

# 2014

Missouri

# Health Maintenance Organization Report

Statistics Section  
July 2015



## DIFP

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## **Introduction**

This report provides the public with financial and operational data on health maintenance organizations (HMOs) operating in Missouri. The 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.

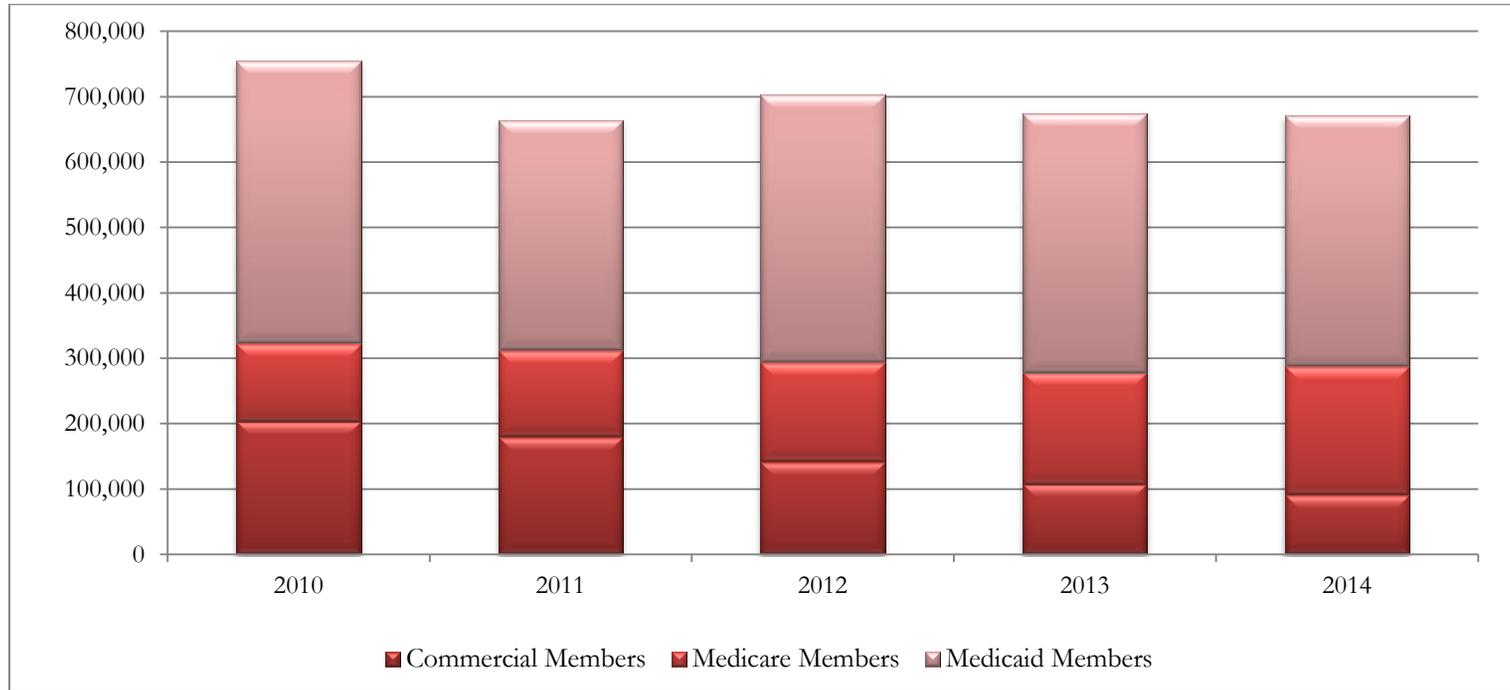
**Excluded are:**

- 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

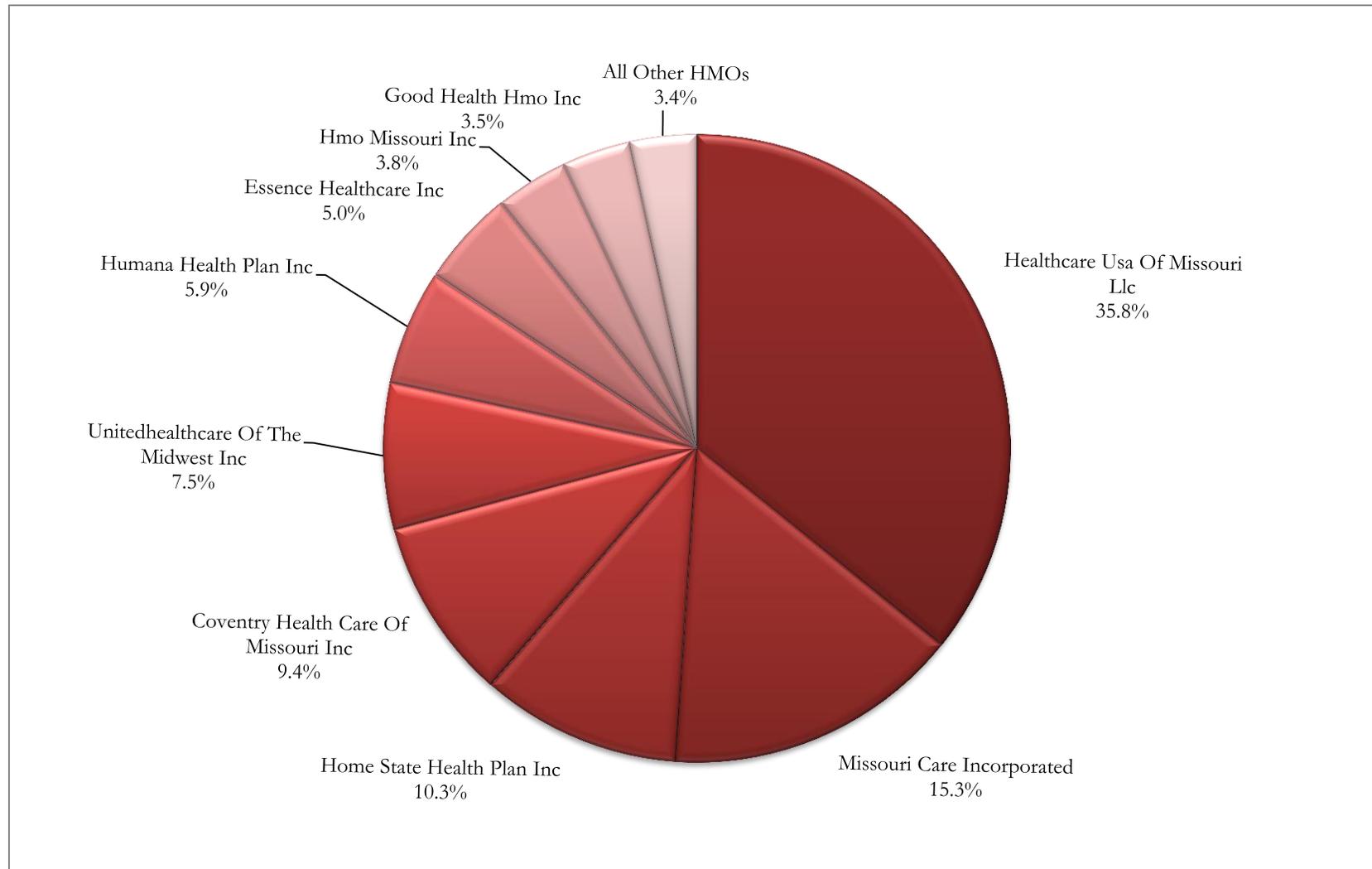


### Missouri Year End Member Totals 2010-2014

Market Segment	2010	2011	% Change	2012	% Change	2013	% Change	2014	% Change
Commercial Members	203,957	179,773	-11.9%	141,700	-21.2%	107,571	-24.1%	91,624	-14.8%
Medicare Members	119,294	132,333	10.9%	151,972	14.8%	170,888	12.4%	196,257	14.8%
Medicaid Members	432,123	351,552	-18.6%	409,384	16.5%	396,443	- 3.2%	382,363	- 3.6%
<b>Total Members</b>	<b>755,374</b>	<b>663,658</b>	<b>-12.1%</b>	<b>703,056</b>	<b>5.9%</b>	<b>674,902</b>	<b>- 4.0%</b>	<b>670,244</b>	<b>- 0.7%</b>

<b>Missouri Year End Member Totals</b>					
<b>Health Maintenance Organization</b>	<b>2013</b>	<b>2014</b>	<b>% Change in Enrollment</b>	<b>Market Share, 2013</b>	<b>Market Share, 2014</b>
Aetna Health	2,073	1,672	-19.3%	0.3%	0.2%
Arcadian Health Plan	605	0	-100.0%	0.1%	0.0%
Cigna Healthcare Of St Louis	445	485	9.0%	0.1%	0.1%
Coventry Health Care Of Kansas	9,832	13,156	33.8%	1.5%	2.0%
Coventry Health Care Of Missouri	58,244	63,074	8.3%	8.6%	9.4%
Cox Health Systems HMO	1,017	449	-55.9%	0.2%	0.1%
Essence Healthcare	30,300	33,305	9.9%	4.5%	5.0%
Good Health HMO	40,768	23,724	-41.8%	6.0%	3.5%
Harmony Health Plan Of Illinois	3,507	2,496	-28.8%	0.5%	0.4%
Healthcare USA Of Missouri LLC	242,763	239,846	- 1.2%	36.0%	35.8%
Healthlink HMO	11	0	-100.0%	0.0%	0.0%
HMO Missouri	32,986	25,233	-23.5%	4.9%	3.8%
Home State Health Plan	58,064	69,137	19.1%	8.6%	10.3%
Humana Health Plan	34,238	39,706	16.0%	5.1%	5.9%
Missouri Care	104,059	102,647	- 1.4%	15.4%	15.3%
UnitedHealthcare of the Midwest	55,990	50,488	- 9.8%	8.3%	7.5%
Windsor Health Plan	.	4,826	.	.	0.7%
<b>Total</b>	<b>674,902</b>	<b>670,244</b>	<b>- 0.7%</b>	<b>100.0%</b>	<b>100.0%</b>

**2014 Missouri Market Share, by Enrollment**  
**Includes Commercial, Medicare and Medicaid enrollment**



**Missouri Year End Commercial Enrollment**

<b>Health Maintenance Organization</b>	<b>2013</b>	<b>2014</b>	<b>% Change in Enrollment</b>	<b>Market Share, 2013</b>	<b>Market Share, 2014</b>
Aetna Health	2,070	1,668	-19.4%	1.9%	1.8%
Cigna Healthcare Of St Louis	445	485	9.0%	0.4%	0.5%
Coventry Health Care Of Kansas	916	841	- 8.2%	0.9%	0.9%
Coventry Health Care Of Missouri	7,498	2,733	-63.6%	7.0%	3.0%
Cox Health Systems HMO	1,017	449	-55.9%	0.9%	0.5%
Good Health HMO	40,768	23,724	-41.8%	37.9%	25.9%
Healthcare USA Of Missouri LLC	0	20,942	.	0.0%	22.9%
Healthlink HMO	11	0	-100.0%	0.0%	0.0%
HMO Missouri	32,986	25,034	-24.1%	30.7%	27.3%
Humana Health Plan	2,466	2,692	9.2%	2.3%	2.9%
Missouri Care	8,443	8,325	- 1.4%	7.8%	9.1%
UnitedHealthcare of the Midwest	10,951	4,731	-56.8%	10.2%	5.2%
<b>Total</b>	<b>107,571</b>	<b>91,624</b>	<b>-14.8%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Missouri Year End Medicare Enrollment</b>					
<b>Health Maintenance Organization</b>	<b>2013</b>	<b>2014</b>	<b>% Change in Enrollment</b>	<b>Market Share, 2013</b>	<b>Market Share, 2014</b>
Aetna Health	3	4	33.3%	0.0%	0.0%
Arcadian Health Plan	605	0	-100.0%	0.4%	0.0%
Coventry Health Care Of Kansas	8,916	12,315	38.1%	5.2%	6.3%
Coventry Health Care Of Missouri	50,746	60,341	18.9%	29.7%	30.7%
Essence Healthcare	30,300	33,305	9.9%	17.7%	17.0%
Harmony Health Plan Of Illinois	3,507	2,496	-28.8%	2.1%	1.3%
HMO Missouri	0	199	.	0.0%	0.1%
Humana Health Plan	31,772	37,014	16.5%	18.6%	18.9%
UnitedHealthcare of the Midwest	45,039	45,757	1.6%	26.4%	23.3%
Windsor Health Plan	.	4,826	.	.	2.5%
<b>Total</b>	<b>170,888</b>	<b>196,257</b>	<b>14.8%</b>	<b>100.0%</b>	<b>100.0%</b>

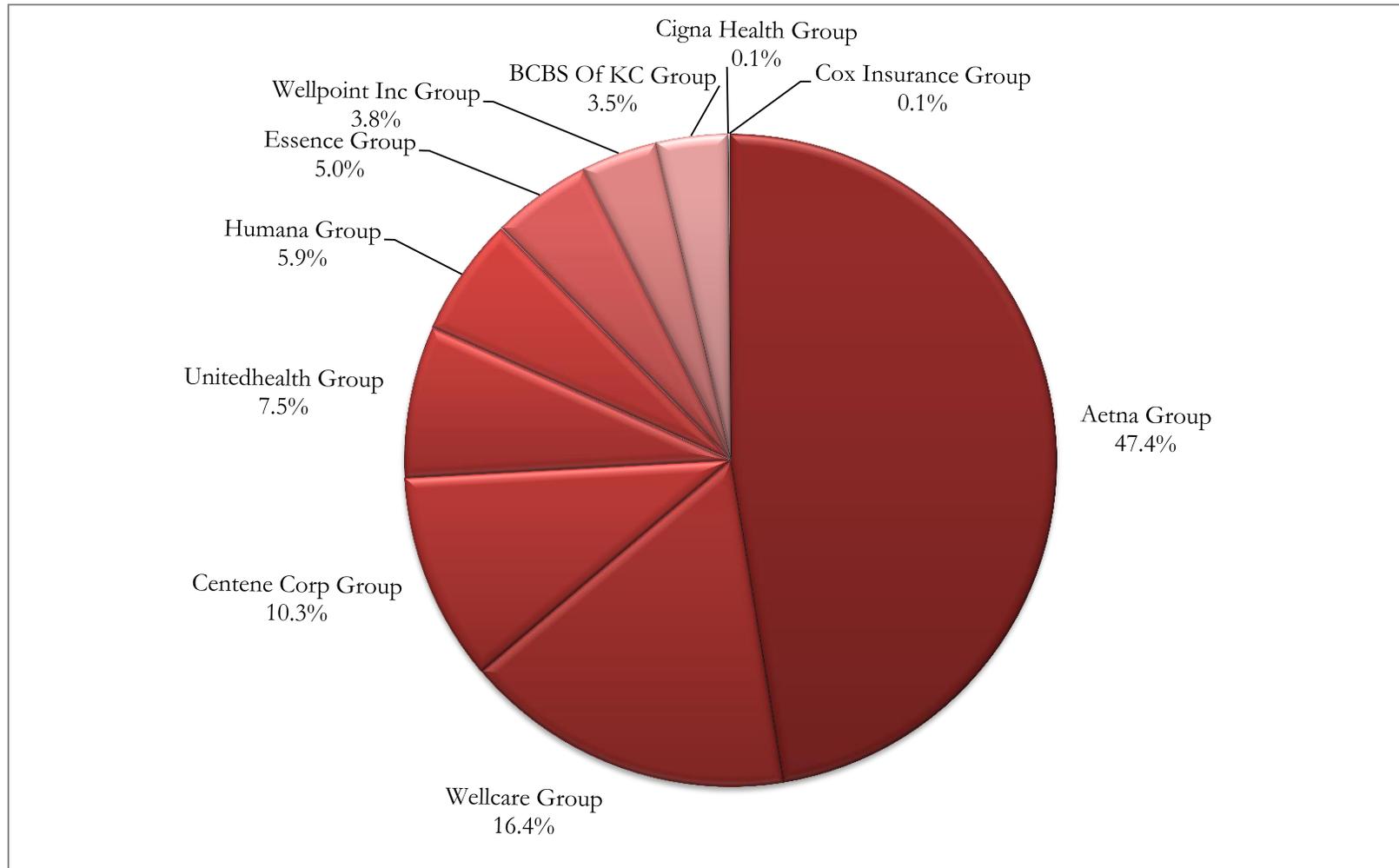
<b>Missouri Year End Medicaid Enrollment</b>					
<b>Health Maintenance Organization</b>	<b>2013</b>	<b>2014</b>	<b>% Change in Enrollment</b>	<b>Market Share, 2013</b>	<b>Market Share, 2014</b>
Healthcare USA Of Missouri LLC	242,763	218,904	- 9.8%	61.2%	57.3%
Home State Health Plan	58,064	69,137	19.1%	14.6%	18.1%
Missouri Care	95,616	94,322	- 1.4%	24.1%	24.7%
<b>Total</b>	<b>396,443</b>	<b>382,363</b>	<b>- 3.6%</b>	<b>100.0%</b>	<b>100.0%</b>

**. Missouri Total Enrollment by Holding Company**

<b>Health Maintenance Organization</b>	<b>2013</b>	<b>2014</b>	<b>% Change in Enrollment</b>	<b>Market Share, 2013</b>	<b>Market Share, 2014</b>
Aetna Group	312,912	317,748	1.5%	46.4%	47.4%
WellCare Group	107,566	109,969	2.2%	15.9%	16.4%
Centene Corp Group	58,064	69,137	19.1%	8.6%	10.3%
UnitedHealth Group	55,990	50,488	- 9.8%	8.3%	7.5%
Humana Group	34,843	39,706	14.0%	5.2%	5.9%
Essence Group	30,300	33,305	9.9%	4.5%	5.0%
Wellpoint Group	32,997	25,233	-23.5%	4.9%	3.8%
BCBS Of KC Group	40,768	23,724	-41.8%	6.0%	3.5%
Cigna Health Group	445	485	9.0%	0.1%	0.1%
Cox Ins Group	1,017	449	-55.9%	0.2%	0.1%
<b>Total</b>	<b>674,902</b>	<b>670,244</b>	<b>- 0.7%</b>	<b>100.0%</b>	<b>100.0%</b>

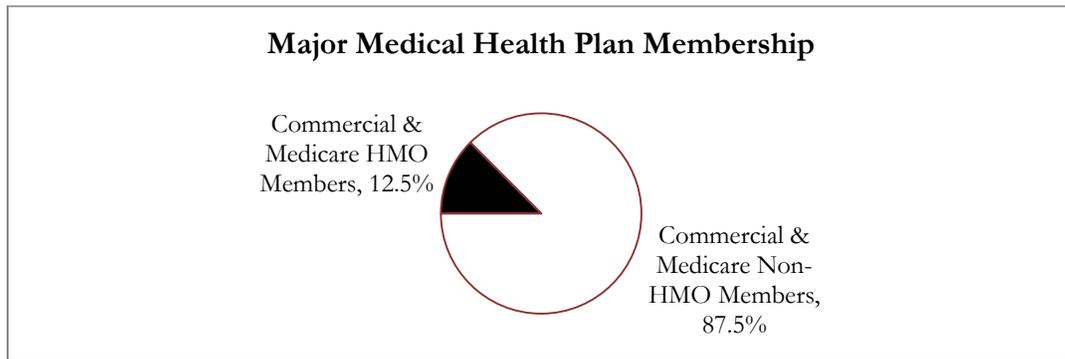
## 2014 Missouri Market Share, by Enrollment, by Holding Company

Includes Commercial, Medicare and Medicaid enrollment

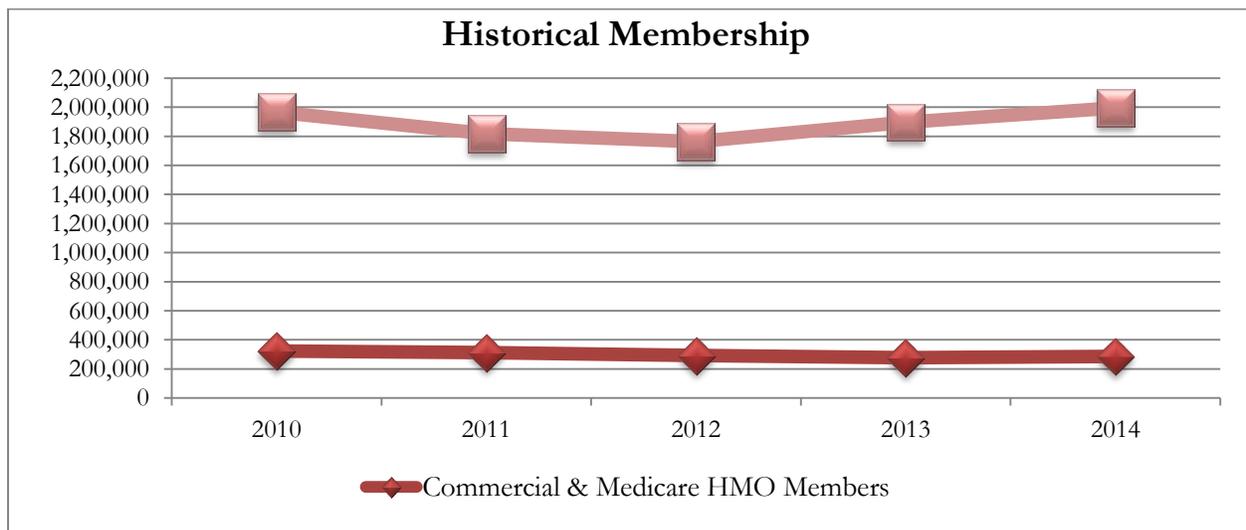


### Major Medical Health Plan & Historical Membership

Major Medical Health Plan Membership	Membership	Market Share
Commercial & Medicare HMO Members	285,662	12.5%
Commercial & Medicare Non-HMO Members	1,995,526	87.5%
<b>TOTALS</b>	<b>2,281,188</b>	<b>100.0%</b>



Historical Membership	2010	2011	2012	2013	2014
Commercial & Medicare HMO Members	322,825	311,228	291,805	276,491	285,662
Commercial & Medicare Non-HMO Members	1,965,902	1,818,199	1,762,892	1,897,359	1,995,526
<b>TOTALS</b>	<b>2,288,727</b>	<b>2,129,427</b>	<b>2,054,697</b>	<b>2,173,850</b>	<b>2,281,188</b>



## ***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, 2014**

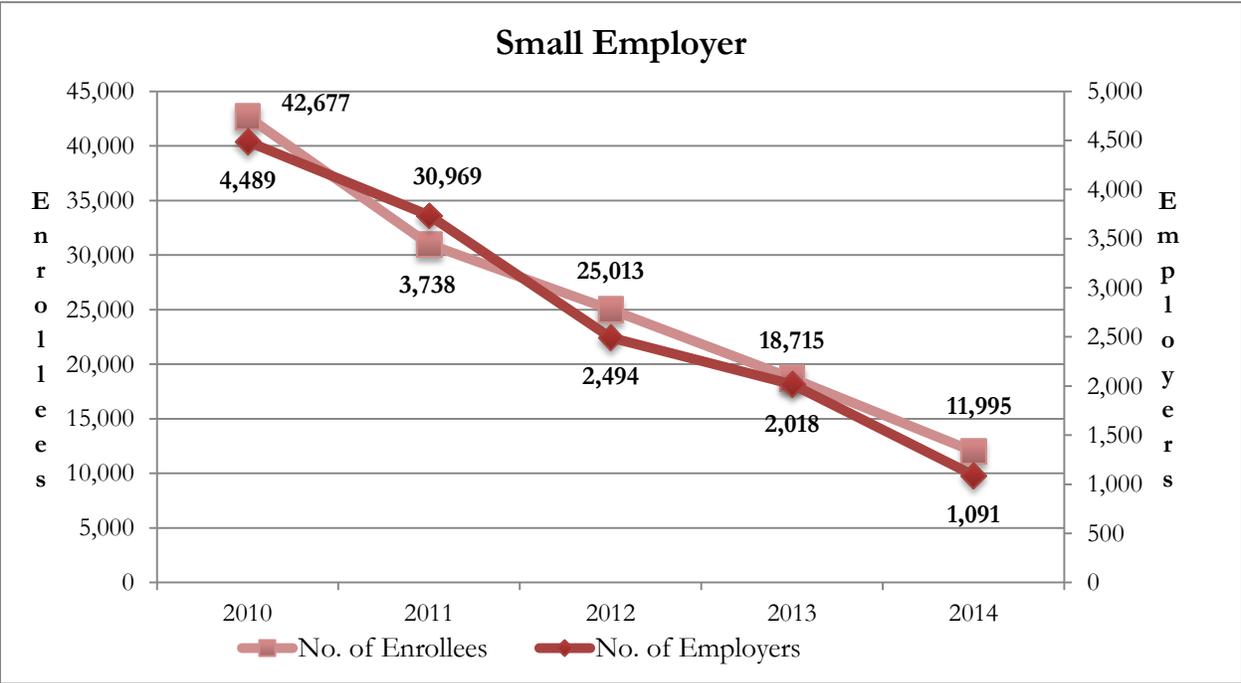
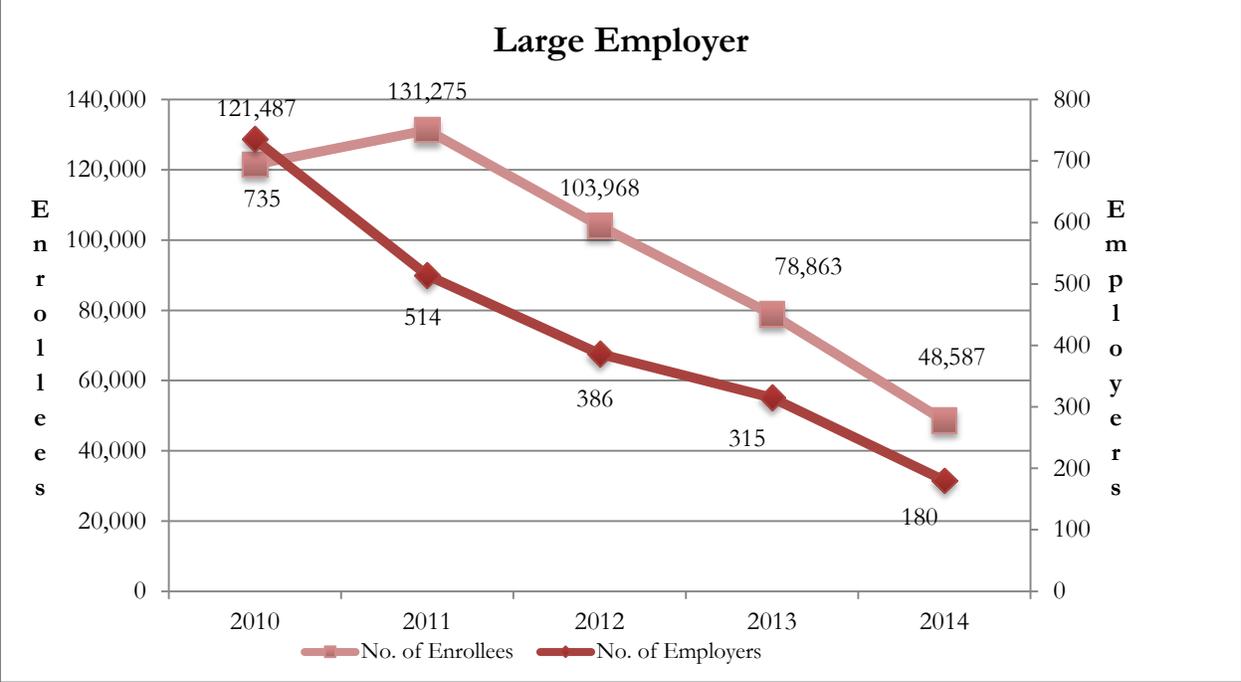
<b>Health Maintenance Organization</b>	<b>Number of Enrollees at Year End</b>	<b>Cumulative Member Months</b>	<b>Direct Premiums Written</b>	<b>Direct Premiums Earned</b>	<b>Direct Losses Paid</b>	<b>Direct Losses Incurred</b>	<b>Medical Loss Ratio</b>	<b>Premium PMPM</b>
Aetna Health	2	30	\$1,088	\$1,088	\$13	\$-13	- 1.2%	\$36
Cigna Healthcare Of St Louis	1	17	\$12,929	\$12,929	\$6,562	\$7,255	56.1%	\$761
Coventry Health Care Of MO	95	784	\$171,472	\$171,472	\$221,979	\$254,773	148.6%	\$219
Good Health HMO	3	51	\$21,631	\$21,631	\$15,388	\$9,131	42.2%	\$424
HMO Missouri	71	1,032	\$820,968	\$822,328	\$584,264	\$1,355,676	164.9%	\$797
UnitedHealthcare of the Midwest	2	24	\$32,494	\$32,494	\$321	\$394	1.2%	\$1,354
<b>All HMOs</b>	<b>174</b>	<b>1,938</b>	<b>\$1,060,582</b>	<b>\$1,061,942</b>	<b>\$828,527</b>	<b>\$1,627,216</b>	<b>153.2%</b>	<b>\$548</b>

**Large Employer Comprehensive Medical Expense Premium & Enrollment, 2014**

<b>Health Maintenance Organization</b>	<b>Number of Employers at Year End</b>	<b>Number of Enrollees at Year End</b>	<b>Direct Premiums Written</b>	<b>Direct Premiums Earned</b>	<b>Direct Losses Paid</b>	<b>Direct Losses Incurred</b>	<b>Medical Loss Ratio</b>	<b>Premium PMPM</b>
Aetna Health	33	1,658	\$8,953,523	\$8,951,497	\$7,780,647	\$7,705,432	86.1%	\$394
Cigna Healthcare Of St Louis	15	1,102	\$5,756,958	\$5,757,126	\$4,485,491	\$5,228,359	90.8%	\$447
Coventry Health Care Of KS	4	841	\$4,498,658	\$4,498,658	\$2,634,762	\$3,300,199	73.4%	\$442
Coventry Health Care Of MO	8	2,638	\$29,656,858	\$29,656,858	\$23,672,683	\$23,403,174	78.9%	\$457
Cox Health Systems HMO	11	330	\$1,809,658	\$1,809,658	\$2,647,174	\$2,408,239	133.1%	\$383
Good Health HMO	62	23,665	\$119,461,294	\$119,461,294	\$112,406,554	\$104,512,611	87.5%	\$396
HMO Missouri	41	13,162	\$83,552,195	\$83,552,195	\$67,454,747	\$68,818,632	82.4%	\$496
Humana Health Plan	4	462	\$2,613,548	\$2,613,548	\$2,454,251	\$2,576,710	98.6%	\$470
UnitedHealthcare of the Midwest	2	4,729	\$32,621,005	\$32,621,005	\$31,421,592	\$30,127,836	92.4%	\$549
<b>All HMOs</b>	<b>180</b>	<b>48,587</b>	<b>\$288,923,697</b>	<b>\$288,921,839</b>	<b>\$254,957,901</b>	<b>\$248,081,192</b>	<b>85.9%</b>	<b>\$444</b>

**Small Employer Comprehensive Medical Expense Premium & Enrollment, 2014**

<b>Health Maintenance Organization</b>	<b>Number of Employers at Year End</b>	<b>Number of Enrollees at Year End</b>	<b>Direct Premiums Written</b>	<b>Direct Premiums Earned</b>	<b>Direct Losses Paid</b>	<b>Direct Losses Incurred</b>	<b>Medical Loss Ratio</b>	<b>Premium PMPM</b>
Aetna Health	2	8	\$50,515	\$46,827	\$45,406	\$29,257	62.5%	\$378
Cigna Healthcare Of St Louis	0	0	\$0	\$0	\$739	\$521	.	.
Coventry Health Care Of Kansas	1	0	\$68,346	\$68,346	\$312,396	\$323,662	473.6%	\$229
Coventry Health Care Of MO	0	0	\$4,678	\$4,678	\$12,745	\$69,442	1484%	\$668
Cox Health Systems HMO	13	119	\$848,639	\$848,639	\$457,603	\$411,659	48.5%	\$498
Good Health HMO	11	56	\$13,585,607	\$13,585,607	\$13,464,191	\$12,983,402	95.6%	\$747
HMO Missouri	1,063	11,801	\$56,642,904	\$56,635,463	\$36,657,815	\$34,596,756	61.1%	\$354
Humana Health Plan	1	11	\$144,103	\$144,103	\$94,706	\$92,964	64.5%	\$646
<b>All HMOs</b>	<b>1,091</b>	<b>11,995</b>	<b>\$71,344,792</b>	<b>\$71,333,663</b>	<b>\$51,045,601</b>	<b>\$48,507,663</b>	<b>68.0%</b>	<b>\$395</b>



### *HMO Financial Information*

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

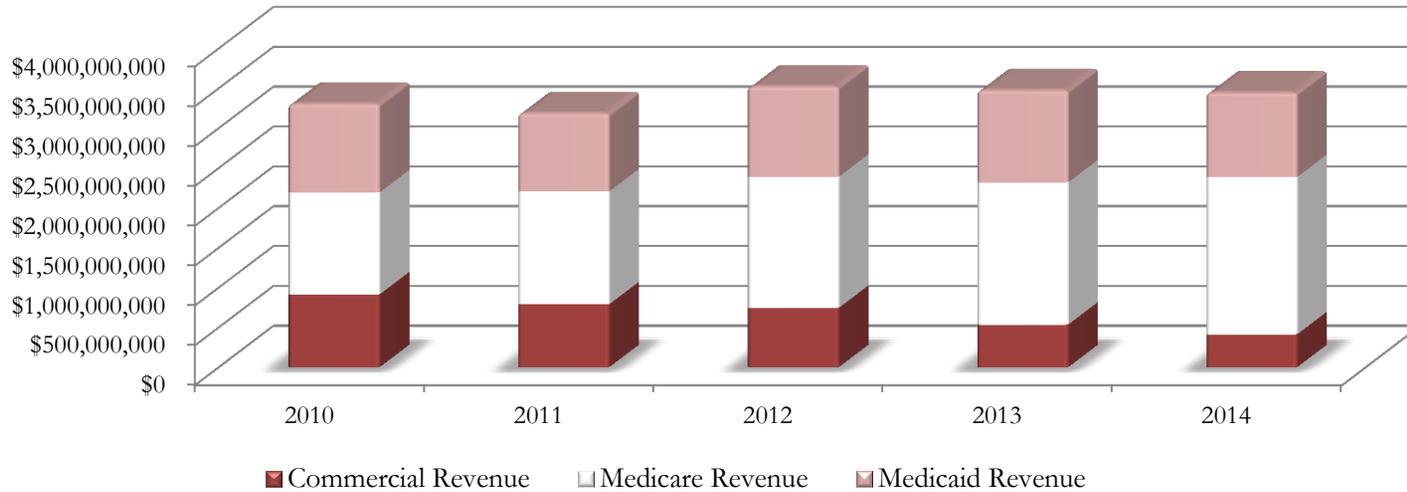
The first portion of the section pertains to the HMOs' Missouri market activities including:

- 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 Revenue

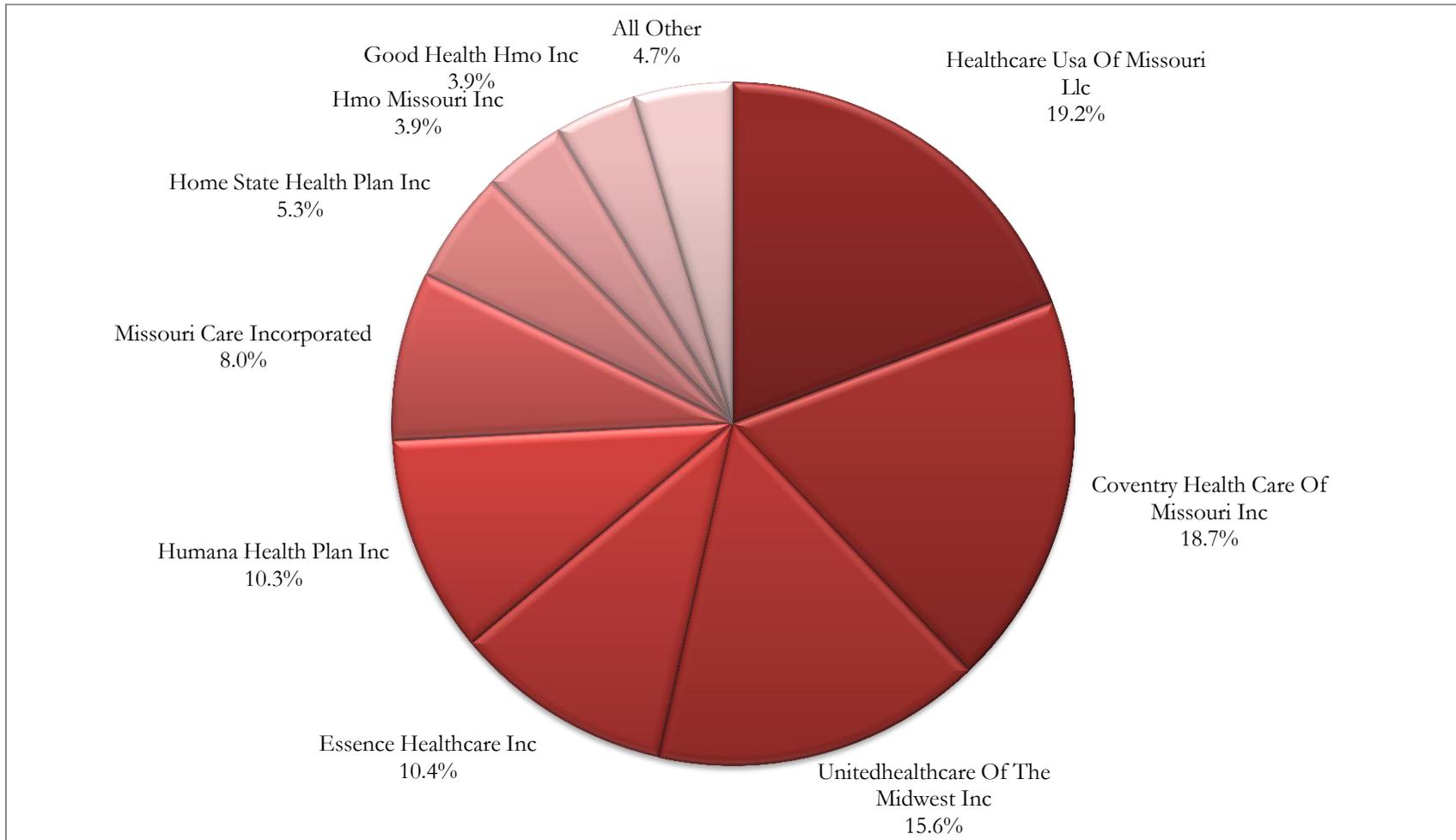


### Missouri Premium Related Revenue Totals

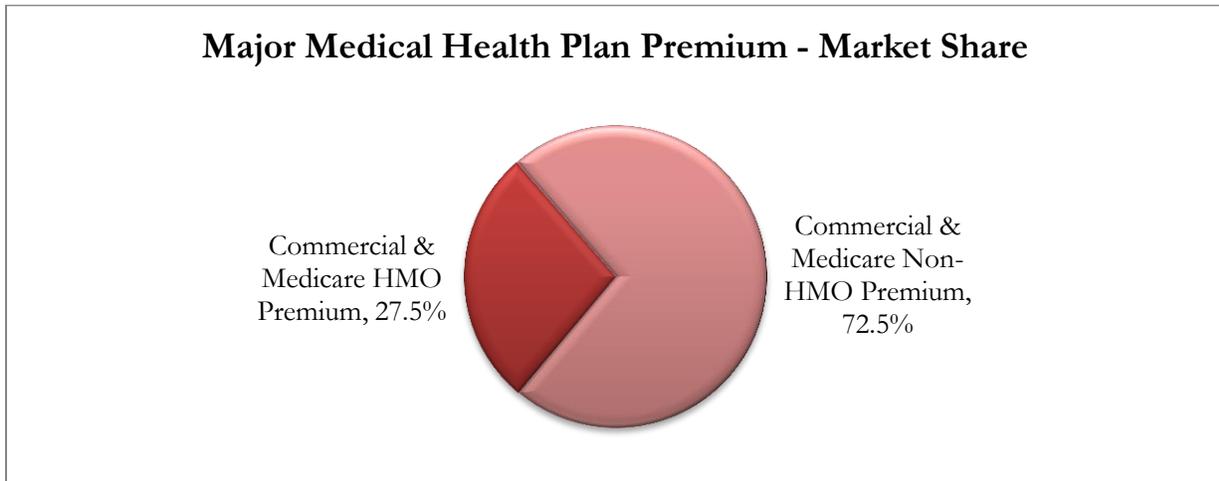
Market	2010	2011	% Change (2010-2011)	2012	% Change (2011-2012)	2013	% Change (2012-2013)	2014	% Change (2013-2014)
Commercial	\$912,216,274	\$788,131,530	-13.6%	\$743,506,694	- 5.7%	\$534,047,880	-28.2%	\$411,486,003	-22.9%
Medicare	\$1,278,816,297	\$1,415,995,089	10.7%	\$1,645,082,080	16.2%	\$1,785,103,420	8.5%	\$1,973,227,529	10.5%
Medicaid	\$1,114,549,892	\$982,422,740	-11.9%	\$1,133,504,581	15.4%	\$1,156,517,995	2.0%	\$1,061,630,243	- 8.2%
<b>Total</b>	<b>\$3,305,582,463</b>	<b>\$3,186,549,359</b>	<b>- 3.6%</b>	<b>\$3,522,093,355</b>	<b>10.5%</b>	<b>\$3,475,669,295</b>	<b>- 1.3%</b>	<b>\$3,446,343,775</b>	<b>- 0.8%</b>

<b>Missouri Premium</b>						
<b>Health Maintenance Organization</b>	<b>Market Share</b>	<b>Commercial Premiums</b>	<b>Medicare Premiums</b>	<b>Medicaid Premiums</b>	<b>Total Premiums</b>	<b>% Change Total Premiums</b>
Healthcare USA Of Missouri LLC	19.2%	\$47,686,433	\$0	\$614,662,566	\$662,348,999	- 2.4%
Coventry Health Care Of Missouri	18.7%	\$29,833,008	\$612,990,526	\$0	\$642,823,534	11.5%
UnitedHealthcare of the Midwest	15.6%	\$32,699,317	\$505,474,000	\$0	\$538,173,317	0.1%
Essence Healthcare	10.4%	\$0	\$359,035,105	\$0	\$359,035,105	4.5%
Humana Health Plan	10.3%	\$3,183,845	\$351,338,928	\$0	\$354,522,773	20.4%
Missouri Care	8.0%	\$12,014,428	\$0	\$263,210,664	\$275,225,092	- 9.9%
Home State Health Plan	5.3%	\$0	\$0	\$183,736,356	\$183,736,356	- 2.5%
HMO Missouri	3.9%	\$134,358,299	\$1,274,957	\$0	\$135,633,256	-19.8%
Good Health HMO	3.9%	\$133,068,531	\$0	\$0	\$133,068,531	-40.0%
Coventry Health Care Of Kansas	3.3%	\$4,567,004	\$108,871,095	\$0	\$113,438,099	10.3%
Harmony Health Plan Of Illinois	0.8%	\$0	\$28,787,249	\$20,657	\$28,807,906	-21.3%
Aetna Health	0.3%	\$8,982,322	\$6,318	\$0	\$8,988,640	- 5.4%
Windsor Health Plan	0.2%	\$0	\$5,443,867	\$0	\$5,443,867	.
Cox Health Systems HMO	0.1%	\$2,658,297	\$0	\$0	\$2,658,297	-44.4%
Cigna Healthcare Of St Louis	0.1%	\$2,434,583	\$0	\$0	\$2,434,583	- 2.1%
<b>All HMOs with Missouri Premium in CY</b>	<b>100.0%</b>	<b>\$411,486,003</b>	<b>\$1,973,227,529</b>	<b>\$1,061,630,243</b>	<b>\$3,446,343,775</b>	<b>- 0.8%</b>

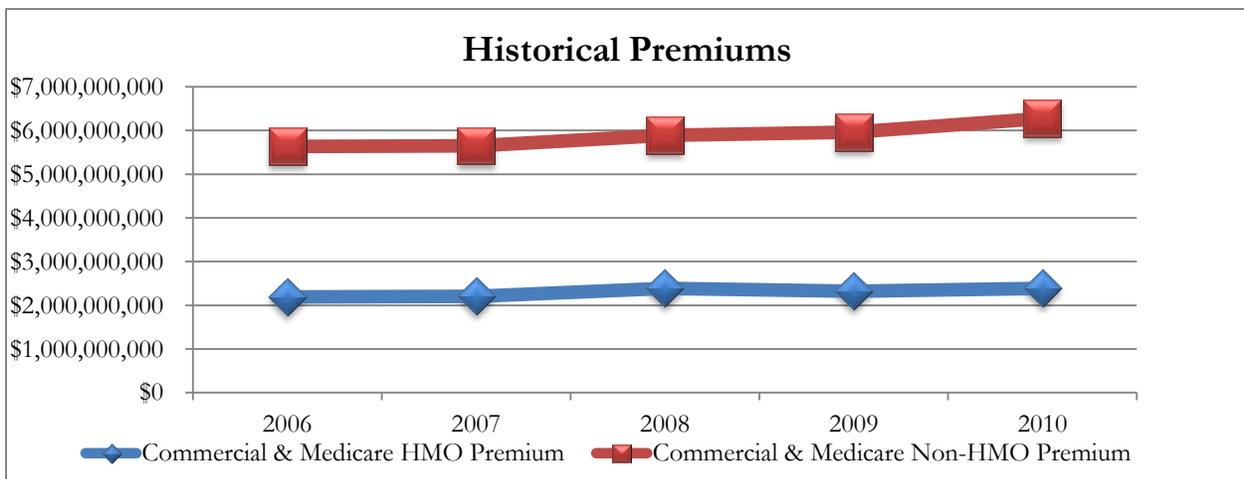
Market Share Based on Premium, 2014



Missouri Premium by Market Segment		
Market Segment	Premiums, 2014	Market Share
Commercial & Medicare HMO Premium	\$2,384,241,584	27.5%
Commercial & Medicare Non-HMO Premium	\$6,277,545,905	72.5%
<b>TOTALS</b>	<b>\$8,661,787,489</b>	<b>100.0%</b>

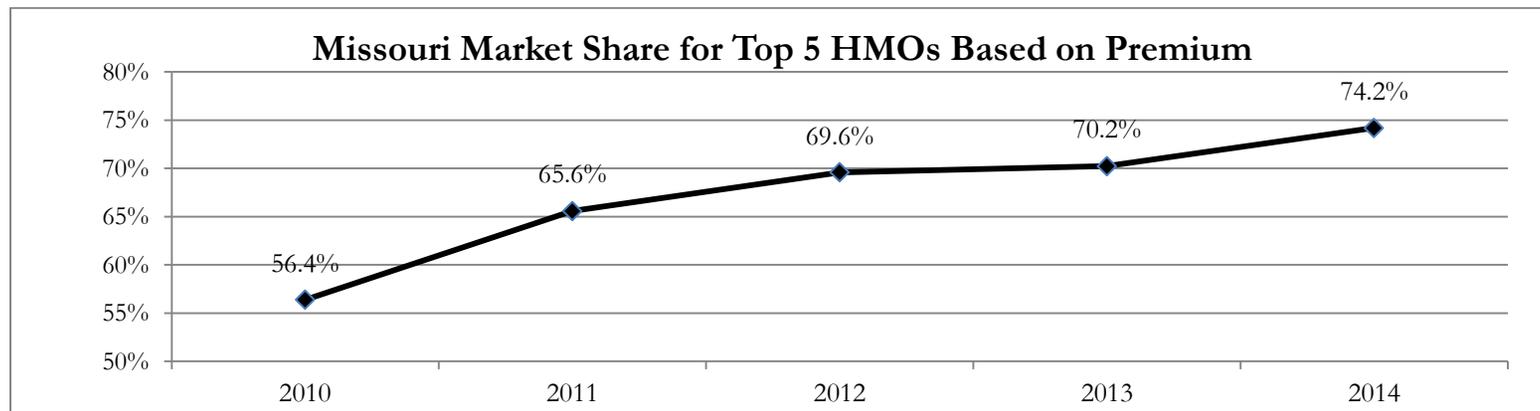


Missouri Premium by Market Segment					
Market Segment	2010	2011	2012	2013	2014
Commercial & Medicare HMO	\$2,190,929,146	\$2,203,946,469	\$2,388,187,095	\$2,318,828,822	\$2,384,241,584
Commercial & Medicare Non-HMO	\$5,637,177,891	\$5,648,211,466	\$5,892,818,387	\$5,959,455,174	\$6,277,545,905
<b>TOTAL</b>	<b>\$7,828,107,037</b>	<b>\$7,852,157,935</b>	<b>\$8,281,005,482</b>	<b>\$8,278,283,996</b>	<b>\$8,661,787,489</b>



## Top 5 HMOs by Market Share by Year

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	.	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	2014	19.2%	Healthcare USA Of Missouri LLC
.	15.8%	UnitedHealthcare of the Midwest	.	18.7%	Coventry Health Care Of Missouri
.	14.9%	Coventry Health Care Of Missouri	.	15.6%	UnitedHealthcare of the Midwest
.	9.7%	Good Health HMO	.	10.4%	Essence Healthcare
.	9.1%	Essence Healthcare	.	10.3%	Humana Health Plan
2012	19.0%	Healthcare USA Of Missouri LLC			
.	15.4%	Coventry Health Care Of Missouri			
.	14.6%	UnitedHealthcare of the Midwest			
.	11.1%	Good Health HMO			
.	9.5%	Essence Healthcare			



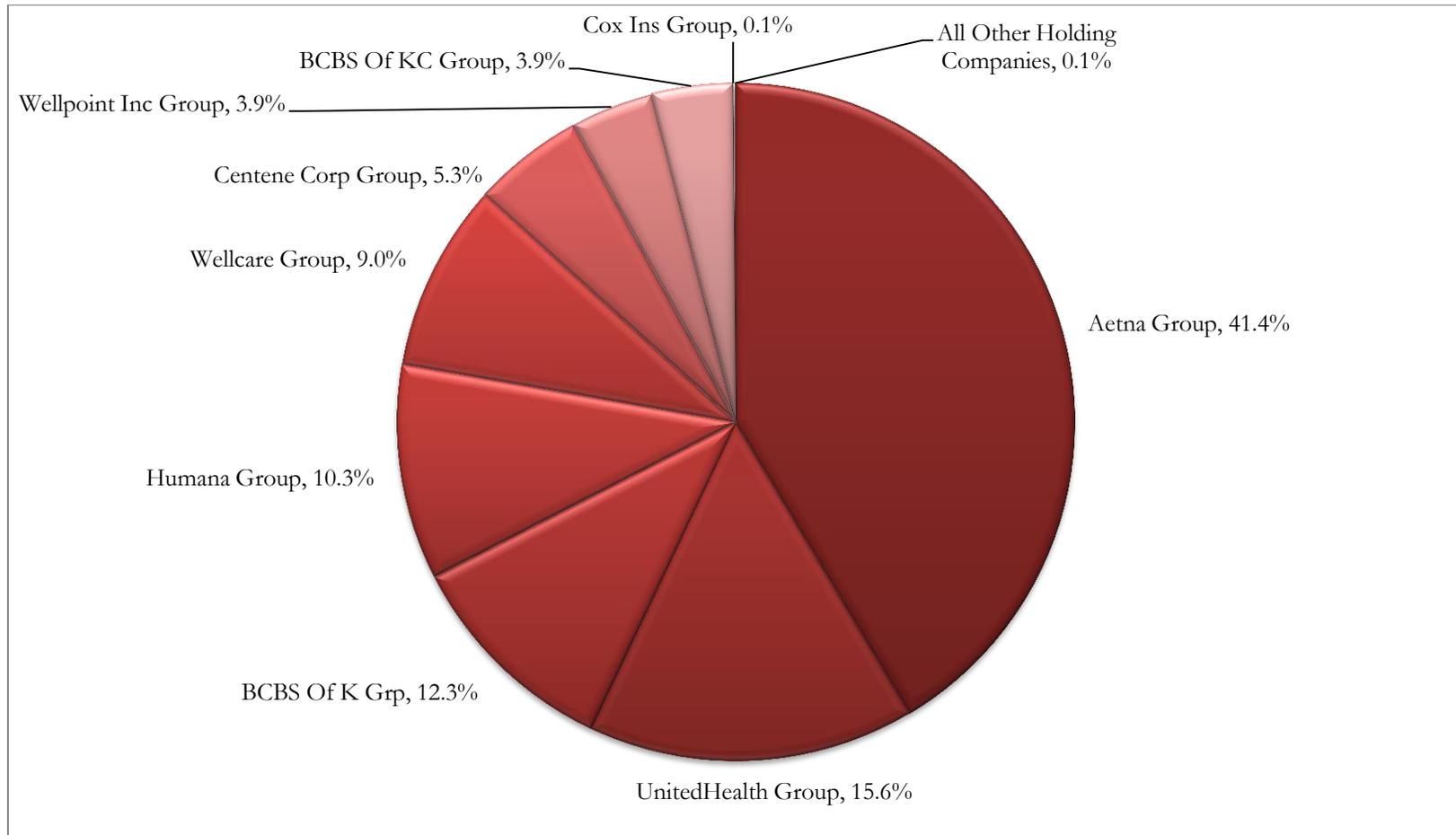
## Missouri HMO Premium Data by Holding Company

In descending order of 2014 Missouri Market Share

Missouri HMO Premium by Holding Company						
Holding Company	Market Share	Commercial Premium	Medicare Revenue	Medicaid Revenue	Total Premium Related Revenues	% Change in Premium Related Revenues,(2013-2014)
Aetna Group	41.4%	\$91,068,767	\$721,867,939	\$614,662,566	\$1,427,599,272	-58.9%
UnitedHealth Group	15.6%	\$32,699,317	\$505,474,000	\$0	\$538,173,317	0.1%
Essence Group	10.4%	\$0	\$359,035,105	\$0	\$359,035,105	4.5%
Humana Group	10.3%	\$3,183,781	\$351,344,412	\$0	\$354,528,193	18.6%
WellCare Group	9.0%	\$12,014,428	\$34,231,116	\$263,231,321	\$309,476,865	- 9.5%
Centene Corp Group	5.3%	\$0	\$0	\$183,736,356	\$183,736,356	- 2.5%
Wellpoint Group	3.9%	\$134,358,299	\$1,274,957	\$0	\$135,633,256	-19.8%
BCBS Of KC Group	3.9%	\$133,068,531	\$0	\$0	\$133,068,531	-40.0%
Cox Ins Group	0.1%	\$2,658,297	\$0	\$0	\$2,658,297	-44.4%
Cigna Health Group	0.1%	\$2,434,583	\$0	\$0	\$2,434,583	- 2.1%
<b>Total</b>	<b>100.0%</b>	<b>\$411,486,003</b>	<b>\$1,973,227,529</b>	<b>\$1,061,630,243</b>	<b>\$3,446,343,775</b>	<b>- 0.8%</b>

## Missouri HMO Premium Based Market Shares

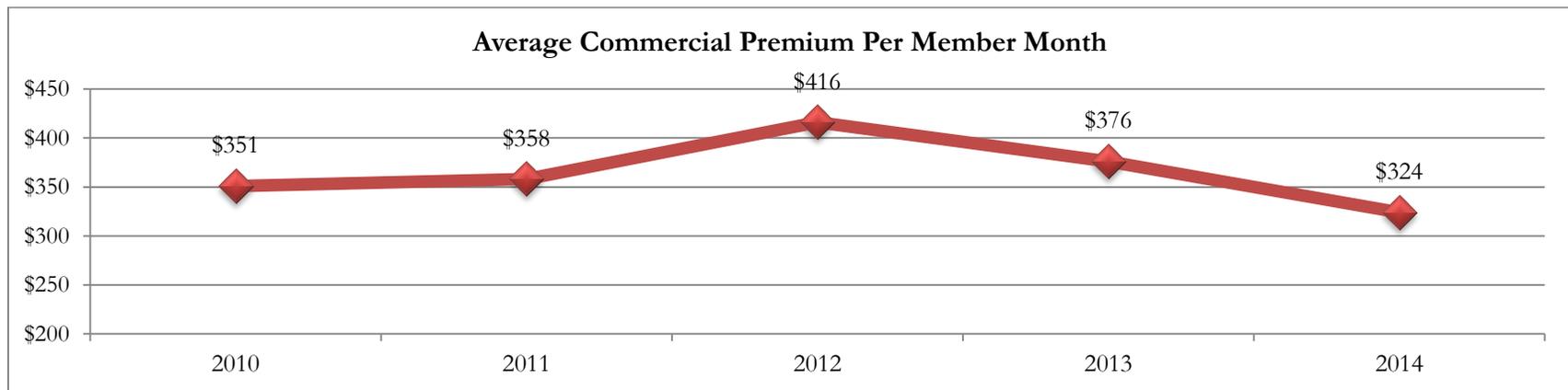
By Holding Company



**Missouri Commercial Premiums Per Member Per Month**

<b>Health Maintenance Organization</b>	<b>Commercial Premiums Per Member Per Month (PMPM)</b>			<b>Commercial Premiums Earned</b>		<b>Commercial Cumulative Member Months</b>	
	<b>2013</b>	<b>2014</b>	<b>% Change</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>
HMO Missouri	\$396	\$408	3.0%	\$169,061,021	\$134,358,299	427,261	329,587
Good Health HMO	\$392	\$416	6.3%	\$221,800,856	\$133,068,531	566,036	319,607
Healthcare USA Of Missouri LLC	.	\$158	.	\$0	\$47,686,433	0	301,713
UnitedHealthcare of the Midwest	\$464	\$550	18.6%	\$61,491,821	\$32,699,317	132,616	59,453
Coventry Health Care Of Missouri	\$446	\$454	1.8%	\$41,086,388	\$29,833,008	92,147	65,733
Missouri Care	\$134	\$104	-22.4%	\$16,020,459	\$12,014,428	119,587	115,597
Aetna Health	\$385	\$393	2.1%	\$9,491,017	\$8,982,322	24,680	22,866
Coventry Health Care Of Kansas	\$414	\$436	5.2%	\$4,639,346	\$4,567,004	11,208	10,485
Humana Health Plan	\$112	\$101	-10.5%	\$3,164,379	\$3,183,845	28,147	31,657
Cox Health Systems HMO	\$380	\$413	8.9%	\$4,781,109	\$2,658,297	12,590	6,429
Cigna Healthcare Of St Louis	\$465	\$429	- 7.7%	\$2,487,888	\$2,434,583	5,353	5,673
<b>Total</b>	<b>\$376</b>	<b>\$324</b>	<b>-13.8%</b>	<b>\$534,047,880</b>	<b>\$411,486,003</b>	<b>1,419,757</b>	<b>1,268,800</b>

<b>Missouri Commercial Premiums Per Member Per Month, 2010-2014</b>						
<b>Health Maintenance Organization</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>% Change, 2010-2014</b>
Missouri Care	.	\$128	\$141	\$134	\$104	.
Aetna Health	\$381	\$393	\$389	\$385	\$393	3.2%
Good Health HMO	\$380	\$403	\$537	\$392	\$416	9.6%
Healthcare USA Of Missouri LLC	.	.	.	.	\$158	.
HMO Missouri	\$320	\$348	\$351	\$396	\$408	27.5%
Coventry Health Care Of Kansas	\$329	\$366	\$394	\$414	\$436	32.5%
Cox Health Systems HMO	\$310	\$313	\$361	\$380	\$413	33.2%
Cigna Healthcare Of St Louis	\$308	\$384	\$416	\$465	\$429	39.3%
Humana Health Plan	\$408	\$401	\$137	\$112	\$101	-75.3%
Coventry Health Care Of Missouri	\$351	\$401	\$415	\$446	\$454	29.4%
UnitedHealthcare of the Midwest	\$355	\$383	\$425	\$464	\$550	55.1%
<b>Total</b>	<b>\$351</b>	<b>\$358</b>	<b>\$416</b>	<b>\$376</b>	<b>\$324</b>	<b>- 7.7%</b>



*Missouri HMO Cost Comparisons*

<b>Cost of Services - Commercial</b>									
<b>Services</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2010-2011</b>	<b>2012</b>	<b>% Change, 2011-2012</b>	<b>2013</b>	<b>% Change, 2012-2013</b>	<b>2014</b>	<b>% Change, 2013-2014</b>
Hospital Costs	\$318,571,799	\$260,226,367	-18.3%	\$222,217,926	-14.6%	\$193,651,276	-12.9%	\$126,005,411	-34.9%
Physician Costs	\$196,688,242	\$148,956,971	-24.3%	\$125,555,247	-15.7%	\$102,714,745	-18.2%	\$65,144,116	-36.6%
Prescription Drugs	\$154,128,050	\$145,083,918	- 5.9%	\$123,899,810	-14.6%	\$90,148,680	-27.2%	\$67,443,948	-25.2%
Diagnostic, X-Ray, Lab	\$69,425,805	\$57,934,726	-16.6%	\$50,450,415	-12.9%	\$40,960,358	-18.8%	\$25,654,659	-37.4%

<b>Per Member Per Month Cost of Services - Commercial</b>									
<b>Services</b>	<b>2010</b>	<b>2011</b>	<b>% Change, 2010-2011</b>	<b>2012</b>	<b>% Change, 2011-2012</b>	<b>2013</b>	<b>% Change, 2012- 2013</b>	<b>2014</b>	<b>% Change, 2013-2014</b>
Hospital Costs	\$121	\$134	11.2%	\$149	11.3%	\$152	1.7%	\$151	- 0.6%
Physician Costs	\$75	\$77	3.1%	\$84	9.9%	\$81	- 4.6%	\$78	- 3.1%
Prescription Drugs	\$58	\$75	28.1%	\$83	11.3%	\$71	-15.1%	\$81	14.3%
Diagnostic, X-Ray, Lab	\$26	\$30	13.6%	\$34	13.5%	\$32	- 5.3%	\$31	- 4.3%

## Missouri Medicare Costs

<b>Cost of Services - Medicare</b>									
<b>Services</b>	<b>2010</b>	<b>2011</b>	<b>%</b>	<b>2012</b>	<b>%</b>	<b>2013</b>	<b>%</b>	<b>2014</b>	<b>%</b>
			<b>Change, 2010-2011</b>		<b>Change, 2011-2012</b>		<b>Change, 2012-2013</b>		<b>Change, 2013-2014</b>
Hospital Costs	\$414,123,875	\$521,716,251	26.0%	\$595,528,326	14.1%	\$715,332,060	20.1%	\$832,581,089	16.4%
Physician Costs	\$272,223,166	\$291,877,716	7.2%	\$304,878,375	4.5%	\$337,357,544	10.7%	\$328,015,732	- 2.8%
Prescription Drugs	\$132,864,824	\$147,259,017	10.8%	\$296,251,477	101.2%	\$326,661,442	10.3%	\$205,581,086	-37.1%
Diagnostic, X-Ray, Lab	\$21,832,288	\$27,793,426	27.3%	\$25,465,306	- 8.4%	\$29,675,723	16.5%	\$32,567,000	9.7%

<b>Per Member Per Month Cost of Services - Medicare</b>									
<b>Services</b>	<b>2010</b>	<b>2011</b>	<b>%</b>	<b>2012</b>	<b>%</b>	<b>2013</b>	<b>%</b>	<b>2014</b>	<b>%</b>
			<b>Change, 2010-2011</b>		<b>Change, 2011-2012</b>		<b>Change, 2012-2013</b>		<b>Change, 2013-2014</b>
Hospital Costs	\$310	\$312	0.4%	\$333	6.7%	\$355	6.7%	\$367	3.4%
Physician Costs	\$204	\$174	-14.6%	\$170	- 2.3%	\$167	- 1.7%	\$145	-13.6%
Prescription Drugs	\$100	\$88	-11.7%	\$165	88.1%	\$162	- 2.0%	\$91	-44.1%
Diagnostic, X-Ray, Lab	\$16	\$17	1.4%	\$14	-14.3%	\$15	3.5%	\$14	- 2.5%

## Missouri Medicaid Costs

Cost of Services - Medicaid									
Services	2010	2011	% Change, 2010-2011	2012	% Change, 2011-2012	2013	% Change, 2012-2013	2014	% Change, 2013-2014
Hospital Costs	\$621,680,189	\$478,577,428	-23.0%	\$521,170,249	8.9%	\$507,677,712	- 2.6%	\$496,765,380	- 2.1%
Physician Costs	\$176,552,100	\$142,761,338	-19.1%	\$292,297,656	104.7%	\$292,297,101	- 0.0%	\$275,783,580	- 5.6%
Prescription Drugs	\$17,844,955	\$17,478,549	- 2.1%	\$10,205,440	-41.6%	\$0	-100.0%	\$0	.
<b>Diagnostic, X-Ray, Laboratory</b>	<b>\$57,386,253</b>	<b>\$22,779,887</b>	<b>-60.3%</b>	<b>\$43,685,763</b>	<b>91.8%</b>	<b>\$47,829,592</b>	<b>9.5%</b>	<b>\$21,347,263</b>	<b>-55.4%</b>

Per Member Per Month Cost of Services - Medicaid									
Services	2010	2011	% Change, 2010-2011	2012	% Change, 2011-2012	2013	% Change, 2012-2013	2014	% Change, 2013-2014
Hospital Costs	\$122	\$110	- 9.4%	\$104	- 5.4%	\$102	- 2.4%	\$105	2.6%
Physician Costs	\$35	\$33	- 4.9%	\$59	77.9%	\$59	0.2%	\$58	- 1.0%
Prescription Drugs	\$3	\$4	15.2%	\$2	-49.3%	\$0	-100.0%	\$0	.
<b>Diagnostic, X-Ray, Laboratory</b>	<b>\$11</b>	<b>\$5</b>	<b>-53.3%</b>	<b>\$9</b>	<b>66.7%</b>	<b>\$10</b>	<b>9.7%</b>	<b>\$4</b>	<b>-53.2%</b>

## *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	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro-practic	Hair Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Aetna Health	\$1,346,767	\$1,015,583	\$2,080,368	\$102,591	\$620,357	\$656,549	\$20,192	\$0	\$58,407	\$13,566	\$1,079,376	\$1,659,065	\$8,655,112	.	.
Cigna Healthcare Of St Louis	\$409,917	\$365,029	\$470,714	\$77,407	\$254,391	\$129,358	\$0	\$0	\$0	\$300	\$136,987	\$124,274	\$1,968,376	\$0	\$1,961,307
Coventry Health Care Of Kansas	\$865,619	\$1,063,351	\$1,834	\$125,581	\$550,062	\$320,223	\$6,061	\$38,017	\$48,313	\$25,261	\$14,311	\$8,676	\$3,067,310	\$78,844	\$2,988,466
Coventry Health Care Of Missouri	\$7,578,799	\$5,718,284	\$4,621,177	\$812,811	\$4,612,198	\$859,492	\$279,332	\$0	\$52,139	\$238,897	\$229,261	\$390,486	\$25,392,875	\$553,012	\$24,839,863
Cox Health Systems HMO	\$684,501	\$607,100	\$575,500	\$298,785	\$544,359	\$131,885	\$41,900	\$0	\$800	\$4,956	\$117,008	\$103,192	\$3,109,985	\$1,024	\$3,108,961
Good Health HMO	\$24,832,616	\$17,915,717	\$24,153,883	\$3,608,831	\$16,318,943	\$5,883,921	\$3,544,736	\$0	\$864,333	\$483,285	\$10,487,337	\$7,728,969	\$115,822,571	\$2,220,975	\$113,601,596
HMO Missouri	\$18,817,325	\$15,000,589	\$28,703,724	\$4,292,641	\$26,394,268	\$5,575,602	\$665,156	.	\$568,464	\$262,073	\$13,249,399	\$630,607	\$114,159,848	.	\$114,159,848
Humana Health Plan	\$1,003,100	\$1,087,750	.	.	.	.	.	.	.	.	.	\$762,870	\$2,853,721	.	.
UnitedHealthcare of the Midwest	\$5,483,223	\$7,372,173	\$6,836,748	\$1,206,147	\$5,324,746	\$1,280,936	\$0	\$0	\$170,867	\$1,055,506	\$340,980	\$77,607	\$29,148,933	\$439,251	\$28,709,682
<b>Total</b>	<b>\$61,021,868</b>	<b>\$50,145,577</b>	<b>\$67,443,948</b>	<b>\$10,524,793</b>	<b>\$54,619,323</b>	<b>\$14,837,966</b>	<b>\$4,557,377</b>	<b>\$38,017</b>	<b>\$1,763,321</b>	<b>\$2,083,844</b>	<b>\$25,654,659</b>	<b>\$11,485,746</b>	<b>\$304,178,730</b>	<b>\$3,293,106</b>	<b>\$289,369,723</b>

### Per Member Per Month Costs of Services - Commercial Business

Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiropractic	Hair Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Aetna Health	\$59.82	\$45.11	\$92.40	\$4.56	\$27.55	\$29.16	\$0.90	\$0.00	\$2.59	\$0.60	\$47.94	\$73.69	\$384.43	\$0.00	\$384.43
Cigna Healthcare Of St Louis	\$72.71	\$64.74	\$83.49	\$13.73	\$45.12	\$22.94	\$0.00	\$0.00	\$0.00	\$0.05	\$24.30	\$22.04	\$349.13	\$0.00	\$347.87
Coventry Health Care Of Kansas	\$82.95	\$101.90	\$0.18	\$12.03	\$52.71	\$30.69	\$0.58	\$3.64	\$4.63	\$2.42	\$1.37	\$0.83	\$293.94	\$7.56	\$286.39
Coventry Health Care Of Missouri	\$118.39	\$89.32	\$72.19	\$12.70	\$72.05	\$13.43	\$4.36	\$0.00	\$0.81	\$3.73	\$3.58	\$6.10	\$396.65	\$8.64	\$388.01
Cox Health Systems HMO	\$106.92	\$94.83	\$89.89	\$46.67	\$85.03	\$20.60	\$6.54	\$0.00	\$0.12	\$0.77	\$18.28	\$16.12	\$485.78	\$0.16	\$485.62
Good Health HMO	\$77.73	\$56.08	\$75.60	\$11.30	\$51.08	\$18.42	\$11.09	\$0.00	\$2.71	\$1.51	\$32.82	\$24.19	\$362.52	\$6.95	\$355.57
HMO Missouri	\$57.09	\$45.51	\$87.09	\$13.02	\$80.08	\$16.92	\$2.02	.	\$1.72	\$0.80	\$40.20	\$1.91	\$346.37	\$0.00	\$346.37
Humana Health Plan	\$31.69	\$34.36	.	.	.	.	.	.	.	.	.	\$24.10	\$90.15	\$0.00	\$90.15
UnitedHealthcare of the Midwest	\$122.77	\$165.06	\$153.07	\$27.00	\$119.22	\$28.68	\$0.00	\$0.00	\$3.83	\$23.63	\$7.63	\$1.74	\$652.63	\$9.83	\$642.79
<b>Total</b>	<b>\$73.13</b>	<b>\$60.10</b>	<b>\$80.83</b>	<b>\$12.61</b>	<b>\$65.46</b>	<b>\$17.78</b>	<b>\$5.46</b>	<b>\$0.05</b>	<b>\$2.11</b>	<b>\$2.50</b>	<b>\$30.75</b>	<b>\$13.77</b>	<b>\$364.54</b>	<b>\$3.95</b>	<b>\$346.80</b>

### Missouri Costs of Services - Medicare

Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro-practic	Hair Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Coventry Health Care Of Kansas	\$31,085,481	\$13,581,061	\$4,559	\$5,448,685	\$14,968,579	\$4,034,049	\$37,572	\$63,207	\$885,994	\$183,567	\$383,277	\$581,864	\$71,257,895	\$1,431,858	\$69,826,037
Coventry Health Care Of MO	\$168,575,491	\$89,011,342	\$112,901,693	\$22,504,880	\$111,509,351	\$10,728,679	\$265,167	\$0	\$1,919,875	\$658,946	\$5,614,772	\$17,659,822	\$541,350,017	\$13,531,672	\$527,818
Essence Healthcare	\$65,915,090	\$12,654,794	\$34,319,414	\$13,629,855	\$71,450,309	\$6,841,385	\$62,919	\$0	\$1,123,269	\$786,548	\$22,471,765	\$34,196,492	\$263,451,841	\$34,731,457	\$228,720,384
Harmony Health Plan Of IL	\$8,184,499	\$806,798	\$7,461,579	\$1,429,119	\$2,283,329	\$1,811,516	\$0	\$0	\$1,008,905	\$146,040	\$1,146,867	\$3,776,421	\$28,055,073	\$867,437	\$27,187,636
HMO Missouri	\$243,596	\$125,221	\$107,699	\$51,714	\$195,343	\$37,014	\$205	.	\$10,115	\$1,511	\$41,875	\$5,159	\$819,451	.	\$819,451
Humana Health Plan	\$138,207,220	\$83,579,076	.	.	.	.	.	.	.	.	.	\$70,511,203	\$292,297,498	.	.
UnitedHealthcare of the Midwest	\$116,625,325	\$79,180,254	\$44,796,847	\$23,098,509	\$61,446,059	\$1,353,199	\$0	\$0	\$2,140,096	\$2,512,287	\$2,908,445	\$1,622,957	\$335,683,976	\$20,240,892	\$315,443,084
Windsor Health Plan	.	.	\$5,989,294	.	.	.	.	.	.	.	.	.	.	.	.
<b>Total</b>	<b>\$528,836,701</b>	<b>\$278,938,545</b>	<b>\$205,581,086</b>	<b>\$66,162,761</b>	<b>\$261,852,971</b>	<b>\$24,805,843</b>	<b>\$365,863</b>	<b>\$63,207</b>	<b>\$7,088,253</b>	<b>\$4,288,898</b>	<b>\$32,567,000</b>	<b>\$128,353,918</b>	<b>\$1532915752</b>	<b>\$70,803,316</b>	<b>\$1169814937</b>

### Missouri Costs of Services - Medicaid

Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro-practic	Hair Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Healthcare USA Of Missouri	\$117,904,637	\$73,787,992	\$0	\$26,619,504	\$188,658,416	\$71,068,854	\$0	\$0	\$20,442,140	\$9,619,830	\$13,279,627	\$30,193,638	\$551,574,638	\$165,996,146	\$385,578,492
Home State Health Plan	\$64,262,799	\$27,483,992	\$0	\$11,486,628	\$13,752,914	\$31,472,473	\$0	\$0	\$7,081,088	\$269,758	\$5,309,397	\$16,675,078	\$177,794,126	\$19,887,602	\$157,906,524
Missouri Care	\$56,339,465	\$15,428,532	\$0	\$11,066,487	\$24,199,632	\$39,016,637	\$0	\$0	\$4,914,655	\$0	\$2,758,239	\$30,111,499	\$183,835,144	\$46,387,001	\$137,448,143
<b>Total</b>	<b>\$238,506,900</b>	<b>\$116,700,516</b>	<b>\$0</b>	<b>\$49,172,619</b>	<b>\$226,610,961</b>	<b>\$141,557,964</b>	<b>\$0</b>	<b>\$0</b>	<b>\$32,437,883</b>	<b>\$9,889,588</b>	<b>\$21,347,263</b>	<b>\$76,980,215</b>	<b>\$913,203,908</b>	<b>\$232,270,749</b>	<b>\$680,933,158</b>

**Per Member Per Month Costs of Services - Medicare**

Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro-practic	Hair Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Coventry Health Care Of Kansas	\$210.93	\$92.15	\$0.03	\$36.97	\$101.57	\$27.37	\$0.25	\$0.43	\$6.01	\$1.25	\$2.60	\$3.95	\$483.51	\$9.72	\$473.80
Coventry Health Care Of Missouri	\$239.70	\$126.57	\$160.54	\$32.00	\$158.56	\$15.26	\$0.38	\$0.00	\$2.73	\$0.94	\$7.98	\$25.11	\$769.76	\$19.24	\$750.52
Essence Healthcare	\$166.90	\$32.04	\$86.90	\$34.51	\$180.91	\$17.32	\$0.16	\$0.00	\$2.84	\$1.99	\$56.90	\$86.59	\$667.06	\$87.94	\$579.12
Harmony Health Plan Of Illinois	\$235.78	\$23.24	\$214.96	\$41.17	\$65.78	\$52.19	\$0.00	\$0.00	\$29.07	\$4.21	\$33.04	\$108.79	\$808.22	\$24.99	\$783.23
HMO Missouri	\$127.20	\$65.39	\$56.24	\$27.00	\$102.01	\$19.33	\$0.11	.	\$5.28	\$0.79	\$21.87	\$2.69	\$427.91	.	\$427.91
Humana Health Plan	\$318.87	\$192.83	.	.	.	.	.	.	.	.	.	\$162.68	\$674.39	.	.
UnitedHealthcare of the Midwest	\$210.91	\$143.19	\$81.01	\$41.77	\$111.12	\$2.45	\$0.00	\$0.00	\$3.87	\$4.54	\$5.26	\$2.94	\$607.07	\$36.60	\$570.47
Windsor Health Plan	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
<b>Total</b>	<b>\$233.11</b>	<b>\$122.96</b>	<b>\$90.62</b>	<b>\$29.16</b>	<b>\$115.43</b>	<b>\$10.93</b>	<b>\$0.16</b>	<b>\$0.03</b>	<b>\$3.12</b>	<b>\$1.89</b>	<b>\$14.36</b>	<b>\$56.58</b>	<b>\$675.71</b>	<b>\$31.21</b>	<b>\$515.66</b>

**Per Member Per Month Costs of Services - Medicaid**

Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro-practic	Hair Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Healthcare USA Of Missouri LLC	\$41.67	\$26.08	\$0.00	\$9.41	\$66.68	\$25.12	\$0.00	\$0.00	\$7.23	\$3.40	\$4.69	\$10.67	\$194.95	\$58.67	\$136.28
Home State Health Plan	\$89.28	\$38.18	\$0.00	\$15.96	\$19.11	\$43.73	\$0.00	\$0.00	\$9.84	\$0.37	\$7.38	\$23.17	\$247.01	\$27.63	\$219.38
Missouri Care	\$47.03	\$12.88	\$0.00	\$9.24	\$20.20	\$32.57	\$0.00	\$0.00	\$4.10	\$0.00	\$2.30	\$25.13	\$153.45	\$38.72	\$114.73
<b>Total</b>	<b>\$50.24</b>	<b>\$24.58</b>	<b>\$0.00</b>	<b>\$10.36</b>	<b>\$47.74</b>	<b>\$29.82</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$6.83</b>	<b>\$2.08</b>	<b>\$4.50</b>	<b>\$16.22</b>	<b>\$192.37</b>	<b>\$48.93</b>	<b>\$143.44</b>

***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.

Nationwide Operations - 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
Harmony Health Plan Of Illinois	7.0%	\$73,237,235	\$40,984,540	\$124,716,875	\$69,979,908	\$54,736,967	\$124,716,875
Essence Healthcare	81.8%	\$9,785,364	\$8,401,243	\$106,558,405	\$55,226,373	\$51,332,032	\$106,558,405
Missouri Care	100.0%	\$39,741,435	\$34,126,990	\$79,891,330	\$32,820,821	\$47,070,509	\$79,891,330
Home State Health Plan	100.0%	\$-1,425,673	\$24,693,336	\$60,216,626	\$37,648,290	\$22,568,336	\$60,216,626
Aetna Health	0.3%	\$3,378,819	\$108,903,234	\$858,725,518	\$411,970,299	\$446,755,219	\$858,725,518
Good Health HMO	86.6%	\$1,060,964	\$9,335,871	\$67,522,726	\$15,735,371	\$51,787,356	\$67,522,727
Healthcare USA Of Missouri LLC	100.0%	\$19,880,217	\$64,864,854	\$191,529,724	\$81,918,989	\$109,610,735	\$191,529,724
HMO Missouri	100.0%	\$-1,960,111	\$8,007,088	\$61,231,914	\$31,501,487	\$29,730,427	\$61,231,914
Coventry Health Care Of Kansas	25.8%	\$43,316,492	\$11,158,578	\$230,164,297	\$120,802,362	\$109,361,935	\$230,164,297
Cox Health Systems HMO	100.0%	\$4,096,452	\$27,336	\$27,560,042	\$1,911,672	\$25,648,370	\$27,560,042
Cigna Healthcare Of St Louis	44.0%	\$3,125,423	\$87,485	\$6,420,477	\$4,333,484	\$2,086,993	\$6,420,477
Windsor Health Plan	1.1%	\$100,617,441	\$53,122,456	\$216,192,208	\$78,757,740	\$137,434,468	\$216,192,208
Humana Health Plan	6.5%	\$128,372,965	\$88,269,498	\$1,275,064,733	\$689,419,018	\$585,645,715	\$1,275,064,733
Coventry Health Care Of Missouri	85.8%	\$21,793,041	\$2,130,865	\$229,426,336	\$141,270,276	\$88,156,059	\$229,426,335
UnitedHealthcare of the Midwest	37.7%	\$10,079,179	\$140,083,255	\$344,251,707	\$189,218,808	\$155,032,899	\$344,251,707
<b>All HMOs</b>	<b>22.7%</b>	<b>\$520,111,327</b>	<b>\$631,592,551</b>	<b>\$4,275,971,332</b>	<b>\$2,137,062,641</b>	<b>\$2,138,908,691</b>	<b>\$4,275,971,332</b>
<b>HMOs with MO% of Business &gt;60%</b>	<b>92.0%</b>	<b>\$92,971,689</b>	<b>\$151,587,583</b>	<b>\$823,937,103</b>	<b>\$398,033,279</b>	<b>\$425,903,824</b>	<b>\$823,937,103</b>

### *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**

<b>Health Maintenance Organization</b>	<b>A. MO %</b>	<b>B. Net Premium Income</b>	<b>C. Total Revenues</b>	<b>D. Total Medical &amp; Hospital Expenses</b>	<b>E. Net Underwriting Gains</b>	<b>F. Net Investment Gains</b>	<b>G. Federal &amp; Foreign Income Taxes</b>	<b>H. Net Income</b>
Aetna Health	0.3%	\$2,854,134,538	\$2,866,356,973	\$2,677,650,323	\$151,639,835	\$22,815,773	\$57,431,430	\$117,023,153
Cigna Healthcare Of St Louis	44.0%	\$5,431,046	\$5,229,920	\$4,777,859	\$-1,871,620	\$55,853	\$-652,344	\$-1,163,254
Coventry Health Care Of Kansas	25.8%	\$627,742,833	\$614,952,081	\$363,515,421	\$30,706,670	\$3,682,694	\$9,912,662	\$24,476,702
Coventry Health Care Of Missouri	85.8%	\$512,641,081	\$512,641,081	\$669,358,815	\$4,345,459	\$5,062,395	\$91,495	\$9,316,359
Cox Health Systems HMO	100.0%	\$2,638,759	\$2,935,235	\$2,819,898	\$-363,418	\$410	\$861,014	\$-1,224,022
Essence Healthcare	81.8%	\$435,764,382	\$435,764,382	\$367,365,479	\$19,437,769	\$1,743,017	\$8,506,150	\$10,688,543
Good Health HMO	86.6%	\$153,320,312	\$155,471,799	\$138,842,918	\$-10,451,660	\$1,954,563	\$-1,701,714	\$-6,810,705
Harmony Health Plan Of Illinois	7.0%	\$401,058,742	\$401,062,528	\$337,841,371	\$17,534,453	\$176,549	\$8,459,820	\$9,251,182
Healthcare USA Of Missouri LLC	100.0%	\$645,405,348	\$645,405,348	\$548,325,630	\$39,880,646	\$1,944,438	\$14,521,281	\$24,256,259
HMO Missouri	100.0%	\$140,504,633	\$135,633,257	\$102,641,497	\$15,600,855	\$1,053,446	\$6,282,310	\$10,378,682
Home State Health Plan	100.0%	\$179,237,754	\$179,237,754	\$177,794,126	\$-24,789,363	\$104,691	\$-4,892,613	\$-19,792,059
Humana Health Plan	6.5%	\$4,952,063,856	\$4,947,145,952	\$4,673,754,152	\$-37,223,885	\$22,246,902	\$33,906,425	\$-49,084,294
Missouri Care	100.0%	\$275,225,092	\$275,225,092	\$237,861,437	\$8,320,996	\$273,843	\$4,579,744	\$4,015,095
UnitedHealthcare of the Midwest	37.7%	\$889,620,522	\$911,595,733	\$1,191,219,222	\$76,929,644	\$3,538,633	\$33,300,736	\$47,110,253
Windsor Health Plan	1.1%	\$476,246,572	\$476,246,572	\$407,464,048	\$29,269,545	\$312,316	\$10,467,163	\$19,114,698
<b>All HMOs</b>	<b>22.7%</b>	<b>\$13,637,720,732</b>	<b>\$13,653,841,304</b>	<b>\$12,797,611,640</b>	<b>\$375,205,276</b>	<b>\$72,080,484</b>	<b>\$206,971,623</b>	<b>\$234,365,739</b>
<b>HMOs with MO% of Business &gt; 60%</b>	<b>92.0%</b>	<b>\$2,344,737,361</b>	<b>\$2,342,313,948</b>	<b>\$2,245,009,800</b>	<b>\$51,981,284</b>	<b>\$12,136,803</b>	<b>\$28,247,667</b>	<b>\$30,828,152</b>

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.	Other Rev.	Total Revenues
Aetna Health	\$1,963,707,708	\$890,426,830	\$0	\$2,854,134,538	0.3%	\$12,222,435	\$0	\$0	\$2,866,356,973
Arcadian Health Plan	\$53,363	\$70,008,087	\$0	\$70,060,671	0.0%	\$0	\$0	\$0	\$70,060,671
Cigna Healthcare Of St Louis	\$5,431,046	\$0	\$0	\$5,431,046	44.0%	\$-201,126	\$0	\$0	\$5,229,920
Coventry Health Care Of Kansas	\$263,300,814	\$364,442,019	\$0	\$627,742,833	25.8%	\$-12,789,281	\$0	\$0	\$614,952,081
Coventry Health Care Of Missouri	\$33,261,160	\$479,379,921	\$0	\$512,641,081	85.8%	\$0	\$0	\$0	\$512,641,081
Cox Health Systems HMO	\$2,638,759	\$0	\$0	\$2,638,759	100.0%	\$0	\$0	\$0	\$2,935,235
Essence Healthcare	\$0	\$435,764,382	\$0	\$435,764,382	81.8%	\$0	\$0	\$0	\$435,764,382
Good Health HMO	\$153,320,312	\$0	\$0	\$153,320,312	86.6%	\$2,151,487	\$0	\$0	\$155,471,799
Harmony Health Plan Of Illinois	\$0	\$175,256,731	\$225,802,011	\$401,058,742	7.0%	\$0	\$0	\$0	\$401,062,528
Healthcare USA Of Missouri LLC	\$46,694,477	\$0	\$598,710,871	\$645,405,348	100.0%	\$0	\$0	\$0	\$645,405,348
HMO Missouri	\$139,213,089	\$1,291,544	\$0	\$140,504,633	100.0%	\$-4,871,376	\$0	\$0	\$135,633,257
Home State Health Plan	\$0	\$0	\$179,237,754	\$179,237,754	100.0%	\$0	\$0	\$0	\$179,237,754
Humana Health Plan	\$963,193,486	\$3,871,119,601	\$117,648,469	\$4,952,063,856	6.5%	\$-4,917,904	\$0	\$0	\$4,947,145,952
Missouri Care	\$12,014,428	\$0	\$263,210,664	\$275,225,092	100.0%	\$0	\$0	\$0	\$275,225,092
UnitedHealthcare of the Midwest	\$25,881,797	\$550,057,046	\$313,163,005	\$889,620,522	37.7%	\$21,975,211	\$0	\$0	\$911,595,733
Windsor Health Plan	\$0	\$409,844,509	\$0	\$476,246,572	1.1%	\$0	\$0	\$0	\$476,246,572
<b>All HMOs</b>	<b>\$3,907,871,367</b>	<b>\$7,964,866,941</b>	<b>\$1,697,772,774</b>	<b>\$13,637,720,732</b>	<b>22.7%</b>	<b>\$15,783,770</b>	<b>\$0</b>	<b>\$0</b>	<b>\$13,653,841,304</b>
<b>HMOs with MO% of Business &gt; 60%</b>	<b>\$387,142,225</b>	<b>\$916,435,847</b>	<b>\$1,041,159,289</b>	<b>\$2,344,737,361</b>	<b>92.0%</b>	<b>\$-2,719,889</b>	<b>\$0</b>	<b>\$0</b>	<b>\$2,342,313,948</b>

### *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.

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

*\*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.

<b>Nationwide Operations - Liquidity Indicators</b>					
<b>Health Maintenance Organization</b>	<b>Months in Operation in MO</b>	<b>Current Ratio</b>	<b>Prior Year Current Ratio</b>	<b>Days Cash on Hand</b>	<b>Total Unpaid Claims / Total Revenues</b>
Aetna Health	62	32.1%	31.5%	0.5	8.9%
Arcadian Health Plan	68	79.5%	24.4%	21.0	10.9%
Blue-Advantage Plus Of Kansas City	114	13.6%	697.4%	-848.0	.
Cigna Healthcare Of St Louis	347	44.3%	72.1%	238.8	15.1%
Coventry Health Care Of Kansas	225	53.1%	73.4%	43.5	7.2%
Coventry Health Care Of Missouri	351	34.2%	46.3%	11.9	11.0%
Cox Health Systems HMO	218	215.7%	245.0%	530.2	9.9%
Essence Healthcare	139	45.6%	48.5%	9.7	6.5%
Good Health HMO	315	157.3%	89.1%	2.8	6.0%
Harmony Health Plan Of Illinois	105	169.8%	166.4%	79.1	16.4%
Healthcare USA Of Missouri LLC	234	108.7%	152.2%	13.2	6.2%
Healthlink HMO	263	38.1%	828.1%	113,893.2	0.0%
HMO Missouri	324	20.8%	74.2%	-7.0	7.3%
Home State Health Plan	33	63.1%	86.2%	-2.9	14.3%
Humana Health Plan	333	48.0%	36.9%	10.0	9.0%
Missouri Care	94	224.6%	184.4%	61.0	11.8%
Oxford Health Plans	7	72.6%	.	27.4	10.5%
UnitedHealthcare of the Midwest	353	108.1%	71.3%	3.1	10.1%
Windsor Health Plan	32	261.4%	.	90.1	14.6%
<b>All HMOs</b>	<b>4,105</b>	<b>68.8%</b>	<b>57.8%</b>	<b>14.8</b>	<b>9.4%</b>
<b>HMOs with MO% of Business &gt; 60%</b>	<b>1,708</b>	<b>74.1%</b>	<b>88.0%</b>	<b>15.1</b>	<b>8.6%</b>

## ***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**

<b>Health Maintenance Organization</b>	<b>Net Income</b>	<b>% Change in Net Income 2013-2014</b>	<b>Admin. Expenses</b>	<b>% Change in Admin. Expense 2013-2014</b>	<b>Total Liabilities, Capital &amp; Surplus</b>	<b>% Change in Total Liabilities, Capital &amp; Surplus 2013-2014</b>	<b>Days in Receivables</b>	<b>Days in Unpaid Claims</b>
Aetna Health	\$117,023,153	15.8%	\$338,053,845	5.7%	\$858,725,518	5.5%	13.9	34.6
Cigna Healthcare Of St Louis	\$-1,163,254	-826.0%	\$2,209,376	330.7%	\$6,420,477	26.5%	5.9	60.4
Coventry Health Care Of Kansas	\$24,476,702	-27.8%	\$58,274,087	31.8%	\$230,164,297	12.6%	6.5	44.7
Coventry Health Care Of Missouri	\$9,316,359	-48.4%	\$37,522,240	36.0%	\$229,426,335	13.9%	1.5	30.8
Cox Health Systems HMO	\$-1,224,022	-147.6%	\$358,976	-21.6%	\$27,560,042	15.4%	3.8	37.5
Essence Healthcare	\$10,688,543	-47.4%	\$43,356,009	20.3%	\$106,558,405	- 4.3%	7.0	28.3
Good Health HMO	\$-6,810,705	4.0%	\$19,679,736	-18.4%	\$67,522,727	-24.2%	22.2	24.6
Harmony Health Plan Of Illinois	\$9,251,182	40.6%	\$45,017,197	- 7.1%	\$124,716,875	28.2%	37.3	71.1
Healthcare USA Of Missouri LLC	\$24,256,259	-26.2%	\$54,460,158	18.0%	\$191,529,724	16.8%	36.7	26.5
HMO Missouri	\$10,378,682	13.6%	\$11,638,685	26.5%	\$61,231,914	-14.0%	20.8	35.0
Home State Health Plan	\$-19,792,059	610.2%	\$17,745,695	13.8%	\$60,216,626	27.0%	50.3	52.5
Humana Health Plan	\$-49,084,294	27.4%	\$505,296,529	19.9%	\$1,275,064,733	57.1%	6.5	34.7
Missouri Care	\$4,015,095	-64.6%	\$21,765,718	226.4%	\$79,891,330	- 7.2%	45.3	49.7
UnitedHealthcare of the Midwest	\$47,110,253	23.9%	\$70,566,861	39.2%	\$344,251,707	12.2%	57.5	28.2
Windsor Health Plan	\$19,114,698	.	\$26,578,764	.	\$216,192,208	.	40.7	62.1
<b>All HMOs</b>	<b>\$234,365,739</b>	<b>1.5%</b>	<b>\$1,370,628,359</b>	<b>29.5%</b>	<b>\$4,275,971,332</b>	<b>34.5%</b>	<b>16.9</b>	<b>36.7</b>
<b>HMOs with MO% of Business &gt; 60%</b>	<b>\$30,828,152</b>	<b>-63.7%</b>	<b>\$206,527,217</b>	<b>24.6%</b>	<b>\$823,937,103</b>	<b>3.7%</b>	<b>23.6</b>	<b>32.9</b>

## ***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 -**

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

<b>Nationwide Operations - Performance Indicators</b>					
<b>Health Maintenance Organization</b>	<b>Missouri Medical Loss Ratio 2014</b>	<b>Plan Wide Medical Loss Ratio 2014</b>	<b>Total Plan Wide Member Months</b>	<b>Premium Related + FFS Revenues, PMPM</b>	<b>Medical &amp; Hospital Expense, PMPM</b>
Aetna Health	85.9%	82.1%	7,477,353	\$382	\$358
Arcadian Health Plan	-1402%	72.4%	81,389	\$861	\$623
Cigna Healthcare Of St Louis	86.3%	86.3%	12,891	\$421	\$371
Coventry Health Care Of Kansas	80.2%	82.7%	995,228	\$631	\$365
Coventry Health Care Of Missouri	88.4%	89.4%	894,815	\$573	\$748
Cox Health Systems HMO	106.1%	106.1%	6,429	\$410	\$439
Essence Healthcare	80.9%	83.7%	490,939	\$888	\$748
Good Health HMO	89.7%	90.4%	371,210	\$413	\$374
Harmony Health Plan Of Illinois	86.2%	81.6%	1,880,853	\$213	\$180
Healthcare USA Of Missouri LLC	82.8%	82.8%	2,829,838	\$228	\$194
HMO Missouri	75.7%	75.7%	331,502	\$424	\$310
Home State Health Plan	96.8%	96.8%	719,776	\$249	\$247
Humana Health Plan	84.5%	86.3%	8,974,656	\$552	\$521
Missouri Care	86.4%	86.4%	1,198,009	\$230	\$199
UnitedHealthcare of the Midwest	75.1%	83.6%	2,224,721	\$400	\$535
Windsor Health Plan	106.3%	85.6%	1,195,523	\$398	\$341
<b>All HMOs</b>	<b>83.6%</b>	<b>84.4%</b>	<b>31,252,921</b>	<b>\$436</b>	<b>\$409</b>
<b>HMOs with MO% of Business &gt; 60%</b>	<b>85.5%</b>	<b>86.3%</b>	<b>6,842,518</b>	<b>\$343</b>	<b>\$328</b>

## ***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 =**

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

Ideally, the amount stated for "Estimated Liability for Unpaid Claims" should be within 5-10 percent of the amount stated for "Total Claims Incurred for Prior Years." A negative number indicates that "Total Claims Incurred for Prior Years" Exceeded the amount set aside to pay such claims, as stated in "Estimated Liability for Unpaid Claims."

<b>Financial History - Plan Wide Net Income</b>						
<b>Health Maintenance Organization</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>Percent Change, 2010-2014</b>
Aetna Health	\$161,653,734	\$213,470,245	\$159,328,662	\$101,022,703	\$117,023,153	-27.6%
Arcadian Health Plan	\$3,626,054	\$-2,337,246	\$-3,809,801	\$-4,898,627	\$7,509,418	107.1%
Blue-Advantage Plus Of Kansas City	\$-5,803,935	\$11,009,737	\$1,986,516	\$246,227	\$-1,020,554	-82.4%
Cigna Healthcare Of St Louis	\$205,041	\$-343,213	\$-184,793	\$160,230	\$-1,163,254	-667.3%
Coventry Health Care Of Kansas	\$19,690,255	\$31,592,192	\$-29,732,065	\$33,904,909	\$24,476,702	24.3%
Coventry Health Care Of Missouri	\$26,926,034	\$30,754,804	\$34,592,936	\$18,063,521	\$9,316,359	-65.4%
Cox Health Systems HMO	\$1,570,197	\$-487,390	\$12,823	\$2,569,620	\$-1,224,022	-178.0%
Essence Healthcare	\$-12,711,684	\$19,792,357	\$20,832,944	\$20,322,243	\$10,688,543	(184.1%
Good Health HMO	\$7,495,622	\$635,574	\$-5,136,925	\$-6,546,801	\$-6,810,705	-190.9%
Harmony Health Plan Of Illinois	\$11,696,147	\$21,023,220	\$14,045,129	\$6,577,477	\$9,251,182	-20.9%
Healthcare USA Of Missouri LLC	\$15,104,227	\$2,909,791	\$19,737,700	\$32,867,302	\$24,256,259	60.6%
Healthlink HMO	\$10,689,657	\$9,918,091	\$9,698,109	\$9,518,334	\$7,785,962	-27.2%
HMO Missouri	\$18,319,624	\$18,348,269	\$13,629,862	\$9,135,362	\$10,378,682	-43.3%
Home State Health Plan	.	.	\$-15,568,278	\$-2,786,895	\$-19,792,059	.
Humana Health Plan	\$30,421,797	\$5,460,925	\$-28,891,765	\$-38,526,925	\$-49,084,294	-261.3%
Missouri Care	\$-2,934,889	\$-3,598,146	\$-2,725,507	\$11,357,098	\$4,015,095	-236.8%
UnitedHealthcare of the Midwest	\$41,912,731	\$45,760,011	\$38,913,955	\$38,021,928	\$47,110,253	12.4%
Windsor Health Plan	.	.	.	.	\$19,114,698	.
<b>All HMOs</b>	<b>\$353,564,403</b>	<b>\$410,955,915</b>	<b>\$227,836,934</b>	<b>\$231,007,706</b>	<b>\$234,365,739</b>	<b>-33.7%</b>

<b>Financial History - Total Assets</b>						
<b>Health Maintenance Organization</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>Percent Change, 2010-2014</b>
Aetna Health	\$806,839,937	\$767,097,783	\$776,423,722	\$813,632,884	\$858,725,518	6.4%
Arcadian Health Plan	\$92,372,811	\$93,449,778	\$143,338,719	\$103,581,945	\$69,112,690	-25.2%
Blue-Advantage Plus Of Kansas City	\$32,089,137	\$34,778,261	\$25,800,878	\$25,059,463	\$26,198,509	-18.4%
Cigna Healthcare Of St Louis	\$1,742,546	\$7,813,675	\$6,282,596	\$5,074,332	\$6,420,477	268.5%
Coventry Health Care Of Kansas	\$168,741,414	\$209,166,979	\$248,095,965	\$204,423,051	\$230,164,297	36.4%
Coventry Health Care Of Missouri	\$167,322,541	\$229,468,574	\$207,677,841	\$201,403,606	\$229,426,336	37.1%
Cox Health Systems HMO	\$24,247,329	\$24,438,070	\$21,094,423	\$23,891,838	\$27,560,042	13.7%
Essence Healthcare	\$113,084,481	\$137,804,087	\$135,177,161	\$111,289,824	\$106,558,405	- 5.8%
Good Health HMO	\$113,821,909	\$119,727,923	\$118,819,495	\$89,116,799	\$67,522,726	-40.7%
Harmony Health Plan Of Illinois	\$109,941,875	\$118,054,279	\$98,931,138	\$97,272,164	\$124,716,875	13.4%
Healthcare USA Of Missouri LLC	\$126,166,388	\$144,631,352	\$152,100,117	\$163,961,623	\$191,529,724	51.8%
Healthlink HMO	\$21,920,768	\$19,449,966	\$18,313,673	\$17,299,456	\$16,542,464	-24.5%
HMO Missouri	\$126,700,109	\$101,279,174	\$115,884,748	\$71,213,760	\$61,231,914	-51.7%
Home State Health Plan	.	.	\$52,770,264	\$47,424,494	\$60,216,626	.
Humana Health Plan	\$509,907,987	\$528,760,277	\$645,208,799	\$811,647,433	\$1,275,064,733	150.1%
Missouri Care	\$32,536,214	\$38,877,215	\$57,060,849	\$86,133,921	\$79,891,330	145.5%
UnitedHealthcare of the Midwest	\$173,675,264	\$181,420,971	\$198,299,107	\$306,943,597	\$344,251,707	98.2%
Windsor Health Plan	.	.	.	.	\$216,192,208	.
<b>All HMOs</b>	<b>\$2,862,219,955</b>	<b>\$2,814,002,057</b>	<b>\$3,037,065,983</b>	<b>\$3,179,370,190</b>	<b>\$4,275,971,332</b>	<b>49.4%</b>

<b>Financial History - Total Liabilities</b>						
<b>Health Maintenance Organization</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>Percent Change, 2010-2014</b>
Aetna Health	\$406,291,181	\$397,527,546	\$416,206,936	\$484,283,979	\$411,970,299	1.4%
Arcadian Health Plan	\$47,639,941	\$54,992,125	\$71,264,081	\$33,247,127	\$11,234,631	-76.4%
Blue-Advantage Plus Of Kansas City	\$20,451,572	\$12,112,304	\$1,269,437	\$30,403	\$2,195,228	-89.3%
Cigna Healthcare Of St Louis	\$45,517	\$1,817,083	\$2,448,681	\$2,756,792	\$4,333,484	9421%
Coventry Health Care Of Kansas	\$83,676,663	\$94,659,334	\$134,363,039	\$88,915,611	\$120,802,362	44.4%
Coventry Health Care Of Missouri	\$86,916,572	\$128,338,848	\$110,127,491	\$121,754,015	\$141,270,276	62.5%
Cox Health Systems HMO	\$3,622,824	\$2,412,809	\$1,400,332	\$1,243,828	\$1,911,672	-47.2%
Essence Healthcare	\$75,035,446	\$84,653,331	\$84,122,501	\$67,020,321	\$55,226,373	-26.4%
Good Health HMO	\$42,960,207	\$40,083,719	\$44,359,456	\$25,708,358	\$15,735,371	-63.4%
Harmony Health Plan Of Illinois	\$68,833,688	\$64,174,969	\$49,422,641	\$54,038,404	\$69,979,908	1.7%
Healthcare USA Of Missouri LLC	\$49,665,124	\$55,197,441	\$56,880,951	\$59,977,030	\$81,918,989	64.9%
Healthlink HMO	\$1,129,577	\$1,455,515	\$1,546,000	\$1,522,032	\$3,034,730	168.7%
HMO Missouri	\$48,033,716	\$51,101,426	\$50,427,117	\$31,923,393	\$31,501,487	-34.4%
Home State Health Plan	.	.	\$32,439,569	\$30,236,456	\$37,648,290	.
Humana Health Plan	\$229,026,143	\$263,283,176	\$337,267,023	\$432,403,260	\$689,419,018	201.0%
Missouri Care	\$16,761,014	\$18,502,451	\$39,478,720	\$43,433,045	\$32,820,821	95.8%
UnitedHealthcare of the Midwest	\$93,382,671	\$90,902,815	\$109,520,099	\$213,211,035	\$189,218,808	102.6%
Windsor Health Plan	.	.	.	.	\$78,757,740	.
<b>All HMOs</b>	<b>\$1,384,392,321</b>	<b>\$1,384,831,205</b>	<b>\$1,545,923,696</b>	<b>\$1,691,705,089</b>	<b>\$2,137,062,641</b>	<b>54.4%</b>

<b>Total Liabilities, Capital &amp; Surplus</b>						
<b>Health Maintenance Organization</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>Percent Change, 2010-2014</b>
Aetna Health	\$806,839,937	\$767,097,783	\$776,423,722	\$813,632,884	\$858,725,518	6.4%
Arcadian Health Plan	\$92,372,812	\$93,449,778	\$143,338,719	\$103,581,945	\$69,112,690	-25.2%
Blue-Advantage Plus Of Kansas City	\$32,089,137	\$34,778,261	\$25,800,879	\$25,059,463	\$26,198,509	-18.4%
Cigna Healthcare Of St Louis	\$1,742,546	\$7,813,675	\$6,282,596	\$5,074,332	\$6,420,477	268.5%
Coventry Health Care Of Kansas	\$168,741,414	\$209,166,979	\$248,095,965	\$204,423,051	\$230,164,297	36.4%
Coventry Health Care Of Missouri	\$167,322,541	\$229,468,574	\$207,677,841	\$201,403,606	\$229,426,335	37.1%
Cox Health Systems HMO	\$24,247,329	\$24,438,071	\$21,094,423	\$23,891,839	\$27,560,042	13.7%
Essence Healthcare	\$113,084,481	\$137,804,087	\$135,177,161	\$111,289,824	\$106,558,405	- 5.8%
Good Health HMO	\$113,821,909	\$119,727,923	\$118,819,495	\$89,116,799	\$67,522,727	-40.7%
Harmony Health Plan Of Illinois	\$109,941,875	\$118,054,279	\$98,931,138	\$97,272,164	\$124,716,875	13.4%
Healthcare USA Of Missouri LLC	\$126,166,388	\$144,631,354	\$152,100,117	\$163,961,619	\$191,529,724	51.8%
Healthlink HMO	\$21,920,768	\$19,449,966	\$18,313,673	\$17,299,456	\$16,542,464	-24.5%
HMO Missouri	\$126,700,110	\$101,279,174	\$115,884,748	\$71,213,760	\$61,231,914	-51.7%
Home State Health Plan	.	.	\$52,770,265	\$47,424,494	\$60,216,626	.
Humana Health Plan	\$509,907,987	\$528,760,277	\$645,208,799	\$811,647,433	\$1,275,064,733	150.1%
Missouri Care	\$32,536,214	\$38,877,215	\$57,060,849	\$86,133,921	\$79,891,330	145.5%
UnitedHealthcare of the Midwest	\$173,675,264	\$181,420,971	\$198,299,107	\$306,943,597	\$344,251,707	98.2%
Windsor Health Plan	.	.	.	.	\$216,192,208	.
<b>All HMOs</b>	<b>\$2,862,219,957</b>	<b>\$2,814,002,060</b>	<b>\$3,037,065,985</b>	<b>\$3,179,370,187</b>	<b>\$4,275,971,332</b>	<b>49.4%</b>

Net Premium Income						
Health Maintenance Organization	2010	2011	2012	2013	2014	Percent Change, 2010-2014
Aetna Health	\$3,897,909,347	\$3,813,736,508	\$3,672,274,902	\$3,040,475,972	\$2,854,134,538	-26.8%
Arcadian Health Plan	\$379,650,685	\$406,022,923	\$399,766,688	\$227,531,489	\$70,060,671	-81.5%
Cigna Healthcare Of St Louis	\$795,086	\$5,052,144	\$5,138,646	\$5,797,626	\$5,431,046	583.1%
Coventry Health Care Of Kansas	\$532,060,461	\$595,391,881	\$1,040,175,341	\$699,637,188	\$627,742,833	18.0%
Coventry Health Care Of Missouri	\$375,630,653	\$469,079,248	\$458,922,173	\$456,773,045	\$512,641,081	36.5%
Cox Health Systems HMO	\$11,315,751	\$9,116,880	\$5,204,109	\$4,749,463	\$2,638,759	-76.7%
Essence Healthcare	\$461,462,311	\$409,499,469	\$432,679,792	\$411,832,875	\$435,764,382	- 5.6%
Good Health HMO	\$422,422,608	\$401,154,823	\$390,494,595	\$253,308,598	\$153,320,312	-63.7%
Harmony Health Plan Of Illinois	\$338,030,213	\$310,575,927	\$322,905,353	\$368,070,937	\$401,058,742	18.6%
Healthcare USA Of Missouri LLC	\$499,885,085	\$499,275,825	\$658,500,493	\$669,355,511	\$645,405,348	29.1%
HMO Missouri	\$273,814,408	\$248,736,107	\$189,554,541	\$153,562,329	\$140,504,633	-48.7%
Home State Health Plan	.	.	\$77,844,848	\$185,216,204	\$179,237,754	.
Humana Health Plan	\$1,966,534,552	\$2,353,136,224	\$3,000,472,810	\$3,683,105,426	\$4,952,063,856	151.8%
Missouri Care	\$124,069,033	\$138,011,908	\$228,394,984	\$305,229,913	\$275,225,092	121.8%
UnitedHealthcare of the Midwest	\$515,837,574	\$523,235,840	\$538,841,967	\$825,866,445	\$889,620,522	72.5%
Windsor Health Plan	.	.	.	.	\$476,246,572	.
<b>All HMOs</b>	<b>\$10,760,841,231</b>	<b>\$10,499,527,833</b>	<b>\$11,581,137,093</b>	<b>\$11,290,511,011</b>	<b>\$13,637,720,732</b>	<b>26.7%</b>

<b>Total Revenues</b>						
<b>Health Maintenance Organization</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>Percent Change, 2010-2014</b>
Aetna Health	\$3,897,679,445	\$3,767,350,478	\$3,703,033,844	\$3,019,918,946	\$2,866,356,973	-26.5%
Arcadian Health Plan	\$379,650,685	\$406,022,923	\$399,766,688	\$227,531,489	\$70,060,671	-81.5%
Blue-Advantage Plus Of Kansas City	\$87,414,930	\$88,024,144	\$45,354,968	\$-2,010	\$0	-100.0%
Cigna Healthcare Of St Louis	\$795,086	\$5,052,144	\$5,138,646	\$5,536,067	\$5,229,920	557.8%
Coventry Health Care Of Kansas	\$532,179,093	\$595,912,987	\$1,040,211,856	\$699,679,587	\$614,952,081	15.6%
Coventry Health Care Of Missouri	\$375,631,328	\$469,111,178	\$458,919,054	\$456,773,045	\$512,641,081	36.5%
Cox Health Systems HMO	\$11,620,033	\$9,198,575	\$5,401,801	\$4,927,812	\$2,935,235	-74.7%
Essence Healthcare	\$461,462,311	\$409,510,958	\$432,679,792	\$411,832,981	\$435,764,382	- 5.6%
Good Health HMO	\$422,329,035	\$401,899,707	\$389,409,983	\$251,958,925	\$155,471,799	-63.2%
Harmony Health Plan Of Illinois	\$338,257,662	\$310,581,131	\$323,105,328	\$368,079,812	\$401,062,528	18.6%
Healthcare USA Of Missouri LLC	\$499,885,085	\$499,275,825	\$658,500,493	\$669,355,511	\$645,405,348	29.1%
Healthlink HMO	\$36,602	\$17,644	\$35,654	\$49,073	\$38,011	3.8%
HMO Missouri	\$273,367,210	\$242,759,193	\$184,263,140	\$169,061,021	\$135,633,257	-50.4%
Home State Health Plan	.	.	\$77,844,848	\$185,216,204	\$179,237,754	.
Humana Health Plan	\$1,966,525,462	\$2,341,599,022	\$2,992,311,788	\$3,694,249,367	\$4,947,145,952	151.6%
Missouri Care	\$125,197,467	\$138,011,908	\$228,394,984	\$305,229,913	\$275,225,092	119.8%
UnitedHealthcare of the Midwest	\$516,220,467	\$523,256,076	\$536,602,533	\$827,698,232	\$911,595,733	76.6%
Windsor Health Plan	.	.	.	.	\$476,246,572	.
<b>All HMOs</b>	<b>\$10,762,262,194</b>	<b>\$10,437,090,523</b>	<b>\$11,595,586,283</b>	<b>\$11,297,095,975</b>	<b>\$13,653,841,304</b>	<b>26.9%</b>

<b>Medical &amp; Hospital Expenses</b>						
<b>Health Maintenance Organization</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>Percent Change, 2010- 2014</b>
Aetna Health	\$3,234,297,902	\$3,031,831,794	\$3,103,502,966	\$2,999,178,593	\$2,677,650,323	-17.2%
Arcadian Health Plan	\$312,322,367	\$343,231,615	\$331,633,766	\$207,603,621	\$50,731,562	-83.8%
Blue-Advantage Plus Of Kansas City	\$82,425,063	\$75,282,448	\$38,756,802	\$-55,780	\$-94,883	-100.1%
Cigna Healthcare Of St Louis	\$529,748	\$4,333,566	\$4,023,111	\$4,849,944	\$4,777,859	801.9%
Coventry Health Care Of Kansas	\$452,397,157	\$432,147,001	\$795,067,965	\$438,126,069	\$363,515,421	-19.6%
Coventry Health Care Of Missouri	\$304,886,425	\$444,145,799	\$503,069,782	\$522,783,828	\$669,358,815	119.5%
Cox Health Systems HMO	\$8,478,690	\$8,153,432	\$3,995,997	\$4,480,370	\$2,819,898	-66.7%
Essence Healthcare	\$419,112,263	\$342,533,516	\$359,505,282	\$341,535,242	\$367,365,479	-12.3%
Good Health HMO	\$372,909,227	\$359,900,781	\$354,121,762	\$230,786,560	\$138,842,918	-62.8%
Harmony Health Plan Of Illinois	\$285,722,018	\$246,643,306	\$269,860,656	\$314,615,183	\$337,841,371	18.2%
Healthcare USA Of Missouri LLC	\$429,310,543	\$444,185,759	\$573,869,992	\$569,915,210	\$548,325,630	27.7%
HMO Missouri	\$221,103,565	\$196,175,778	\$148,657,796	\$140,977,354	\$102,641,497	-53.6%
Home State Health Plan	.	.	\$82,354,910	\$177,810,592	\$177,794,126	.
Humana Health Plan	\$1,707,066,328	\$1,958,712,430	\$2,559,764,308	\$3,260,179,022	\$4,673,754,152	173.8%
Missouri Care	\$108,752,825	\$125,736,688	\$205,826,194	\$273,307,548	\$237,861,437	118.7%
UnitedHealthcare of the Midwest	\$432,478,618	\$443,078,897	\$462,292,397	\$1,109,710,478	\$1,191,219,222	175.4%
Windsor Health Plan	.	.	.	.	\$407,464,048	.
<b>All HMOs</b>	<b>\$9,133,527,880</b>	<b>\$8,647,323,852</b>	<b>\$9,899,867,407</b>	<b>\$10,595,862,711</b>	<b>\$12,797,611,640</b>	<b>40.1%</b>

**Administrative Expenses**

<b>Health Maintenance Organization</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>Percent Change, 2010-2014</b>
Aetna Health	\$430,062,829	\$381,206,842	\$339,821,033	\$319,736,471	\$338,053,845	-21.4%
Arcadian Health Plan	\$52,450,845	\$57,073,178	\$66,824,351	\$23,157,595	\$8,054,912	-84.6%
Blue-Advantage Plus Of Kansas City	\$4,729,223	\$3,876,313	\$2,686,209	\$203,148	\$2,156,468	-54.4%
Cigna Healthcare Of St Louis	\$154,464	\$1,112,384	\$1,276,065	\$513,008	\$2,209,376	1330%
Coventry Health Care Of Kansas	\$37,191,876	\$38,675,867	\$72,483,677	\$44,214,639	\$58,274,087	56.7%
Coventry Health Care Of Missouri	\$20,251,537	\$26,650,942	\$25,461,575	\$27,589,890	\$37,522,240	85.3%
Cox Health Systems HMO	\$1,088,915	\$856,310	\$499,106	\$457,654	\$358,976	-67.0%
Essence Healthcare	\$45,559,735	\$39,506,387	\$38,648,672	\$36,049,355	\$43,356,009	- 4.8%
Good Health HMO	\$34,250,886	\$33,648,099	\$32,566,776	\$24,109,008	\$19,679,736	-42.5%
Harmony Health Plan Of Illinois	\$43,370,161	\$44,643,667	\$48,710,234	\$48,452,536	\$45,017,197	3.8%
Healthcare USA Of Missouri LLC	\$41,515,627	\$40,922,064	\$50,900,459	\$46,133,875	\$54,460,158	31.2%
Healthlink HMO	\$-16,283,675	\$-15,184,104	\$-14,798,790	\$-15,459,813	\$-12,911,056	-20.7%
HMO Missouri	\$18,543,663	\$14,496,257	\$12,693,533	\$9,201,689	\$11,638,685	-37.2%
Home State Health Plan	.	.	\$7,412,897	\$15,593,397	\$17,745,695	.
Humana Health Plan	\$251,823,102	\$279,379,780	\$302,032,654	\$421,461,917	\$505,296,529	100.7%
Missouri Care	\$6,214,071	\$4,559,751	\$8,329,247	\$6,668,256	\$21,765,718	250.3%
UnitedHealthcare of the Midwest	\$59,621,992	\$35,787,013	\$38,781,727	\$50,704,128	\$70,566,861	18.4%
Windsor Health Plan	.	.	.	.	\$26,578,764	.
<b>All HMOs</b>	<b>\$1,073,184,680</b>	<b>\$1,008,312,904</b>	<b>\$1,046,416,880</b>	<b>\$1,058,786,753</b>	<b>\$1,370,628,359</b>	<b>27.7%</b>

Health Maintenance Organization	Current Ratio				
	2010	2011	2012	2013	2014
Aetna Health	182.0%	180.2%	32.3%	31.5%	32.1%
Arcadian Health Plan	200.6%	189.2%	75.6%	24.4%	79.5%
Blue-Advantage Plus Of Kansas City	139.5%	309.2%	213.8%	697.4%	13.6%
Cigna Healthcare Of St Louis	4492%	370.1%	86.3%	72.1%	44.3%
Coventry Health Care Of Kansas	219.5%	248.4%	93.3%	73.4%	53.1%
Coventry Health Care Of Missouri	221.0%	219.4%	64.7%	46.3%	34.2%
Cox Health Systems HMO	976.7%	1504%	132.9%	245.0%	215.7%
Essence Healthcare	261.5%	228.4%	79.4%	48.5%	45.6%
Good Health HMO	266.1%	296.9%	70.0%	89.1%	157.3%
Harmony Health Plan Of Illinois	261.8%	312.8%	182.5%	166.4%	169.8%
Healthcare USA Of Missouri LLC	269.9%	314.6%	153.7%	152.2%	108.7%
Healthlink HMO	1486%	750.1%	219.9%	828.1%	38.1%
HMO Missouri	272.1%	177.2%	89.7%	74.2%	20.8%
Home State Health Plan	.	.	92.4%	86.2%	63.1%
Humana Health Plan	218.6%	207.2%	28.9%	36.9%	48.0%
Missouri Care	223.3%	250.5%	98.2%	184.4%	224.6%
UnitedHealthcare of the Midwest	220.8%	245.6%	30.9%	71.3%	108.1%
Windsor Health Plan	.	.	.	.	261.4%
<b>All HMOs</b>	<b>224.4%</b>	<b>223.2%</b>	<b>59.4%</b>	<b>57.8%</b>	<b>68.8%</b>

<b>Health Maintenance Organization</b>	<b>Loss Ratio</b>				
	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Aetna Health	82.9%	80.5%	83.8%	99.2%	93.3%
Arcadian Health Plan	82.3%	84.5%	83.0%	91.2%	72.4%
Blue-Advantage Plus Of Kansas City	100.8%	74.2%	85.5%	2775%	.
Cigna Healthcare Of St Louis	66.5%	87.3%	77.0%	87.5%	91.4%
Coventry Health Care Of Kansas	85.0%	72.5%	76.4%	62.6%	59.1%
Coventry Health Care Of Missouri	81.2%	94.7%	109.6%	114.5%	130.6%
Cox Health Systems HMO	73.0%	88.6%	74.0%	90.9%	98.6%
Essence Healthcare	90.8%	83.6%	83.1%	82.9%	84.3%
Good Health HMO	88.3%	89.5%	90.9%	91.6%	89.3%
Harmony Health Plan Of Illinois	84.5%	79.4%	83.5%	85.5%	84.2%
Healthcare USA Of Missouri LLC	85.9%	89.0%	87.1%	85.1%	85.0%
Healthlink HMO	769.8%	822.4%	30.9%	120.0%	-12.6%
HMO Missouri	80.9%	80.8%	80.7%	83.4%	75.7%
Home State Health Plan	.	.	114.3%	94.1%	103.7%
Humana Health Plan	86.1%	83.5%	85.9%	88.2%	94.6%
Missouri Care	86.9%	91.1%	90.1%	89.5%	86.4%
UnitedHealthcare of the Midwest	83.3%	84.7%	86.2%	134.1%	130.7%
Windsor Health Plan	.	.	.	.	85.6%
<b>All HMOs</b>	<b>84.8%</b>	<b>82.7%</b>	<b>85.5%</b>	<b>93.7%</b>	<b>93.8%</b>

**Administrative Expenses to Total Revenue**

<b>Health Maintenance Organization</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Aetna Health	11.0%	10.1%	9.2%	10.6%	11.8%
Arcadian Health Plan	13.8%	14.1%	16.7%	10.2%	11.5%
Cigna Healthcare Of St Louis	19.4%	22.0%	24.8%	9.3%	42.2%
Coventry Health Care Of Kansas	7.0%	6.5%	7.0%	6.3%	9.5%
Coventry Health Care Of Missouri	5.4%	5.7%	5.5%	6.0%	7.3%
Cox Health Systems HMO	9.4%	9.3%	9.2%	9.3%	12.2%
Essence Healthcare	9.9%	9.6%	8.9%	8.8%	9.9%
Good Health HMO	8.1%	8.4%	8.4%	9.6%	12.7%
Harmony Health Plan Of Illinois	12.8%	14.4%	15.1%	13.2%	11.2%
Healthcare USA Of Missouri LLC	8.3%	8.2%	7.7%	6.9%	8.4%
HMO Missouri	6.8%	6.0%	6.9%	5.4%	8.6%
Home State Health Plan	.	.	9.5%	8.4%	9.9%
Humana Health Plan	12.8%	11.9%	10.1%	11.4%	10.2%
Missouri Care	5.0%	3.3%	3.6%	2.2%	7.9%
UnitedHealthcare of the Midwest	11.5%	6.8%	7.2%	6.1%	7.7%
Windsor Health Plan	.	.	.	.	5.6%
<b>All HMOs</b>	<b>10.0%</b>	<b>9.7%</b>	<b>9.0%</b>	<b>9.4%</b>	<b>10.0%</b>

Plan Wide Incurred Claims for Prior Year						
Health Maintenance Organization	2010	2011	2012	2013	2014	Percent Change 2010-2014
Aetna Health	\$316,998,345	\$248,803,542	\$279,490,657	\$265,033,050	\$250,155,678	-21.1%
Arcadian Health Plan	\$28,650,469	\$37,878,507	\$32,986,640	\$42,796,103	\$19,975,777	-30.3%
Cigna Healthcare Of St Louis	\$439,910	\$217,000	\$207,000	\$351,000	\$353,000	-19.8%
Coventry Health Care Of Kansas	\$45,423,428	\$42,148,716	\$43,320,802	\$69,631,244	\$31,691,817	-30.2%
Coventry Health Care Of Missouri	\$49,834,680	\$35,820,707	\$44,535,062	\$42,973,436	\$44,976,589	- 9.7%
Cox Health Systems HMO	\$1,276,859	\$1,244,886	\$753,249	\$491,872	\$601,497	-52.9%
Essence Healthcare	\$71,559,275	\$68,956,082	\$67,268,372	\$73,725,065	\$58,125,416	-18.8%
Good Health HMO	\$25,416,496	\$29,229,715	\$25,205,819	\$25,191,926	\$12,815,200	-49.6%
Harmony Health Plan Of Illinois	\$53,448,385	\$33,692,557	\$37,640,919	\$31,181,662	\$37,289,743	-30.2%
Healthcare USA Of Missouri LLC	\$35,995,505	\$41,040,592	\$33,840,955	\$25,803,491	\$37,637,730	4.6%
HMO Missouri	\$21,037,427	\$17,920,321	\$14,376,649	\$13,573,817	\$11,372,720	-45.9%
Home State Health Plan	\$0	\$0	\$0	\$13,105,026	\$21,730,475	.
Humana Health Plan	\$139,650,778	\$147,945,813	\$164,342,580	\$230,359,333	\$280,827,191	101.1%
Missouri Care	\$10,250,960	\$10,957,014	\$12,100,899	\$32,065,225	\$31,225,481	204.6%
UnitedHealthcare of the Midwest	\$68,404,621	\$69,208,410	\$67,172,538	\$69,792,317	\$84,523,197	23.6%
Windsor Health Plan	\$35,335,502	\$14,535,853	\$68,318,783	\$67,033,622	\$69,664,915	97.2%
<b>All HMOs</b>	<b>\$1,009,131,915</b>	<b>\$905,873,053</b>	<b>\$988,909,549</b>	<b>\$1,112,093,792</b>	<b>\$1,114,059,488</b>	<b>10.4%</b>

**Financial History - Plan Wide Estimated Liability of Unpaid Claims Prior Year**

<b>Health Maintenance Organization</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>Percent Change 2010-2014</b>
Aetna Health	\$344,378,872	\$314,543,294	\$298,228,208	\$309,186,829	\$261,112,465	-24.2%
Arcadian Health Plan	\$28,494,589	\$37,406,142	\$41,385,068	\$44,080,020	\$26,481,130	- 7.1%
Blue-Advantage Plus Of Kansas City	\$6,590,813	\$9,323,495	\$6,639,947	\$-21,019	\$-675	-100.0%
Cigna Healthcare Of St Louis	\$692,000	\$330,000	\$298,000	\$412,086	\$484,330	-30.0%
Coventry Health Care Of Kansas	\$47,807,784	\$49,694,011	\$45,529,880	\$89,922,180	\$45,844,657	- 4.1%
Coventry Health Care Of Missouri	\$63,931,666	\$42,794,158	\$47,998,860	\$47,484,580	\$53,202,082	-16.8%
Cox Health Systems HMO	\$3,150,164	\$2,306,670	\$1,711,938	\$839,449	\$548,606	-82.6%
Essence Healthcare	\$71,885,487	\$69,181,697	\$69,379,830	\$73,458,801	\$56,300,662	-21.7%
Good Health HMO	\$28,490,127	\$31,392,965	\$27,109,557	\$26,755,359	\$15,771,174	-44.6%
Harmony Health Plan Of Illinois	\$72,742,110	\$62,387,379	\$48,013,278	\$35,624,675	\$42,832,538	-41.1%
Healthcare USA Of Missouri LLC	\$52,855,767	\$45,573,253	\$52,865,957	\$49,618,290	\$51,382,773	- 2.8%
HMO Missouri	\$25,596,320	\$18,810,990	\$17,675,843	\$12,727,120	\$13,483,144	-47.3%
Home State Health Plan	\$0	\$0	\$0	\$24,947,395	\$26,402,064	.
Humana Health Plan	\$155,464,640	\$160,116,927	\$186,490,178	\$250,562,148	\$302,970,154	94.9%
Missouri Care	\$12,641,882	\$13,857,848	\$17,830,579	\$37,693,276	\$41,480,372	228.1%
UnitedHealthcare of the Midwest	\$79,188,365	\$79,235,253	\$76,677,253	\$84,540,113	\$95,438,958	20.5%
Windsor Health Plan	\$32,761,080	\$12,556,443	\$51,371,174	\$70,199,798	\$76,499,273	133.5%
<b>All HMOs</b>	<b>\$1,136,312,535</b>	<b>\$1,056,604,727</b>	<b>\$1,094,215,554</b>	<b>\$1,278,700,699</b>	<b>\$1,237,791,223</b>	<b>8.9%</b>

**Financial History - Plan Wide Analysis of Liability Reserves**

<b>Health Maintenance Organization</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Aetna Health	8.6%	26.4%	6.7%	16.7%	4.4%
Arcadian Health Plan	- 0.5%	- 1.2%	25.5%	3.0%	32.6%
Blue-Advantage Plus Of Kansas City	-24.3%	18.9%	2.8%	562.0%	0.0%
Cigna Healthcare Of St Louis	57.3%	52.1%	44.0%	17.4%	37.2%
Coventry Health Care Of Kansas	5.2%	17.9%	5.1%	29.1%	44.7%
Coventry Health Care Of Missouri	28.3%	19.5%	7.8%	10.5%	18.3%
Cox Health Systems HMO	146.7%	85.3%	127.3%	70.7%	- 8.8%
Essence Healthcare	0.5%	0.3%	3.1%	- 0.4%	- 3.1%
Good Health HMO	12.1%	7.4%	7.6%	6.2%	23.1%
Harmony Health Plan Of Illinois	36.1%	85.2%	27.6%	14.2%	14.9%
Healthcare USA Of Missouri LLC	46.8%	11.0%	56.2%	92.3%	36.5%
HMO Missouri	21.7%	5.0%	22.9%	- 6.2%	18.6%
Home State Health Plan	.	.	.	90.4%	21.5%
Humana Health Plan	11.3%	8.2%	13.5%	8.8%	7.9%
Missouri Care	23.3%	26.5%	47.3%	17.6%	32.8%
UnitedHealthcare of the Midwest	15.8%	14.5%	14.1%	21.1%	12.9%
Windsor Health Plan	- 7.3%	-13.6%	-24.8%	4.7%	9.8%
<b>All HMOs</b>	<b>12.6%</b>	<b>16.6%</b>	<b>10.6%</b>	<b>15.0%</b>	<b>11.1%</b>

### *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

**2014 Missouri Enrollment:**

Total Missouri member months for the year:  
22,909

Missouri members at the end of the year:  
1,672

**2014 Plan Wide Enrollment**

Total plan wide member months for the year:  
7,477,353

Plan wide members at the end of the year:  
570,409

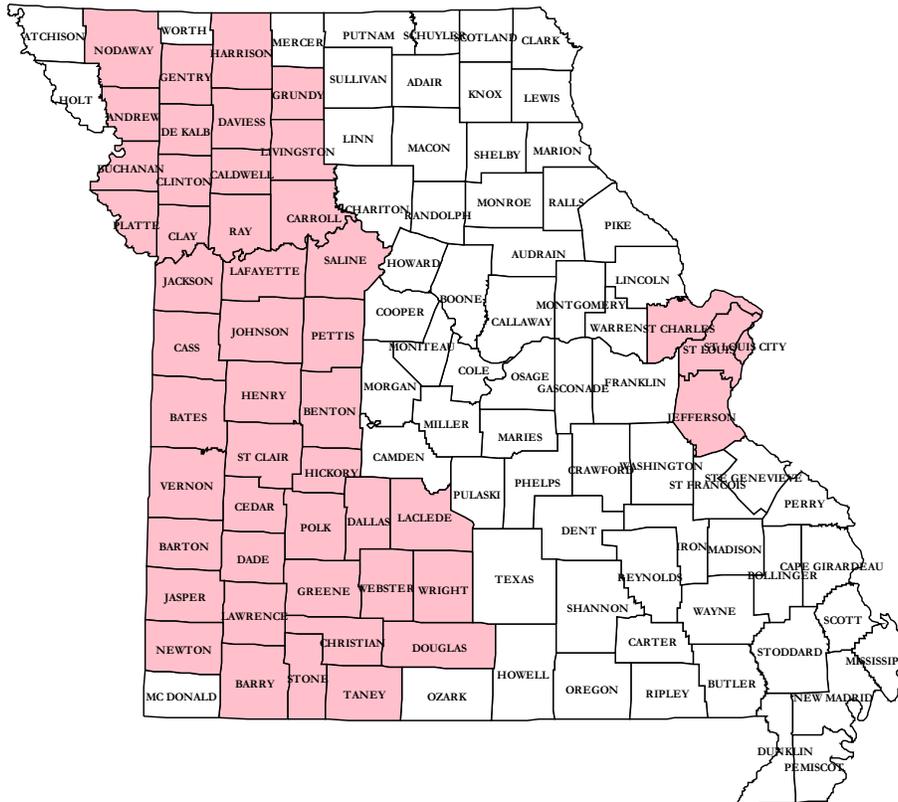
**2014 Year-End Officers**

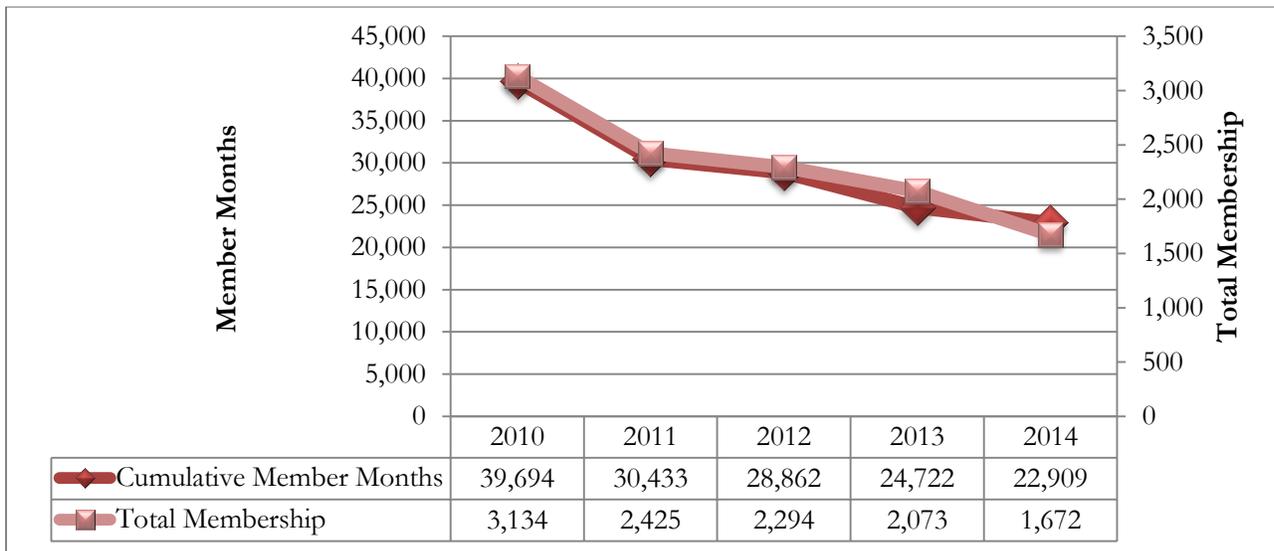
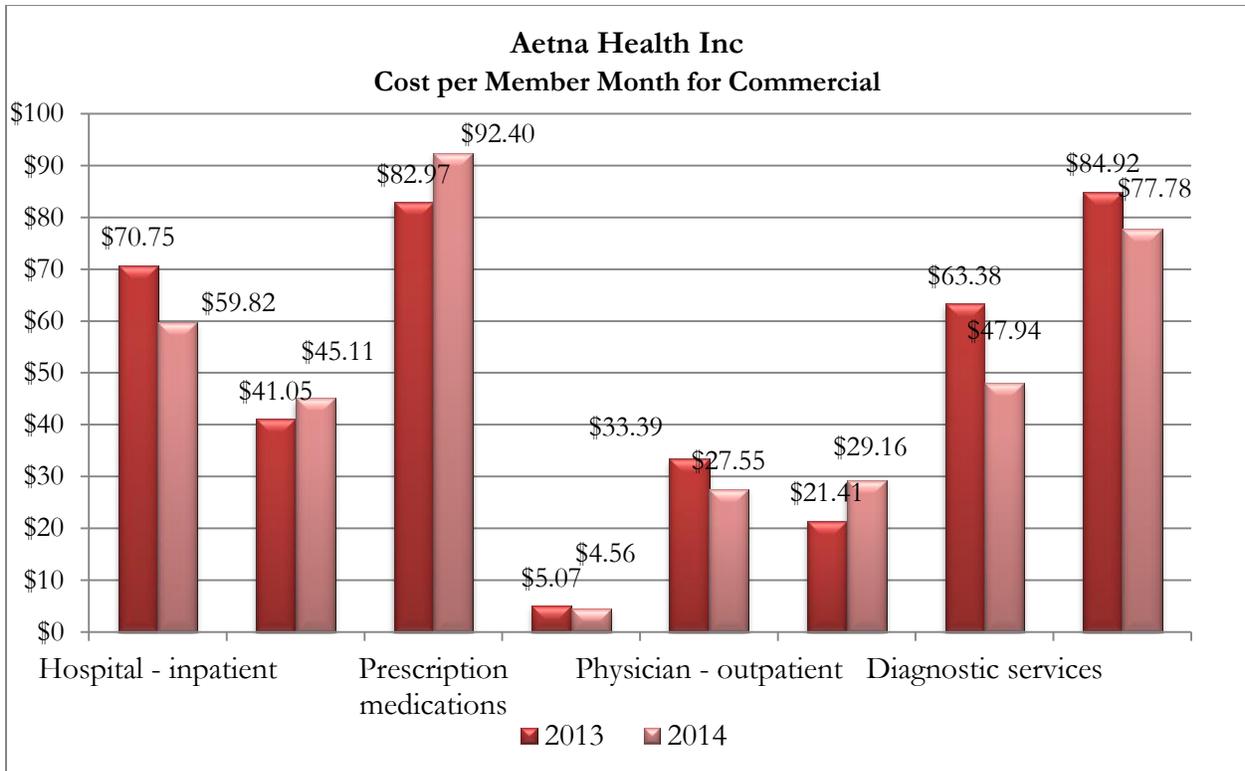
President: Laurie Ann Brubaker  
Secretary: Edward Chung-I Lee  
Chief Financial Officer: Dawn Marie Schoen  
Regional Medical Officer: David J. Massman

**Other Officers:**

Gregory Stephen Martino  
Elaine Rose Cofrancesco  
Stephen Matthew Conte

## Service Area





# 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:** 44.0%

**Tax Status:** For Profit

**2014 Missouri Enrollment:**  
Total Missouri member months for the year:  
5,673

Missouri members at the end of the year:  
485

**2014 Plan Wide Enrollment**  
Total plan wide member months for the year:  
12,891

Plan wide members at the end of the year:  
1,103

**2014 Year-End Officers**

President: Frank Anthony Monahan

Secretary: Anna Krishtul

Chief Financial Officer: Scott R. Lambert

Chief Medical Officer: Raymond P. Davidson M.D.

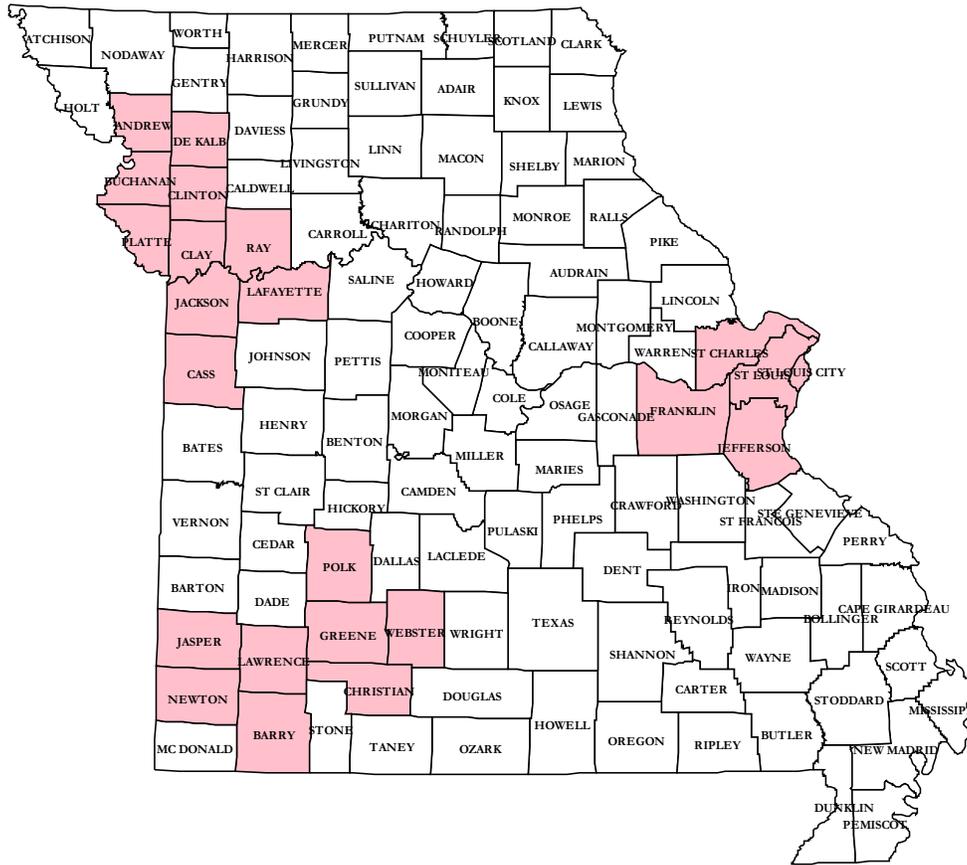
**2014 Other Officers**

Aslam Mohammad Khan

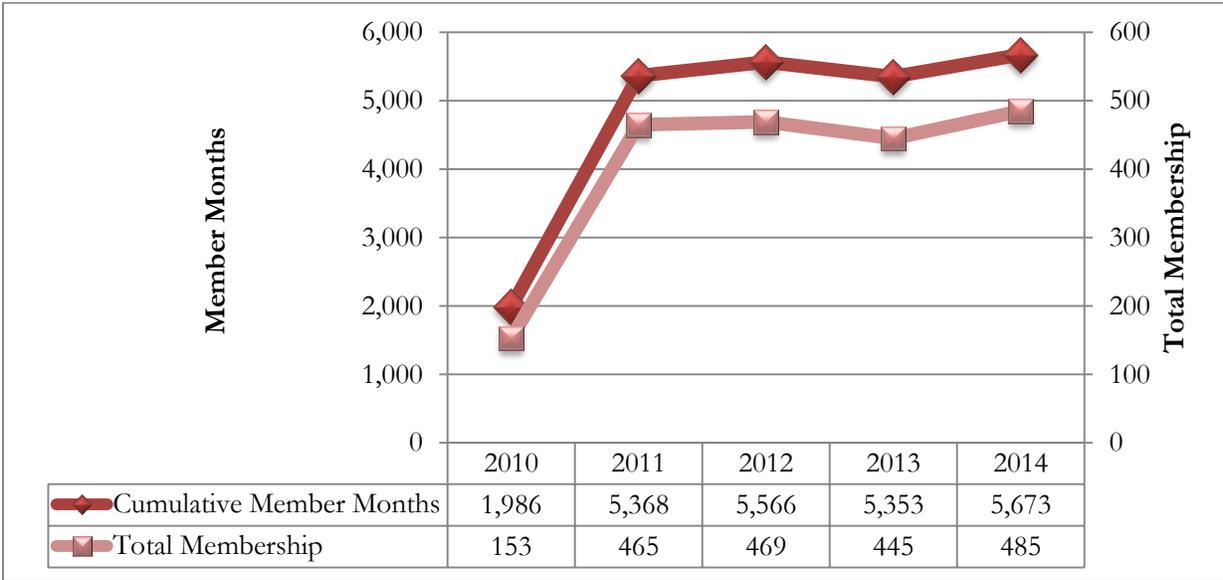
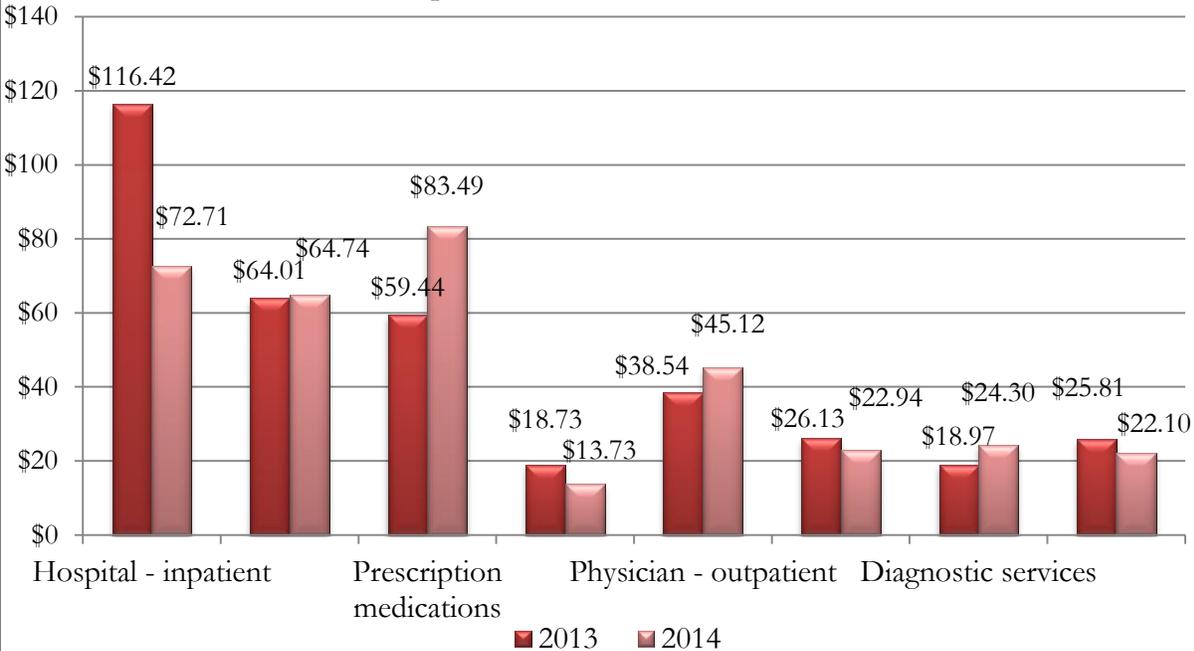
Michael T. Crompton

Mark P. Fleming

## Service Area



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



# Coventry Health Care of Kansas, Inc

**Holding Company:**

Aetna, Inc

**Main Administrative Office Mailing Address:**

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

**Incorporated:** January 2, 1976

**Admitted to Missouri:** March 29, 1996

**Accreditation:** URAC

**State of Domicile:** Kansas

**% Missouri Business:** 25.8%

**Tax Status:** For Profit

**2014 Missouri Enrollment:**

Total Missouri member months for the year:  
 157,890

Missouri members at the end of the year:  
 13,156

**2014 Plan Wide Enrollment**

Total plan wide member months for the year:  
 995,228

Plan wide members at the end of the year:  
 80,715

**2014 Year-End Officers**

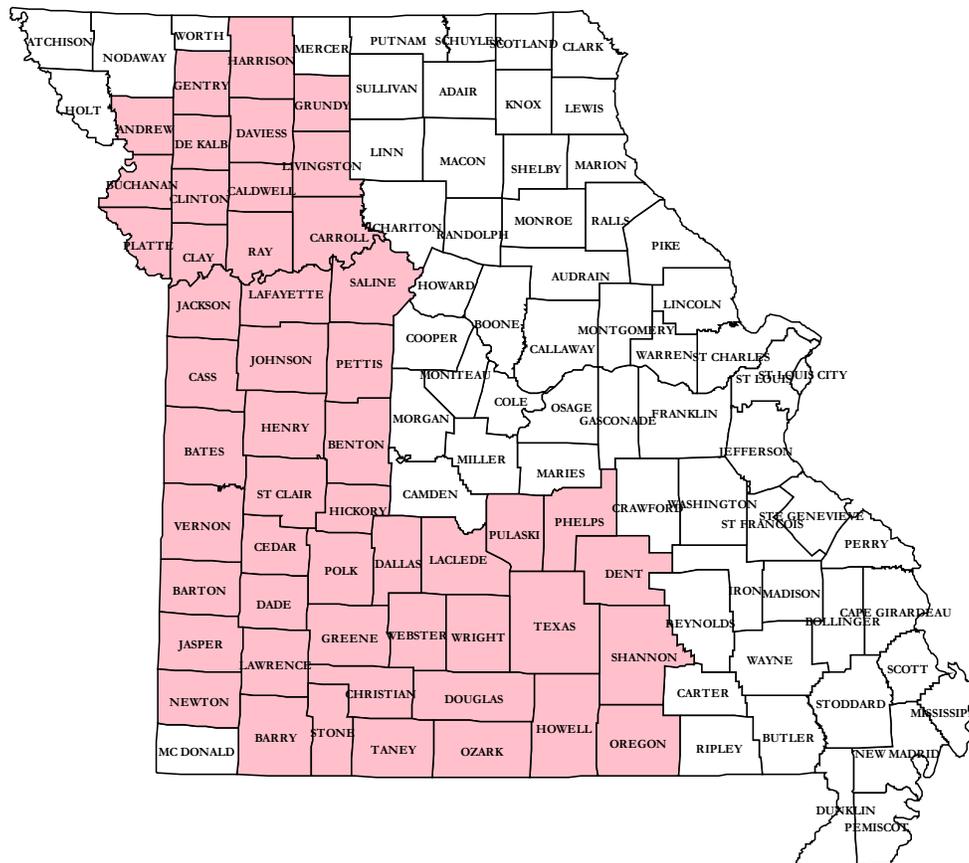
President: Pamela S. Sedmak

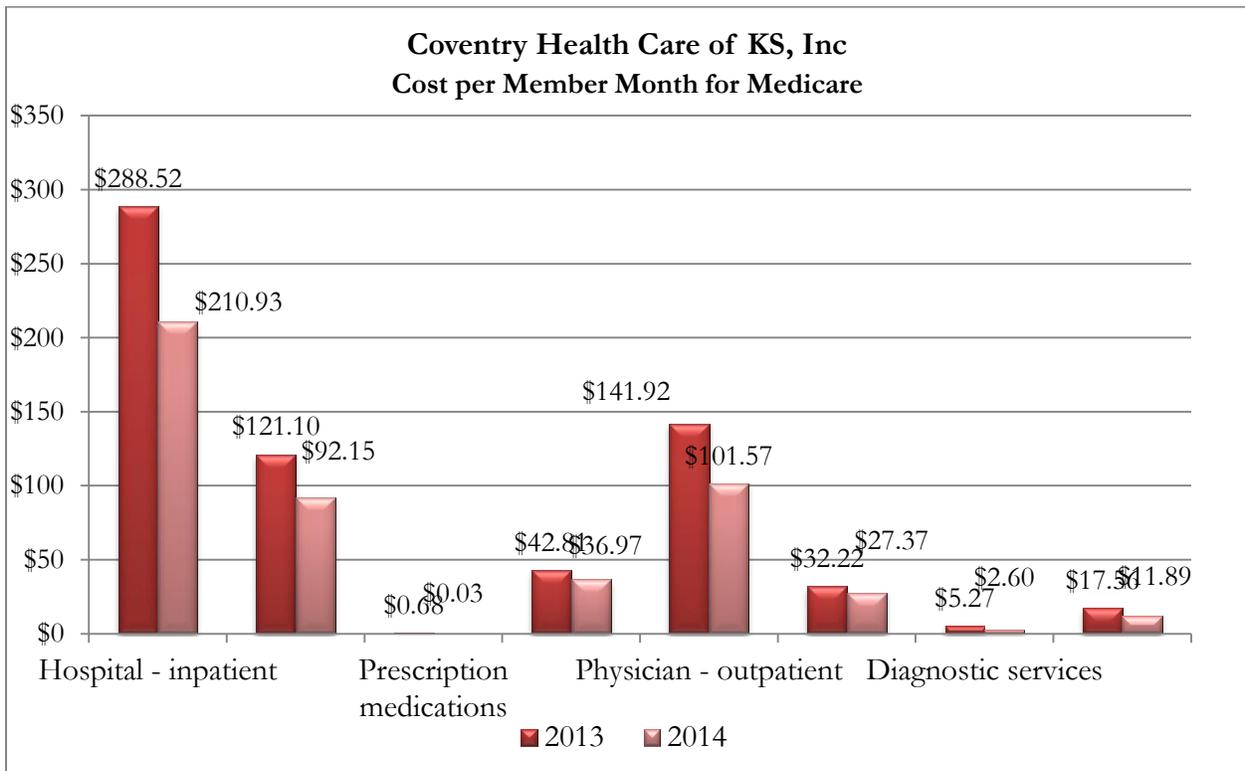
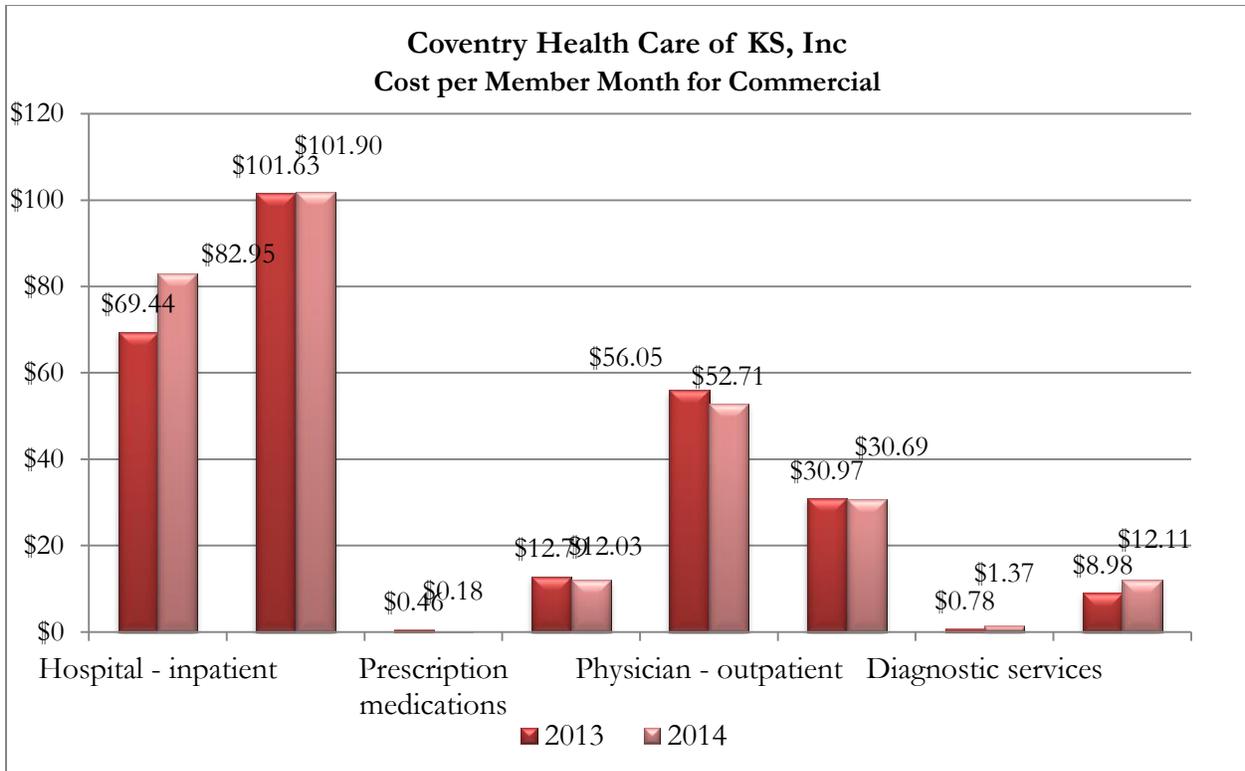
Secretary: Edward Chung Lee

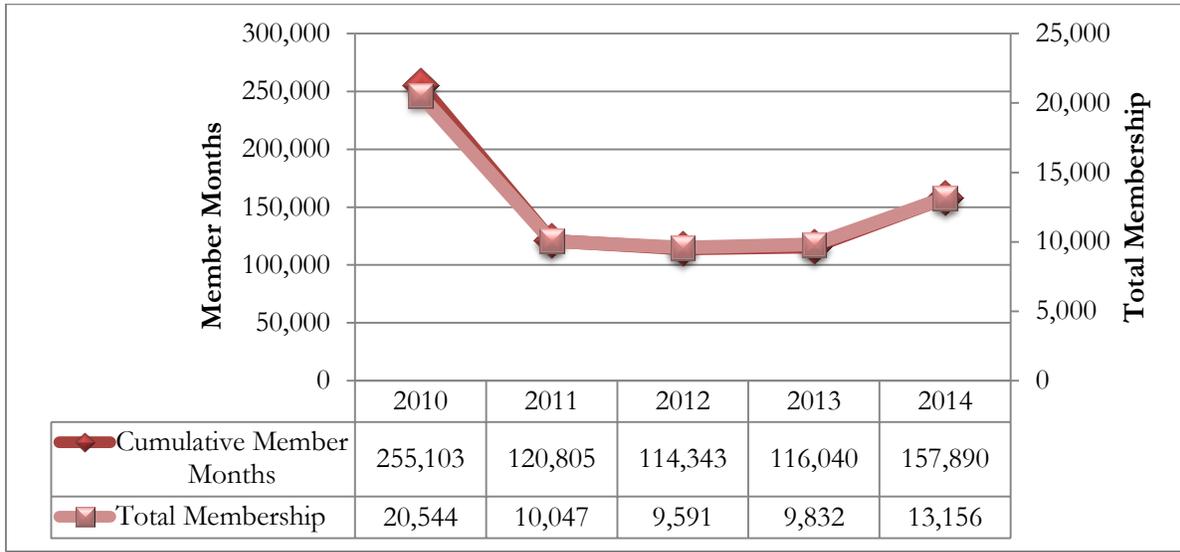
Chief Financial Officer: Randy Oursler

Chief Medical Officer: James Utley

## Service Area







# Coventry Health Care of Missouri, Inc

**Holding Company:**

Aetna, Inc

**Main Administrative Office Mailing Address:**

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

**Incorporated:**

May 22, 1985

**Admitted to Missouri:**

July 7, 1999

**Accreditation:**

NCQA

**State of Domicile:**

Missouri

**% Missouri Business:**

85.8%

**Tax Status:**

For Profit

**2014 Missouri Enrollment:**

Total Missouri member months for the year:  
 769,000

Missouri members at the end of the year:  
 63,074

**2014 Plan Wide Enrollment**

Total plan wide member months for the year:  
 894,815

Plan wide members at the end of the year:  
 73,869

**2014 Year-End Officers**

President: Frank D'Antonio

Secretary: Edward Chung Lee

Chief Financial Officer: David Dickson

Chief Medical Officer: Scott Spradlin MD

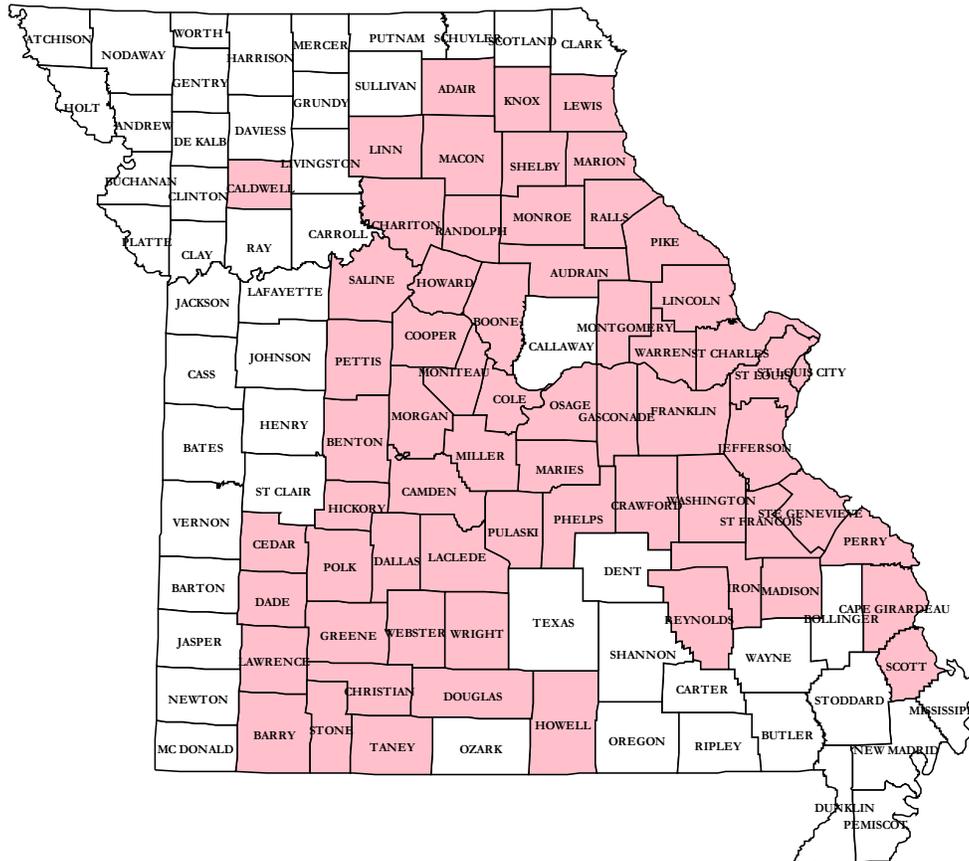
**Other Officers:**

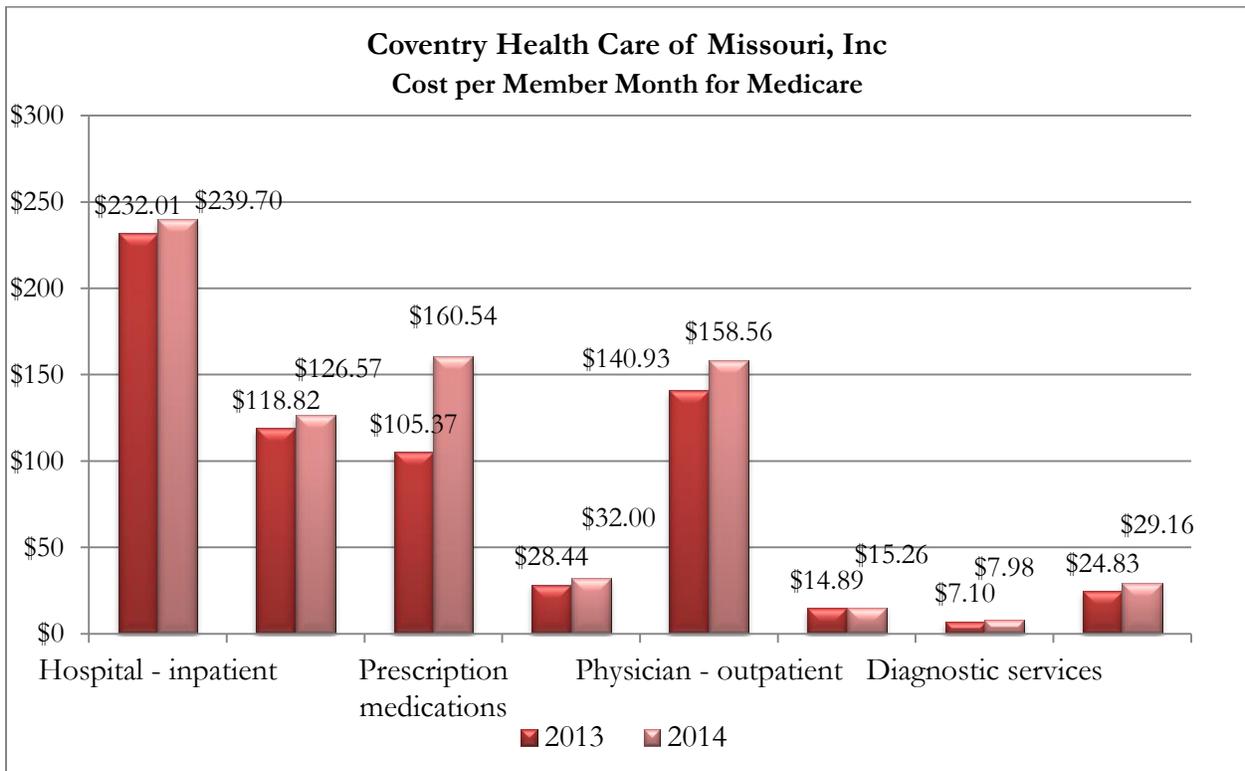
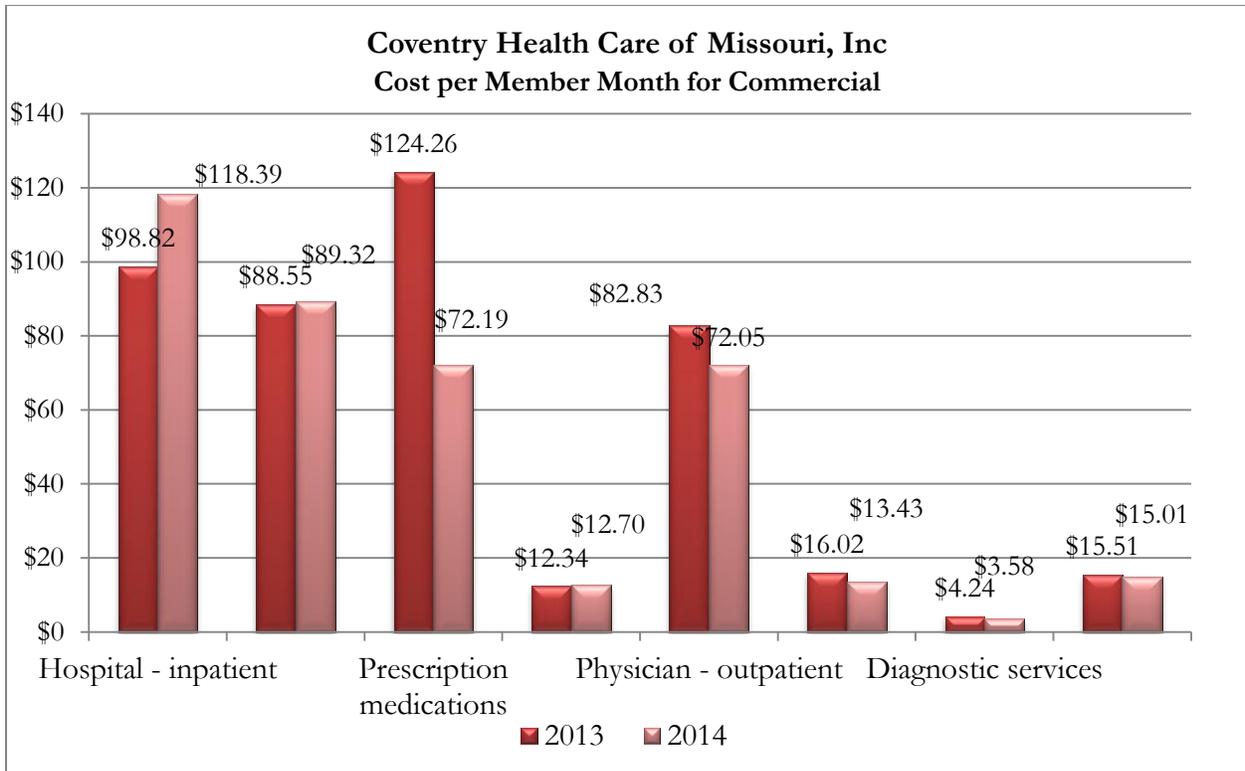
Scott D. Miller

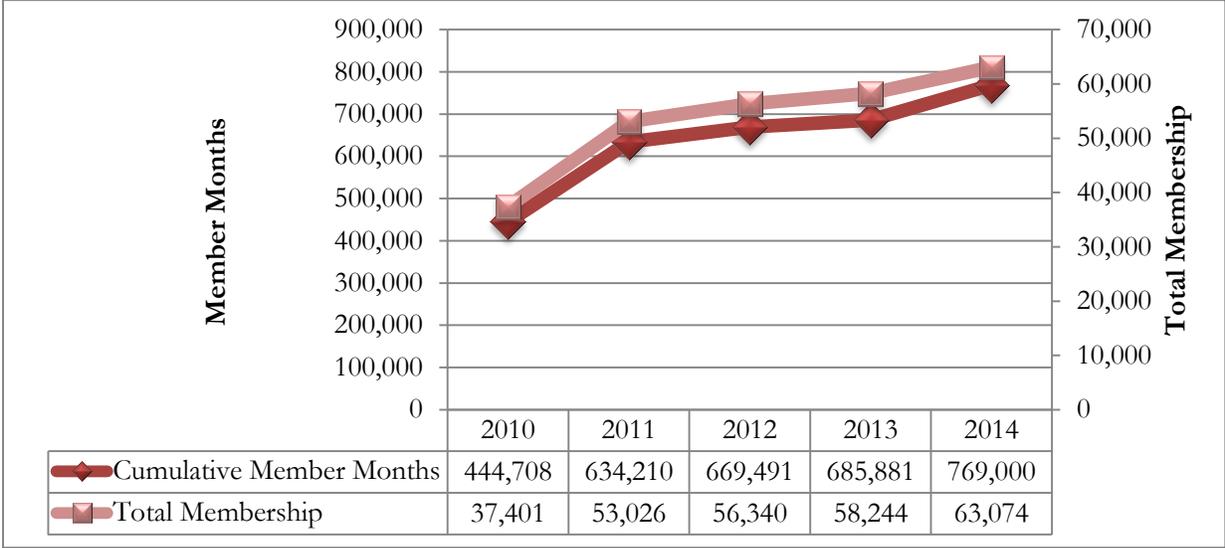
Nancy S. Haase

Michael Portnoy

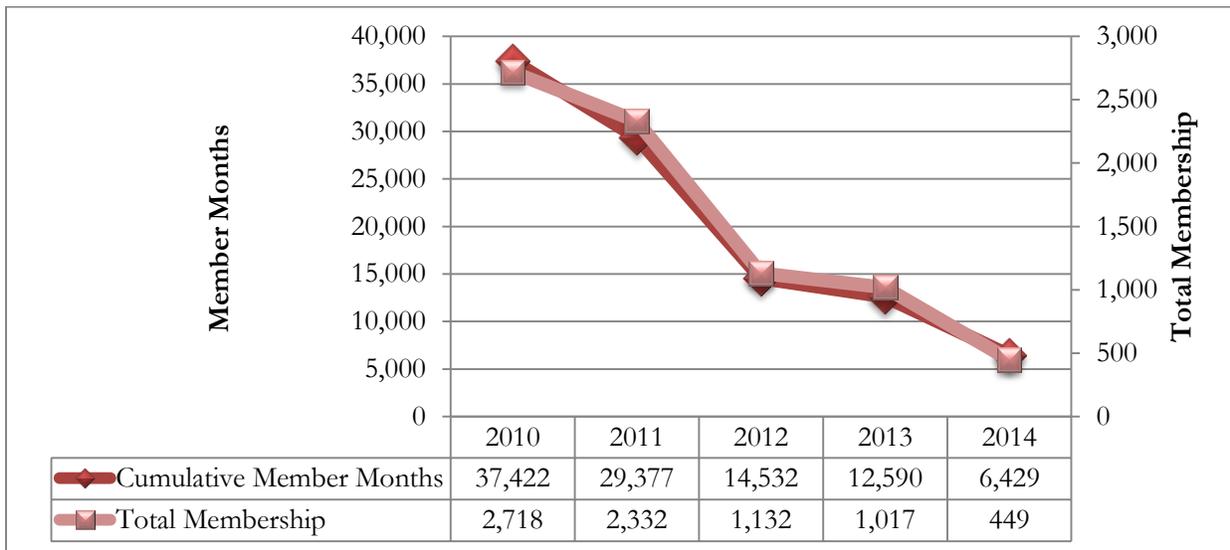
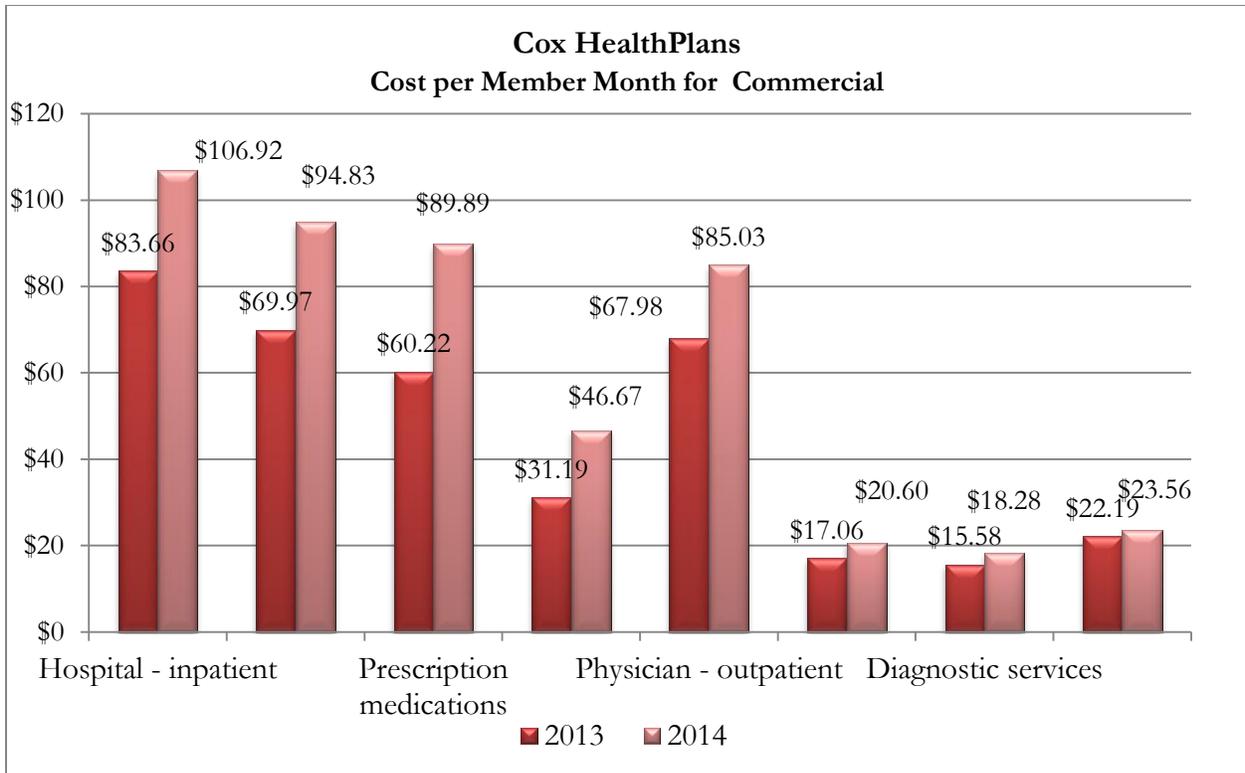
## Service Area











# 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:**

81.8%

**Tax Status:**

For Profit

**2014 Missouri Enrollment:**

Total Missouri member months for the year:  
 394,942

Missouri members at the end of the year:  
 33,305

**2014 Plan Wide Enrollment**

Total plan wide member months for the year:  
 490,939

Plan wide members at the end of the year:  
 41,381

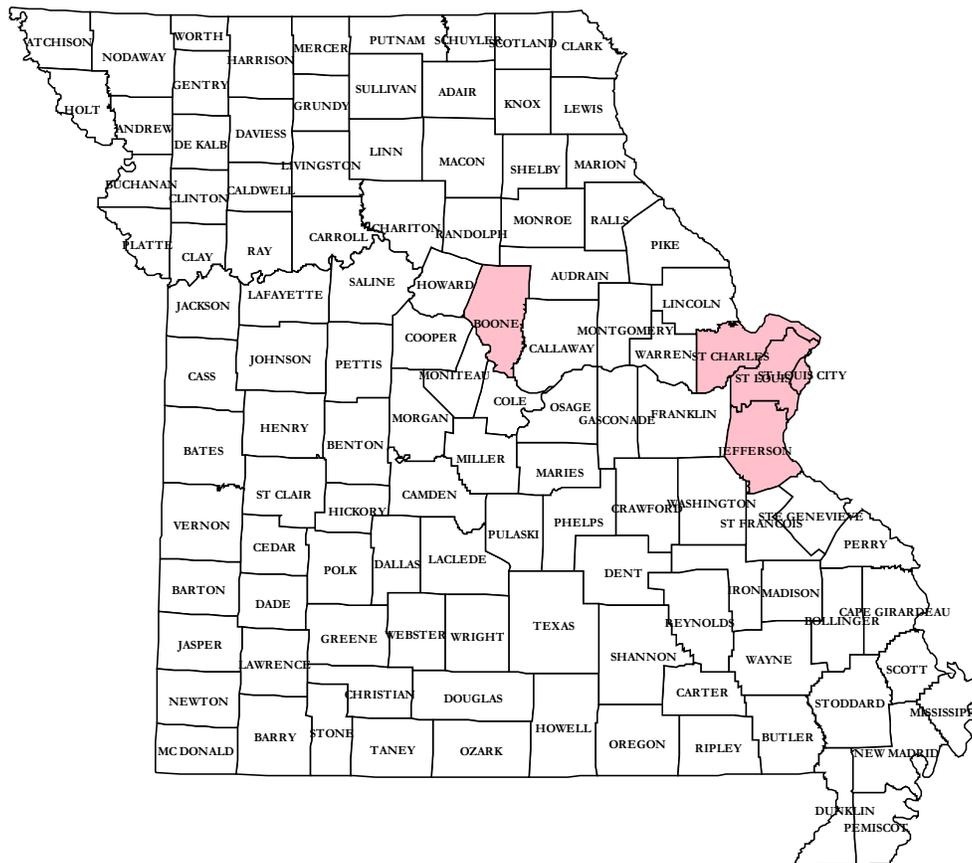
**2014 Year-End Officers**

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

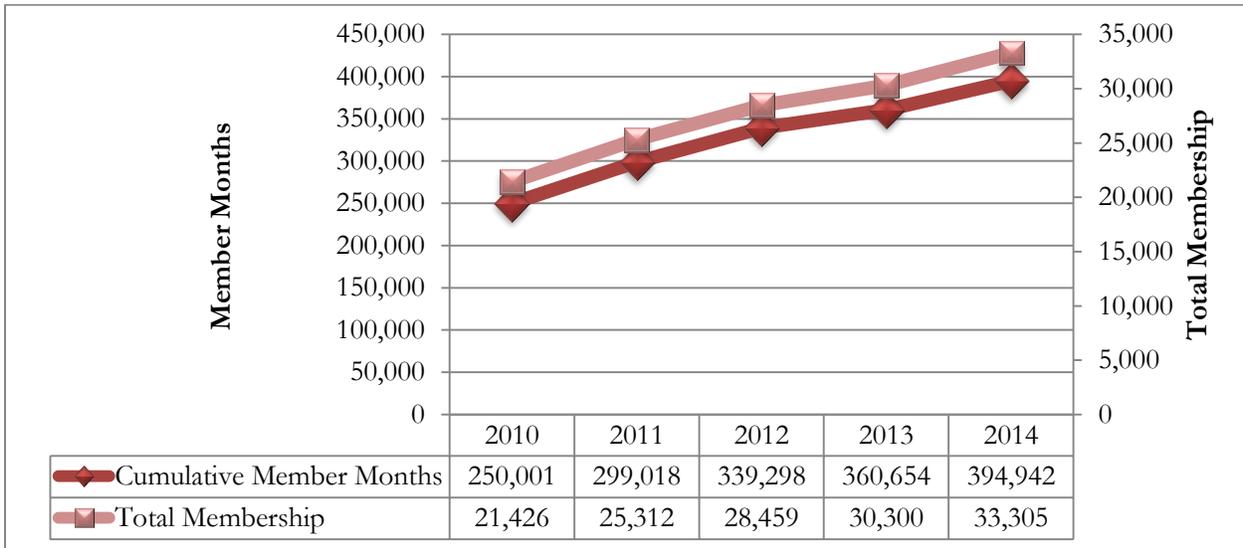
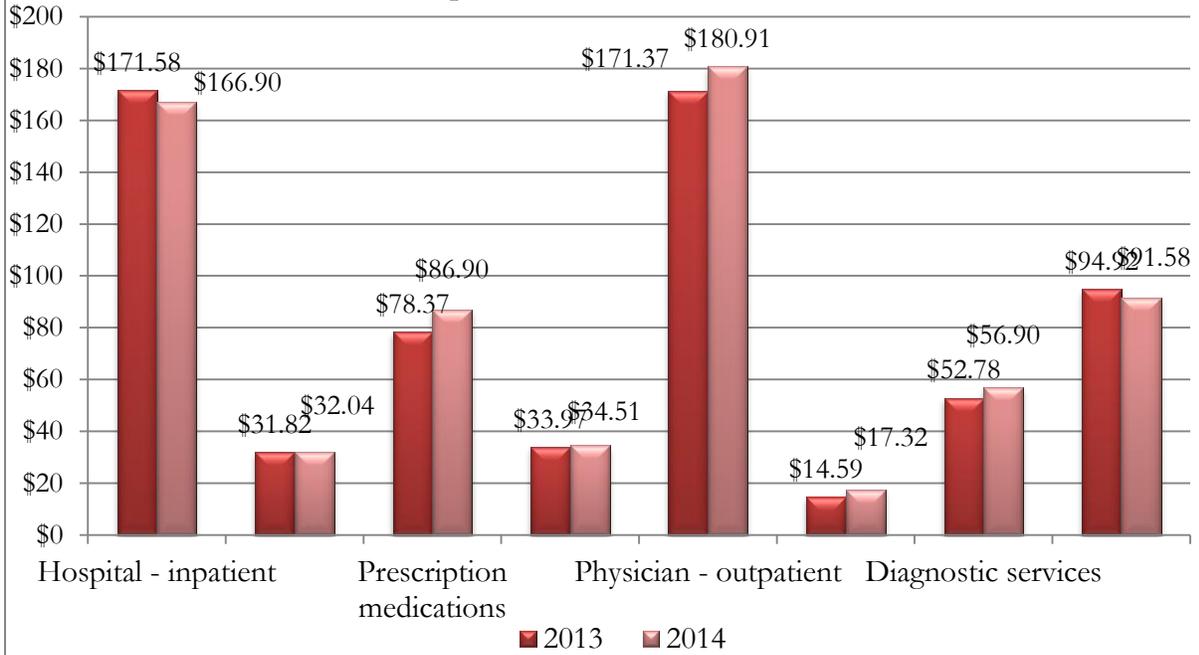
**2014 Other Officers, Directors or Trustees**

Martha Gartland Butler

## Service Area



**Essence Healthcare, Inc.  
Cost per Member Month for Medicare**



# 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:**

86.6%

**Tax Status:**

Not For Profit

**2014 Missouri Enrollment:**

Total Missouri member months for the year:  
 319,607

Missouri members at the end of the year:  
 23,724

**2014 Plan Wide Enrollment**

Total plan wide member months for the year:  
 371,210

Plan wide members at the end of the year:  
 27,162

**2014 Year-End Officers**

President: Danette Wilson

Secretary: Rick Kastner

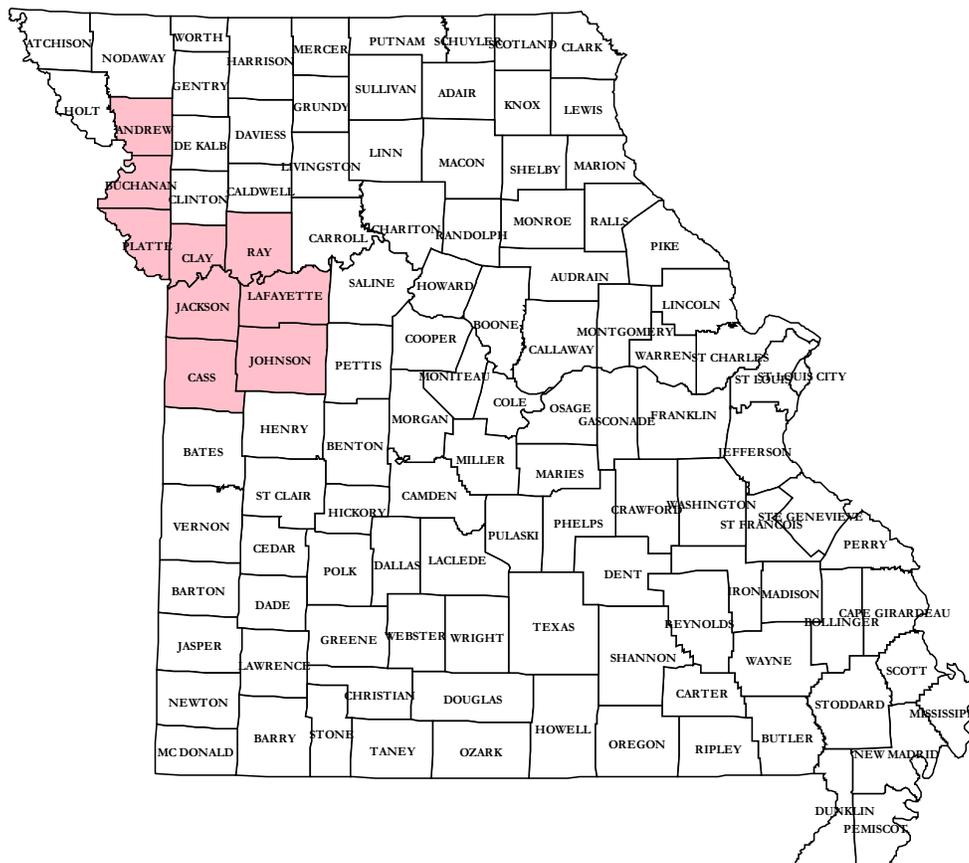
Chief Financial Officer: Bryan Camerlinck

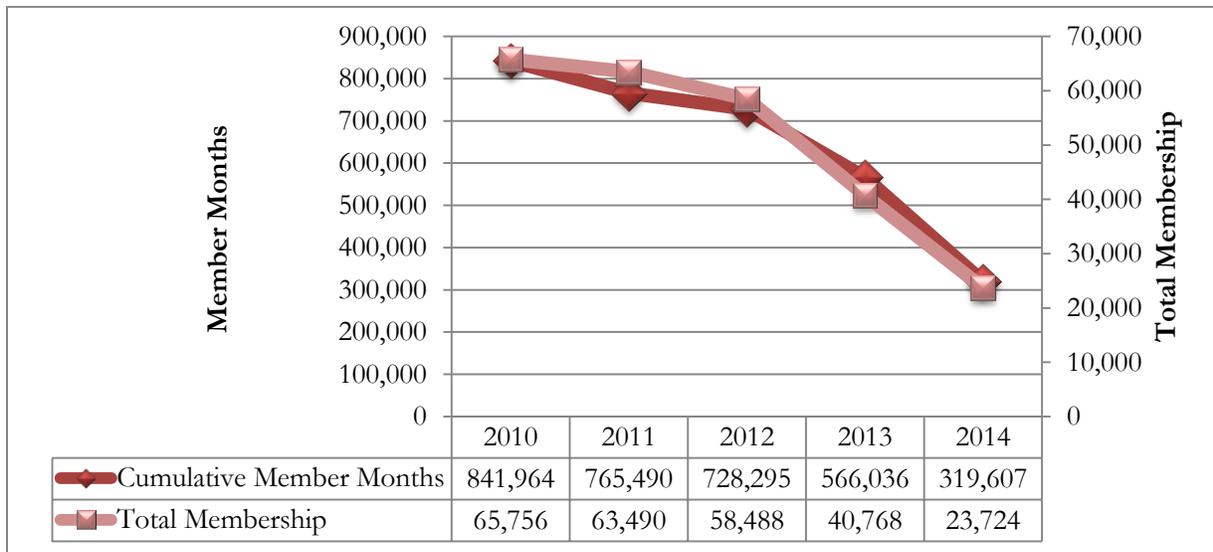
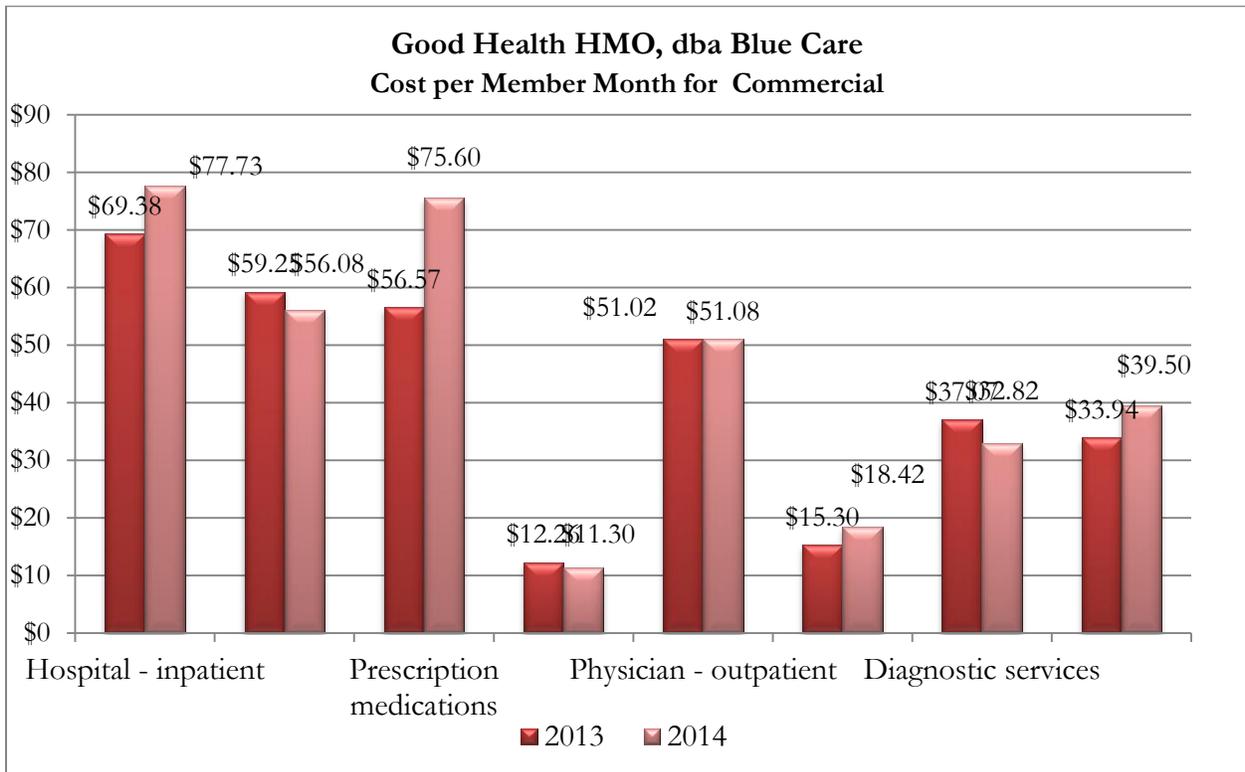
Chief Medical Officer: Dr. William Vennart

**2014 Other Officers, Directors or Trustees**

Tom Nightingale

## Service Area





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

**Holding Company:**  
WellCare Health Plans, Inc

**Main Administrative Office Mailing Address:**  
8735 Henderson 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:** 7.0%

**Tax Status:** For Profit

**2014 Missouri Enrollment:**  
Total Missouri member months for the year:  
34,712

Missouri members at the end of the year:  
2,496

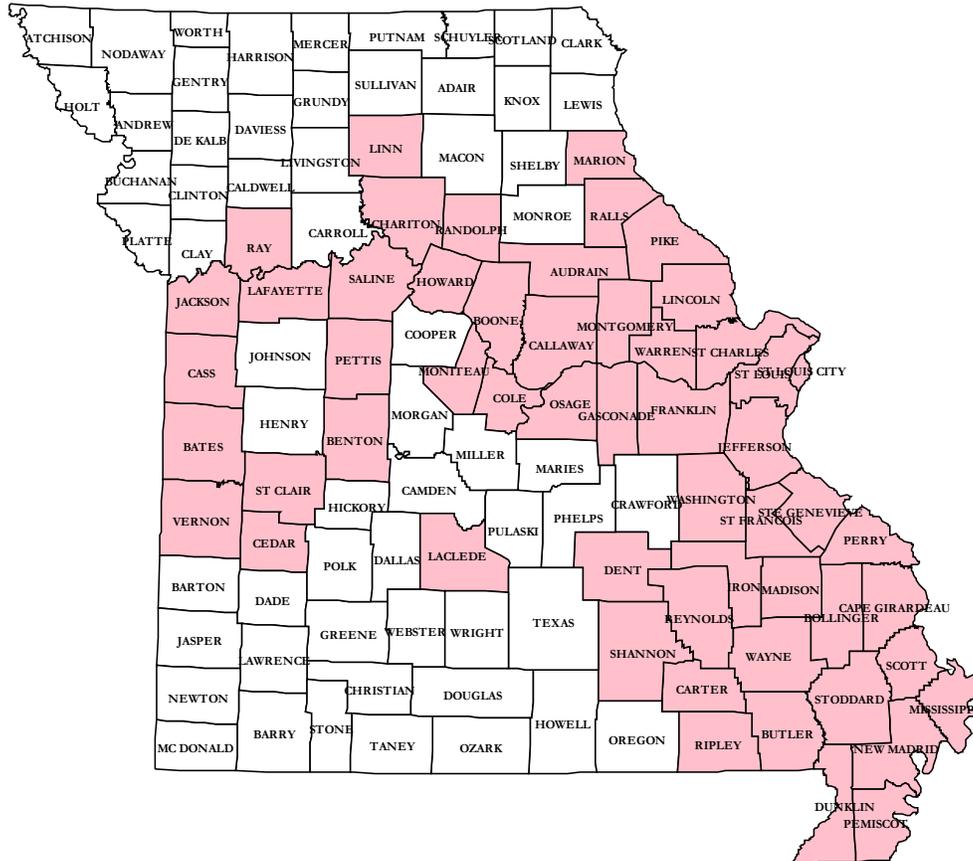
**2014 Plan Wide Enrollment**  
Total plan wide member months for the year:  
1,880,853

Plan wide members at the end of the year:  
178,552

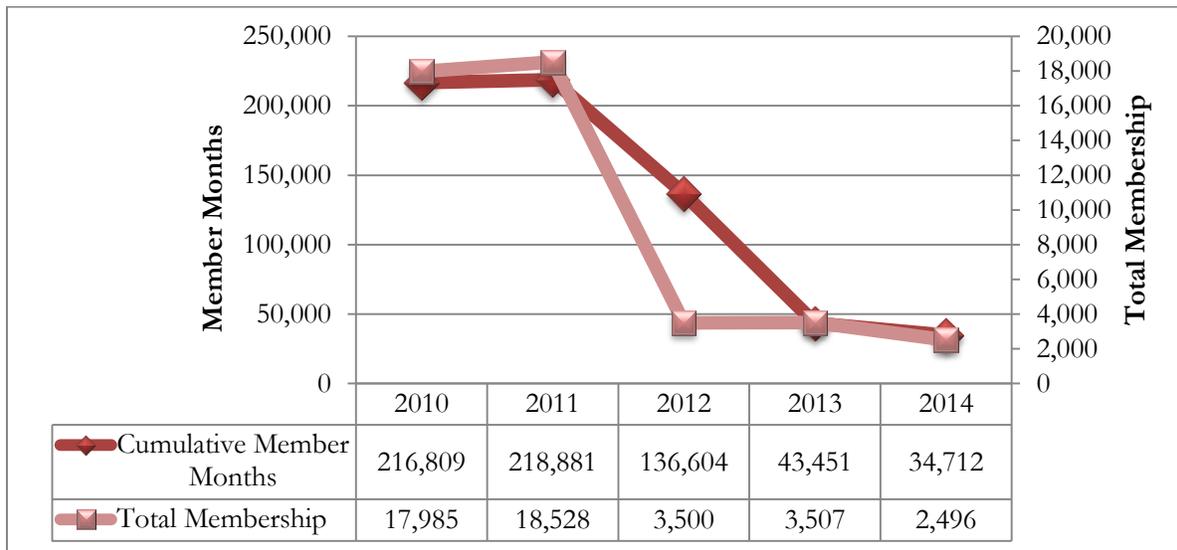
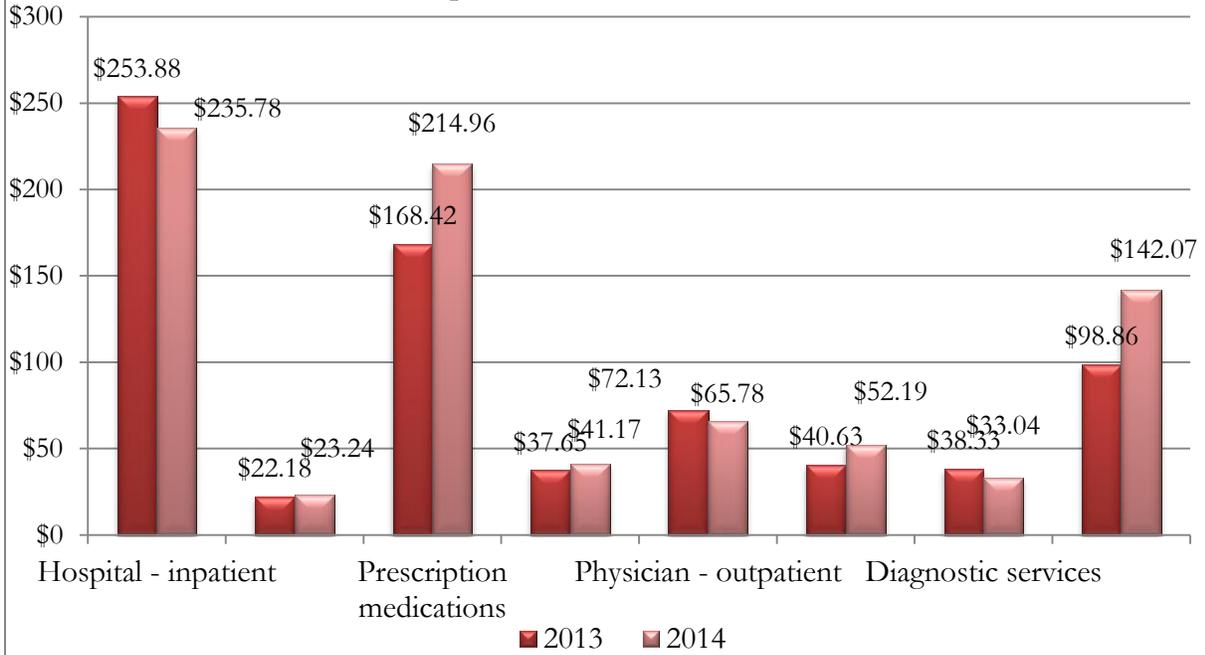
**2014 Year-End Officers**  
President: David Reynolds  
Secretary: Blair Todd  
Chief Financial Officer: Andrew Asher  
Chief Medical Officer: David Sand, MD

**2014 Other Officers, Directors or Trustees**  
Maurice S. Hebert  
Robert Hilliard  
Kenneth Burdick

## Service Area



**Harmony Health Plans of IL dba Harmony Health Plans of MO**  
**Cost per Member Month for 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

**2014 Missouri Enrollment:**

Total Missouri member months for the year:  
 2,829,838

Missouri members at the end of the year:  
 239,846

**2014 Plan Wide Enrollment**

Total plan wide member months for the year:  
 2,829,838

Plan wide members at the end of the year:  
 239,846

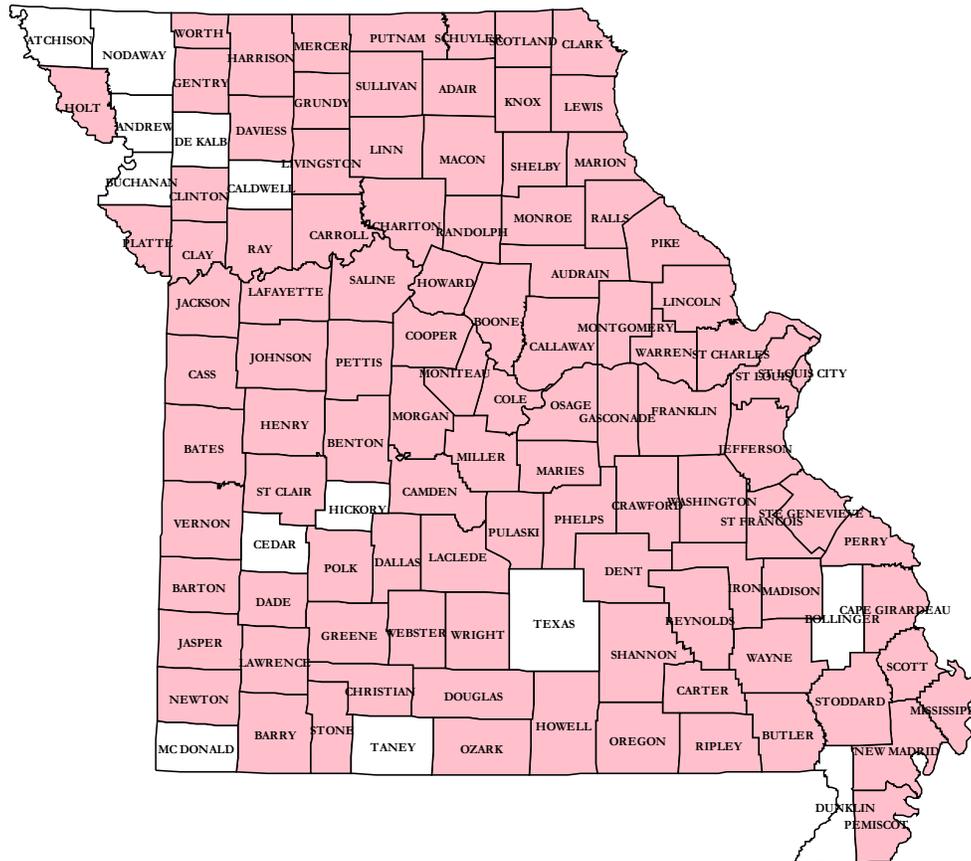
**2014 Year-End Officers**

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

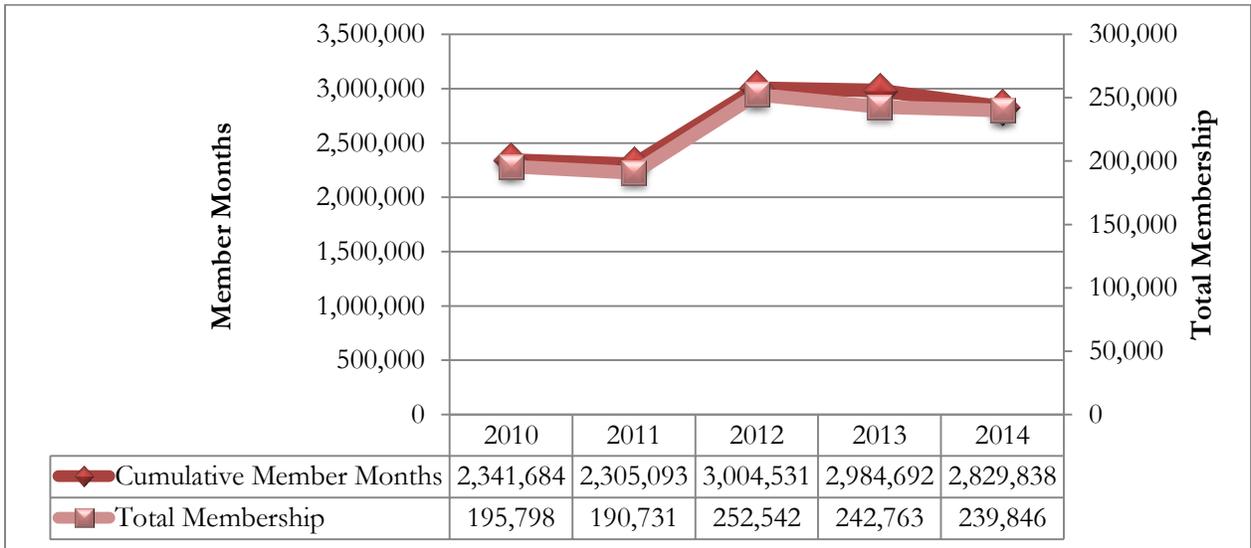
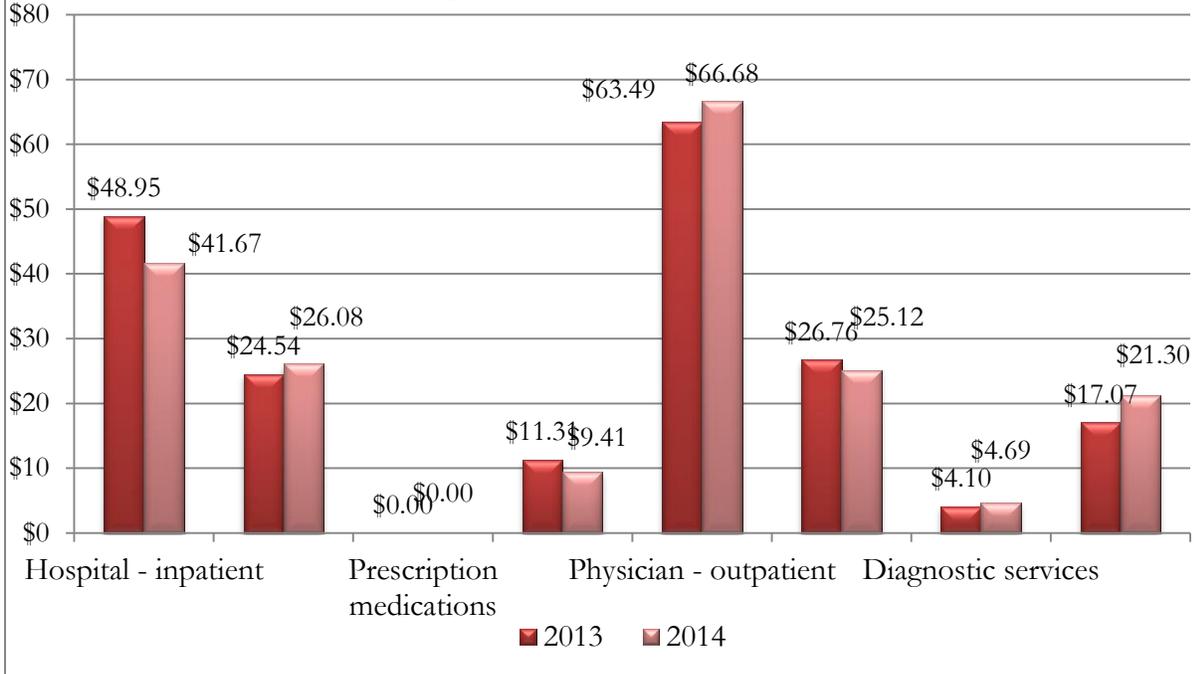
**2014 Other Officers, Directors or Trustees**

Elaine R. Cofrancesco  
 Kevin J. Casey  
 Debra J. Bacon

## Service Area



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



# 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

**2014 Missouri Enrollment:**

Total Missouri member months for the year:  
331,502

Missouri members at the end of the year:  
25,233

**2014 Plan Wide Enrollment**

Total plan wide member months for the year:  
331,502

Plan wide members at the end of the year:  
25,233

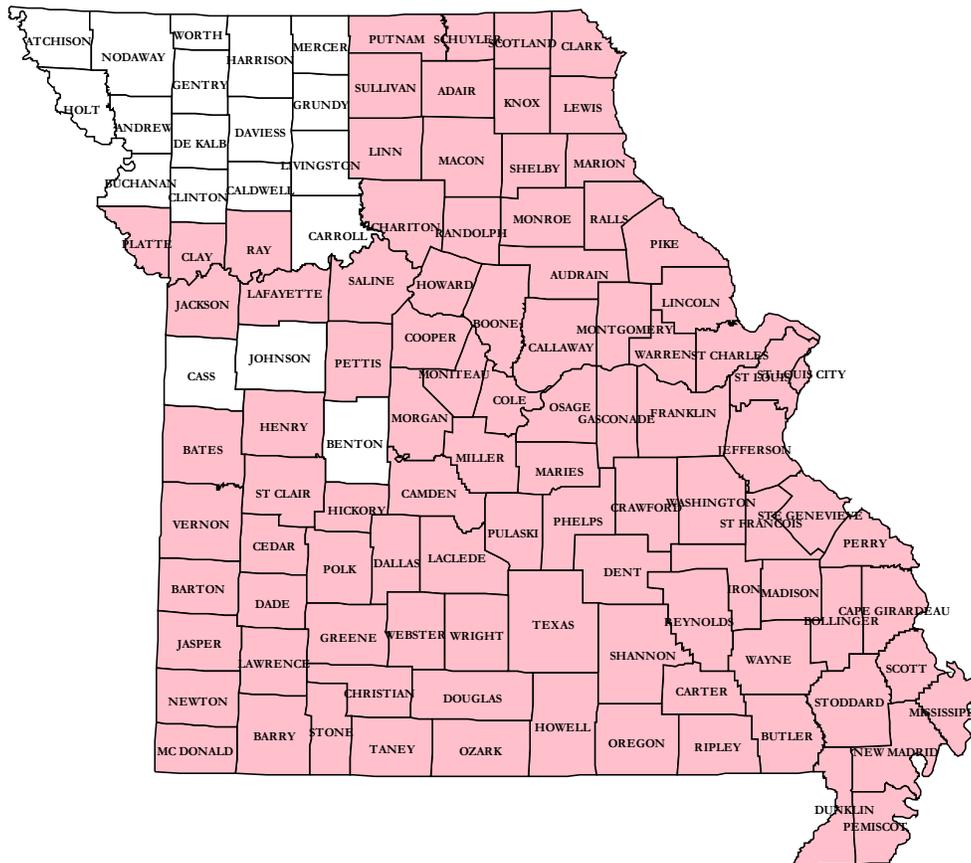
**2014 Year-End Officers**

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

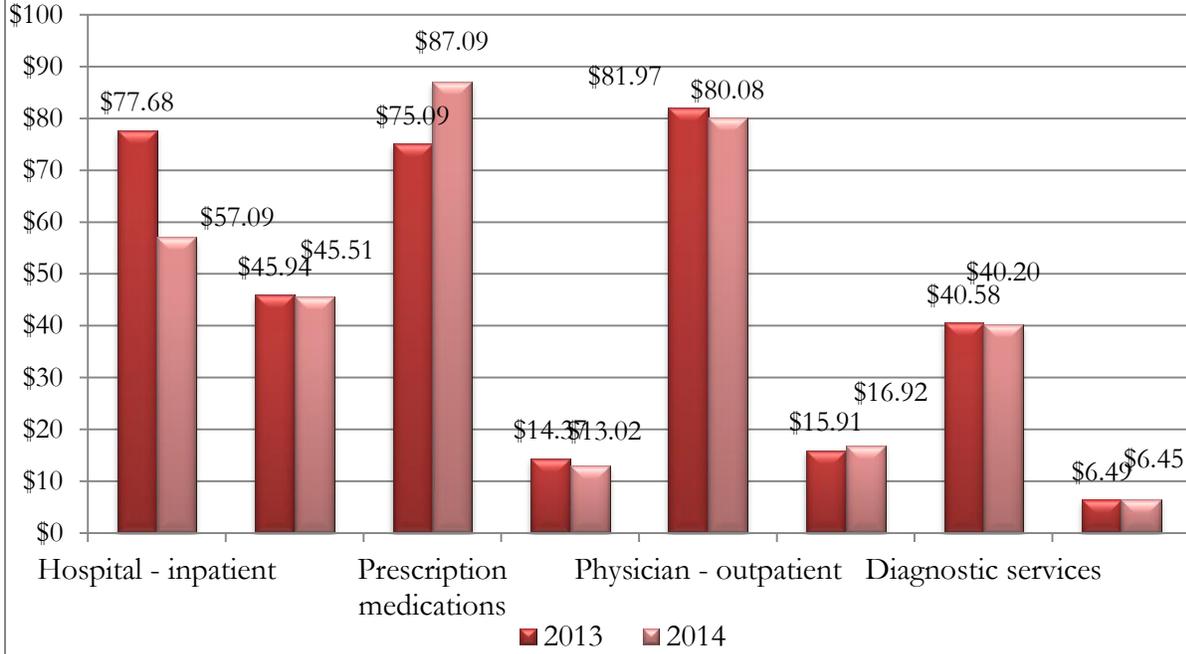
**2014 Other Officers, Directors or Trustees**

Robert David Kretschmer  
Jennifer Lynn Forsythe  
Eric Kenneth Noble

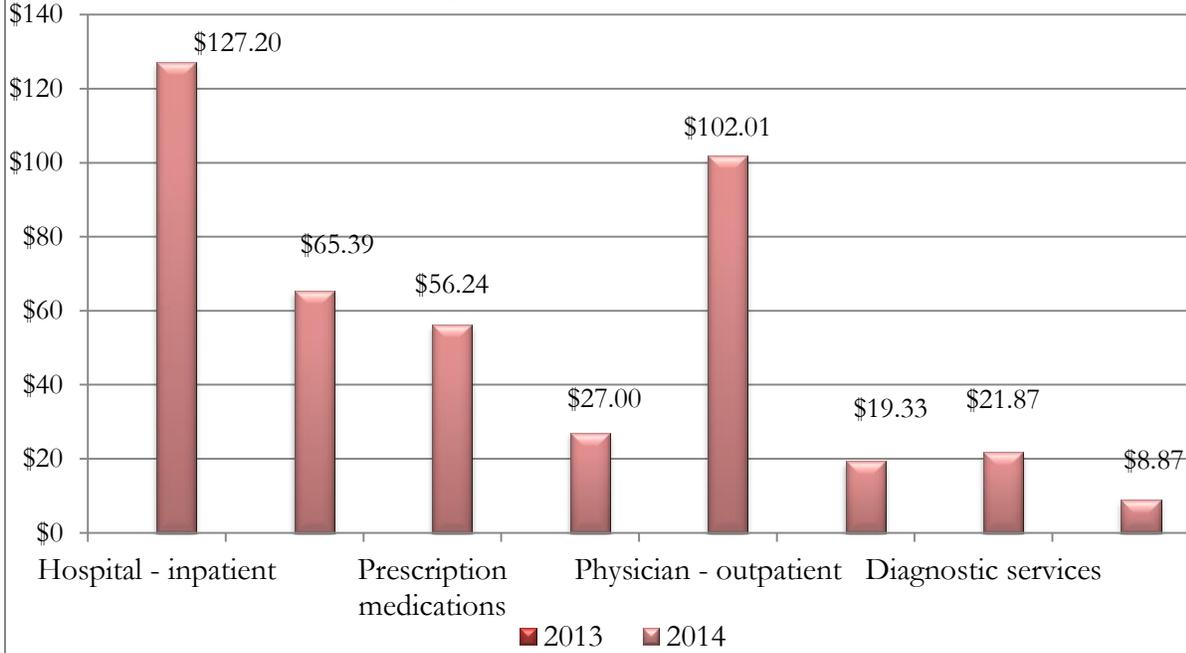
## Service Area

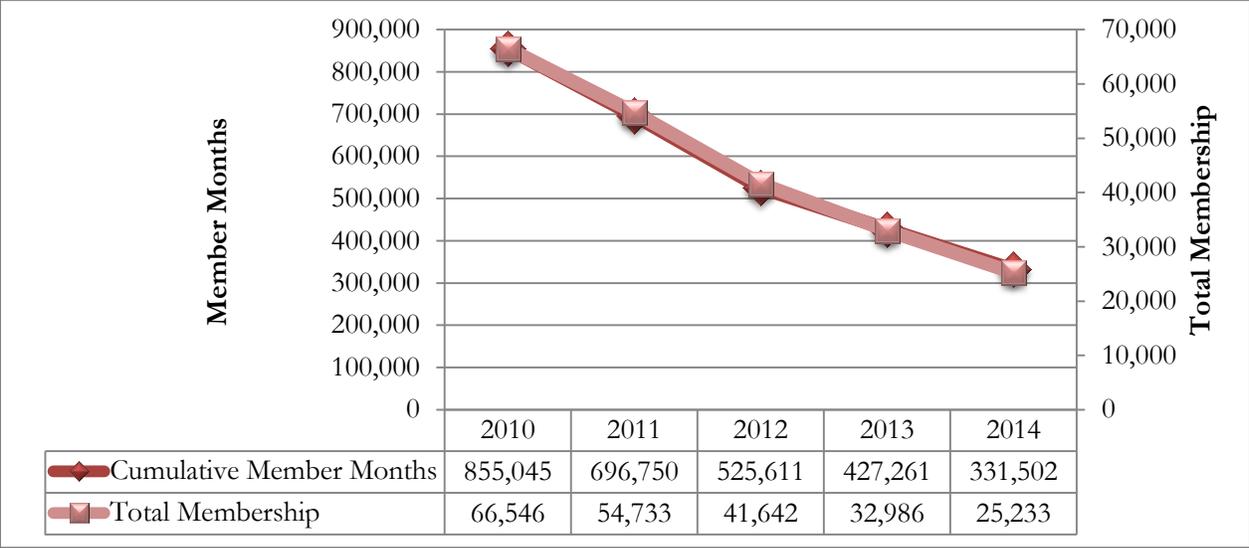


**HMO Missouri, Inc. d/b/a Anthem Blue Cross and Blue Shield  
Cost per Member Month for Commercial**



**HMO Missouri, Inc. d/b/a Anthem Blue Cross and Blue Shield  
Cost per Member Month for Medicare**





# 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:** NCQA

**State of Domicile:** Missouri

**% Missouri Business:** 100%

**Tax Status:** For Profit

**2014 Missouri Enrollment:**

Total Missouri member months for the year:  
719,776

Missouri members at the end of the year:  
69,137

**2014 Plan Wide Enrollment**

Total plan wide member months for the year:  
719,776

Plan wide members at the end of the year:  
69,137

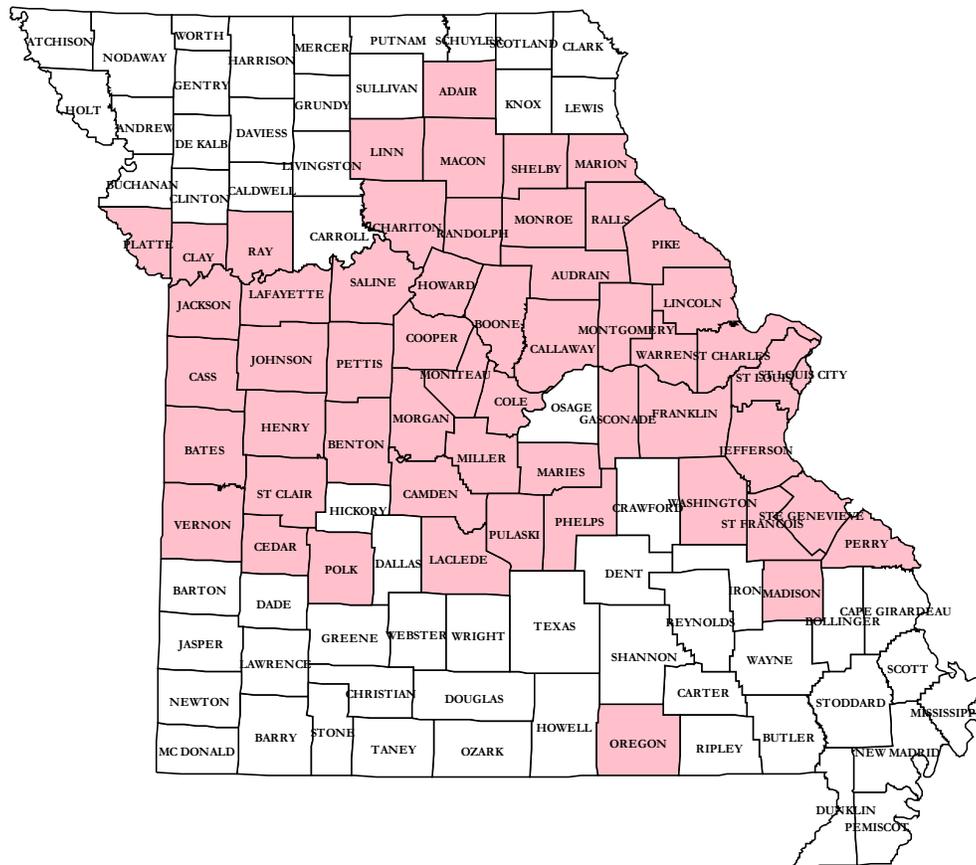
**2014 Year-End Officers**

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

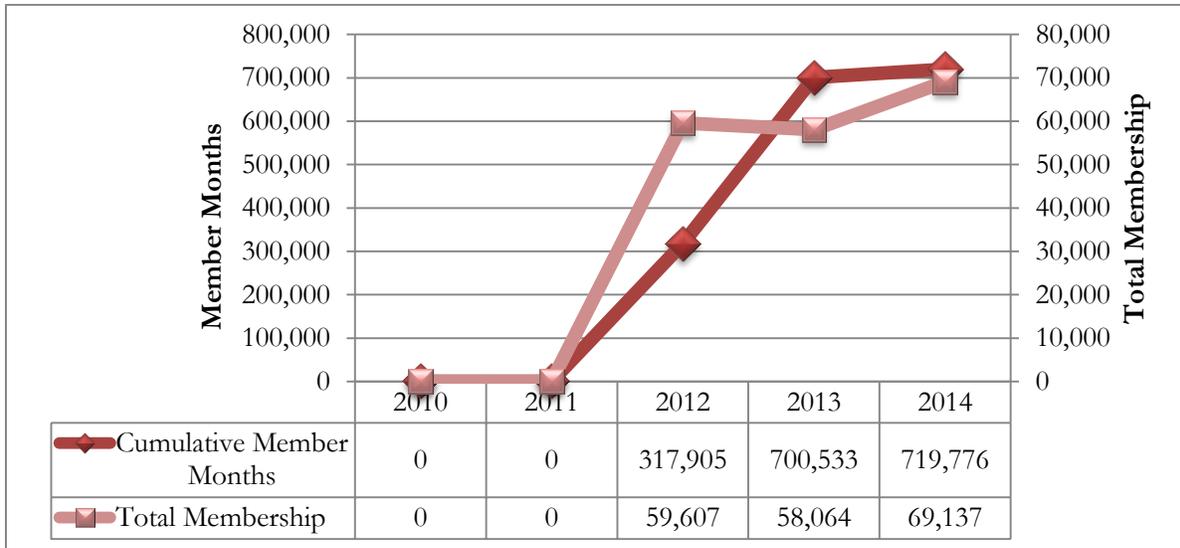
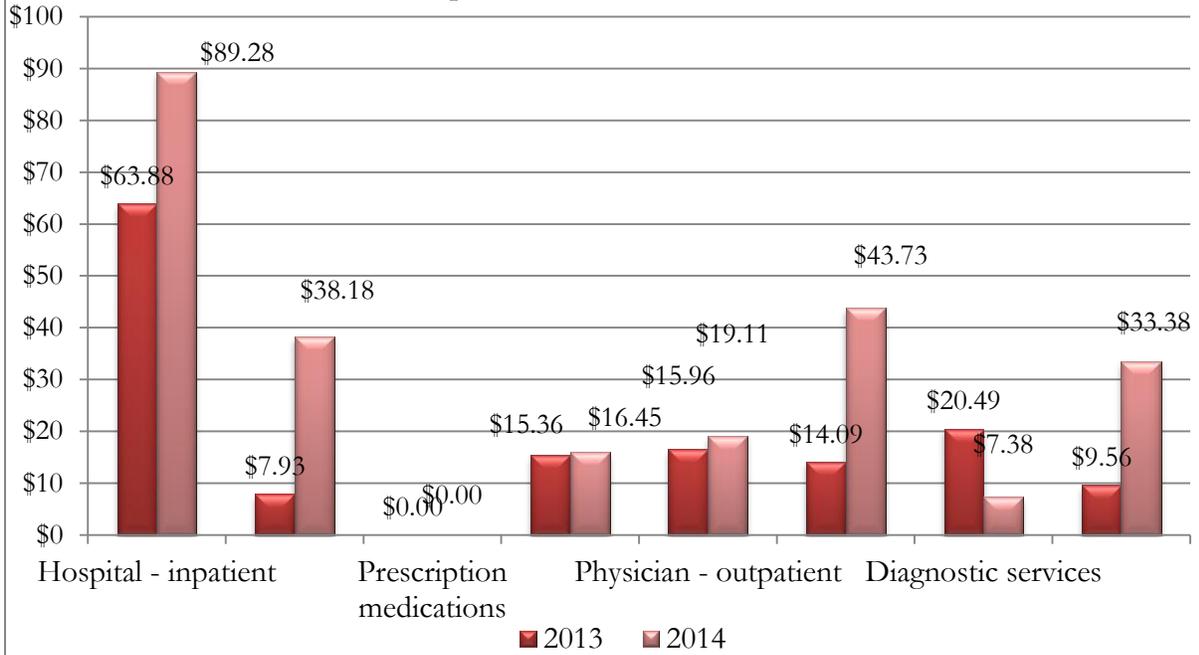
**2014 Other Officers, Directors or Trustees**

Alissa Ann Weber  
William Scheffel  
Jesse Nathan Hunter

## Service Area



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



# Humana Health Plan, Inc.

**Holding Company:**  
Humana, Inc

**Main Administrative Office Mailing Address:**  
101 East 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:** 6.5%

**Tax Status:** For Profit

**2014 Missouri Enrollment:**

Total Missouri member months for the year:  
465,083

Missouri members at the end of the year:  
39,706

**2014 Plan Wide Enrollment**

Total plan wide member months for the year:  
8,974,656

Plan wide members at the end of the year:  
823,465

**2014 Year-End Officers**

President: Bruce D. Broussard

Secretary: Joan O. Lenahan

Chief Financial Officer: Brian Kane

Chief Medical Officer: Roy Beveridge

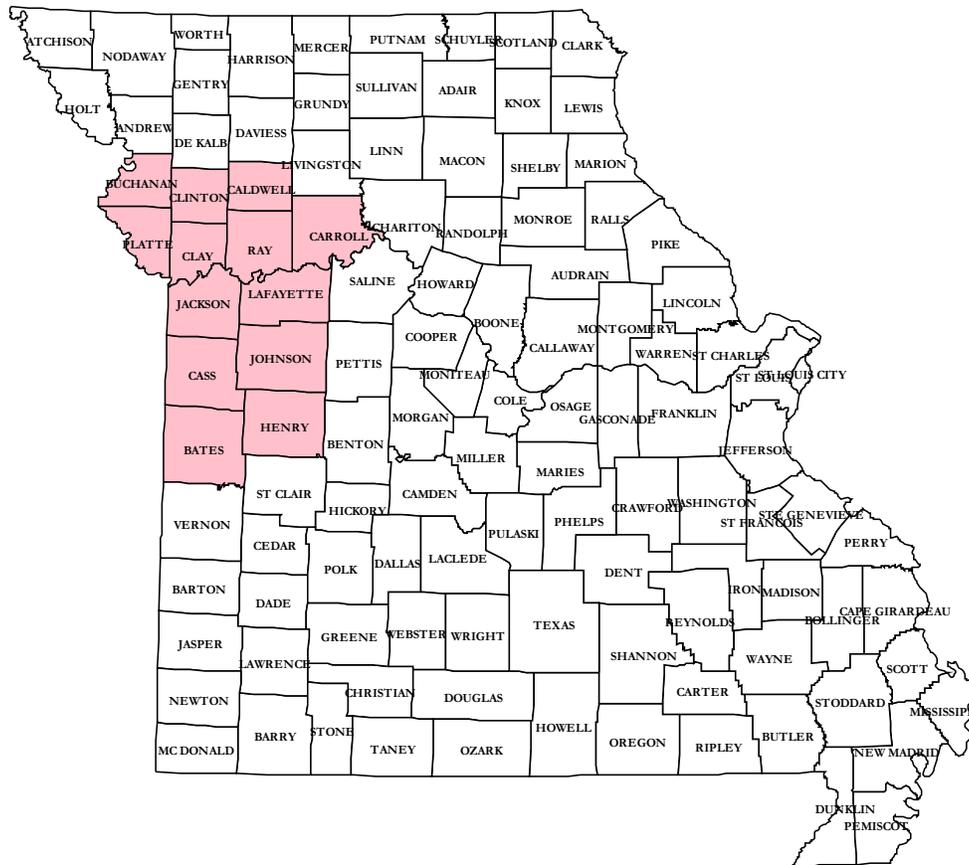
**2014 Other Officers, Directors or Trustees**

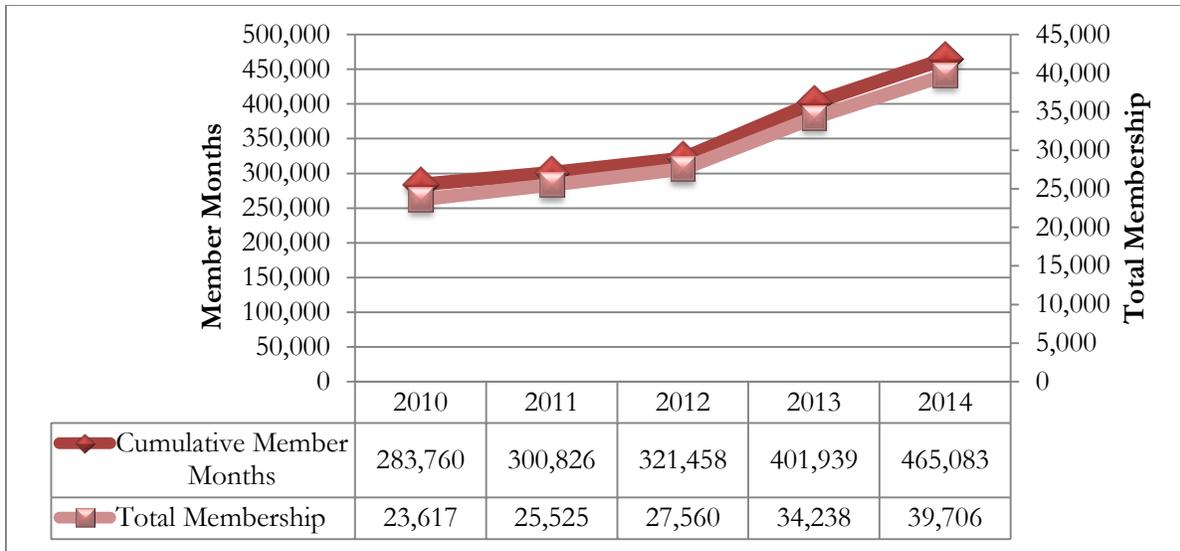
J. Gregory Catron

James E. Murray

Timothy S. Huval

## Service Area





# Missouri Care, Inc.

**Holding Company:**  
WellCare Group

**Main Administrative Office Mailing Address:**  
2404 Forum Blvd  
Columbia, MO 65203  
602-659-1100

**Incorporated:** July 27, 2006

**Admitted to Missouri:** March 8, 2007

**Accreditation:** NCQA

**State of Domicile:** Missouri

**% Missouri Business:** 100%

**Tax Status:** For Profit

**2014 Missouri Enrollment:**

Total Missouri member months for the year:  
1,198,009

Missouri members at the end of the year:  
102,647

**2014 Plan Wide Enrollment**

Total plan wide member months for the year:  
1,198,009

Plan wide members at the end of the year:  
102,647

**2014 Year-End Officers**

President: David Reynolds

Secretary: Blair Todt

Chief Financial Officer: Andrew Asher

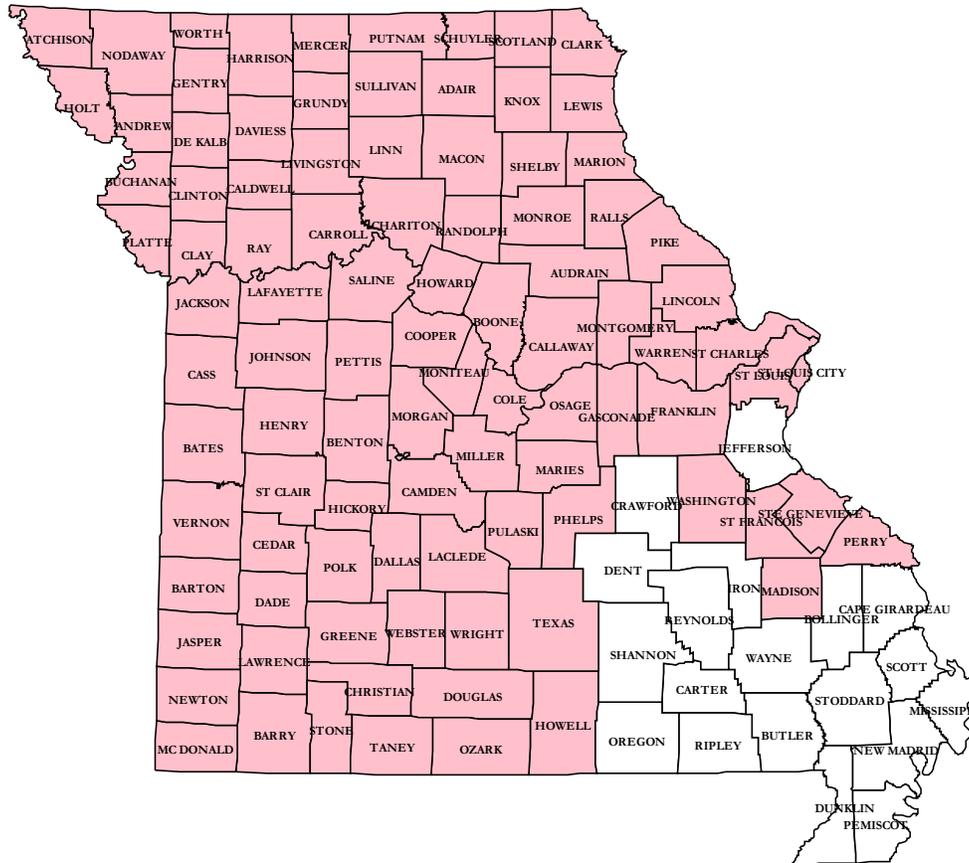
**2014 Other Officers, Directors or Trustees**

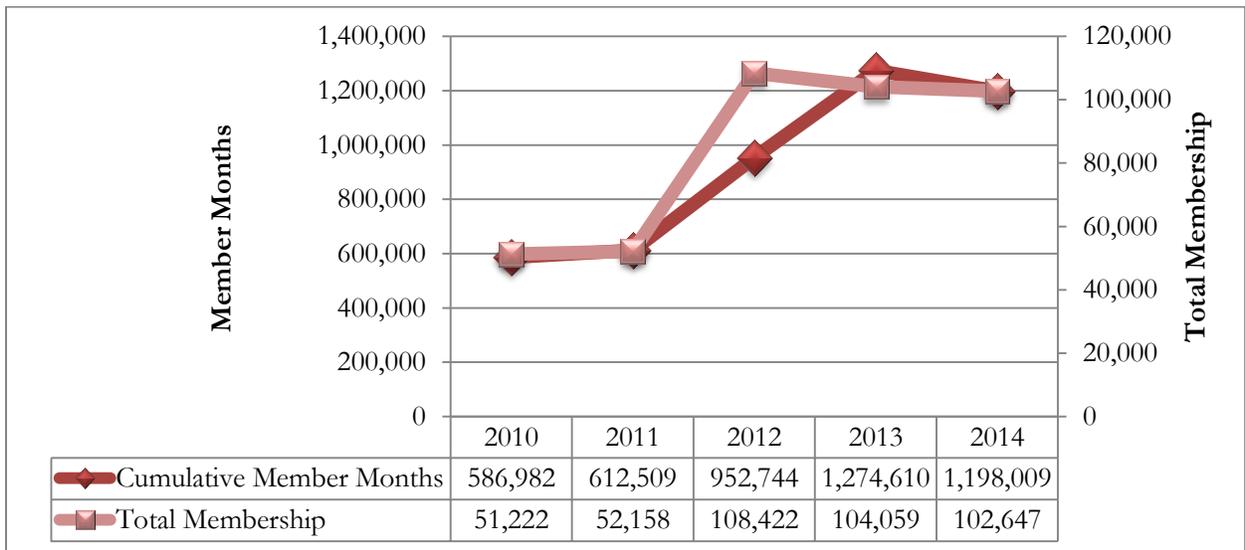
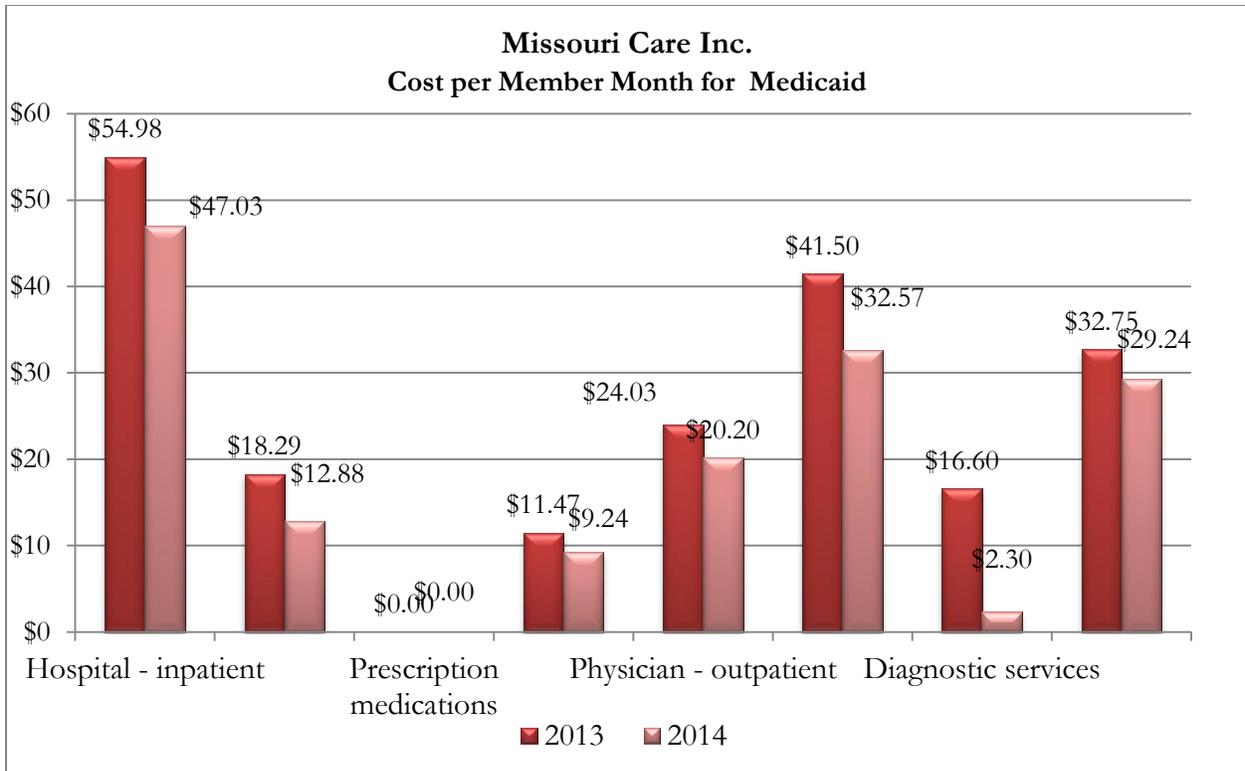
Kenneth Burdick

Maurice S. Herbert

Barbara Witle

## Service Area





# 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:** 37.5%

**Tax Status:** For Profit

**2014 Missouri Enrollment:**  
Total Missouri member months for the year:  
608,099

Missouri members at the end of the year:  
50,488

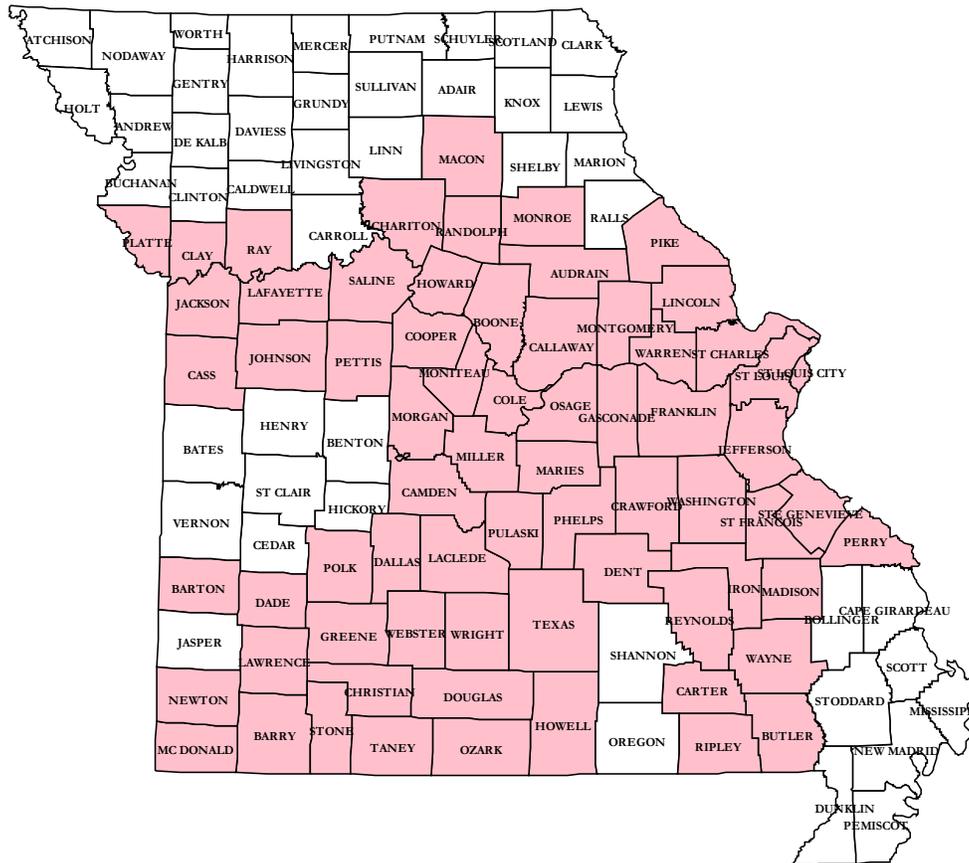
**2014 Plan Wide Enrollment**  
Total plan wide member months for the year:  
2,224,721

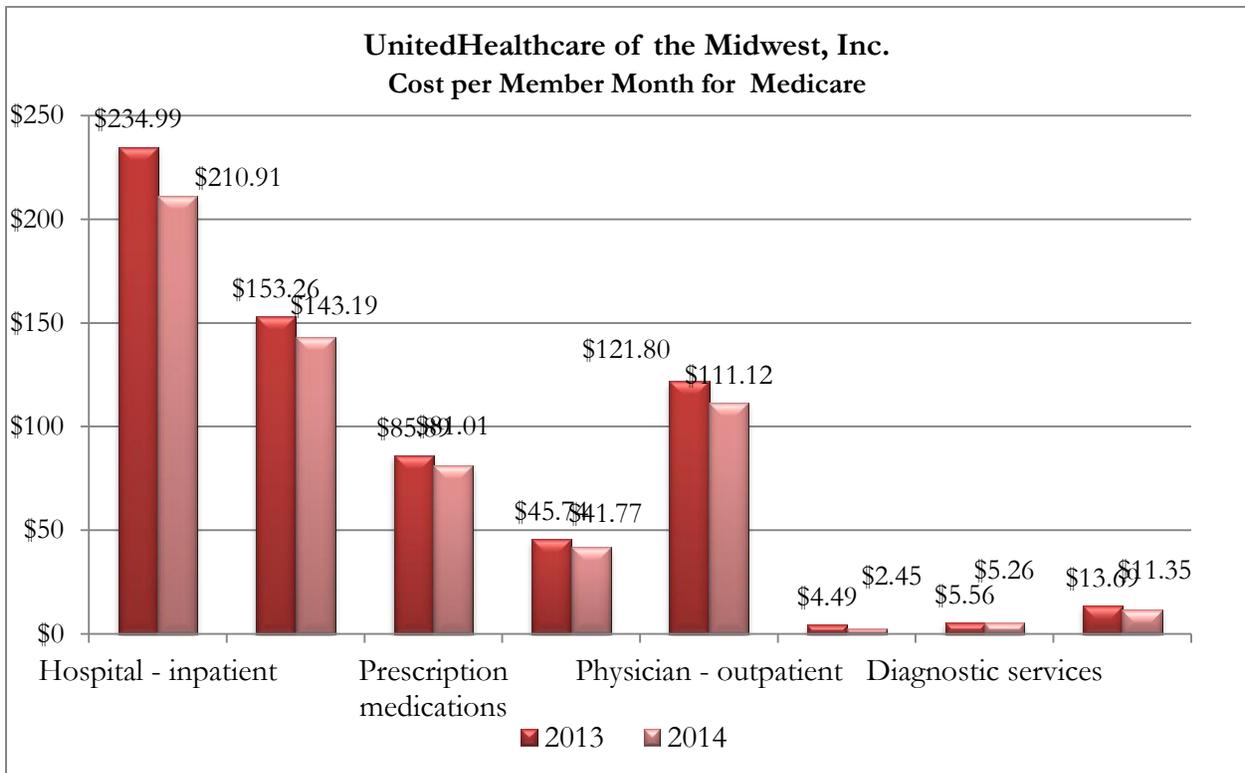
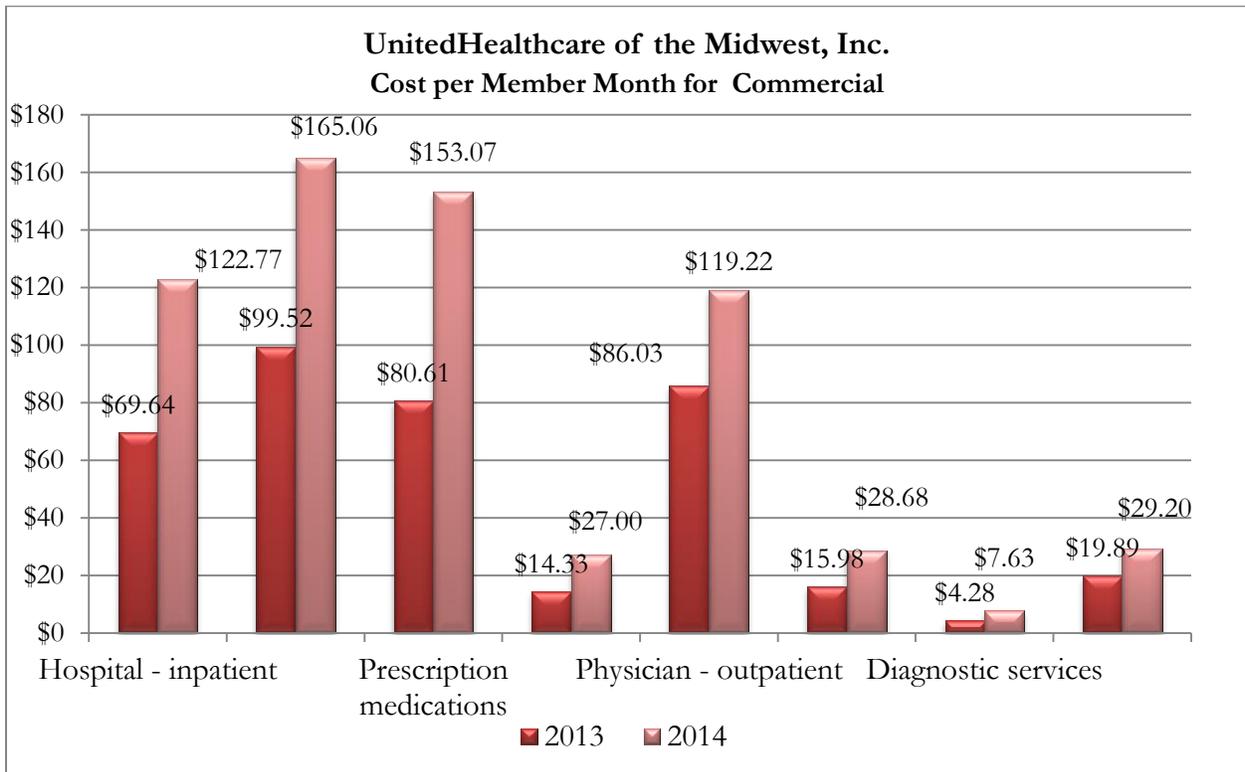
Plan wide members at the end of the year:  
182,657

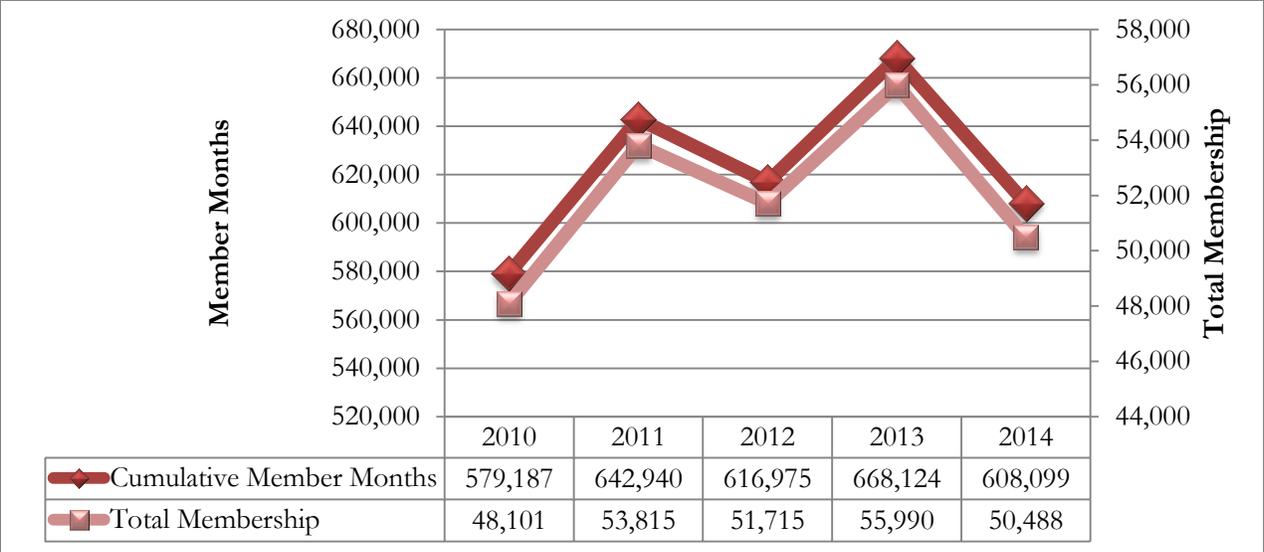
**2014 Year-End Officers**  
President: Timothy Mark Spilker  
Secretary: Christina Regina Palme-Krizak  
Chief Financial Officer: William Joseph Hnath  
Chief Medical Officer: Dr. Ana Fuentesvilla

**2014 Other Officers, Directors or Trustees**  
Robert Worth Oberrender  
Nyle Brent Cottingham  
Juanita Bolland Luis

## Service Area







## Windsor Health Plan

***Holding Company:***

WellCare Group

***Main Administrative Office Mailing Address:***

8735 Henderson Road  
Tampa, FL 37027  
800-290-6200

***Incorporated:***

May 14, 1993

***Admitted to Missouri:***

April 20, 2012

***Accreditation:***

N/A

***State of Domicile:***

Tennessee

***% Missouri Business:***

1.1%

***Tax Status:***

For Profit

***2014 Missouri Enrollment:***

Total Missouri member months for the year:  
53,602

Missouri members at the end of the year:  
4,826

Total plan wide member months for the year:  
1,195,523

Plan wide members at the end of the year:  
96,902

***2014 Year-End Officers***

President: Kelly Munson

Secretary: Blair Todt

Chief Financial Officer: Andrew Asher

Chief Medical Officer: Howard Sharp

***2014 Other Officers, Directors or Trustees***

Kenneth Burdick

Maurice S. Herbert

### Service Area – All Missouri Counties

### Medicare Prescription Medications Only

## ***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.

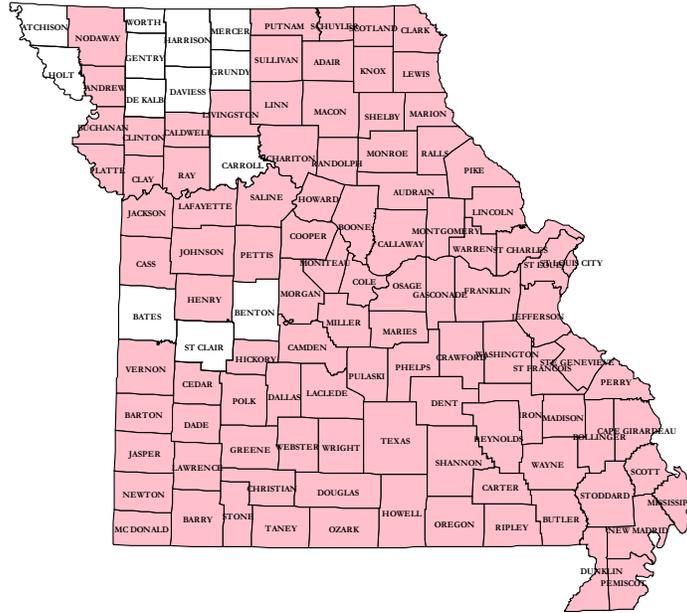
However, total enrollment reported in the Managed Care Supplement filing will vary from total enrollment reported in the financial statement. The Managed Care Supplement is submitted to DIFP at a later date than the financial statement. Additional time between filings allows the companies to present 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.

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.

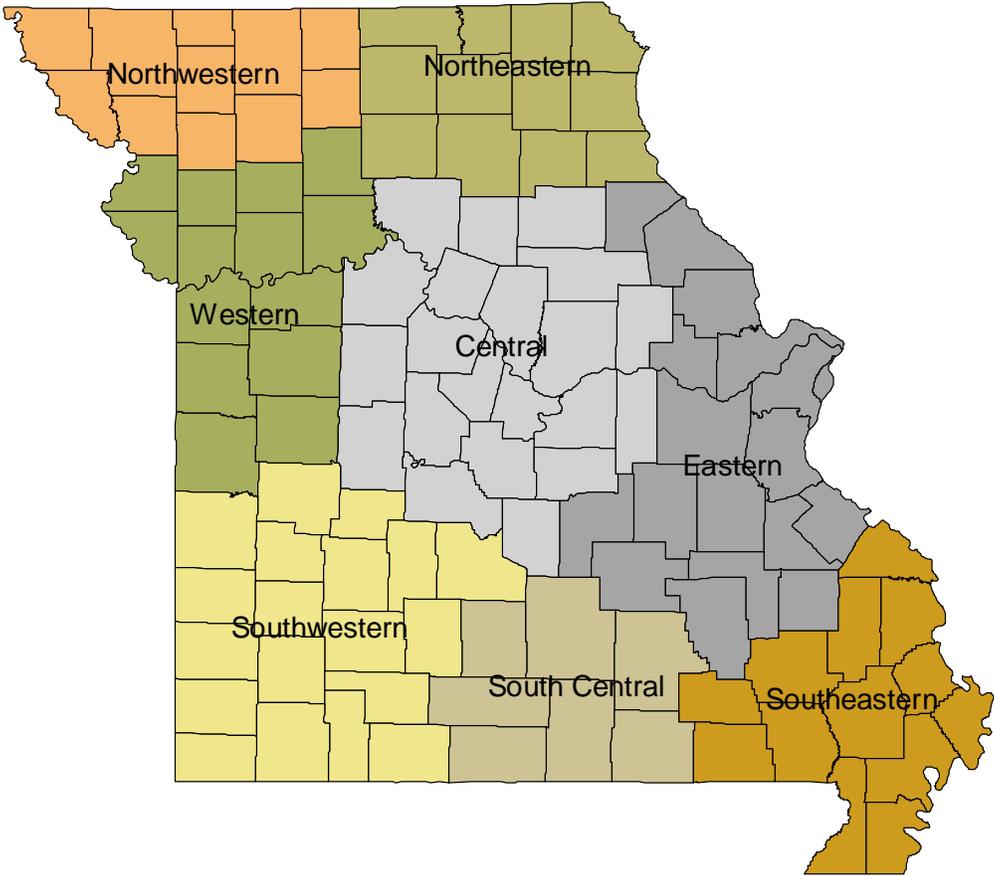
County	# of HMOs	County	# of HMOs	County	# of HMOs	County	# of HMOs	County	# of HMOs
Adair	5	Clay	10	Iron	5	Montgomery	7	Saint Clair	7
Andrew	5	Clinton	6	Jackson	11	Morgan	6	Saint Francois	7
Atchison	1	Cole	7	Jasper	7	New Madrid	3	Saint Louis	10
Audrain	7	Cooper	6	Jefferson	9	Newton	8	Sainte Genevieve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

## Missouri Counties with Active Commercial Marketing (Excluding Medicaid Companies)



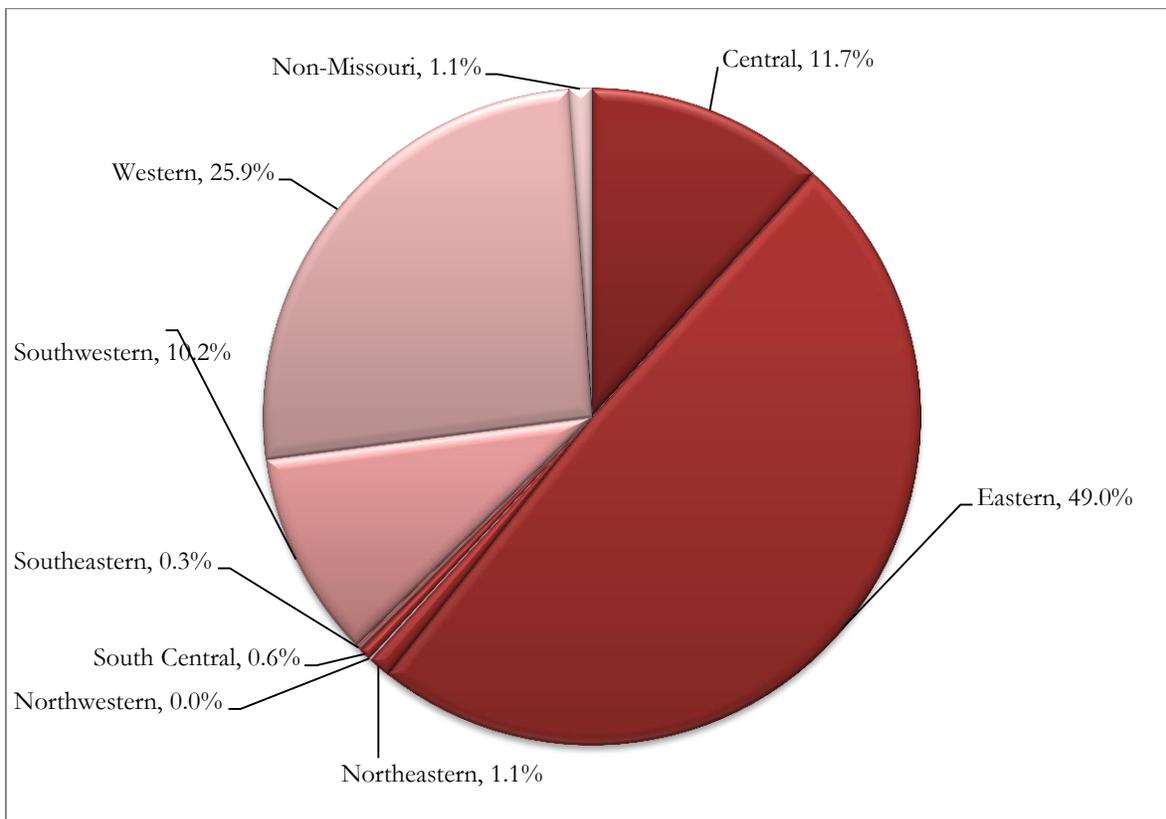
County	#	County	#	County	#	County	#	County	#
Adair	1	Clay	3	Iron	2	Montgomery	2	Saint Clair	0
Andrew	2	Clinton	1	Jackson	3	Morgan	2	Saint Francois	2
Atchison	0	Cole	2	Jasper	2	New Madrid	1	Saint Louis	3
Audrain	2	Cooper	2	Jefferson	3	Newton	3	Ste. Genevieve	2
Barry	3	Crawford	2	Johnson	2	Nodaway	1	Saline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

Missouri Regions



## Missouri Enrollment by Region

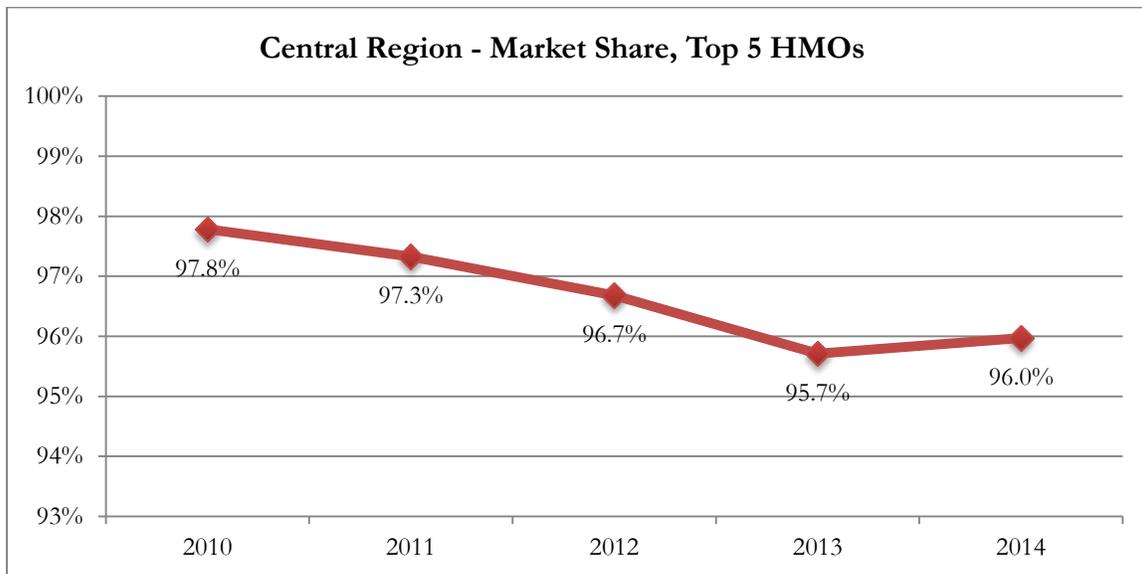
Region	HMO	POS	Medicare	Medicaid	Total	% Missouri Market
Central	1,899	6,816	7,110	63,256	79,081	11.7%
Eastern	5,720	6,717	111,304	206,145	329,886	49.0%
Northeastern	13	75	225	7,147	7,460	1.1%
Northwestern	142	3	121	45	311	0.0%
South Central	116	416	3,158	161	3,851	0.6%
Southeastern	4	2	386	1,728	2,120	0.3%
Southwestern	3,304	8,103	43,422	13,987	68,816	10.2%
Western	23,946	301	27,540	123,009	174,796	25.9%
Non-Missouri	2,013	1,572	3,575	396	7,556	1.1%
<b>Total</b>	<b>37,157</b>	<b>24,005</b>	<b>196,841</b>	<b>415,875</b>	<b>673,878</b>	<b>100.0%</b>
<b>% Missouri Market</b>	<b>5.5%</b>	<b>3.6%</b>	<b>29.2%</b>	<b>61.7%</b>	<b>100.0%</b>	



## Central Region Enrollment

### By Company and Enrollment Classification

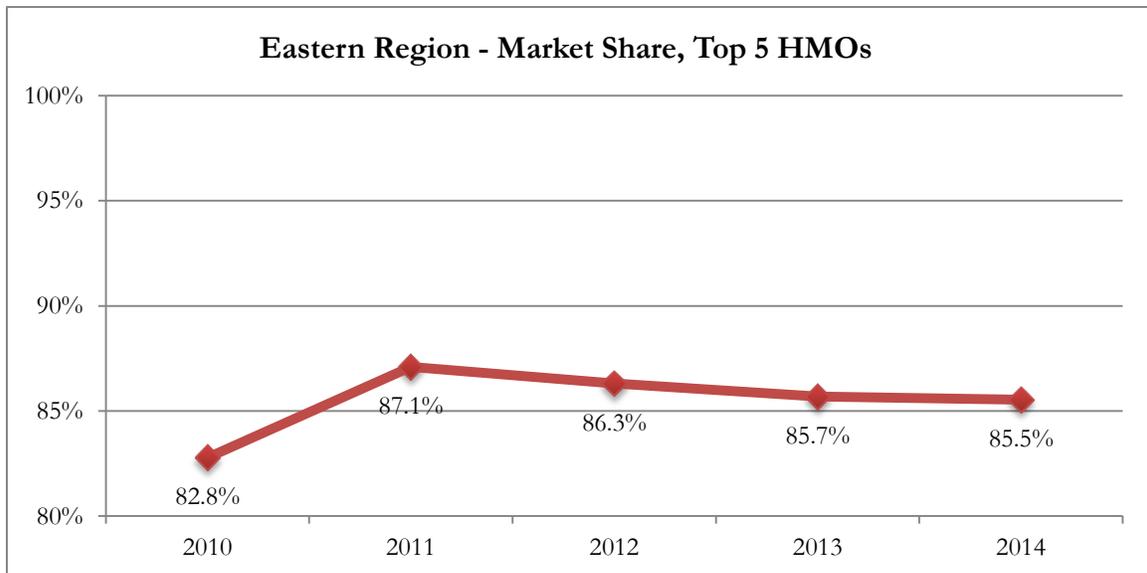
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Cigna HealthCare of St. Louis	3	0	0	0	3	0.0%
Coventry Health Care of KS	0	1	12	0	13	0.0%
Coventry Health Care of Missouri	458	0	4,286	0	4,744	6.0%
Essence Healthcare, Inc.	0	0	855	0	855	1.1%
Good Health HMO, dba Blue Care	34	0	0	0	34	0.0%
HMO Missouri	1,080	6,815	0	0	7,895	10.0%
HealthCare USA of Missouri, LLC	0	0	0	31,925	31,925	40.4%
Home State Health Plan, Inc.	0	0	0	6,362	6,362	8.0%
Humana Health Plan	115	0	905	0	1,020	1.3%
Missouri Care Inc.	0	0	0	24,969	24,969	31.6%
UnitedHealthcare of the Midwest, Inc.	209	0	417	0	626	0.8%
Windsor Health Plan, Inc.	0	0	635	0	635	0.8%
<b>Total</b>	<b>1,899</b>	<b>6,816</b>	<b>7,110</b>	<b>63,256</b>	<b>79,081</b>	<b>100.0%</b>



## Eastern Region Enrollment

### By Company and Enrollment Classification

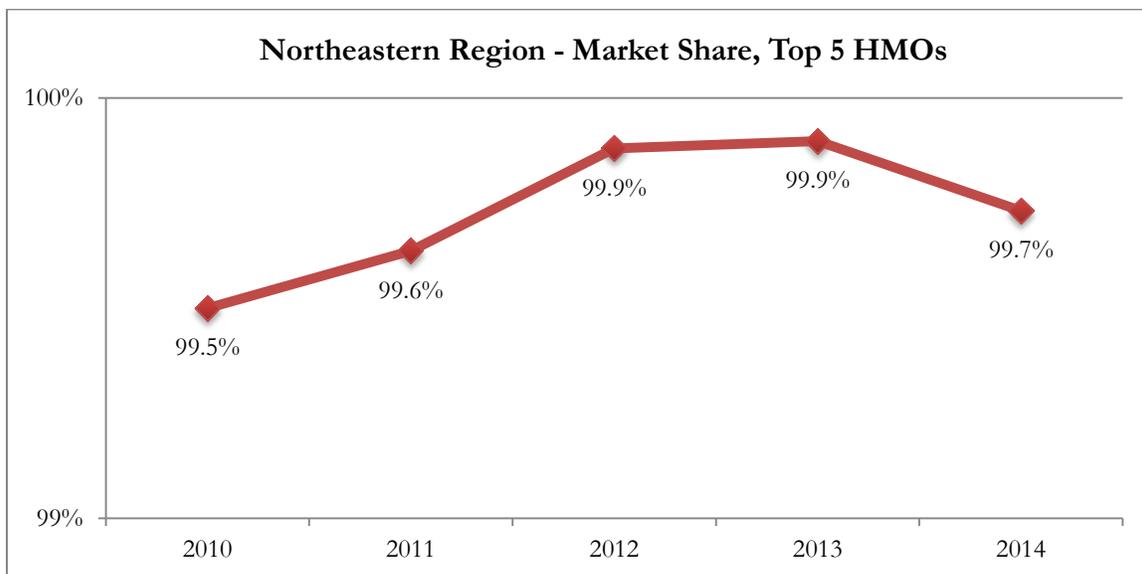
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health	279	6	0	0	285	0.1%
Cigna HealthCare of St. Louis	136	1	0	0	137	0.0%
Coventry Health Care of KS	1	6	0	0	7	0.0%
Coventry Health Care of Missouri	1,670	205	35,787	0	37,662	11.4%
Essence Healthcare, Inc.	0	0	32,449	0	32,449	9.8%
Good Health HMO	14	0	0	0	14	0.0%
HMO Missouri, Inc.	420	6,499	199	0	7,118	2.2%
Harmony Health Plans of IL	0	0	2,492	0	2,492	0.8%
HealthCare USA of Missouri	0	0	0	124,343	124,343	37.7%
Home State Health Plan	0	0	0	38,321	38,321	11.6%
Humana Health Plan	55	0	3,573	0	3,628	1.1%
Missouri Care Inc.	0	0	0	43,481	43,481	13.2%
UnitedHealthcare of the Midwest, Inc.	3,145	0	35,202	0	38,347	11.6%
Windsor Health Plan, Inc.	0	0	1,602	0	1,602	0.5%
<b>Total</b>	<b>5,720</b>	<b>6,717</b>	<b>111,304</b>	<b>206,145</b>	<b>329,886</b>	<b>100.0%</b>



## Northeastern Region Enrollment

### By Company and Enrollment Classification

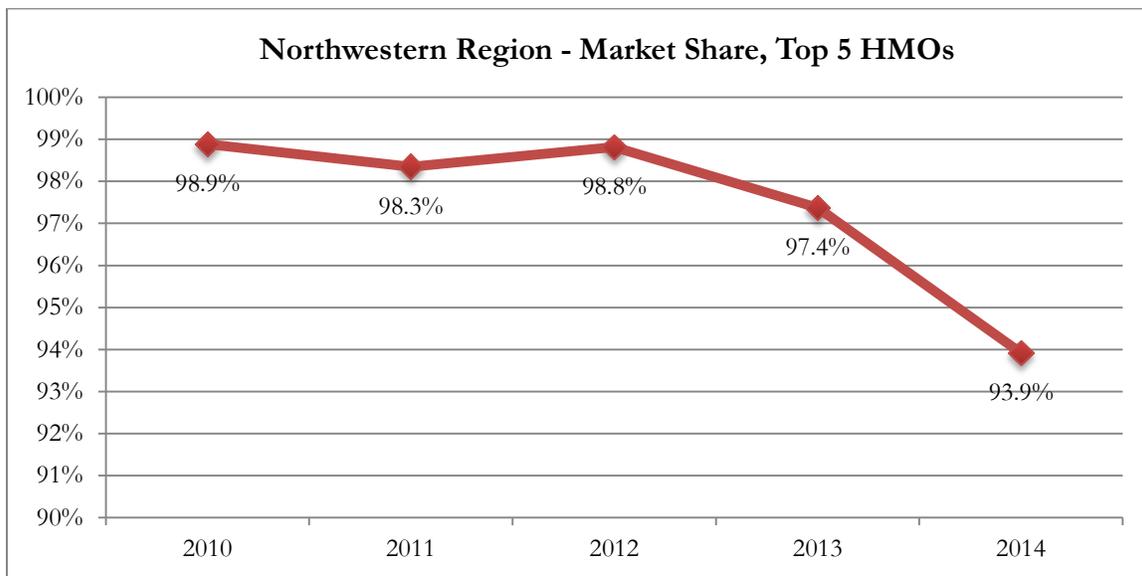
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health	0	1	0	0	1	0.0%
Coventry Health Care of KS	0	0	2	0	2	0.0%
Coventry Health Care of Missouri	1	0	10	0	11	0.1%
Good Health HMO	3	0	0	0	3	0.0%
HMO Missouri	6	74	0	0	80	1.1%
HealthCare USA of Missouri	0	0	0	3,452	3,452	46.3%
Home State Health Plan	0	0	0	836	836	11.2%
Missouri Care	0	0	0	2,859	2,859	38.3%
UnitedHealthcare of the Midwest	3	0	0	0	3	0.0%
Windsor Health Plan	0	0	213	0	213	2.9%
<b>Total</b>	<b>13</b>	<b>75</b>	<b>225</b>	<b>7,147</b>	<b>7,460</b>	<b>100.0%</b>



## Northwestern Region Enrollment

### By Company and Enrollment Classification

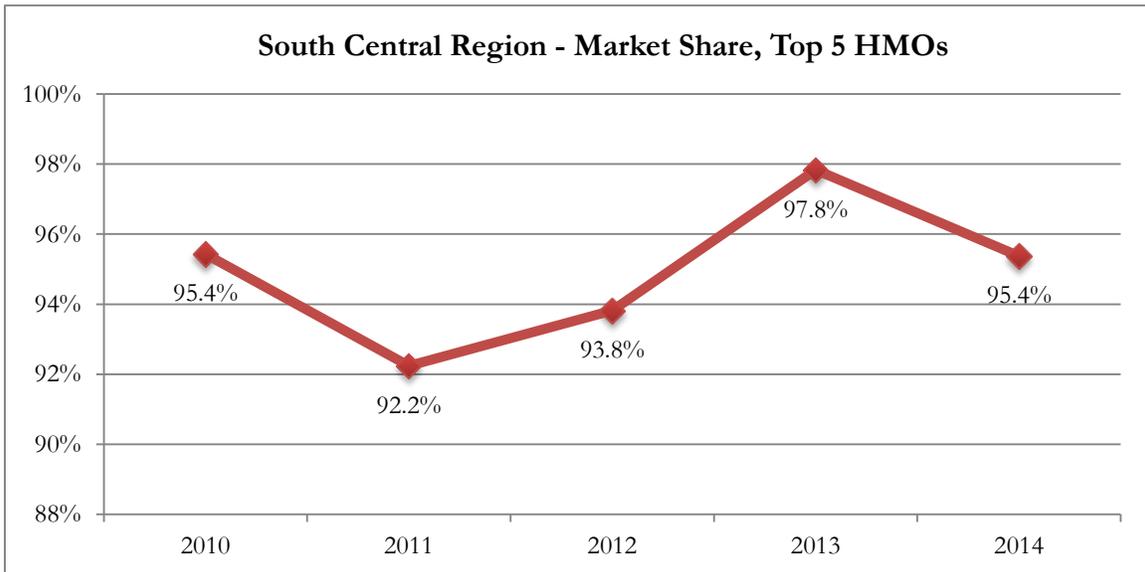
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health	8	3	0	0	11	3.5%
Coventry Health Care of KS	0	0	4	0	4	1.3%
Coventry Health Care of Missouri	0	0	1	0	1	0.3%
Good Health HMO	132	0	0	0	132	42.5%
HealthCare USA of Missouri	0	0	0	21	21	6.8%
Home State Health Plan	0	0	0	6	6	1.9%
Humana Health Plan	1	0	6	0	7	2.3%
Missouri Care	0	0	0	18	18	5.8%
UnitedHealthcare of the Midwest	1	0	0	0	1	0.3%
Windsor Health Plan	0	0	110	0	110	35.4%
<b>Total</b>	<b>142</b>	<b>3</b>	<b>121</b>	<b>45</b>	<b>311</b>	<b>100.0%</b>



## South Central Region Enrollment

By Company and Enrollment Classification

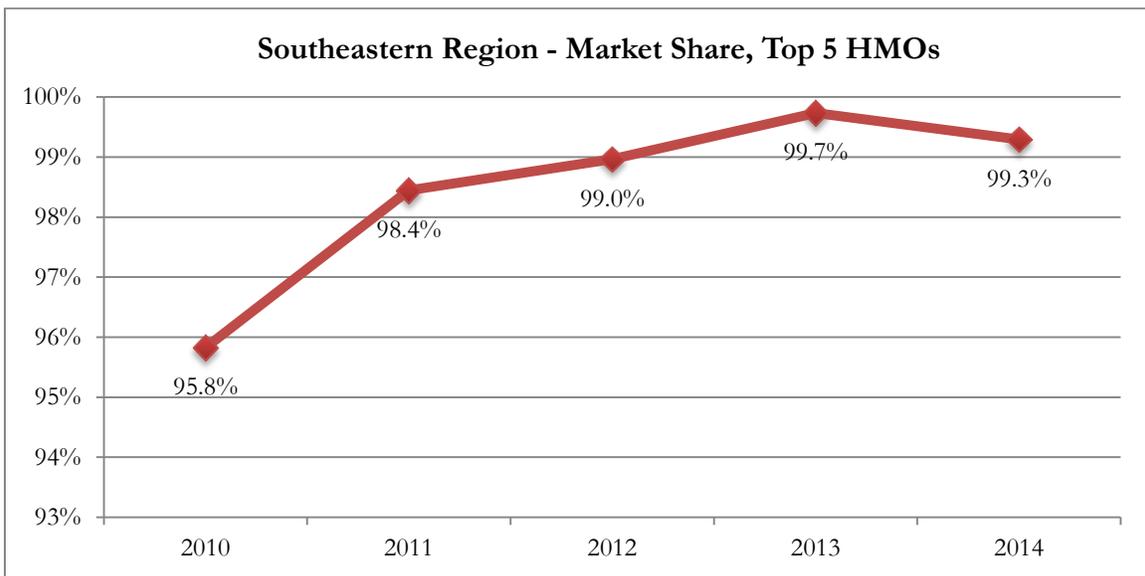
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Cigna HealthCare of St. Louis	3	0	0	0	3	0.1%
Coventry Health Care of KS	4	0	1	0	5	0.1%
Coventry Health Care of Missouri	0	0	781	0	781	20.3%
Cox Health Plans	2	6	0	0	8	0.2%
Good Health HMO	1	0	0	0	1	0.0%
HMO Missouri	9	410	0	0	419	10.9%
HealthCare USA of Missouri	0	0	0	77	77	2.0%
Home State Health Plan	0	0	0	37	37	1.0%
Humana Health Plan	81	0	1,132	0	1,213	31.5%
Missouri Care	0	0	0	47	47	1.2%
UnitedHealthcare of the Midwest	16	0	1,067	0	1,083	28.1%
Windsor Health Plan	0	0	177	0	177	4.6%
<b>Total</b>	<b>116</b>	<b>416</b>	<b>3,158</b>	<b>161</b>	<b>3,851</b>	<b>100.0%</b>



## Southeastern Region Enrollment

By Company and Enrollment Classification

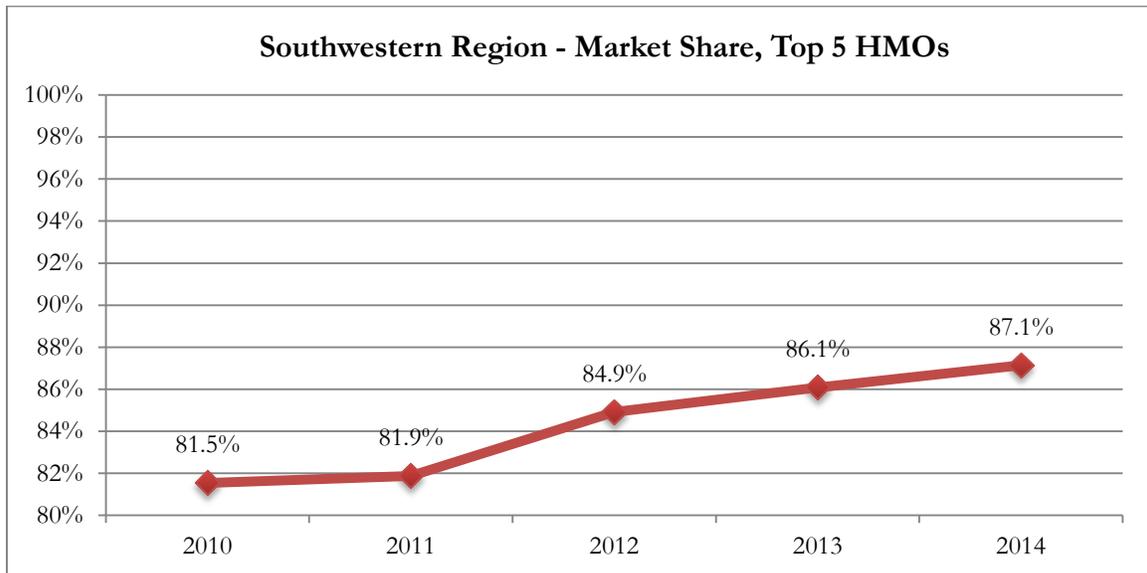
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Coventry Health Care of Missouri	0	0	16	0	16	0.8%
HMO Missouri	1	2	0	0	3	0.1%
HealthCare USA of Missouri	0	0	0	735	735	34.7%
Home State Health Plan	0	0	0	714	714	33.7%
Humana Health Plan	0	0	3	0	3	0.1%
Missouri Care	0	0	0	279	279	13.2%
UnitedHealthcare of the Midwest	3	0	6	0	9	0.4%
Windsor Health Plan	0	0	361	0	361	17.0%
<b>Total</b>	<b>4</b>	<b>2</b>	<b>386</b>	<b>1,728</b>	<b>2,120</b>	<b>100.0%</b>



## Southwestern Region Enrollment

### By Company and Enrollment Classification

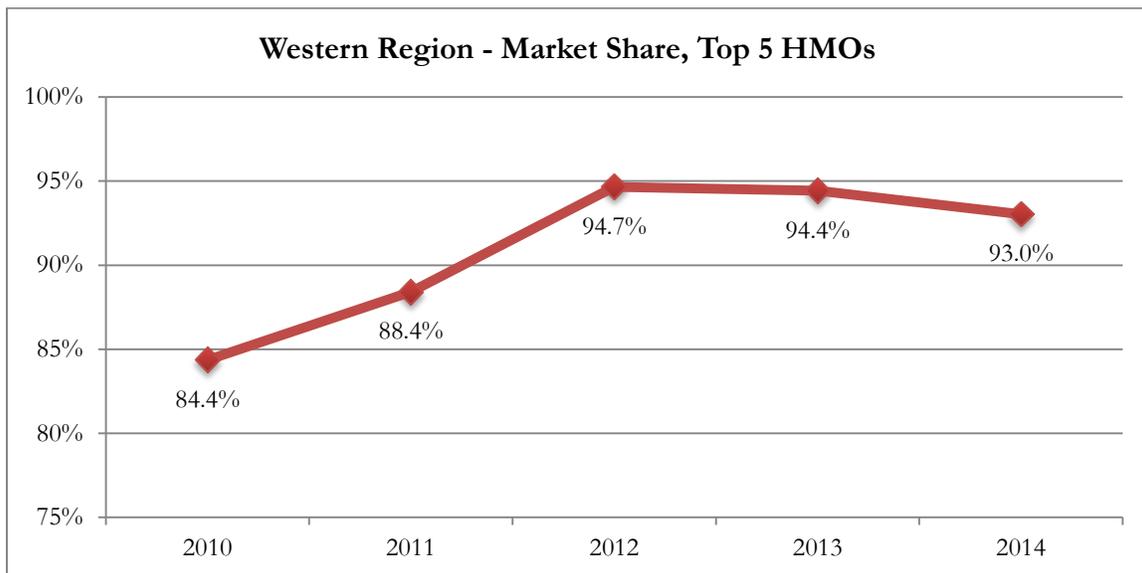
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Cigna HealthCare of St. Louis	100	1	0	0	101	0.1%
Coventry Health Care of KS	798	0	37	0	835	1.2%
Coventry Health Care of Missouri	0	0	19,045	0	19,045	27.7%
Cox Health Plans	101	340	0	0	441	0.6%
Good Health HMO	12	0	0	0	12	0.0%
HMO Missouri	348	7,762	0	0	8,110	11.8%
HealthCare USA of Missouri	0	0	0	7,272	7,272	10.6%
Home State Health Plan	0	0	0	2,168	2,168	3.2%
Humana Health Plan	1,835	0	14,240	0	16,075	23.4%
Missouri Care	0	0	0	4,547	4,547	6.6%
UnitedHealthcare of the Midwest	110	0	9,350	0	9,460	13.7%
Windsor Health Plan	0	0	750	0	750	1.1%
<b>Total</b>	<b>3,304</b>	<b>8,103</b>	<b>43,422</b>	<b>13,987</b>	<b>68,816</b>	<b>100.0%</b>



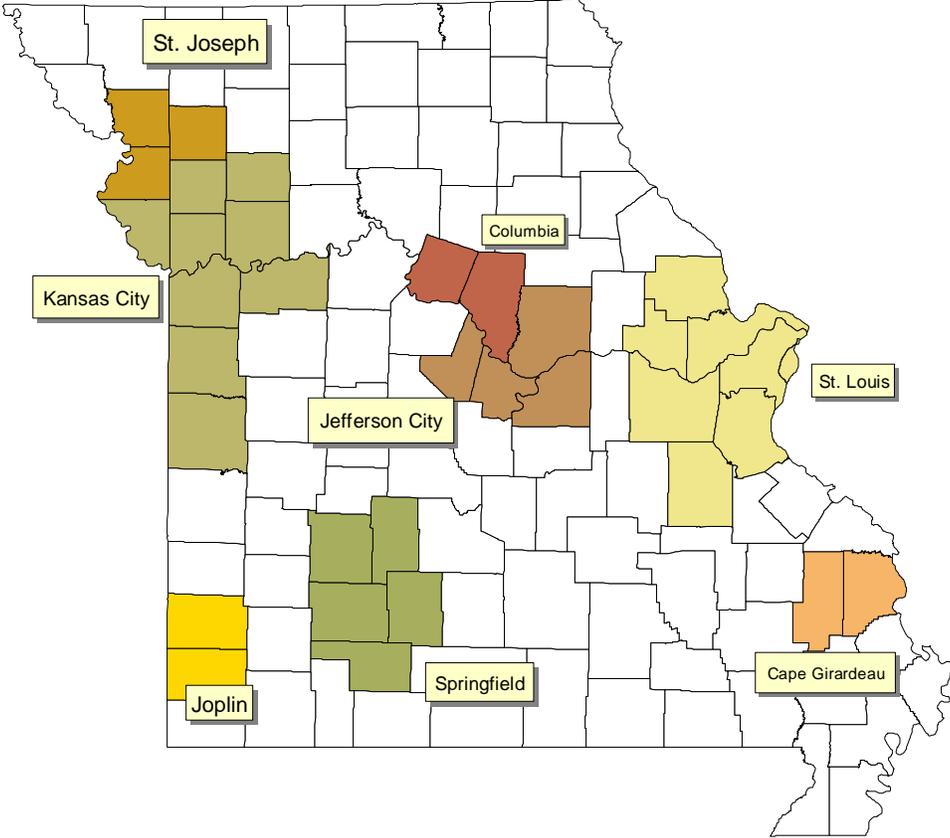
## Western Region Enrollment

By Company and Enrollment Classification

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health	1,085	269	0	0	1,354	0.8%
Cigna HealthCare of St. Louis	242	4	0	0	246	0.1%
Coventry Health Care of KS	13	5	9,385	0	9,403	5.4%
Coventry Health Care of Missouri	0	0	15	0	15	0.0%
Good Health HMO	21,841	0	0	0	21,841	12.5%
HMO Missouri	1	23	0	0	24	0.0%
HealthCare USA of Missouri	0	0	0	72,397	72,397	41.4%
Home State Health Plan	0	0	0	20,538	20,538	11.7%
Humana Health Plan	605	0	17,155	0	17,760	10.2%
Missouri Care	0	0	0	30,074	30,074	17.2%
UnitedHealthcare of the Midwest	159	0	8	0	167	0.1%
Windsor Health Plan	0	0	977	0	977	0.6%
<b>Total</b>	<b>23,946</b>	<b>301</b>	<b>27,540</b>	<b>123,009</b>	<b>174,796</b>	<b>100.0%</b>

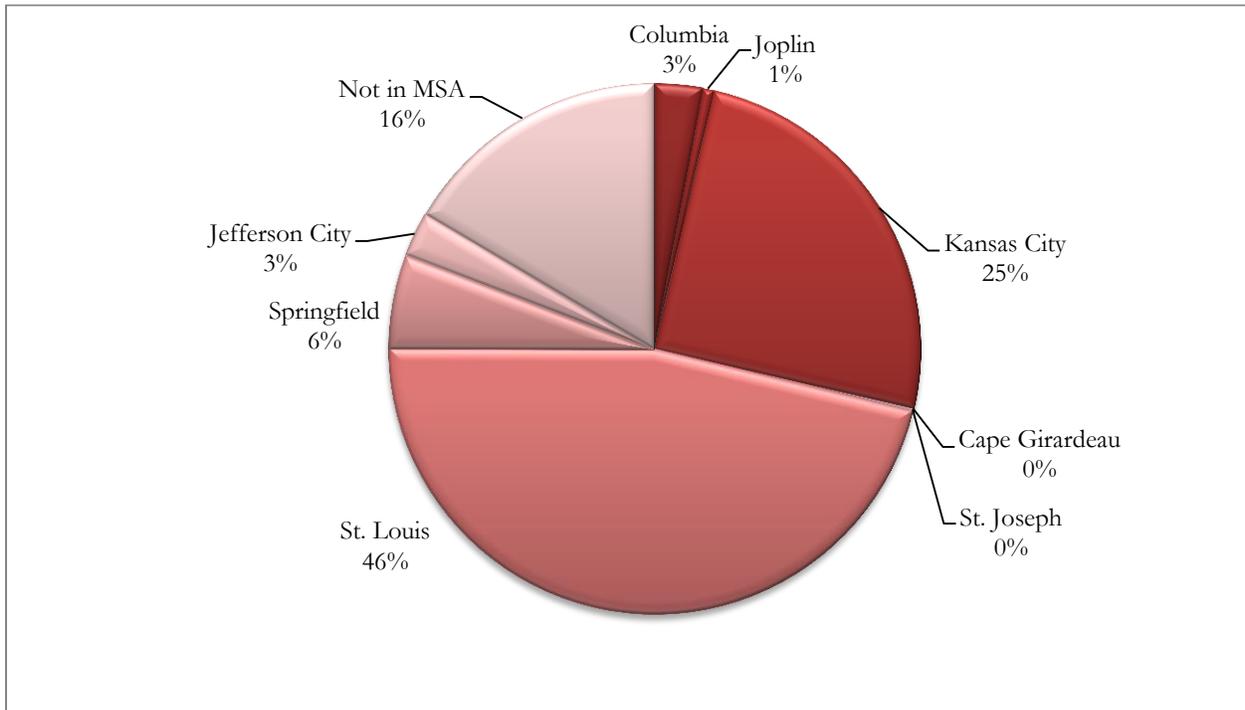


**Missouri Metropolitan Statistical Areas  
(Missouri Portions Only)**



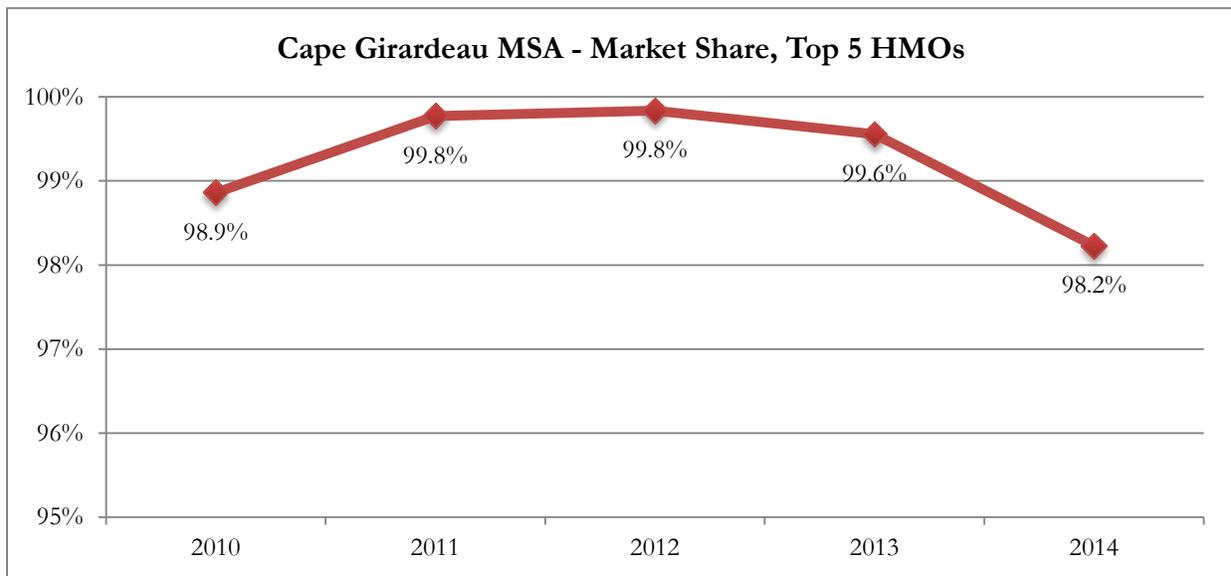
## Missouri Enrollment by MSA

MSA Name	HMO	POS	Medicare	Medicaid	Total	% of Market
Columbia	810	2,430	2,315	13,750	19,305	2.9%
Joplin	441	1,401	2,747	98	4,687	0.7%
Kansas City	22,795	213	26,802	116,697	166,507	24.7%
Cape Girardeau	0	0	96	94	190	0.0%
St. Joseph	534	1	159	81	775	0.1%
St. Louis	5,520	6,498	108,795	187,780	308,593	45.8%
Springfield	2,114	4,419	27,470	4,052	38,055	5.6%
Jefferson City	607	2,452	1,820	13,278	18,157	2.7%
Not in MSA	2,323	5,019	23,062	79,649	110,053	16.3%
Out of State	2,013	1,572	3,575	396	7,556	1.1%
<b>Total</b>	<b>37,157</b>	<b>24,005</b>	<b>196,841</b>	<b>415,875</b>	<b>673,878</b>	<b>100.0%</b>



**Cape Girardeau MSA  
Enrollment by Company**

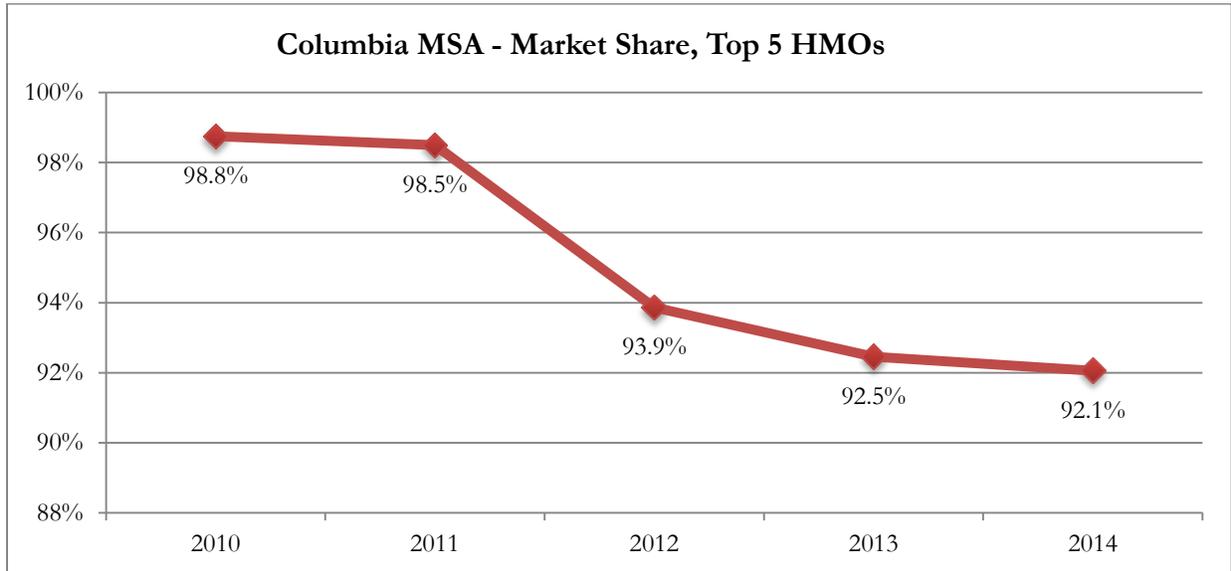
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Coventry Health Care of Missouri	0	0	1	0	1	0.5%
HealthCare USA of Missouri	0	0	0	38	38	20.0%
Home State Health Plan	0	0	0	32	32	16.9%
Humana Health Plan	0	0	1	0	1	0.5%
Missouri Care	0	0	0	24	24	12.6%
UnitedHealthcare of the Midwest	0	0	5	0	5	2.6%
Windsor Health Plan	0	0	89	0	89	46.8%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>96</b>	<b>94</b>	<b>190</b>	<b>100.0%</b>



## Columbia MSA

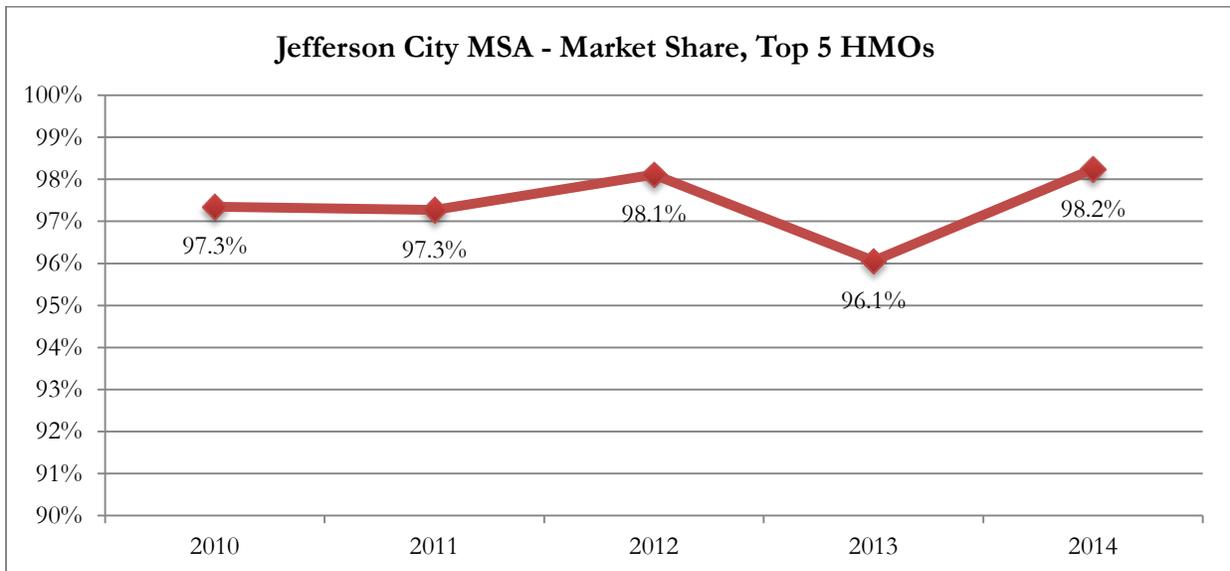
### Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Coventry Health Care of Missouri	373	0	907	0	1,280	6.6%
Essence Healthcare	0	0	854	0	854	4.4%
HMO Missouri	312	2,430	0	0	2,742	14.2%
HealthCare USA of Missouri	0	0	0	6,527	6,527	33.8%
Home State Health Plan	0	0	0	1,415	1,415	7.3%
Humana Health Plan	61	0	439	0	500	2.6%
Missouri Care	0	0	0	5,808	5,808	30.1%
UnitedHealthcare of the Midwest	64	0	7	0	71	0.4%
Windsor Health Plan	0	0	108	0	108	0.6%
<b>Total</b>	<b>810</b>	<b>2,430</b>	<b>2,315</b>	<b>13,750</b>	<b>19,305</b>	<b>100.0%</b>



## Jefferson City MSA Enrollment by Company

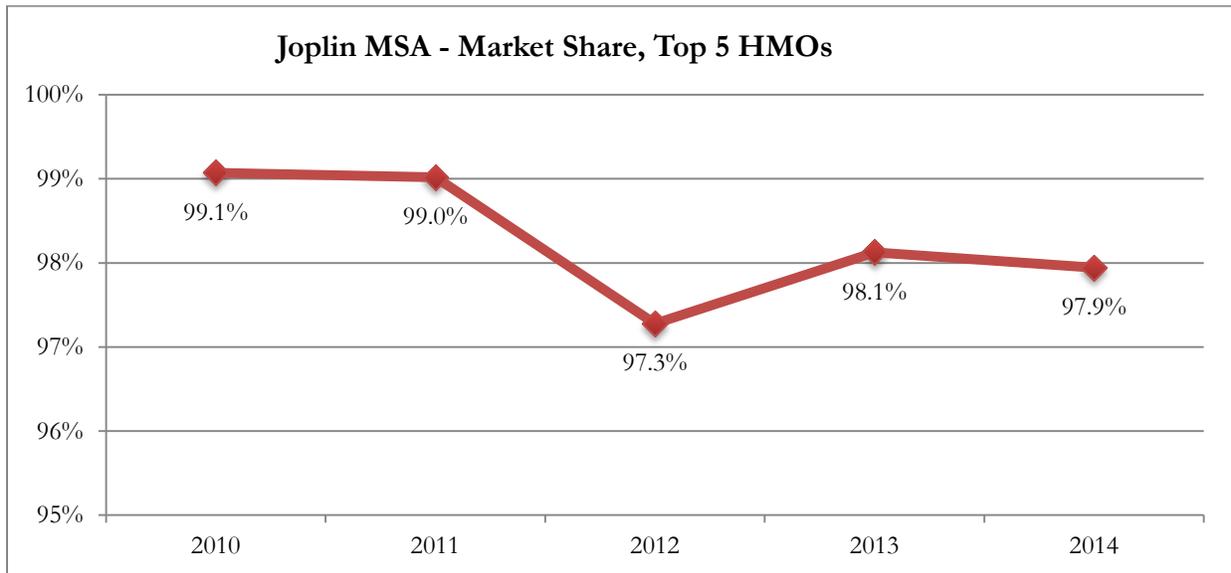
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Coventry Health Care of KS	0	0	1	0	1	0.0%
Coventry Health Care of Missouri	44	0	1,572	0	1,616	8.9%
HMO Missouri	489	2,452	0	0	2,941	16.2%
HealthCare USA of Missouri	0	0	0	7,613	7,613	41.9%
Home State Health Plan	0	0	0	1,493	1,493	8.2%
Humana Health Plan	20	0	85	0	105	0.6%
Missouri Care	0	0	0	4,172	4,172	23.0%
UnitedHealthcare of the Midwest	54	0	30	0	84	0.5%
Windsor Health Plan	0	0	132	0	132	0.7%
<b>Total</b>	<b>607</b>	<b>2,452</b>	<b>1,820</b>	<b>13,278</b>	<b>18,157</b>	<b>100.0%</b>



## Joplin MSA

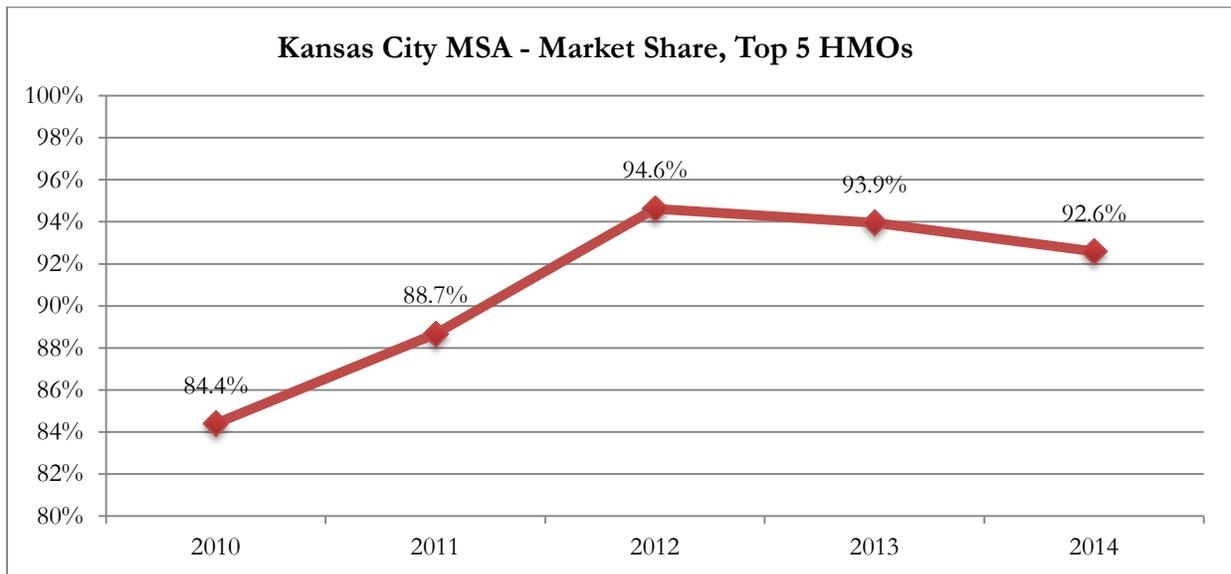
### Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Cigna HealthCare of St. Louis	1	0	0	0	1	0.0%
Coventry Health Care of KS	0	0	2	0	2	0.0%
Coventry Health Care of Missouri	0	0	23	0	23	0.5%
Cox HealthPlans	25	2	0	0	27	0.6%
Good Health HMO	1	0	0	0	1	0.0%
HMO Missouri	79	1,399	0	0	1,478	31.5%
HealthCare USA of Missouri	0	0	0	33	33	0.7%
Home State Health Plan	0	0	0	28	28	0.6%
Humana Health Plan	321	0	2,531	0	2,852	60.8%
Missouri Care	0	0	0	37	37	0.8%
UnitedHealthcare of the Midwest	14	0	11	0	25	0.5%
Windsor Health Plan	0	0	180	0	180	3.8%
<b>Total</b>	<b>441</b>	<b>1,401</b>	<b>2,747</b>	<b>98</b>	<b>4,687</b>	<b>100.0%</b>



## Kansas City MSA Enrollment by Company

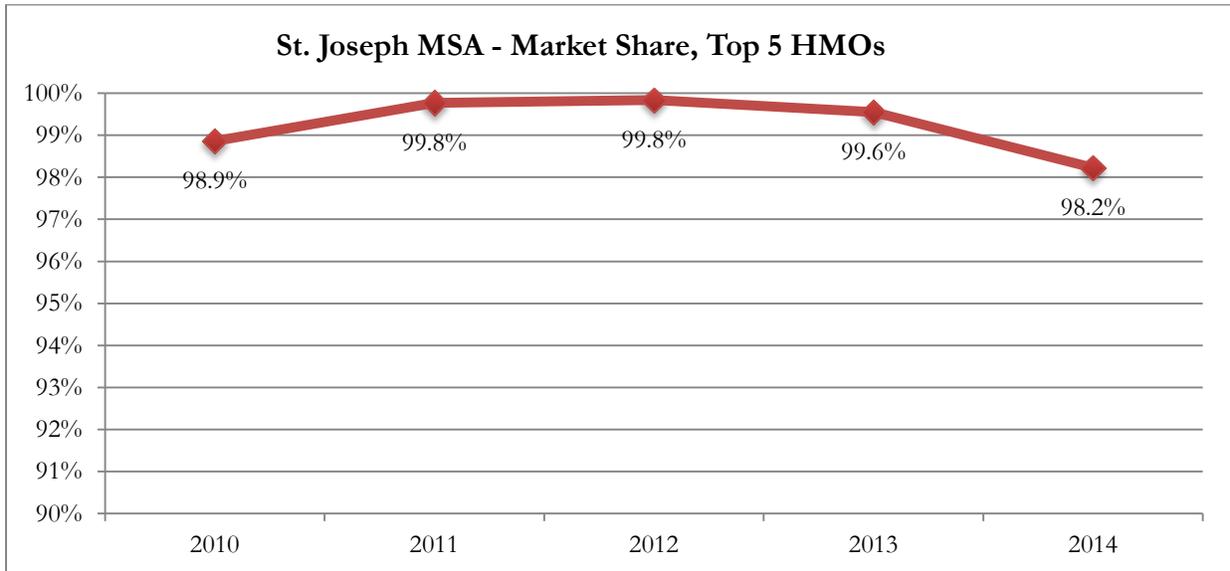
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health	1,055	189	0	0	1,244	0.7%
Cigna HealthCare of St. Louis	241	4	0	0	245	0.1%
Coventry Health Care of KS	10	5	9,358	0	9,373	5.6%
Coventry Health Care of Missouri	0	0	15	0	15	0.0%
Good Health HMO	20,745	0	0	0	20,745	12.5%
HMO Missouri	1	15	0	0	16	0.0%
HealthCare USA of Missouri	0	0	0	68,803	68,803	41.3%
Home State Health Plan	0	0	0	19,602	19,602	11.8%
Humana Health Plan	597	0	16,651	0	17,248	10.4%
Missouri Care	0	0	0	28,292	28,292	17.0%
UnitedHealthcare of the Midwest	146	0	7	0	153	0.1%
Windsor Health Plan	0	0	771	0	771	0.5%
<b>Total</b>	<b>22,795</b>	<b>213</b>	<b>26,802</b>	<b>116,697</b>	<b>166,507</b>	<b>100.0%</b>



# St. Joseph MSA

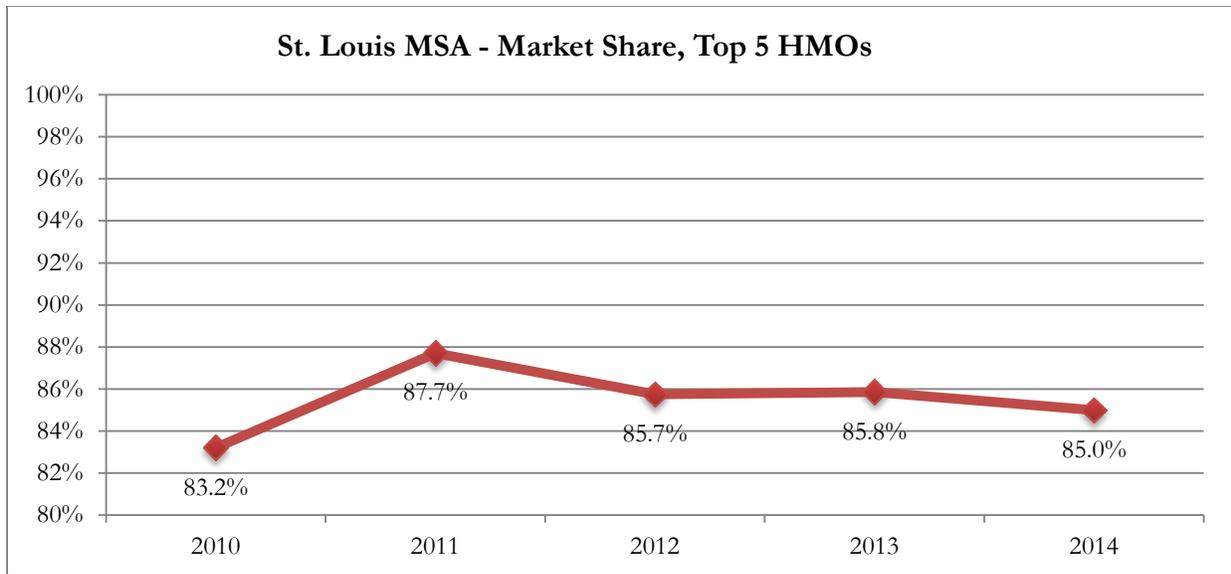
## Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Health	25	1	0	0	26	3.4%
Coventry Health Care of KS	2	0	3	0	5	0.6%
Good Health HMO	506	0	0	0	506	65.3%
HealthCare USA of Missouri	0	0	0	51	51	6.6%
Home State Health Plan	0	0	0	25	25	3.3%
Humana Health Plan	0	0	3	0	3	0.4%
Missouri Care	0	0	0	5	5	0.6%
UnitedHealthcare of the Midwest	1	0	0	0	1	0.1%
Windsor Health Plan	0	0	153	0	153	19.7%
<b>Total</b>	<b>534</b>	<b>1</b>	<b>159</b>	<b>81</b>	<b>775</b>	<b>100.0%</b>



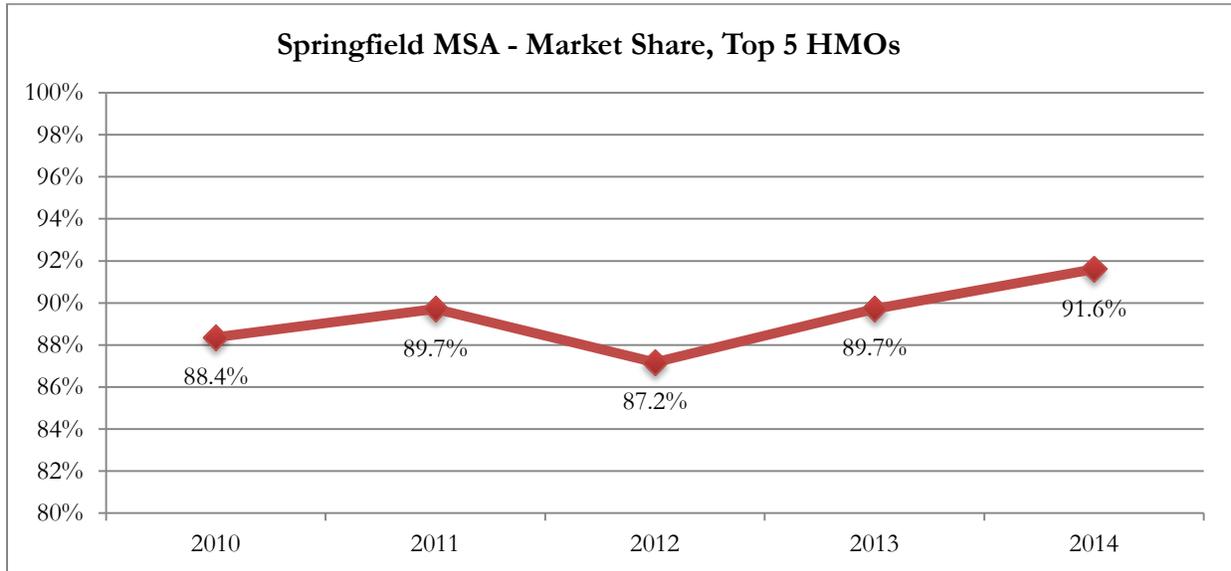
**St. Louis MSA**  
**Enrollment by Company**

<b>Name</b>	<b>HMO</b>	<b>POS</b>	<b>Medicare</b>	<b>Medicaid</b>	<b>Total</b>	<b>Market Share</b>
Aetna Health	279	6	0	0	285	0.1%
Cigna HealthCare of St. Louis	136	1	0	0	137	0.0%
Coventry Health Care of KS	1	6	0	0	7	0.0%
Coventry Health Care of Missouri	1,663	202	34,960	0	36,825	11.9%
Essence Healthcare	0	0	32,449	0	32,449	10.5%
Good Health HMO	14	0	0	0	14	0.0%
HMO Missouri	363	6,283	199	0	6,845	2.2%
Harmony Health Plans of IL	0	0	2,492	0	2,492	0.8%
HealthCare USA of Missouri	0	0	0	115,945	115,945	37.6%
Home State Health Plan	0	0	0	33,785	33,785	10.9%
Humana Health Plan	43	0	2,879	0	2,922	0.9%
Missouri Care	0	0	0	38,050	38,050	12.3%
UnitedHealthcare of the Midwest	3,021	0	34,505	0	37,526	12.2%
Windsor Health Plan	0	0	1,311	0	1,311	0.4%
<b>Total</b>	<b>5,520</b>	<b>6,498</b>	<b>108,795</b>	<b>187,780</b>	<b>308,593</b>	<b>100.0%</b>



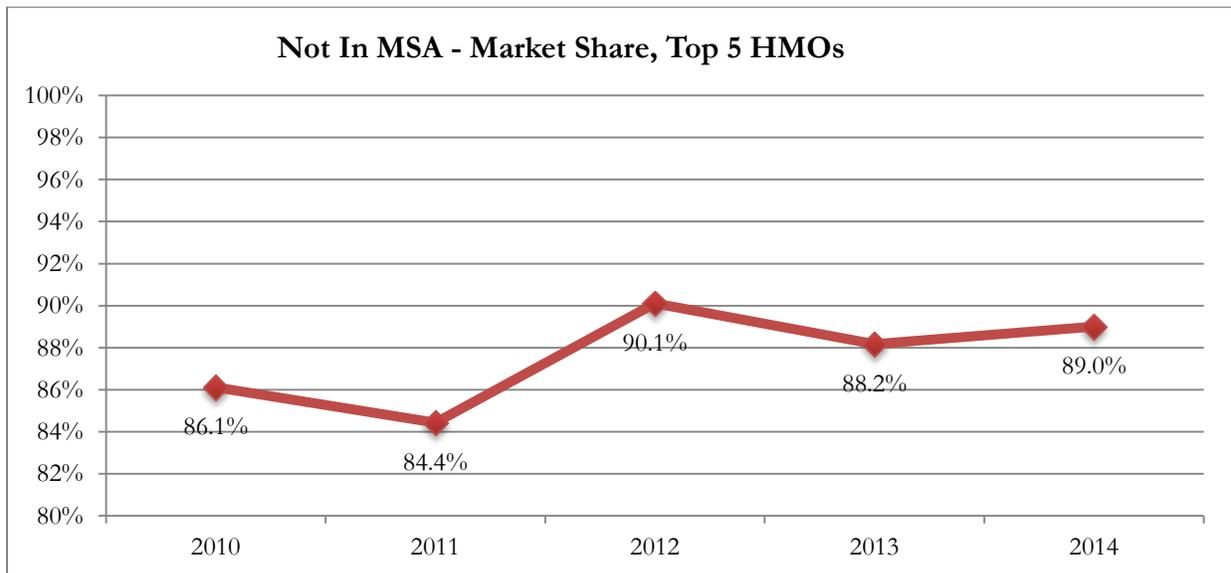
## Springfield MSA Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Cigna HealthCare of St. Louis	90	1	0	0	91	0.2%
Coventry Health Care of KS	745	0	17	0	762	2.0%
Coventry Health Care of Missouri	0	0	12,754	0	12,754	33.5%
Cox HealthPlans	72	305	0	0	377	1.0%
Good Health HMO	1	0	0	0	1	0.0%
HMO Missouri	226	4,113	0	0	4,339	11.4%
HealthCare USA of Missouri	0	0	0	2,125	2,125	5.6%
Home State Health Plan	0	0	0	598	598	1.6%
Humana Health Plan	911	0	6,671	0	7,582	19.9%
Missouri Care	0	0	0	1,329	1,329	3.5%
UnitedHealthcare of the Midwest	69	0	7,716	0	7,785	20.5%
Windsor Health Plan	0	0	312	0	312	0.8%
<b>Total</b>	<b>2,114</b>	<b>4,419</b>	<b>27,470</b>	<b>4,052</b>	<b>38,055</b>	<b>100.0%</b>



**Not in MSA**  
**Enrollment by Company**

<b>Name</b>	<b>HMO</b>	<b>POS</b>	<b>Medicare</b>	<b>Medicaid</b>	<b>Total</b>	<b>Market Share</b>
Aetna Health	13	83	0	0	96	0.1%
Cigna HealthCare of St. Louis	16	0	0	0	16	0.0%
Coventry Health Care of KS	58	1	60	0	119	0.1%
Coventry Health Care of Missouri	49	3	9,709	0	9,761	8.9%
Cox HealthPlans	6	39	0	0	45	0.0%
Essence Healthcare	0	0	1	0	1	0.0%
Good Health HMO	770	0	0	0	770	0.7%
HMO Missouri	395	4,893	0	0	5,288	4.8%
HealthCare USA of Missouri	0	0	0	39,087	39,087	35.5%
Home State Health Plan	0	0	0	12,005	12,005	10.9%
Humana Health Plan	739	0	7,754	0	8,493	7.7%
Missouri Care	0	0	0	28,557	28,557	25.9%
UnitedHealthcare of the Midwest	277	0	3,769	0	4,046	3.7%
Windsor Health Plan	0	0	1,769	0	1,769	1.6%
<b>Total</b>	<b>2,323</b>	<b>5,019</b>	<b>23,062</b>	<b>79,649</b>	<b>110,053</b>	<b>100.0%</b>



## **Insurance Consumer Hotline**

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

**[difp.mo.gov](http://difp.mo.gov)**

**800-726-7390**



# **DIFP**

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**JULY 2015**