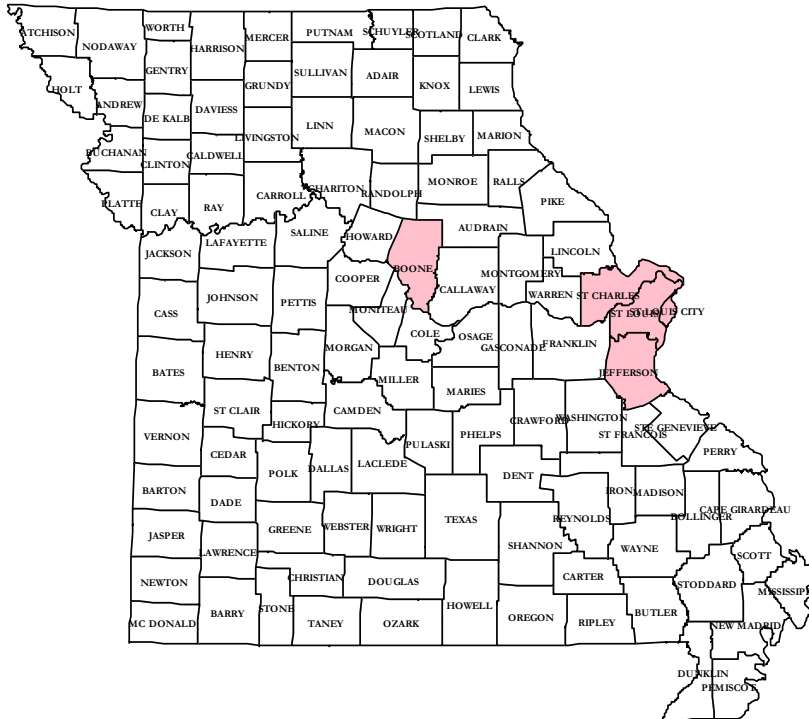
Plan wide members at the end of the year:
 37,515

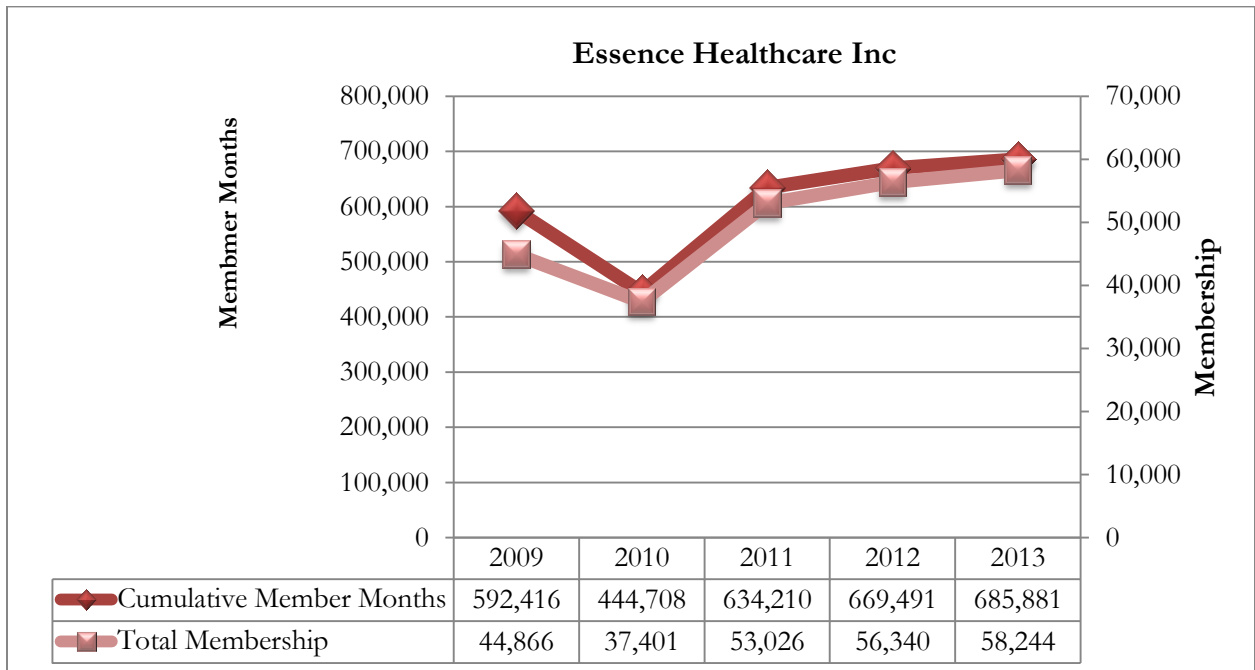
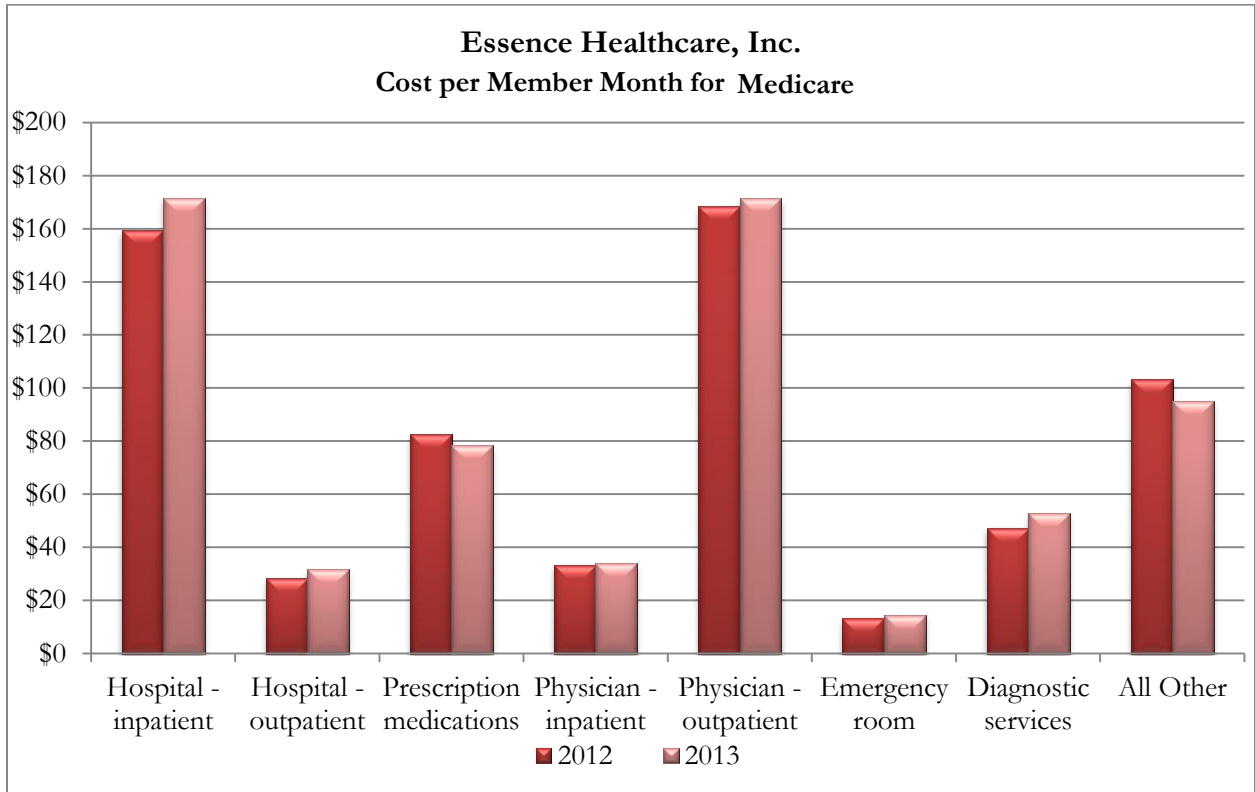
2013 Year-End Officers

President: Richard Hardy Jones
 Secretary: Gail Edson Halterman
 Chief Financial Officer: James Louis Starr
 Chief Medical Officer: Deborah Celia Zimmerman, M.D.

2013 Other Officers, Directors or Trustees

Martha Gartland Butler





Good Health HMO, Inc dba Blue-Care Inc

Holding Company:

Blue Cross and Blue Shield of Kansas City

Main Administrative Office Mailing Address:

2301 Main Street
 Kansas City, MO 64108-2428
 (816) 395-2222

Incorporated:

October 21, 1988

Admitted to Missouri:

July 1, 1991

Accreditation:

NCQA, URAC

State of Domicile:

Missouri

% Missouri Business:

87.5%

Tax Status:

Not For Profit

2013 Missouri Enrollment:

Total Missouri member months for the year:
 566,036

Missouri members at the end of the year:
 40,768

2013 Plan Wide Enrollment

Total plan wide member months for the year:
 641,322

Plan wide members at the end of the year:
 46,279

2013 Year-End Officers

President: Danette Wilson
 Secretary: Rick Kastner
 Chief Financial Officer: Bryan Camerlinck
 Chief Medical Officer: Dr. Ravi Govila

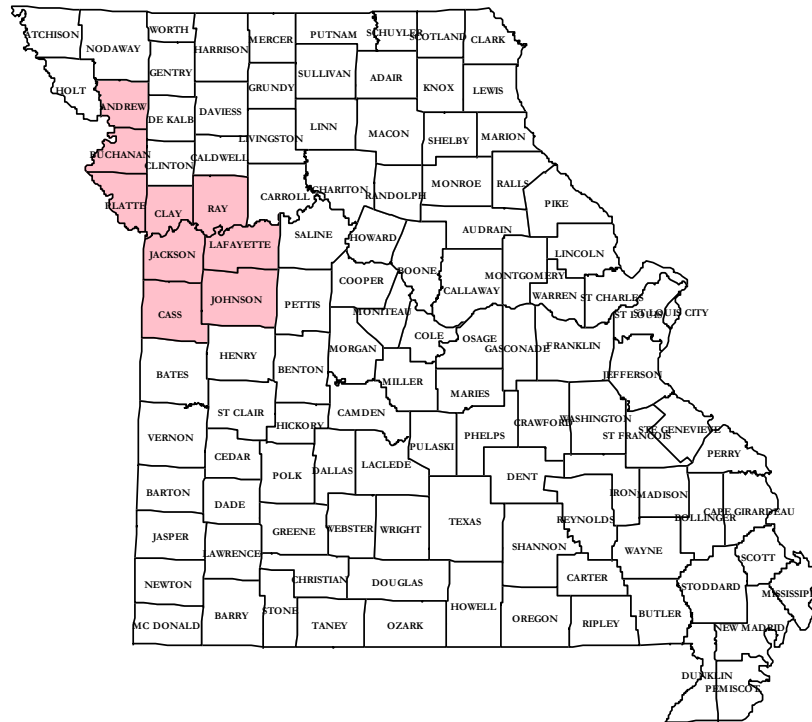
2013 Other Officers, Directors or Trustees

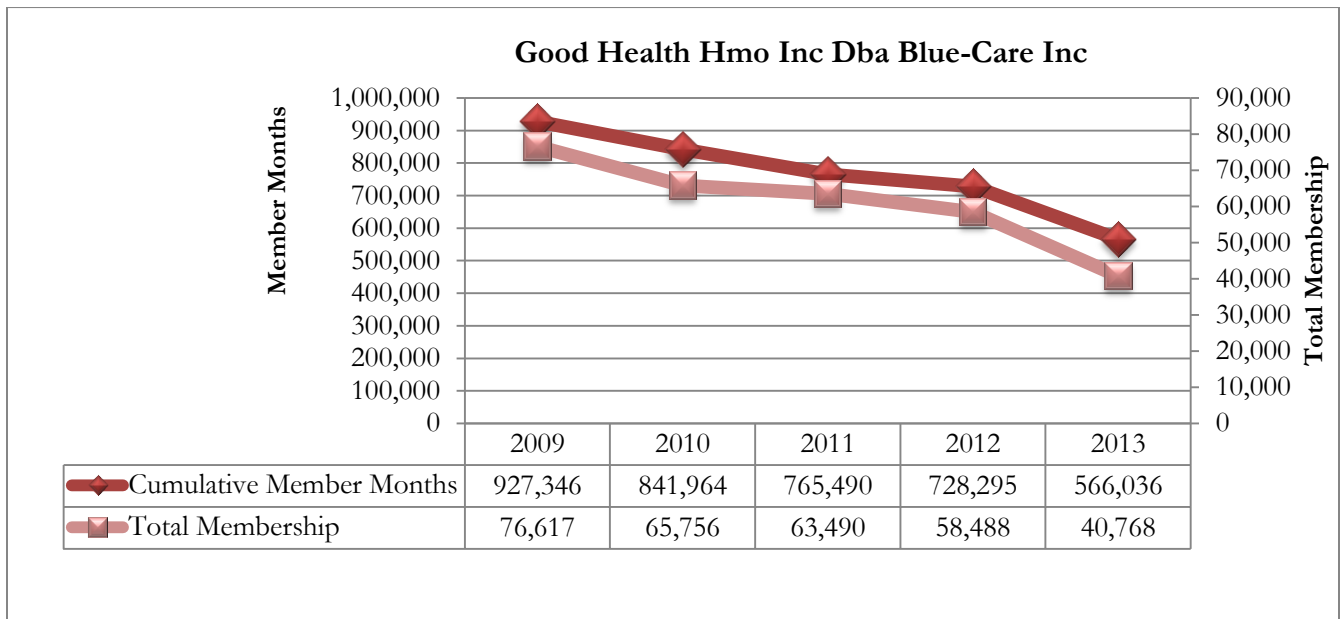
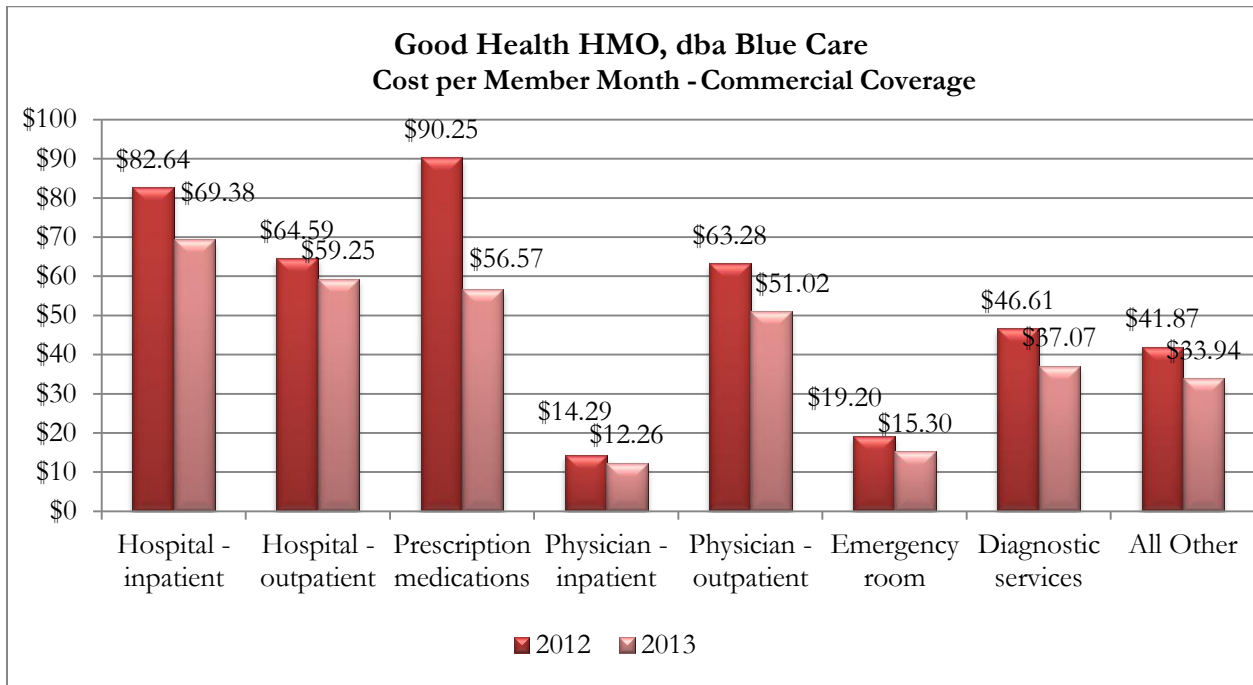
Tom Nightingale

Missouri counties in Service Area: Andrew, Buchanan, Cass, Clay, Jackson, Johnson, Lafayette, Platte, Ray

Kansas Counties in Service Area: Johnson, Wyandotte

Illinois Service Area: None





Harmony Health Plan of IL, Inc dba Harmony Health Plan of MO

Holding Company:
WellCare Health Plans, Inc

Main Administrative Office Mailing Address:
8735 Henderson Road
Tampa, FL 33634
813-290-6200

Incorporated: August 18, 1995

Admitted to Missouri: March 22, 2006

Accreditation: N/A

State of Domicile: Illinois

% Missouri Business: 9.6%

Tax Status: For Profit

2013 Missouri Enrollment:
Total Missouri member months for the year:
43,451

Missouri members at the end of the year:
3,507

2013 Plan Wide Enrollment
Total plan wide member months for the year:
1,930,086

Plan wide members at the end of the year:
159,411

2013 Year-End Officers
President: David Reynolds
Secretary: Lisa Iglesias
Chief Financial Officer: Thomas Tran
Chief Medical Officer: Justin Cramer

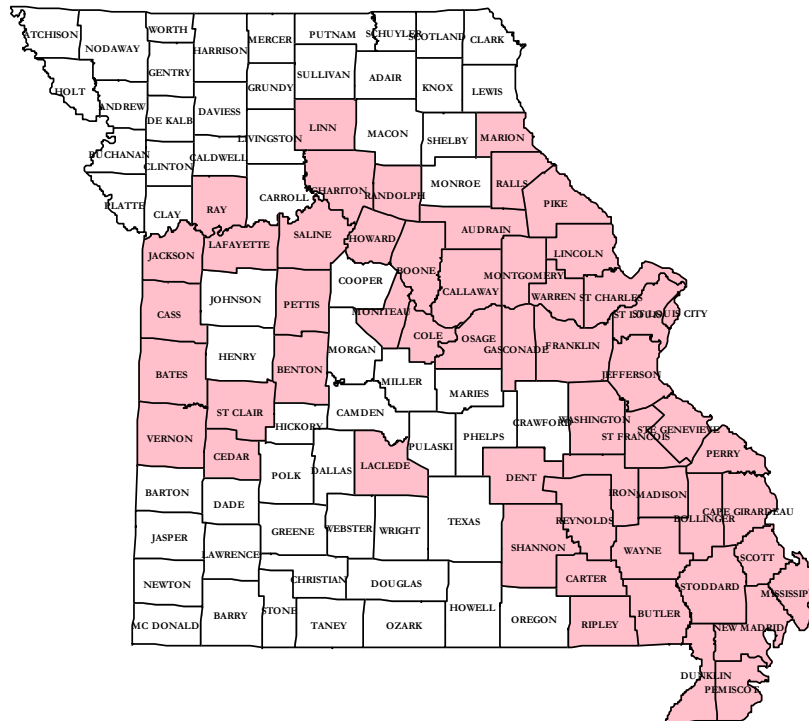
2013 Other Officers, Directors or Trustees
Maurice S. Hebert
Robert Hilliard

Missouri counties in Service Area:

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

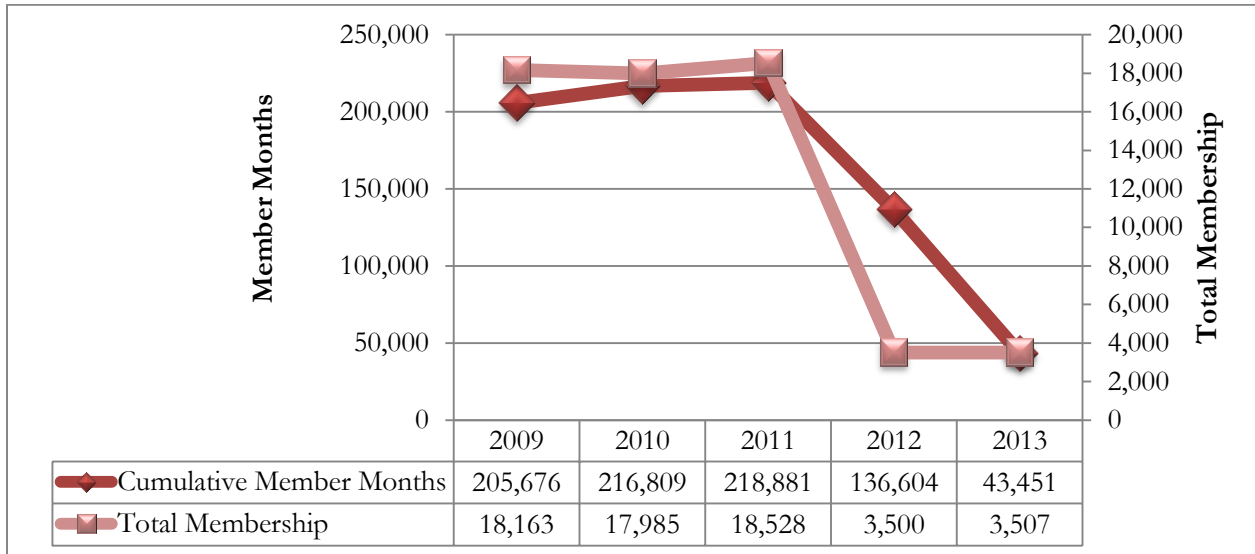
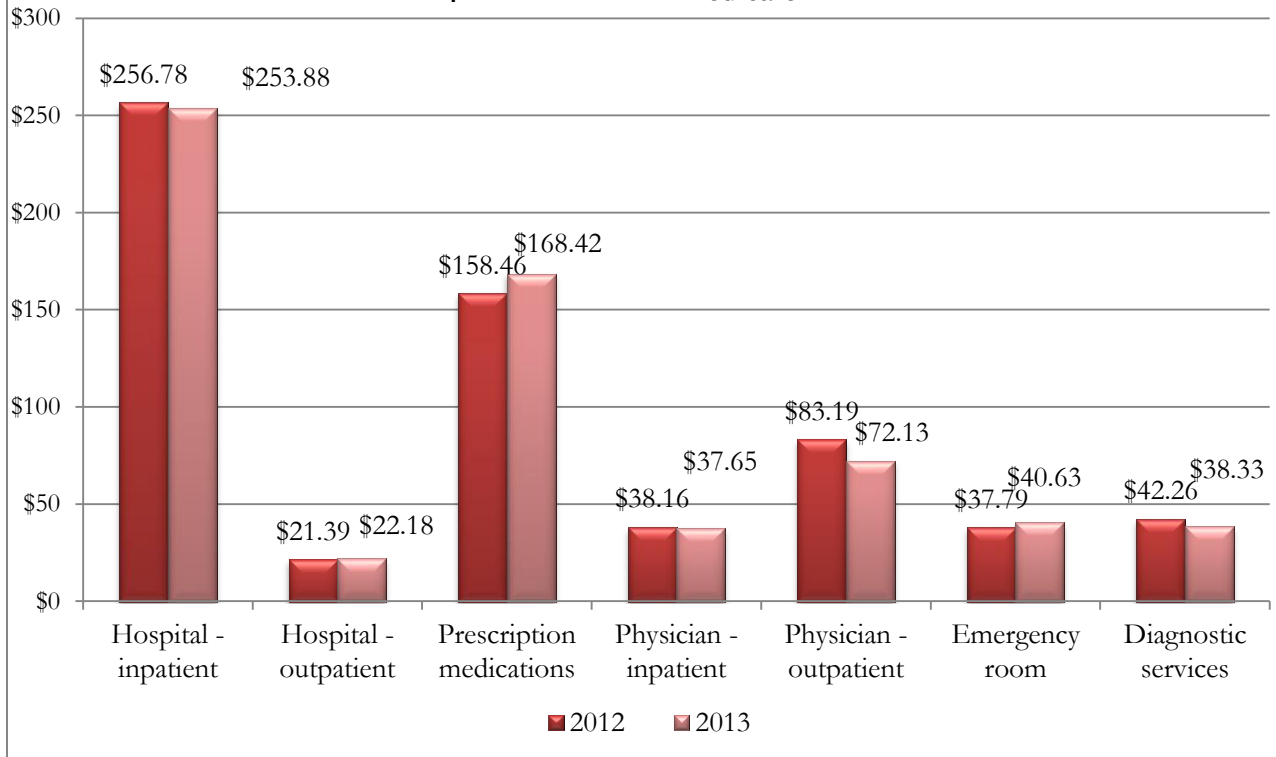
Kansas Counties in Service Area: None

Illinois Service Area: Champaign, Cook, Jackson, Kane, Madison, Randolph, St. Clair, Vermilion, Will, Williamson



HARMONY HEALTH PLAN OF ILLINOIS, INC

Cost per Member Medicare



Healthcare USA of Missouri, LLC

Holding Company:

Aetna, Inc

Main Administrative Office Mailing Address:

10 S. Broadway, Suite 1200
 St. Louis, MO 63102-1713
 (314) 241-5300

Incorporated: January 31, 1995

Admitted to Missouri: June 13, 1995

Accreditation: NCQA

State of Domicile: Missouri

% Missouri Business: 100%

Tax Status: For Profit

2013 Missouri Enrollment:

Total Missouri member months for the year:
 2,984,695

Missouri members at the end of the year:
 242,763

2013 Plan Wide Enrollment

Total plan wide member months for the year:
 2,984,695

Plan wide members at the end of the year:
 242,763

2013 Year-End Officers

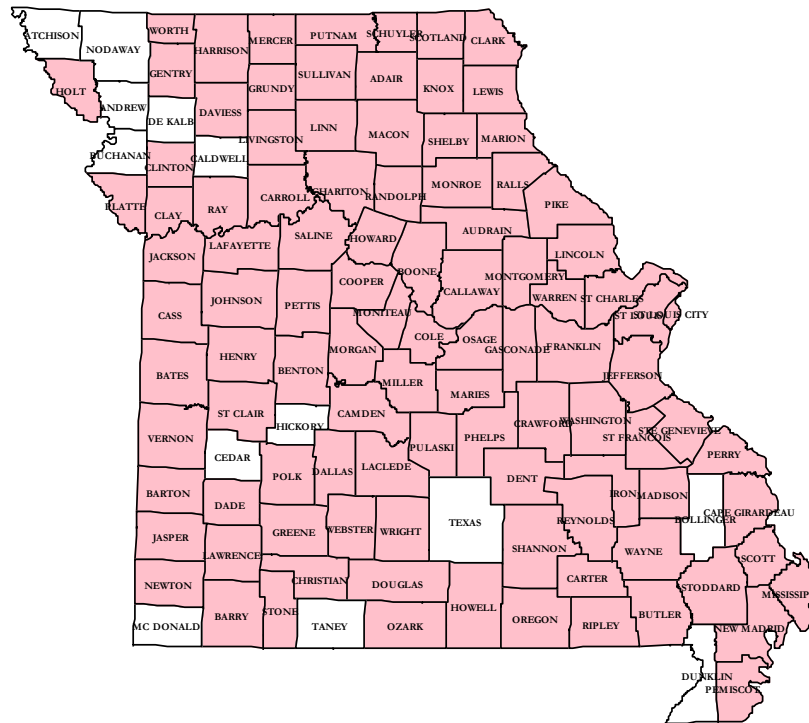
President: Kimberly Brian Dobbins
 Secretary: Rober M. Kessler
 Chief Financial Officer: Debra J. Bacon
 Chief Medical Officer: Robert Profumo

2013 Other Officers, Directors or Trustees

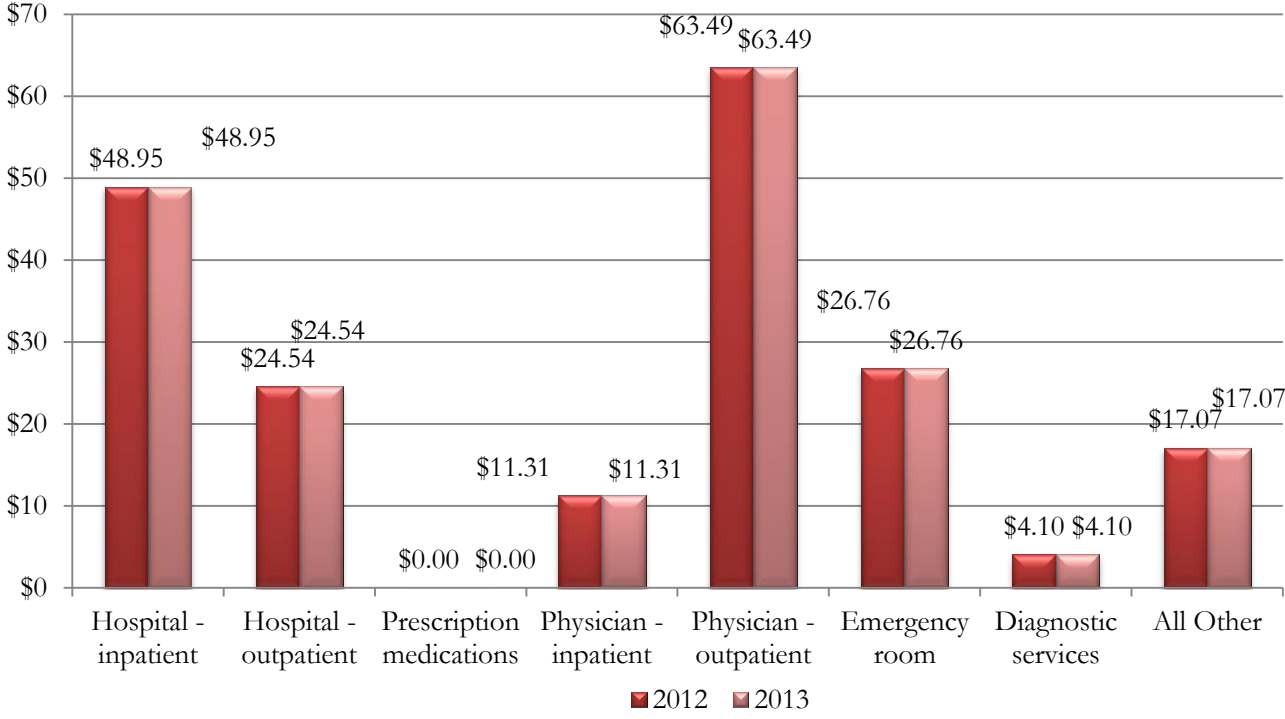
John Joseph Ruhlmann
 Kevin J. Casey
 Amy E. Ovuka

Missouri counties in Service Area:

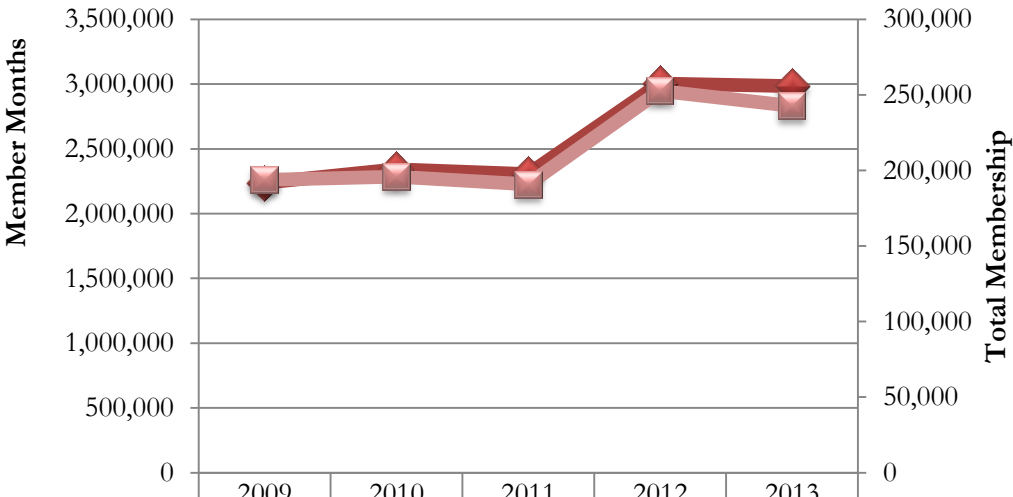
Adair, Audrain, Barry, Barton, Bates, Benton, Boone, Butler, Callaway, Camden, Cape Girardeau, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clark, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, Dent, Douglas, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory,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



**HealthCare USA of Missouri, LLC
Cost per Member Month Medicaid**



Healthcare Usa Of Missouri Llc



◆ Cumulative Member Months	2,237,161	2,341,684	2,305,093	3,004,531	2,984,692
■ Total Membership	193,718	195,798	190,731	252,542	242,763

HealthLink HMO, Inc.

Holding Company:

Wellpoint, Inc

Main Administrative Office Mailing Address:

1831 Chestnut Street
 St. Louis, MO 63103-2275
 (314) 923-4444

Incorporated: September 29, 1992

Admitted to Missouri: July 7, 1999

Accreditation: URAC

State of Domicile: Missouri

% Missouri Business: 100%

Tax Status: For Profit

2013 Missouri Enrollment:

Total Missouri member months for the year:
 132

Missouri members at the end of the year:
 11

2013 Plan Wide Enrollment

Total plan wide member months for the year:
 132

Plan wide members at the end of the year:
 11

2013 Year-End Officers

President: Steven John Martenet
 Secretary: Kathleen Susan Kiefer
 Chief Financial Officer: R. David Kretschmer

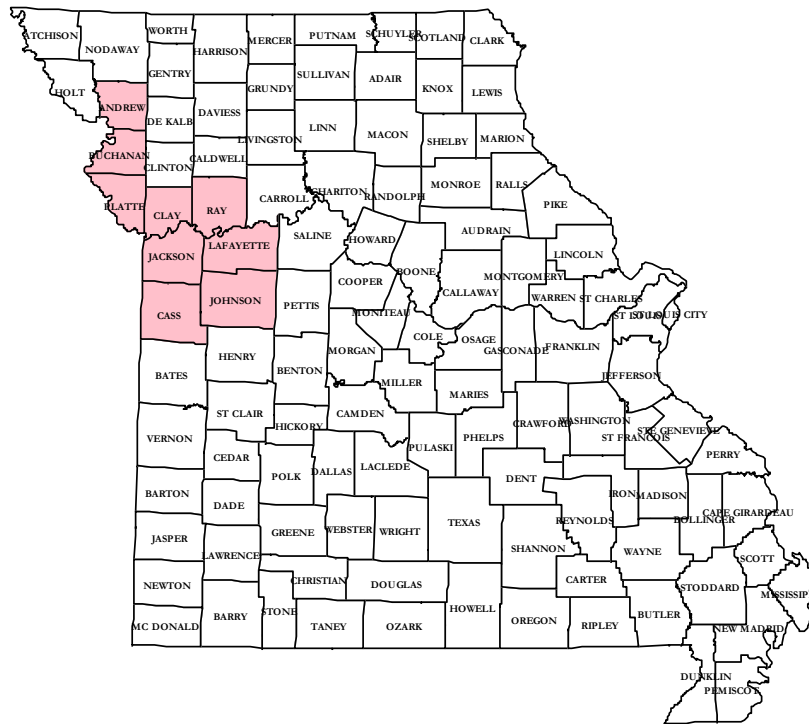
2013 Other Officers, Directors or Trustees

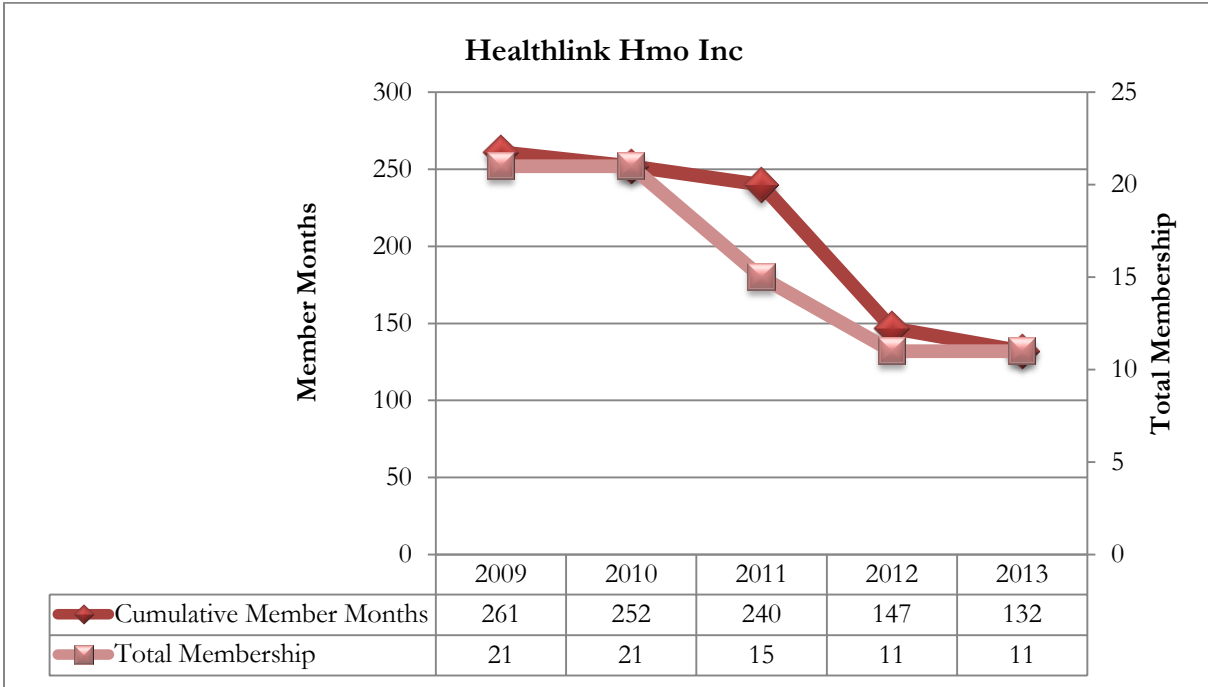
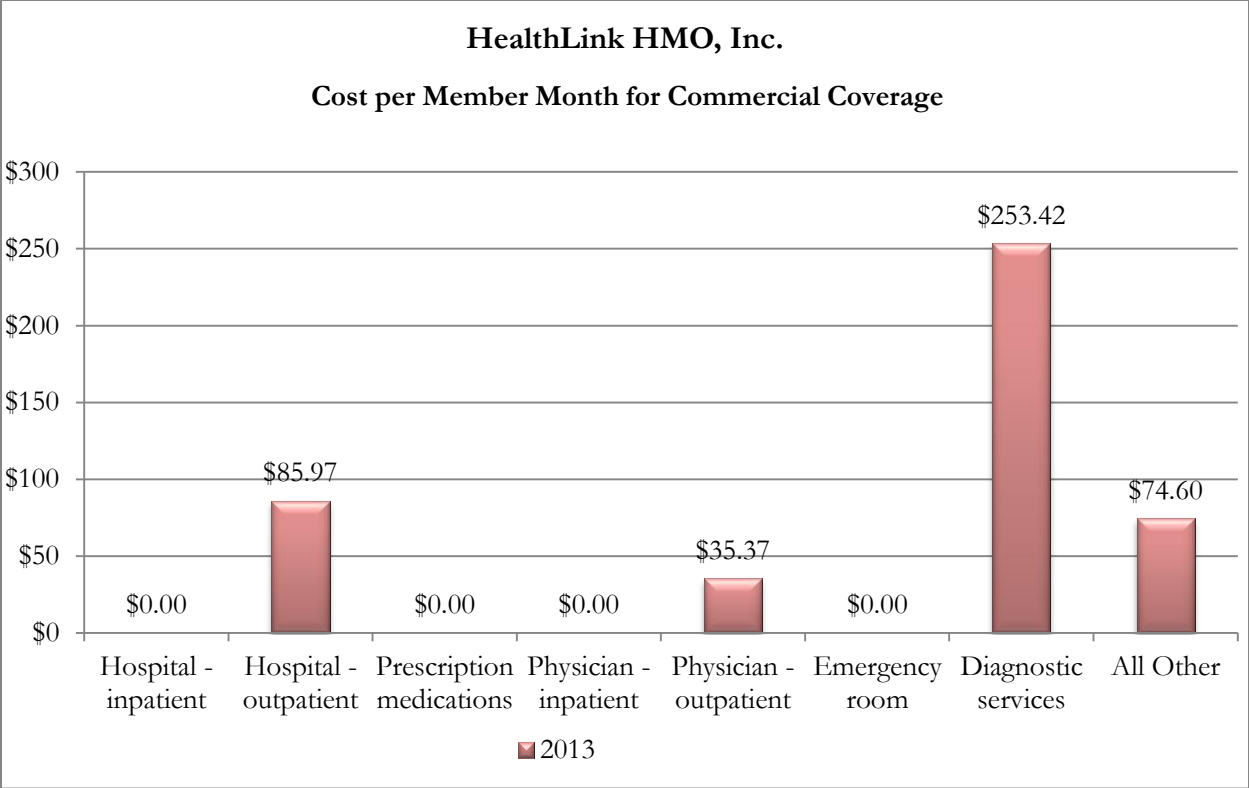
Catherine I. Kelaghan
 Wayne S. Deveydt
 Karen Geiger

Missouri counties in Service Area:

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

Illinois Service Area: Alexander, Bond, Calhoun, Cass, Christian, Clay, Clinton, DeWitt, Fayette, Franklin, Fulton, Gallatin, Greene, Hamilton, Hardin, Jackson, Jefferson, Jersey, Johnson, Knox, Logan, Macon, Macoupin, Madison, Marion, Marshall, Mason, Massac, Menard, Monroe, Montgomery, Morgan, Moultrie, Peoria, Perry, Platt, Pope, Pulaski, Putnam, Randolph, Saline, Sangamon, Scott, St. Clair, Stark, Tazewell, Union, Washington, Wayne, Williamson, Woodford





HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

Holding Company:
Wellpoint, Inc

Main Administrative Office Mailing Address:
1831 Chestnut Street
St. Louis, MO 63103-2275
(314) 923-4444

Incorporated: May 28, 1987

Admitted to Missouri: July 1, 1991

Accreditation: NCQA

State of Domicile: Missouri

% Missouri Business: 100%

Tax Status: For Profit

2013 Missouri Enrollment:

Total Missouri member months for the year:
427,261

Missouri members at the end of the year:
32,986

2013 Plan Wide Enrollment

Total plan wide member months for the year:
427,261

Plan wide members at the end of the year:
32,986

2013 Year-End Officers

President: Steven John Martenet
Secretary: Kathleen Susan Kiefer
Chief Financial Officer: Wayne Scott DeVeydt
Chief Medical Officer: Sam Nussbaum

2013 Other Officers, Directors or Trustees

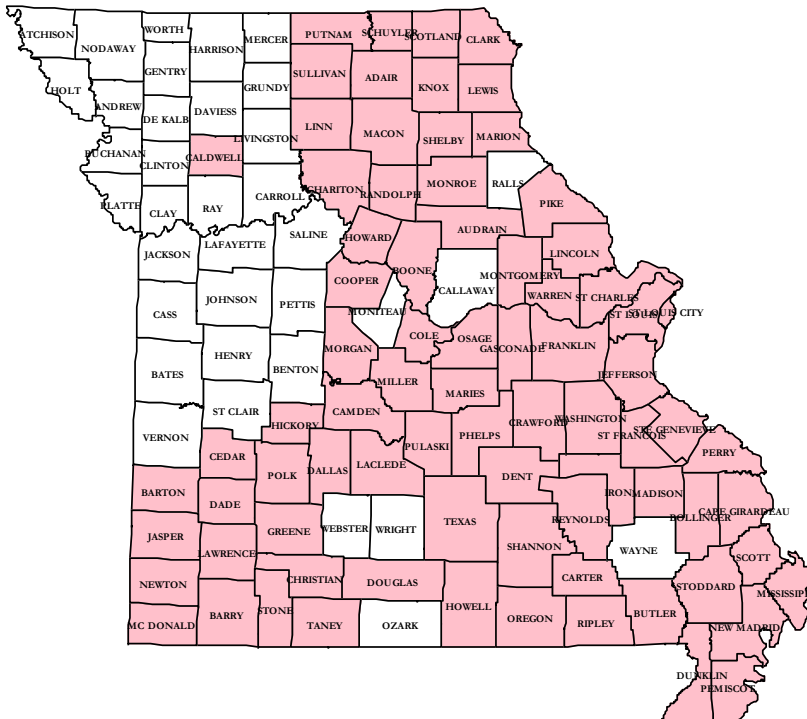
Robert David Kretschmer
Jennifer Lynn Forsythe
Eric Kenneth Noble

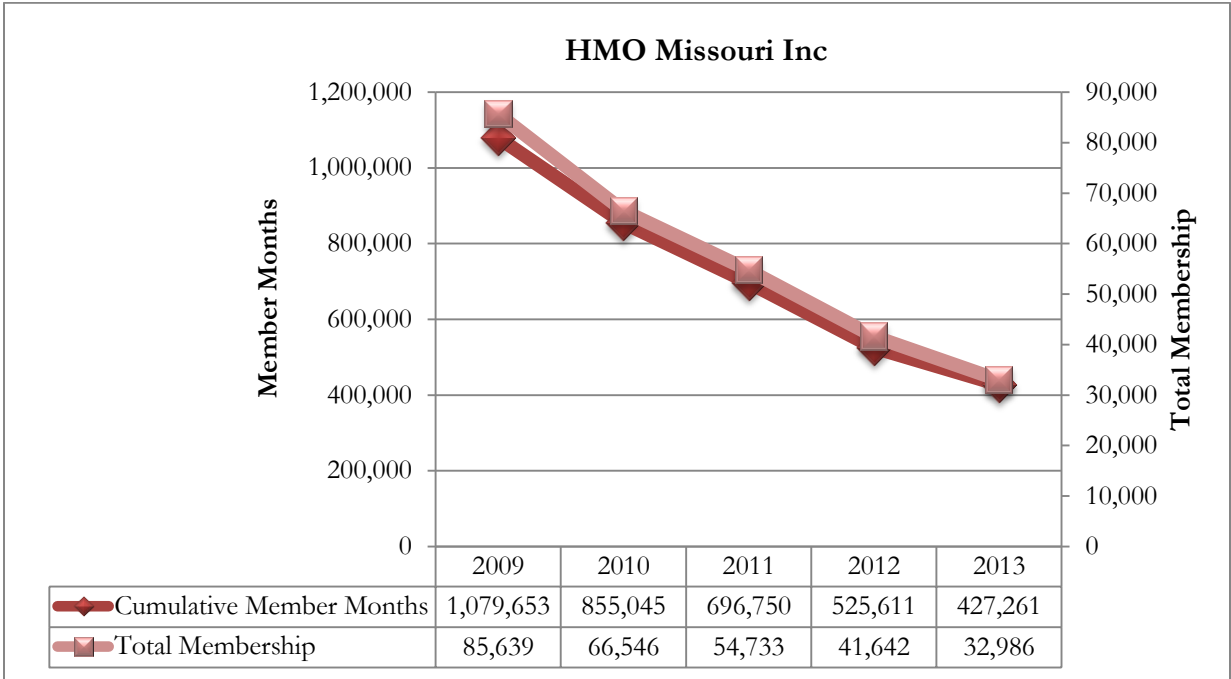
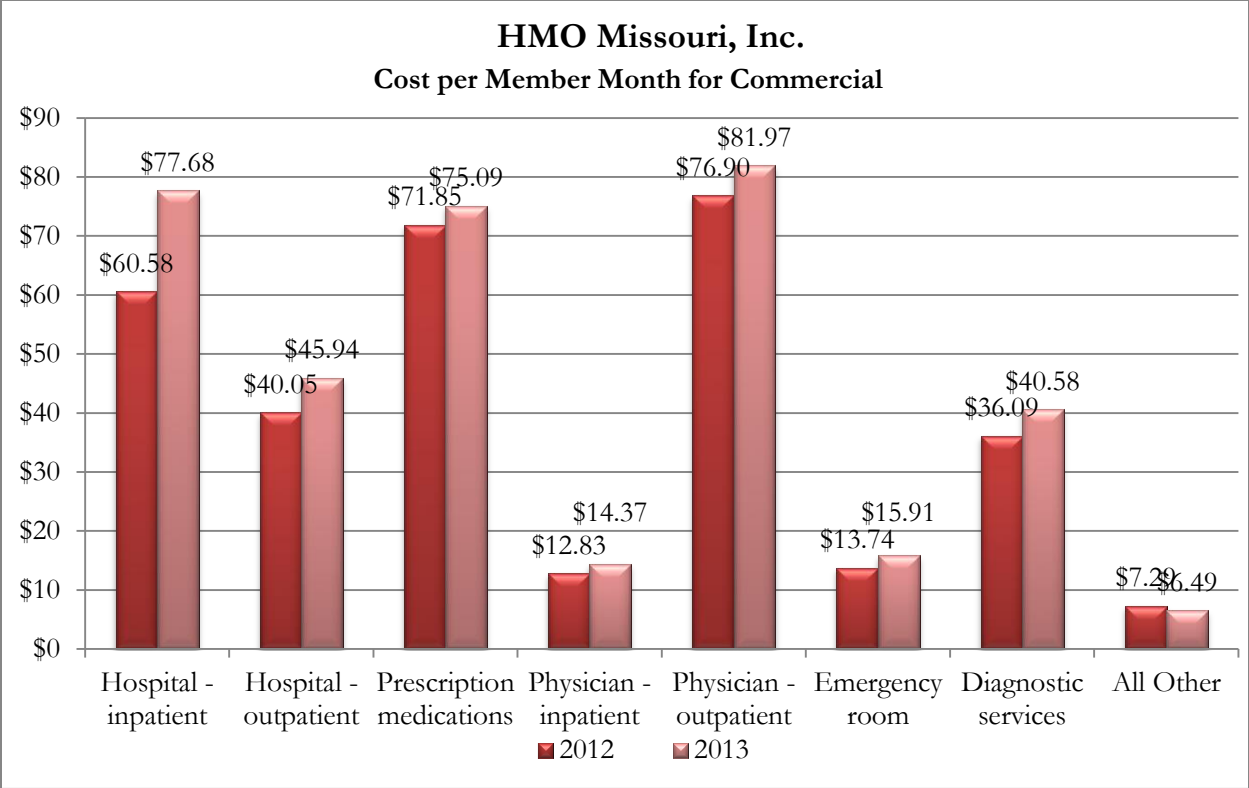
Missouri counties in Service Area:

Adair, Audrain, Barry, Barton, Bollinger, Boone, Butler, Caldwell, Camden, Cedar, Chariton, Christian, Clark, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Dunklin, Franklin, Gasconade, Greene, Hickory, Howard, Howell, Iron, Jasper, Jefferson, Knox, Laclede, Lawrence, Lewis, Lincoln, Linn, Macon, Madison, Maries, Marion, McDonald, Miller, Mississippi, Monroe, Montgomery, Morgan, New Madrid, Newton, Oregon, Osage, Pemiscot, Perry, Phelps, Pike, Polk, Pulaski, Putnam, Randolph, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Schuyler, Scotland, Scott, Shannon, Shelby, Stoddard, Stone, Sullivan, Taney, Texas, Warren, Washington

Kansas Counties in Service Area: None

Illinois Service Area: None





Home State Health Plan

Holding Company:
Centene Corp.

Main Administrative Office Mailing Address:
7700 Forsythe Blvd.
St. Louis, MO 63105
(314) 725-4477

Incorporated: July 20, 2011
Admitted to Missouri: March 12, 2012
Accreditation: N/A
State of Domicile: Missouri
% Missouri Business: 100%
Tax Status: For Profit

2013 Missouri Enrollment:
Total Missouri member months for the year:
700,553
Missouri members at the end of the year:
58,064

2013 Plan Wide Enrollment
Total plan wide member months for the year:
700,553
Plan wide members at the end of the year:
58,064

2013 Year-End Officers
President: Shannon Lee Bagley
Secretary: Keith Harvey Williamson
Chief Financial Officer: Jeffrey Alan Schwaneke
Chief Medical Officer: Dr. Johnetta Craig, MD

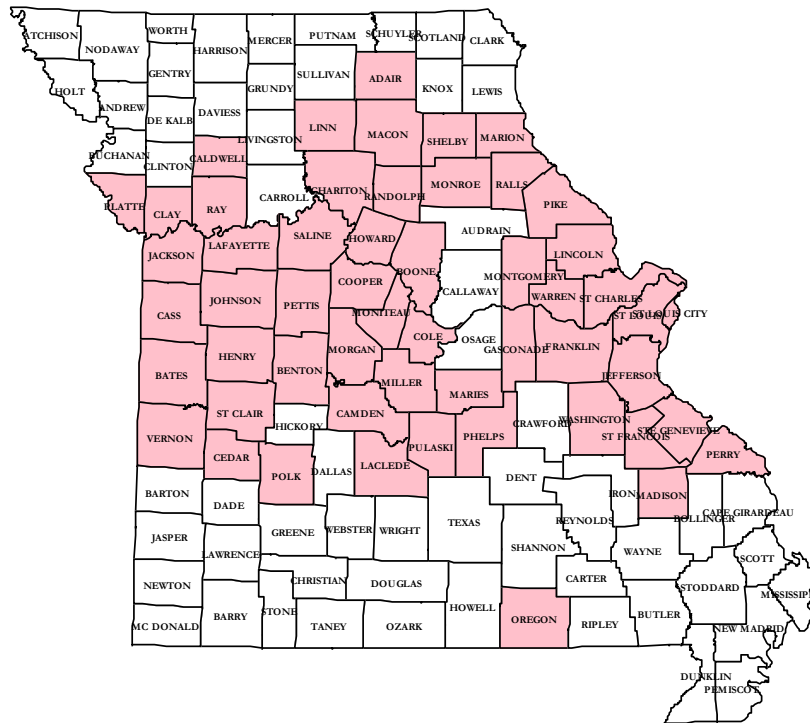
2013 Other Officers, Directors or Trustees
Michael Thomas Marrah
William Scheffel
Jesse Nathan Hunter

Missouri counties in Service Area:

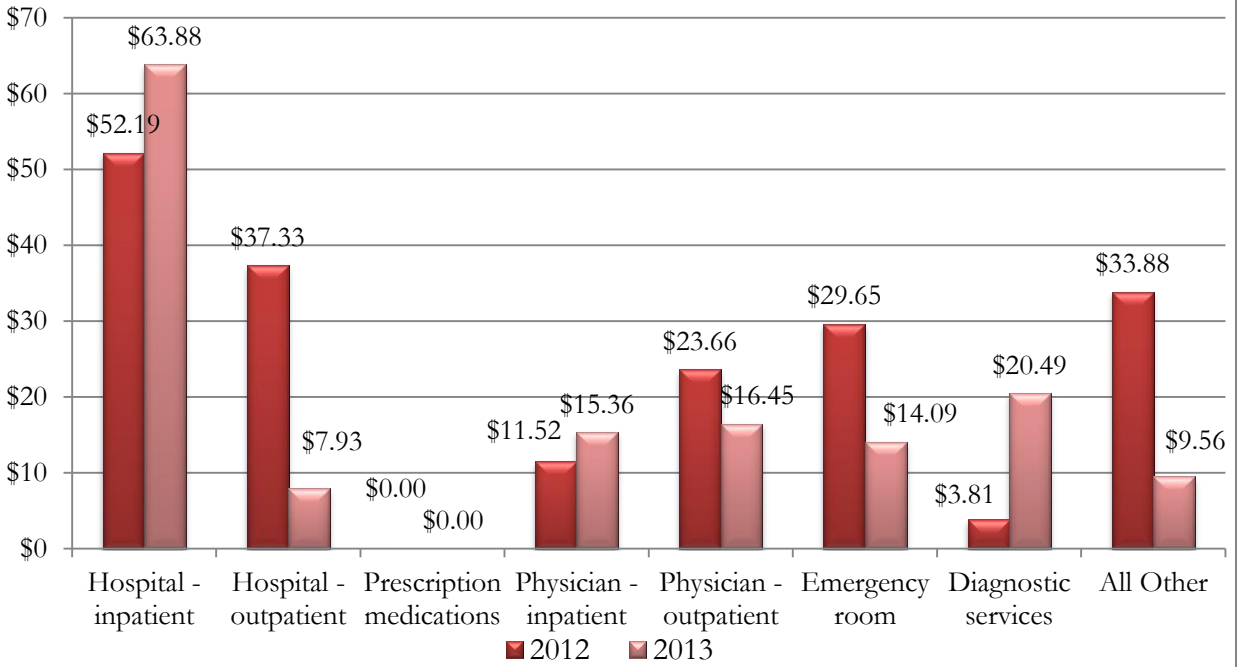
Audrain, Bates, Benton, Boone, Callaway, Camden, Cass, Cedar, Chariton, Clay, Cole, Cooper, Franklin, Gasconade, Henry, Howard, Jackson, Jefferson, Johnson, Laclede, Lafayette, Lincoln, Linn Macon, Madison, Maries, Marion, Miller, Moniteau, Monroe, Montgomery, Morgan, Oregon, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Ralls, Randolph, Ray, St. Charles, St. Clair, Ste. Genevieve, St. Francois, St. Louis, Saline, Shelby, Vernon, Warren, Washington, St. Louis City

Kansas Counties in Service Area: None

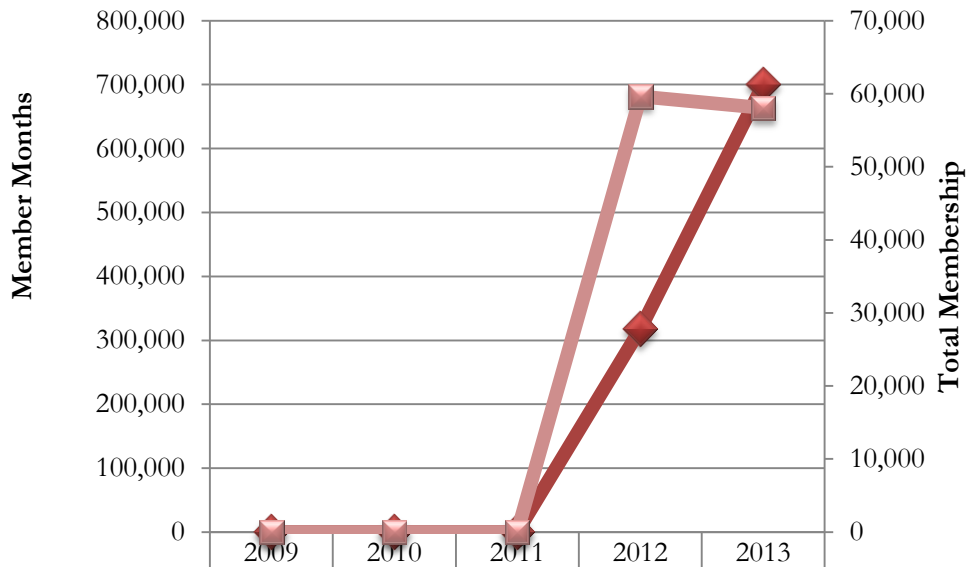
Illinois Service Area: None



**Home State Health Plan, Inc.
Cost per Member Month for Medicaid**



Home State Health Plan



◆ Cumulative Member Months	0	0	0	317,905	700,533
◆ Total Membership	0	0	0	59,607	58,064

Humana Health Plan, Inc.

Holding Company:
Humana, Inc

Main Administrative Office Mailing Address:
321 West Main Street
Louisville, KY 40202
(502) 580-1000

Incorporated: August 23, 1982

Admitted to Missouri: July 1, 1991

Accreditation: NCQA

State of Domicile: Kentucky

% Missouri Business: 7.8%

Tax Status: For Profit

2013 Missouri Enrollment:

Total Missouri member months for the year:
401,939

Missouri members at the end of the year:
34,238

2013 Plan Wide Enrollment

Total plan wide member months for the year:
6,847,876

Plan wide members at the end of the year:
586,003

2013 Year-End Officers

President: Bruce D. Broussard
Secretary: Joan O. Lenahan
Chief Financial Officer: Steven E. McCulley
Chief Medical Officer: Andrew Reiners

2013 Other Officers, Directors or Trustees

J. Gregory Catron
James e. Murray
Timothy S. Huval

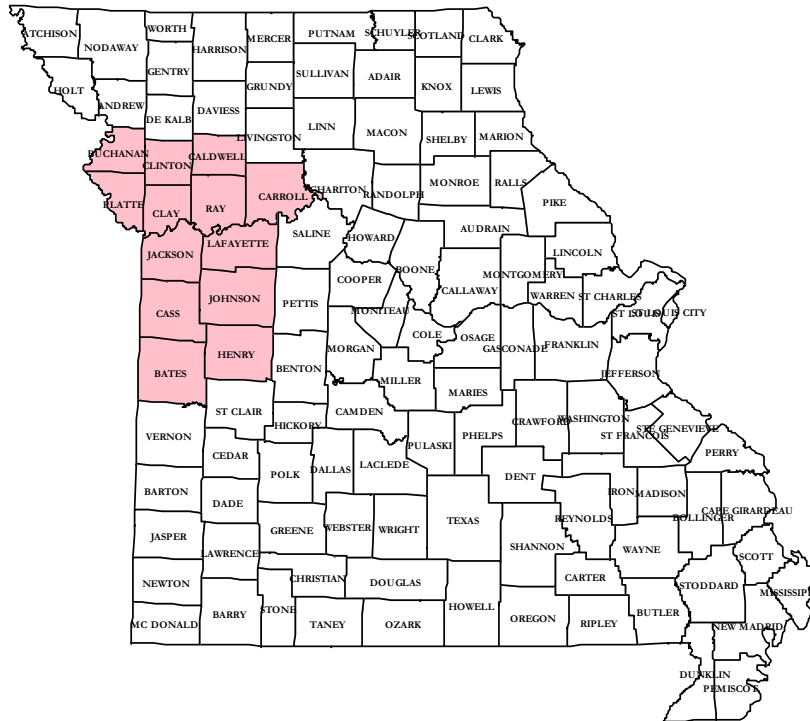
Missouri counties in Service Area:

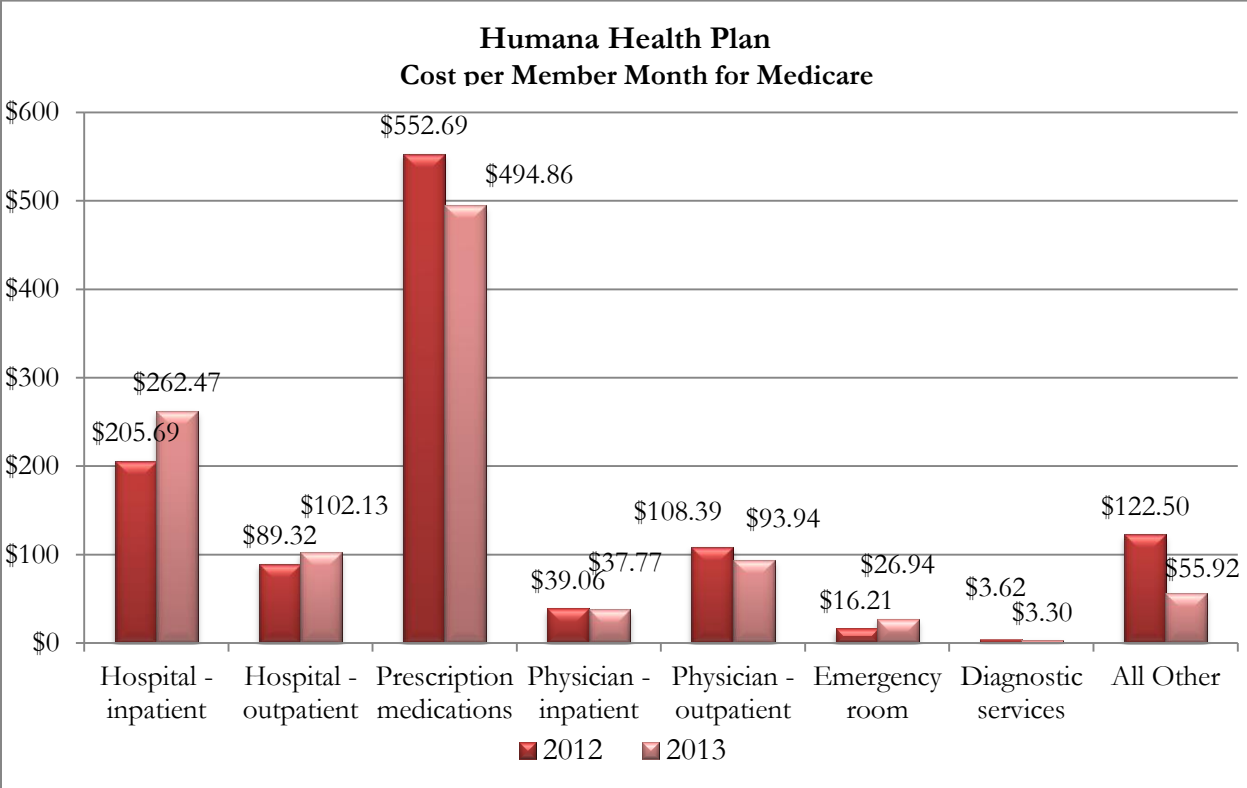
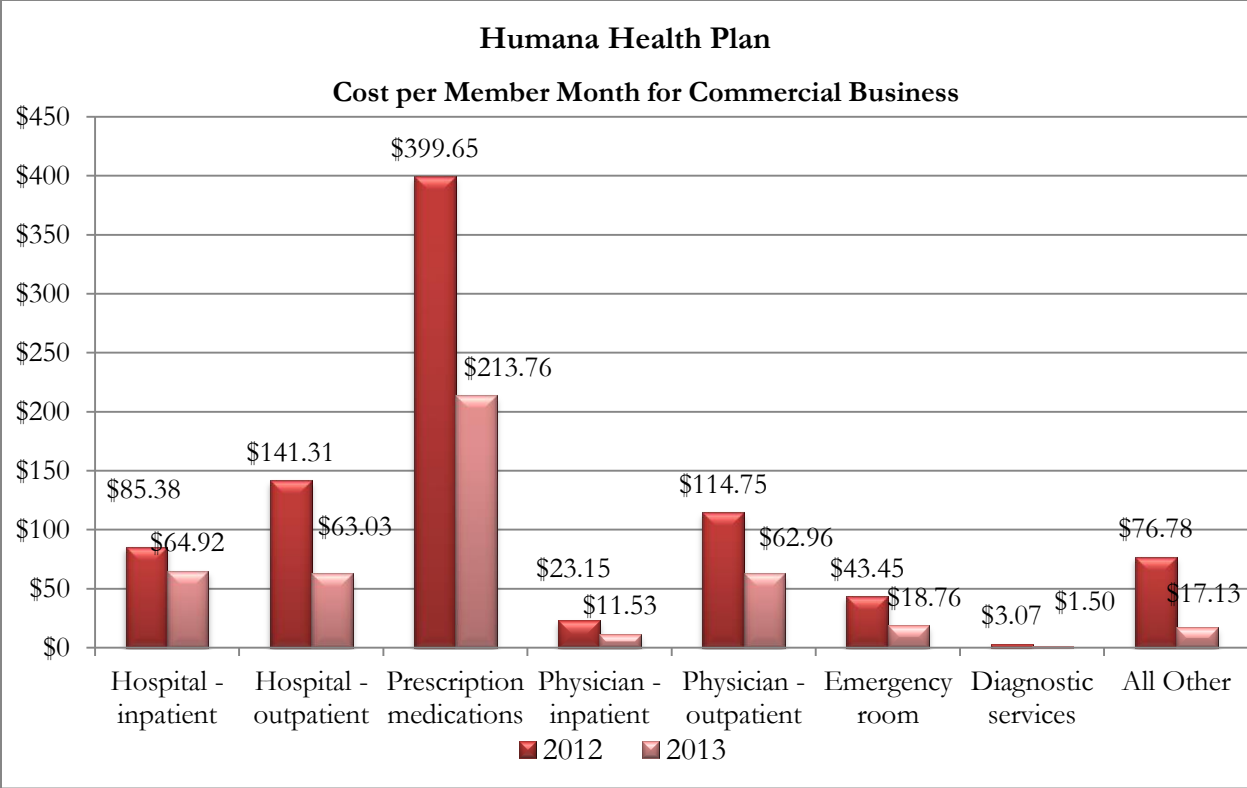
Bates, Buchanan, Caldwell, Carroll, Cass, Clay, Clinton, Henry, Jackson, Johnson, Lafayette, Platte, Ray

Kansas Counties in Service Area:

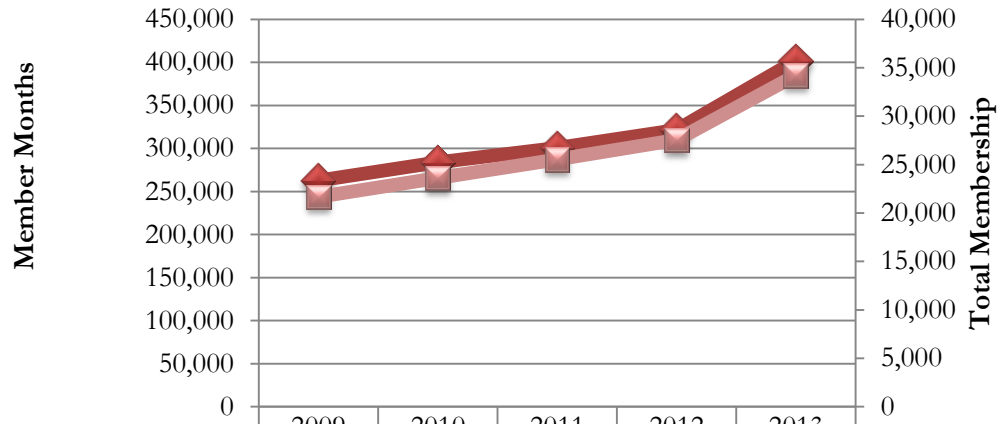
Butler, Cowley, Douglas, Harvey, Jefferson, Johnson, Leavenworth, Miami, Sedgwick, Shawnee, Sumner, Wyandotte

Illinois Service Area: Boone, Cook, DuPage, Kane, Kendall, Knox, Livingston, Logan, Madison, Marshall, McHenry, McLean, Peoria, Sangamon, Stark, Stephenson, Tazewell, Will, Winnebago, Woodford





Humana Health Plan



	2009	2010	2011	2012	2013
◆ Cumulative Member Months	262,848	283,760	300,826	321,458	401,939
■ Total Membership	21,681	23,617	25,525	27,560	34,238

Missouri Care, Inc.

Holding Company:
WellCare Group

Main Administrative Office Mailing Address:
8735 Henderson Road
Tampa, FL 33634
(813) 206-6200

Incorporated: July 27, 2006

Admitted to Missouri: March 8, 2007

Accreditation: NCQA

State of Domicile: Missouri

% Missouri Business: 100%

Tax Status: For Profit

2013 Missouri Enrollment:

Total Missouri member months for the year:
1,274,610

Missouri members at the end of the year:
104,059

2013 Plan Wide Enrollment

Total plan wide member months for the year:
1,274,610

Plan wide members at the end of the year:
104,059

2013 Year-End Officers

President: David Reynolds

Secretary: Rosa Ogdesoas

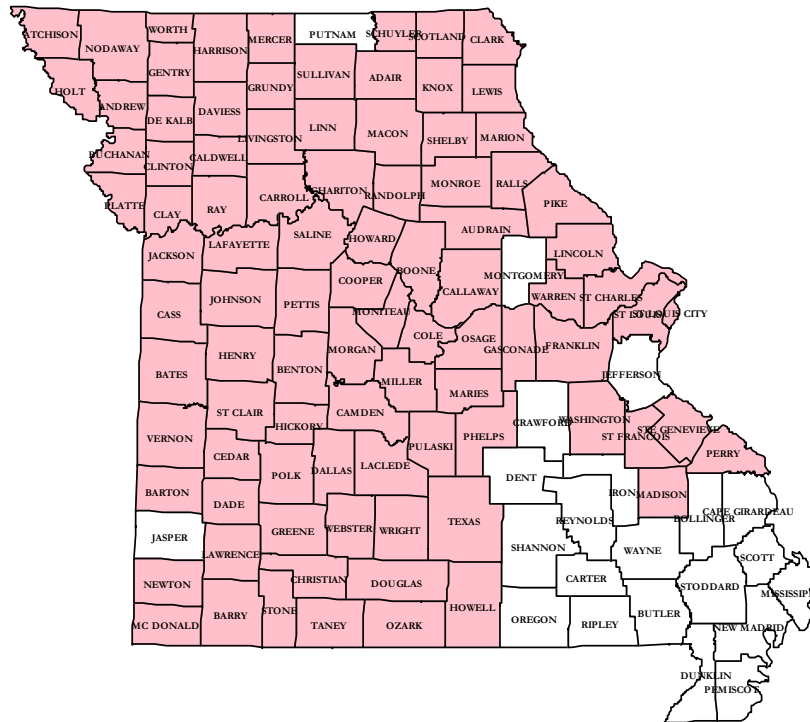
Chief Financial Officer: Thomas Lacy Tran

Missouri counties in Service Area:

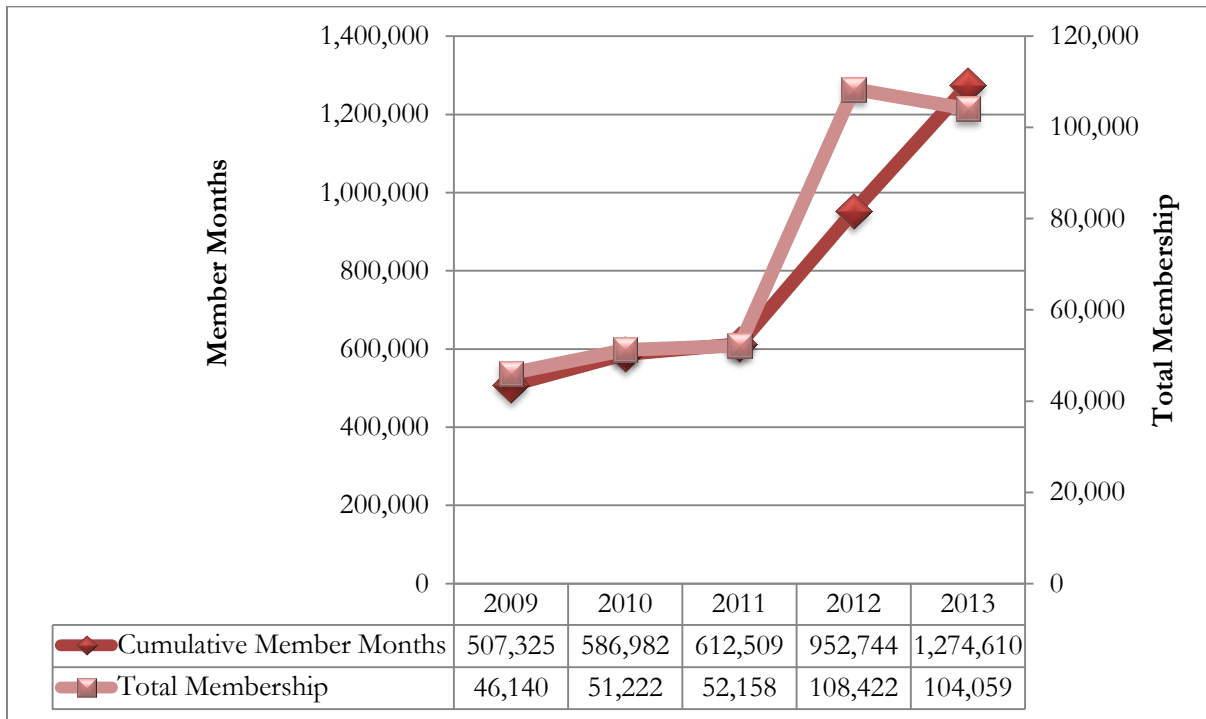
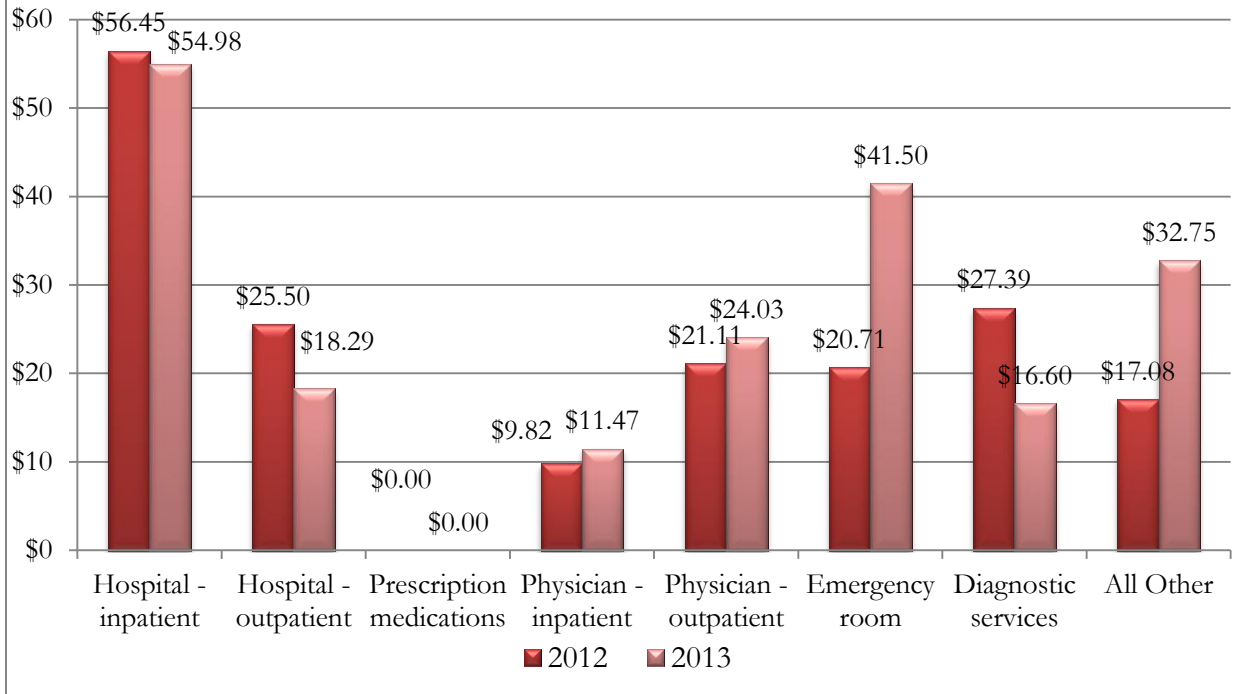
Adair, Andrew, Atchison, Audrain, Barry, Barton, Bates, Benton, Boone, Buchanan, Caldwell, Callaway, Camden, Carroll, Cass, Cedar, Chariton, Christian, Clark, Clay, Clinton, Cole, Cooper, Dade, Dallas, Daviess, DeKalb, Douglas, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Holt,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

Kansas Counties in Service Area: None

Illinois Service Area: None



**Missouri Care, Incorporated
Cost per Member Month for Medicaid**



UnitedHealthcare of the Midwest, Inc.

Holding Company:
UnitedHealth Group, Inc

Main Administrative Office Mailing Address:
13655 Riverport Drive
Maryland Heights, MO 63043
(314) 592-7000

Incorporated: February 26, 1985

Admitted to Missouri: October 1, 1996

Accreditation: NCQA , URAC

State of Domicile: Missouri

% Missouri Business: 42.2%

Tax Status: For Profit

2013 Missouri Enrollment:
Total Missouri member months for the year:
668,124

Missouri members at the end of the year:
55,990

2013 Plan Wide Enrollment
Total plan wide member months for the year:
2,199,120
Plan wide members at the end of the year:
183,353

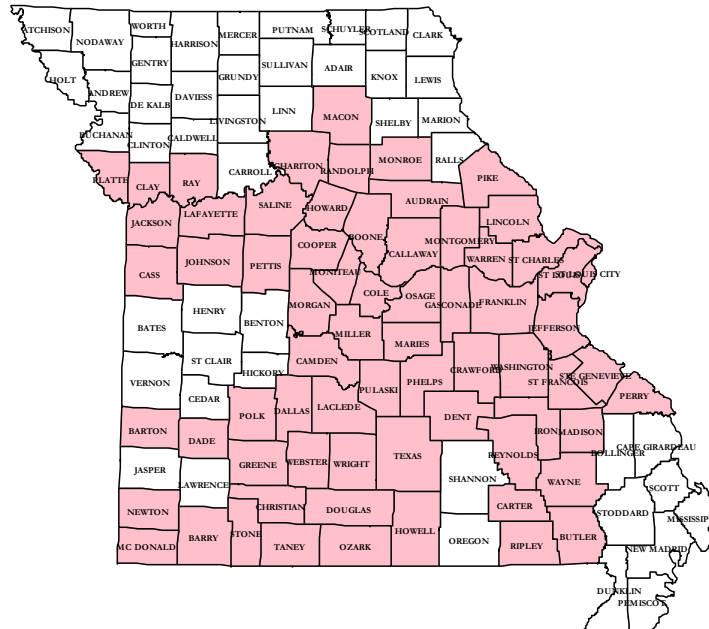
2013 Year-End Officers
President: Michael Joseph Jones
Secretary: Christina Regina Palme-Krizak
Chief Financial Officer: William Joseph Hnath
Chief Medical Officer: Dr. Robert W. Smith

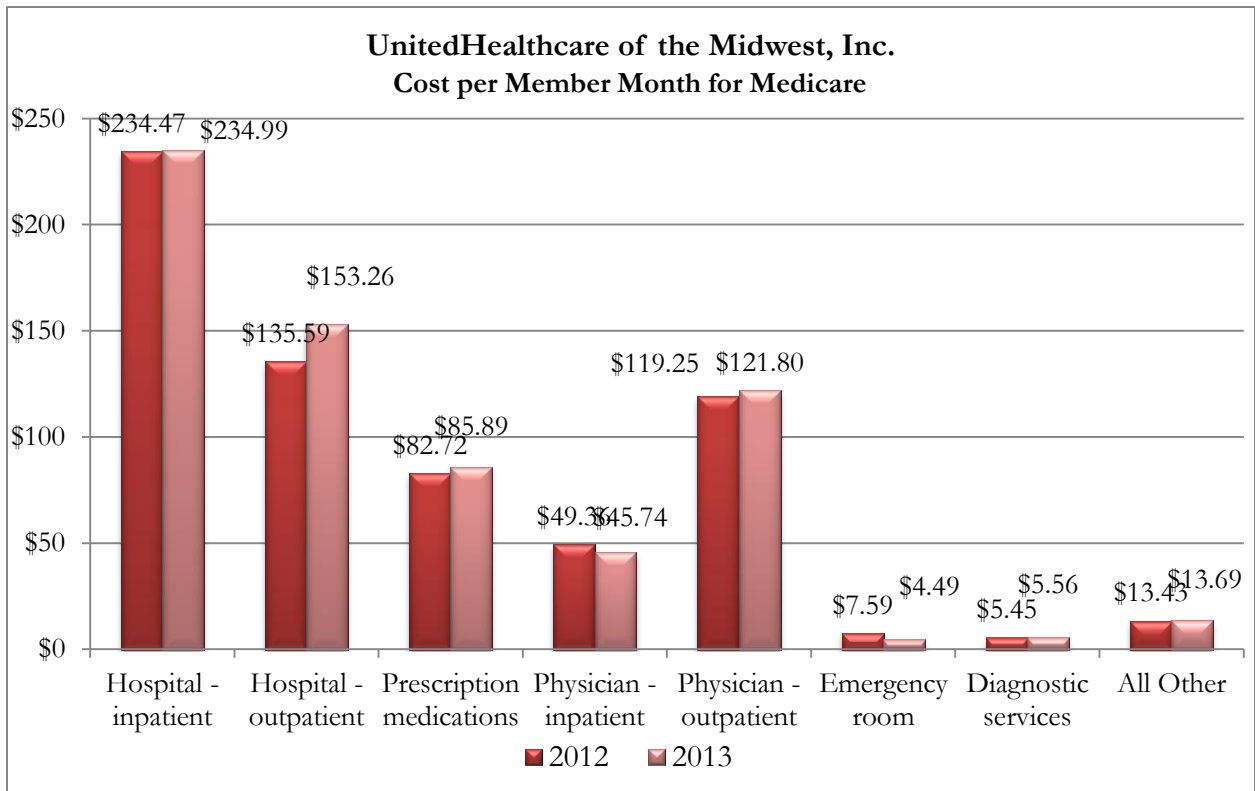
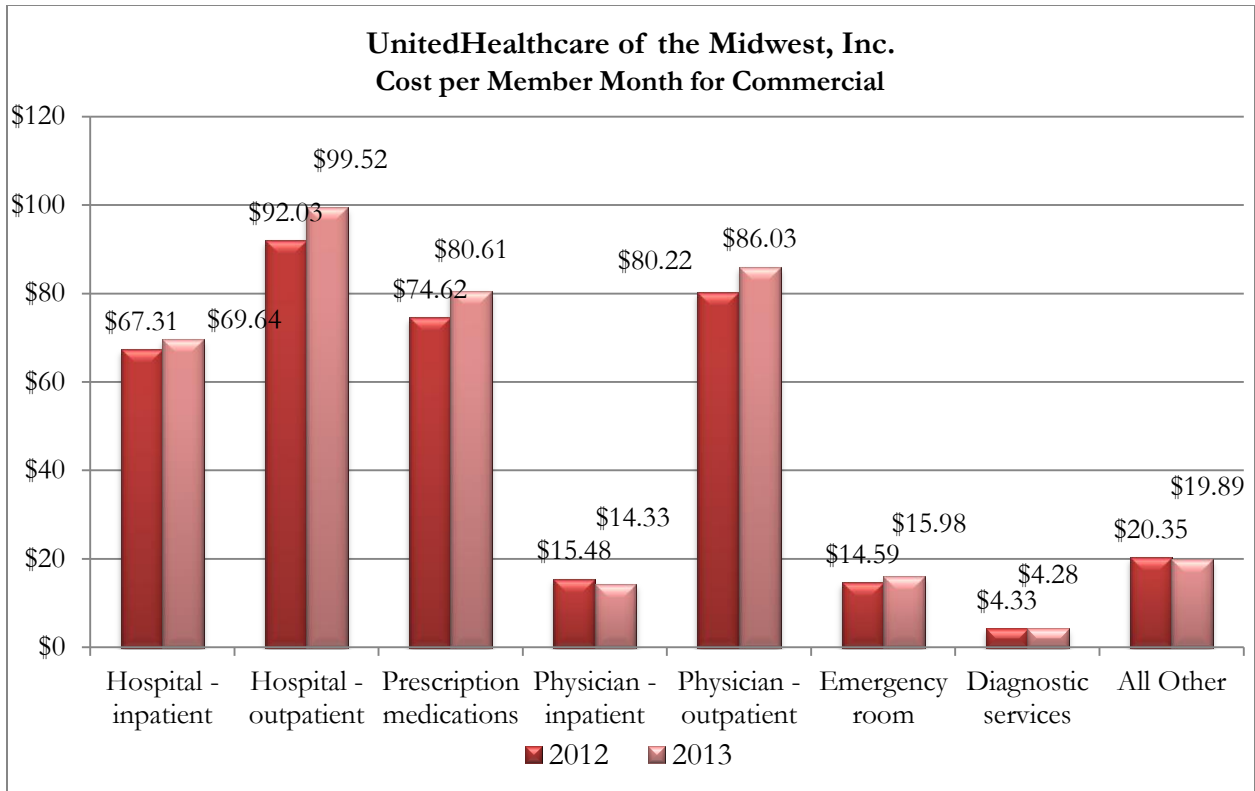
2013 Other Officers, Directors or Trustees
Robert Worth Oberrender
Nyle Brent Cottingham
Juanita Bolland Luis

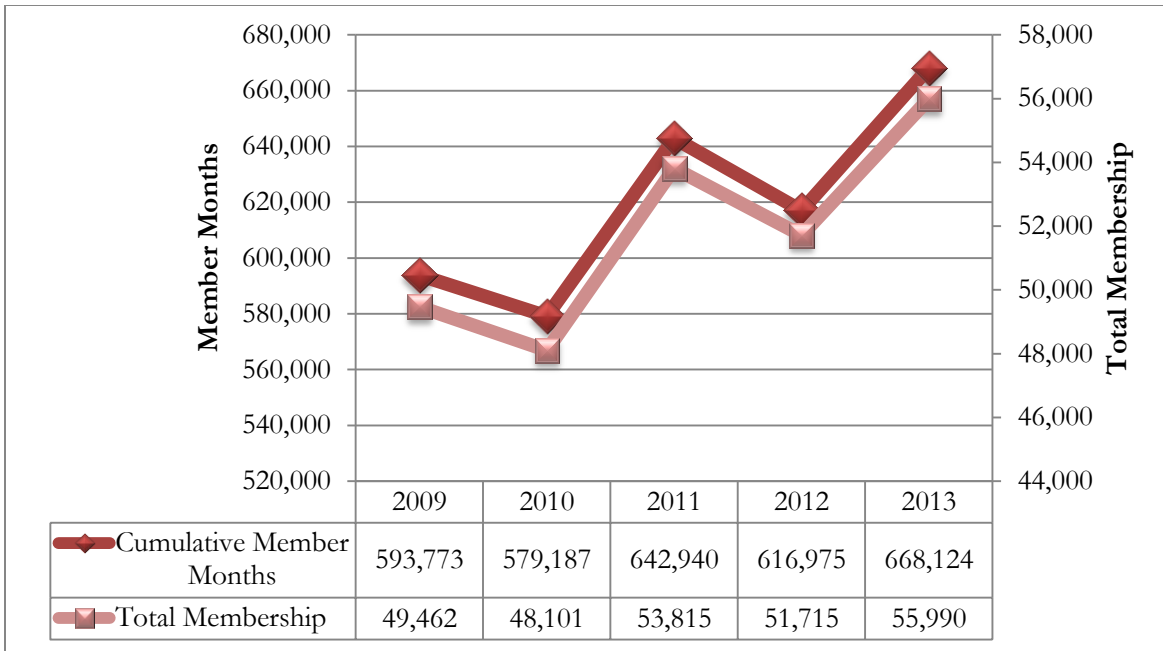
Missouri counties in Service Area: Audrain, Barry, Barton, Boone, Butler, Callaway, Camden, Carter, Cass, Chariton, Christian, Clay, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Franklin, Gasconade, Greene, Howard, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Laclede, Lafayette, Lawrence,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

Kansas Counties in Service Area: Allen, Anderson, Atchison, Barber, Barton, Bourbon, Brown, Butler, Chase, Chautauqua, Cherokee, Cheyenne, Clark, Clay, Cloud, Coffey, Comanche, Cowley, Crawford, Decatur, Dickinson, Doniphan, Douglas, Edwards, Elk, Ellis, Ellsworth, Finney, Ford, Franklin, Geary, Gove, Graham, Grant, Gray, Greeley, Greenwood, Hamilton, Harper, Harvey, Haskell, Hodgeman, Jackson, Jefferson, Jewell, Johnson, Kearny, Kingman, Kiowa, Labette, Lane, Leavenworth, Lincoln, Linn, Logan, Lyon, Marion, Marshall, McPherson, Meade, Miami, Mitchell, Montgomery, Morris, Morton, Nemaha, Neosho, Ness, Norton, Osage, Osborne, Ottawa, Pawnee, Phillips, Pottawatomie, Pratt, Rawlins, Reno, Republic, Rice, Riley, Rooks, Rush, Russell, Saline, Scott, Sedgwick, Seward, Shawnee, Sheridan, Sherman, Smith, Stafford, Stanton, Stevens, Sumner, Thomas, Trego, Wabausee, Wallace, Washington, Wichita, Wilson, Woodson, Wyandotte

Illinois Service Area: Bond, Calhoun, Clinton, Greene, Jersey, Macoupin, Madison, Monroe, Montgomery, Randolph, St. Clair, Williamson







Enrollment by Regions & Metropolitan Statistical Areas (MSAs)

All regional enrollment data comes from the Annual Managed Care Supplemental filing unless otherwise noted.

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

This information EXCLUDES:

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

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

Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare & Medicaid Services (CMS) and/or the MO HealthNet Division.

Companies are allowed to report enrollment based either on enrollees' residence or on enrollees' place of employment (in the case of enrollment under an employer group contract), which is commonly referred to as the "Live or Work Rule". Companies are required to report enrollment for the Managed Care Supplement in the same manner they reported enrollment for the annual financial statement.

However, total enrollment reported in the Managed Care Supplement filing will vary from total enrollment reported in the financial statement. The Managed Care Supplement is submitted to DIFP at a later date than the financial statement. Additional time between filings allows the companies to present the most updated enrollment numbers, accounting for additional information regarding new enrollees and dis-enrollments. DIFP requires an explanation of any variation between the financial statement and the Managed Care Supplement that exceeds 5 percent.

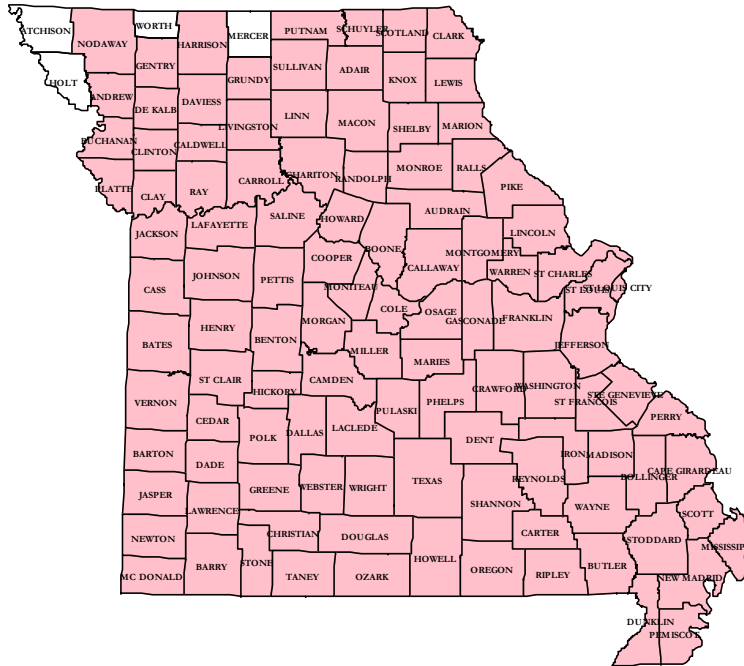
Metropolitan Statistical Areas are defined by the U.S. Office of Management and Budget. An MSA is: 1) a county or group of contiguous counties that contains at least one city of 50,000 inhabitants or more, or 2) an urbanized area of at least 50,000 inhabitants and a total MSA population of at least 100,000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

Missouri Counties With HMOs

All Missouri counties have at least one HMO that is approved to sell coverage. The following table includes the number of HMOs with approval in each county.

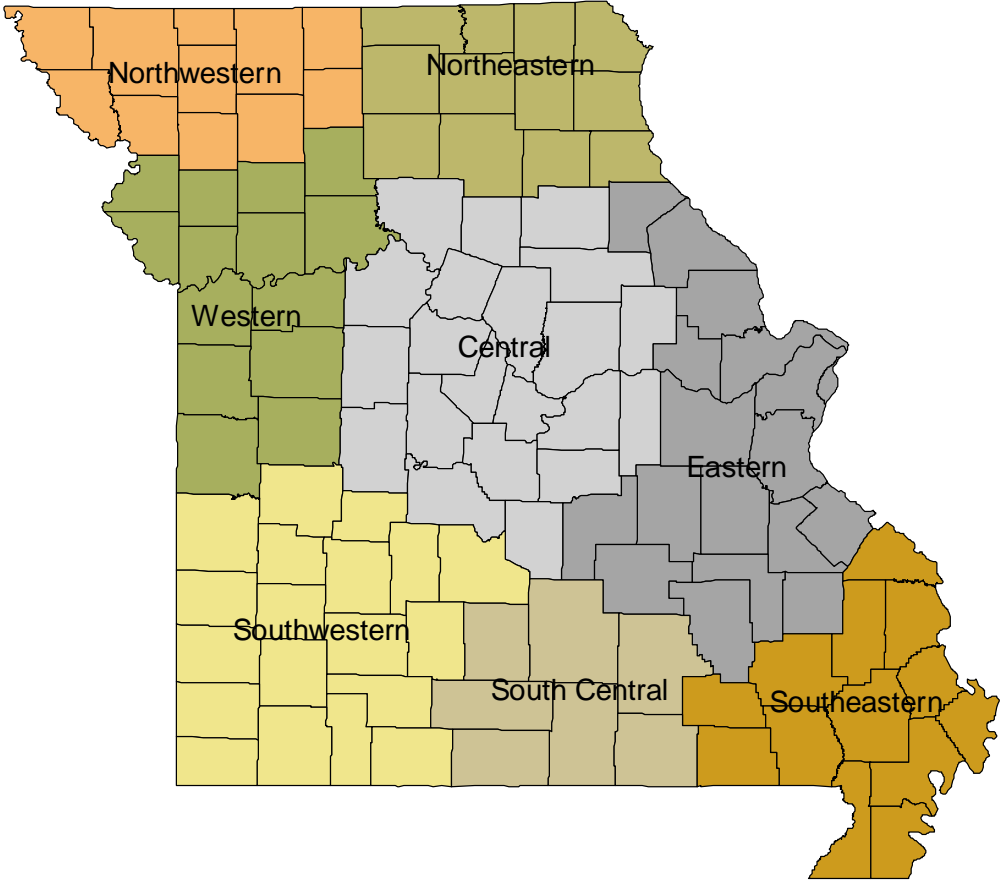
County	# of HMOs	County	# of HMOs	County	# of HMOs	County	# of HMOs	County	# of HMOs
Adair	6	Clay	9	Iron	6	Montgomery	7	Saint Clair	5
Andrew	5	Clinton	6	Jackson	10	Morgan	7	Saint Francois	8
Atchison	1	Cole	8	Jasper	7	New Madrid	4	Saint Louis	11
Audrain	7	Cooper	7	Jefferson	10	Newton	9	Ste Genevieve	8
Barry	10	Crawford	5	Johnson	7	Nodaway	2	Saline	8
Barton	6	Dade	8	Knox	5	Oregon	5	Schuyler	4
Bates	6	Dallas	9	Laclede	11	Osage	7	Scotland	4
Benton	6	Daviess	3	Lafayette	10	Ozark	5	Scott	4
Bollinger	2	DeKalb	3	Lawrence	9	Pemiscot	4	Shannon	5
Boone	9	Dent	5	Lewis	5	Perry	8	Shelby	5
Buchanan	6	Douglas	9	Lincoln	8	Pettis	8	St. Louis City	11
Butler	4	Dunklin	3	Linn	7	Phelps	7	Stoddard	3
Caldwell	7	Franklin	9	Livingston	4	Pike	8	Stone	9
Callaway	5	Gasconade	8	Macon	7	Platte	9	Sullivan	4
Camden	7	Gentry	3	Madison	8	Polk	10	Taney	7
Cape Girardeau	4	Greene	10	Maries	6	Pulaski	7	Texas	5
Carroll	4	Grundy	3	Marion	6	Putnam	3	Vernon	6
Carter	4	Harrison	3	McDonald	6	Ralls	5	Warren	8
Cass	10	Henry	5	Mercer	2	Randolph	8	Washington	8
Cedar	8	Hickory	5	Miller	7	Ray	10	Wayne	3
Chariton	8	Holt	2	Mississippi	3	Reynolds	5	Webster	9
Christian	10	Howard	8	Moniteau	7	Ripley	4	Worth	2
Clark	4	Howell	6	Monroe	7	Saint Charles	11	Wright	8

Missouri Counties with Active Commercial Marketing (Excluding Medicaid Companies)



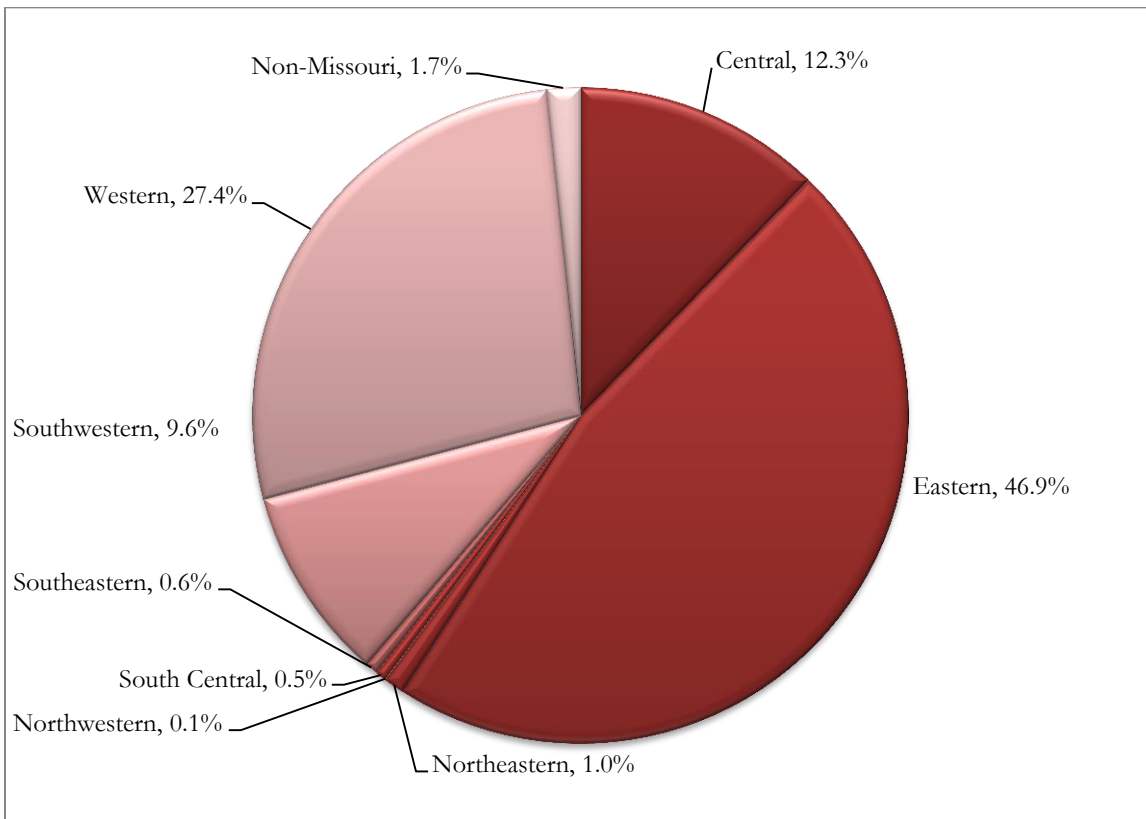
County	# of	County	# of	County	# of	County	# of	County	# of
Adair	1	Clay	4	Iron	2	Montgomery	3	Saint Clair	1
Andrew	3	Clinton	2	Jackson	4	Morgan	2	Saint Francois	3
Atchison	0	Cole	3	Jasper	3	New Madrid	1	Saint Louis	4
Audrain	2	Cooper	2	Jefferson	4	Newton	4	Sainte	3
Barry	3	Crawford	3	Johnson	3	Nodaway	1	Saline	1
Barton	4	Dade	4	Knox	1	Oregon	2	Schuyler	1
Bates	1	Dallas	4	Laclede	3	Osage	3	Scotland	1
Benton	1	Davies	1	Lafayette	4	Ozark	3	Scott	1
Bollinger	1	DeKalb	1	Lawrence	3	Pemiscot	1	Shannon	2
Boone	3	Dent	2	Lewis	1	Perry	2	Shelby	1
Buchanan	3	Douglas	3	Lincoln	3	Pettis	2	St. Louis City	4
Butler	2	Dunklin	1	Linn	1	Phelps	3	Stoddard	1
Caldwell	2	Franklin	3	Livingston	2	Pike	2	Stone	3
Callaway	3	Gasconade	3	Macon	2	Platte	4	Sullivan	1
Camden	3	Gentry	1	Madison	2	Polk	4	Taney	3
Cape Girardeau	1	Greene	4	Maries	2	Pulaski	1	Texas	3
Carroll	1	Grundy	1	Marion	1	Putnam	1	Vernon	2
Carter	2	Harrison	1	McDonald	3	Ralls	1	Warren	3
Cass	4	Henry	1	Mercer	0	Randolph	2	Washington	3
Cedar	3	Hickory	3	Miller	3	Ray	4	Wayne	2
Chariton	1	Holt	0	Mississippi	1	Reynolds	1	Webster	4
Christian	4	Howard	2	Moniteau	3	Ripley	2	Worth	0
Clark	1	Howell	3	Monroe	2	Saint Charles	4	Wright	3

Missouri Regions



Total Enrollment by Region

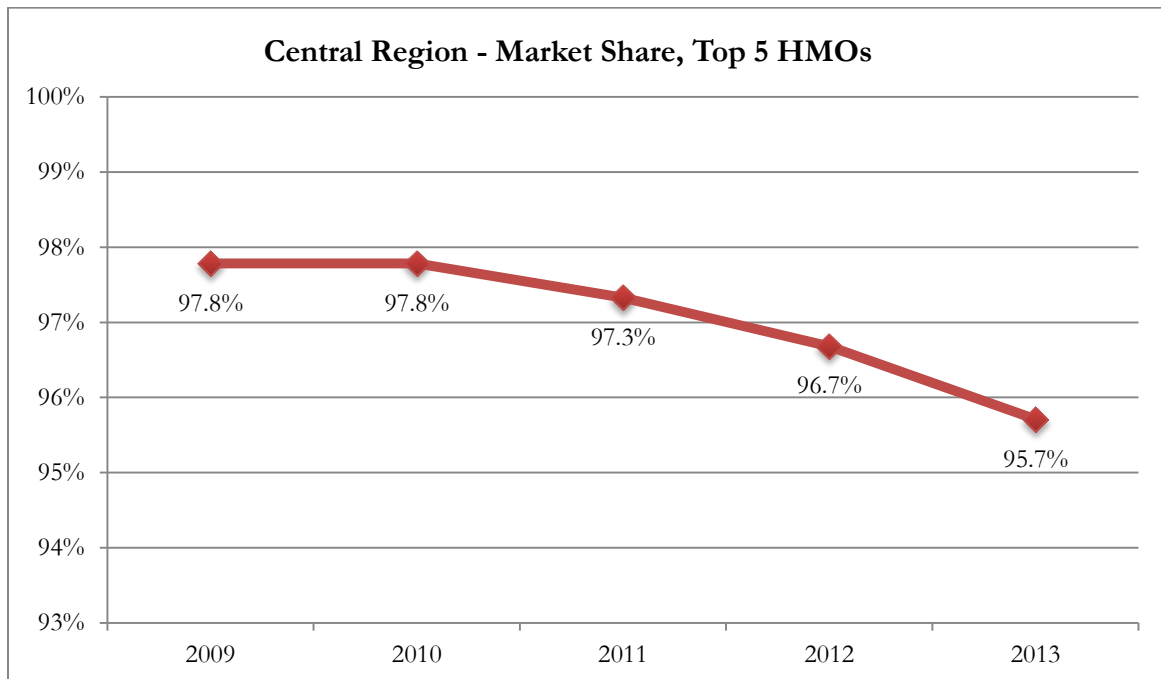
Region	HMO	POS	Medicare	Medicaid	Total	% Missouri Market
Central	2,674	9,403	4,976	66,619	83,672	12.3%
Eastern	10,278	12,950	98,925	197,827	319,980	46.9%
Northeastern	9	174	5	6,635	6,823	1.0%
Northwestern	214	2	6	120	342	0.1%
South Central	68	518	2,299	762	3,647	0.5%
Southeastern	37	11	13	4,311	4,371	0.6%
Southwestern	2,266	10,342	38,981	13,693	65,282	9.6%
Western	38,198	179	24,673	124,306	187,357	27.4%
Non-Missouri	8,085	1,940	1,055	300	11,381	1.7%
Total	61,829	35,519	170,933	414,572	682,853	100.0%
% Missouri	9.1%	5.2%	25.0%	60.7%	100.0%	



Central Region Enrollment

By Company and Enrollment Classification

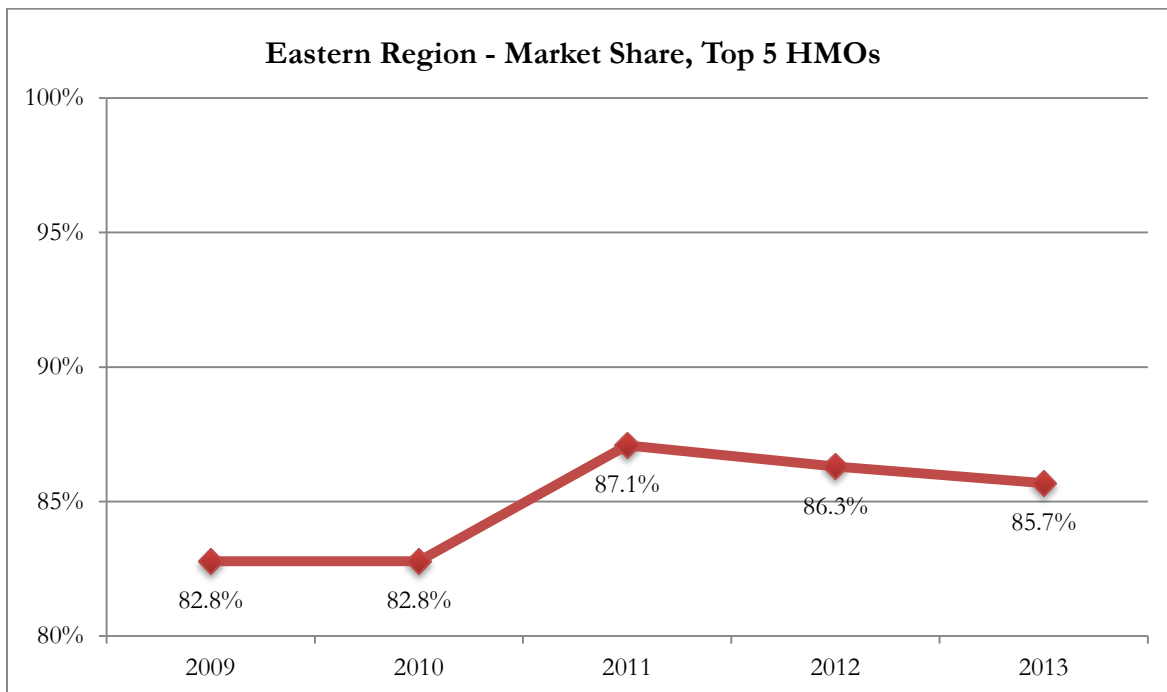
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Arcadian Health Plan	0	0	49	0	49	0.1%
Cigna HealthCare of St. Louis, Inc.	3	0	0	0	3	0.0%
Coventry Health Care of KS, Inc	7	0	13	0	20	0.0%
Coventry Health Care of Missouri,	611	7	2,103	0	2,721	3.3%
Essence Healthcare, Inc.	0	0	878	0	878	1.0%
Good Health HMO, dba Blue Care	164	0	0	0	164	0.2%
HMO Missouri, Inc. dba Anthem	1,347	9,396	0	0	10,743	12.8%
HealthCare USA of Missouri, LLC	0	0	0	35,371	35,371	42.3%
Home State Health Plan, Inc.	0	0	0	5,296	5,296	6.3%
Humana Health Plan Inc	0	0	1,342	0	1,342	1.6%
Missouri Care Inc.	0	0	0	25,952	25,952	31.0%
UnitedHealthcare of the Midwest	542	0	591	0	1,133	1.4%
Total	2,674	9,403	4,976	66,619	83,672	100.0%



Eastern Region Enrollment

By Company and Enrollment Classification

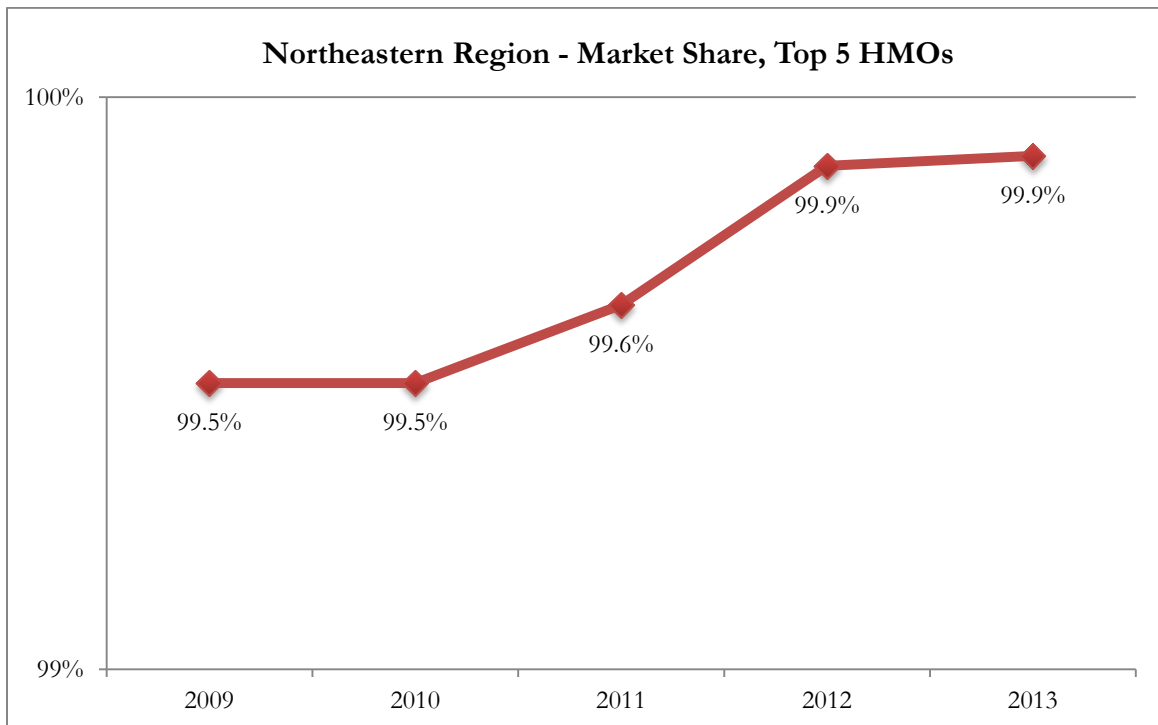
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health Inc	226	7	0	0	233	0.1%
Cigna HealthCare of St. Louis, Inc.	119	2	0	0	121	0.0%
Coventry Health Care of KS, Inc	4	0	2	0	6	0.0%
Coventry Health Care of Missouri	2,350	4,126	29,134	0	35,610	11.1%
Essence Healthcare, Inc.	0	0	29,422	0	29,422	9.2%
Good Health HMO, dba Blue Care	11	0	0	0	11	0.0%
HMO Missouri, Inc. dba Anthem	418	8,815	0	0	9,233	2.9%
Harmony Health Plans of IL	0	0	3,499	0	3,499	1.1%
HealthCare USA of Missouri, LLC	0	0	0	126,248	126,248	39.5%
HealthLink HMO, Inc.	11	0	0	0	11	0.0%
Home State Health Plan, Inc.	0	0	0	31,160	31,160	9.7%
Humana Health Plan Inc	0	0	3,278	0	3,278	1.0%
Missouri Care Inc.	0	0	0	40,419	40,419	12.6%
UnitedHealthcare of the Midwest	7,139	0	33,590	0	40,729	12.7%
Total	10,278	12,950	98,925	197,827	319,980	100.0%



Northeastern Region Enrollment

By Company and Enrollment Classification

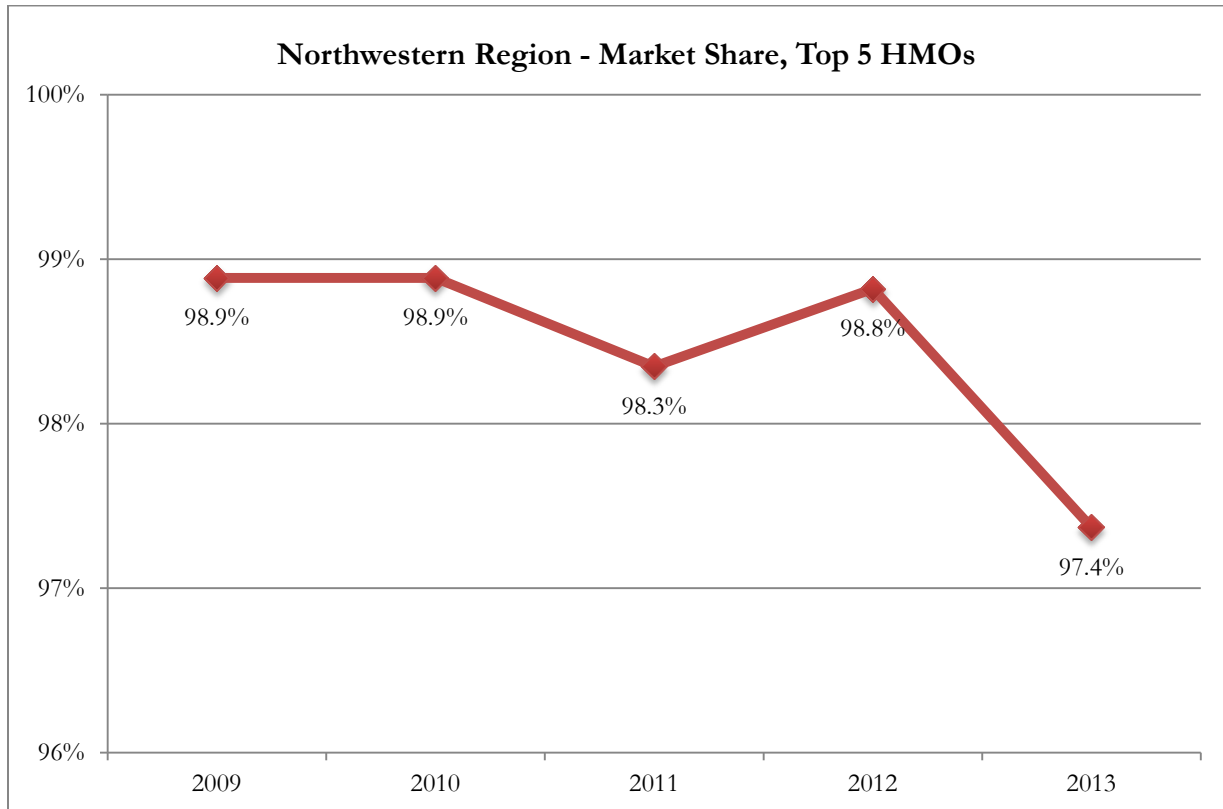
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Coventry Health Care of Missouri, Inc	1	0	4	0	5	0.1%
Good Health HMO, dba Blue Care	5	0	0	0	5	0.1%
HMO Missouri, Inc. dba Anthem Blue	2	174	0	0	176	2.6%
HealthCare USA of Missouri, LLC	0	0	0	3,081	3,081	45.2%
Home State Health Plan, Inc.	0	0	0	697	697	10.2%
Humana Health Plan Inc	0	0	1	0	1	0.0%
Missouri Care Inc.	0	0	0	2,857	2,857	41.9%
UnitedHealthcare of the Midwest, Inc.	1	0	0	0	1	0.0%
Total	9	174	5	6,635	6,823	100.0%



Northwestern Region Enrollment

By Company and Enrollment Classification

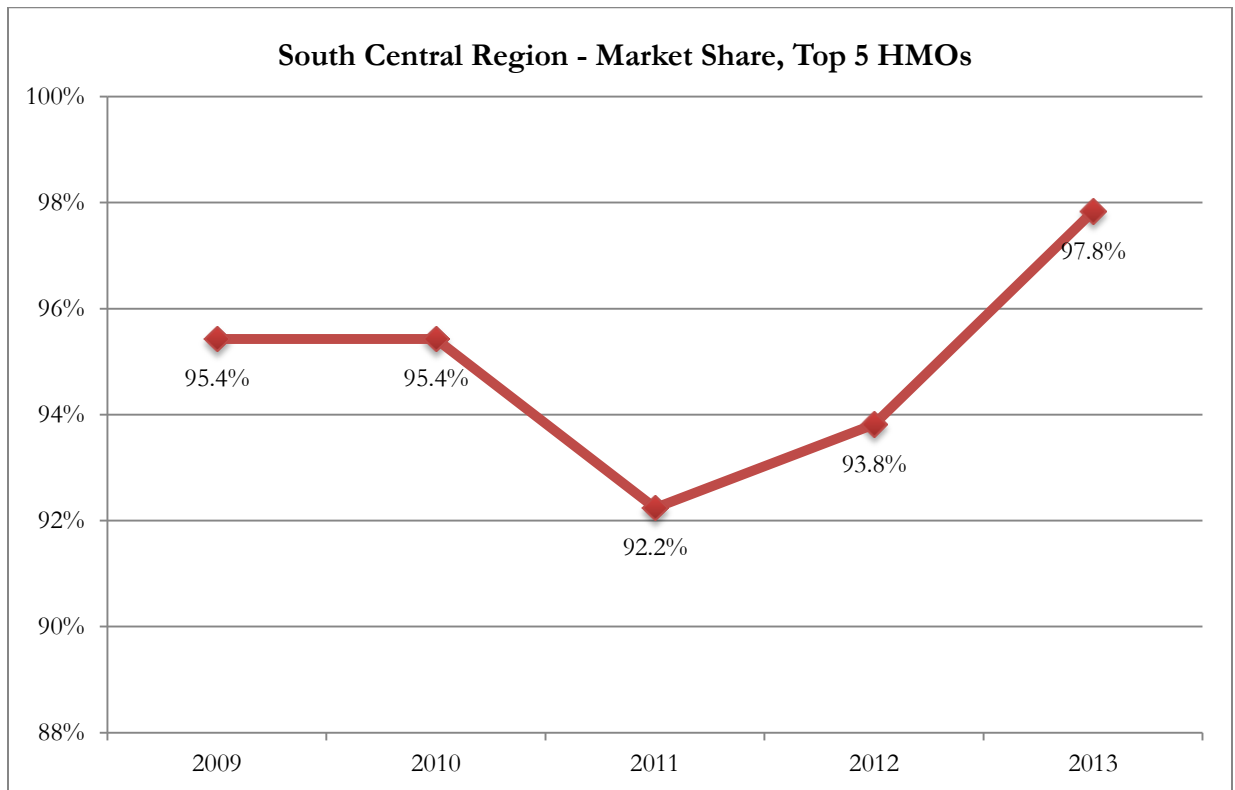
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health Inc	4	0	0	0	4	1.2%
Coventry Health Care of KS, Inc	0	0	4	0	4	1.2%
Coventry Health Care of Missouri	0	0	1	0	1	0.3%
Good Health HMO, dba Blue Care	207	0	0	0	207	60.5%
HMO Missouri, Inc. dba Anthem	0	2	0	0	2	0.6%
HealthCare USA of Missouri, LLC	0	0	0	115	115	33.6%
Home State Health Plan, Inc.	0	0	0	3	3	0.9%
Humana Health Plan Inc	2	0	0	0	2	0.6%
Missouri Care Inc.	0	0	0	2	2	0.6%
UnitedHealthcare of the Midwest	1	0	1	0	2	0.6%
Total	214	2	6	120	342	100.0%



South Central Region Enrollment

By Company and Enrollment Classification

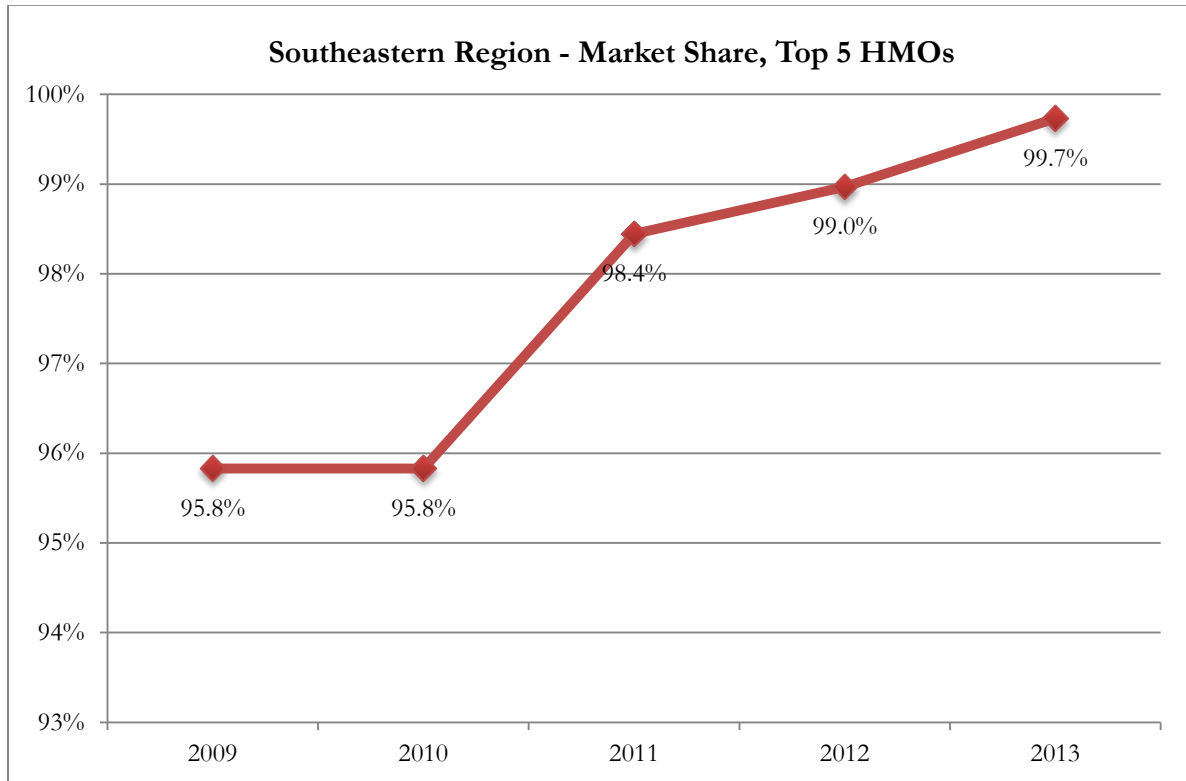
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Arcadian Health Plan, Inc.	0	0	2	0	2	0.1%
Coventry Health Care of KS, Inc	10	0	0	0	10	0.3%
Coventry Health Care of Missouri, Inc	0	1	722	0	723	19.8%
Cox HealthPlans	7	7	0	0	14	0.4%
Good Health HMO, dba Blue Care	1	0	0	0	1	0.0%
HMO Missouri, Inc. dba Anthem	2	510	0	0	512	14.0%
HealthCare USA of Missouri, LLC	0	0	0	710	710	19.5%
Home State Health Plan, Inc.	0	0	0	16	16	0.4%
Humana Health Plan Inc	0	0	495	0	495	13.6%
Missouri Care Inc.	0	0	0	36	36	1.0%
UnitedHealthcare of the Midwest, Inc.	48	0	1,080	0	1,128	30.9%
Total	68	518	2,299	762	3,647	100.0%



Southeastern Region Enrollment

By Company and Enrollment Classification

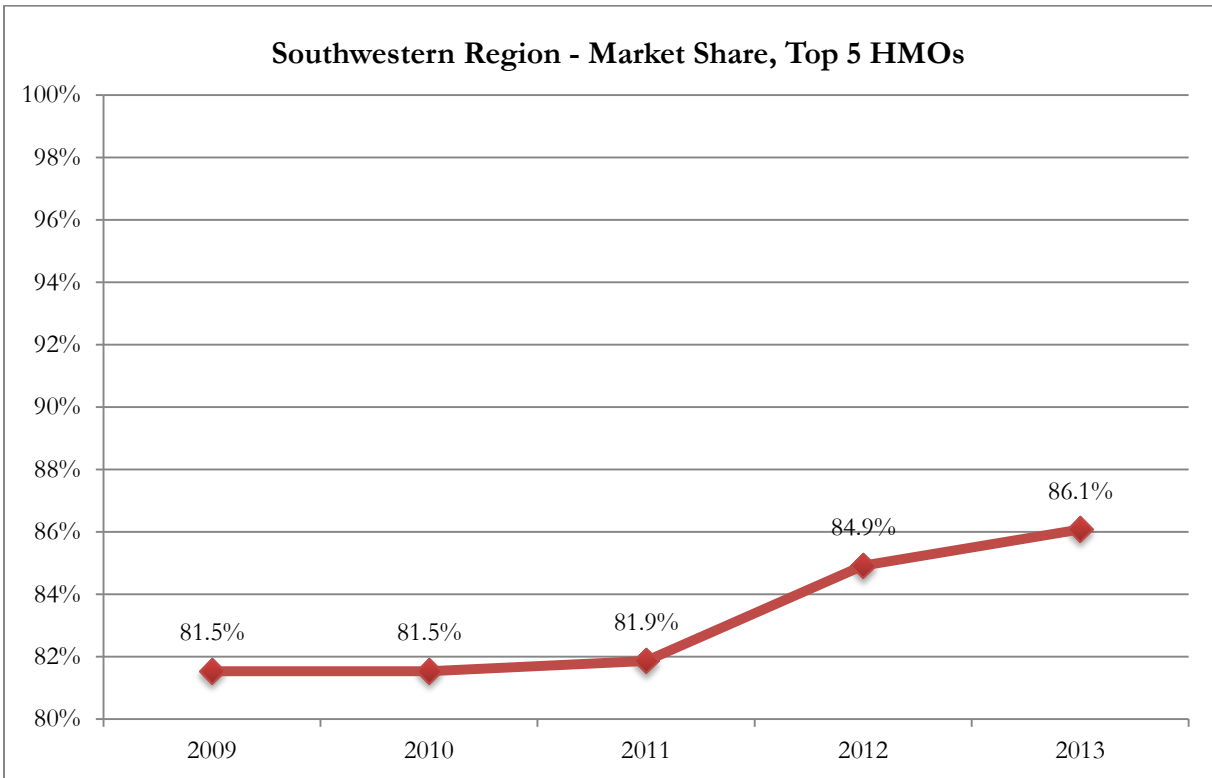
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Coventry Health Care of Missouri	1	3	4	0	8	0.2%
Good Health HMO, dba Blue Care	1	0	0	0	1	0.0%
HMO Missouri, Inc. dba Anthem	0	8	0	0	8	0.2%
Harmony Health Plans of IL	0	0	2	0	2	0.0%
HealthCare USA of Missouri, LLC	0	0	0	3,454	3,454	79.0%
Home State Health Plan, Inc.	0	0	0	619	619	14.2%
Humana Health Plan Inc	0	0	1	0	1	0.0%
Missouri Care Inc.	0	0	0	238	238	5.4%
UnitedHealthcare of the Midwest	35	0	6	0	41	0.9%
Total	37	11	13	4,311	4,371	100.0%



Southwestern Region Enrollment

By Company and Enrollment Classification

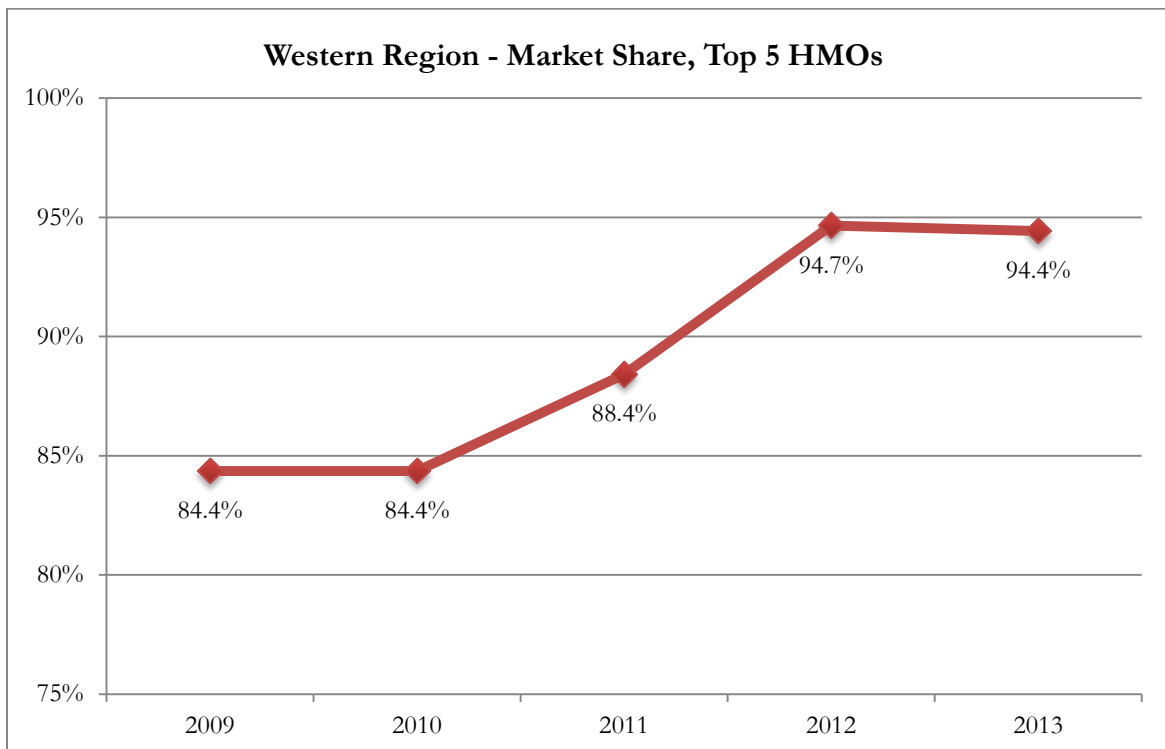
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Arcadian Health Plan, Inc.	0	0	550	0	550	0.8%
Cigna HealthCare of St. Louis, Inc.	60	0	0	0	60	0.1%
Coventry Health Care of KS, Inc	825	0	9	0	834	1.3%
Coventry Health Care of Missouri	0	2	17,992	0	17,994	27.6%
Cox HealthPlans	493	504	0	0	997	1.5%
Good Health HMO, dba Blue Care	56	0	0	0	56	0.1%
HMO Missouri, Inc. dba Anthem	533	9,836	0	0	10,369	15.9%
HealthCare USA of Missouri, LLC	0	0	0	7,103	7,103	10.9%
Home State Health Plan, Inc.	0	0	0	1,860	1,860	2.8%
Humana Health Plan Inc	0	0	10,476	0	10,476	16.0%
Missouri Care Inc.	0	0	0	4,730	4,730	7.2%
UnitedHealthcare of the Midwest	299	0	9,954	0	10,253	15.7%
Total	2,266	10,342	38,981	13,693	65,282	100.0%



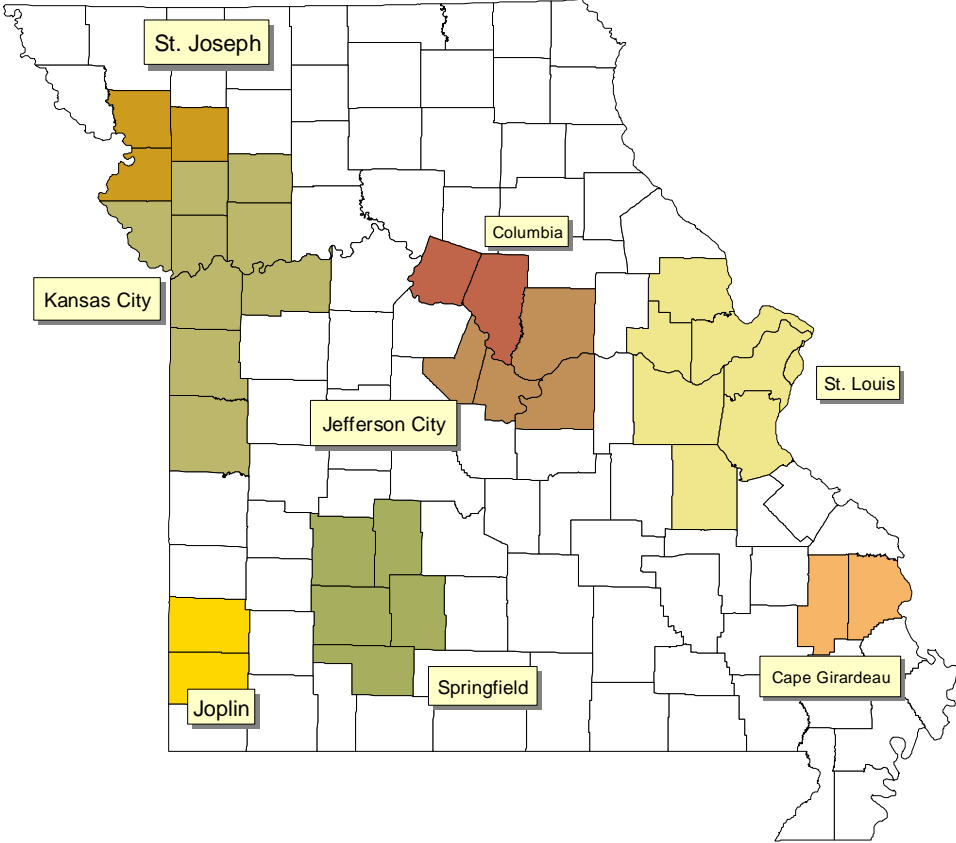
Western Region Enrollment

By Company and Enrollment Classification

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health Inc	1,010	126	0	0	1,136	0.6%
Cigna HealthCare of St. Louis, Inc.	253	4	0	0	257	0.1%
Coventry Health Care of KS, Inc	36	22	8,780	0	8,838	4.7%
Coventry Health Care of Missouri	0	0	15	0	15	0.0%
Good Health HMO, dba Blue Care	36,367	0	0	0	36,367	19.4%
HMO Missouri, Inc. dba Anthem	2	27	0	0	29	0.0%
HealthCare USA of Missouri, LLC	0	0	0	76,354	76,354	40.8%
Home State Health Plan, Inc.	0	0	0	18,236	18,236	9.7%
Humana Health Plan Inc	361	0	15,869	0	16,230	8.7%
Missouri Care Inc.	0	0	0	29,716	29,716	15.9%
UnitedHealthcare of the Midwest	169	0	9	0	178	0.1%
Total	38,198	179	24,673	124,306	187,357	100.0%

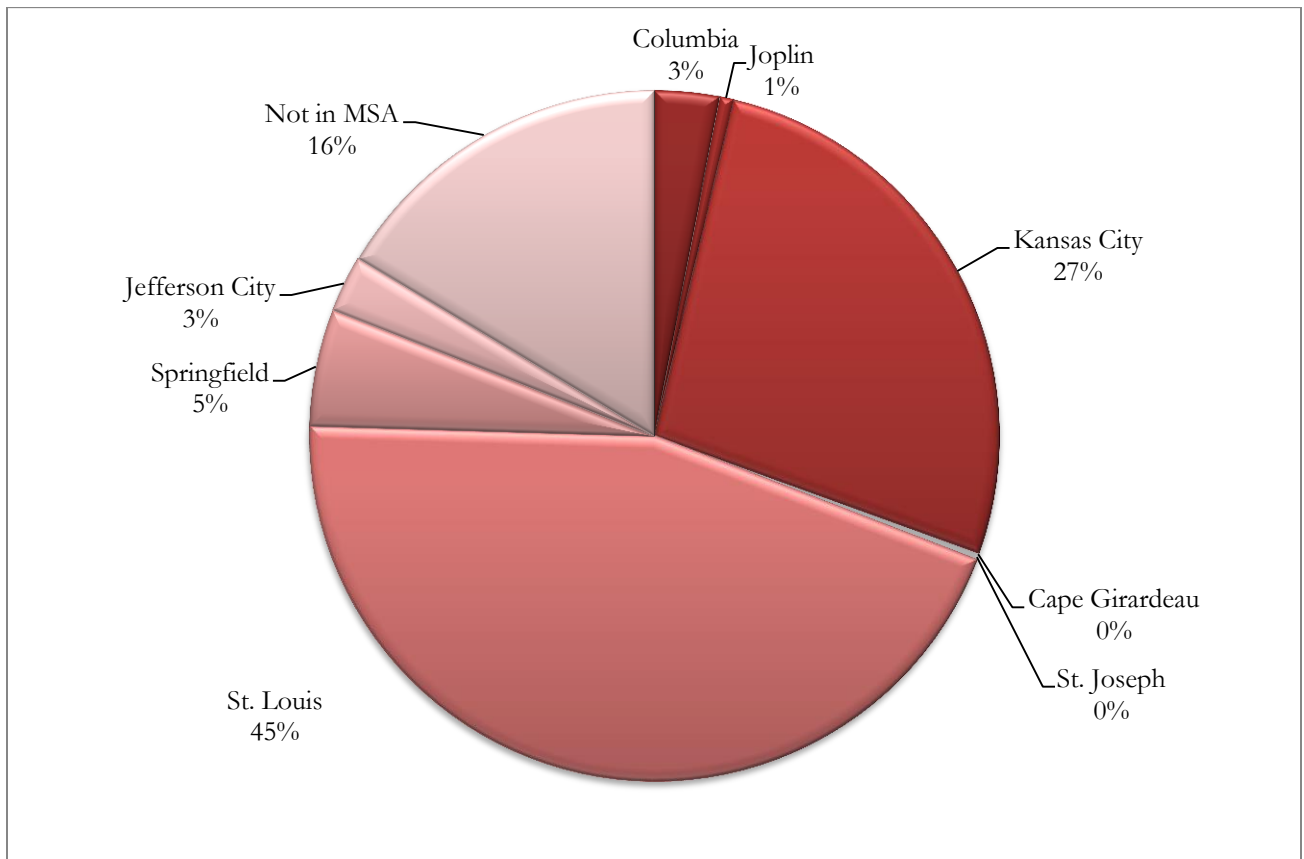


**Missouri Metropolitan Statistical Areas
(Missouri Portions Only)**



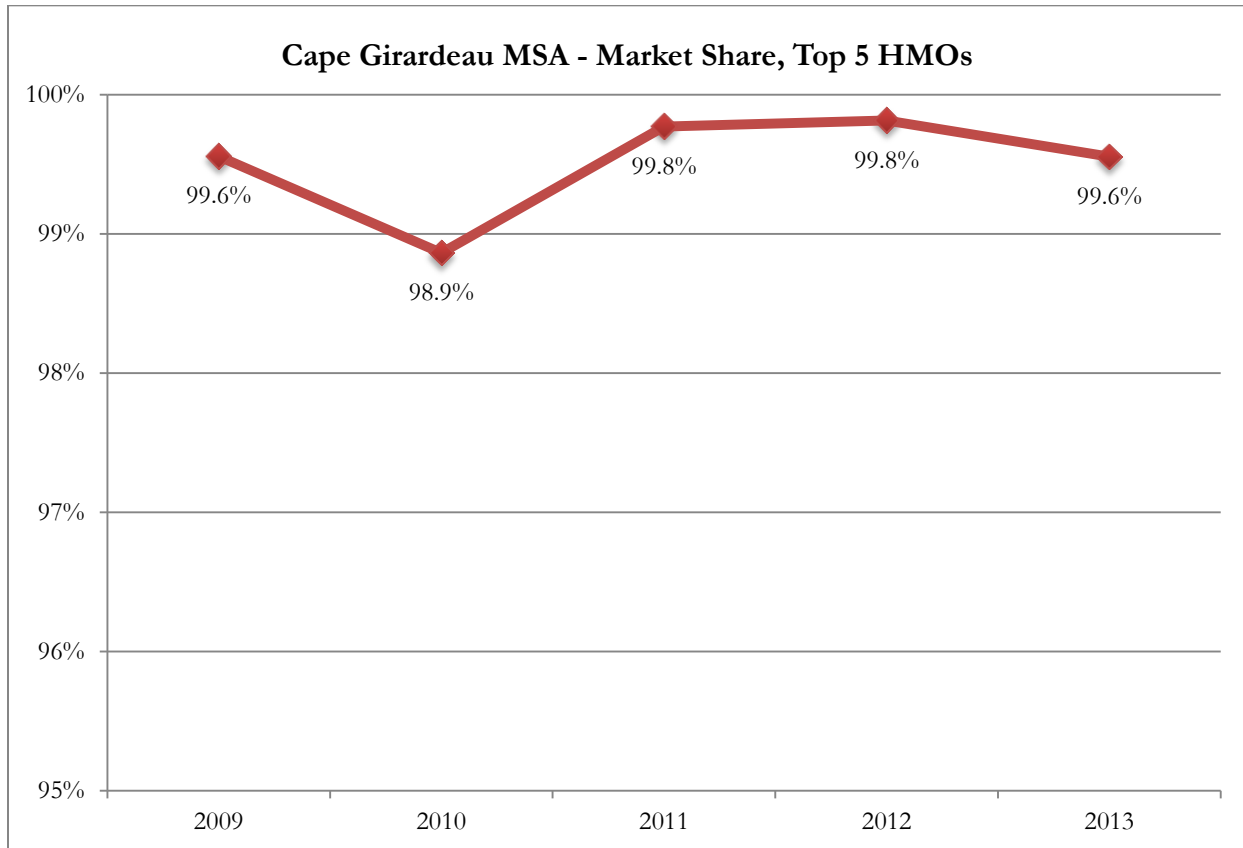
Enrollment by MSA

MSA	HMO	POS	Medicare	Medicaid	Total	% of Market
Columbia	906	3,492	1,759	14,132	20,289	3.0%
Joplin	203	2,138	1,748	310	4,399	0.6%
Kansas City	36,083	161	24,130	119,884	180,257	26.4%
Cape Girardeau	0	2	5	926	933	0.1%
St. Joseph	1,051	0	4	51	1,106	0.2%
St. Louis	10,002	12,432	97,347	179,940	299,721	43.9%
Springfield	1,485	5,729	25,281	4,153	36,649	5.4%
Jefferson City	862	3,143	1,374	12,443	17,822	2.6%
Not in MSA	3,151	6,482	18,230	82,433	110,296	16.2%
Out of State	8,085	1,940	1,055	300	11,381	1.7%
Total	61,829	35,519	170,933	414,572	682,853	100.0%



Cape Girardeau MSA
Enrollment by Company

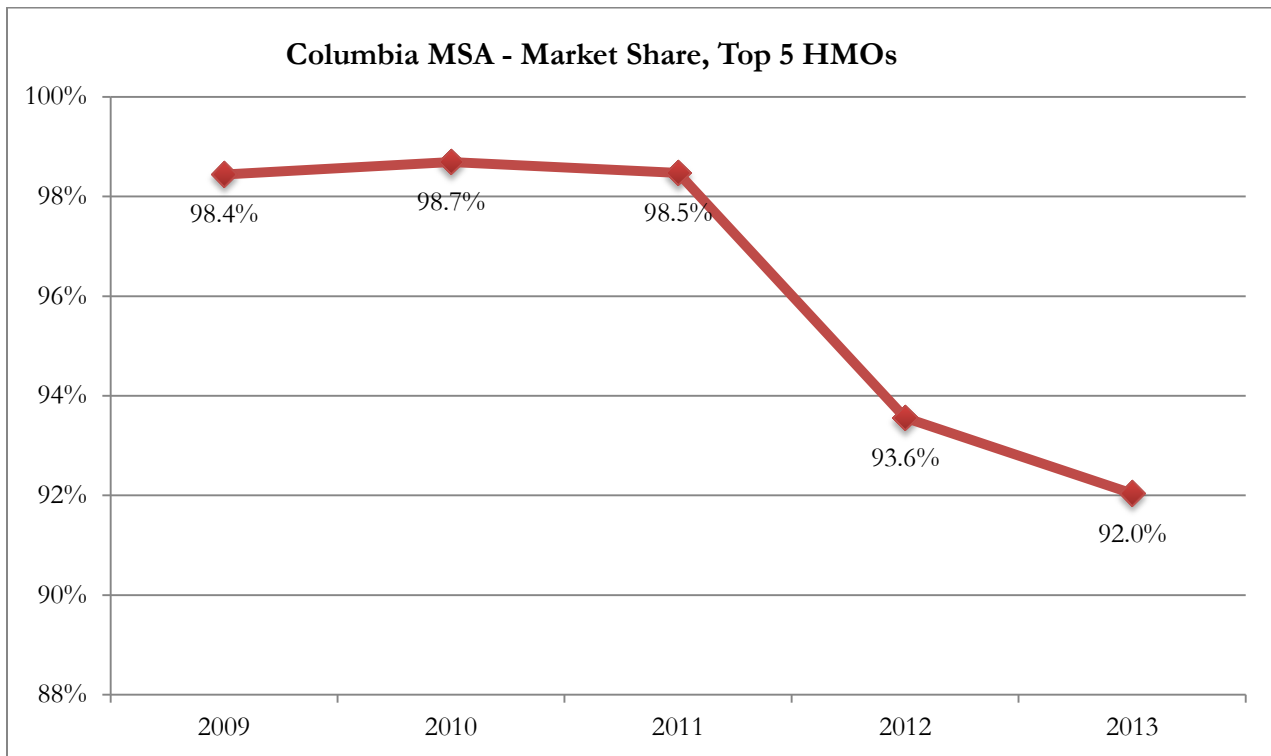
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Coventry Health Care of Missouri, Inc	0	2	1	0	3	0.3%
Harmony Health Plans of IL	0	0	1	0	1	0.1%
HealthCare USA of Missouri, LLC	0	0	0	917	917	98.3%
Home State Health Plan, Inc.	0	0	0	6	6	0.6%
Missouri Care Inc.	0	0	0	3	3	0.3%
UnitedHealthcare of the Midwest, Inc.	0	0	3	0	3	0.3%
Total	0	2	5	926	933	100.0%



Columbia MSA

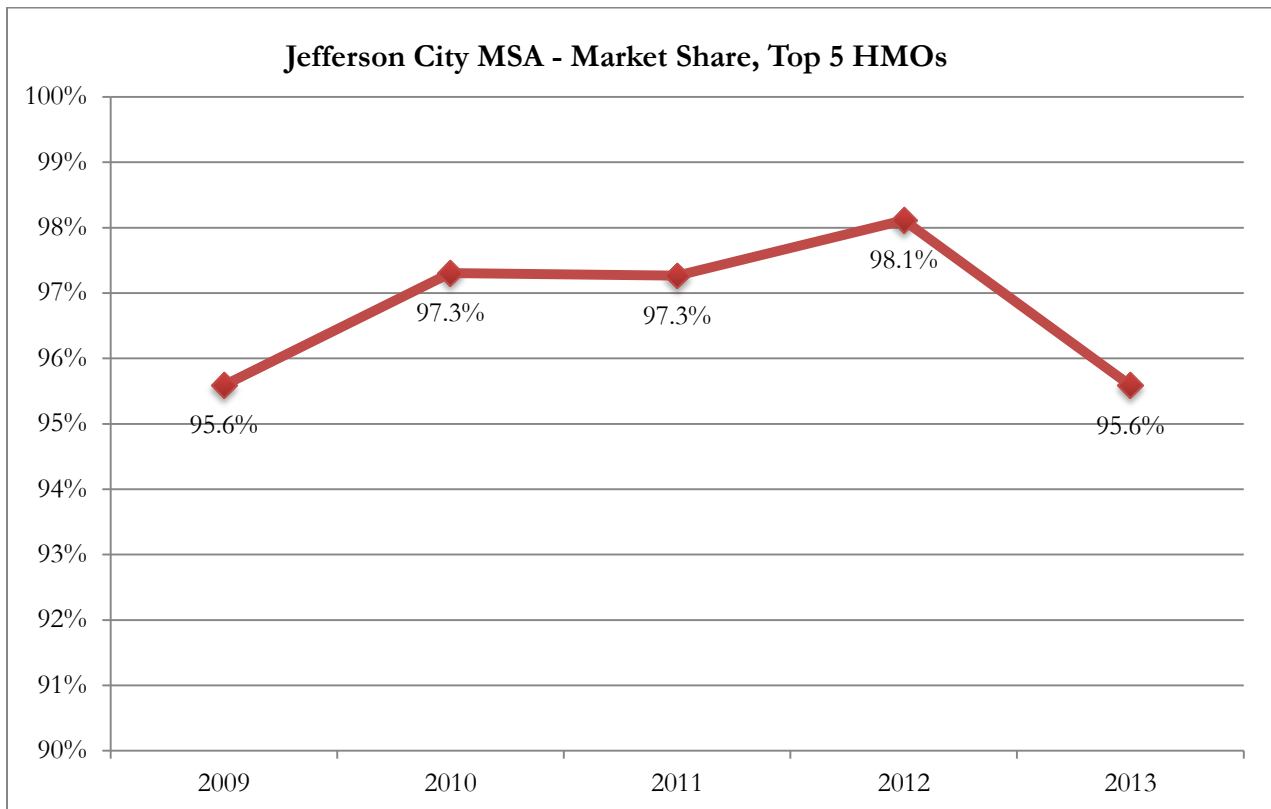
Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Coventry Health Care of Missouri, Inc	513	0	337	0	850	4.2%
Essence Healthcare, Inc.	0	0	878	0	878	4.3%
Good Health HMO, dba Blue Care	4	0	0	0	4	0.0%
HMO Missouri, Inc. dba Anthem Blue	256	3,492	0	0	3,748	18.5%
HealthCare USA of Missouri, LLC	0	0	0	7,021	7,021	34.6%
Home State Health Plan, Inc.	0	0	0	1,016	1,016	5.0%
Humana Health Plan Inc	0	0	538	0	538	2.7%
Missouri Care Inc.	0	0	0	6,095	6,095	30.0%
UnitedHealthcare of the Midwest, Inc.	133	0	6	0	139	0.7%
Total	906	3,492	1,759	14,132	20,289	100.0%



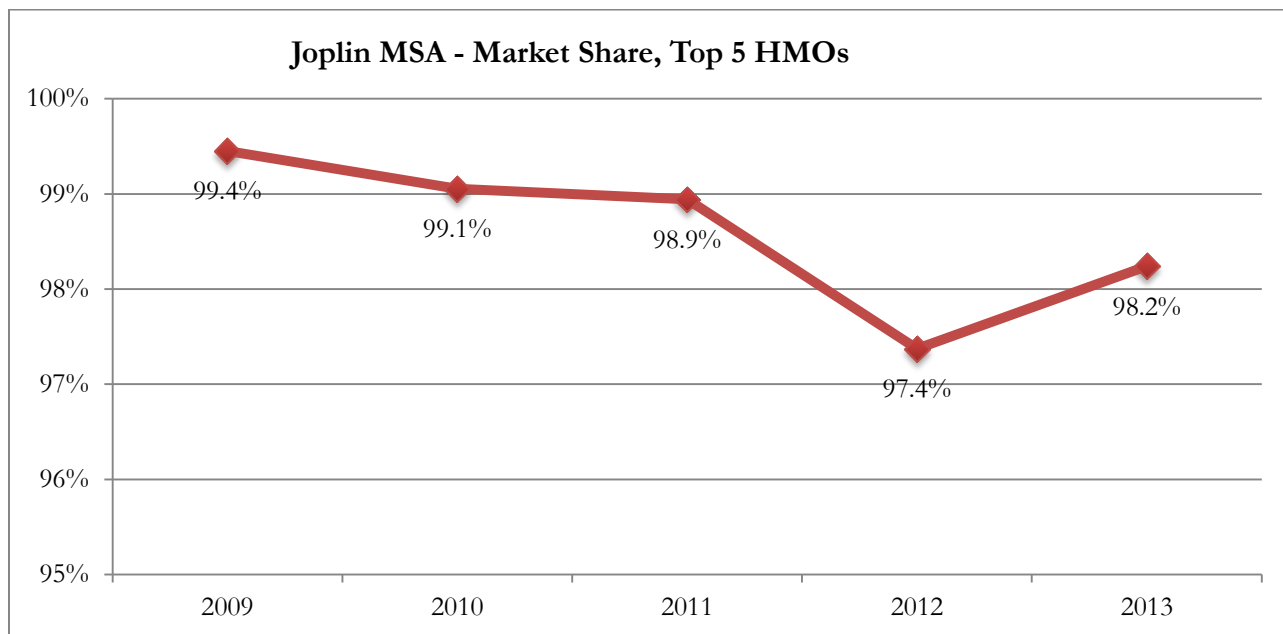
Jefferson City MSA Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Coventry Health Care of KS, Inc	0	0	3	0	3	0.0%
Coventry Health Care of Missouri,	48	0	811	0	859	4.8%
Good Health HMO, dba Blue Care	1	0	0	0	1	0.0%
HMO Missouri, Inc. dba Anthem	675	3,143	0	0	3,818	21.4%
HealthCare USA of Missouri, LLC	0	0	0	6,581	6,581	36.9%
Home State Health Plan, Inc.	0	0	0	1,538	1,538	8.6%
Humana Health Plan Inc	0	0	322	0	322	1.8%
Missouri Care Inc.	0	0	0	4,324	4,324	24.3%
UnitedHealthcare of the Midwest,	138	0	238	0	376	2.1%
Total	862	3,143	1,374	12,443	17,822	100.0%



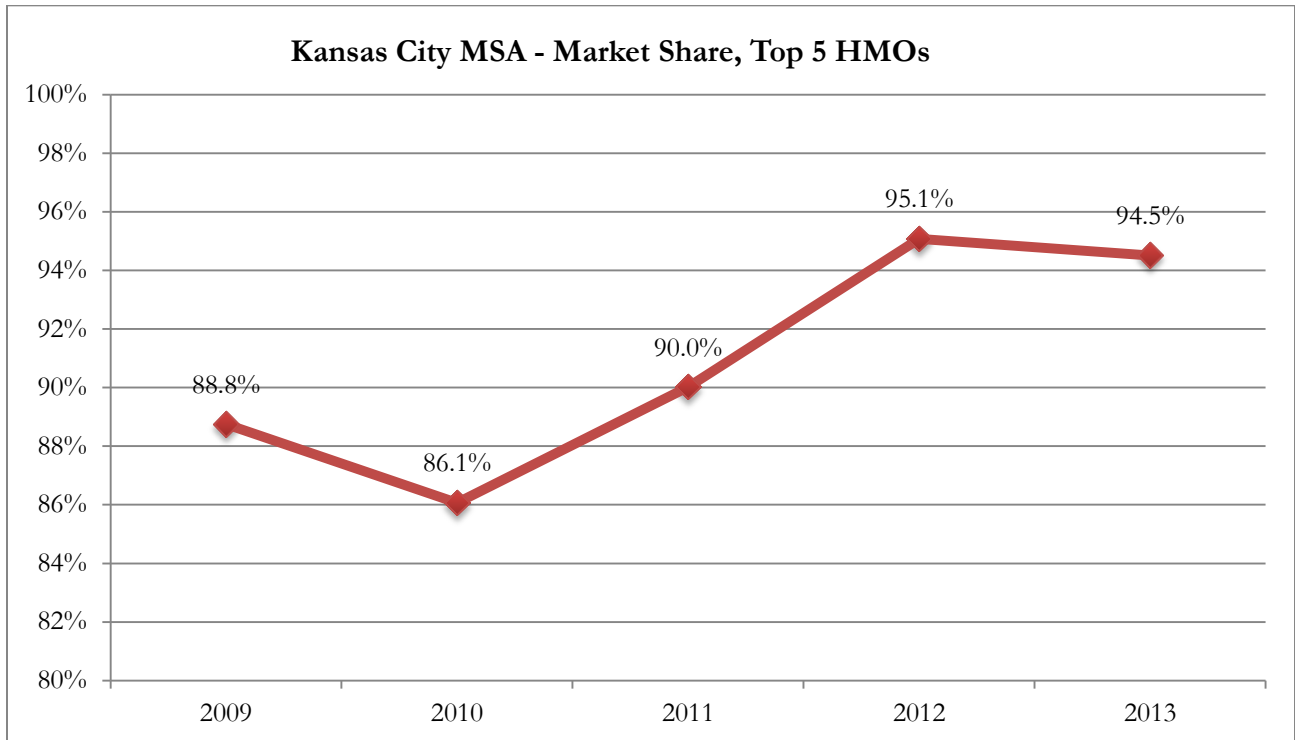
Joplin MSA Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Arcadian Health Plan, Inc.	0	0	28	0	28	0.6%
Cigna HealthCare of St. Louis, Inc.	1	0	0	0	1	0.0%
Coventry Health Care of KS, Inc	25	0	2	0	27	0.6%
Coventry Health Care of Missouri,	0	0	24	0	24	0.5%
Cox HealthPlans	21	2	0	0	23	0.5%
Good Health HMO, dba Blue Care	5	0	0	0	5	0.1%
HMO Missouri, Inc. dba Anthem	132	2,136	0	0	2,268	51.6%
HealthCare USA of Missouri, LLC	0	0	0	302	302	6.9%
Home State Health Plan, Inc.	0	0	0	4	4	0.1%
Humana Health Plan Inc	0	0	1,677	0	1,677	38.1%
Missouri Care Inc.	0	0	0	4	4	0.1%
UnitedHealthcare of the Midwest,	19	0	17	0	36	0.8%
Total	203	2,138	1,748	310	4,399	100.0%



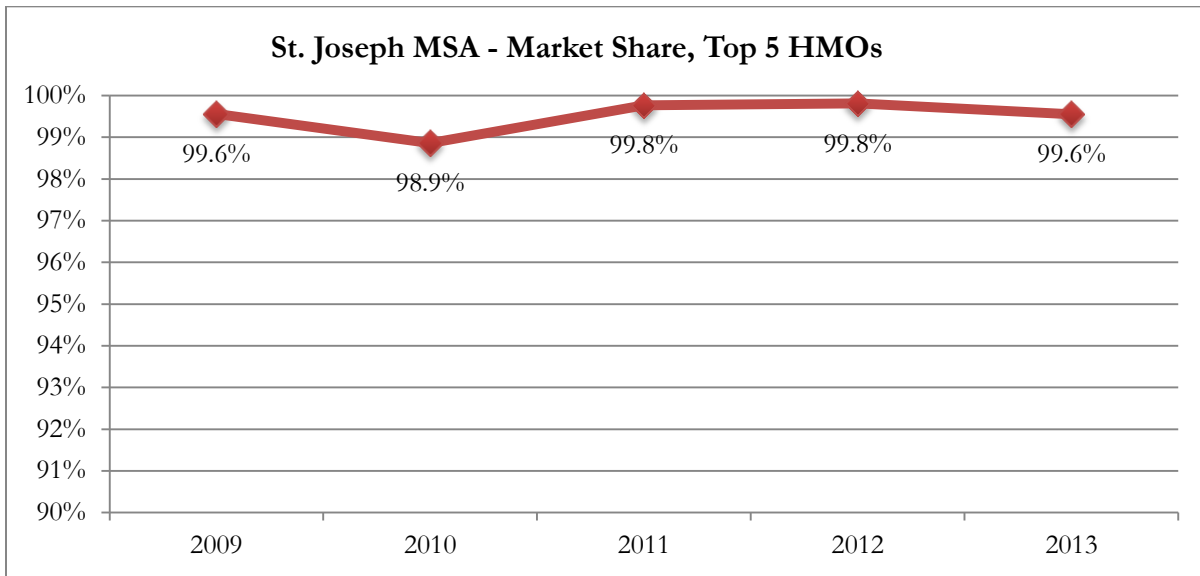
Kansas City MSA
Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health Inc	988	121	0	0	1,109	0.6%
Cigna HealthCare of St. Louis,	250	4	0	0	254	0.1%
Coventry Health Care of KS, Inc	33	22	8,748	0	8,803	4.9%
Coventry Health Care of Missouri,	0	0	15	0	15	0.0%
Good Health HMO, dba Blue	34,296	0	0	0	34,296	19.0%
HMO Missouri, Inc. d/b/a	2	14	0	0	16	0.0%
HealthCare USA of Missouri, LLC	0	0	0	74,603	74,603	41.4%
Home State Health Plan, Inc.	0	0	0	17,476	17,476	9.7%
Humana Health Plan Inc	360	0	15,360	0	15,720	8.7%
Missouri Care Inc.	0	0	0	27,805	27,805	15.4%
UnitedHealthcare of the Midwest	154	0	7	0	161	0.1%
Total	36,083	161	24,130	119,884	180,257	100.0%



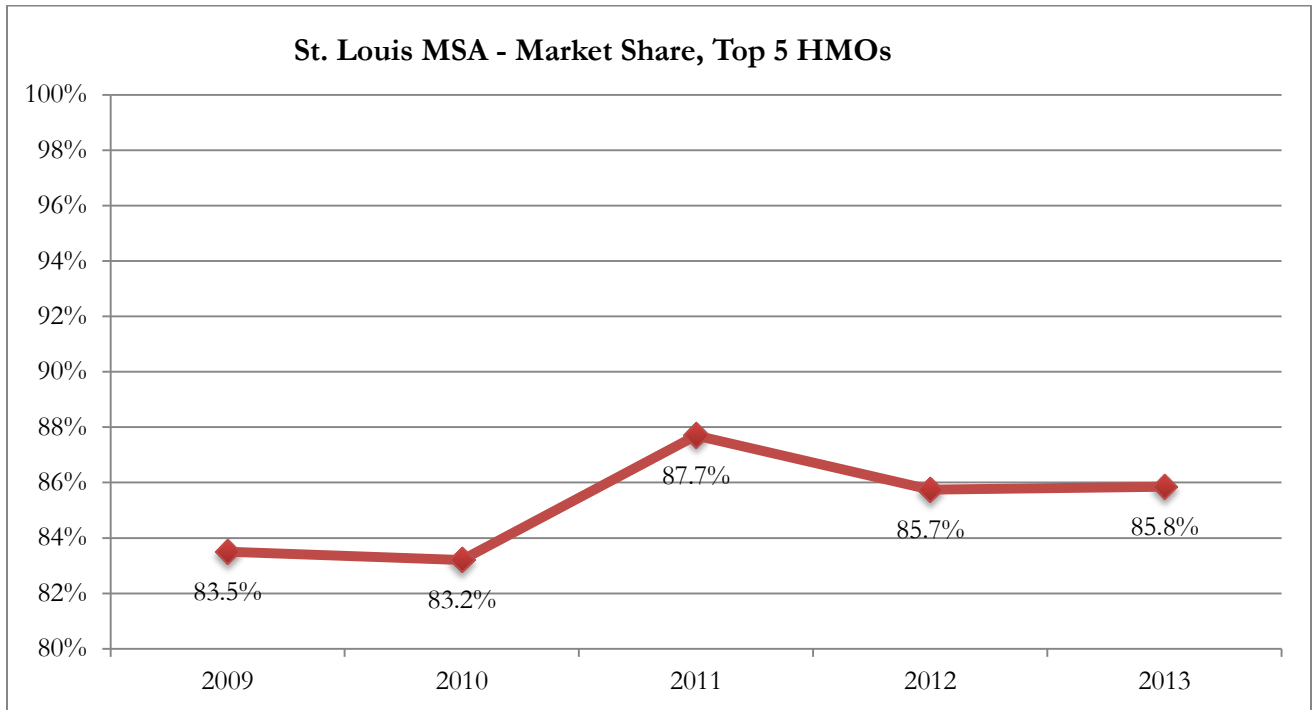
St. Joseph MSA
Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health Inc	22	0	0	0	22	2.0%
Cigna HealthCare of St. Louis,	1	0	0	0	1	0.1%
Coventry Health Care of KS,	2	0	3	0	5	0.5%
Good Health HMO	1,026	0	0	0	1,026	92.8%
HealthCare USA of Missouri,	0	0	0	42	42	3.8%
Home State Health Plan, Inc.	0	0	0	6	6	0.5%
Humana Health Plan Inc	0	0	1	0	1	0.1%
Missouri Care Inc.	0	0	0	3	3	0.3%
Total	1,051	0	4	51	1,106	100.0%



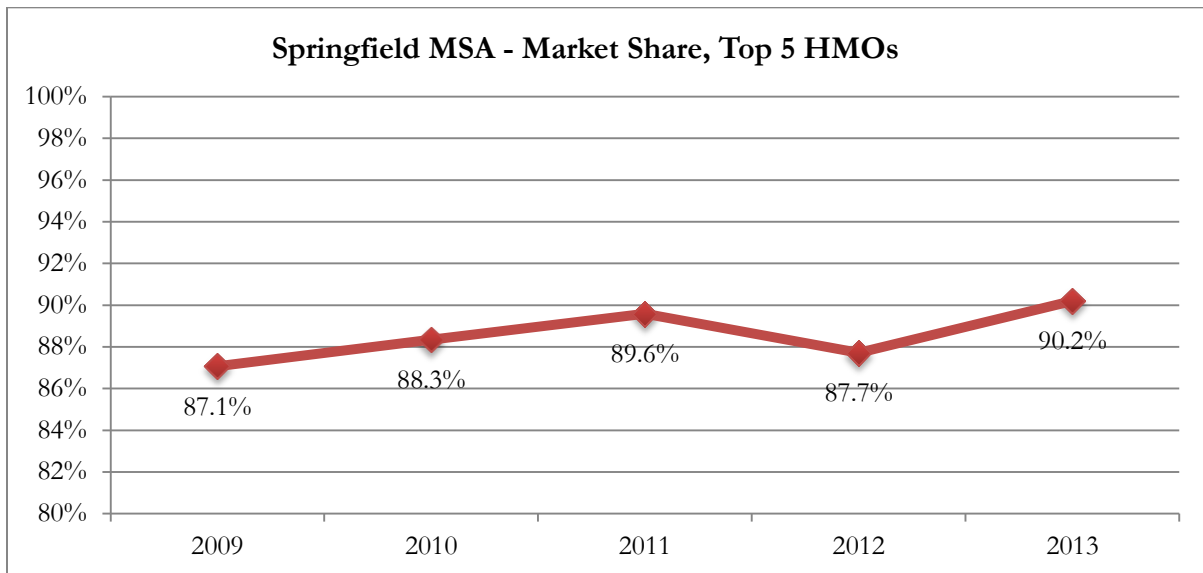
St. Louis MSA
Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health Inc	226	7	0	0	233	0.1%
Cigna HealthCare of St. Louis, Inc.	119	2	0	0	121	0.0%
Coventry Health Care of KS, Inc	4	0	2	0	6	0.0%
Coventry Health Care of Missouri, Inc	2,340	4,117	28,801	0	35,258	11.8%
Essence Healthcare, Inc.	0	0	29,422	0	29,422	9.8%
Good Health HMO, dba Blue Care	11	0	0	0	11	0.0%
HMO Missouri, Inc. dba Anthem Blue Cross	397	8,306	0	0	8,703	2.9%
Harmony Health Plans of IL	0	0	3,497	0	3,497	1.2%
HealthCare USA of Missouri, LLC	0	0	0	117,953	117,953	39.4%
HealthLink HMO, Inc.	11	0	0	0	11	0.0%
Home State Health Plan, Inc.	0	0	0	27,007	27,007	9.0%
Humana Health Plan Inc	0	0	2,705	0	2,705	0.9%
Missouri Care Inc.	0	0	0	34,980	34,980	11.7%
UnitedHealthcare of the Midwest, Inc.	6,894	0	32,920	0	39,814	13.3%
Total	10,002	12,432	97,347	179,940	299,721	100.0%



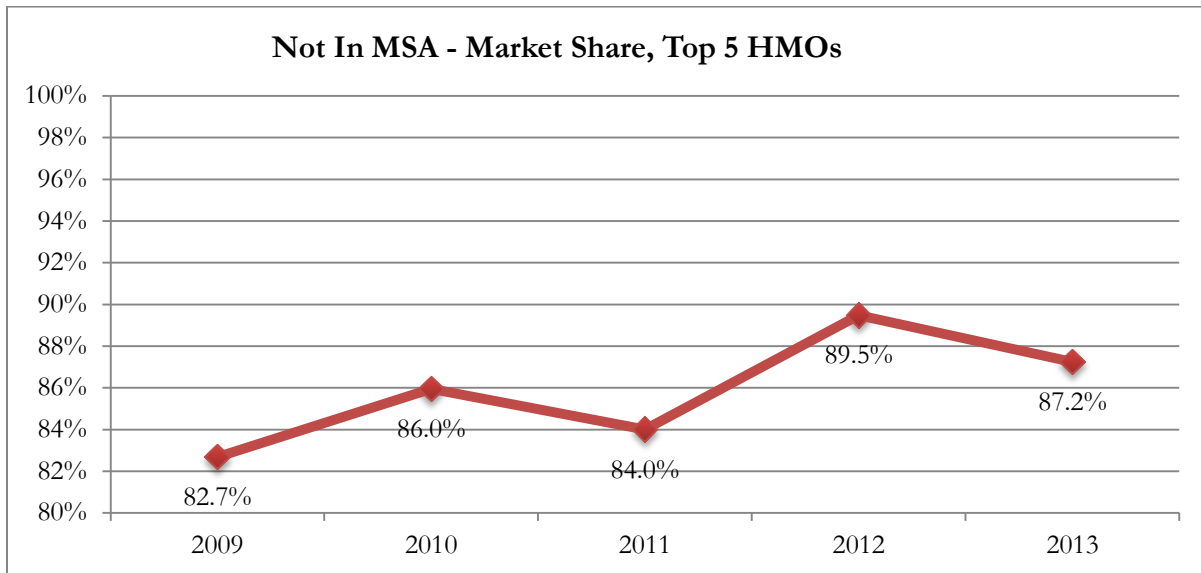
Springfield MSA Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Arcadian Health Plan, Inc.	0	0	317	0	317	0.9%
Cigna HealthCare of St. Louis, Inc.	49	0	0	0	49	0.1%
Coventry Health Care of KS, Inc	692	0	2	0	694	1.9%
Coventry Health Care of Missouri,	0	0	12,269	0	12,269	33.5%
Cox HealthPlans	453	443	0	0	896	2.4%
Good Health HMO, dba Blue Care	5	0	0	0	5	0.0%
HMO Missouri, Inc. d/b/a Anthem	114	5,286	0	0	5,400	14.7%
HealthCare USA of Missouri, LLC	0	0	0	2,304	2,304	6.3%
Home State Health Plan, Inc.	0	0	0	451	451	1.2%
Humana Health Plan Inc	0	0	5,130	0	5,130	14.0%
Missouri Care Inc.	0	0	0	1,398	1,398	3.8%
UnitedHealthcare of the Midwest	172	0	7,563	0	7,735	21.1%
Total	1,485	5,729	25,281	4,153	36,649	100.0%



Not in MSA
Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Arcadian Health Plan, Inc.	0	0	256	0	256	0.2%
Aetna Health Inc	4	5	0	0	9	0.0%
Cigna HealthCare of St. Louis, Inc.	15	0	0	0	15	0.0%
Coventry Health Care of KS, Inc	126	0	48	0	174	0.2%
Coventry Health Care of Missouri, Inc	62	20	7,717	0	7,799	7.1%
Cox HealthPlans	26	66	0	0	92	0.1%
Good Health HMO, dba Blue Care	1,463	0	0	0	1,463	1.3%
HMO Missouri, Inc. d/b/a Anthem Blue	728	6,391	0	0	7,119	6.5%
Harmony Health Plans of IL dba	0	0	3	0	3	0.0%
HealthCare USA of Missouri, LLC	0	0	0	42,713	42,713	38.7%
Home State Health Plan, Inc.	0	0	0	10,382	10,382	9.4%
Humana Health Plan Inc	3	0	5,729	0	5,732	5.2%
Missouri Care Inc.	0	0	0	29,338	29,338	26.6%
UnitedHealthcare of the Midwest, Inc.	724	0	4,477	0	5,201	4.7%
Total	3,151	6,482	18,230	82,433	110,296	100.0%



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DIFP

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