

# 2015

**Missouri**

# Health Maintenance Organization Report

Statistics Section  
August 2016



## DIFP

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## Table of Contents

|  |           |
|--|-----------|
| <b>Introduction</b> .....  | <b>1</b>  |
| <b>Missouri HMO Enrollment Information</b> .....                                     | <b>3</b>  |
| Year End Member Totals.....  | 4         |
| Enrollment Market Share.....   | 6         |
| Year End Commercial Enrollment.....  | 7         |
| Year End Medicare & Medicaid Enrollment.....   | 8         |
| Year End Enrollment by Holding Company.....  | 9         |
| Market Share by Holding Company.....   | 10        |
| Major Medical Health Plan & Historical Membership.....                               | 11        |
| <b>Individual and Employer Group Comprehensive Medical Expense Information</b> ..... | <b>12</b> |
| <b>HMO Financial Information</b> .....   | <b>17</b> |
| Missouri Year End Premium Related Revenue Total.....                                 | 18        |
| Missouri HMO Premium Related Market Shares.....                                      | 19        |
| Major Medical Health Plan Historical Premium.....                                    | 21        |
| Top 5 Market Share HMOs by Year.....   | 22        |
| Missouri HMO Premium Related Data by Holding Company.....                            | 23        |
| Missouri HMO Premium Based Market Shares.....  | 24        |
| Missouri Commercial Premiums Per Member Per Month.....                               | 25        |
| Missouri Historical Commercial Premium Per Member Month.....                         | 26        |
| <b>Missouri HMO Cost Comparisons</b> .....   | <b>27</b> |
| Commercial Costs.....  | 28        |
| Medicare Costs.....  | 29        |
| Medicaid Costs.....  | 30        |
| <b>Cost of Services</b> .....  | <b>31</b> |
| Costs of Services for Commercial Business.....                                       | 32        |
| Costs Per Member Per Month for Commercial Business.....                              | 33        |
| Costs of Services for Medicare and Medicaid.....                                     | 34        |
| Per Member Per Month Cost for Medicare and Medicaid.....                             | 35        |
| <b>Results of Nationwide Operations</b> .....  | <b>36</b> |
| Balance Sheet Items.....   | 37        |

|  |           |
|--|-----------|
| Income Statement Items.....  | 39        |
| Revenues by Category.....  | 40        |
| Liquidity Indicators.....  | 41        |
| Efficiency Indicators.....   | 43        |
| Performance Indicators.....  | 45        |
| <b>Five-Year Financial History.....</b>  | <b>47</b> |
| Net Income (Loss).....   | 48        |
| Total Assets.....  | 49        |
| Total Liabilities.....   | 50        |
| Total Capital and Surplus.....   | 51        |
| Net Premium Income.....  | 52        |
| Total Revenues.....  | 53        |
| Medical and Hospital Expenses.....   | 54        |
| Administrative Expenses.....   | 55        |
| Current Ratio.....   | 56        |
| Loss Ratio.....  | 57        |
| Administrative Expenses to Total Revenue.....                                  | 58        |
| Claims Incurred for Prior Year.....  | 59        |
| Estimated Liability of Unpaid Claims Prior Year.....                           | 60        |
| Analysis of Liability Reserves.....  | 61        |
| <b>Health Maintenance Organization Profiles.....</b>                           | <b>62</b> |
| Aetna Better Health of Missouri.....   | 63        |
| Aetna Health, Inc.....   | 65        |
| CIGNA Healthcare of St. Louis, Inc.....  | 67        |
| Coventry Health Care of Kansas, Inc.....                                       | 69        |
| Coventry Health Care of Missouri, Inc.....                                     | 72        |
| Cox Health Systems HMO, Inc.....   | 75        |
| Essence Healthcare, Inc.....   | 77        |
| Good Health HMO, Inc. dba Blue-Care, Inc.....                                  | 79        |
| Harmony Health Plan of Illinois, Inc, dba Harmony Health Plan of Missouri..... | 81        |
| HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield.....                    | 82        |
| Home State Health Plan.....  | 85        |
| Humana Health Plan, Inc.....   | 87        |

|   |           |
|---|-----------|
| Missouri Care, Inc.....   | 89        |
| UnitedHealthcare of the Midwest, Inc.....                                     | 93        |
| <b>Enrollment by Regions &amp; Metropolitan Statistical Areas (MSAs).....</b> | <b>96</b> |
| Missouri Counties with HMOs.....  | 97        |
| Missouri Geographic Regions.....  | 98        |
| Total Enrollment by Region.....   | 99        |
| Central Region.....   | 100       |
| Eastern Region.....   | 101       |
| Northeastern Region.....  | 102       |
| Northwestern Region.....  | 103       |
| South Central Region.....   | 104       |
| Southeastern Region.....  | 105       |
| Southwestern Region.....  | 106       |
| Western Region.....   | 107       |
| Missouri Metropolitan Statistical Areas.....                                  | 108       |
| Enrollment by MSA.....  | 109       |
| Cape Girardeau.....   | 110       |
| Columbia.....   | 111       |
| Jefferson City.....   | 112       |
| Joplin.....   | 113       |
| Kansas City.....  | 114       |
| St. Joseph.....   | 115       |
| St. Louis.....  | 116       |
| Springfield.....  | 117       |
| Not in MSA.....   | 118       |

## **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.

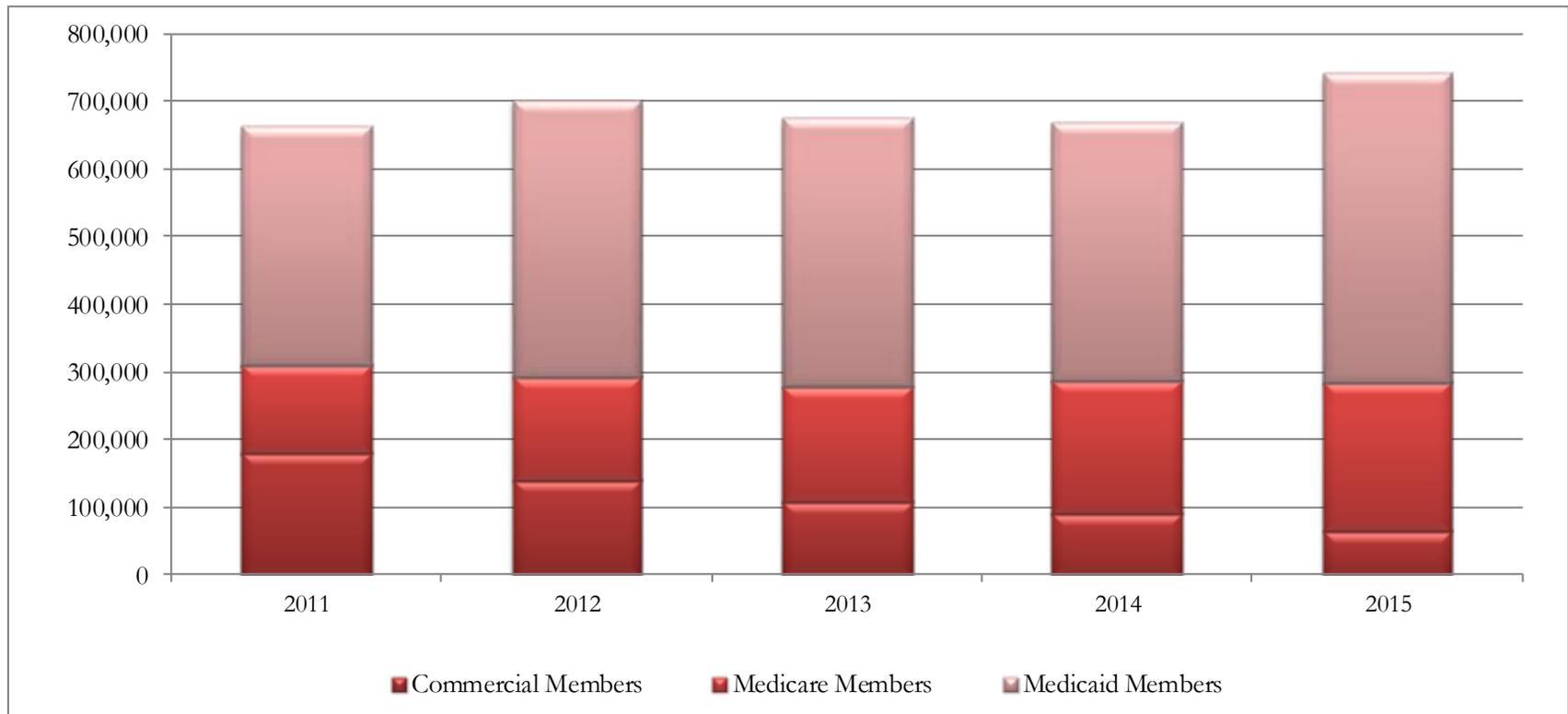


## **Missouri HMO Enrollment**

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.

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.

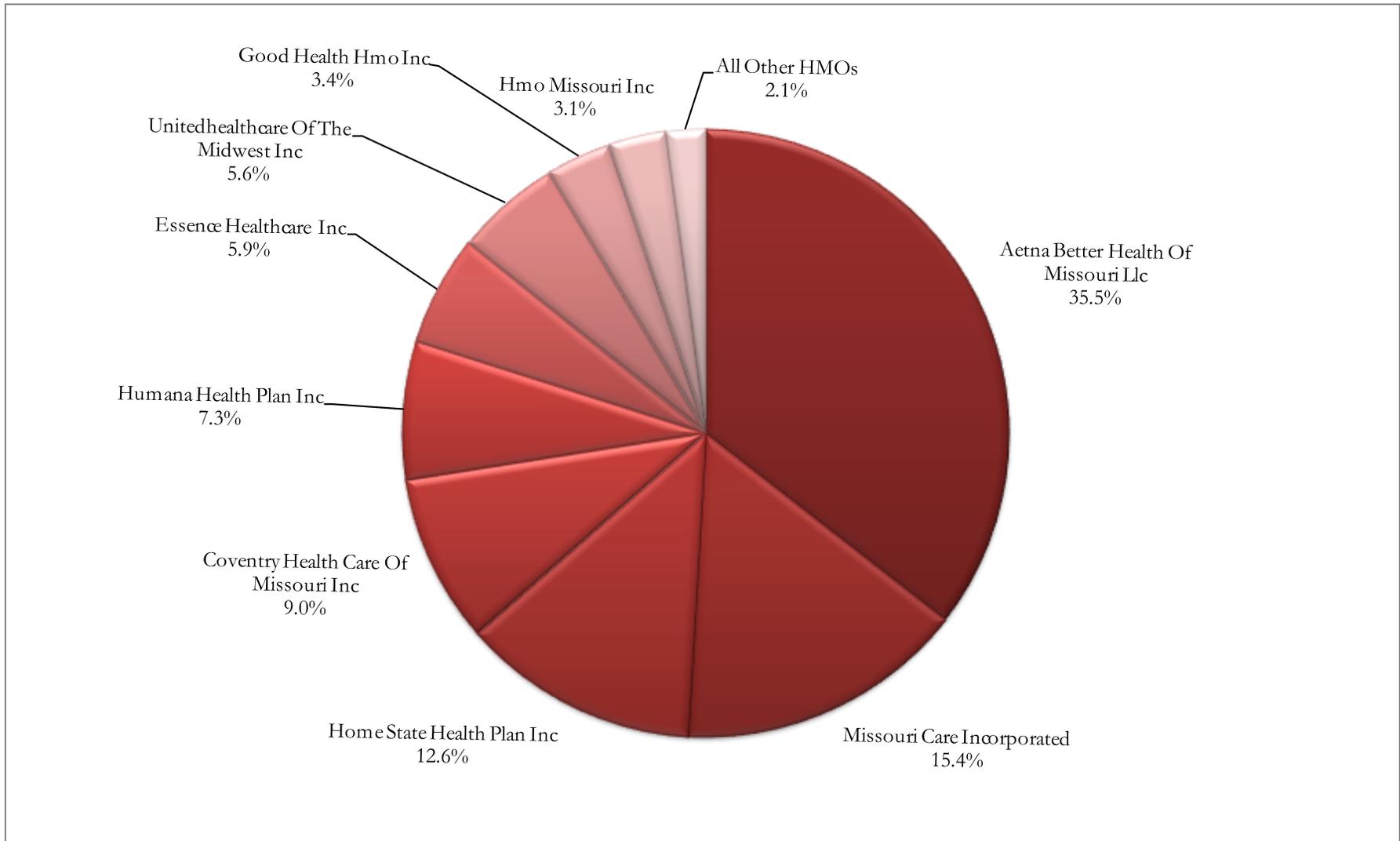


**Missouri Year End Member Totals  
2011-2015**

| Market Segment       | 2011           | 2012           | %           | 2013           | %             | 2014           | %             | 2015           | %            |
|----------------------|----------------|----------------|-------------|----------------|---------------|----------------|---------------|----------------|--------------|
|                      |                |                | Change      |                | Change        |                | Change        |                | Change       |
| Commercial Members   | 179,773        | 141,700        | -21.2%      | 107,571        | -24.1%        | 91,624         | -14.8%        | 65,905         | -28.1%       |
| Medicare Members     | 132,333        | 151,972        | 14.8%       | 170,888        | 12.4%         | 196,257        | 14.8%         | 218,550        | 11.4%        |
| Medicaid Members     | 351,552        | 409,384        | 16.5%       | 396,443        | - 3.2%        | 382,363        | - 3.6%        | 457,115        | 19.6%        |
| <b>Total Members</b> | <b>663,658</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>741,570</b> | <b>10.6%</b> |

| <b>Missouri Year End Member Totals</b> |                |                |                               |                           |                           |
|--|----------------|----------------|-------------------------------|---------------------------|---------------------------|
| <b>Health Maintenance Organization</b> | <b>2014</b>    | <b>2015</b>    | <b>% Change in Enrollment</b> | <b>Market Share, 2014</b> | <b>Market Share, 2015</b> |
| Aetna Better Health Of Missouri LLC    | 239,846        | 263,596        | 9.9%                          | 35.8%                     | 35.5%                     |
| Aetna Health Inc                       | 1,672          | 643            | -61.5%                        | 0.2%                      | 0.1%                      |
| Cigna Healthcare Of St Louis Inc       | 485            | 427            | -12.0%                        | 0.1%                      | 0.1%                      |
| Coventry Health Care Of Kansas Inc     | 13,156         | 13,852         | 5.3%                          | 2.0%                      | 1.9%                      |
| Coventry Health Care Of Missouri Inc   | 63,074         | 66,678         | 5.7%                          | 9.4%                      | 9.0%                      |
| Cox Health Systems HMO Inc             | 449            | 88             | -80.4%                        | 0.1%                      | 0.0%                      |
| Essence Healthcare Inc                 | 33,305         | 43,663         | 31.1%                         | 5.0%                      | 5.9%                      |
| Good Health HMO Inc                    | 23,724         | 25,549         | 7.7%                          | 3.5%                      | 3.4%                      |
| Harmony Health Plan Of Illinois Inc    | 2,496          | 497            | -80.1%                        | 0.4%                      | 0.1%                      |
| HMO Missouri Inc                       | 25,233         | 22,924         | - 9.2%                        | 3.8%                      | 3.1%                      |
| Home State Health Plan Inc             | 69,137         | 93,506         | 35.2%                         | 10.3%                     | 12.6%                     |
| Humana Health Plan Inc                 | 39,706         | 54,273         | 36.7%                         | 5.9%                      | 7.3%                      |
| Missouri Care Incorporated             | 102,647        | 114,145        | 11.2%                         | 15.3%                     | 15.4%                     |
| Oxford Health Plans (Nj Inc            | 0              | 59             | .                             | 0.0%                      | 0.0%                      |
| UnitedHealthcare of the Midwest Inc    | 50,488         | 41,670         | -17.5%                        | 7.5%                      | 5.6%                      |
| All Other                              | 4,826          |                |                               | 0.7%                      |                           |
| <b>Total</b>                           | <b>670,244</b> | <b>741,570</b> | <b>10.6%</b>                  | <b>100.0%</b>             | <b>100.0%</b>             |

**2015 Missouri Market Share, by Enrollment**  
Includes Commercial, Medicare and Medicaid enrollment



**Missouri Year End Commercial Enrollment**

| <b>Health Maintenance Organization</b> | <b>2014</b>   | <b>2015</b>   | <b>% Change in Enrollment</b> | <b>Market Share, 2014</b> | <b>Market Share, 2015</b> |
|--|---------------|---------------|-------------------------------|---------------------------|---------------------------|
| Aetna Better Health Of Missouri LLC    | 20,942        | 10,096        | -51.8%                        | 22.9%                     | 15.3%                     |
| Aetna Health Inc                       | 1,668         | 633           | -62.1%                        | 1.8%                      | 1.0%                      |
| Cigna Healthcare Of St Louis Inc       | 485           | 427           | -12.0%                        | 0.5%                      | 0.6%                      |
| Coventry Health Care Of Kansas Inc     | 841           | 842           | 0.1%                          | 0.9%                      | 1.3%                      |
| Coventry Health Care Of Missouri Inc   | 2,733         | 2,336         | -14.5%                        | 3.0%                      | 3.5%                      |
| Cox Health Systems HMO Inc             | 449           | 88            | -80.4%                        | 0.5%                      | 0.1%                      |
| Good Health HMO Inc                    | 23,724        | 25,549        | 7.7%                          | 25.9%                     | 38.8%                     |
| Harmony Health Plan Of Illinois Inc    | 0             | 497           | .                             | 0.0%                      | 0.8%                      |
| HMO Missouri Inc                       | 25,034        | 20,876        | -16.6%                        | 27.3%                     | 31.7%                     |
| Humana Health Plan Inc                 | 2,692         | 394           | -85.4%                        | 2.9%                      | 0.6%                      |
| Missouri Care Incorporated             | 8,325         | 4,036         | -51.5%                        | 9.1%                      | 6.1%                      |
| UnitedHealthcare of the Midwest Inc    | 4,731         | 131           | -97.2%                        | 5.2%                      | 0.2%                      |
| <b>Total</b>                           | <b>91,624</b> | <b>65,905</b> | <b>-28.1%</b>                 | <b>100.0%</b>             | <b>100.0%</b>             |

| <b>Missouri Year End Medicare Enrollment</b> |                |                |                               |                           |                           |
|--|----------------|----------------|-------------------------------|---------------------------|---------------------------|
| <b>Health Maintenance Organization</b>       | <b>2014</b>    | <b>2015</b>    | <b>% Change in Enrollment</b> | <b>Market Share, 2014</b> | <b>Market Share, 2015</b> |
| Aetna Health Inc                             | 4              | 10             | 150.0%                        | 0.0%                      | 0.0%                      |
| Coventry Health Care Of Kansas Inc           | 12,315         | 13,010         | 5.6%                          | 6.3%                      | 6.0%                      |
| Coventry Health Care Of Missouri Inc         | 60,341         | 64,342         | 6.6%                          | 30.7%                     | 29.4%                     |
| Essence Healthcare Inc                       | 33,305         | 43,663         | 31.1%                         | 17.0%                     | 20.0%                     |
| Harmony Health Plan Of Illinois Inc          | 2,496          | 0              | -100.0%                       | 1.3%                      | 0.0%                      |
| HMO Missouri Inc                             | 199            | 2,048          | 929.1%                        | 0.1%                      | 0.9%                      |
| Humana Health Plan Inc                       | 37,014         | 53,879         | 45.6%                         | 18.9%                     | 24.7%                     |
| Oxford Health Plans (Nj Inc                  | 0              | 59             | .                             | 0.0%                      | 0.0%                      |
| UnitedHealthcare of the Midwest Inc          | 45,757         | 41,539         | - 9.2%                        | 23.3%                     | 19.0%                     |
| All Other                                    | 4,826          | .              | .                             | 2.5%                      | .                         |
| <b>Total</b>                                 | <b>196,257</b> | <b>218,550</b> | <b>11.4%</b>                  | <b>100.0%</b>             | <b>100.0%</b>             |

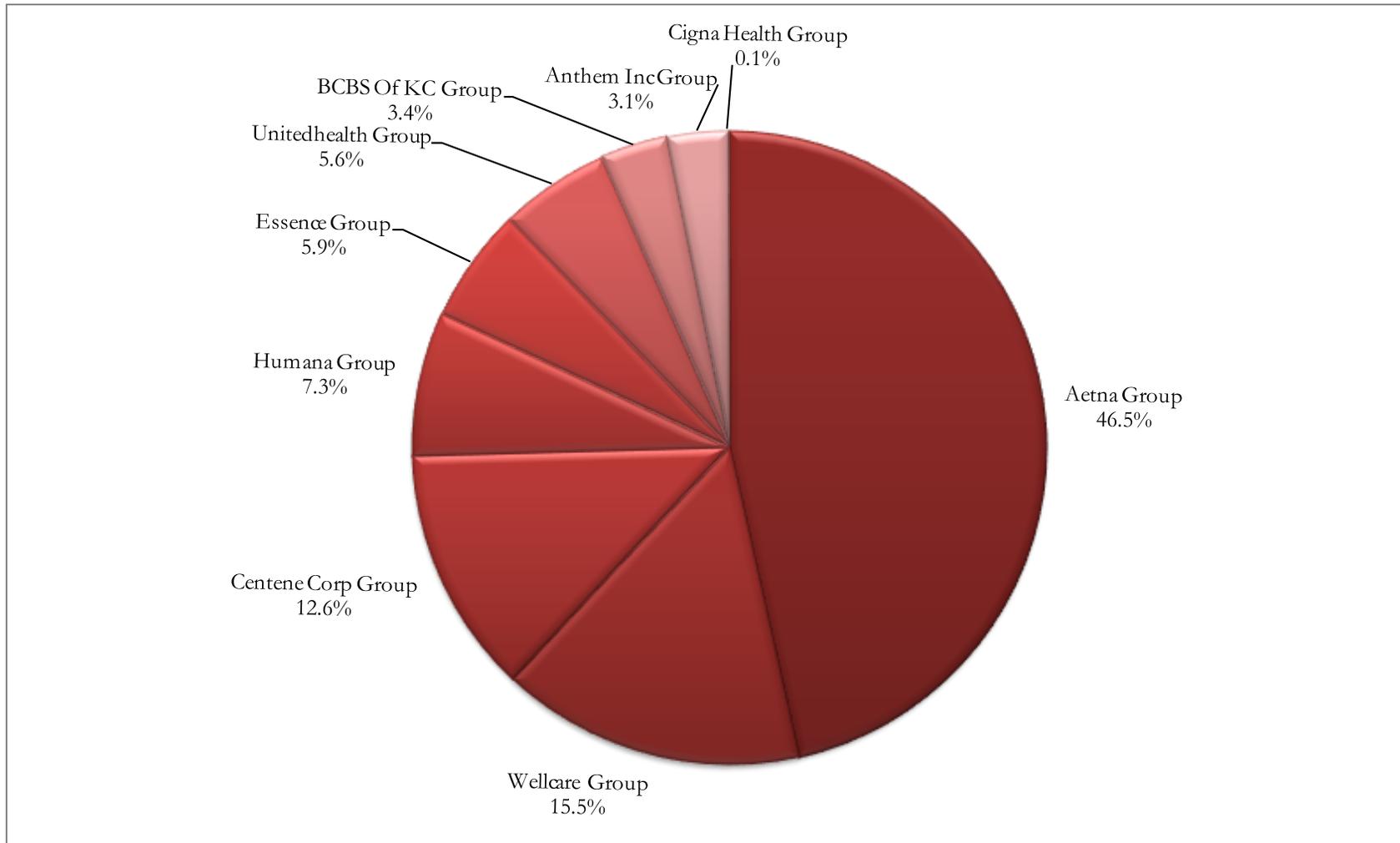
| <b>Missouri Year End Medicaid Enrollment</b> |                |                |                               |                           |                           |
|--|----------------|----------------|-------------------------------|---------------------------|---------------------------|
| <b>Health Maintenance Organization</b>       | <b>2014</b>    | <b>2015</b>    | <b>% Change in Enrollment</b> | <b>Market Share, 2014</b> | <b>Market Share, 2015</b> |
| Aetna Better Health Of Missouri LLC          | 218,904        | 253,500        | 15.8%                         | 57.3%                     | 55.5%                     |
| Home State Health Plan Inc                   | 69,137         | 93,506         | 35.2%                         | 18.1%                     | 20.5%                     |
| Missouri Care Incorporated                   | 94,322         | 110,109        | 16.7%                         | 24.7%                     | 24.1%                     |
| <b>Total</b>                                 | <b>382,363</b> | <b>457,115</b> | <b>19.6%</b>                  | <b>100.0%</b>             | <b>100.0%</b>             |

**Missouri Total Enrollment by Holding Company**

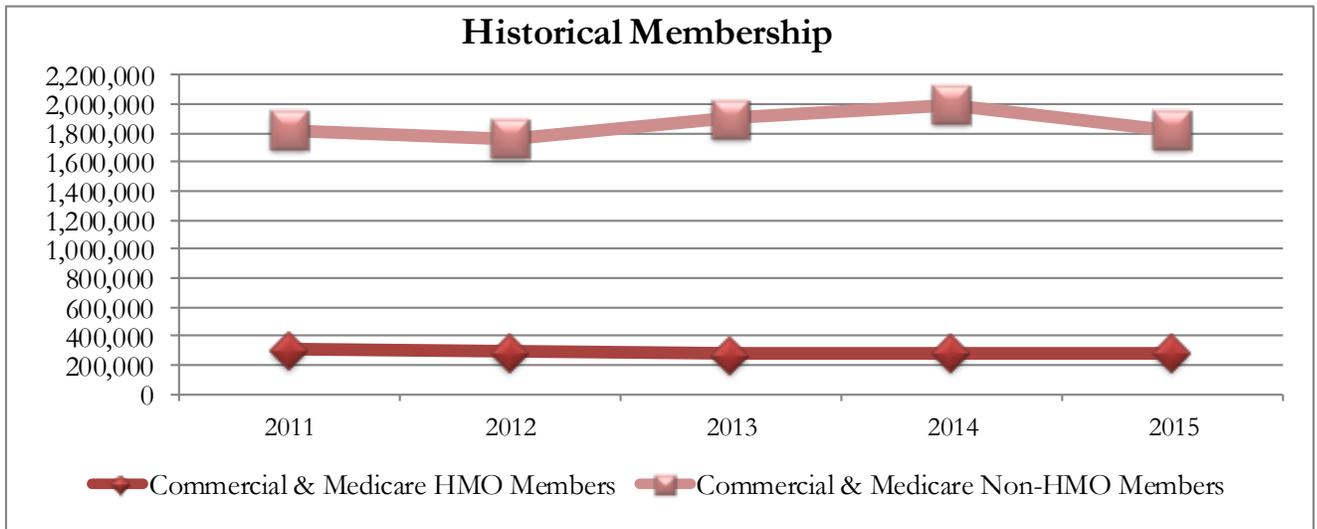
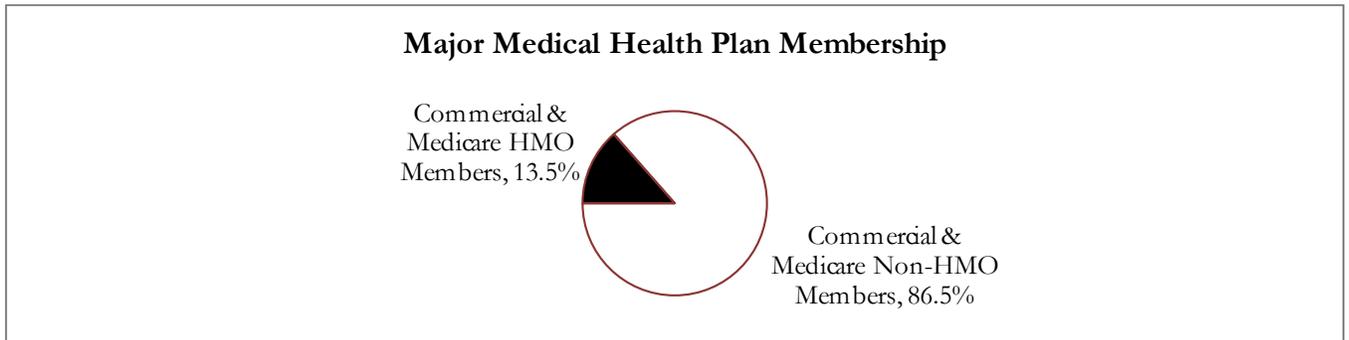
| <b>Health Maintenance Organization</b> | <b>2014</b>    | <b>2015</b>    | <b>% Change in Enrollment</b> | <b>Market Share, 2014</b> | <b>Market Share, 2015</b> |
|--|----------------|----------------|-------------------------------|---------------------------|---------------------------|
| Aetna Group                            | 317,748        | 344,769        | 8.5%                          | 47.4%                     | 46.5%                     |
| WellCare Group                         | 109,969        | 114,642        | 4.2%                          | 16.4%                     | 15.5%                     |
| Centene Corp Group                     | 69,137         | 93,506         | 35.2%                         | 10.3%                     | 12.6%                     |
| Humana Group                           | 39,706         | 54,273         | 36.7%                         | 5.9%                      | 7.3%                      |
| Essence Group                          | 33,305         | 43,663         | 31.1%                         | 5.0%                      | 5.9%                      |
| UnitedHealth Group                     | 50,488         | 41,729         | -17.3%                        | 7.5%                      | 5.6%                      |
| BCBS Of KC Group                       | 23,724         | 25,549         | 7.7%                          | 3.5%                      | 3.4%                      |
| Anthem Inc Group                       | 25,233         | 22,924         | - 9.2%                        | 3.8%                      | 3.1%                      |
| Cigna Health Group                     | 485            | 427            | -12.0%                        | 0.1%                      | 0.1%                      |
| Cox Insurance Group                    | 449            | 88             | -80.4%                        | 0.1%                      | 0.0%                      |
| <b>Total</b>                           | <b>670,244</b> | <b>741,570</b> | <b>10.6%</b>                  | <b>100.0%</b>             | <b>100.0%</b>             |

## 2015 Missouri Market Share, by Enrollment, by Holding Company

Includes Commercial, Medicare and Medicaid enrollment



| Historical Membership                 | 2011             | 2012             | 2013             | 2014             | 2015             |
|---------------------------------------|------------------|------------------|------------------|------------------|------------------|
| Commercial & Medicare HMO Members     | 311,228          | 291,805          | 276,491          | 285,662          | 283,958          |
| Commercial & Medicare Non-HMO Members | 1,818,199        | 1,762,892        | 1,897,359        | 1,995,526        | 1,817,812        |
| <b>TOTALS</b>                         | <b>2,129,427</b> | <b>2,054,697</b> | <b>2,173,850</b> | <b>2,281,188</b> | <b>2,101,770</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** –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, 2015**

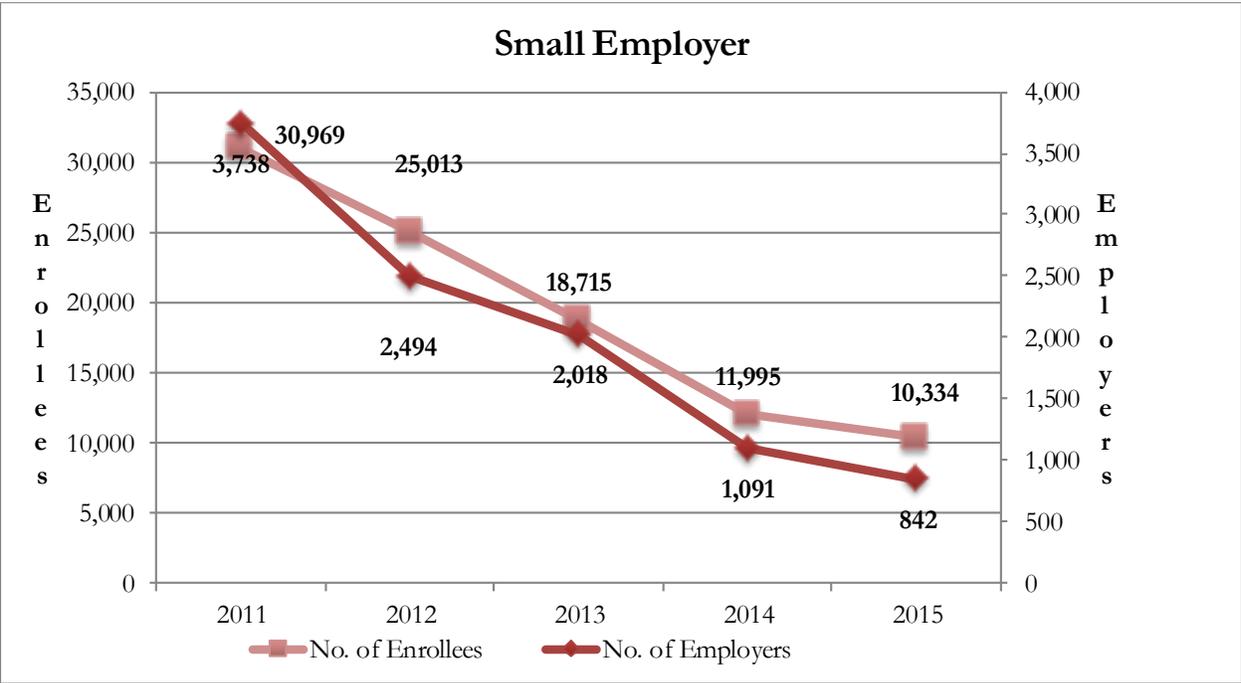
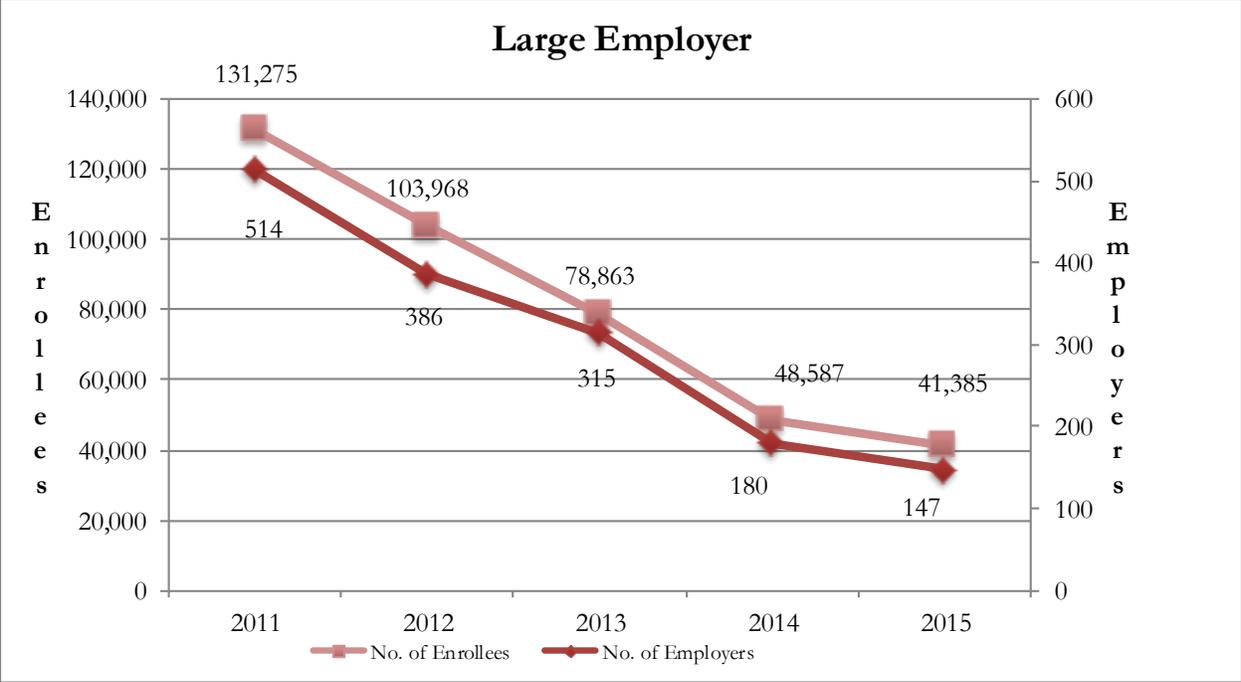
| <b>Health Maintenance Organization</b> | <b>Number of Enrollees at Year End</b> | <b>Cumulative Member Months</b> | <b>Direct Premiums Written</b> | <b>Direct Premiums Earned</b> | <b>Direct Losses Paid</b> | <b>Direct Losses Incurred</b> | <b>Medical Loss Ratio</b> | <b>Premium PMPM</b> |
|--|--|---------------------------------|--------------------------------|-------------------------------|---------------------------|-------------------------------|---------------------------|---------------------|
| Cigna Healthcare Of St Louis Inc       | 1                                      | 12                              | \$9,130                        | \$9,130                       | \$8,218                   | \$7,236                       | 79.3%                     | \$761               |
| Coventry Health Care Of Kansas Inc     | 0                                      | 9,541                           | \$0                            | \$0                           | \$4,303,020               | \$392                         | .                         | \$0                 |
| Coventry Health Care Of Missouri Inc   | 51                                     | 825                             | \$248,176                      | \$246,962                     | \$179,648                 | \$171,257                     | 69.3%                     | \$299               |
| Good Health HMO Inc                    | 2                                      | 32                              | \$17,237                       | \$17,237                      | \$11,772                  | \$11,818                      | 68.6%                     | \$539               |
| HMO Missouri Inc                       | 49                                     | 646                             | \$697,745                      | \$697,745                     | \$512,317                 | \$-610,766                    | -87.5%                    | \$1,080             |
| UnitedHealthcare of the Midwest Inc    | 1                                      | 16                              | \$22,720                       | \$22,720                      | \$4,328                   | \$4,209                       | 18.5%                     | \$1,420             |
| <b>All HMOs</b>                        | <b>104</b>                             | <b>11,072</b>                   | <b>\$995,008</b>               | <b>\$993,794</b>              | <b>\$5,019,303</b>        | <b>\$-415,854</b>             | <b>-41.8%</b>             | <b>\$90</b>         |

**Large Employer Comprehensive Medical Expense Premium & Enrollment, 2015**

| <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 Inc                       | 24                                     | 631                                    | \$3,699,779                    | \$3,423,427                   | \$4,291,082               | \$4,374,384                   | 127.8%                    | \$446               |
| Cigna Healthcare Of St Louis Inc       | 12                                     | 973                                    | \$6,291,898                    | \$6,292,069                   | \$5,123,838               | \$4,779,341                   | 76.0%                     | \$508               |
| Coventry Health Care Of Kansas Inc     | 2                                      | 828                                    | \$4,490,164                    | \$4,490,164                   | \$3,175,286               | \$3,099,255                   | 69.0%                     | \$445               |
| Coventry Health Care Of Missouri       | 6                                      | 2,285                                  | \$13,599,749                   | \$13,597,962                  | \$14,482,377              | \$7,306,604                   | 53.7%                     | \$478               |
| Cox Health Systems HMO Inc             | 0                                      | 9                                      | \$801,544                      | \$801,544                     | \$1,006,412               | \$964,640                     | 120.3%                    | \$359               |
| Good Health HMO Inc                    | 65                                     | 25,534                                 | \$127,081,145                  | \$127,081,145                 | \$107,356,064             | \$109,870,461                 | 86.5%                     | \$438               |
| HMO Missouri Inc                       | 34                                     | 10,613                                 | \$71,707,528                   | \$71,707,528                  | \$65,213,173              | \$62,556,940                  | 87.2%                     | \$528               |
| Humana Health Plan Inc                 | 3                                      | 382                                    | \$2,140,644                    | \$2,140,644                   | \$1,851,568               | \$1,793,491                   | 83.8%                     | \$465               |
| UnitedHealthcare of the Midwest Inc    | 1                                      | 130                                    | \$1,837,405                    | \$1,837,405                   | \$3,349,195               | \$952,839                     | 51.9%                     | \$1,057             |
| <b>All HMOs</b>                        | <b>147</b>                             | <b>41,385</b>                          | <b>\$231,649,856</b>           | <b>\$231,371,888</b>          | <b>\$205,848,995</b>      | <b>\$195,697,955</b>          | <b>84.6%</b>              | <b>\$470</b>        |

**Small Employer Comprehensive Medical Expense Premium & Enrollment, 2015**

| <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 Inc                       | 1                                      | 2                                      | \$20,779                       | \$20,779                      | \$4,118                   | \$5,179                       | 24.9%                     | \$649               |
| Cigna Healthcare Of St Louis Inc       | 0                                      | 0                                      | \$0                            | \$0                           | \$206                     | \$206                         | .                         | .                   |
| Coventry Health Care Of Kansas         | 1                                      | 14                                     | \$326,611                      | \$326,611                     | \$186,611                 | \$209,939                     | 64.3%                     | \$4,032             |
| Coventry Health Care Of Missouri       | 0                                      | 0                                      | \$309                          | \$-32                         | \$1,689,402               | \$1,672,468                   | (523E4%                   | .                   |
| Cox Health Systems HMO Inc             | 7                                      | 79                                     | \$724,754                      | \$724,754                     | \$447,302                 | \$434,787                     | 60.0%                     | \$564               |
| Good Health HMO Inc                    | 2                                      | 13                                     | \$1,087,590                    | \$1,087,590                   | \$1,045,314               | \$290,754                     | 26.7%                     | \$5,035             |
| HMO Missouri Inc                       | 830                                    | 10,214                                 | \$48,110,217                   | \$48,110,527                  | \$26,100,164              | \$28,470,241                  | 59.2%                     | \$376               |
| Humana Health Plan Inc                 | 1                                      | 12                                     | \$98,622                       | \$98,622                      | \$97,658                  | \$99,317                      | 100.7%                    | \$720               |
| <b>All HMOs</b>                        | <b>842</b>                             | <b>10,334</b>                          | <b>\$50,368,882</b>            | <b>\$50,368,851</b>           | <b>\$29,570,775</b>       | <b>\$31,182,891</b>           | <b>61.9%</b>              | <b>\$389</b>        |



### *HMO Financial Information*

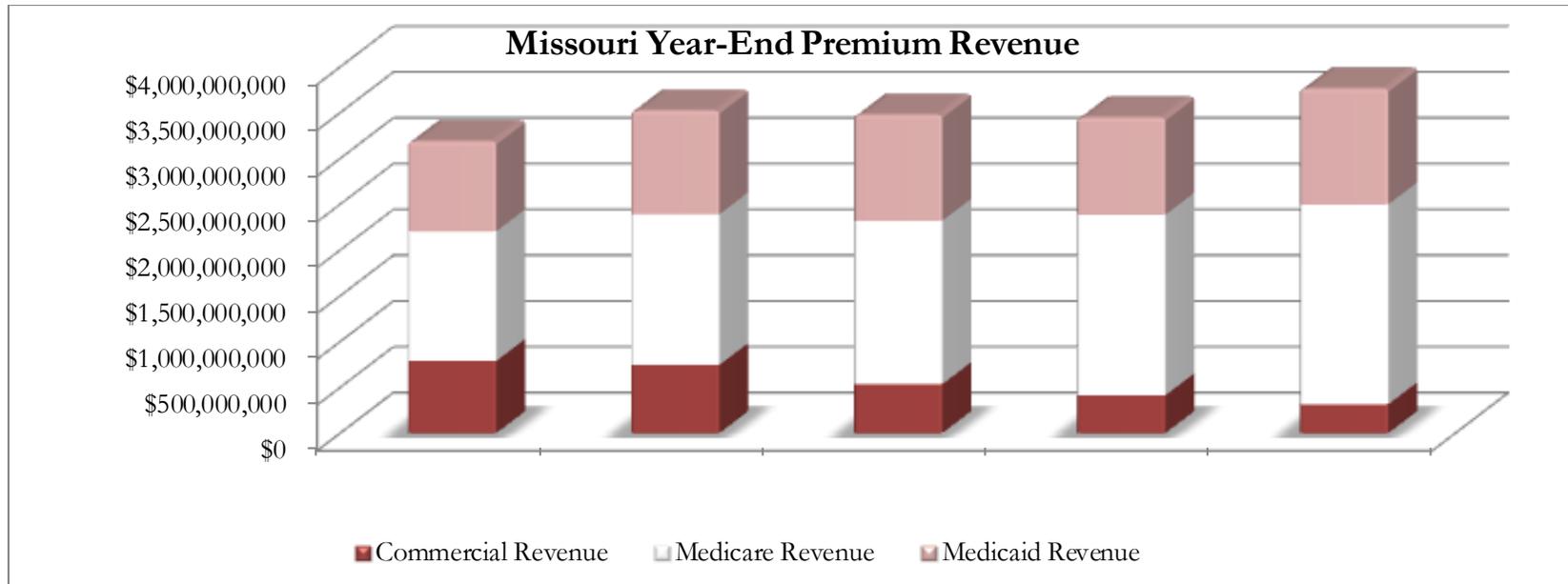
The tables and charts in this section describe the financial operations of health maintenance organizations licensed and active in Missouri.

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.

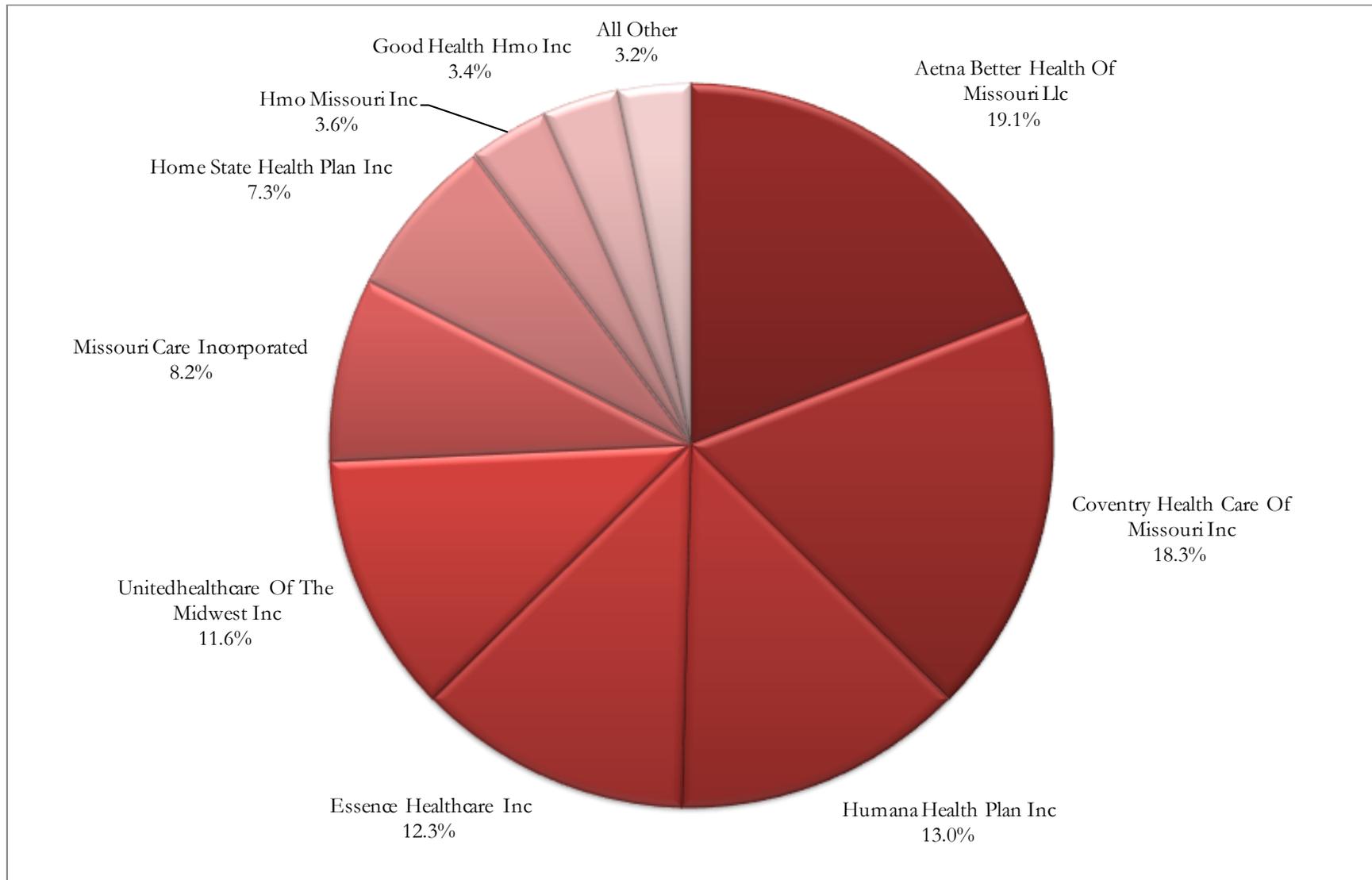
In addition, three tables depicting the business experience of the HMOs indicate the relative liquidity, efficiency and performance of each HMO. Included in these indicators are loss and administrative expense ratios, which are commonly tracked as measures of an HMO's cost-management effectiveness



| Missouri Premium Related Revenue Totals |                        |                        |                          |                        |                          |                        |                          |                        |                          |
|---|------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|
| Market                                  | 2011                   | 2012                   | %<br>Change<br>2011-2012 | 2013                   | %<br>Change<br>2012-2013 | 2014                   | %<br>Change<br>2013-2014 | 2015                   | %<br>Change<br>2014-2015 |
| Commercial                              | \$788,131,530          | \$743,506,694          | - 5.7%                   | \$534,047,880          | -28.2%                   | \$411,486,003          | -22.9%                   | \$314,769,285          | -23.5%                   |
| Medicare                                | \$1,415,995,089        | \$1,645,082,080        | 16.2%                    | \$1,785,103,420        | 8.5%                     | \$1,973,227,529        | 10.5%                    | \$2,182,475,786        | 10.6%                    |
| Medicaid                                | \$982,422,740          | \$1,133,504,581        | 15.4%                    | \$1,156,517,995        | 2.0%                     | \$1,061,630,243        | - 8.2%                   | \$1,264,811,435        | 19.1%                    |
| <b>Total</b>                            | <b>\$3,186,549,359</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>\$3,762,056,506</b> | <b>9.2%</b>              |

| Missouri Premium                              |               |                      |                        |                        |                        |                         |
|---|---------------|----------------------|------------------------|------------------------|------------------------|-------------------------|
| Health Maintenance Organization               | Market Share  | Commercial Premiums  | Medicare Premiums      | Medicaid Premiums      | Total Premiums         | % Change Total Premiums |
| Aetna Better Health Of Missouri LLC           | 19.1%         | \$28,839,533         | \$0                    | \$688,516,765          | \$717,356,298          | 8.3%                    |
| Coventry Health Care Of Missouri Inc          | 18.3%         | \$13,844,892         | \$674,622,285          | \$0                    | \$688,467,177          | 7.1%                    |
| Humana Health Plan Inc                        | 13.0%         | \$2,236,460          | \$488,284,410          | \$0                    | \$490,520,870          | 38.4%                   |
| Essence Healthcare Inc                        | 12.3%         | \$0                  | \$461,288,165          | \$0                    | \$461,288,165          | 28.5%                   |
| UnitedHealthcare of the Midwest Inc           | 11.6%         | \$1,814,307          | \$435,055,327          | \$0                    | \$436,869,634          | -18.8%                  |
| Missouri Care Incorporated                    | 8.2%          | \$6,150,969          | \$0                    | \$302,843,511          | \$308,994,480          | 12.3%                   |
| Home State Health Plan Inc                    | 7.3%          | \$0                  | \$0                    | \$273,451,159          | \$273,451,159          | 48.8%                   |
| HMO Missouri Inc                              | 3.6%          | \$120,745,699        | \$14,088,620           | \$0                    | \$134,834,319          | - 0.6%                  |
| Good Health HMO Inc                           | 3.4%          | \$128,185,972        | \$0                    | \$0                    | \$128,185,972          | - 3.7%                  |
| Coventry Health Care Of Kansas Inc            | 3.0%          | \$4,816,775          | \$108,610,291          | \$0                    | \$113,427,066          | - 0.0%                  |
| Aetna Health Inc                              | 0.1%          | \$3,444,137          | \$24,956               | \$0                    | \$3,469,093            | -61.4%                  |
| Cigna Healthcare Of St Louis Inc              | 0.1%          | \$2,663,340          | \$0                    | \$0                    | \$2,663,340            | 9.4%                    |
| Cox Health Systems HMO Inc                    | 0.0%          | \$1,529,298          | \$0                    | \$0                    | \$1,529,298            | -42.5%                  |
| Harmony Health Plan Of Illinois Inc           | 0.0%          | \$497,903            | \$0                    | \$0                    | \$497,903              | -98.3%                  |
| Oxford Health Plans                           | 0.0%          | \$0                  | \$497,868              | \$0                    | \$497,868              | .                       |
| Arcadian Health Plan Inc                      | 0.0%          | \$0                  | \$3,864                | \$0                    | \$3,864                | -28.7%                  |
| <b>All HMOs with Missouri Premium in 2015</b> | <b>100.0%</b> | <b>\$314,769,285</b> | <b>\$2,182,475,786</b> | <b>\$1,264,811,435</b> | <b>\$3,762,056,506</b> | <b>9.2%</b>             |

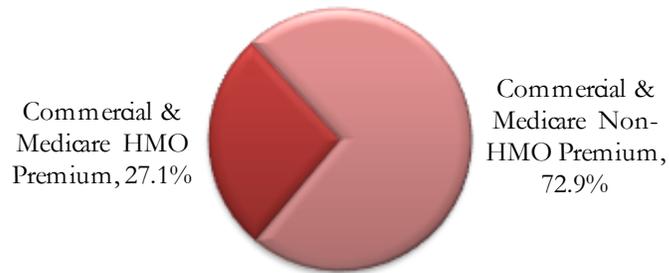
## Market Share Based on Premium, 2015



**Missouri Premium by Market Segment**

| Market Segment                        | Premiums, 2015         | Market Share  |
|---------------------------------------|------------------------|---------------|
| Commercial & Medicare HMO Premium     | \$2,496,792,986        | 27.1%         |
| Commercial & Medicare Non-HMO Premium | \$6,700,105,868        | 72.9%         |
| <b>TOTALS</b>                         | <b>\$9,196,898,854</b> | <b>100.0%</b> |

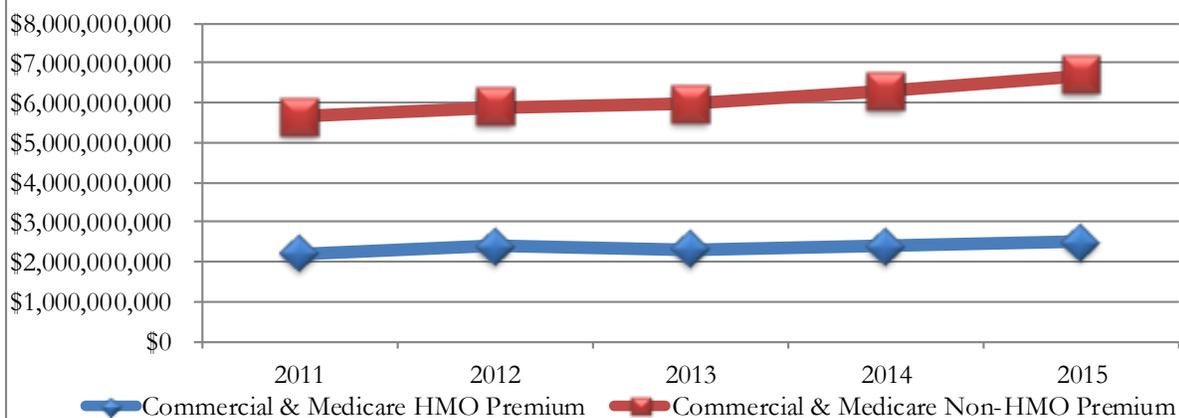
**Major Medical Health Plan Premium - Market Share**



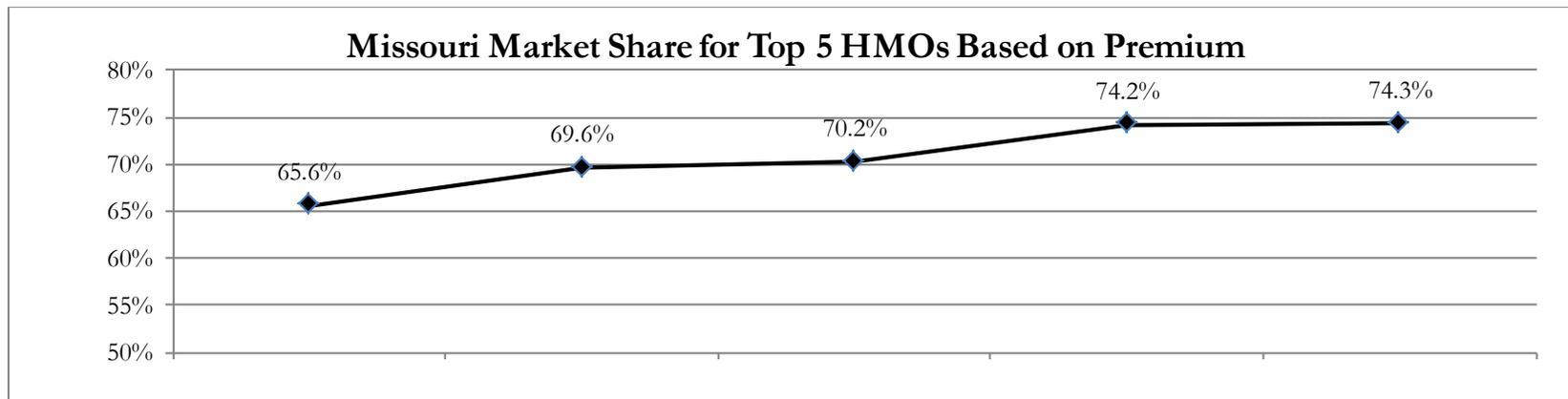
**Missouri Premium by Market Segment**

| Market Segment                | 2011                   | 2012                   | 2013                   | 2014                   | 2015                   |
|-------------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
| Commercial & Medicare HMO     | \$2,203,946,469        | \$2,388,187,095        | \$2,318,828,822        | \$2,384,241,584        | \$2,496,792,986        |
| Commercial & Medicare Non-HMO | \$5,648,211,466        | \$5,892,818,387        | \$5,959,455,174        | \$6,277,545,905        | \$6,700,105,868        |
| <b>TOTAL</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> | <b>\$9,196,898,854</b> |

**Historical Premiums**



| Top 5 Market Share HMOs by Year |       |                                      |      |       |                                      |
|---------------------------------|-------|--------------------------------------|------|-------|--------------------------------------|
| 2011                            | 16.0% | Aetna Better Health Of Missouri LLC  | 2014 | 19.2% | Aetna Better Health Of Missouri LLC  |
|                                 | 15.8% | UnitedHealthcare of the Midwest Inc  |      | 18.7% | Coventry Health Care Of Missouri Inc |
|                                 | 14.9% | Coventry Health Care Of Missouri Inc |      | 15.6% | UnitedHealthcare of the Midwest Inc  |
|                                 | 9.7%  | Good Health HMO Inc                  |      | 10.4% | Essence Healthcare Inc               |
|                                 | 9.1%  | Essence Healthcare Inc               |      | 10.3% | Humana Health Plan Inc               |
| 2012                            | 19.0% | Aetna Better Health Of Missouri LLC  | 2015 | 19.1% | Aetna Better Health Of Missouri LLC  |
|                                 | 15.4% | Coventry Health Care Of Missouri Inc |      | 18.3% | Coventry Health Care Of Missouri Inc |
|                                 | 14.6% | UnitedHealthcare of the Midwest Inc  |      | 13.0% | Humana Health Plan Inc               |
|                                 | 11.1% | Good Health HMO Inc                  |      | 12.3% | Essence Healthcare Inc               |
|                                 | 9.5%  | Essence Healthcare Inc               |      | 11.6% | UnitedHealthcare of the Midwest Inc  |
| 2013                            | 19.5% | Aetna Better Health Of Missouri LLC  |      |       |                                      |
|                                 | 16.6% | Coventry Health Care Of Missouri Inc |      |       |                                      |
|                                 | 15.5% | UnitedHealthcare of the Midwest Inc  |      |       |                                      |
|                                 | 9.9%  | Essence Healthcare Inc               |      |       |                                      |
|                                 | 8.8%  | Missouri Care Incorporated           |      |       |                                      |



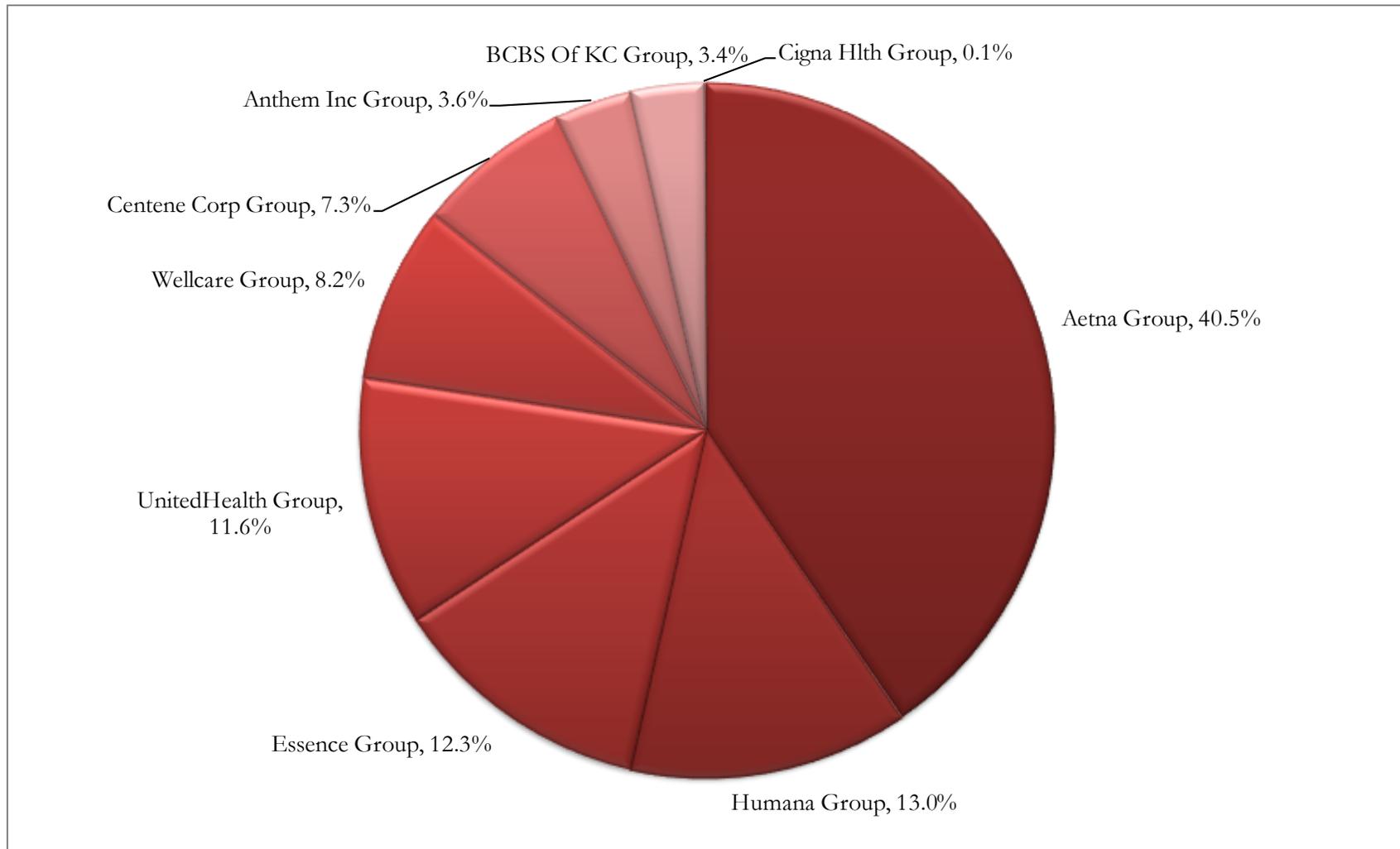
## Missouri HMO Premium Data by Holding Company

In descending order of 2015 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, 2014-2015 |
| Aetna Group                             | 40.5%         | \$50,945,337         | \$783,257,532          | \$688,516,765          | \$1,522,719,634                | -55.8%  |
| Humana Group                            | 13.0%         | \$2,236,460          | \$488,288,274          | \$0                    | \$490,524,734                  | 38.4%   |
| Essence Group                           | 12.3%         | \$0                  | \$461,288,165          | \$0                    | \$461,288,165                  | 28.5%   |
| UnitedHealth Group                      | 11.6%         | \$1,814,307          | \$435,553,195          | \$0                    | \$437,367,502                  | -18.7%  |
| WellCare Group                          | 8.2%          | \$6,648,872          | \$0                    | \$302,843,511          | \$309,492,383                  | 0.0%  |
| Centene Corp Group                      | 7.3%          | \$0                  | \$0                    | \$273,451,159          | \$273,451,159                  | 48.8%   |
| Anthem Inc Group                        | 3.6%          | \$120,745,699        | \$14,088,620           | \$0                    | \$134,834,319                  | - 0.6%  |
| BCBS Of KC Group                        | 3.4%          | \$128,185,972        | \$0                    | \$0                    | \$128,185,972                  | - 3.7%  |
| Cigna Health Group                      | 0.1%          | \$2,663,340          | \$0                    | \$0                    | \$2,663,340                    | 9.4%  |
| Cox Ins Group                           | 0.0%          | \$1,529,298          | \$0                    | \$0                    | \$1,529,298                    | -42.5%  |
| <b>Total</b>                            | <b>100.0%</b> | <b>\$314,769,285</b> | <b>\$2,182,475,786</b> | <b>\$1,264,811,435</b> | <b>\$3,762,056,506</b>         | <b>9.2%</b>                                     |

## Missouri HMO Premium Based Market Shares

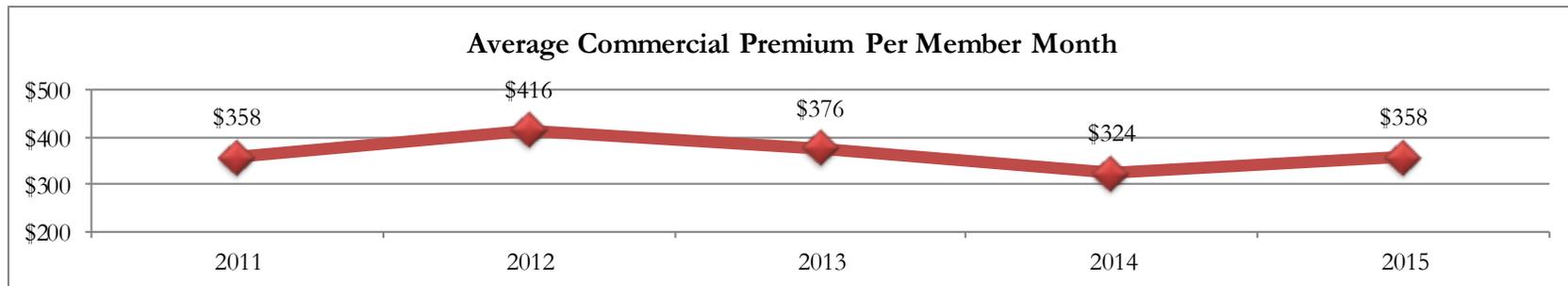
By Holding Company



**Missouri Commercial Premiums Per Member Per Month**

| Health Maintenance Organization      | Commercial Premiums Per Member Per Month (PMPM) |              |              | Commercial Premiums Earned |                      | Commercial Cumulative Member Months |                |
|--------------------------------------|---|--------------|--------------|----------------------------|----------------------|-------------------------------------|----------------|
|                                      | 2014  | 2015         | % Change     | 2014                       | 2015                 | 2014                                | 2015           |
| Good Health HMO Inc                  | \$416   | \$442        | 6.1%         | \$133,068,531              | \$128,185,972        | 319,607                             | 290,148        |
| HMO Missouri Inc                     | \$408   | \$457        | 12.1%        | \$134,358,299              | \$120,745,699        | 329,587                             | 264,234        |
| Aetna Better Health Of Missouri LLC  | \$158   | \$161        | 2.0%         | \$47,686,433               | \$28,839,533         | 301,713                             | 178,861        |
| Coventry Health Care Of Missouri Inc | \$454   | \$473        | 4.2%         | \$29,833,008               | \$13,844,892         | 65,733                              | 29,289         |
| Missouri Care Incorporated           | \$104   | \$91         | -12.4%       | \$12,014,428               | \$6,150,969          | 115,597                             | 67,550         |
| Coventry Health Care Of Kansas Inc   | \$436   | \$244        | -43.9%       | \$4,567,004                | \$4,816,775          | 10,485                              | 19,717         |
| Aetna Health Inc                     | \$393   | \$447        | 13.9%        | \$8,982,322                | \$3,444,137          | 22,866                              | 7,700          |
| Cigna Healthcare Of St Louis Inc     | \$429   | \$491        | 14.4%        | \$2,434,583                | \$2,663,340          | 5,673                               | 5,424          |
| Humana Health Plan Inc               | \$101   | \$472        | 369.2%       | \$3,183,845                | \$2,236,460          | 31,657                              | 4,739          |
| UnitedHealthcare of the Midwest Inc  | \$550   | \$1,034      | 88.1%        | \$32,699,317               | \$1,814,307          | 59,453                              | 1,754          |
| Cox Health Systems HMO Inc           | \$413   | \$435        | 5.2%         | \$2,658,297                | \$1,529,298          | 6,429                               | 3,516          |
| Harmony Health Plan Of Illinois Inc  | .   | \$69         | .            | \$0                        | \$497,903            | 0                                   | 7,219          |
| <b>Total</b>                         | <b>\$324</b>                                    | <b>\$358</b> | <b>10.3%</b> | <b>\$411,486,003</b>       | <b>\$314,769,285</b> | <b>1,268,800</b>                    | <b>880,151</b> |

| <b>Missouri Commercial Premiums Per Member Per Month, 2011-2015</b> |              |              |              |              |              |                                    |
|---|--------------|--------------|--------------|--------------|--------------|------------------------------------|
| <b>Health Maintenance Organization</b>                              | <b>2011</b>  | <b>2012</b>  | <b>2013</b>  | <b>2014</b>  | <b>2015</b>  | <b>%<br/>Change,<br/>2011-2015</b> |
| Aetna Better Health Of Missouri LLC                                 | .            | .            | .            | \$158        | \$161        | .                                  |
| Aetna Health Inc  | \$393        | \$389        | \$385        | \$393        | \$447        | 13.8%                              |
| Cigna Healthcare Of St Louis Inc                                    | \$384        | \$416        | \$465        | \$429        | \$491        | 27.7%                              |
| Coventry Health Care Of Kansas Inc                                  | \$366        | \$394        | \$414        | \$436        | \$244        | -33.3%                             |
| Coventry Health Care Of Missouri Inc                                | \$401        | \$415        | \$446        | \$454        | \$473        | 17.8%                              |
| Cox Health Systems HMO Inc  | \$313        | \$361        | \$380        | \$413        | \$435        | 38.9%                              |
| Good Health HMO Inc   | \$403        | \$537        | \$392        | \$416        | \$442        | 9.6%                               |
| Harmony Health Plan Of Illinois Inc                                 | .            | .            | .            | .            | \$69         | .                                  |
| HMO Missouri Inc  | \$348        | \$351        | \$396        | \$408        | \$457        | 31.2%                              |
| Humana Health Plan Inc  | \$401        | \$137        | \$112        | \$101        | \$472        | 17.8%                              |
| Missouri Care Incorporated  | \$128        | \$141        | \$134        | \$104        | \$91         | -28.9%                             |
| UnitedHealthcare of the Midwest Inc                                 | \$383        | \$425        | \$464        | \$550        | \$1,034      | 170.3%                             |
| <b>Total</b>  | <b>\$358</b> | <b>\$416</b> | <b>\$376</b> | <b>\$324</b> | <b>\$358</b> | <b>- 0.1%</b>                      |



*Missouri HMO Cost Comparisons*

**Cost of Services - Commercial**

| Services               | 2011          | 2012          | %                    | 2013          | %                    | 2014          | %                    | 2015         | %                    |
|------------------------|---------------|---------------|----------------------|---------------|----------------------|---------------|----------------------|--------------|----------------------|
|                        |               |               | Change,<br>2011-2012 |               | Change,<br>2012-2013 |               | Change,<br>2013-2014 |              | Change,<br>2014-2015 |
| Hospital Costs         | \$260,226,367 | \$222,217,926 | -14.6%               | \$193,651,276 | -12.9%               | \$126,005,411 | -34.9%               | \$88,702,858 | -29.6%               |
| Physician Costs        | \$148,956,971 | \$125,555,247 | -15.7%               | \$102,714,745 | -18.2%               | \$65,144,116  | -36.6%               | \$51,274,585 | -21.3%               |
| Prescription Drugs     | \$145,083,918 | \$123,899,810 | -14.6%               | \$90,148,680  | -27.2%               | \$67,443,948  | -25.2%               | \$54,281,244 | -19.5%               |
| Diagnostic, X-Ray, Lab | \$57,934,726  | \$50,450,415  | -12.9%               | \$40,960,358  | -18.8%               | \$25,654,659  | -37.4%               | \$20,859,260 | -18.7%               |

**Per Member Per Month Cost of Services - Commercial**

| Services               | 2011  | 2012  | %                    | 2013  | % Change,<br>2012-2013 | 2014  | % Change,<br>2013-2014 | 2015  | % Change,<br>2014-2015 |
|------------------------|-------|-------|----------------------|-------|------------------------|-------|------------------------|-------|------------------------|
|                        |       |       | Change,<br>2011-2012 |       |                        |       |                        |       |                        |
| Hospital Costs         | \$134 | \$149 | 11.3%                | \$152 | 1.7%                   | \$151 | - 0.6%                 | \$144 | - 4.8%                 |
| Physician Costs        | \$77  | \$84  | 9.9%                 | \$81  | - 4.6%                 | \$78  | - 3.1%                 | \$83  | 6.4%                   |
| Prescription Drugs     | \$75  | \$83  | 11.3%                | \$71  | -15.1%                 | \$81  | 14.3%                  | \$88  | 8.8%                   |
| Diagnostic, X-Ray, Lab | \$30  | \$34  | 13.5%                | \$32  | - 5.3%                 | \$31  | - 4.3%                 | \$34  | 9.9%                   |

## Missouri Medicare Costs

| Cost of Services - Medicare |               |               |                           |               |                           |               |                           |               |                           |
|-----------------------------|---------------|---------------|---------------------------|---------------|---------------------------|---------------|---------------------------|---------------|---------------------------|
| Services                    | 2011          | 2012          | %<br>Change,<br>2011-2012 | 2013          | %<br>Change,<br>2012-2013 | 2014          | %<br>Change,<br>2013-2014 | 2015          | %<br>Change,<br>2014-2015 |
| Hospital Costs              | \$521,716,251 | \$595,528,326 | 14.1%                     | \$715,332,060 | 20.1%                     | \$832,581,089 | 16.4%                     | \$935,759,144 | 12.4%                     |
| Physician Costs             | \$291,877,716 | \$304,878,375 | 4.5%                      | \$337,357,544 | 10.7%                     | \$328,015,732 | - 2.8%                    | \$348,633,189 | 6.3%                      |
| Prescription Drugs          | \$147,259,017 | \$296,251,477 | 101.2%                    | \$326,661,442 | 10.3%                     | \$205,581,086 | -37.1%                    | \$255,863,092 | 24.5%                     |
| Diagnostic, X-Ray, Lab      | \$27,793,426  | \$25,465,306  | - 8.4%                    | \$29,675,723  | 16.5%                     | \$32,567,000  | 9.7%                      | \$43,110,195  | 32.4%                     |

| Per Member Per Month Cost of Services - Medicare |       |       |                           |       |                           |       |                           |       |                           |
|--|-------|-------|---------------------------|-------|---------------------------|-------|---------------------------|-------|---------------------------|
| Services   | 2011  | 2012  | %<br>Change,<br>2011-2012 | 2013  | %<br>Change,<br>2012-2013 | 2014  | %<br>Change,<br>2013-2014 | 2015  | %<br>Change,<br>2014-2015 |
| Hospital Costs                                   | \$312 | \$333 | 6.7%                      | \$355 | 6.7%                      | \$367 | 3.4%                      | \$362 | - 1.2%                    |
| Physician Costs                                  | \$174 | \$170 | - 2.3%                    | \$167 | - 1.7%                    | \$145 | -13.6%                    | \$135 | - 6.6%                    |
| Prescription Drugs                               | \$88  | \$165 | 88.1%                     | \$162 | - 2.0%                    | \$91  | -44.1%                    | \$99  | 9.4%                      |
| Diagnostic, X-Ray, Lab                           | \$17  | \$14  | -14.3%                    | \$15  | 3.5%                      | \$14  | - 2.5%                    | \$17  | 16.3%                     |

## Missouri Medicaid Costs

| Cost of Services - Medicaid |               |               |                           |               |                           |               |                           |               |                           |
|-----------------------------|---------------|---------------|---------------------------|---------------|---------------------------|---------------|---------------------------|---------------|---------------------------|
| Services                    | 2011          | 2012          | %<br>Change,<br>2011-2012 | 2013          | %<br>Change,<br>2012-2013 | 2014          | %<br>Change,<br>2013-2014 | 2015          | %<br>Change,<br>2014-2015 |
| Hospital Costs              | \$478,577,428 | \$521,170,249 | 8.9%                      | \$507,677,712 | - 2.6%                    | \$496,765,380 | - 2.1%                    | \$654,492,945 | 31.8%                     |
| Physician Costs             | \$142,761,338 | \$292,297,656 | 104.7%                    | \$292,297,101 | - 0.0%                    | \$275,783,580 | - 5.6%                    | \$187,905,232 | -31.9%                    |
| Prescription Drugs          | \$17,478,549  | \$10,205,440  | -41.6%                    | \$0           | -100.0%                   | \$0           | .                         | \$0           | .                         |
| Diagnostic, X-Ray, Lab      | \$22,779,887  | \$43,685,763  | 91.8%                     | \$47,829,592  | 9.5%                      | \$21,347,263  | -55.4%                    | \$38,533,322  | 80.5%                     |

| Per Member Per Month Cost of Services - Medicaid |       |       |                           |       |                           |       |                           |       |                           |
|--|-------|-------|---------------------------|-------|---------------------------|-------|---------------------------|-------|---------------------------|
| Services   | 2011  | 2012  | %<br>Change,<br>2011-2012 | 2013  | %<br>Change,<br>2012-2013 | 2014  | %<br>Change,<br>2013-2014 | 2015  | %<br>Change,<br>2014-2015 |
| Hospital Costs                                   | \$110 | \$104 | - 5.4%                    | \$102 | - 2.4%                    | \$105 | 2.6%                      | \$121 | 15.6%                     |
| Physician Costs                                  | \$33  | \$59  | 77.9%                     | \$59  | 0.2%                      | \$58  | - 1.0%                    | \$35  | -40.2%                    |
| Prescription Drugs                               | \$4   | \$2   | -49.3%                    | \$0   | -100.0%                   | \$0   | .                         | \$0   | .                         |
| Diagnostic, X-Ray, Lab                           | \$5   | \$9   | 66.7%                     | \$10  | 9.7%                      | \$4   | -53.2%                    | \$7   | 58.4%                     |

## *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      | Chiropractic       | Hair Prostheses | Inpatient Mental Health | Outpatient Mental Health | Diagnostics         | Other               | Total Medical Costs  | Total Capitation Costs | Net Medical Costs    |
|----------------------------------|---------------------|---------------------|---------------------|---------------------|----------------------|---------------------|--------------------|-----------------|-------------------------|--------------------------|---------------------|---------------------|----------------------|------------------------|----------------------|
| Aetna Health Inc                 | \$1,313,600         | \$438,203           | \$862,652           | \$227,313           | \$421,050            | \$216,013           | \$5,087            | \$0             | \$39,008                | \$17,288                 | \$237,995           | \$198,156           | \$3,976,364          | \$4,899                | \$3,971,465          |
| Cigna Healthcare Of St Louis Inc | \$468,313           | \$428,518           | \$509,107           | \$61,771            | \$279,596            | \$220,418           | \$0                | \$0             | \$0                     | \$191                    | \$133,798           | \$86,033            | \$2,187,744          | \$149,128              | \$2,038,616          |
| Coventry Health Care Of Kansas   | \$552,873           | \$1,060,436         | \$486,385           | \$83,742            | \$639,541            | \$357,713           | \$7,186            | \$329           | \$48,731                | \$29,733                 | \$9,558             | \$20,913            | \$3,297,137          | \$86,572               | \$3,210,565          |
| Coventry Health Care Of Missouri | \$3,537,264         | \$3,696,115         | \$3,132,861         | \$512,539           | \$4,124,727          | \$648,722           | \$173,627          | \$0             | \$34,182                | \$153,591                | \$165,191           | \$245,113           | \$16,423,932         | \$270,021              | \$16,153,910         |
| Cox Health Systems HMO Inc       | \$316,800           | \$285,300           | \$297,415           | \$142,300           | \$230,515            | \$51,400            | \$26,910           | \$0             | \$378                   | \$2,370                  | \$51,465            | \$52,035            | \$1,456,888          | \$552                  | \$1,456,336          |
| Good Health HMO Inc              | \$17,953,805        | \$16,993,670        | \$22,946,597        | \$2,754,234         | \$15,462,716         | \$5,804,085         | \$3,407,328        | \$0             | \$913,092               | \$537,372                | \$8,739,655         | \$7,810,974         | \$103,323,528        | \$3,738,045            | \$99,585,483         |
| HMO Missouri Inc                 | \$14,681,506        | \$12,920,616        | \$25,885,285        | \$3,868,968         | \$22,269,389         | \$4,807,415         | \$505,772          | \$0             | \$561,633               | \$399,325                | \$11,519,715        | \$1,903,537         | \$99,323,161         | .                      | \$99,323,161         |
| Humana Health Plan Inc           | \$674,786           | \$731,730           | .                   | .                   | .                    | .                   | .                  | .               | .                       | .                        | .                   | \$513,183           | \$1,919,700          | .                      | .                    |
| UnitedHealthcare of the Midwest  | \$201,264           | \$266,536           | \$160,943           | \$29,646            | \$166,538            | \$75,758            | \$0                | \$0             | \$0                     | \$35,747                 | \$1,883             | \$1,827             | \$940,142            | \$15,841               | \$924,301            |
| <b>Total</b>                     | <b>\$39,700,212</b> | <b>\$36,821,123</b> | <b>\$54,281,244</b> | <b>\$7,680,513</b>  | <b>\$43,594,072</b>  | <b>\$12,181,523</b> | <b>\$4,125,910</b> | <b>\$329</b>    | <b>\$1,597,024</b>      | <b>\$1,175,617</b>       | <b>\$20,859,260</b> | <b>\$10,831,771</b> | <b>\$232,848,597</b> | <b>\$4,265,058</b>     | <b>\$226,663,839</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 Protheses | Inpatient Mental Health | Outpatient Mental Health | Diagnostics    | Other          | Total Medical Costs | Total Capitation Costs | Net Medical Costs |
|--------------------------------------|--------------------|---------------------|--------------------|---------------------|----------------------|----------------|---------------|----------------|-------------------------|--------------------------|----------------|----------------|---------------------|------------------------|-------------------|
| Aetna Health Inc                     | \$173.78           | \$57.97             | \$114.12           | \$30.07             | \$55.70              | \$28.58        | \$0.67        | \$0.00         | \$5.16                  | \$2.29                   | \$31.49        | \$26.21        | \$526.04            | \$0.65                 | \$525.40          |
| Cigna Healthcare Of St Louis Inc     | \$81.19            | \$74.29             | \$88.26            | \$10.71             | \$48.47              | \$38.21        | \$0.00        | \$0.00         | \$0.00                  | \$0.03                   | \$23.20        | \$14.92        | \$379.29            | \$25.85                | \$353.44          |
| Coventry Health Care Of Kansas Inc   | \$54.42            | \$104.37            | \$47.87            | \$8.24              | \$62.95              | \$35.21        | \$0.71        | \$0.03         | \$4.80                  | \$2.93                   | \$0.94         | \$2.06         | \$324.52            | \$8.52                 | \$316.00          |
| Coventry Health Care Of Missouri Inc | \$120.77           | \$126.19            | \$106.96           | \$17.50             | \$140.83             | \$22.15        | \$5.93        | \$0.00         | \$1.17                  | \$5.24                   | \$5.64         | \$8.37         | \$560.75            | \$9.22                 | \$551.54          |
| Cox Health Systems HMO Inc           | \$91.91            | \$82.77             | \$86.28            | \$41.28             | \$66.87              | \$14.91        | \$7.81        | \$0.00         | \$0.11                  | \$0.69                   | \$14.93        | \$15.10        | \$422.65            | \$0.16                 | \$422.49          |
| Good Health HMO Inc                  | \$61.89            | \$58.58             | \$79.11            | \$9.49              | \$53.31              | \$20.01        | \$11.75       | \$0.00         | \$3.15                  | \$1.85                   | \$30.13        | \$26.93        | \$356.19            | \$12.89                | \$343.31          |
| HMO Missouri Inc                     | \$55.56            | \$48.90             | \$97.96            | \$14.64             | \$84.28              | \$18.19        | \$1.91        | \$0.00         | \$2.13                  | \$1.51                   | \$43.60        | \$7.20         | \$375.89            | .                      | \$375.89          |
| Humana Health Plan Inc               | \$142.39           | \$154.41            | .                  | .                   | .                    | .              | .             | .              | .                       | .                        | .              | \$108.29       | \$405.09            | .                      | .                 |
| UnitedHealthcare of the Midwest Inc  | \$110.83           | \$146.77            | \$88.62            | \$16.32             | \$91.71              | \$41.72        | \$0.00        | \$0.00         | \$0.00                  | \$19.68                  | \$1.04         | \$1.01         | \$517.70            | \$8.72                 | \$508.98          |
| <b>Total</b>                         | <b>\$64.33</b>     | <b>\$59.67</b>      | <b>\$87.96</b>     | <b>\$12.45</b>      | <b>\$70.64</b>       | <b>\$19.74</b> | <b>\$6.69</b> | <b>\$0.00</b>  | <b>\$2.59</b>           | <b>\$1.91</b>            | <b>\$33.80</b> | <b>\$17.55</b> | <b>\$377.33</b>     | <b>\$6.91</b>          | <b>\$367.31</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   | \$38,025,698         | \$18,362,350         | \$23,302,790         | \$7,096,545         | \$21,443,754         | \$4,517,431         | \$54,760         | \$122,376        | \$1,026,871             | \$284,189                | \$968,522           | \$758,167            | \$115,963,453       | \$1,891,851            | \$114,071,601       |
| Coventry Health Care Of Missouri | \$169,603,407        | \$90,006,974         | \$117,075,478        | \$22,661,492        | \$114,043,640        | \$11,509,230        | \$280,815        | \$0              | \$1,995,377             | \$674,566                | \$5,675,243         | \$18,586,057         | \$552,112,260       | \$15,528,792           | \$536,583           |
| Essence Healthcare Inc           | \$83,007,915         | \$18,292,592         | \$46,691,685         | \$17,437,752        | \$88,420,688         | \$9,475,265         | \$65,609         | \$0              | \$1,827,199             | \$1,062,379              | \$33,326,000        | \$42,996,562         | \$342,603,646       | .                      | \$342,603,646       |
| HMO Missouri Inc                 | \$4,890,663          | \$1,985,964          | \$1,618,861          | \$33,339            | \$54,065             | \$647,046           | \$73             | .                | \$273,863               | \$29,495                 | \$581,670           | \$93,333             | \$10,208,373        | .                      | \$10,208,373        |
| Humana Health Plan Inc           | \$184,077,928        | \$111,318,808        | .                    | .                   | .                    | .                   | .                | .                | .                       | .                        | .                   | \$93,913,735         | \$389,310,471       | .                      | .                   |
| Oxford Health Plans c            | \$173,495            | \$73,125             | \$0                  | \$115,998           | \$45,023             | \$7,529             | \$0              | \$0              | \$0                     | \$0                      | \$9,409             | \$305                | \$424,884           | \$0                    | \$424,884           |
| UnitedHealthcare of the Midwest  | \$112,935,955        | \$73,748,252         | \$67,174,278         | \$22,288,719        | \$54,992,174         | \$3,099,517         | \$0              | \$0              | \$1,915,074             | \$2,248,130              | \$2,549,351         | \$1,012,611          | \$341,964,061       | \$17,314,779           | \$324,649,283       |
| <b>Total</b>                     | <b>\$592,715,060</b> | <b>\$313,788,066</b> | <b>\$255,863,092</b> | <b>\$69,633,845</b> | <b>\$278,999,344</b> | <b>\$29,256,008</b> | <b>\$401,257</b> | <b>\$122,376</b> | <b>\$7,038,384</b>      | <b>\$4,298,760</b>       | <b>\$43,110,195</b> | <b>\$157,360,750</b> | <b>\$175258747</b>  | <b>\$34,735,422</b>    | <b>\$1328541254</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    |
|---------------------------------|----------------------|----------------------|--------------------|---------------------|----------------------|----------------------|---------------|--------------------|-------------------------|--------------------------|---------------------|----------------------|---------------------|------------------------|----------------------|
| Aetna Better Health Of Missouri | \$153,368,671        | \$114,292,768        | \$0                | \$30,743,016        | \$86,418,901         | \$89,713,537         | \$0           | \$1,655,450        | \$17,698,970            | \$3,579,470              | \$15,732,536        | \$69,425,036         | \$582,628,355       | \$183,687,978          | \$398,940,377        |
| Home State Health Plan Inc      | \$85,235,260         | \$40,861,387         | \$0                | \$14,566,291        | \$22,823,966         | \$45,731,055         | \$0           | \$0                | \$10,574,410            | \$514,254                | \$8,074,713         | \$29,494,497         | \$257,875,843       | \$29,376,377           | \$228,499,466        |
| Missouri Care Incorporated      | \$65,446,298         | \$16,341,203         | \$0                | \$11,165,329        | \$22,187,729         | \$43,502,756         | \$0           | \$0                | \$5,830,290             | \$3,322,952              | \$14,726,074        | \$38,934,344         | \$221,456,975       | \$45,693,274           | \$175,763,701        |
| <b>Total</b>                    | <b>\$304,050,238</b> | <b>\$171,495,359</b> | <b>\$0</b>         | <b>\$56,474,635</b> | <b>\$131,430,597</b> | <b>\$178,947,348</b> | <b>\$0</b>    | <b>\$1,655,450</b> | <b>\$34,103,670</b>     | <b>\$7,416,676</b>       | <b>\$38,533,322</b> | <b>\$137,853,878</b> | <b>\$1061961173</b> | <b>\$258,757,629</b>   | <b>\$803,203,545</b> |

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

| 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 |
|----------------------------------|--------------------|---------------------|--------------------|---------------------|----------------------|----------------|---------------|-----------------|-------------------------|--------------------------|----------------|----------------|---------------------|------------------------|-------------------|
| Coventry Health Care Of Kansas   | \$242.25           | \$116.98            | \$148.45           | \$45.21             | \$136.61             | \$28.78        | \$0.35        | \$0.78          | \$6.54                  | \$1.81                   | \$6.17         | \$4.83         | \$738.76            | \$12.05                | \$726.71          |
| Coventry Health Care Of Missouri | \$219.77           | \$116.63            | \$151.70           | \$29.36             | \$147.77             | \$14.91        | \$0.36        | \$0.00          | \$2.59                  | \$0.87                   | \$7.35         | \$24.08        | \$715.41            | \$20.12                | \$695.29          |
| Essence Healthcare Inc           | \$161.83           | \$35.66             | \$91.03            | \$34.00             | \$172.38             | \$18.47        | \$0.13        | \$0.00          | \$3.56                  | \$2.07                   | \$64.97        | \$83.82        | \$667.93            | .                      | \$667.93          |
| HMO Missouri Inc                 | \$230.31           | \$93.52             | \$76.24            | \$1.57              | \$2.55               | \$30.47        | \$0.00        | .               | \$12.90                 | \$1.39                   | \$27.39        | \$4.40         | \$480.73            | .                      | \$480.73          |
| Humana Health Plan Inc           | \$295.64           | \$178.78            | .                  | .                   | .                    | .              | .             | .               | .                       | .                        | .              | \$150.83       | \$625.25            | .                      | .                 |
| Oxford Health Plans              | \$630.89           | \$265.91            | \$0.00             | \$421.81            | \$163.72             | \$27.38        | \$0.00        | \$0.00          | \$0.00                  | \$0.00                   | \$34.21        | \$1.11         | \$1,545.03          | \$0.00                 | \$1,545.03        |
| UnitedHealthcare of the Midwest  | \$227.73           | \$148.71            | \$135.45           | \$44.94             | \$110.89             | \$6.25         | \$0.00        | \$0.00          | \$3.86                  | \$4.53                   | \$5.14         | \$2.04         | \$689.54            | \$34.91                | \$654.63          |
| <b>Total</b>                     | <b>\$229.58</b>    | <b>\$121.54</b>     | <b>\$99.10</b>     | <b>\$26.97</b>      | <b>\$108.07</b>      | <b>\$11.33</b> | <b>\$0.16</b> | <b>\$0.05</b>   | <b>\$2.73</b>           | <b>\$1.67</b>            | <b>\$16.70</b> | <b>\$60.95</b> | <b>\$678.84</b>     | <b>\$13.45</b>         | <b>\$514.59</b>   |

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

| 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 Better Health Of Missouri | \$49.83            | \$37.13             | \$0.00             | \$9.99              | \$28.08              | \$29.15        | \$0.00        | \$0.54          | \$5.75                  | \$1.16                   | \$5.11        | \$22.55        | \$189.28            | \$59.68                | \$129.61          |
| Home State Health Plan Inc      | \$86.71            | \$41.57             | \$0.00             | \$14.82             | \$23.22              | \$46.52        | \$0.00        | \$0.00          | \$10.76                 | \$0.52                   | \$8.21        | \$30.00        | \$262.34            | \$29.88                | \$232.45          |
| Missouri Care Incorporated      | \$48.48            | \$12.10             | \$0.00             | \$8.27              | \$16.44              | \$32.22        | \$0.00        | \$0.00          | \$4.32                  | \$2.46                   | \$10.91       | \$28.84        | \$164.04            | \$33.85                | \$130.20          |
| <b>Total</b>                    | <b>\$56.19</b>     | <b>\$31.69</b>      | <b>\$0.00</b>      | <b>\$10.44</b>      | <b>\$24.29</b>       | <b>\$33.07</b> | <b>\$0.00</b> | <b>\$0.31</b>   | <b>\$6.30</b>           | <b>\$1.37</b>            | <b>\$7.12</b> | <b>\$25.48</b> | <b>\$196.26</b>     | <b>\$47.82</b>         | <b>\$148.44</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 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**

| <b>Health Maintenance Organization</b>   | <b>A.<br/>MO %</b> | <b>B.<br/>Total Cash<br/>&amp; Short<br/>Term<br/>Investments</b> | <b>C.<br/>Premium &amp;<br/>Health Care<br/>Receivables</b> | <b>D.<br/>Total Assets</b> | <b>E.<br/>Total<br/>Liabilities</b> | <b>F.<br/>Total Capital<br/>&amp; Surplus</b> | <b>G.<br/>Total<br/>Liability,<br/>Capital &amp;<br/>Surplus</b> |
|--|--------------------|---|---|----------------------------|-------------------------------------|---|--|
| Aetna Better Health for MO               | 100.0%             | \$11,712,817  | \$84,501,443  | \$252,872,913              | \$117,493,113                       | \$135,379,800                                 | \$252,872,913  |
| Aetna Health Inc                         | 0.1%               | \$15,848,293  | \$100,814,193   | \$840,147,266              | \$418,743,455                       | \$421,403,811                                 | \$840,147,266  |
| Arcadian Health Plan Inc                 | 0.0%               | \$10,498,323  | \$3,291,031   | \$77,719,315               | \$42,702,792                        | \$35,016,523                                  | \$77,719,315   |
| Cigna Healthcare Of St Louis Inc         | 43.8%              | \$9,440,820   | \$559   | \$13,253,771               | \$4,347,629                         | \$8,906,142                                   | \$13,253,771   |
| Coventry Health Care Of Kansas Inc       | 29.3%              | \$20,238,688  | \$12,822,294  | \$211,349,305              | \$118,227,266                       | \$93,122,039                                  | \$211,349,305  |
| Coventry Health Care Of Missouri Inc     | 83.8%              | \$10,399,576  | \$5,220,357   | \$236,330,301              | \$119,434,766                       | \$116,895,535                                 | \$236,330,301  |
| Cox Health Systems HMO Inc               | 100.0%             | \$2,456,143   | \$2,270   | \$28,853,123               | \$234,239                           | \$28,618,884                                  | \$28,853,123   |
| Essence Healthcare Inc                   | 83.0%              | \$36,256,007  | \$10,624,175  | \$132,640,052              | \$67,291,980                        | \$65,348,072                                  | \$132,640,052  |
| Good Health HMO Inc                      | 92.2%              | \$451,362   | \$9,560,842   | \$73,872,528               | \$17,868,774                        | \$56,003,754                                  | \$73,872,528   |
| Harmony Health Plan Of Illinois Inc      | 0.1%               | \$225,691,159   | \$82,580,411  | \$334,066,961              | \$153,134,377                       | \$180,932,584                                 | \$334,066,961  |
| HMO Missouri Inc                         | 100.0%             | \$6,136,340   | \$8,043,555   | \$68,874,333               | \$30,622,359                        | \$38,251,974                                  | \$68,874,333   |
| Home State Health Plan Inc               | 100.0%             | \$11,203,731  | \$47,005,600  | \$86,389,347               | \$52,098,111                        | \$34,291,236                                  | \$86,389,347   |
| Humana Health Plan Inc                   | 7.5%               | \$3,625,111   | \$198,496,751   | \$1,385,609,992            | \$784,302,879                       | \$601,307,113                                 | \$1,385,609,992  |
| Missouri Care Incorporated               | 100.0%             | \$29,316,272  | \$39,862,545  | \$74,122,232               | \$39,587,172                        | \$34,535,060                                  | \$74,122,232   |
| Oxford Health Plans                      | 0.1%               | \$22,514,882  | \$78,821,217  | \$289,539,700              | \$168,555,340                       | \$120,984,360                                 | \$289,539,700  |
| UnitedHealthcare of the Midwest Inc      | 27.9%              | \$52,584,037  | \$148,683,710   | \$408,652,935              | \$264,541,283                       | \$144,111,652                                 | \$408,652,935  |
| <b>All HMOs</b>                          | <b>23.0%</b>       | <b>\$473,060,823</b>  | <b>\$830,330,953</b>  | <b>\$4,562,162,403</b>     | <b>\$2,410,472,767</b>              | <b>\$2,151,689,636</b>                        | <b>\$4,562,162,403</b>   |
| <b>HMOs with MO% of Business &gt;60%</b> | <b>91.9%</b>       | <b>\$107,932,248</b>  | <b>\$204,820,787</b>  | <b>\$953,954,829</b>       | <b>\$444,630,514</b>                | <b>\$509,324,315</b>                          | <b>\$953,954,829</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 |              |                             |                         |   |   |  |   |                            |
|--|--------------|-----------------------------|-------------------------|---|---|--|---|----------------------------|
| Health Maintenance Organization                | A.<br>MO %   | B.<br>Net Premium<br>Income | C.<br>Total Revenues    | D.<br>Total Medical<br>& Hospital<br>Expenses | E.<br>Net<br>Underwriting<br>Gains (Losses) | F.<br>Net<br>Investment<br>Gains<br>(Losses) | G.<br>Federal &<br>Foreign<br>Income<br>Taxes | H.<br>Net Income<br>(Loss) |
| Aetna Health Inc                               | 0.1%         | \$2,516,700,716             | \$2,533,627,589         | \$2,294,483,321                               | \$165,522,062                               | \$21,122,708                                 | \$71,048,696                                  | \$113,752,294              |
| Arcadian Health Plan Inc                       | 0.0%         | \$71,088,854                | \$71,088,854            | \$65,449,488                                  | \$-40,094,304                               | \$5,347,616                                  | \$-2,074,907                                  | \$-32,674,754              |
| Cigna Healthcare Of St Louis Inc               | 43.8%        | \$5,979,595                 | \$6,308,618             | \$4,840,886                                   | \$153,763                                   | \$44,021                                     | \$243,802                                     | \$-45,846                  |
| Coventry Health Care Of Kansas Inc             | 29.3%        | \$576,389,733               | \$573,718,954           | \$315,267,985                                 | \$33,836,120                                | \$3,358,341                                  | \$8,947,526                                   | \$28,186,329               |
| Coventry Health Care Of Missouri Inc           | 83.8%        | \$563,777,777               | \$563,492,893           | \$672,628,697                                 | \$40,713,764                                | \$5,045,154                                  | \$13,342,745                                  | \$32,389,623               |
| Cox Health Systems HMO Inc                     | 100.0%       | \$1,514,503                 | \$1,735,530             | \$1,399,427                                   | \$225,709                                   | \$3,001,710                                  | \$455,380                                     | \$2,772,038                |
| Essence Healthcare Inc                         | 83.0%        | \$552,485,165               | \$552,485,165           | \$463,012,937                                 | \$27,136,055                                | \$1,490,888                                  | \$12,845,843                                  | \$11,372,052               |
| Good Health HMO Inc                            | 92.2%        | \$138,979,875               | \$138,035,627           | \$119,692,251                                 | \$676,149                                   | \$1,257,793                                  | \$1,483,094                                   | \$467,439                  |
| Harmony Health Plan Of Illinois Inc            | 0.1%         | \$968,245,747               | \$968,245,747           | \$800,050,863                                 | \$55,744,447                                | \$733,884                                    | \$26,081,984                                  | \$30,396,347               |
| Healthcare USA Of Missouri LLC                 | 100.0%       | \$706,954,709               | \$706,954,709           | \$613,669,358                                 | \$34,399,865                                | \$1,977,425                                  | \$13,274,275                                  | \$20,137,005               |
| HMO Missouri Inc                               | 100.0%       | \$131,835,788               | \$134,834,319           | \$104,681,197                                 | \$15,544,225                                | \$877,628                                    | \$6,520,716                                   | \$9,899,969                |
| Home State Health Plan Inc                     | 100.0%       | \$266,589,892               | \$266,589,892           | \$257,875,843                                 | \$-20,848,081                               | \$225,161                                    | \$-5,029,002                                  | \$-15,593,918              |
| Humana Health Plan Inc                         | 7.5%         | \$5,775,581,866             | \$5,790,931,713         | \$5,719,784,396                               | \$-118,334,712                              | \$31,271,266                                 | \$15,729,115                                  | \$-102,885,890             |
| Missouri Care Incorporated                     | 100.0%       | \$308,896,342               | \$308,896,342           | \$275,189,496                                 | \$1,566,764                                 | \$282,148                                    | \$2,573,960                                   | \$-725,048                 |
| Oxford Health Plans                            | 0.1%         | \$975,741,399               | \$970,087,908           | \$808,963,273                                 | \$31,097,336                                | \$4,436,831                                  | \$20,548,945                                  | \$14,644,124               |
| UnitedHealthcare of the Midwest Inc            | 27.9%        | \$1,031,783,165             | \$1,025,230,346         | \$1,304,970,443                               | \$29,934,489                                | \$3,606,858                                  | \$19,212,734                                  | \$13,966,672               |
| <b>All HMOs</b>                                | <b>23.0%</b> | <b>\$14,592,545,126</b>     | <b>\$14,612,312,518</b> | <b>\$13,821,946,639</b>                       | <b>\$253,283,521</b>                        | <b>\$84,759,616</b>                          | <b>\$202,736,567</b>                          | <b>\$125,210,984</b>       |
| <b>HMOs with MO% of Business &gt; 60%</b>      | <b>91.9%</b> | <b>\$2,671,034,051</b>      | <b>\$2,673,024,477</b>  | <b>\$2,508,149,206</b>                        | <b>\$99,414,450</b>                         | <b>\$14,157,907</b>                          | <b>\$45,467,011</b>                           | <b>\$60,719,160</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. | Oth. Rev.  | Total Revenues          |
| Aetna Better Health for MO                   | \$28,246,029              | \$0                     | \$678,708,680           | \$706,954,709                         | 100.0%       | \$0                                 | \$0                   | \$0        | \$706,954,709           |
| Aetna Health Inc                             | \$1,825,614,771           | \$691,085,945           | \$0                     | \$2,516,700,716                       | 0.1%         | \$16,926,873                        | \$0                   | \$0        | \$2,533,627,589         |
| Cigna Healthcare Of St Louis Inc             | \$5,979,595               | \$0                     | \$0                     | \$5,979,595                           | 43.8%        | \$329,023                           | \$0                   | \$0        | \$6,308,618             |
| Coventry Health Care Of Kansas Inc           | \$203,332,528             | \$373,057,205           | \$0                     | \$576,389,733                         | 29.3%        | \$-2,668,351                        | \$0                   | \$0        | \$573,718,954           |
| Coventry Health Care Of Missouri Inc         | \$16,853,129              | \$546,924,648           | \$0                     | \$563,777,777                         | 83.8%        | \$-284,884                          | \$0                   | \$0        | \$563,492,893           |
| Cox Health Systems HMO Inc                   | \$1,514,503               | \$0                     | \$0                     | \$1,514,503                           | 100.0%       | \$0                                 | \$0                   | \$0        | \$1,735,530             |
| Essence Healthcare Inc                       | \$0                       | \$552,485,165           | \$0                     | \$552,485,165                         | 83.0%        | \$0                                 | \$0                   | \$0        | \$552,485,165           |
| Good Health HMO Inc                          | \$138,979,875             | \$0                     | \$0                     | \$138,979,875                         | 92.2%        | \$-944,248                          | \$0                   | \$0        | \$138,035,627           |
| Harmony Health Plan Of Illinois Inc          | \$0                       | \$588,584,054           | \$358,091,060           | \$968,245,747                         | 0.1%         | \$0                                 | \$0                   | \$0        | \$968,245,747           |
| HMO Missouri Inc                             | \$117,501,730             | \$14,334,058            | \$0                     | \$131,835,788                         | 100.0%       | \$2,998,531                         | \$0                   | \$0        | \$134,834,319           |
| Home State Health Plan Inc                   | \$0                       | \$0                     | \$266,589,892           | \$266,589,892                         | 100.0%       | \$0                                 | \$0                   | \$0        | \$266,589,892           |
| Humana Health Plan Inc                       | \$986,970,822             | \$4,487,449,171         | \$301,161,873           | \$5,775,581,866                       | 7.5%         | \$15,349,847                        | \$0                   | \$0        | \$5,790,931,713         |
| Missouri Care Incorporated                   | \$6,150,969               | \$0                     | \$302,745,373           | \$308,896,342                         | 100.0%       | \$0                                 | \$0                   | \$0        | \$308,896,342           |
| Oxford Health Plans                          | \$179,468,687             | \$796,460,103           | \$0                     | \$975,741,398                         | 0.1%         | \$-5,653,491                        | \$0                   | \$0        | \$970,087,908           |
| UnitedHealthcare of the Midwest Inc          | \$16,206,399              | \$673,942,891           | \$342,153,442           | \$1,031,783,165                       | 27.9%        | \$-6,552,819                        | \$0                   | \$0        | \$1,025,230,346         |
| <b>All HMOs</b>                              | <b>\$3,526,819,037</b>    | <b>\$8,795,412,094</b>  | <b>\$2,249,450,320</b>  | <b>\$14,592,545,125</b>               | <b>23.0%</b> | <b>\$19,500,481</b>                 | <b>\$0</b>            | <b>\$0</b> | <b>\$14,612,312,518</b> |
| <b>HMOs with MO% of Business &gt; 60%</b>    | <b>\$309,246,235</b>      | <b>\$1,113,743,871</b>  | <b>\$1,248,043,945</b>  | <b>\$2,671,034,051</b>                | <b>91.9%</b> | <b>\$1,769,399</b>                  | <b>\$0</b>            | <b>\$0</b> | <b>\$2,673,024,477</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.

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

*\*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 Better Health for MO                          | 246                              | 82.9%                | 108.7%                          | 7.0                      | 12.2%                                       |
| Aetna Health Inc                                    | 74                               | 34.4%                | 32.1%                           | 2.5                      | 10.4%                                       |
| Arcadian Health Plan Inc                            | 80                               | 45.0%                | 79.5%                           | 58.5                     | 11.1%                                       |
| Cigna Healthcare Of St Louis Inc                    | 359                              | 132.7%               | 44.3%                           | 711.8                    | 8.7%  |
| Coventry Health Care Of Kansas Inc                  | 237                              | 41.0%                | 53.1%                           | 23.4                     | 7.0%  |
| Coventry Health Care Of Missouri Inc                | 363                              | 34.3%                | 34.2%                           | 5.6                      | 9.5%  |
| Cox Health Systems HMO Inc                          | 230                              | 1050%                | 215.7%                          | 640.6                    | 12.2%                                       |
| Essence Healthcare Inc                              | 151                              | 78.0%                | 45.6%                           | 28.6                     | 6.8%  |
| Good Health HMO Inc                                 | 327                              | 127.7%               | 157.3%                          | 1.4                      | 7.1%  |
| Harmony Health Plan Of Illinois Inc                 | 117                              | 208.2%               | 169.8%                          | 103.0                    | 13.6%                                       |
| HMO Missouri Inc                                    | 336                              | 47.6%                | 20.8%                           | 21.4                     | 7.9%  |
| Home State Health Plan Inc                          | 45                               | 112.6%               | 63.1%                           | 15.9                     | 14.3%                                       |
| Humana Health Plan Inc                              | 345                              | 42.2%                | 48.0%                           | 0.2                      | 8.4%  |
| Missouri Care Incorporated                          | 106                              | 171.8%               | 224.6%                          | 38.9                     | 12.3%                                       |
| Oxford Health Plans                                 | 19                               | 67.8%                | 72.6%                           | 10.2                     | 12.1%                                       |
| UnitedHealthcare of the Midwest Inc                 | 365                              | 97.1%                | 108.1%                          | 14.7                     | 10.2%                                       |
| <b>All HMOs</b>                                     | <b>4,129</b>                     | <b>66.7%</b>         | <b>68.8%</b>                    | <b>12.5</b>              | <b>9.8%</b>                                 |
| <b>HMOs with MO% of Business &gt; 60%</b>           | <b>1,804</b>                     | <b>80.5%</b>         | <b>74.1%</b>                    | <b>15.7</b>              | <b>10.2%</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>A.<br/>Net Income</b> | <b>B.<br/>% Change<br/>in Net<br/>Income<br/>2014-2015</b> | <b>C.<br/>Admin.<br/>Expenses</b> | <b>D.<br/>% Change<br/>in Admin.<br/>Expense<br/>2014-2015</b> | <b>E.<br/>Total<br/>Liabilities,<br/>Capital &amp;<br/>Surplus</b> | <b>F.<br/>% Change<br/>in Total<br/>Liabilities,<br/>Capital &amp;<br/>Surplus<br/>2014-2015</b> | <b>G.<br/>Days in<br/>Receivables</b> | <b>H.<br/>Days in<br/>Unpaid<br/>Claims</b> |
|---|--------------------------|--|-----------------------------------|--|--|--|---------------------------------------|---|
| Aetna Better Health for MO                | \$20,137,005             | -17.0%   | \$40,582,169                      | -25.5%   | \$252,872,913  | 32.0%  | 43.6                                  | 51.1  |
| Aetna Health Inc                          | \$113,752,294            | - 2.8%   | \$337,171,468                     | - 0.3%   | \$840,147,266  | - 2.2%   | 14.6                                  | 41.7  |
| Arcadian Health Plan Inc                  | \$-32,674,754            | -535.1%  | \$8,559,454                       | 6.3%   | \$77,719,315   | 12.5%  | 16.9                                  | 43.9  |
| Cigna Healthcare Of St Louis Inc          | \$-45,846                | -96.1%   | \$1,068,430                       | -51.6%   | \$13,253,771   | 106.4%   | 0.0                                   | 41.6  |
| Coventry Health Care Of Kansas Inc        | \$28,186,329             | 15.2%  | \$61,421,720                      | 5.4%   | \$211,349,305  | - 8.2%   | 8.1                                   | 46.5  |
| Coventry Health Care Of Missouri Inc      | \$32,389,623             | 247.7%   | \$53,877,720                      | 43.6%  | \$236,330,301  | 3.0%   | 3.4                                   | 29.1  |
| Cox Health Systems HMO Inc                | \$2,772,038              | -326.5%  | \$206,875                         | -42.4%   | \$28,853,123   | 4.7%   | 0.5                                   | 55.2  |
| Essence Healthcare Inc                    | \$11,372,052             | 6.4%   | \$51,348,127                      | 18.4%  | \$132,640,052  | 24.5%  | 7.0                                   | 29.5  |
| Good Health HMO Inc                       | \$467,439                | -106.9%  | \$12,681,764                      | -35.6%   | \$73,872,528   | 9.4%   | 25.1                                  | 29.9  |
| Harmony Health Plan Of Illinois Inc       | \$30,396,347             | 228.6%   | \$100,473,113                     | 123.2%   | \$334,066,961  | 167.9%   | 31.1                                  | 60.2  |
| HMO Missouri Inc                          | \$9,899,969              | - 4.6%   | \$11,064,048                      | - 4.9%   | \$68,874,333   | 12.5%  | 22.3                                  | 37.1  |
| Home State Health Plan Inc                | \$-15,593,918            | -21.2%   | \$25,288,750                      | 42.5%  | \$86,389,347   | 43.5%  | 64.4                                  | 54.0  |
| Humana Health Plan Inc                    | \$-102,885,890           | 109.6%   | \$523,929,156                     | 3.7%   | \$1,385,609,992  | 8.7%   | 12.5                                  | 31.2  |
| Missouri Care Incorporated                | \$-725,048               | -118.1%  | \$25,995,528                      | 19.4%  | \$74,122,232   | - 7.2%   | 47.1                                  | 50.3  |
| Oxford Health Plans                       | \$14,644,124             | -35.0%   | \$104,606,508                     | -13.4%   | \$289,539,700  | 1.7%   | 29.5                                  | 52.9  |
| UnitedHealthcare of the Midwest Inc       | \$13,966,672             | -70.4%   | \$85,885,732                      | 21.7%  | \$408,652,935  | 18.7%  | 52.6                                  | 29.2  |
| <b>All HMOs</b>                           | <b>\$125,210,984</b>     | <b>-46.6%</b>  | <b>\$1,442,066,069</b>            | <b>5.2%</b>  | <b>\$4,562,162,403</b>   | <b>6.7%</b>  | <b>20.8</b>                           | <b>37.7</b>                                 |
| <b>HMOs with MO% of Business &gt; 60%</b> | <b>\$60,719,160</b>      | <b>97.0%</b>   | <b>\$221,044,981</b>              | <b>7.0%</b>  | <b>\$953,954,829</b>   | <b>15.8%</b>   | <b>28.0</b>                           | <b>39.8</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>A.<br/>Missouri<br/>Medical Loss<br/>Ratio 2015</b> | <b>B.<br/>Plan Wide<br/>Medical Loss<br/>Ratio 2015</b> | <b>C.<br/>Total Plan<br/>Wide Member<br/>Months</b> | <b>D.<br/>Premium<br/>Related +<br/>FFS<br/>Revenues,<br/>PMPM</b> | <b>E.<br/>Medical &amp;<br/>Hospital<br/>Expense,<br/>PMPM</b> |
| Aetna Better Health for MO                            | 85.5%  | 85.5%   | 3,078,095   | \$230  | \$199  |
| Aetna Health Inc                                      | 127.4%   | 79.7%   | 6,515,084   | \$386  | \$352  |
| Arcadian Health Plan Inc                              | -827.9%  | 92.1%   | 92,043  | \$772  | \$711  |
| Cigna Healthcare Of St Louis Inc                      | 79.6%  | 79.6%   | 12,387  | \$483  | \$391  |
| Coventry Health Care Of Kansas Inc                    | 103.7%   | 81.4%   | 809,244   | \$712  | \$390  |
| Coventry Health Care Of Missouri Inc                  | 81.9%  | 81.9%   | 939,245   | \$600  | \$716  |
| Cox Health Systems HMO Inc                            | 91.5%  | 91.5%   | 3,516   | \$431  | \$398  |
| Essence Healthcare Inc                                | 81.3%  | 83.3%   | 622,223   | \$888  | \$744  |
| Good Health HMO Inc                                   | 85.2%  | 86.1%   | 323,191   | \$430  | \$370  |
| Harmony Health Plan Of Illinois Inc                   | 17.7%  | 82.6%   | 3,021,377   | \$320  | \$265  |
| HMO Missouri Inc                                      | 77.6%  | 77.6%   | 285,469   | \$462  | \$367  |
| Home State Health Plan Inc                            | 94.3%  | 94.3%   | 982,990   | \$271  | \$262  |
| Humana Health Plan Inc                                | 88.7%  | 87.3%   | 9,944,267   | \$581  | \$575  |
| Missouri Care Incorporated                            | 89.1%  | 89.1%   | 1,312,727   | \$235  | \$210  |
| Oxford Health Plans (Nj) Inc                          | 90.1%  | 81.8%   | 1,341,946   | \$727  | \$603  |
| United Healthcare of the Midwest Inc                  | 89.2%  | 83.2%   | 2,384,433   | \$433  | \$547  |
| <b>All HMOs</b>                                       | <b>86.4%</b>   | <b>84.4%</b>  | <b>31,668,237</b>                                   | <b>\$461</b>   | <b>\$436</b>   |
| <b>HMOs with MO% of Business &gt; 60%</b>             | <b>84.8%</b>   | <b>85.0%</b>  | <b>7,547,456</b>                                    | <b>\$354</b>   | <b>\$332</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>2011</b>          | <b>2012</b>          | <b>2013</b>          | <b>2014</b>          | <b>2015</b>          | <b>Percent Change, 2011-2015</b> |
| Aetna Better Health for MO                      | \$2,909,791          | \$19,737,700         | \$32,867,302         | \$24,256,259         | \$20,137,005         | 592.0%                           |
| Aetna Health Inc                                | \$213,470,245        | \$159,328,662        | \$101,022,703        | \$117,023,153        | \$113,752,294        | -46.7%                           |
| Arcadian Health Plan Inc                        | \$-2,337,246         | \$-3,809,801         | \$-4,898,627         | \$7,509,418          | \$-32,674,754        | 1298%                            |
| Blue-Advantage Plus Of Kansas City Inc          | \$11,009,737         | \$1,986,516          | \$246,227            | \$-1,020,554         | \$-8,659,425         | (178.7%                          |
| Cigna Healthcare Of St Louis Inc                | \$-343,213           | \$-184,793           | \$160,230            | \$-1,163,254         | \$-45,846            | -86.6%                           |
| Coventry Health Care Of Kansas Inc              | \$31,592,192         | \$-29,732,065        | \$33,904,909         | \$24,476,702         | \$28,186,329         | -10.8%                           |
| Coventry Health Care Of Missouri Inc            | \$30,754,804         | \$34,592,936         | \$18,063,521         | \$9,316,359          | \$32,389,623         | 5.3%                             |
| Cox Health Systems HMO Inc                      | \$-487,390           | \$12,823             | \$2,569,620          | \$-1,224,022         | \$2,772,038          | (668.8%                          |
| Essence Healthcare Inc                          | \$19,792,357         | \$20,832,944         | \$20,322,243         | \$10,688,543         | \$11,372,052         | -42.5%                           |
| Good Health HMO Inc                             | \$635,574            | \$-5,136,925         | \$-6,546,801         | \$-6,810,705         | \$467,439            | -26.5%                           |
| Harmony Health Plan Of Illinois Inc             | \$21,023,220         | \$14,045,129         | \$6,577,477          | \$9,251,182          | \$30,396,347         | 44.6%                            |
| HMO Missouri Inc                                | \$18,348,269         | \$13,629,862         | \$9,135,362          | \$10,378,682         | \$9,899,969          | -46.0%                           |
| Home State Health Plan Inc                      | .                    | \$-15,568,278        | \$-2,786,895         | \$-19,792,059        | \$-15,593,918        | .                                |
| Humana Health Plan Inc                          | \$5,460,925          | \$-28,891,765        | \$-38,526,925        | \$-49,084,294        | \$-102,885,890       | -1984%                           |
| Missouri Care Incorporated                      | \$-3,598,146         | \$-2,725,507         | \$11,357,098         | \$4,015,095          | \$-725,048           | -79.8%                           |
| Oxford Health Plans                             | .                    | .                    | .                    | \$22,534,321         | \$14,644,124         | .                                |
| UnitedHealthcare of the Midwest Inc             | \$45,760,011         | \$38,913,955         | \$38,021,928         | \$47,110,253         | \$13,966,672         | -69.5%                           |
| <b>All HMOs</b>                                 | <b>\$410,955,915</b> | <b>\$227,836,934</b> | <b>\$231,007,706</b> | <b>\$234,365,739</b> | <b>\$125,210,984</b> | <b>-69.5%</b>                    |

| <b>Financial History - Plan Wide Total Assets</b> |                        |                        |                        |                        |                        |                                  |
|---|------------------------|------------------------|------------------------|------------------------|------------------------|----------------------------------|
| <b>Health Maintenance Organization</b>            | <b>2011</b>            | <b>2012</b>            | <b>2013</b>            | <b>2014</b>            | <b>2015</b>            | <b>Percent Change, 2011-2015</b> |
| Aetna Better Health for MO                        | \$144,631,352          | \$152,100,117          | \$163,961,623          | \$191,529,724          | \$252,872,913          | 74.8%                            |
| Aetna Health Inc                                  | \$767,097,783          | \$776,423,722          | \$813,632,884          | \$858,725,518          | \$840,147,266          | 9.5%                             |
| Arcadian Health Plan Inc                          | \$93,449,778           | \$143,338,719          | \$103,581,945          | \$69,112,690           | \$77,719,315           | -16.8%                           |
| Cigna Healthcare Of St Louis Inc                  | \$7,813,675            | \$6,282,596            | \$5,074,332            | \$6,420,477            | \$13,253,771           | 69.6%                            |
| Coventry Health Care Of Kansas Inc                | \$209,166,979          | \$248,095,965          | \$204,423,051          | \$230,164,297          | \$211,349,305          | 1.0%                             |
| Coventry Health Care Of Missouri Inc              | \$229,468,574          | \$207,677,841          | \$201,403,606          | \$229,426,336          | \$236,330,301          | 3.0%                             |
| Cox Health Systems HMO Inc                        | \$24,438,070           | \$21,094,423           | \$23,891,838           | \$27,560,042           | \$28,853,123           | 18.1%                            |
| Essence Healthcare Inc                            | \$137,804,087          | \$135,177,161          | \$111,289,824          | \$106,558,405          | \$132,640,052          | - 3.7%                           |
| Good Health HMO Inc                               | \$119,727,923          | \$118,819,495          | \$89,116,799           | \$67,522,726           | \$73,872,528           | -38.3%                           |
| Harmony Health Plan Of Illinois Inc               | \$118,054,279          | \$98,931,138           | \$97,272,164           | \$124,716,875          | \$334,066,961          | 183.0%                           |
| HMO Missouri Inc                                  | \$101,279,174          | \$115,884,748          | \$71,213,760           | \$61,231,914           | \$68,874,333           | -32.0%                           |
| Home State Health Plan Inc                        | .                      | \$52,770,264           | \$47,424,494           | \$60,216,626           | \$86,389,347           | .                                |
| Humana Health Plan Inc                            | \$528,760,277          | \$645,208,799          | \$811,647,433          | \$1,275,064,733        | \$1,385,609,992        | 162.0%                           |
| Missouri Care Incorporated                        | \$38,877,215           | \$57,060,849           | \$86,133,921           | \$79,891,330           | \$74,122,232           | 90.7%                            |
| Oxford Health Plans                               | .                      | .                      | .                      | \$284,644,751          | \$289,539,700          | .                                |
| United Healthcare of the Midwest Inc              | \$181,420,971          | \$198,299,107          | \$306,943,597          | \$344,251,707          | \$408,652,935          | 125.3%                           |
| <b>All HMOs</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>\$4,562,162,403</b> | <b>62.1%</b>                     |

**Financial History - Plan Wide Total Liabilities**

| <b>Health Maintenance Organization</b> | <b>2011</b>            | <b>2012</b>            | <b>2013</b>            | <b>2014</b>            | <b>2015</b>            | <b>Percent Change, 2011-2015</b> |
|--|------------------------|------------------------|------------------------|------------------------|------------------------|----------------------------------|
| Aetna Better Health for MO             | \$55,197,441           | \$56,880,951           | \$59,977,030           | \$81,918,989           | \$117,493,113          | 112.9%                           |
| Aetna Health Inc                       | \$397,527,546          | \$416,206,936          | \$484,283,979          | \$411,970,299          | \$418,743,455          | 5.3%                             |
| Arcadian Health Plan Inc               | \$54,992,125           | \$71,264,081           | \$33,247,127           | \$11,234,631           | \$42,702,792           | -22.3%                           |
| Cigna Healthcare Of St Louis Inc       | \$1,817,083            | \$2,448,681            | \$2,756,792            | \$4,333,484            | \$4,347,629            | 139.3%                           |
| Coventry Health Care Of Kansas Inc     | \$94,659,334           | \$134,363,039          | \$88,915,611           | \$120,802,362          | \$118,227,266          | 24.9%                            |
| Coventry Health Care Of Missouri Inc   | \$128,338,848          | \$110,127,491          | \$121,754,015          | \$141,270,276          | \$119,434,766          | - 6.9%                           |
| Cox Health Systems HMO Inc             | \$2,412,809            | \$1,400,332            | \$1,243,828            | \$1,911,672            | \$234,239              | -90.3%                           |
| Essence Healthcare Inc                 | \$84,653,331           | \$84,122,501           | \$67,020,321           | \$55,226,373           | \$67,291,980           | -20.5%                           |
| Good Health HMO Inc                    | \$40,083,719           | \$44,359,456           | \$25,708,358           | \$15,735,371           | \$17,868,774           | -55.4%                           |
| Harmony Health Plan Of Illinois Inc    | \$64,174,969           | \$49,422,641           | \$54,038,404           | \$69,979,908           | \$153,134,377          | 138.6%                           |
| HMO Missouri Inc                       | \$51,101,426           | \$50,427,117           | \$31,923,393           | \$31,501,487           | \$30,622,359           | -40.1%                           |
| Home State Health Plan Inc             | .                      | \$32,439,569           | \$30,236,456           | \$37,648,290           | \$52,098,111           | .                                |
| Humana Health Plan Inc                 | \$263,283,176          | \$337,267,023          | \$432,403,260          | \$689,419,018          | \$784,302,879          | 197.9%                           |
| Missouri Care Incorporated             | \$18,502,451           | \$39,478,720           | \$43,433,045           | \$32,820,821           | \$39,587,172           | 114.0%                           |
| Oxford Health Plans (Nj) Inc           | .                      | .                      | .                      | \$158,083,154          | \$168,555,340          | .                                |
| United Healthcare of the Midwest Inc   | \$90,902,815           | \$109,520,099          | \$213,211,035          | \$189,218,808          | \$264,541,283          | 191.0%                           |
| <b>All HMOs</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>\$2,410,472,767</b> | <b>74.1%</b>                     |

**Financial History - Plan Wide Total Liabilities, Capital & Surplus**

| <b>Health Maintenance Organization</b> | <b>2011</b>            | <b>2012</b>            | <b>2013</b>            | <b>2014</b>            | <b>2015</b>            | <b>Percent Change, 2011-2015</b> |
|--|------------------------|------------------------|------------------------|------------------------|------------------------|----------------------------------|
| Aetna Better Health for MO             | \$144,631,354          | \$152,100,117          | \$163,961,619          | \$191,529,724          | \$252,872,913          | 74.8%                            |
| Aetna Health Inc                       | \$767,097,783          | \$776,423,722          | \$813,632,884          | \$858,725,518          | \$840,147,266          | 9.5%                             |
| Arcadian Health Plan Inc               | \$93,449,778           | \$143,338,719          | \$103,581,945          | \$69,112,690           | \$77,719,315           | -16.8%                           |
| Cigna Healthcare Of St Louis Inc       | \$7,813,675            | \$6,282,596            | \$5,074,332            | \$6,420,477            | \$13,253,771           | 69.6%                            |
| Coventry Health Care Of Kansas Inc     | \$209,166,979          | \$248,095,965          | \$204,423,051          | \$230,164,297          | \$211,349,305          | 1.0%                             |
| Coventry Health Care Of Missouri Inc   | \$229,468,574          | \$207,677,841          | \$201,403,606          | \$229,426,335          | \$236,330,301          | 3.0%                             |
| Cox Health Systems HMO Inc             | \$24,438,071           | \$21,094,423           | \$23,891,839           | \$27,560,042           | \$28,853,123           | 18.1%                            |
| Essence Healthcare Inc                 | \$137,804,087          | \$135,177,161          | \$111,289,824          | \$106,558,405          | \$132,640,052          | - 3.7%                           |
| Good Health HMO Inc                    | \$119,727,923          | \$118,819,495          | \$89,116,799           | \$67,522,727           | \$73,872,528           | -38.3%                           |
| Harmony Health Plan Of Illinois Inc    | \$118,054,279          | \$98,931,138           | \$97,272,164           | \$124,716,875          | \$334,066,961          | 183.0%                           |
| HMO Missouri Inc                       | \$101,279,174          | \$115,884,748          | \$71,213,760           | \$61,231,914           | \$68,874,333           | -32.0%                           |
| Home State Health Plan Inc             | .                      | \$52,770,265           | \$47,424,494           | \$60,216,626           | \$86,389,347           | .                                |
| Humana Health Plan Inc                 | \$528,760,277          | \$645,208,799          | \$811,647,433          | \$1,275,064,733        | \$1,385,609,992        | 162.0%                           |
| Missouri Care Incorporated             | \$38,877,215           | \$57,060,849           | \$86,133,921           | \$79,891,330           | \$74,122,232           | 90.7%                            |
| Oxford Health Plans                    | .                      | .                      | .                      | \$284,644,751          | \$289,539,700          | .                                |
| United Healthcare of the Midwest Inc   | \$181,420,971          | \$198,299,107          | \$306,943,597          | \$344,251,707          | \$408,652,935          | 125.3%                           |
| <b>All HMOs</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>\$4,562,162,403</b> | <b>62.1%</b>                     |

**Financial History - Plan Wide Net Premium Income**

| <b>Health Maintenance Organization</b> | <b>2011</b>             | <b>2012</b>             | <b>2013</b>             | <b>2014</b>             | <b>2015</b>             | <b>Percent Change, 2011-2015</b> |
|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|----------------------------------|
| Aetna Better Health for MO             | \$499,275,825           | \$658,500,493           | \$669,355,511           | \$645,405,348           | \$706,954,709           | 41.6%                            |
| Aetna Health Inc                       | \$3,813,736,508         | \$3,672,274,902         | \$3,040,475,972         | \$2,854,134,538         | \$2,516,700,716         | -34.0%                           |
| Arcadian Health Plan Inc               | \$406,022,923           | \$399,766,688           | \$227,531,489           | \$70,060,671            | \$71,088,854            | -82.5%                           |
| Cigna Healthcare Of St Louis Inc       | \$5,052,144             | \$5,138,646             | \$5,797,626             | \$5,431,046             | \$5,979,595             | 18.4%                            |
| Coventry Health Care Of Kansas Inc     | \$595,391,881           | \$1,040,175,341         | \$699,637,188           | \$627,742,833           | \$576,389,733           | - 3.2%                           |
| Coventry Health Care Of Missouri Inc   | \$469,079,248           | \$458,922,173           | \$456,773,045           | \$512,641,081           | \$563,777,777           | 20.2%                            |
| Cox Health Systems HMO Inc             | \$9,116,880             | \$5,204,109             | \$4,749,463             | \$2,638,759             | \$1,514,503             | -83.4%                           |
| Essence Healthcare Inc                 | \$409,499,469           | \$432,679,792           | \$411,832,875           | \$435,764,382           | \$552,485,165           | 34.9%                            |
| Good Health HMO Inc                    | \$401,154,823           | \$390,494,595           | \$253,308,598           | \$153,320,312           | \$138,979,875           | -65.4%                           |
| Harmony Health Plan Of Illinois Inc    | \$310,575,927           | \$322,905,353           | \$368,070,937           | \$401,058,742           | \$968,245,747           | 211.8%                           |
| HMO Missouri Inc                       | \$248,736,107           | \$189,554,541           | \$153,562,329           | \$140,504,633           | \$131,835,788           | -47.0%                           |
| Home State Health Plan Inc             | .                       | \$77,844,848            | \$185,216,204           | \$179,237,754           | \$266,589,892           | .                                |
| Humana Health Plan Inc                 | \$2,353,136,224         | \$3,000,472,810         | \$3,683,105,426         | \$4,952,063,856         | \$5,775,581,866         | 145.4%                           |
| Missouri Care Incorporated             | \$138,011,908           | \$228,394,984           | \$305,229,913           | \$275,225,092           | \$308,896,342           | 123.8%                           |
| Oxford Health Plans                    | .                       | .                       | .                       | \$1,016,624,591         | \$975,741,399           | .                                |
| UnitedHealthcare of the Midwest Inc    | \$523,235,840           | \$538,841,967           | \$825,866,445           | \$889,620,522           | \$1,031,783,165         | 97.2%                            |
| <b>All HMOs</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>\$14,592,545,126</b> | <b>39.0%</b>                     |

**Financial History - Plan Wide Total Revenues**

| <b>Health Maintenance Organization</b> | <b>2011</b>             | <b>2012</b>             | <b>2013</b>             | <b>2014</b>             | <b>2015</b>             | <b>Percent Change, 2011-2015</b> |
|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|----------------------------------|
| Aetna Better Health for MO             | \$499,275,825           | \$658,500,493           | \$669,355,511           | \$645,405,348           | \$706,954,709           | 41.6%                            |
| Aetna Health Inc                       | \$3,767,350,478         | \$3,703,033,844         | \$3,019,918,946         | \$2,866,356,973         | \$2,533,627,589         | -32.7%                           |
| Arcadian Health Plan Inc               | \$406,022,923           | \$399,766,688           | \$227,531,489           | \$70,060,671            | \$71,088,854            | -82.5%                           |
| Cigna Healthcare Of St Louis Inc       | \$5,052,144             | \$5,138,646             | \$5,536,067             | \$5,229,920             | \$6,308,618             | 24.9%                            |
| Coventry Health Care Of Kansas Inc     | \$595,912,987           | \$1,040,211,856         | \$699,679,587           | \$614,952,081           | \$573,718,954           | - 3.7%                           |
| Coventry Health Care Of Missouri Inc   | \$469,111,178           | \$458,919,054           | \$456,773,045           | \$512,641,081           | \$563,492,893           | 20.1%                            |
| Cox Health Systems HMO Inc             | \$9,198,575             | \$5,401,801             | \$4,927,812             | \$2,935,235             | \$1,735,530             | -81.1%                           |
| Essence Healthcare Inc                 | \$409,510,958           | \$432,679,792           | \$411,832,981           | \$435,764,382           | \$552,485,165           | 34.9%                            |
| Good Health HMO Inc                    | \$401,899,707           | \$389,409,983           | \$251,958,925           | \$155,471,799           | \$138,035,627           | -65.7%                           |
| Harmony Health Plan Of Illinois Inc    | \$310,581,131           | \$323,105,328           | \$368,079,812           | \$401,062,528           | \$968,245,747           | 211.8%                           |
| HMO Missouri Inc                       | \$242,759,193           | \$184,263,140           | \$169,061,021           | \$135,633,257           | \$134,834,319           | -44.5%                           |
| Home State Health Plan Inc             | .                       | \$77,844,848            | \$185,216,204           | \$179,237,754           | \$266,589,892           | .                                |
| Humana Health Plan Inc                 | \$2,341,599,022         | \$2,992,311,788         | \$3,694,249,367         | \$4,947,145,952         | \$5,790,931,713         | 147.3%                           |
| Missouri Care Incorporated             | \$138,011,908           | \$228,394,984           | \$305,229,913           | \$275,225,092           | \$308,896,342           | 123.8%                           |
| Oxford Health Plans (Nj) Inc           | .                       | .                       | .                       | \$1,018,838,915         | \$970,087,908           | .                                |
| UnitedHealthcare of the Midwest Inc    | \$523,256,076           | \$536,602,533           | \$827,698,232           | \$911,595,733           | \$1,025,230,346         | 95.9%                            |
| <b>All HMOs</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>\$14,612,312,518</b> | <b>40.0%</b>                     |

**Financial History - Plan Wide Medical & Hospital Expenses**

| <b>Health Maintenance Organization</b> | <b>2011</b>            | <b>2012</b>            | <b>2013</b>             | <b>2014</b>             | <b>2015</b>             | <b>Percent Change, 2011-2015</b> |
|--|------------------------|------------------------|-------------------------|-------------------------|-------------------------|----------------------------------|
| Aetna Better Health for MO             | \$444,185,759          | \$573,869,992          | \$569,915,210           | \$548,325,630           | \$613,669,358           | 38.2%                            |
| Aetna Health Inc                       | \$3,031,831,794        | \$3,103,502,966        | \$2,999,178,593         | \$2,677,650,323         | \$2,294,483,321         | -24.3%                           |
| Arcadian Health Plan Inc               | \$343,231,615          | \$331,633,766          | \$207,603,621           | \$50,731,562            | \$65,449,488            | -80.9%                           |
| Cigna Healthcare Of St Louis Inc       | \$4,333,566            | \$4,023,111            | \$4,849,944             | \$4,777,859             | \$4,840,886             | 11.7%                            |
| Coventry Health Care Of Kansas Inc     | \$432,147,001          | \$795,067,965          | \$438,126,069           | \$363,515,421           | \$315,267,985           | -27.0%                           |
| Coventry Health Care Of Missouri Inc   | \$444,145,799          | \$503,069,782          | \$522,783,828           | \$669,358,815           | \$672,628,697           | 51.4%                            |
| Cox Health Systems HMO Inc             | \$8,153,432            | \$3,995,997            | \$4,480,370             | \$2,819,898             | \$1,399,427             | -82.8%                           |
| Essence Healthcare Inc                 | \$342,533,516          | \$359,505,282          | \$341,535,242           | \$367,365,479           | \$463,012,937           | 35.2%                            |
| Good Health HMO Inc                    | \$359,900,781          | \$354,121,762          | \$230,786,560           | \$138,842,918           | \$119,692,251           | -66.7%                           |
| Harmony Health Plan Of Illinois Inc    | \$246,643,306          | \$269,860,656          | \$314,615,183           | \$337,841,371           | \$800,050,863           | 224.4%                           |
| HMO Missouri Inc                       | \$196,175,778          | \$148,657,796          | \$140,977,354           | \$102,641,497           | \$104,681,197           | -46.6%                           |
| Home State Health Plan Inc             | .                      | \$82,354,910           | \$177,810,592           | \$177,794,126           | \$257,875,843           | .                                |
| Humana Health Plan Inc                 | \$1,958,712,430        | \$2,559,764,308        | \$3,260,179,022         | \$4,673,754,152         | \$5,719,784,396         | 192.0%                           |
| Missouri Care Incorporated             | \$125,736,688          | \$205,826,194          | \$273,307,548           | \$237,861,437           | \$275,189,496           | 118.9%                           |
| Oxford Health Plans                    | .                      | .                      | .                       | \$845,747,563           | \$808,963,273           | .                                |
| UnitedHealthcare of the Midwest Inc    | \$443,078,897          | \$462,292,397          | \$1,109,710,478         | \$1,191,219,222         | \$1,304,970,443         | 194.5%                           |
| <b>All HMOs</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>\$13,821,946,639</b> | <b>59.8%</b>                     |

**Financial History - Plan Wide Administrative Expenses**

| <b>Health Maintenance Organization</b> | <b>2011</b>            | <b>2012</b>            | <b>2013</b>            | <b>2014</b>            | <b>2015</b>            | <b>Percent Change, 2011-2015</b> |
|--|------------------------|------------------------|------------------------|------------------------|------------------------|----------------------------------|
| Aetna Better Health for MO             | \$40,922,064           | \$50,900,459           | \$46,133,875           | \$54,460,158           | \$40,582,169           | - 0.8%                           |
| Aetna Health Inc                       | \$381,206,842          | \$339,821,033          | \$319,736,471          | \$338,053,845          | \$337,171,468          | -11.6%                           |
| Arcadian Health Plan Inc               | \$57,073,178           | \$66,824,351           | \$23,157,595           | \$8,054,912            | \$8,559,454            | -85.0%                           |
| Cigna Healthcare Of St Louis Inc       | \$1,112,384            | \$1,276,065            | \$513,008              | \$2,209,376            | \$1,068,430            | - 4.0%                           |
| Coventry Health Care Of Kansas Inc     | \$38,675,867           | \$72,483,677           | \$44,214,639           | \$58,274,087           | \$61,421,720           | 58.8%                            |
| Coventry Health Care Of Missouri Inc   | \$26,650,942           | \$25,461,575           | \$27,589,890           | \$37,522,240           | \$53,877,720           | 102.2%                           |
| Cox Health Systems HMO Inc             | \$856,310              | \$499,106              | \$457,654              | \$358,976              | \$206,875              | -75.8%                           |
| Essence Healthcare Inc                 | \$39,506,387           | \$38,648,672           | \$36,049,355           | \$43,356,009           | \$51,348,127           | 30.0%                            |
| Good Health HMO Inc                    | \$33,648,099           | \$32,566,776           | \$24,109,008           | \$19,679,736           | \$12,681,764           | -62.3%                           |
| Harmony Health Plan Of Illinois Inc    | \$44,643,667           | \$48,710,234           | \$48,452,536           | \$45,017,197           | \$100,473,113          | 125.1%                           |
| HMO Missouri Inc                       | \$14,496,257           | \$12,693,533           | \$9,201,689            | \$11,638,685           | \$11,064,048           | -23.7%                           |
| Home State Health Plan Inc             | .                      | \$7,412,897            | \$15,593,397           | \$17,745,695           | \$25,288,750           | .                                |
| Humana Health Plan Inc                 | \$279,379,780          | \$302,032,654          | \$421,461,917          | \$505,296,529          | \$523,929,156          | 87.5%                            |
| Missouri Care Incorporated             | \$4,559,751            | \$8,329,247            | \$6,668,256            | \$21,765,718           | \$25,995,528           | 470.1%                           |
| Oxford Health Plans (Nj) Inc           | .                      | .                      | .                      | \$120,804,159          | \$104,606,508          | .                                |
| UnitedHealthcare of the Midwest Inc    | \$35,787,013           | \$38,781,727           | \$50,704,128           | \$70,566,861           | \$85,885,732           | 140.0%                           |
| <b>All HMOs</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>\$1,442,066,069</b> | <b>43.0%</b>                     |

**Financial History - Plan Wide Current Ratio**

| <b>Health Maintenance Organization</b> | <b>2011</b>   | <b>2012</b>   | <b>2013</b>  | <b>2014</b>  | <b>2015</b>  |
|--|---------------|---------------|--------------|--------------|--------------|
| Aetna Better Health for MO             | 314.6%        | 305.6%        | 152.2%       | 108.7%       | 82.9%        |
| Aetna Health Inc                       | 180.2%        | 175.3%        | 31.5%        | 32.1%        | 34.4%        |
| Arcadian Health Plan Inc               | 189.2%        | 243.6%        | 24.4%        | 79.5%        | 45.0%        |
| Cigna Healthcare Of St Louis Inc       | 370.1%        | 232.9%        | 72.1%        | 44.3%        | 132.7%       |
| Coventry Health Care Of Kansas Inc     | 248.4%        | 227.0%        | 73.4%        | 53.1%        | 41.0%        |
| Coventry Health Care Of Missouri Inc   | 219.4%        | 220.0%        | 46.3%        | 34.2%        | 34.3%        |
| Cox Health Systems HMO Inc             | 1504%         | 2080%         | 245.0%       | 215.7%       | 1050%        |
| Essence Healthcare Inc                 | 228.4%        | 231.0%        | 48.5%        | 45.6%        | 78.0%        |
| Good Health HMO Inc                    | 296.9%        | 270.0%        | 89.1%        | 157.3%       | 127.7%       |
| Harmony Health Plan Of Illinois Inc    | 312.8%        | 252.3%        | 166.4%       | 169.8%       | 208.2%       |
| HMO Missouri Inc                       | 177.2%        | 250.1%        | 74.2%        | 20.8%        | 47.6%        |
| Home State Health Plan Inc             | .             | 123.9%        | 86.2%        | 63.1%        | 112.6%       |
| Humana Health Plan Inc                 | 207.2%        | 188.3%        | 36.9%        | 48.0%        | 42.2%        |
| Missouri Care Incorporated             | 250.5%        | 151.4%        | 184.4%       | 224.6%       | 171.8%       |
| Oxford Health Plans (Nj) Inc           | .             | .             | .            | 72.6%        | 67.8%        |
| UnitedHealthcare of the Midwest Inc    | 245.6%        | 173.2%        | 71.3%        | 108.1%       | 97.1%        |
| <b>All HMOs</b>                        | <b>223.2%</b> | <b>207.5%</b> | <b>57.8%</b> | <b>68.8%</b> | <b>66.7%</b> |

| <b>Financial History - Plan Wide Loss Ratio</b> |              |              |              |              |              |
|---|--------------|--------------|--------------|--------------|--------------|
| <b>Health Maintenance Organization</b>          | <b>2011</b>  | <b>2012</b>  | <b>2013</b>  | <b>2014</b>  | <b>2015</b>  |
| Aetna Better Health for MO                      | 89.0%        | 87.1%        | 85.1%        | 85.0%        | 86.8%        |
| Aetna Health Inc                                | 80.5%        | 83.8%        | 99.2%        | 93.3%        | 90.6%        |
| Arcadian Health Plan Inc                        | 84.5%        | 83.0%        | 91.2%        | 72.4%        | 139.2%       |
| Cigna Healthcare Of St Louis Inc                | 87.3%        | 77.0%        | 87.5%        | 91.4%        | 85.9%        |
| Coventry Health Care Of Kansas Inc              | 72.5%        | 76.4%        | 62.6%        | 59.1%        | 55.0%        |
| Coventry Health Care Of Missouri Inc            | 94.7%        | 109.6%       | 114.5%       | 130.6%       | 119.4%       |
| Cox Health Systems HMO Inc                      | 88.6%        | 74.0%        | 90.9%        | 98.6%        | 74.0%        |
| Essence Healthcare Inc                          | 83.6%        | 83.1%        | 82.9%        | 84.3%        | 83.8%        |
| Good Health HMO Inc                             | 89.5%        | 90.9%        | 91.6%        | 89.3%        | 86.7%        |
| Harmony Health Plan Of Illinois Inc             | 79.4%        | 83.5%        | 85.5%        | 84.2%        | 82.6%        |
| HMO Missouri Inc                                | 80.8%        | 80.7%        | 83.4%        | 75.7%        | 77.6%        |
| Home State Health Plan Inc                      | .            | 114.3%       | 94.1%        | 103.7%       | 97.2%        |
| Humana Health Plan Inc                          | 83.5%        | 85.9%        | 88.2%        | 94.6%        | 99.1%        |
| Missouri Care Incorporated                      | 91.1%        | 90.1%        | 89.5%        | 86.4%        | 89.1%        |
| Oxford Health Plans                             | .            | .            | .            | 83.0%        | 84.1%        |
| UnitedHealthcare of the Midwest Inc             | 84.7%        | 86.2%        | 134.1%       | 130.7%       | 127.3%       |
| <b>All HMOs</b>                                 | <b>82.7%</b> | <b>85.5%</b> | <b>93.7%</b> | <b>93.8%</b> | <b>95.1%</b> |

**Financial History - Plan Wide Administrative Expenses to Total Revenue**

| <b>Health Maintenance Organization</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b>  | <b>2015</b> |
|--|-------------|-------------|-------------|--------------|-------------|
| Aetna Better Health for MO             | 8.2%        | 7.7%        | 6.9%        | 8.4%         | 5.7%        |
| Aetna Health Inc                       | 10.1%       | 9.2%        | 10.6%       | 11.8%        | 13.3%       |
| Arcadian Health Plan Inc               | 14.1%       | 16.7%       | 10.2%       | 11.5%        | 12.0%       |
| Cigna Healthcare Of St Louis Inc       | 22.0%       | 24.8%       | 9.3%        | 42.2%        | 16.9%       |
| Coventry Health Care Of Kansas Inc     | 6.5%        | 7.0%        | 6.3%        | 9.5%         | 10.7%       |
| Coventry Health Care Of Missouri Inc   | 5.7%        | 5.5%        | 6.0%        | 7.3%         | 9.6%        |
| Cox Health Systems HMO Inc             | 9.3%        | 9.2%        | 9.3%        | 12.2%        | 11.9%       |
| Essence Healthcare Inc                 | 9.6%        | 8.9%        | 8.8%        | 9.9%         | 9.3%        |
| Good Health HMO Inc                    | 8.4%        | 8.4%        | 9.6%        | 12.7%        | 9.2%        |
| Harmony Health Plan Of Illinois Inc    | 14.4%       | 15.1%       | 13.2%       | 11.2%        | 10.4%       |
| HMO Missouri Inc                       | 6.0%        | 6.9%        | 5.4%        | 8.6%         | 8.2%        |
| Home State Health Plan Inc             | .           | 9.5%        | 8.4%        | 9.9%         | 9.5%        |
| Humana Health Plan Inc                 | 11.9%       | 10.1%       | 11.4%       | 10.2%        | 9.0%        |
| Missouri Care Incorporated             | 3.3%        | 3.6%        | 2.2%        | 7.9%         | 8.4%        |
| Oxford Health Plans (Nj) Inc           | .           | .           | .           | 11.9%        | 10.8%       |
| United Healthcare of the Midwest Inc   | 6.8%        | 7.2%        | 6.1%        | 7.7%         | 8.4%        |
| <b>All HMOs</b>                        | <b>9.7%</b> | <b>9.0%</b> | <b>9.4%</b> | <b>10.0%</b> | <b>9.9%</b> |

**Financial History - Plan Wide Incurred Claims for Prior Year**

| <b>Health Maintenance Organization</b> | <b>2011</b>          | <b>2012</b>          | <b>2013</b>            | <b>2014</b>            | <b>2015</b>            | <b>Percent Change 2011-2015</b> |
|--|----------------------|----------------------|------------------------|------------------------|------------------------|---------------------------------|
| Aetna Better Health for MO             | \$41,040,592         | \$33,840,955         | \$25,803,491           | \$37,637,730           | \$32,103,308           | -21.8%                          |
| Aetna Health Inc                       | \$248,803,542        | \$279,490,657        | \$265,033,050          | \$250,155,678          | \$250,538,467          | 0.7%                            |
| Arcadian Health Plan Inc               | \$37,878,507         | \$32,986,640         | \$42,796,103           | \$19,975,777           | \$7,283,101            | -80.8%                          |
| Cigna Healthcare Of St Louis Inc       | \$217,000            | \$207,000            | \$351,000              | \$353,000              | \$780,993              | 259.9%                          |
| Coventry Health Care Of Kansas Inc     | \$42,148,716         | \$43,320,802         | \$69,631,244           | \$31,691,817           | \$32,368,642           | -23.2%                          |
| Coventry Health Care Of Missouri Inc   | \$35,820,707         | \$44,535,062         | \$42,973,436           | \$44,976,589           | \$50,990,397           | 42.3%                           |
| Cox Health Systems HMO Inc             | \$1,244,886          | \$753,249            | \$491,872              | \$601,497              | \$110,712              | -91.1%                          |
| Essence Healthcare Inc                 | \$68,956,082         | \$67,268,372         | \$73,725,065           | \$58,125,416           | \$52,718,623           | -23.5%                          |
| Good Health HMO Inc                    | \$29,229,715         | \$25,205,819         | \$25,191,926           | \$12,815,200           | \$8,021,509            | -72.6%                          |
| Harmony Health Plan Of Illinois Inc    | \$33,692,557         | \$37,640,919         | \$31,181,662           | \$106,954,658          | \$95,313,939           | 182.9%                          |
| HMO Missouri Inc                       | \$17,920,321         | \$14,376,649         | \$13,573,817           | \$11,372,720           | \$8,720,334            | -51.3%                          |
| HomeState Health Plan Inc              | \$0                  | \$0                  | \$13,105,026           | \$21,730,475           | \$21,038,295           | .                               |
| Humana Health Plan Inc                 | \$147,945,813        | \$164,342,580        | \$230,359,333          | \$280,827,191          | \$407,680,313          | 175.6%                          |
| Missouri Care Incorporated             | \$10,957,014         | \$12,100,899         | \$32,065,225           | \$31,225,481           | \$26,705,374           | 143.7%                          |
| Oxford Health Plans                    | \$98,432,821         | \$90,891,738         | \$108,988,778          | \$121,093,737          | \$70,735,174           | -28.1%                          |
| UnitedHealthcare of the Midwest Inc    | \$69,208,410         | \$67,172,538         | \$69,792,317           | \$84,523,197           | \$101,535,072          | 46.7%                           |
| <b>All HMOs</b>                        | <b>\$891,337,200</b> | <b>\$920,590,766</b> | <b>\$1,045,060,170</b> | <b>\$1,114,059,488</b> | <b>\$1,166,631,031</b> | <b>30.9%</b>                    |

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

| <b>Health Maintenance Organization</b> | <b>2011</b>            | <b>2012</b>            | <b>2013</b>            | <b>2014</b>            | <b>2015</b>            | <b>Percent Change<br/>2011-2015</b> |
|--|------------------------|------------------------|------------------------|------------------------|------------------------|-------------------------------------|
| Aetna Better Health for MO             | \$45,573,253           | \$52,865,957           | \$49,618,290           | \$51,382,773           | \$39,827,619           | -12.6%                              |
| Aetna Health Inc                       | \$314,543,294          | \$298,228,208          | \$309,186,829          | \$261,112,465          | \$258,274,233          | -17.9%                              |
| Arcadian Health Plan Inc               | \$37,406,142           | \$41,385,068           | \$44,080,020           | \$26,481,130           | \$6,940,626            | -81.4%                              |
| Cigna Healthcare Of St Louis Inc       | \$330,000              | \$298,000              | \$412,086              | \$484,330              | \$791,133              | 139.7%                              |
| Coventry Health Care Of Kansas Inc     | \$49,694,011           | \$45,529,880           | \$89,922,180           | \$45,844,657           | \$47,252,249           | - 4.9%                              |
| Coventry Health Care Of Missouri Inc   | \$42,794,158           | \$47,998,860           | \$47,484,580           | \$53,202,082           | \$64,306,576           | 50.3%                               |
| Cox Health Systems HMO Inc             | \$2,306,670            | \$1,711,938            | \$839,449              | \$548,606              | \$263,726              | -88.6%                              |
| Essence Healthcare Inc                 | \$69,181,697           | \$69,379,830           | \$73,458,801           | \$56,300,662           | \$50,123,691           | -27.5%                              |
| Good Health HMO Inc                    | \$31,392,965           | \$27,109,557           | \$26,755,359           | \$15,771,174           | \$8,420,774            | -73.2%                              |
| Harmony Health Plan Of Illinois Inc    | \$62,387,379           | \$48,013,278           | \$35,624,675           | \$119,331,811          | \$135,321,318          | 116.9%                              |
| HMO Missouri Inc                       | \$18,810,990           | \$17,675,843           | \$12,727,120           | \$13,483,144           | \$10,034,660           | -46.7%                              |
| Home State Health Plan Inc             | \$0                    | \$0                    | \$24,947,395           | \$26,402,064           | \$25,695,706           | .                                   |
| Humana Health Plan Inc                 | \$160,116,927          | \$186,490,178          | \$250,562,148          | \$302,970,154          | \$415,727,854          | 159.6%                              |
| Missouri Care Incorporated             | \$13,857,848           | \$17,830,579           | \$37,693,276           | \$41,480,372           | \$32,412,100           | 133.9%                              |
| Oxford Health Plans (Nj) Inc           | \$107,094,202          | \$105,010,004          | \$120,669,599          | \$127,557,516          | \$86,397,267           | -19.3%                              |
| UnitedHealthcare of the Midwest Inc    | \$79,235,253           | \$76,677,253           | \$84,540,113           | \$95,438,958           | \$97,473,311           | 23.0%                               |
| <b>All HMOs</b>                        | <b>\$1,044,048,284</b> | <b>\$1,042,844,380</b> | <b>\$1,208,500,901</b> | <b>\$1,237,791,223</b> | <b>\$1,279,262,843</b> | <b>22.5%</b>                        |

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

| <b>Health Maintenance Organization</b> | <b>2011</b>  | <b>2012</b>  | <b>2013</b>  | <b>2014</b>  | <b>2015</b> |
|--|--------------|--------------|--------------|--------------|-------------|
| Aetna Better Health for MO             | 11.0%        | 56.2%        | 92.3%        | 36.5%        | 24.1%       |
| Aetna Health Inc                       | 26.4%        | 6.7%         | 16.7%        | 4.4%         | 3.1%        |
| Arcadian Health Plan Inc               | - 1.2%       | 25.5%        | 3.0%         | 32.6%        | - 4.7%      |
| Cigna Healthcare Of St Louis Inc       | 52.1%        | 44.0%        | 17.4%        | 37.2%        | 1.3%        |
| Coventry Health Care Of Kansas Inc     | 17.9%        | 5.1%         | 29.1%        | 44.7%        | 46.0%       |
| Coventry Health Care Of Missouri Inc   | 19.5%        | 7.8%         | 10.5%        | 18.3%        | 26.1%       |
| Cox Health Systems HMO Inc             | 85.3%        | 127.3%       | 70.7%        | - 8.8%       | 138.2%      |
| Essence Healthcare Inc                 | 0.3%         | 3.1%         | - 0.4%       | - 3.1%       | - 4.9%      |
| Good Health HMO Inc                    | 7.4%         | 7.6%         | 6.2%         | 23.1%        | 5.0%        |
| Harmony Health Plan Of Illinois Inc    | 85.2%        | 27.6%        | 14.2%        | 11.6%        | 42.0%       |
| HMO Missouri Inc                       | 5.0%         | 22.9%        | - 6.2%       | 18.6%        | 15.1%       |
| Home State Health Plan Inc             | .            | .            | 90.4%        | 21.5%        | 22.1%       |
| Humana Health Plan Inc                 | 8.2%         | 13.5%        | 8.8%         | 7.9%         | 2.0%        |
| Missouri Care Incorporated             | 26.5%        | 47.3%        | 17.6%        | 32.8%        | 21.4%       |
| Oxford Health Plans                    | 8.8%         | 15.5%        | 10.7%        | 5.3%         | 22.1%       |
| UnitedHealthcare of the Midwest Inc    | 14.5%        | 14.1%        | 21.1%        | 12.9%        | - 4.0%      |
| <b>All HMOs</b>                        | <b>17.1%</b> | <b>13.3%</b> | <b>15.6%</b> | <b>11.1%</b> | <b>9.7%</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 Better Health 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

***2015 Missouri Enrollment:***

Total Missouri member months for the year:  
3,078,095

Missouri members at the end of the year:  
263,596

***2015 Plan Wide Enrollment***

Total plan wide member months for the year:  
3,078,095

Plan wide members at the end of the year:  
263,596

***2015 Year-End Officers***

President: Pamela S. Sedmak

Secretary: Robert M. Kessler

Chief Financial Officer: Debra J. Bacon

Chief Medical Officer: Alonzo White, MD

***2015 Other Officers, Directors or Trustees***

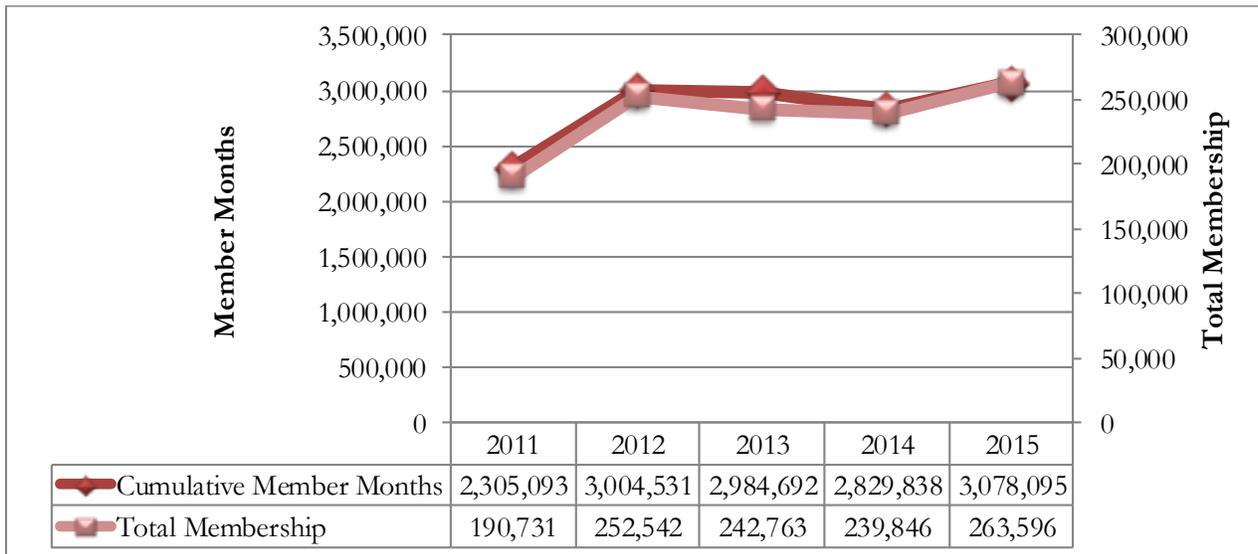
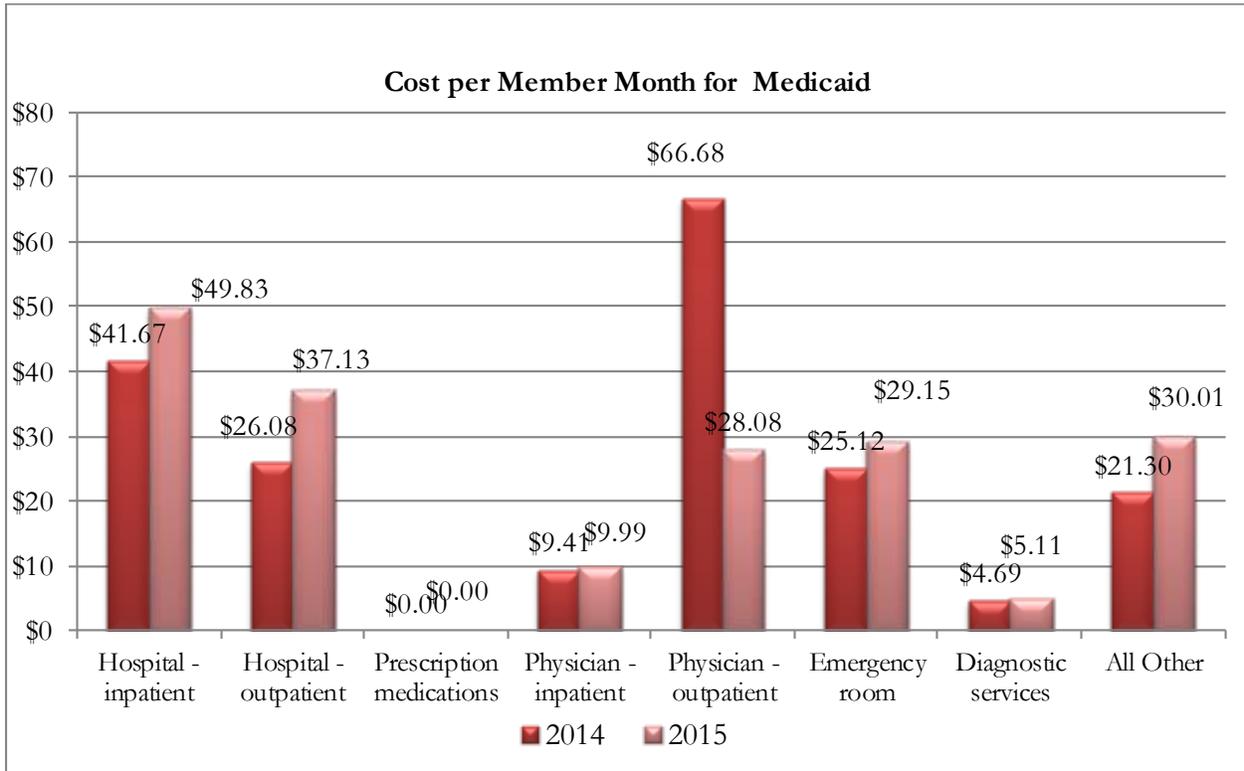
Elaine R. Cofrancesco

Kevin J. Casey

Edward Chung-I Lee

**Service Area – Entire State**

# Aetna Better Health for MO



# 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**

0.1%

**Tax Status:**

For Profit

**2015 Missouri Enrollment:**

Total Missouri member months for the year:  
7,820

Missouri members at the end of the year:  
643

**2015 Plan Wide Enrollment**

Total plan wide member months for the year:  
6,515,084

Plan wide members at the end of the year:  
541,863

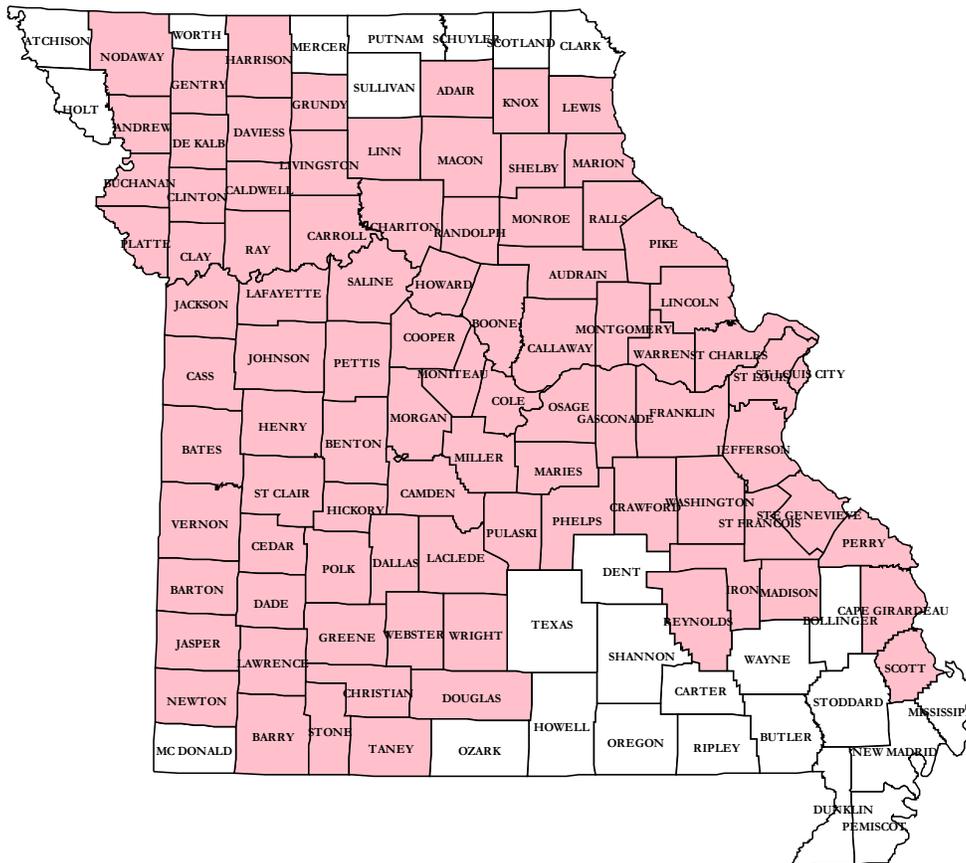
**2015 Year-End Officers**

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

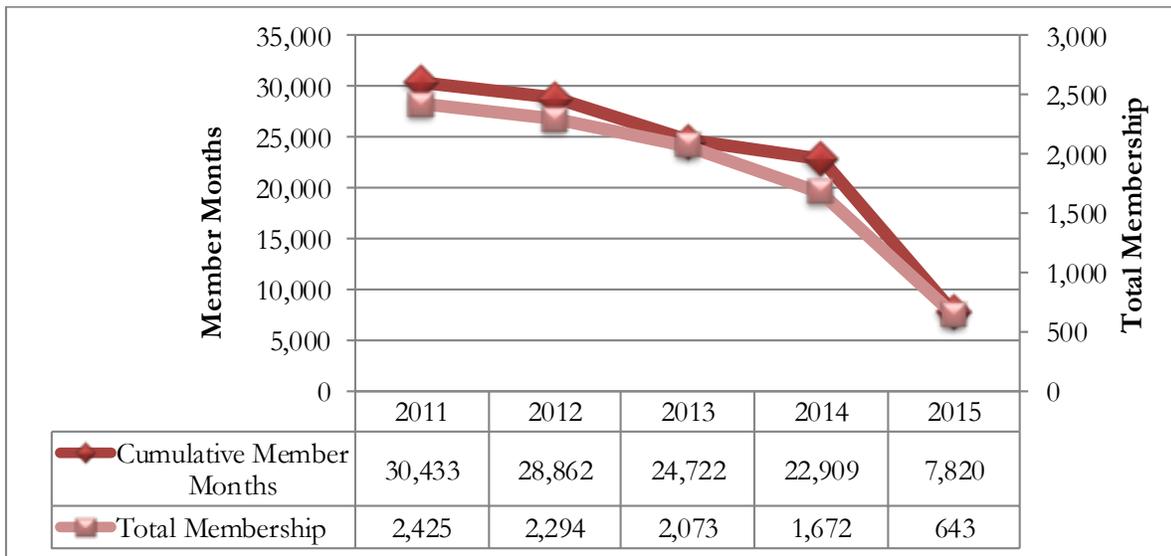
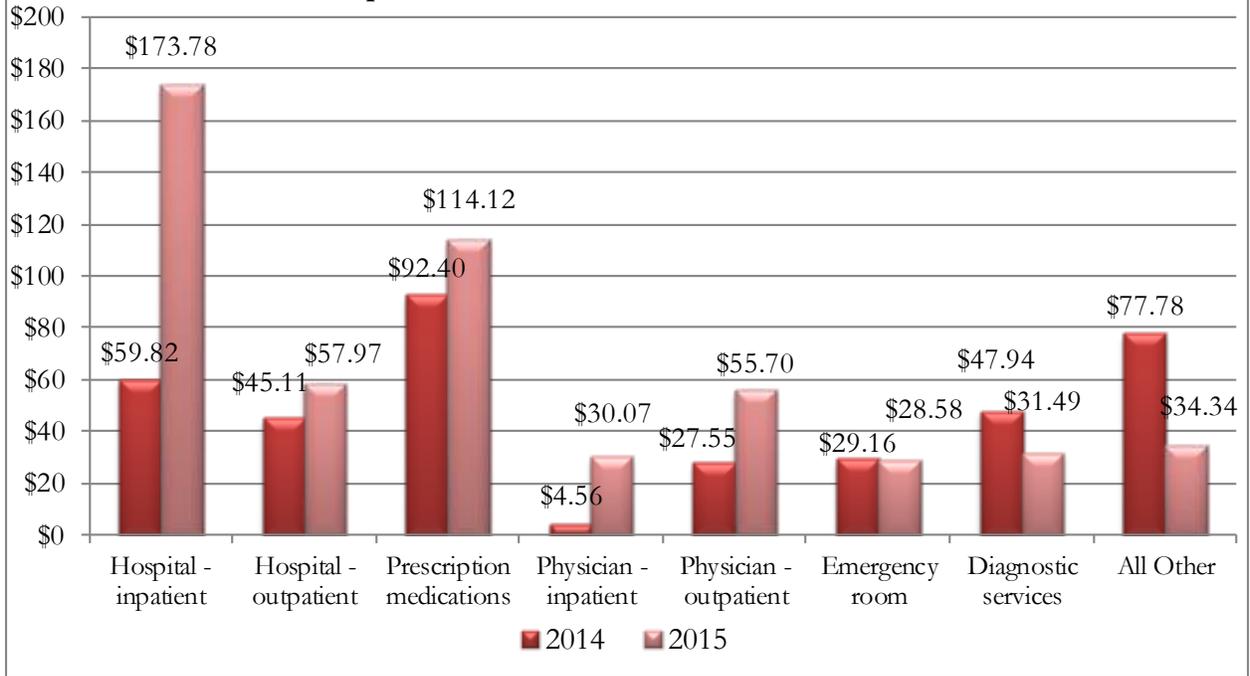
**Other Officers:**

Gregory Stephen Martino  
Elaine Rose Cofrancesco  
Stephen Matthew Conte

## Service Area



**Aetna Health Inc (a Pennsylvania Corporation)**  
**Cost per Member Month for Commercial Business**



# CIGNA Healthcare of St. Louis, Inc

**Holding Company:**  
CIGNA Health Group

**Main Administrative Office Mailing Address:**  
900 Cottage Grove Rd  
Bloomfield, CT 06002  
(860) 226-6000

**Incorporated:** May 2, 1985

**Admitted to Missouri:** September 1, 1993

**Accreditation:** NCQA

**State of Domicile:** Missouri

**% Missouri Business:** 43.8%

**Tax Status:** For Profit

**2015 Missouri Enrollment:**

Total Missouri member months for the year:  
5,424

Missouri members at the end of the year:  
427

**2015 Plan Wide Enrollment**

Total plan wide member months for the year:  
12,387

Plan wide members at the end of the year:  
974

**2015 Year-End Officers**

President: Frank Anthony Monahan

Secretary: Anna Krishtul

Chief Financial Officer: Scott R. Lambert

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

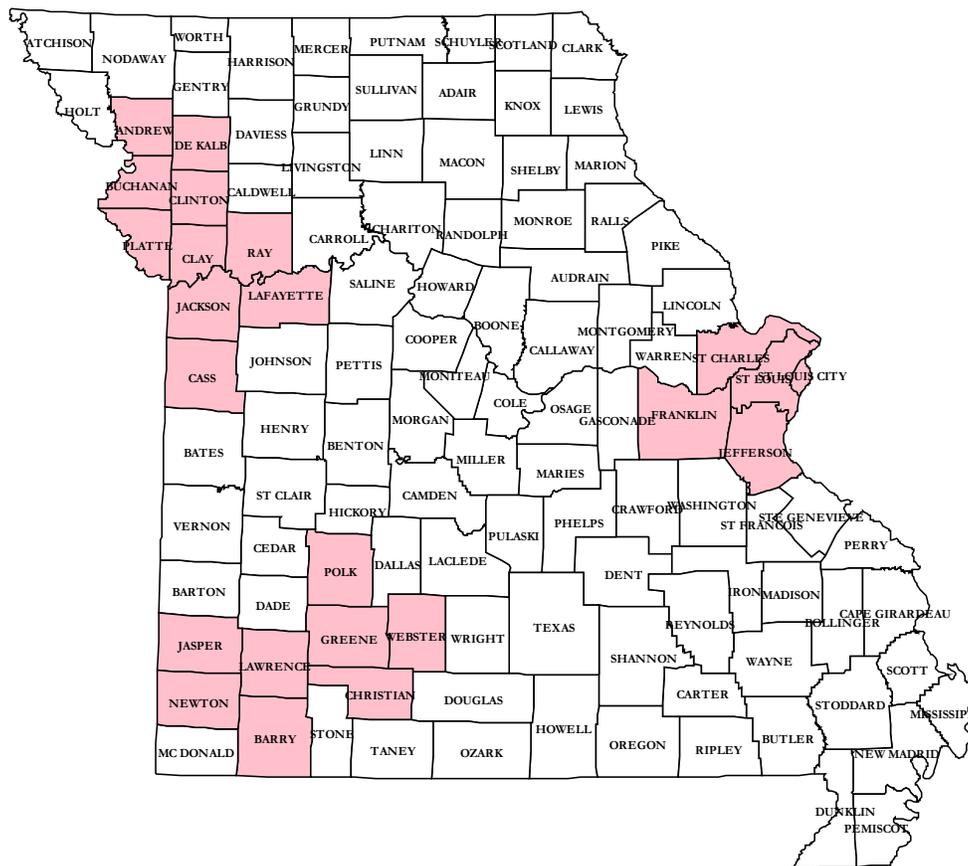
**2015 Other Officers**

Aslam Mohammad Khan

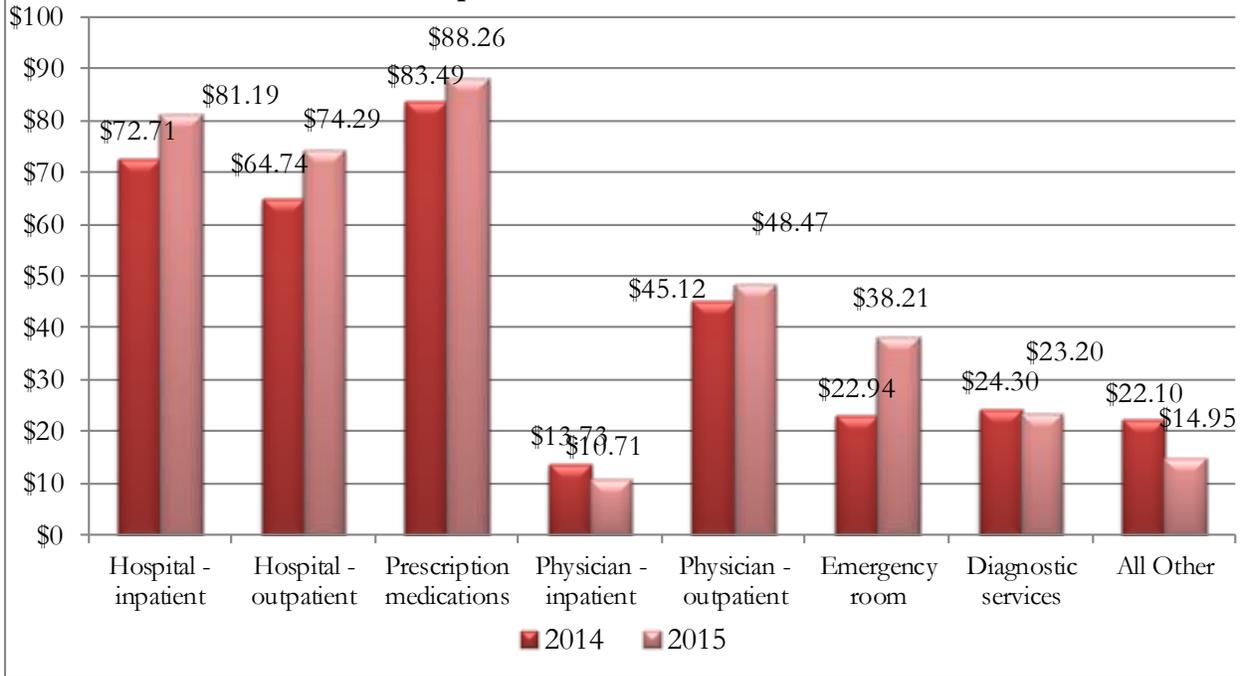
Michael T. Crompton

Mark P. Fleming

## Service Area



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



# Coventry Health Care of Kansas, Inc

**Holding Company:**

Actna, 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:**

NCQA, URAC

**State of Domicile:**

Kansas

**% Missouri Business:**

29.3%

**Tax Status:**

For Profit

**2015 Missouri Enrollment:**

Total Missouri member months for the year:  
 176,747

Missouri members at the end of the year:  
 13,852

**2015 Plan Wide Enrollment**

Total plan wide member months for the year:  
 809,244

Plan wide members at the end of the year:  
 60,164

**2015 Year-End Officers**

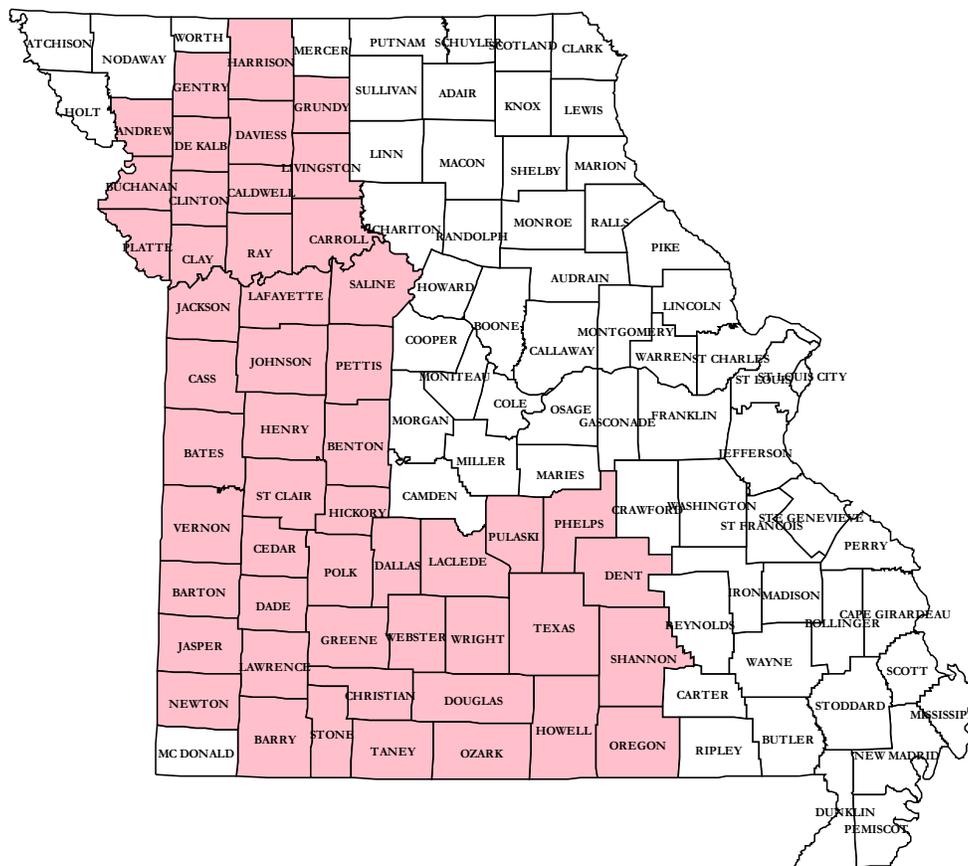
President: Michael A. Nelson

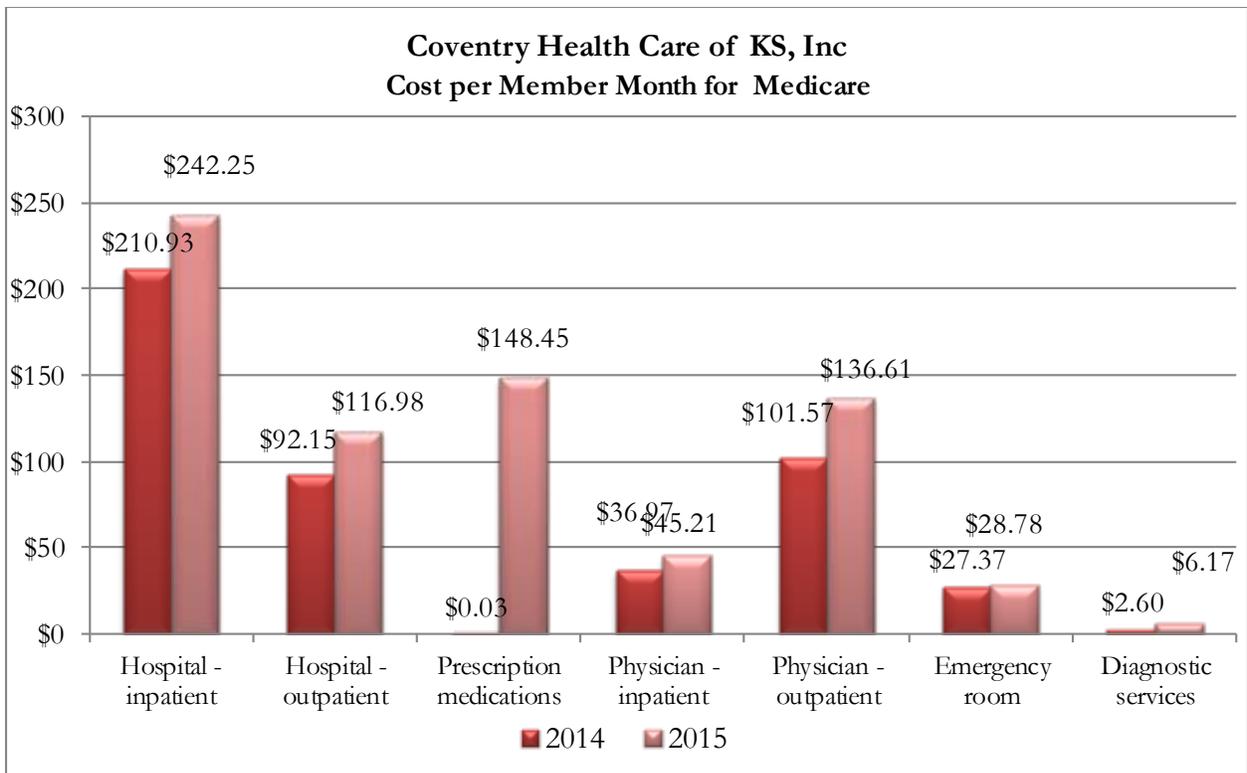
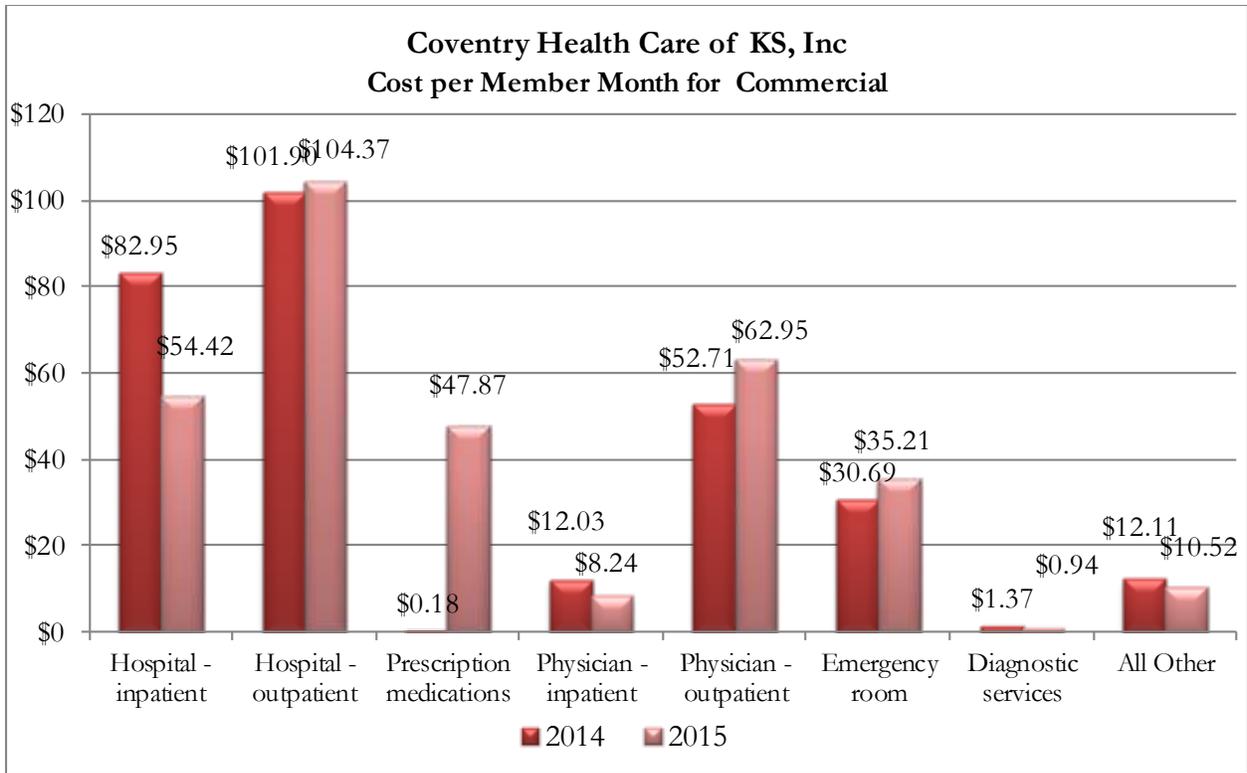
Secretary: Edward Chung Lee

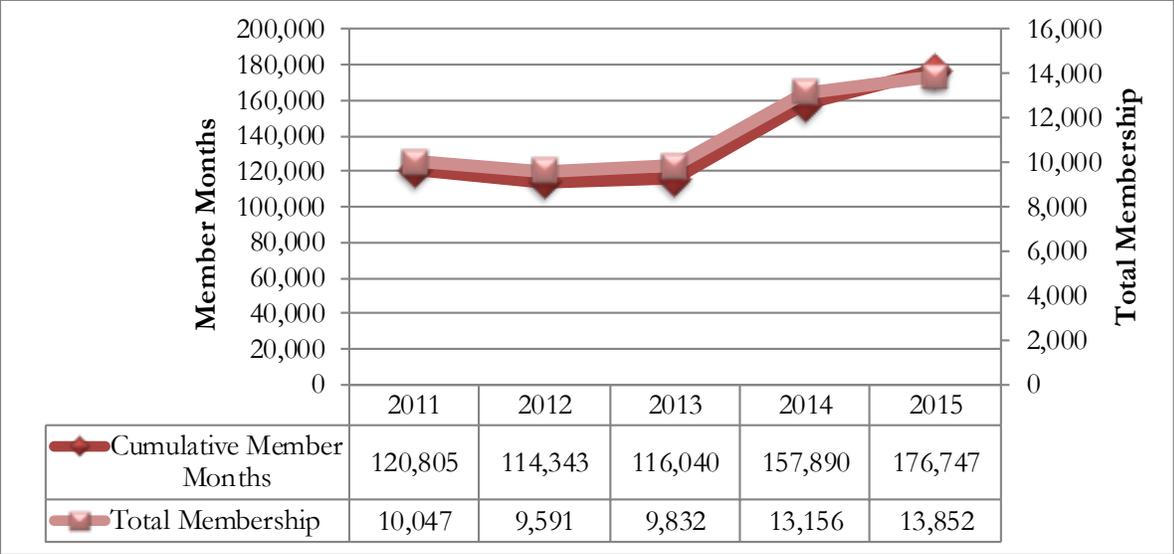
Chief Financial Officer: Randy Oursler

Chief Medical Officer: Dr. 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:**

83.8%

**Tax Status:**

For Profit

**2015 Missouri Enrollment:**

Total Missouri member months for the year:  
801,033

Missouri members at the end of the year:  
66,678

**2014 Plan Wide Enrollment**

Total plan wide member months for the year:  
939,245

Plan wide members at the end of the year:  
78,058

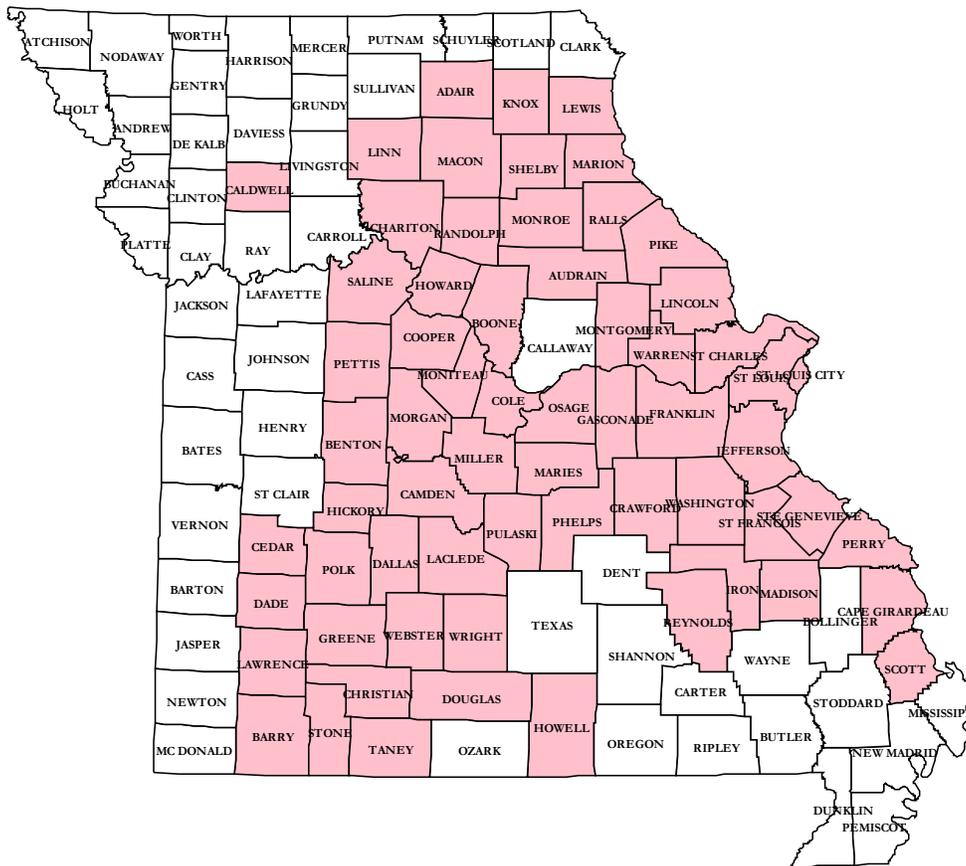
**2015 Year-End Officers**

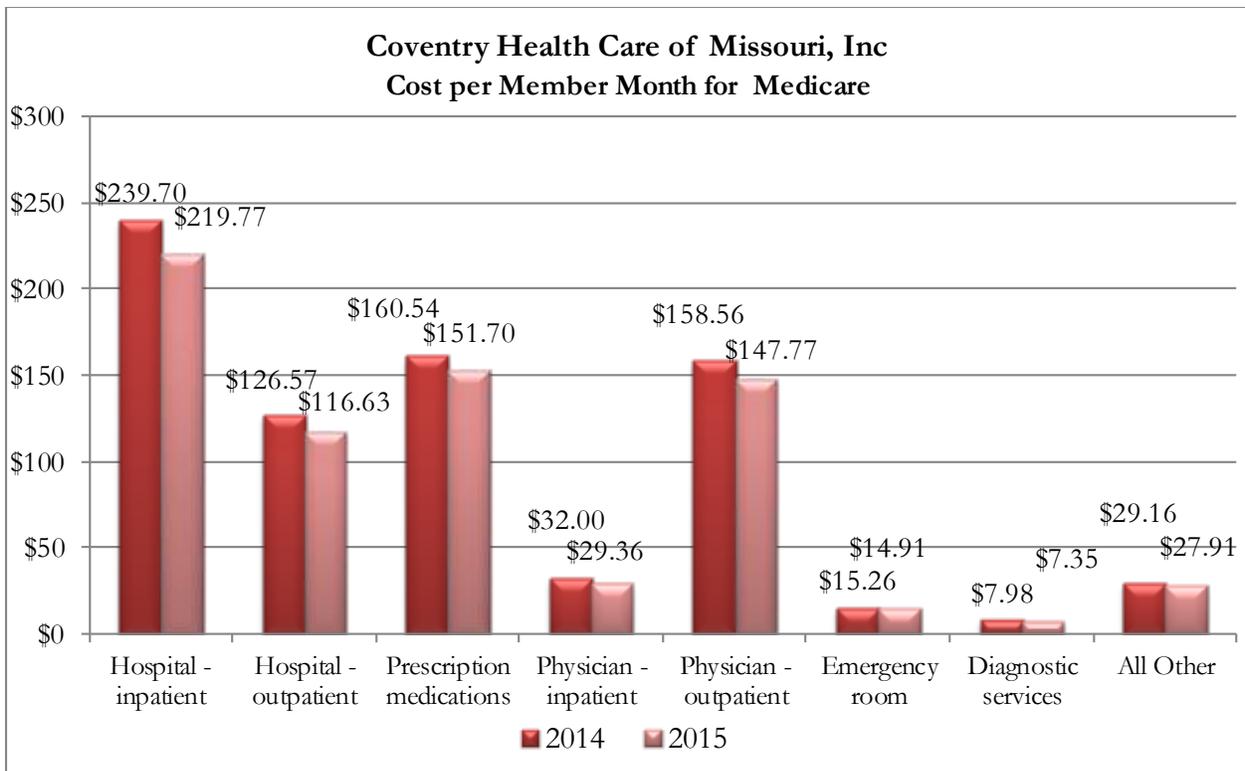
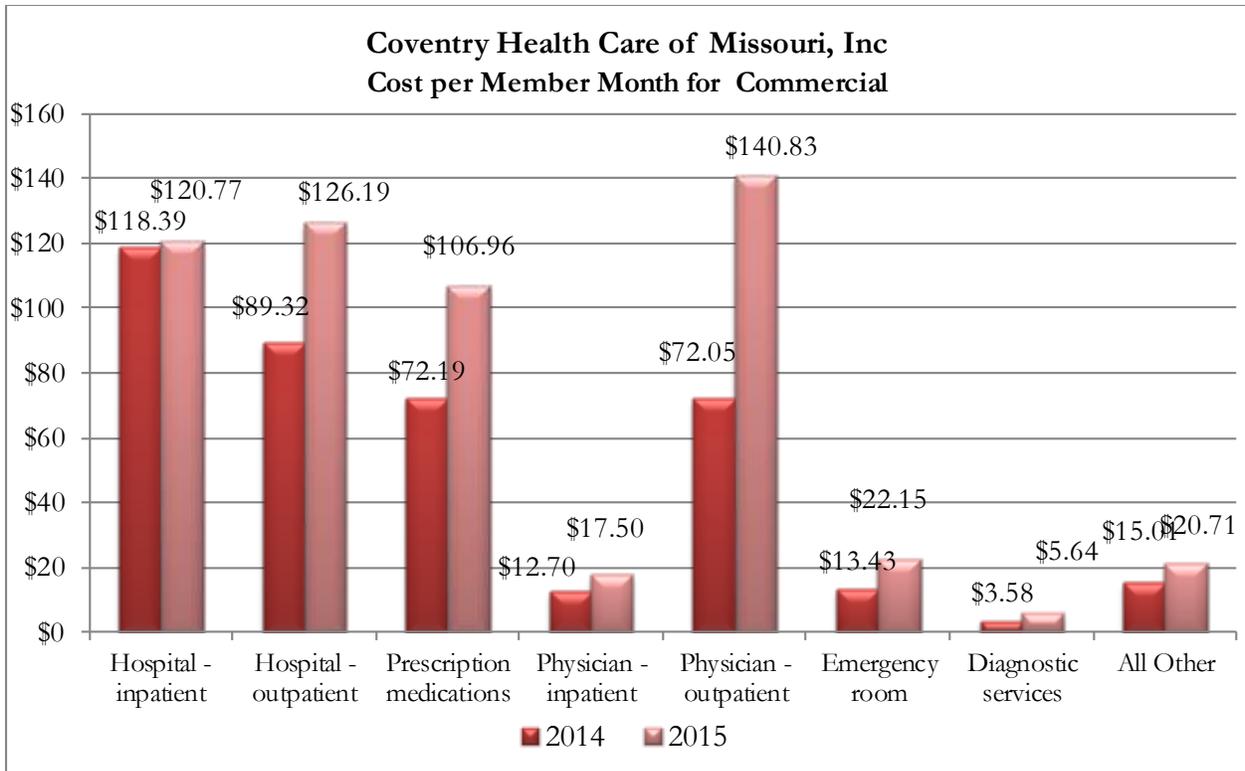
President: Frank D'Antonio  
 Secretary: Edward Chung Lee  
 Chief Financial Officer: Kabir M. Rahmanzai  
 Chief Medical Officer: Scott Spradlin MD

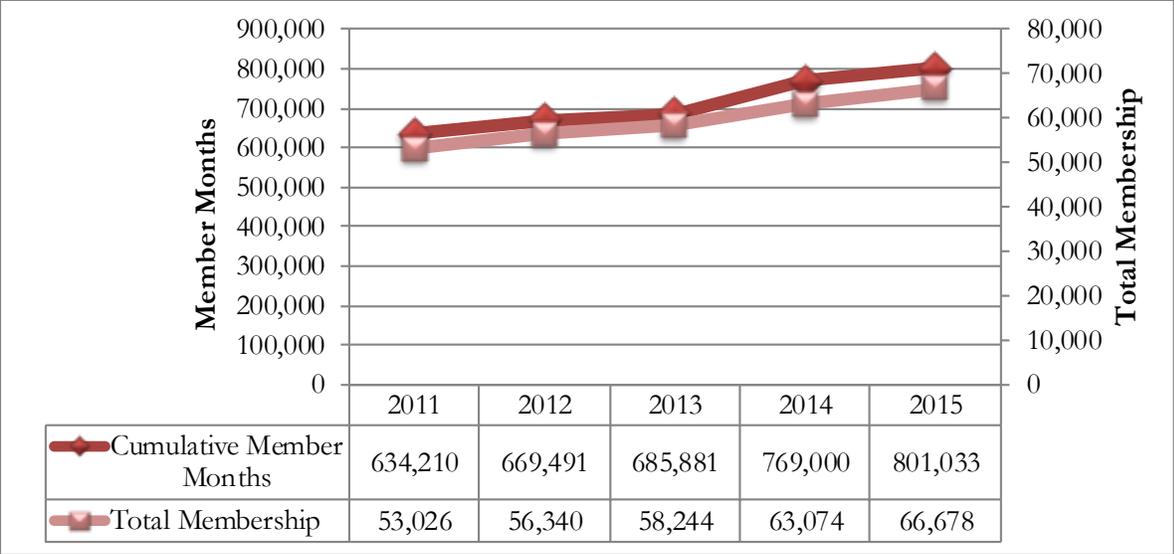
**Other Officers:**

Scott D. Miller  
 Elaine R. Cofrancesco  
 Kevin Casey

## Service Area







# Cox Health Systems HMO, Inc

**Holding Company:**

Cox Health

**Main Administrative Office Mailing Address:**

3200 South National Building B  
 Springfield, MO 65801-5750  
 (417) 269-2851

**Incorporated:**

April 2, 1996

**Admitted to Missouri:**

October 24, 1996

**Accreditation:**

N/A

**State of Domicile:**

Missouri

**% Missouri Business:**

100%

**Tax Status:**

Not For Profit

**2015 Missouri Enrollment:**

Total Missouri member months for the year:  
 3,516

Missouri members at the end of the year:  
 88

**2015 Plan Wide Enrollment**

Total plan wide member months for the year:  
 3,516

Plan wide members at the end of the year:  
 88

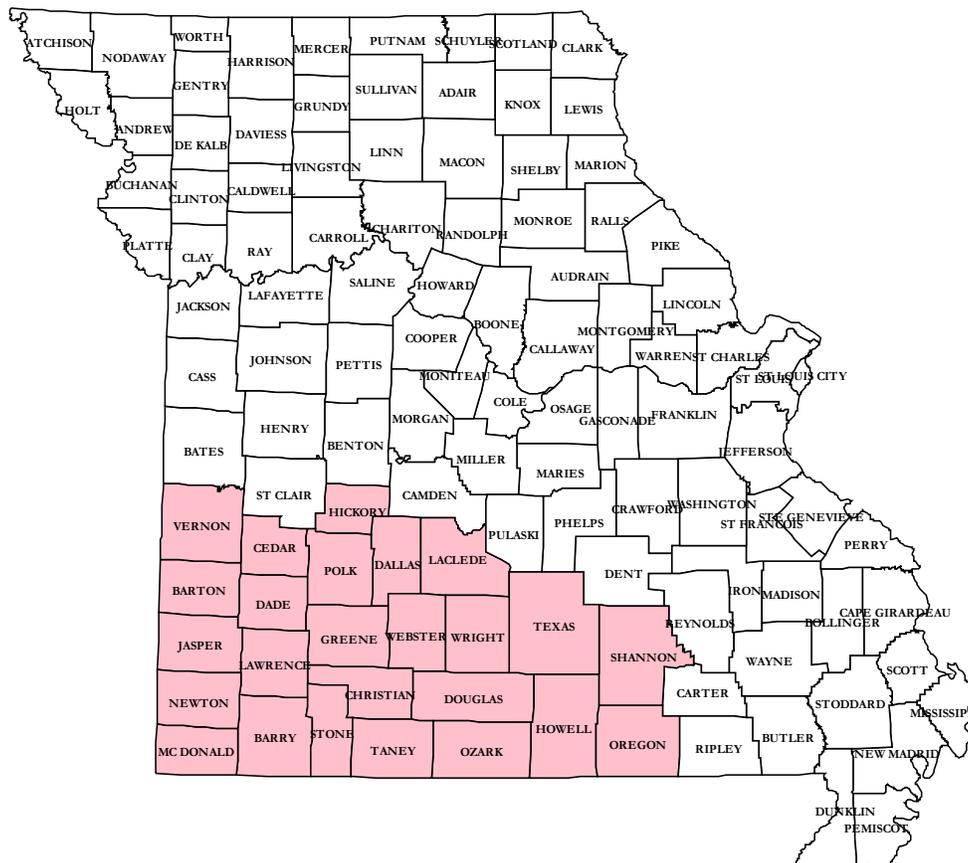
**2015 Year-End Officers**

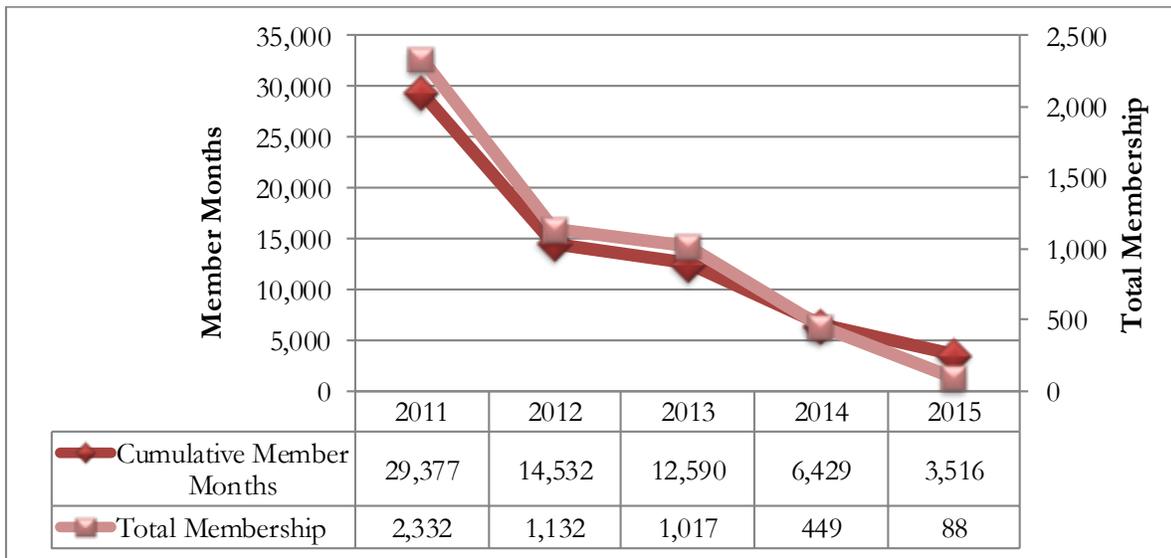
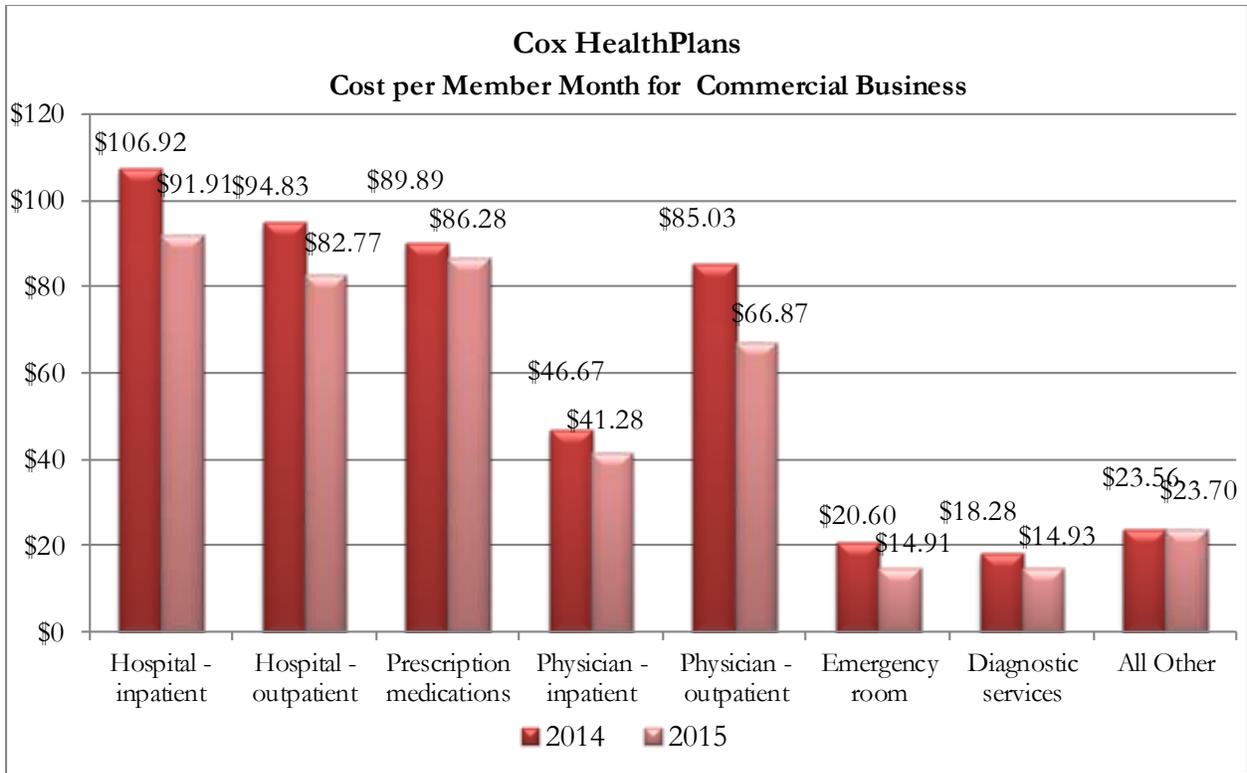
President: Matthew J. Aug  
 Secretary: Loree Lines  
 Chief Financial Officer: John D. Gamble  
 Chief Medical Officer: Skip Freedman, MD

**Other Officers**

Susan Butts

## 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:**

80.3%

**Tax Status:**

For Profit

**2015 Missouri Enrollment:**

Total Missouri member months for the year:  
 512,935

Missouri members at the end of the year:  
 43,663

**2015 Plan Wide Enrollment**

Total plan wide member months for the year:  
 622,223

Plan wide members at the end of the year:  
 52,852

**2015 Year-End Officers**

President: Richard Hardy Jones

Secretary: Gail E. Halterman

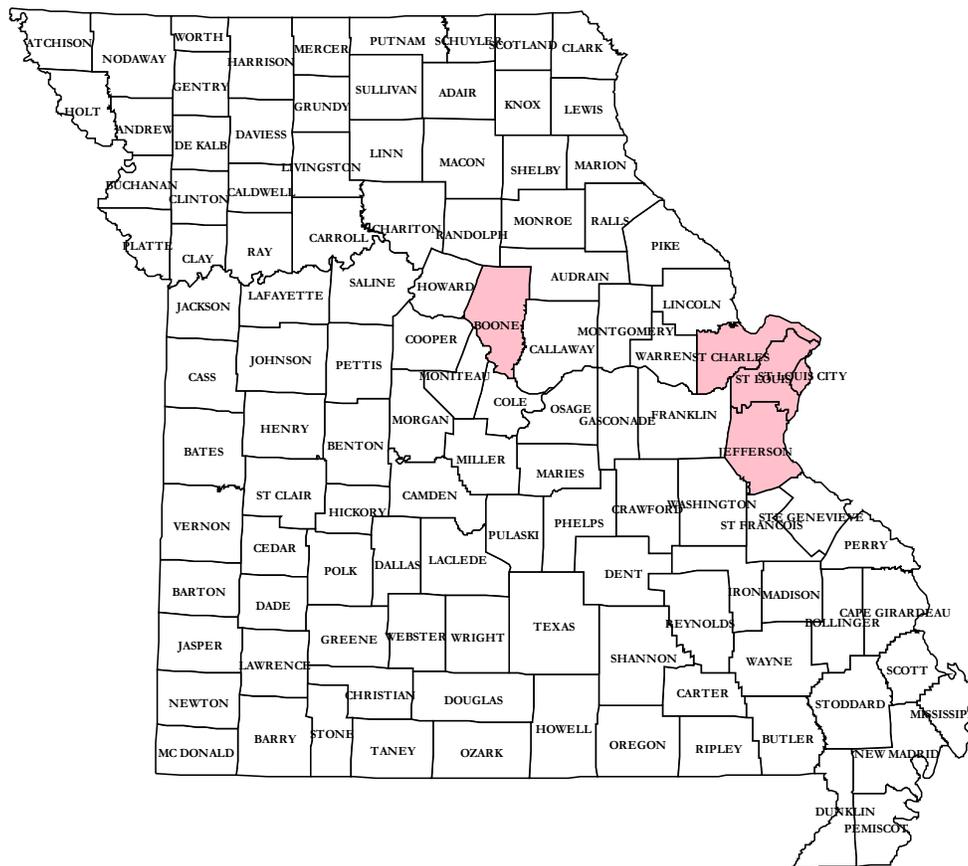
Chief Financial Officer:

Chief Medical Officer:

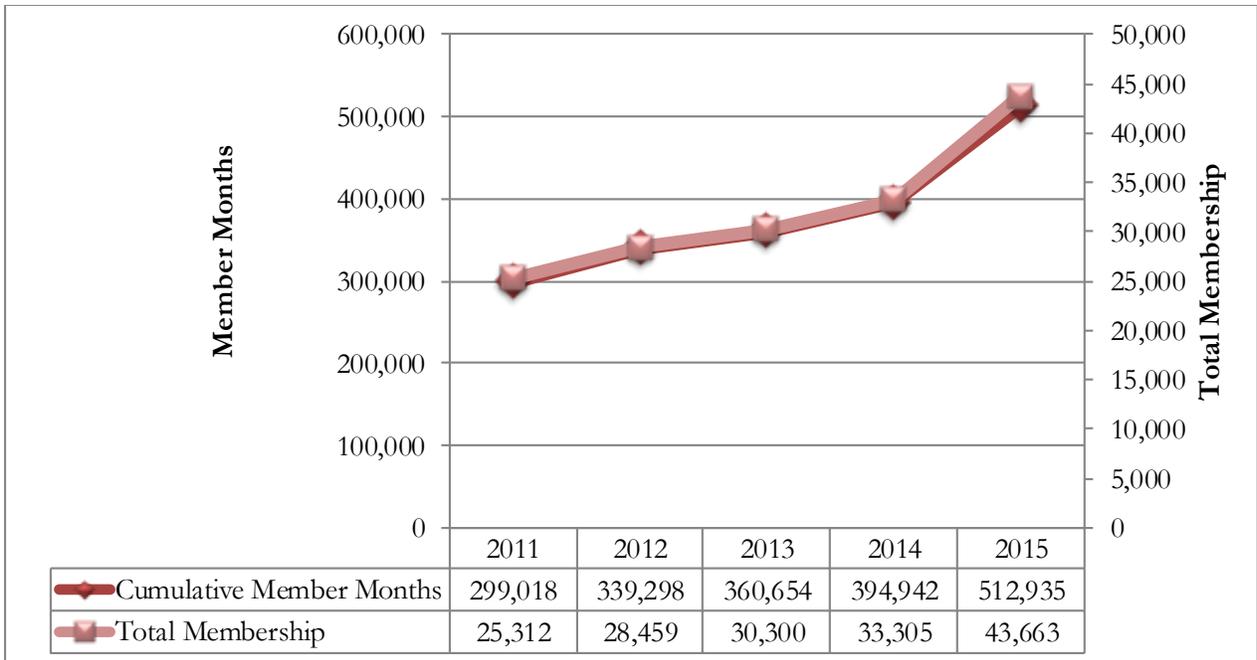
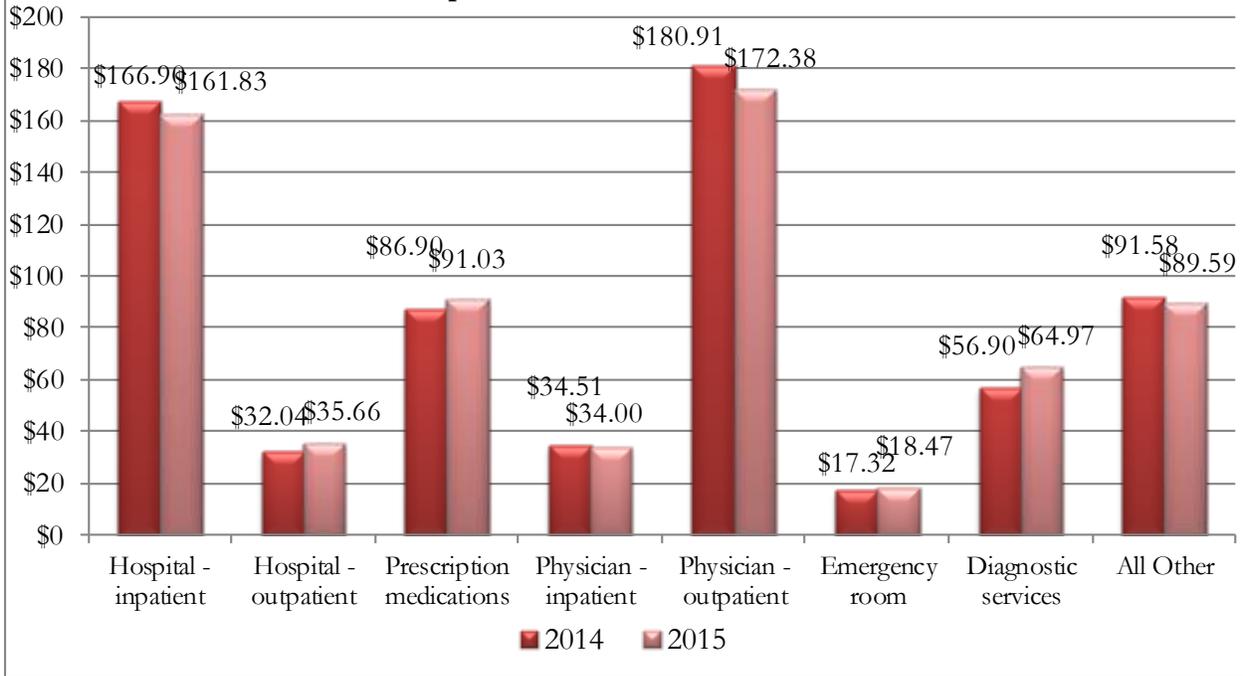
**2014 Other Officers, Directors or Trustees**

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:**

92.2%

**Tax Status:**

Not For Profit

**2015 Missouri Enrollment:**

Total Missouri member months for the year:  
 290,148

Missouri members at the end of the year:  
 25,549

**2015 Plan Wide Enrollment**

Total plan wide member months for the year:  
 323,191

Plan wide members at the end of the year:  
 29,450

**2015 Year-End Officers**

President: Danette Wilson

Secretary: Rick Kastner

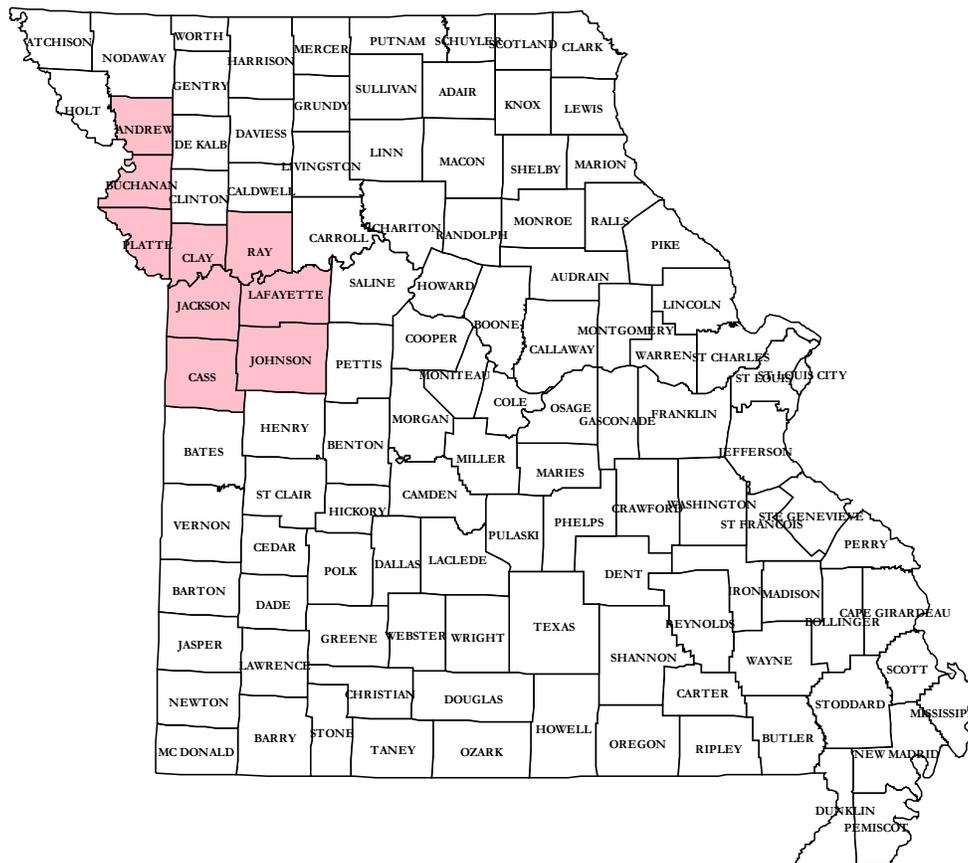
Chief Financial Officer: Bryan Camerlinck

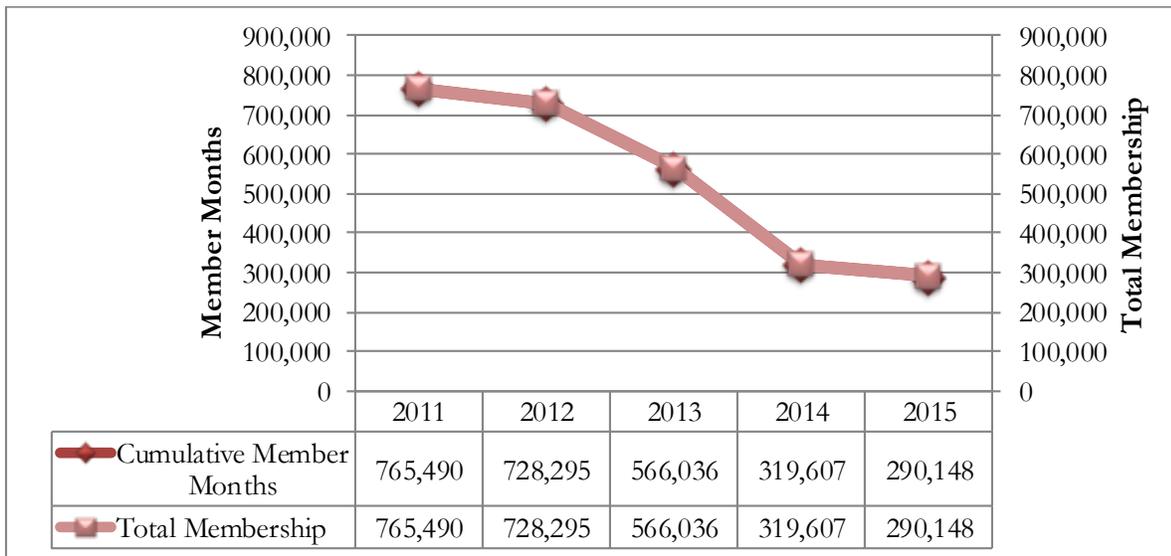
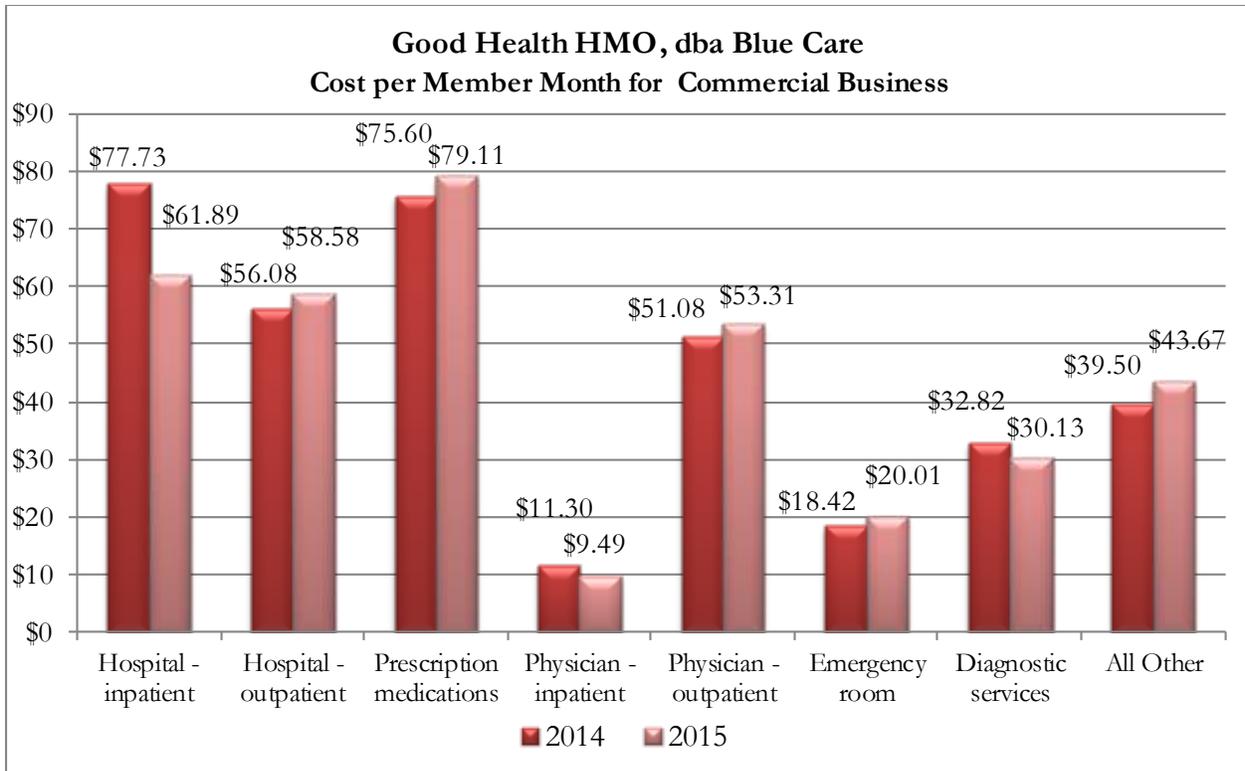
Chief Medical Officer: Dr. William Vennart

**2015 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:** NCQA

**State of Domicile:** Illinois

**% Missouri Business:** 0.1%

**Tax Status:** For Profit

**2015 Missouri Enrollment:**  
Total Missouri member months for the year:  
7,219

Missouri members at the end of the year:  
497

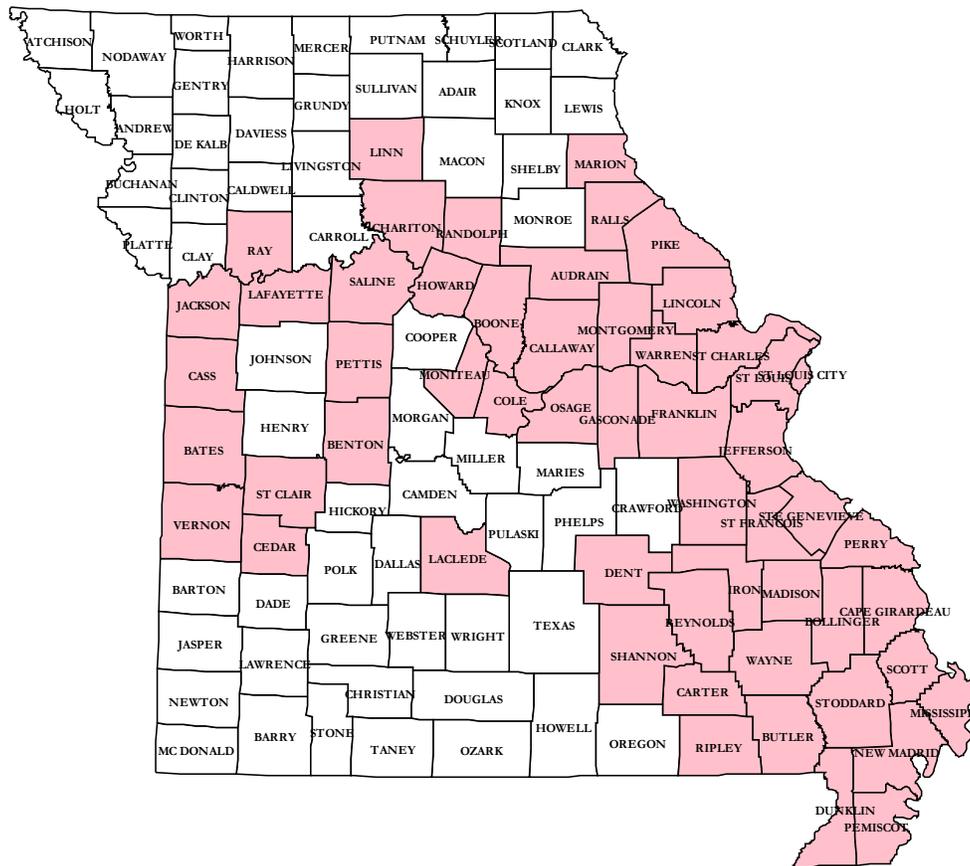
**2015 Plan Wide Enrollment**  
Total plan wide member months for the year:  
3,021,377

Plan wide members at the end of the year:  
249,335

**2015 Year-End Officers**  
President: Kenneth Alan Burdick  
Secretary: Blair Todt  
Chief Financial Officer: Andrew Asher  
Regional Medical Officer: Howard Sharp

**2015 Other Officers, Directors or Trustees**  
Maurice S. Hebert  
David T. Reynolds

## Service Area



# 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

**2015 Missouri Enrollment:**

Total Missouri member months for the year:  
285,469

Missouri members at the end of the year:  
22,924

**2015 Plan Wide Enrollment**

Total plan wide member months for the year:  
285,469

Plan wide members at the end of the year:  
22,924

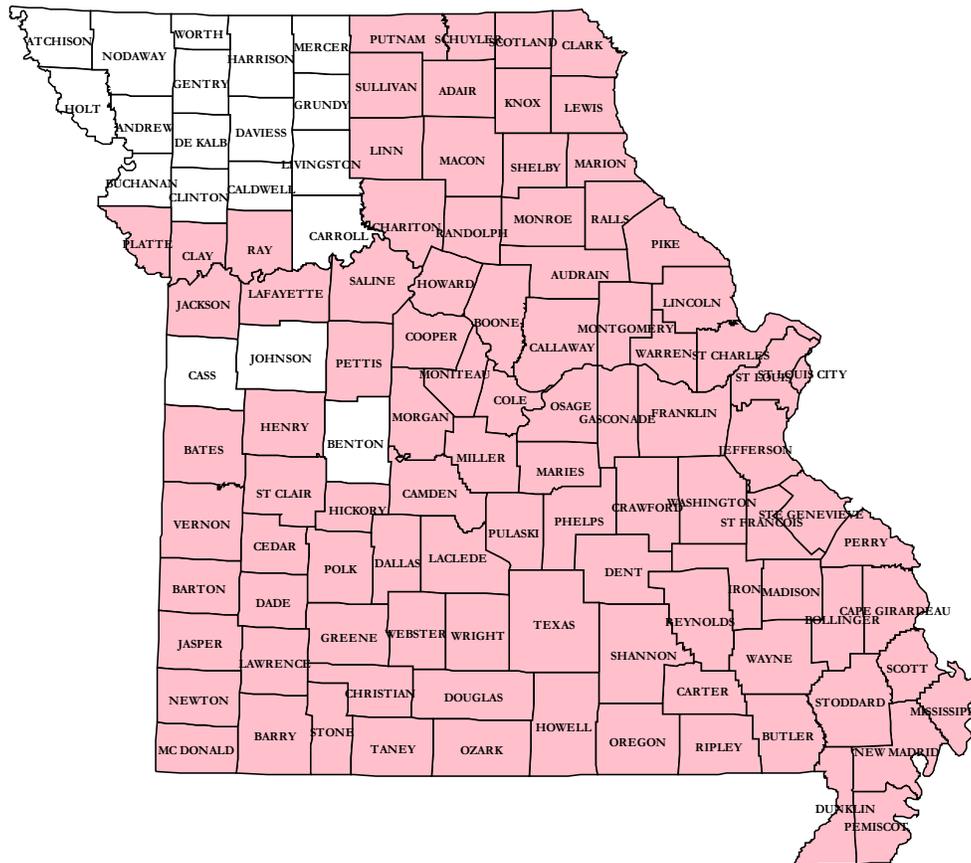
**2015 Year-End Officers**

President: Steven John Martenet  
Secretary: Kathleen Susan Kiefer  
Chief Financial Officer: Wayne Scott DeVeydt  
Chief Medical Officer: Craig Samitt, MD

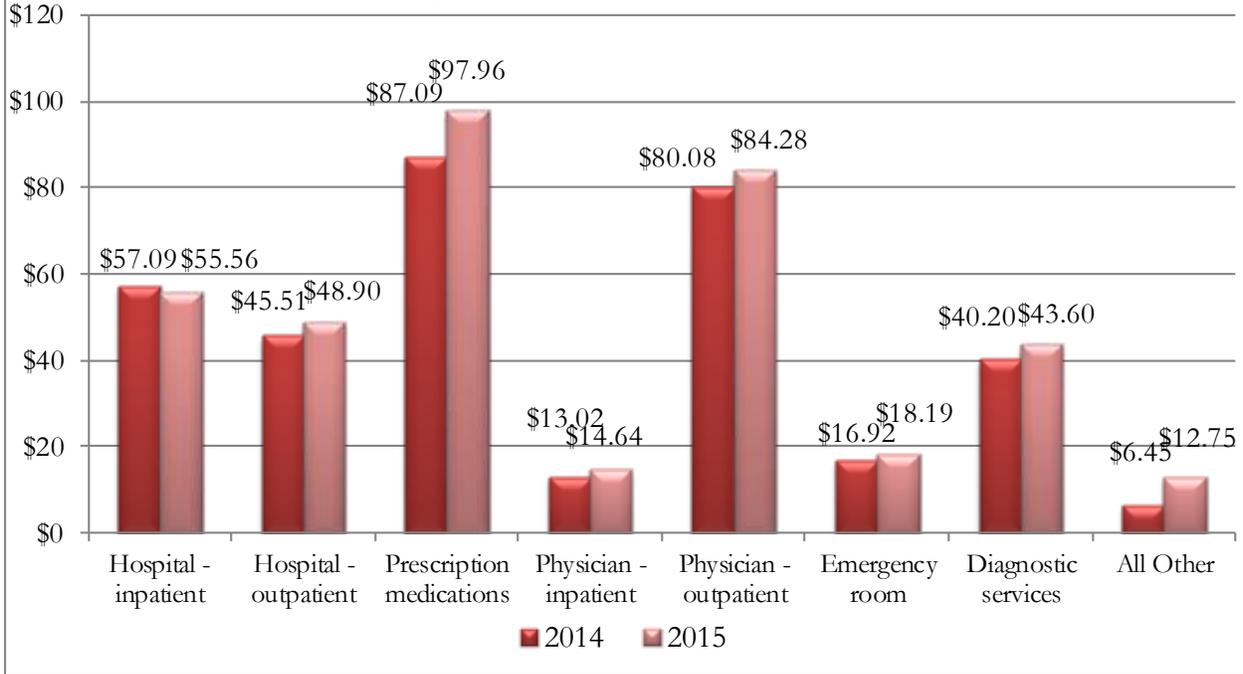
**2015 Other Officers, Directors or Trustees**

Robert David Kretschmer  
Jennifer Lynn Forsythe  
Eric Kenneth Noble

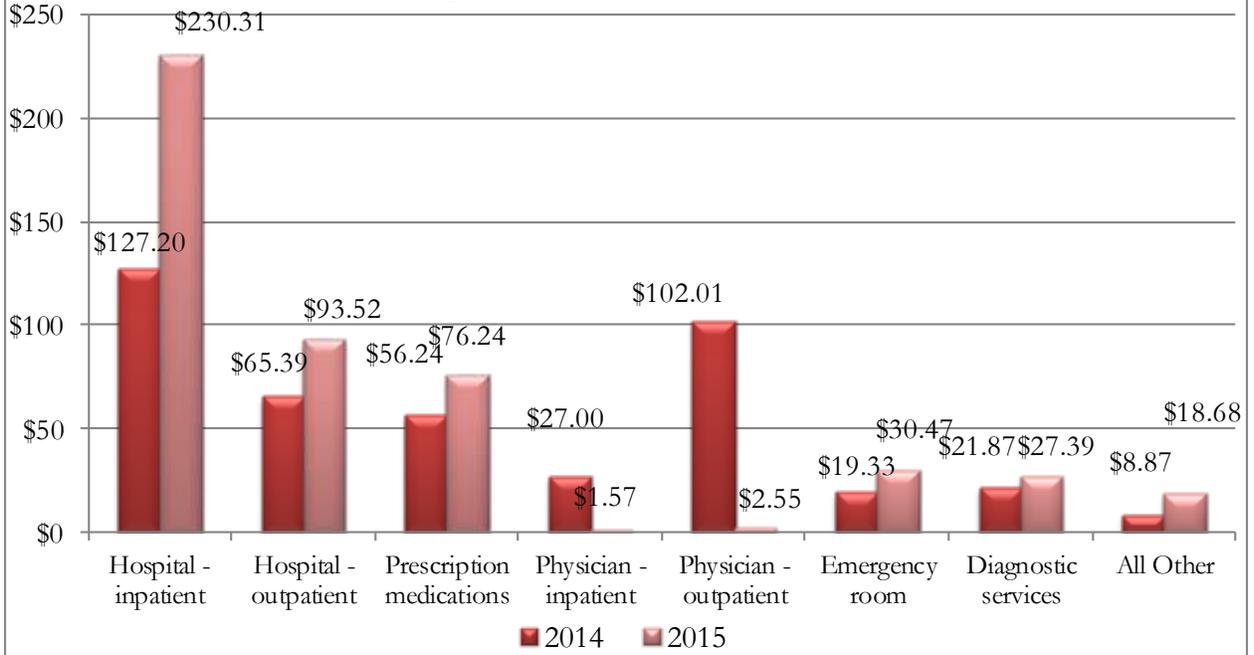
## Service Area

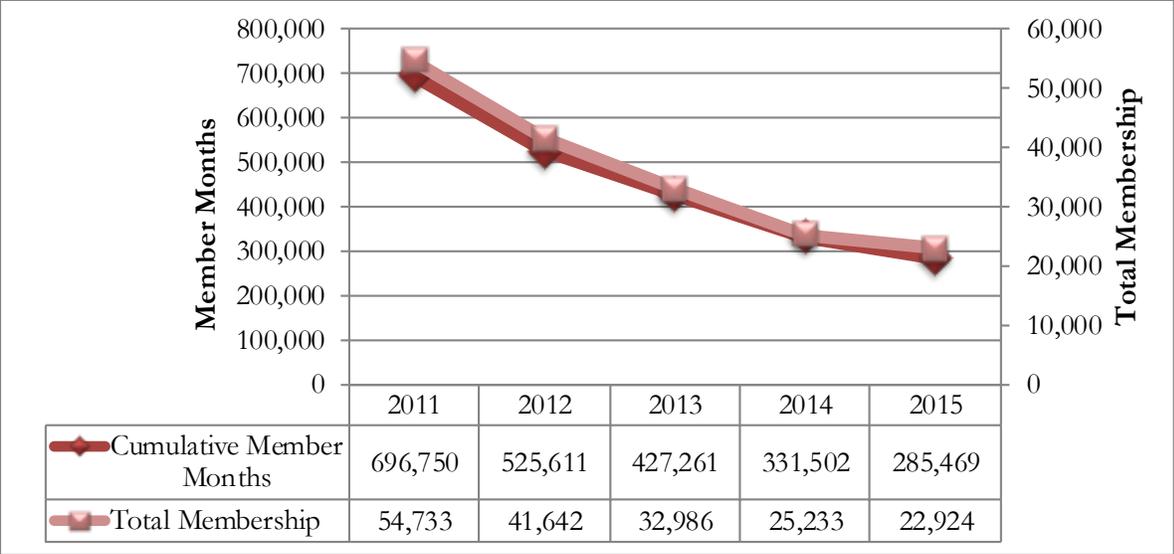


**HMO Missouri, Inc. d/b/a Anthem Blue Cross and Blue Shield  
Cost per Member Month for Commercial**



**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

**2015 Missouri Enrollment:**

Total Missouri member months for the year:  
982,990

Missouri members at the end of the year:  
93,506

**2015 Plan Wide Enrollment**

Total plan wide member months for the year:  
982,990

Plan wide members at the end of the year:  
93,506

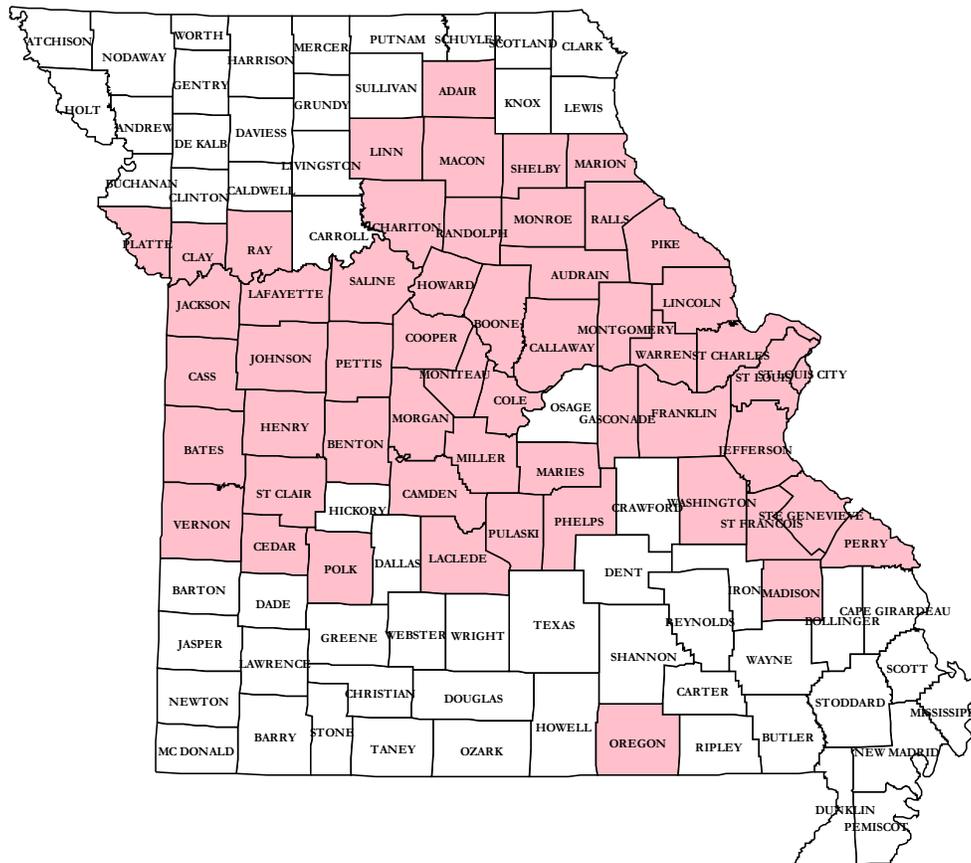
**2015 Year-End Officers**

President: Kimberly Diane Tuck  
Secretary: Keith Harvey Williamson  
Chief Financial Officer: Jeffrey Alan Schwaneke  
Chief Medical Officer: Dr. Johnetta Craig, MD

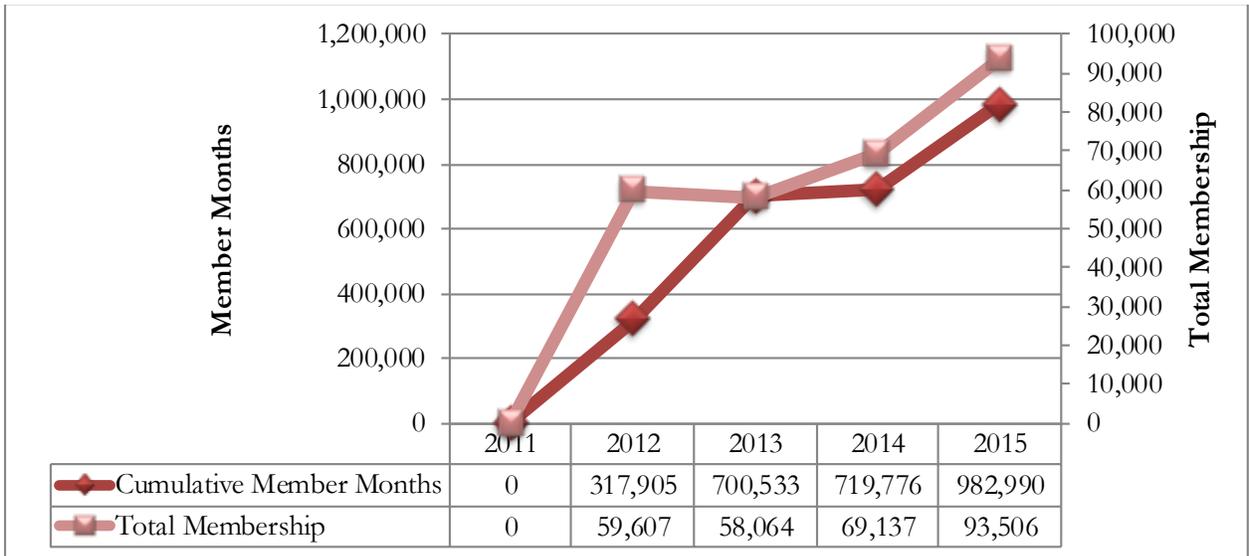
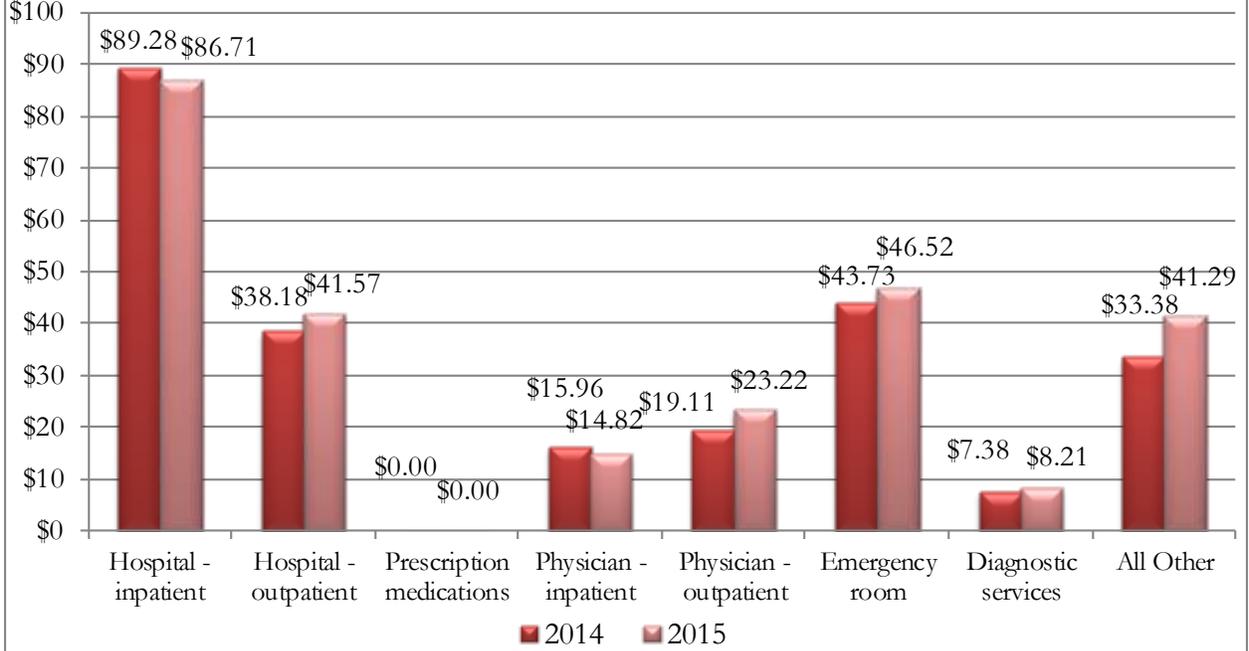
**2015 Other Officers, Directors or Trustees**

Steven Lee Jones  
Tricia Lynn Dinkelman  
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:**  
321 West Main Street  
Louisville, KY 40202  
(502) 580-1000

**Incorporated:** August 23, 1982

**Admitted to Missouri:** July 1, 1991

**Accreditation:** NCQA

**State of Domicile:** Kentucky

**% Missouri Business:** 7.5%

**Tax Status:** For Profit

**2015 Missouri Enrollment:**

Total Missouri member months for the year:  
627,391

Missouri members at the end of the year:  
54,273

**2014 Plan Wide Enrollment**

Total plan wide member months for the year:  
9,944,267

Plan wide members at the end of the year:  
861,463

**2015 Year-End Officers**

President: Bruce D. Broussard

Secretary: Joan O. Lenahan

Chief Financial Officer: Brian Kane

Chief Medical Officer: Roy Beveridge

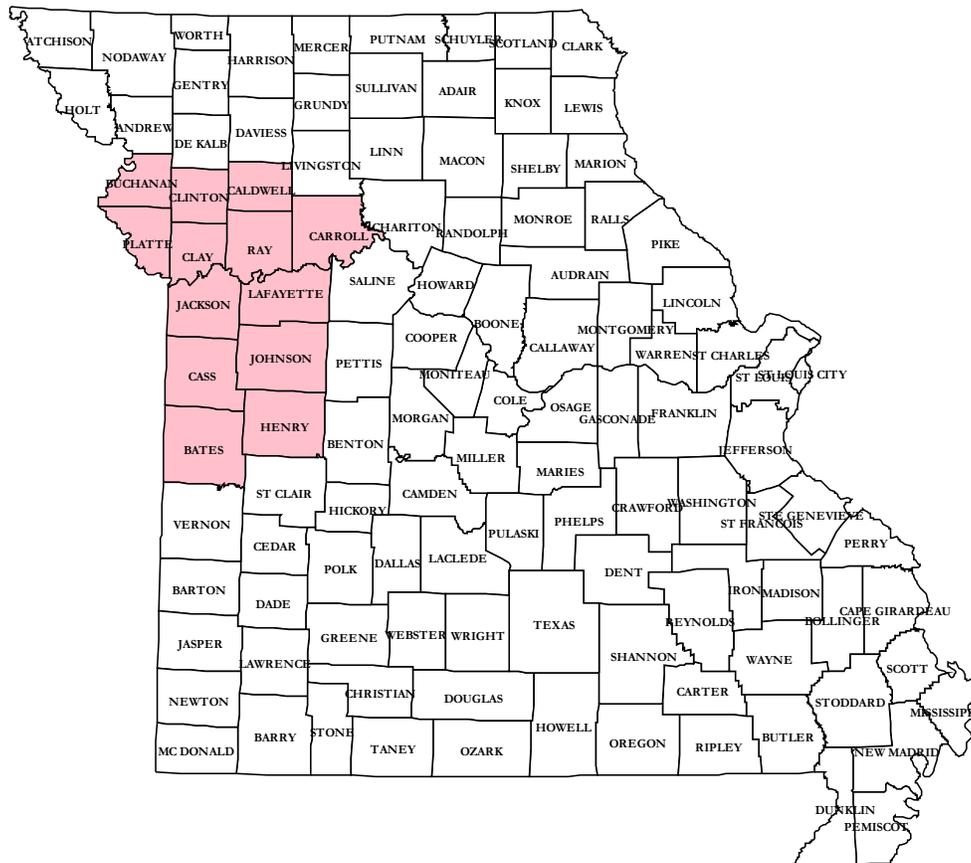
**2015 Other Officers, Directors or Trustees**

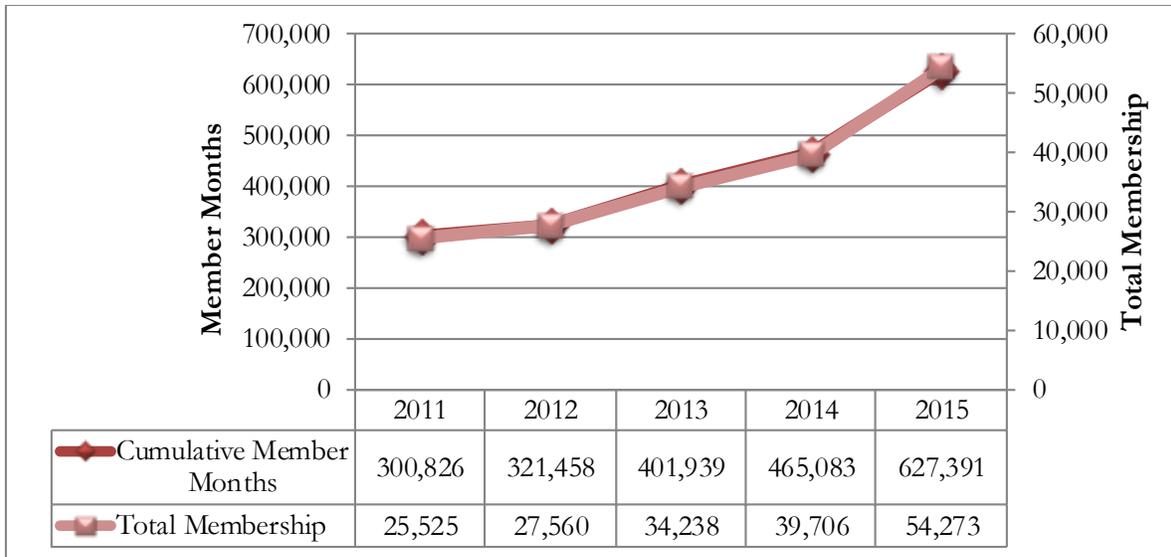
J. Gregory Catron

James E. Murray

Timothy S. Huval

## Service Area





# Missouri Care, Inc.

**Holding Company:**  
WellCare Group

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

**Incorporated:** July 27, 2006

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

**Accreditation:** N/A

**State of Domicile:** Missouri

**% Missouri Business:** 100%

**Tax Status:** For Profit

**2015 Missouri Enrollment:**

Total Missouri member months for the year:  
1,312,727

Missouri members at the end of the year:  
114,145

**2015 Plan Wide Enrollment**

Total plan wide member months for the year:  
1,312,727

Plan wide members at the end of the year:  
114,145

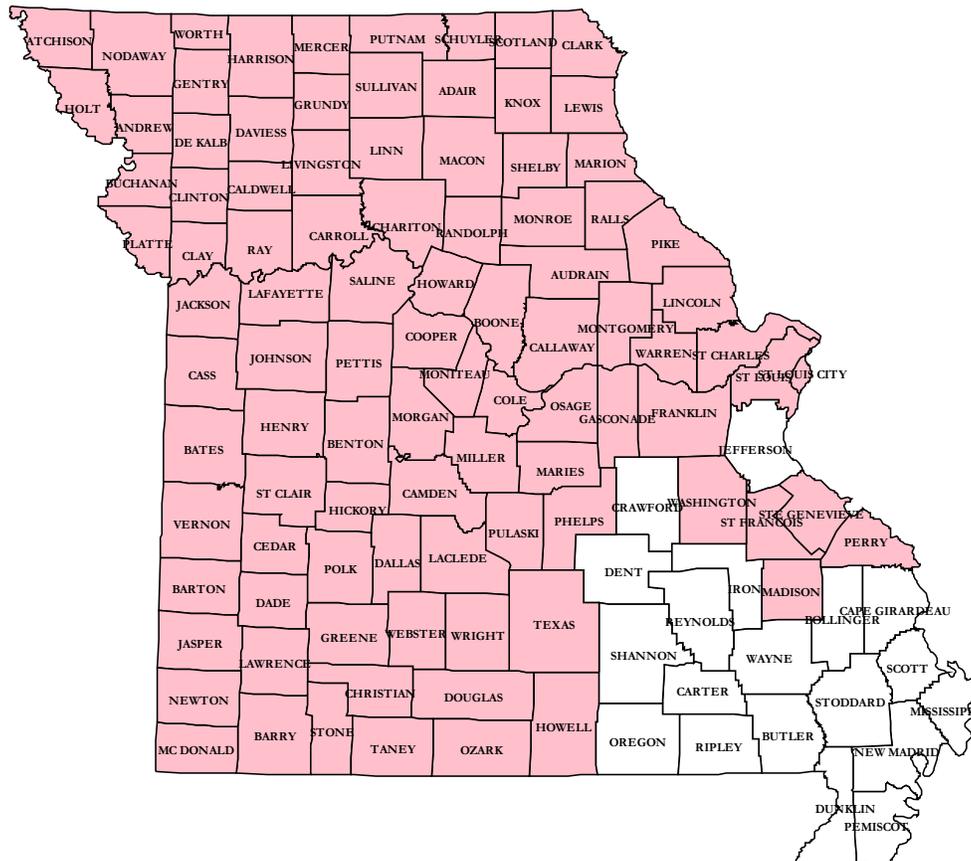
**2015 Year-End Officers**

President: David Reynolds  
Secretary: Blair Todt  
Chief Financial Officer: Andrew Asher  
Chief Medical Officer: Justin Cramer, MD

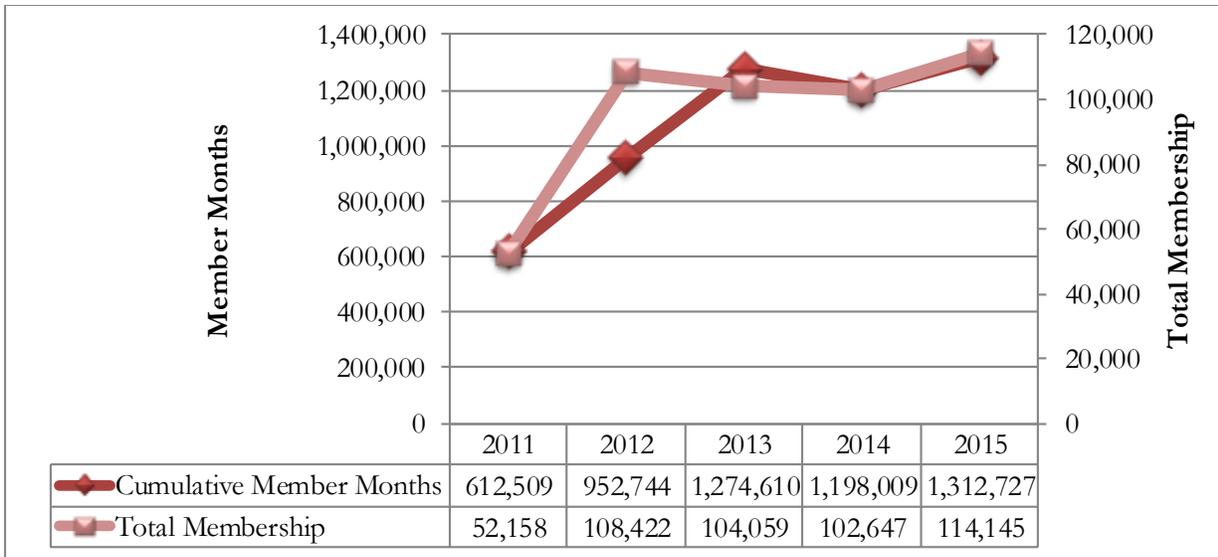
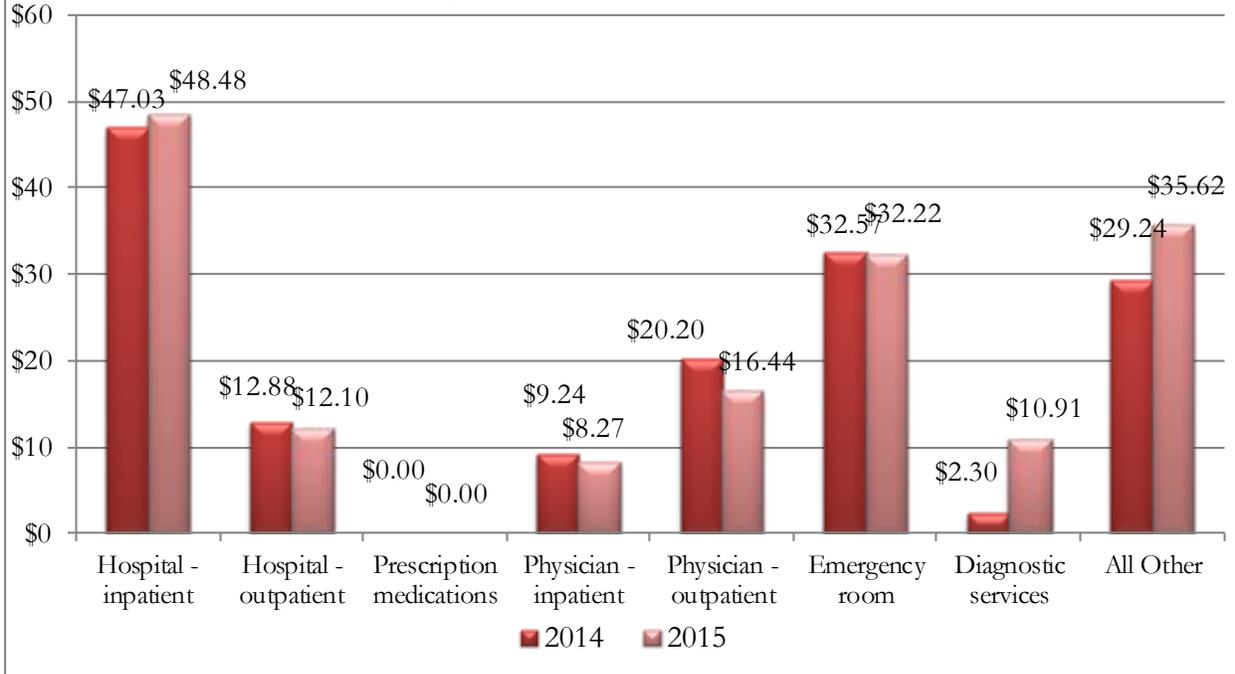
**2015 Other Officers, Directors or Trustees**

Kenneth Burdick  
Maurice S. Herbert

## Service Area



**Missouri Care Inc.  
Cost per Member Month for Medicaid**



# Oxford Health Plans (NJ), Inc.

**Holding Company:**

WellCare Group

**Main Administrative Office Mailing Address:**

4 Research Drive, 5<sup>th</sup> Floor  
Shelton, CT 06484  
203-447-4500

**Incorporated:**

April 17, 1985

**Admitted to Missouri:**

May 6, 2014

**Accreditation:**

NCQA

**State of Domicile:**

New Jersey

**% Missouri Business:**

0.1%

**Tax Status:**

For Profit

**2015 Missouri Enrollment:**

Total Missouri member months for the year:  
275

Missouri members at the end of the year:  
59

**2015 Plan Wide Enrollment**

Total plan wide member months for the year:  
1,341,946

Plan wide members at the end of the year:  
109,163

**2015 Year-End Officers**

President: Paul Owen Marden

Secretary: Carmel Colica

Chief Financial Officer: James Bedard

Chief Medical Officer: Dr. Sandra Nichols

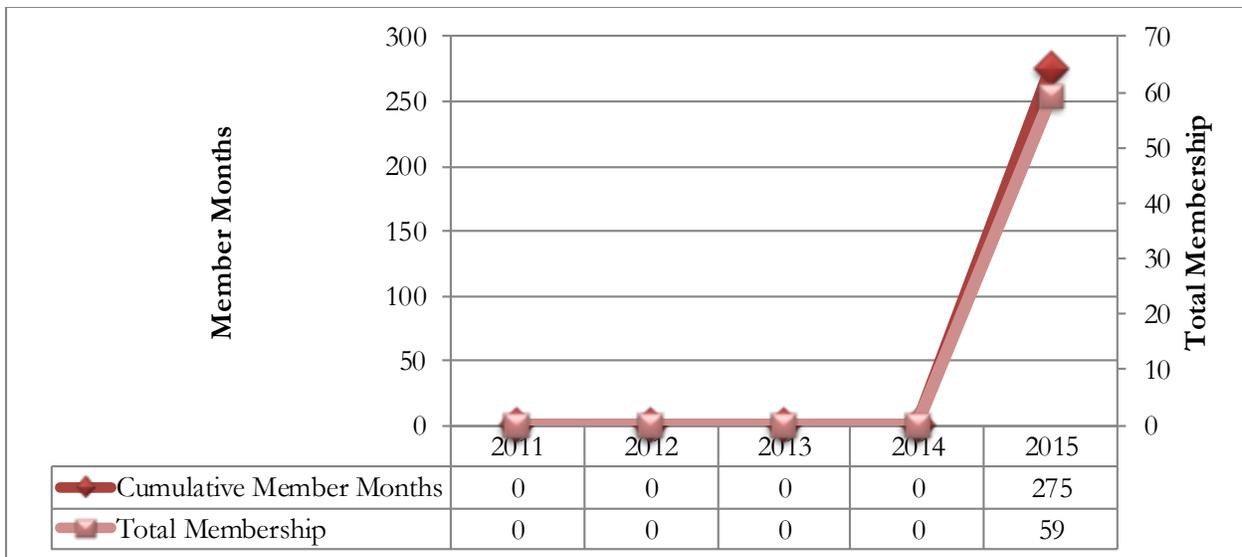
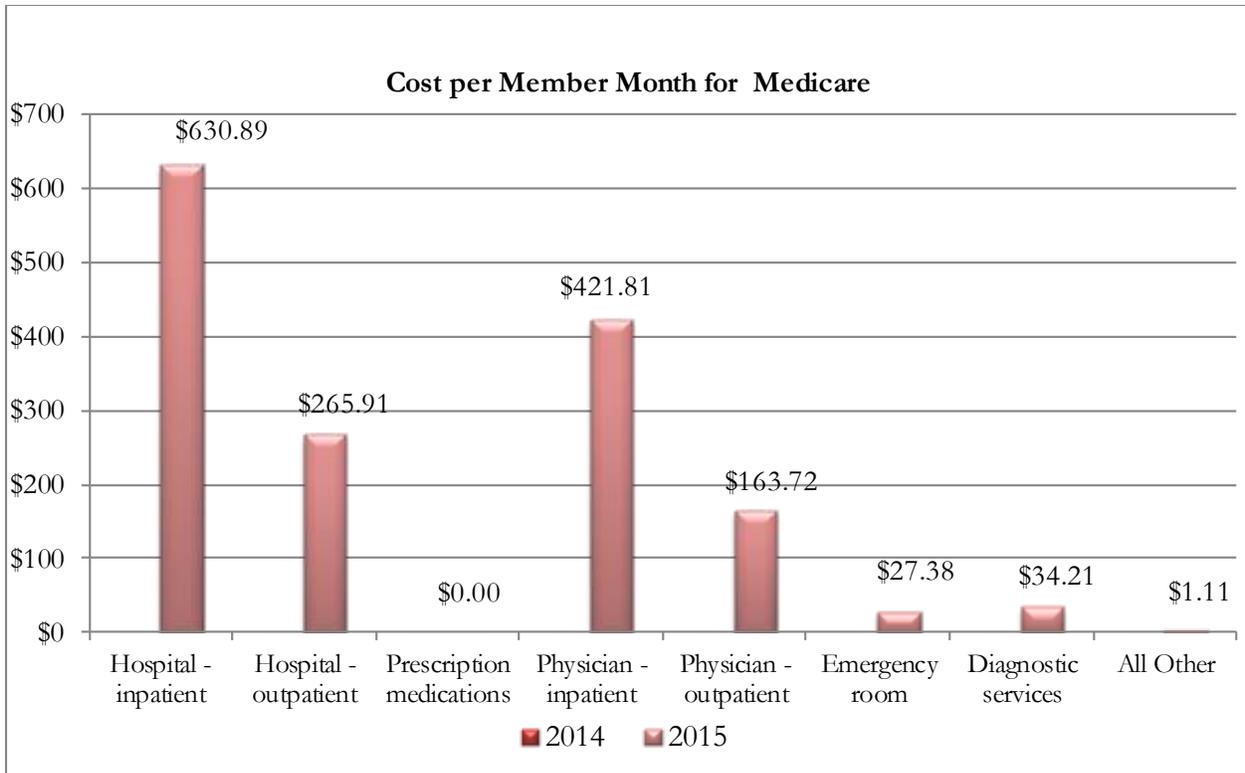
**2015 Other Officers, Directors or Trustees**

Nyle Brent Cottingham

Sandford Paul Cohen

Michelle Marie Huntley

## 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:**

27.9%

**Tax Status:**

For Profit

**2015 Missouri Enrollment:**

Total Missouri member months for the year:  
 498,717

Missouri members at the end of the year:  
 41,670

**2015 Plan Wide Enrollment**

Total plan wide member months for the year:  
 2,384,433

Plan wide members at the end of the year:  
 195,574

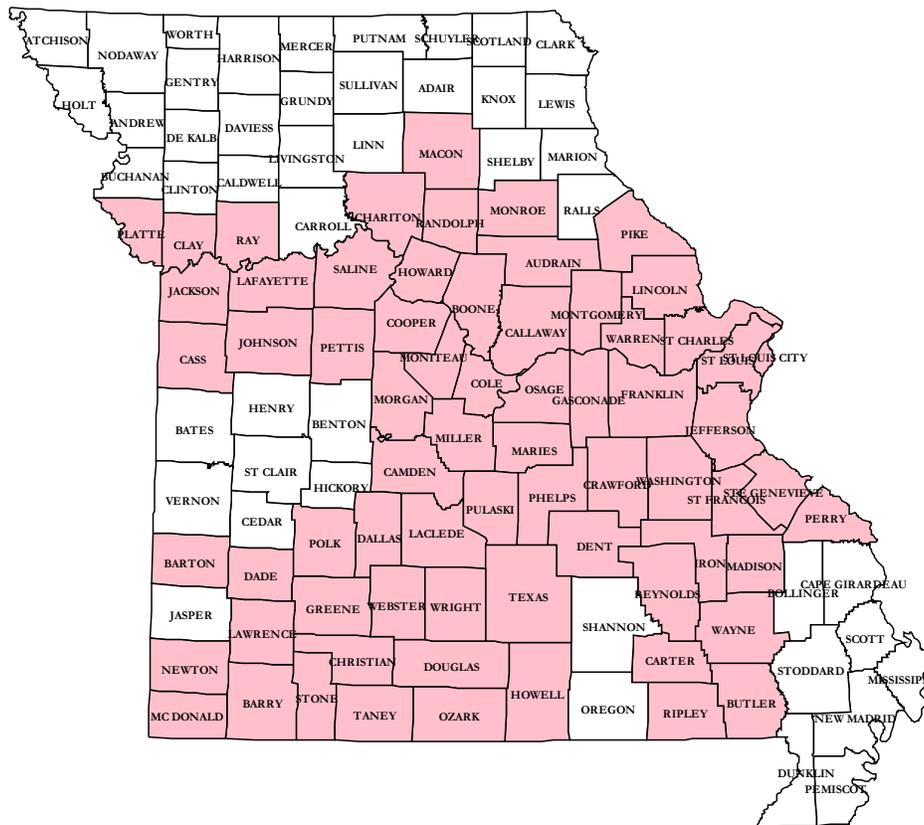
**2015 Year-End Officers**

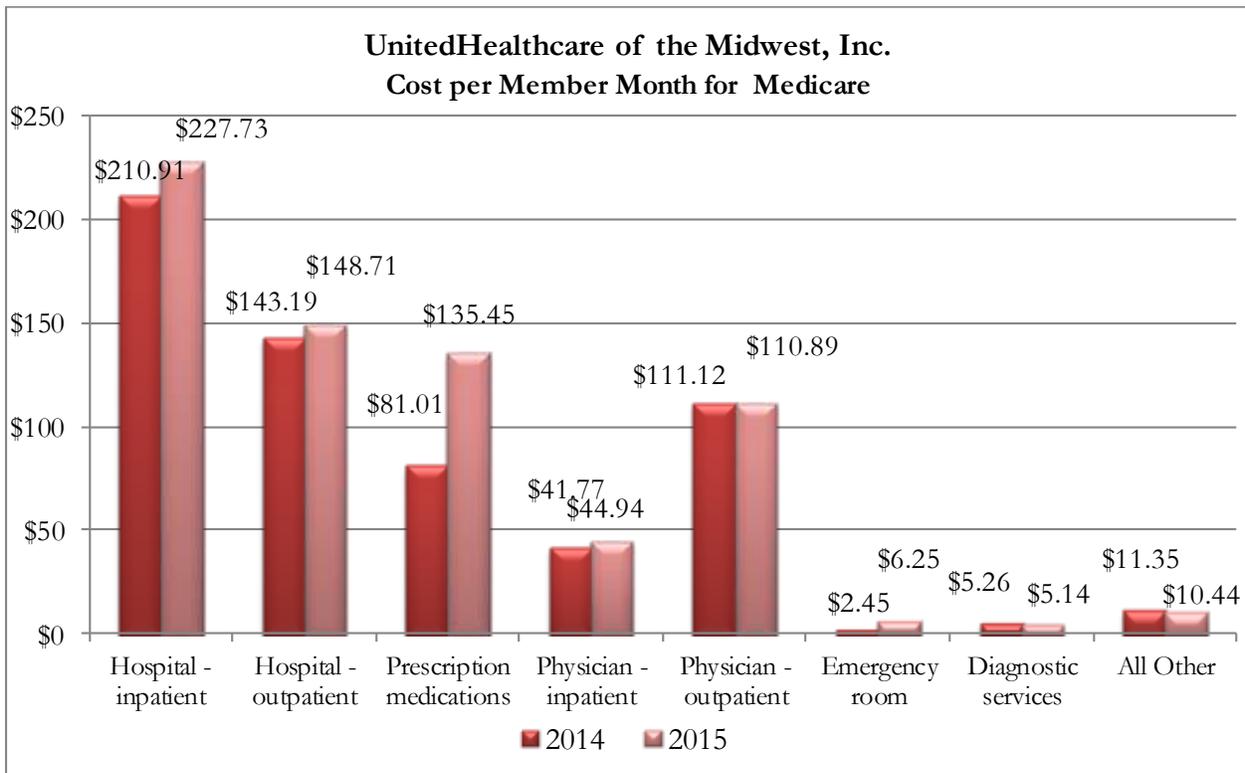
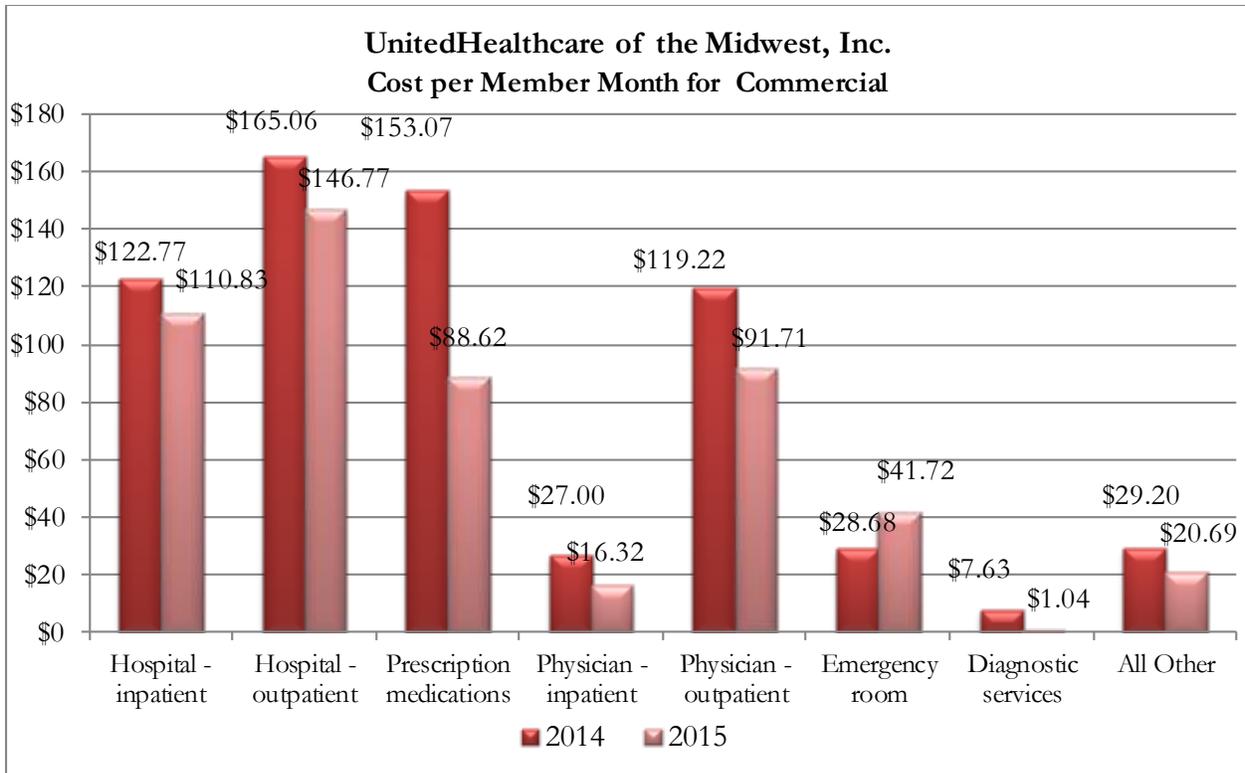
President: Timothy Mark Spilker  
 Secretary: Christina Regina Palme-Krizak  
 Chief Financial Officer: William Joseph Hnath  
 Chief Medical Officer: Dr. Jack Weiss

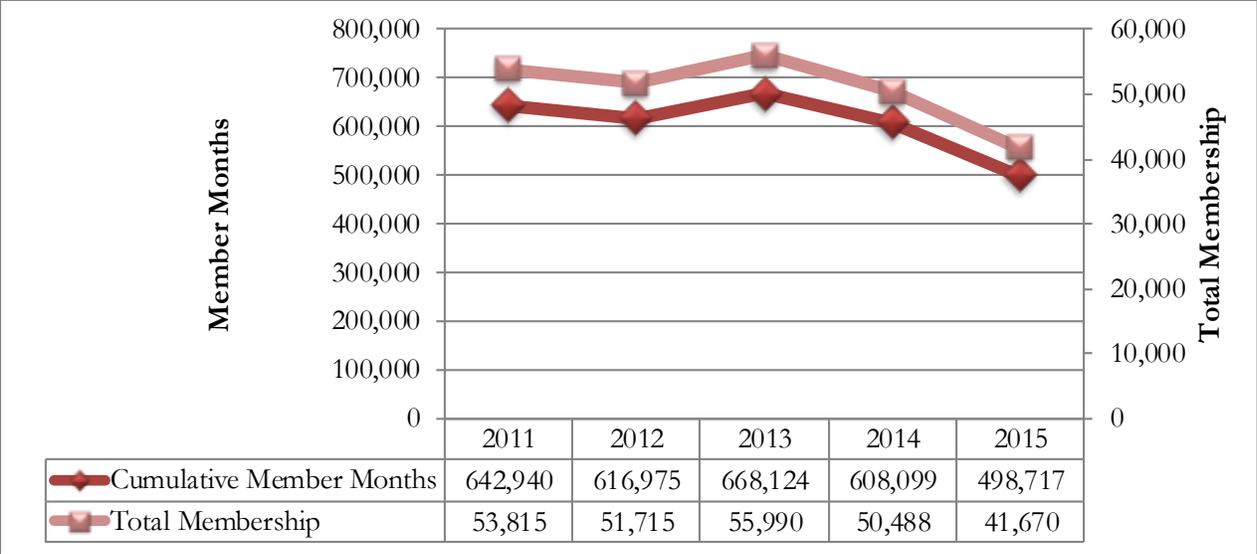
**2015 Other Officers, Directors or Trustees**

Robert Worth Oberrender  
 Nyle Brent Cottingham  
 Heather Anastasia Lang Jacobson

## Service Area







### *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.

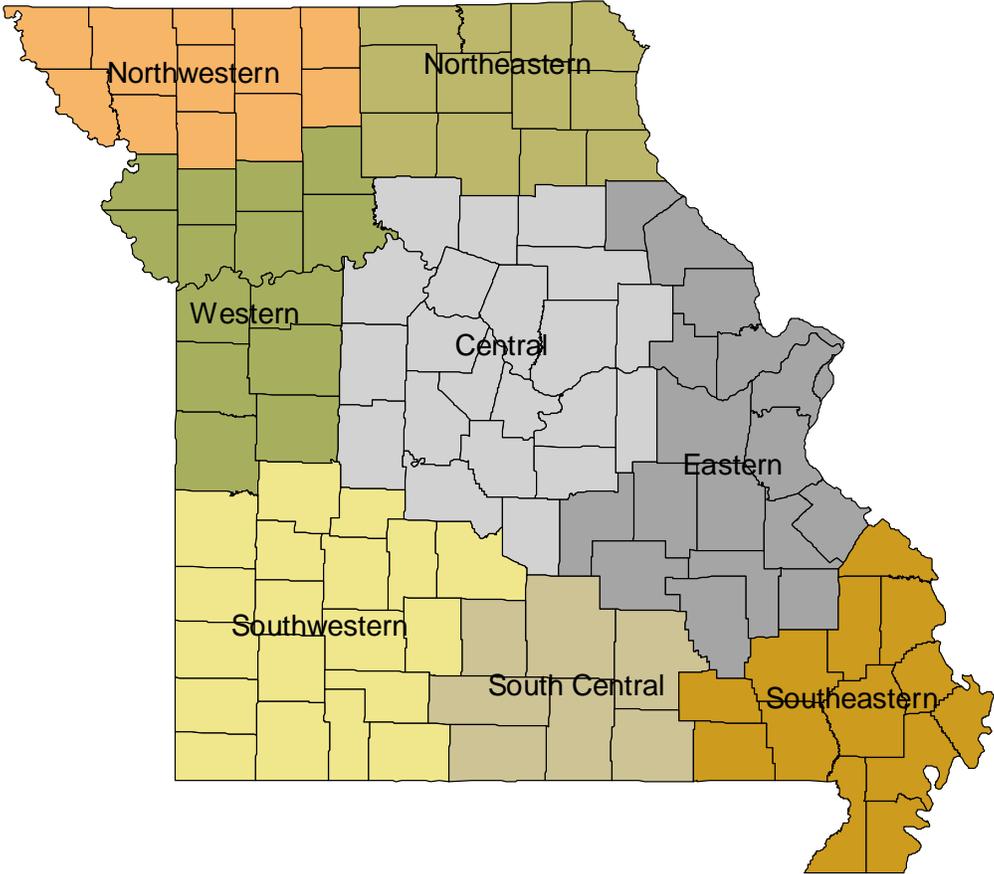
However, total enrollment reported in the Managed Care Supplement filing will vary from total enrollment reported in the financial statement. The Managed Care Supplement is submitted to DIFP at a later date than the financial statement. Additional time between filings allows the companies to present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

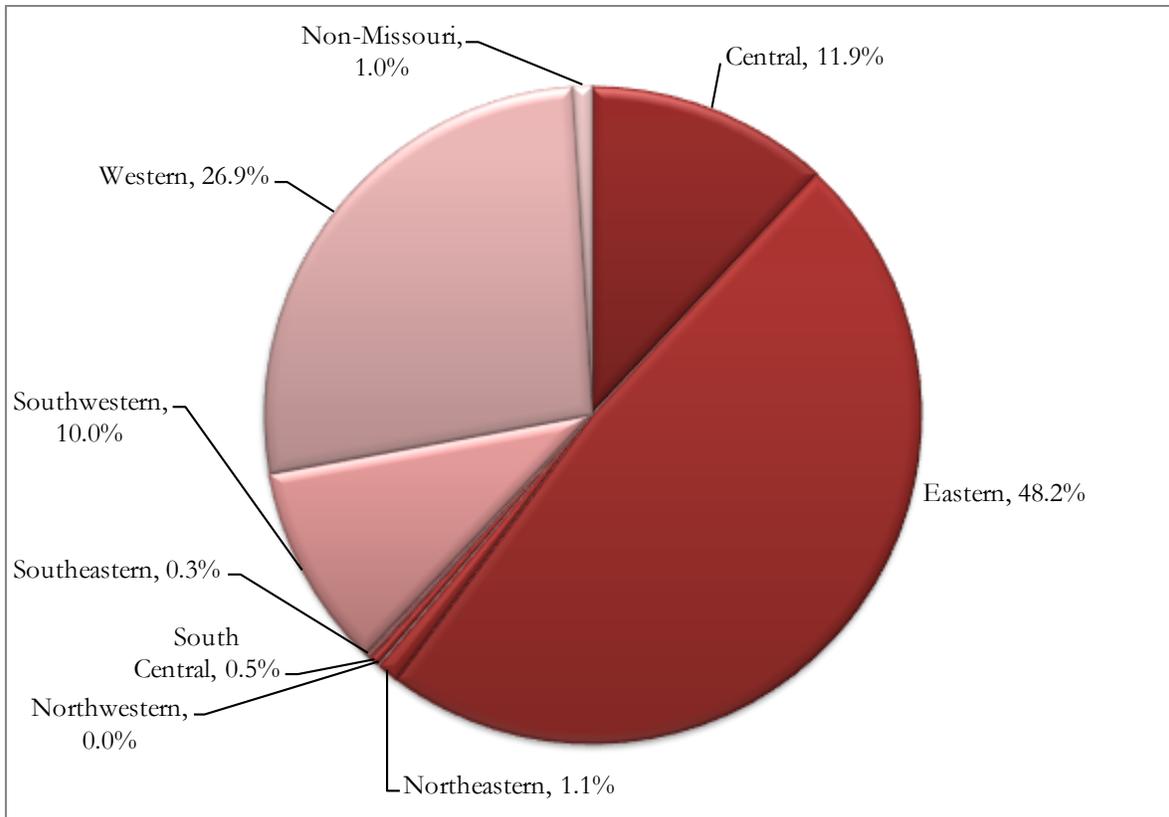
| County         | # of HMOs | County    | # of HMOs | County      | # of HMOs | County        | # of HMOs | County           | # of HMOs |
|----------------|-----------|-----------|-----------|-------------|-----------|---------------|-----------|------------------|-----------|
| Adair          | 6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

Missouri Regions



## Missouri Enrollment by Region

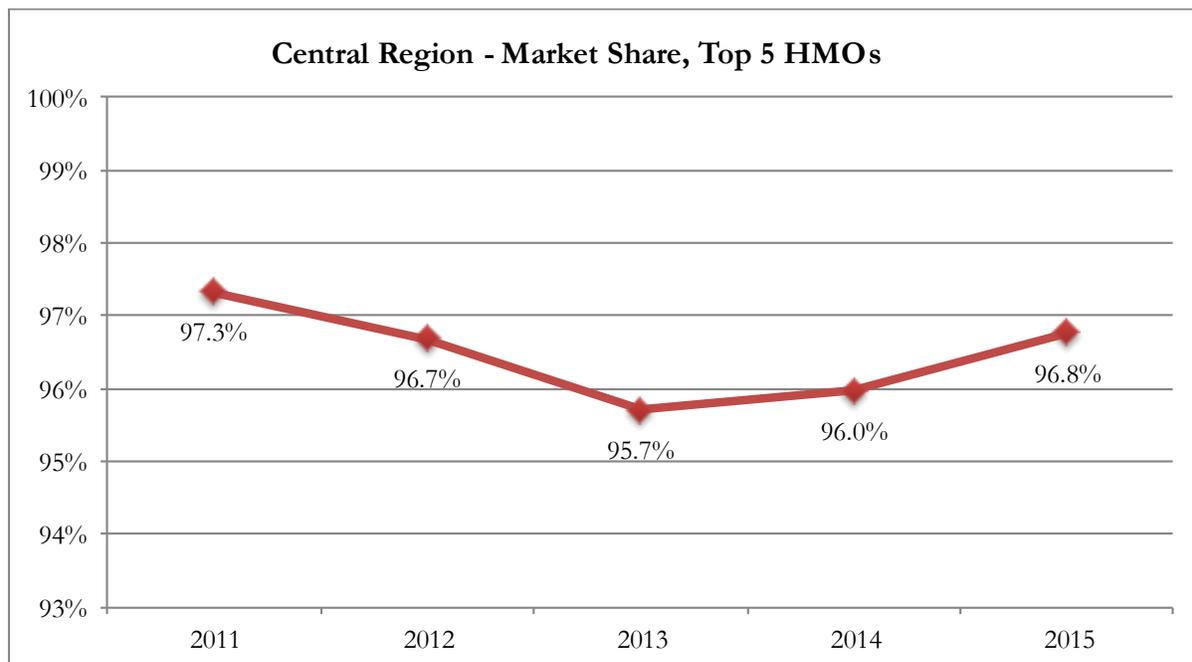
| Region                   | HMO           | POS           | Medicare       | Medicaid       | Total          | % Missouri Market |
|--------------------------|---------------|---------------|----------------|----------------|----------------|-------------------|
| Central                  | 1,215         | 6,341         | 8,283          | 72,491         | 88,330         | 11.9%             |
| Eastern                  | 2,019         | 5,927         | 118,043        | 231,703        | 357,692        | 48.2%             |
| Northeastern             | 4             | 68            | 34             | 8,083          | 8,189          | 1.1%              |
| Northwestern             | 84            | 0             | 22             | 82             | 188            | 0.0%              |
| South Central            | 18            | 428           | 3,142          | 215            | 3,803          | 0.5%              |
| Southeastern             | 2             | 2             | 90             | 2,137          | 2,231          | 0.3%              |
| Southwestern             | 1,188         | 6,047         | 50,788         | 16,289         | 74,312         | 10.0%             |
| Western                  | 22,325        | 196           | 34,728         | 142,319        | 199,568        | 26.9%             |
| Non-Missouri             | 1,613         | 1,371         | 4,033          | 143            | 7,160          | 1.0%              |
| <b>Total</b>             | <b>28,468</b> | <b>20,380</b> | <b>219,163</b> | <b>473,462</b> | <b>741,473</b> | <b>100.0%</b>     |
| <b>% Missouri Market</b> | <b>3.8%</b>   | <b>2.7%</b>   | <b>29.6%</b>   | <b>63.9%</b>   | <b>100.0%</b>  |                   |



## Central Region Enrollment

### By Company and Enrollment Classification

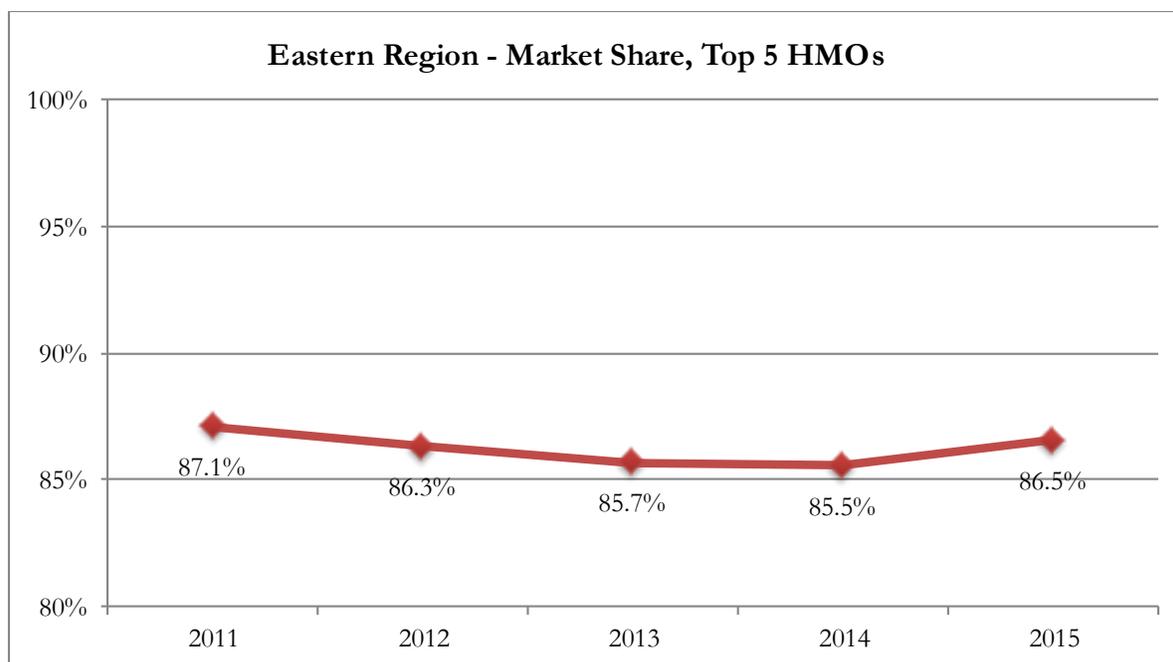
| Name                                  | HMO          | POS          | Medicare     | Medicaid      | Total         | Market Share  |
|---------------------------------------|--------------|--------------|--------------|---------------|---------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0            | 0            | 0            | 35,923        | 35,923        | 40.7%         |
| Cigna HealthCare of St. Louis, Inc.   | 6            | 0            | 0            | 0             | 6             | 0.0%          |
| Coventry Health Care of KS, Inc       | 0            | 0            | 15           | 0             | 15            | 0.0%          |
| Coventry Health Care of Missouri, Inc | 455          | 0            | 5,479        | 0             | 5,934         | 6.7%          |
| Essence Healthcare, Inc.              | 0            | 0            | 1,029        | 0             | 1,029         | 1.2%          |
| Good Health HMO, dba Blue Care        | 35           | 0            | 0            | 0             | 35            | 0.0%          |
| HMO Missouri, Inc. dba Anthem         | 706          | 6,341        | 0            | 0             | 7,047         | 8.0%          |
| Harmony Health Plan of Illinois, Inc. | 0            | 0            | 50           | 0             | 50            | 0.1%          |
| Home State Health Plan, Inc.          | 0            | 0            | 0            | 11,509        | 11,509        | 13.0%         |
| Humana Health Plan, Inc.              | 13           | 0            | 1,310        | 0             | 1,323         | 1.5%          |
| Missouri Care, Inc.                   | 0            | 0            | 0            | 25,059        | 25,059        | 28.4%         |
| UnitedHealthcare of the Midwest, Inc. | 0            | 0            | 400          | 0             | 400           | 0.5%          |
| <b>Total</b>                          | <b>1,215</b> | <b>6,341</b> | <b>8,283</b> | <b>72,491</b> | <b>88,330</b> | <b>100.0%</b> |



## Eastern Region Enrollment

### By Company and Enrollment Classification

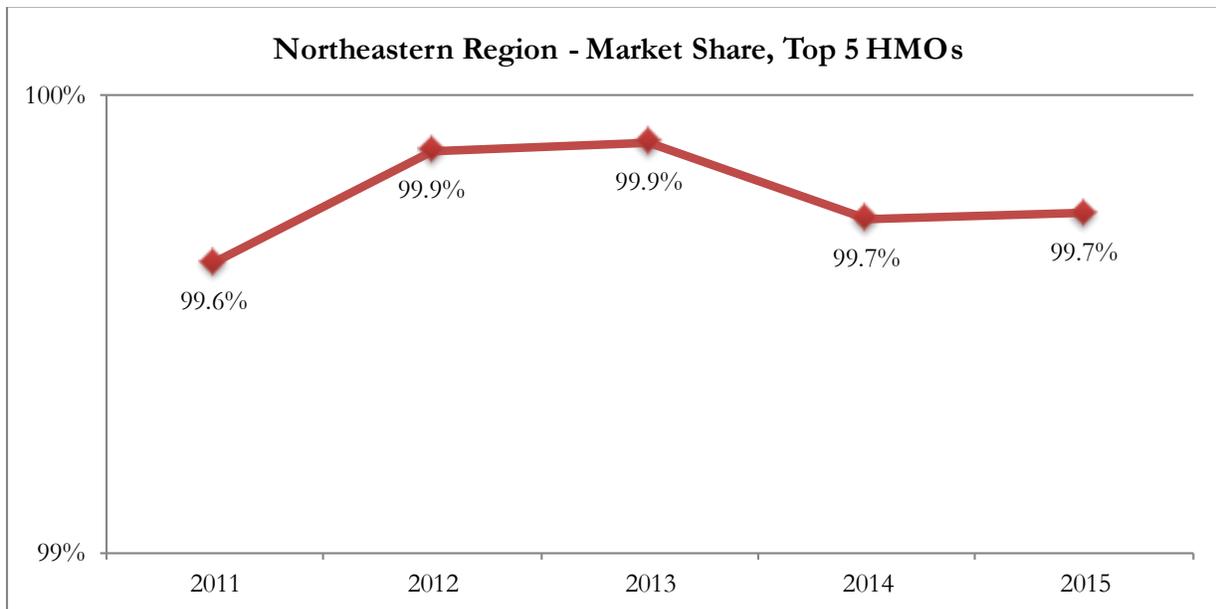
| Name                                  | HMO          | POS          | Medicare       | Medicaid       | Total          | Market Share  |
|---------------------------------------|--------------|--------------|----------------|----------------|----------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0            | 0            | 0              | 135,544        | 135,544        | 37.9%         |
| Aetna Health Inc (a Pennsylvania      | 194          | 0            | 0              | 0              | 194            | 0.1%          |
| Cigna HealthCare of St. Louis, Inc.   | 137          | 0            | 0              | 0              | 137            | 0.0%          |
| Coventry Health Care of KS, Inc       | 0            | 0            | 2              | 0              | 2              | 0.0%          |
| Coventry Health Care of Missouri, Inc | 1,446        | 200          | 39,233         | 0              | 40,879         | 11.4%         |
| Essence Healthcare, Inc.              | 0            | 0            | 36,994         | 0              | 36,994         | 10.3%         |
| Good Health HMO, dba Blue Care        | 11           | 0            | 0              | 0              | 11             | 0.0%          |
| HMO Missouri, Inc. d/b/a Anthem       | 230          | 5,727        | 894            | 0              | 6,851          | 1.9%          |
| Harmony Health Plan of Illinois, Inc. | 0            | 0            | 166            | 0              | 166            | 0.0%          |
| Home State Health Plan, Inc.          | 0            | 0            | 0              | 47,013         | 47,013         | 13.1%         |
| Humana Health Plan, Inc.              | 0            | 0            | 5,187          | 0              | 5,187          | 1.5%          |
| Missouri Care, Inc.                   | 0            | 0            | 0              | 49,146         | 49,146         | 13.7%         |
| Oxford Health Plans (NJ), Inc.        | 0            | 0            | 57             | 0              | 57             | 0.0%          |
| UnitedHealthcare of the Midwest, Inc. | 1            | 0            | 35,510         | 0              | 35,511         | 9.9%          |
| <b>Total</b>                          | <b>2,019</b> | <b>5,927</b> | <b>118,043</b> | <b>231,703</b> | <b>357,692</b> | <b>100.0%</b> |



## Northeastern Region Enrollment

By Company and Enrollment Classification

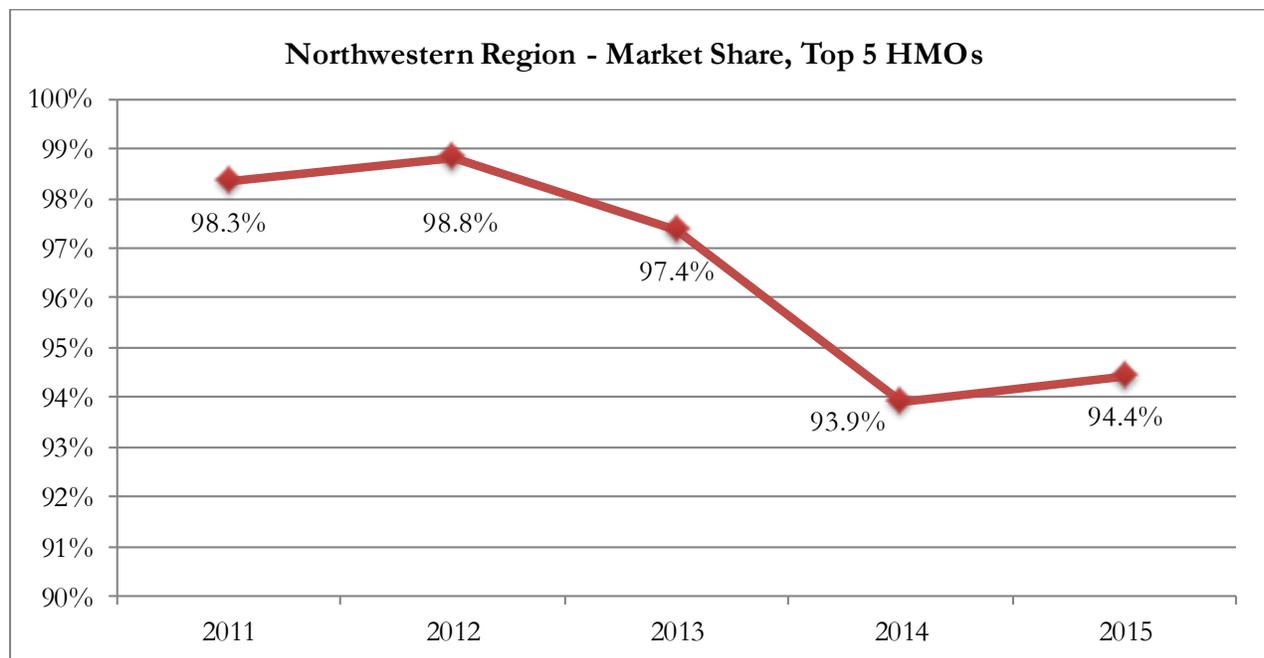
| Name                                  | HMO      | POS       | Medicare  | Medicaid     | Total        | Market Share  |
|---------------------------------------|----------|-----------|-----------|--------------|--------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0        | 0         | 0         | 3,583        | 3,583        | 43.8%         |
| Coventry Health Care of Missouri, Inc | 1        | 0         | 16        | 0            | 17           | 0.2%          |
| Good Health HMO, dba Blue Care        | 3        | 0         | 0         | 0            | 3            | 0.0%          |
| HMO Missouri, Inc. d/b/a Anthem       | 0        | 68        | 0         | 0            | 68           | 0.8%          |
| Harmony Health Plan of Illinois, Inc. | 0        | 0         | 16        | 0            | 16           | 0.2%          |
| Home State Health Plan, Inc.          | 0        | 0         | 0         | 1,605        | 1,605        | 19.6%         |
| Missouri Care, Inc.                   | 0        | 0         | 0         | 2,895        | 2,895        | 35.4%         |
| UnitedHealthcare of the Midwest, Inc. | 0        | 0         | 2         | 0            | 2            | 0.0%          |
| <b>Total</b>                          | <b>4</b> | <b>68</b> | <b>34</b> | <b>8,083</b> | <b>8,189</b> | <b>100.0%</b> |



## Northwestern Region Enrollment

### By Company and Enrollment Classification

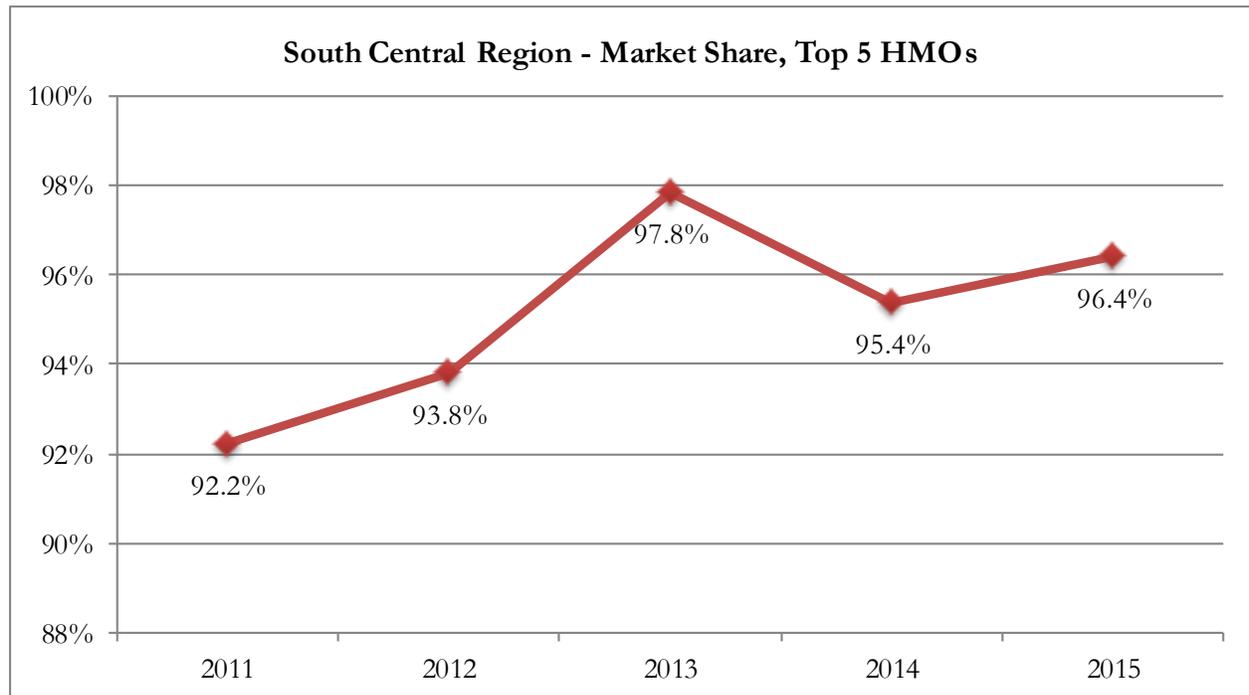
| Name                                  | HMO       | POS      | Medicare  | Medicaid  | Total      | Market Share  |
|---------------------------------------|-----------|----------|-----------|-----------|------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0         | 0        | 0         | 33        | 33         | 17.6%         |
| Aetna Health Inc (a Pennsylvania      | 1         | 0        | 0         | 0         | 1          | 0.5%          |
| Coventry Health Care of KS, Inc       | 0         | 0        | 6         | 0         | 6          | 3.2%          |
| Coventry Health Care of Missouri, Inc | 0         | 0        | 1         | 0         | 1          | 0.5%          |
| Good Health HMO, dba Blue Care        | 82        | 0        | 0         | 0         | 82         | 43.6%         |
| Harmony Health Plan of Illinois, Inc. | 0         | 0        | 6         | 0         | 6          | 3.2%          |
| Home State Health Plan, Inc.          | 0         | 0        | 0         | 22        | 22         | 11.7%         |
| Humana Health Plan, Inc.              | 0         | 0        | 8         | 0         | 8          | 4.3%          |
| Missouri Care, Inc.                   | 0         | 0        | 0         | 27        | 27         | 14.4%         |
| UnitedHealthcare of the Midwest, Inc. | 1         | 0        | 1         | 0         | 2          | 1.1%          |
| <b>Total</b>                          | <b>84</b> | <b>0</b> | <b>22</b> | <b>82</b> | <b>188</b> | <b>100.0%</b> |



## South Central Region Enrollment

### By Company and Enrollment Classification

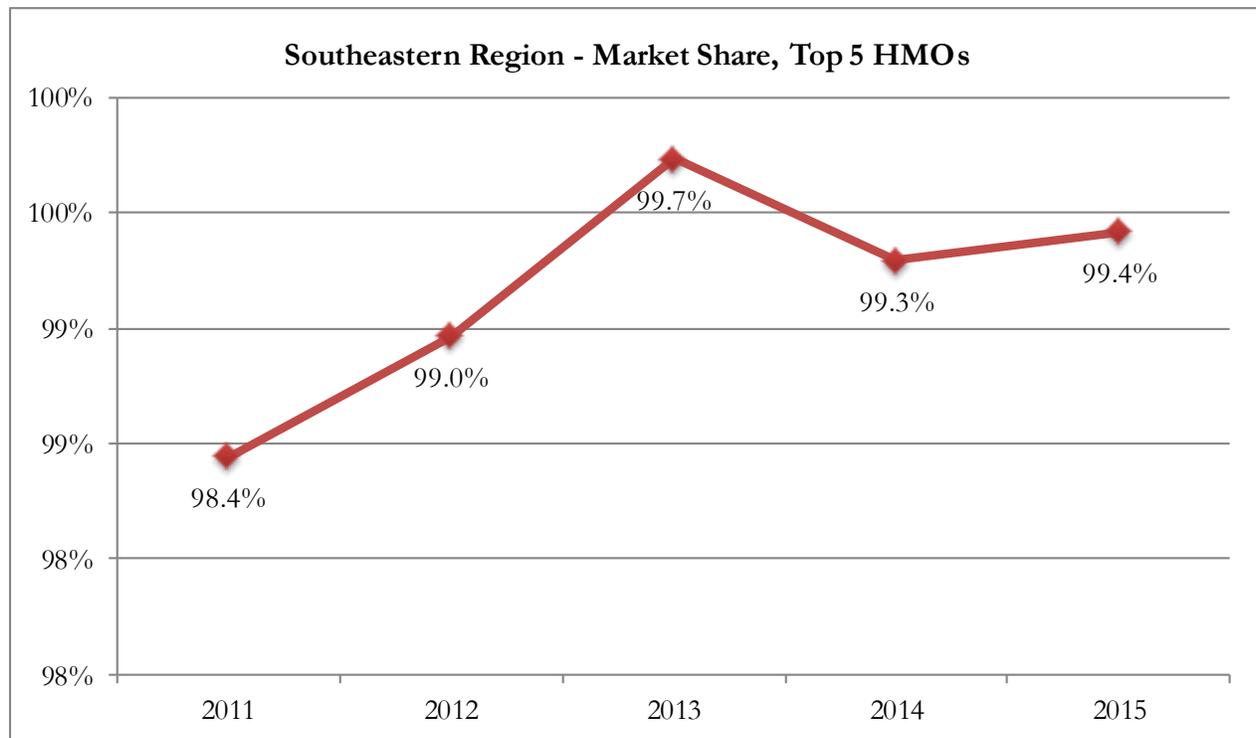
| Name                                  | HMO       | POS        | Medicare     | Medicaid   | Total        | Market Share  |
|---------------------------------------|-----------|------------|--------------|------------|--------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0         | 0          | 0            | 104        | 104          | 2.7%          |
| Cigna HealthCare of St. Louis, Inc.   | 2         | 0          | 0            | 0          | 2            | 0.1%          |
| Coventry Health Care of KS, Inc       | 5         | 0          | 0            | 0          | 5            | 0.1%          |
| Coventry Health Care of Missouri, Inc | 0         | 0          | 792          | 0          | 792          | 20.8%         |
| HMO Missouri, Inc. dba Anthem         | 2         | 428        | 0            | 0          | 430          | 11.3%         |
| Harmony Health Plan of Illinois, Inc. | 0         | 0          | 14           | 0          | 14           | 0.4%          |
| Home State Health Plan, Inc.          | 0         | 0          | 0            | 55         | 55           | 1.5%          |
| Humana Health Plan, Inc.              | 9         | 0          | 1,645        | 0          | 1,654        | 43.5%         |
| Missouri Care, Inc.                   | 0         | 0          | 0            | 56         | 56           | 1.5%          |
| Oxford Health Plans (NJ), Inc.        | 0         | 0          | 1            | 0          | 1            | 0.0%          |
| UnitedHealthcare of the Midwest, Inc. | 0         | 0          | 690          | 0          | 690          | 18.1%         |
| <b>Total</b>                          | <b>18</b> | <b>428</b> | <b>3,142</b> | <b>215</b> | <b>3,803</b> | <b>100.0%</b> |



## Southeastern Region Enrollment

### By Company and Enrollment Classification

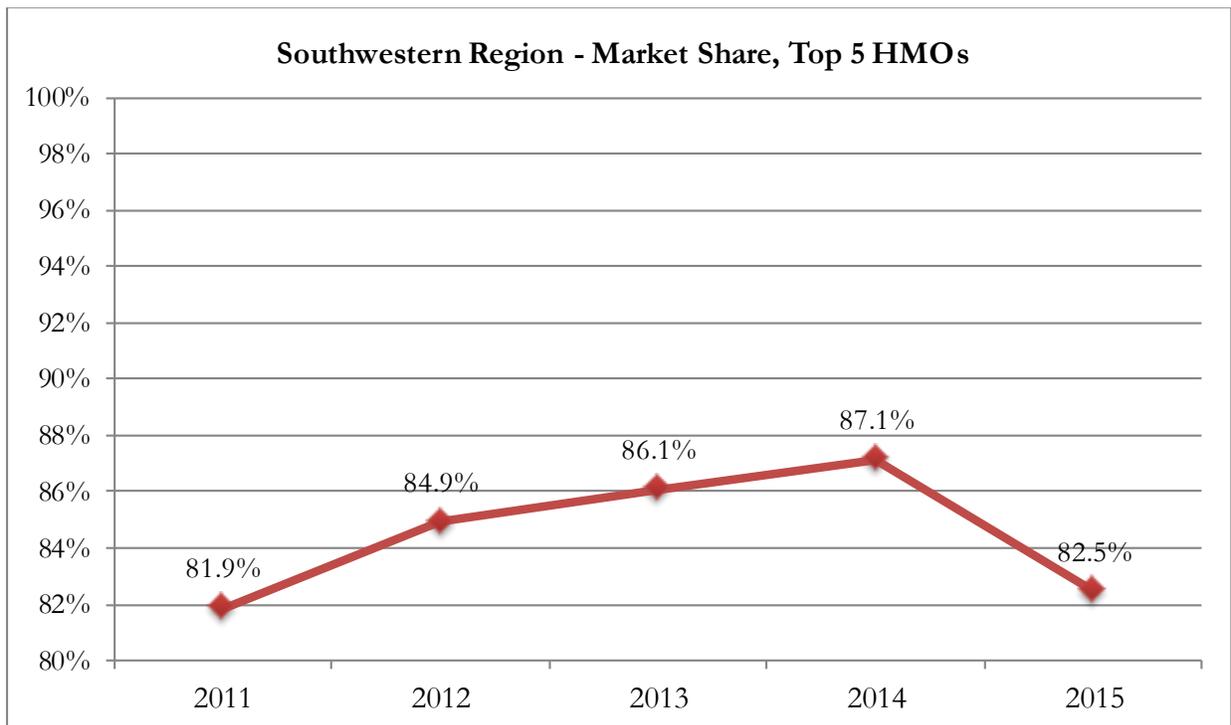
| Name                                  | HMO      | POS      | Medicare  | Medicaid     | Total        | Market Share  |
|---------------------------------------|----------|----------|-----------|--------------|--------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0        | 0        | 0         | 869          | 869          | 39.0%         |
| Coventry Health Care of Missouri, Inc | 1        | 0        | 25        | 0            | 26           | 1.2%          |
| Essence Healthcare, Inc.              | 0        | 0        | 3         | 0            | 3            | 0.1%          |
| HMO Missouri, Inc. dba Anthem         | 1        | 2        | 0         | 0            | 3            | 0.1%          |
| Harmony Health Plan of Illinois, Inc. | 0        | 0        | 52        | 0            | 52           | 2.3%          |
| Home State Health Plan, Inc.          | 0        | 0        | 0         | 909          | 909          | 40.7%         |
| Humana Health Plan, Inc.              | 0        | 0        | 3         | 0            | 3            | 0.1%          |
| Missouri Care, Inc.                   | 0        | 0        | 0         | 359          | 359          | 16.1%         |
| UnitedHealthcare of the Midwest, Inc. | 0        | 0        | 7         | 0            | 7            | 0.3%          |
| <b>Total</b>                          | <b>2</b> | <b>2</b> | <b>90</b> | <b>2,137</b> | <b>2,231</b> | <b>100.0%</b> |



## Southwestern Region Enrollment

### By Company and Enrollment Classification

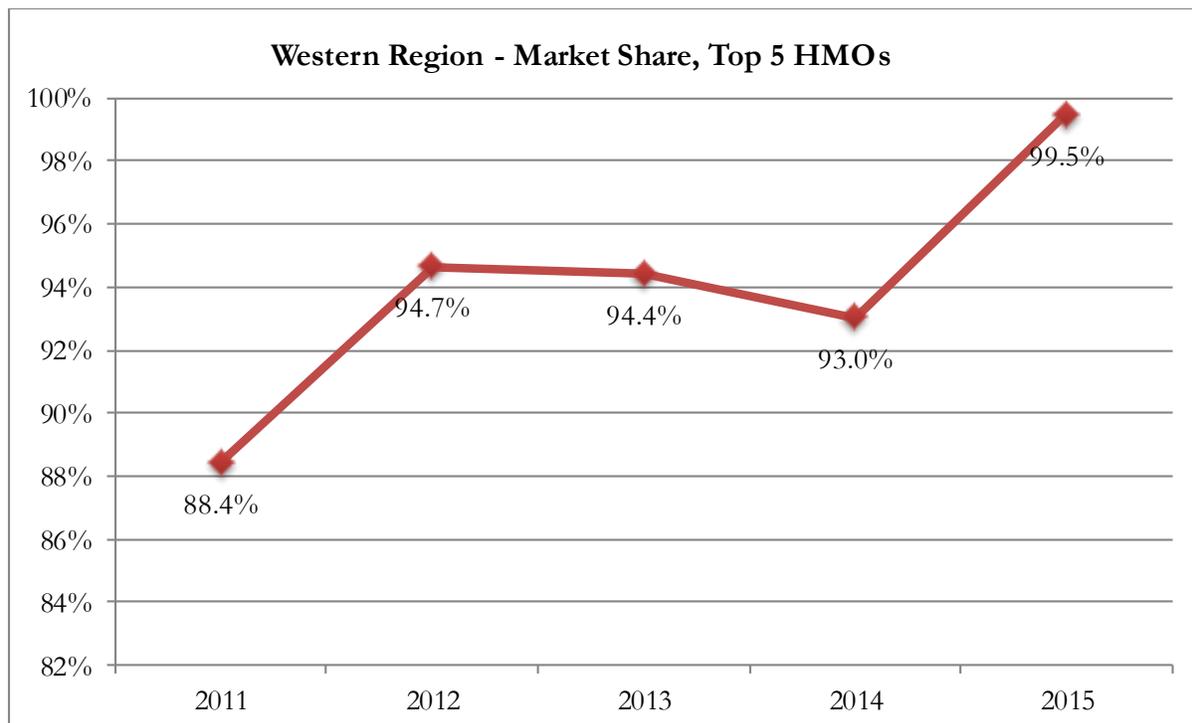
| Name                                  | HMO          | POS          | Medicare      | Medicaid      | Total         | Market Share  |
|---------------------------------------|--------------|--------------|---------------|---------------|---------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0            | 0            | 0             | 7,968         | 7,968         | 10.7%         |
| Aetna Health Inc (a Pennsylvania      | 0            | 3            | 0             | 0             | 3             | 0.0%          |
| Cigna HealthCare of St. Louis, Inc.   | 56           | 0            | 0             | 0             | 56            | 0.1%          |
| Coventry Health Care of KS, Inc       | 804          | 0            | 26            | 0             | 830           | 1.1%          |
| Coventry Health Care of Missouri, Inc | 0            | 0            | 18,338        | 0             | 18,338        | 24.7%         |
| Cox HealthPlans                       | 0            | 90           | 0             | 0             | 90            | 0.1%          |
| Essence Healthcare, Inc.              | 0            | 0            | 5,617         | 0             | 5,617         | 7.6%          |
| Good Health HMO, dba Blue Care        | 12           | 0            | 0             | 0             | 12            | 0.0%          |
| HMO Missouri, Inc. d/b/a Anthem       | 27           | 5,954        | 1,154         | 0             | 7,135         | 9.6%          |
| Harmony Health Plan of Illinois, Inc. | 0            | 0            | 92            | 0             | 92            | 0.1%          |
| Home State Health Plan, Inc.          | 0            | 0            | 0             | 3,461         | 3,461         | 4.7%          |
| Humana Health Plan, Inc.              | 289          | 0            | 20,761        | 0             | 21,050        | 28.3%         |
| Missouri Care, Inc.                   | 0            | 0            | 0             | 4,860         | 4,860         | 6.5%          |
| Oxford Health Plans (NJ), Inc.        | 0            | 0            | 1             | 0             | 1             | 0.0%          |
| UnitedHealthcare of the Midwest, Inc. | 0            | 0            | 4,799         | 0             | 4,799         | 6.5%          |
| <b>Total</b>                          | <b>1,188</b> | <b>6,047</b> | <b>50,788</b> | <b>16,289</b> | <b>74,312</b> | <b>100.0%</b> |



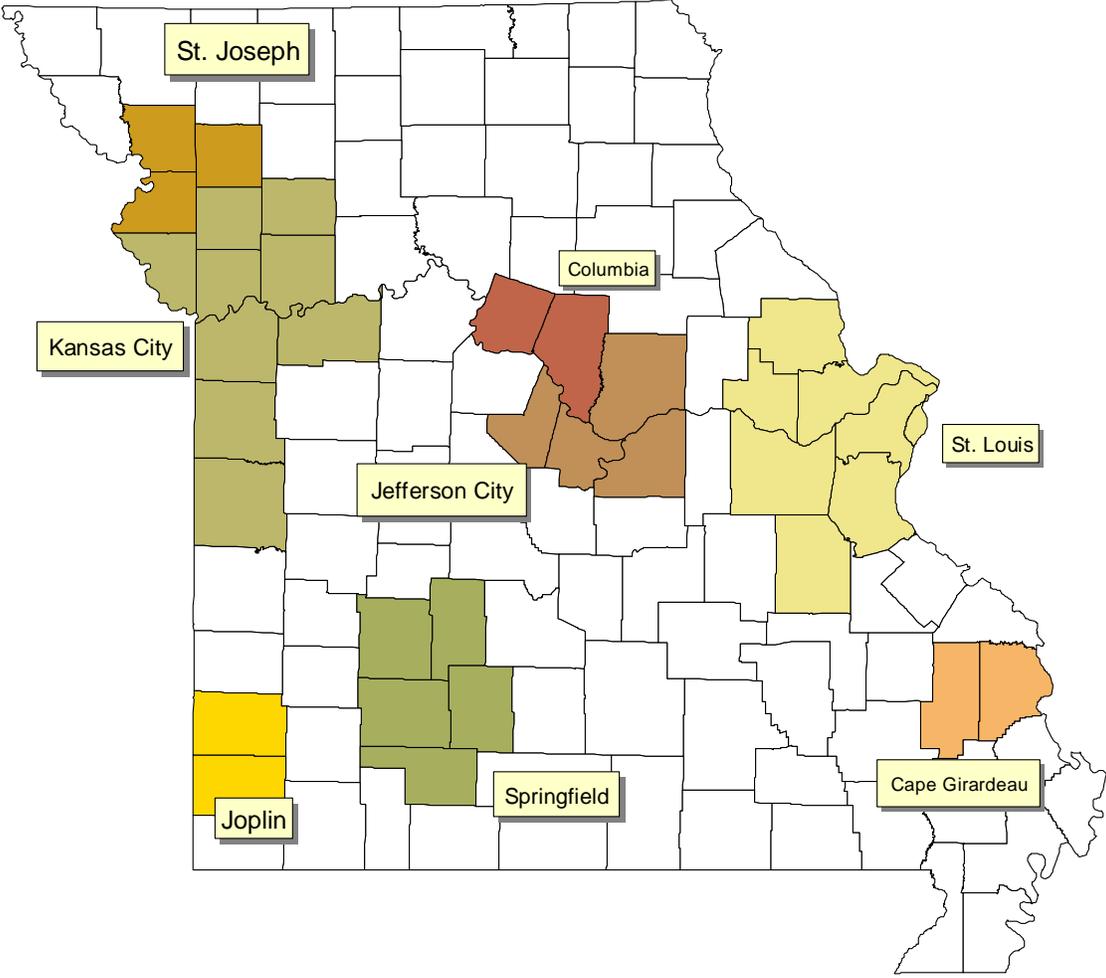
## Western Region Enrollment

### By Company and Enrollment Classification

| Name                                  | HMO           | POS        | Medicare      | Medicaid       | Total          | Market Share  |
|---------------------------------------|---------------|------------|---------------|----------------|----------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0             | 0          | 0             | 79,503         | 79,503         | 39.8%         |
| Aetna Health Inc (a Pennsylvania      | 265           | 159        | 0             | 0              | 424            | 0.2%          |
| Cigna HealthCare of St. Louis, Inc.   | 220           | 7          | 0             | 0              | 227            | 0.1%          |
| Coventry Health Care of KS, Inc       | 11            | 0          | 9,631         | 0              | 9,642          | 4.8%          |
| Coventry Health Care of Missouri, Inc | 2             | 0          | 21            | 0              | 23             | 0.0%          |
| Good Health HMO, dba Blue Care        | 21,616        | 0          | 0             | 0              | 21,616         | 10.8%         |
| HMO Missouri, Inc. d/b/a Anthem       | 1             | 30         | 0             | 0              | 31             | 0.0%          |
| Harmony Health Plan of Illinois, Inc. | 0             | 0          | 101           | 0              | 101            | 0.1%          |
| Home State Health Plan, Inc.          | 0             | 0          | 0             | 28,885         | 28,885         | 14.5%         |
| Humana Health Plan, Inc.              | 83            | 0          | 24,965        | 0              | 25,048         | 12.6%         |
| Missouri Care, Inc.                   | 0             | 0          | 0             | 33,931         | 33,931         | 17.0%         |
| UnitedHealthcare of the Midwest, Inc. | 127           | 0          | 10            | 0              | 137            | 0.1%          |
| <b>Total</b>                          | <b>22,325</b> | <b>196</b> | <b>34,728</b> | <b>142,319</b> | <b>199,568</b> | <b>100.0%</b> |

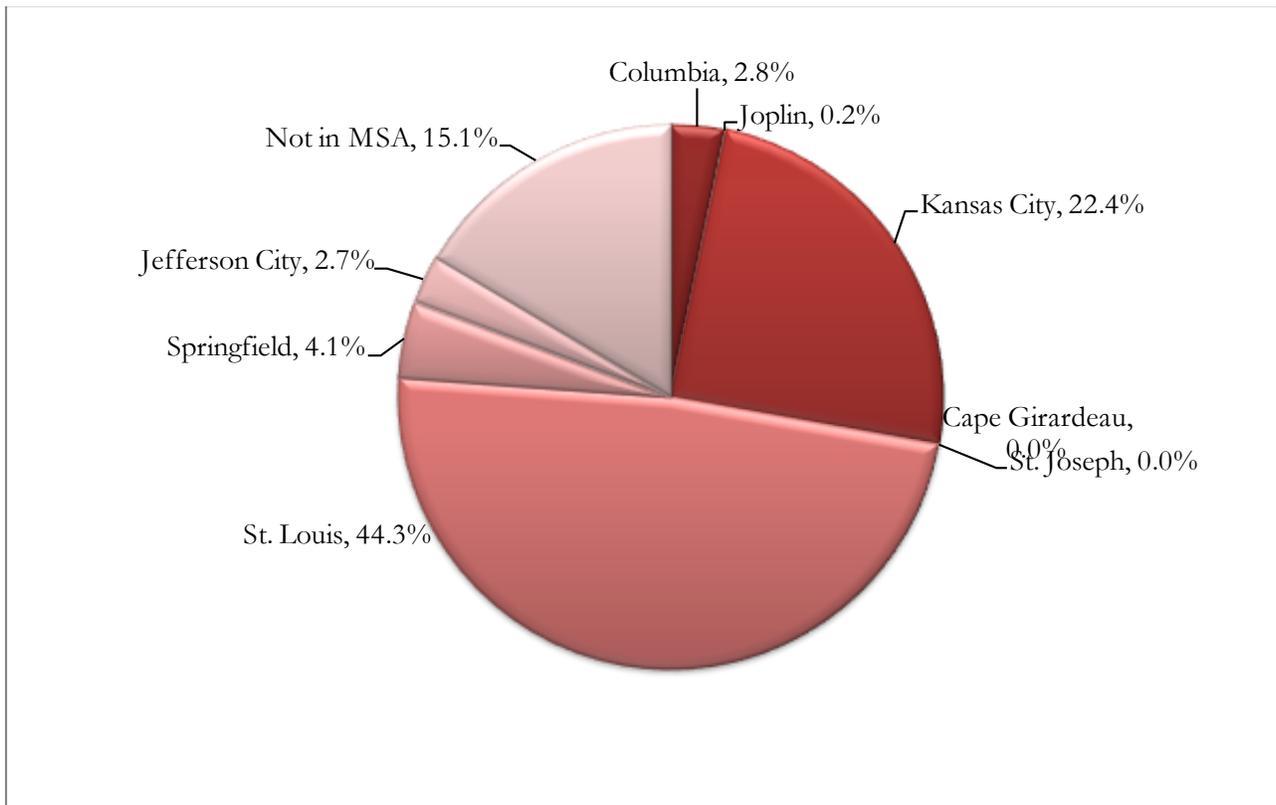


**Missouri Metropolitan Statistical Areas  
(Missouri Portions Only)**



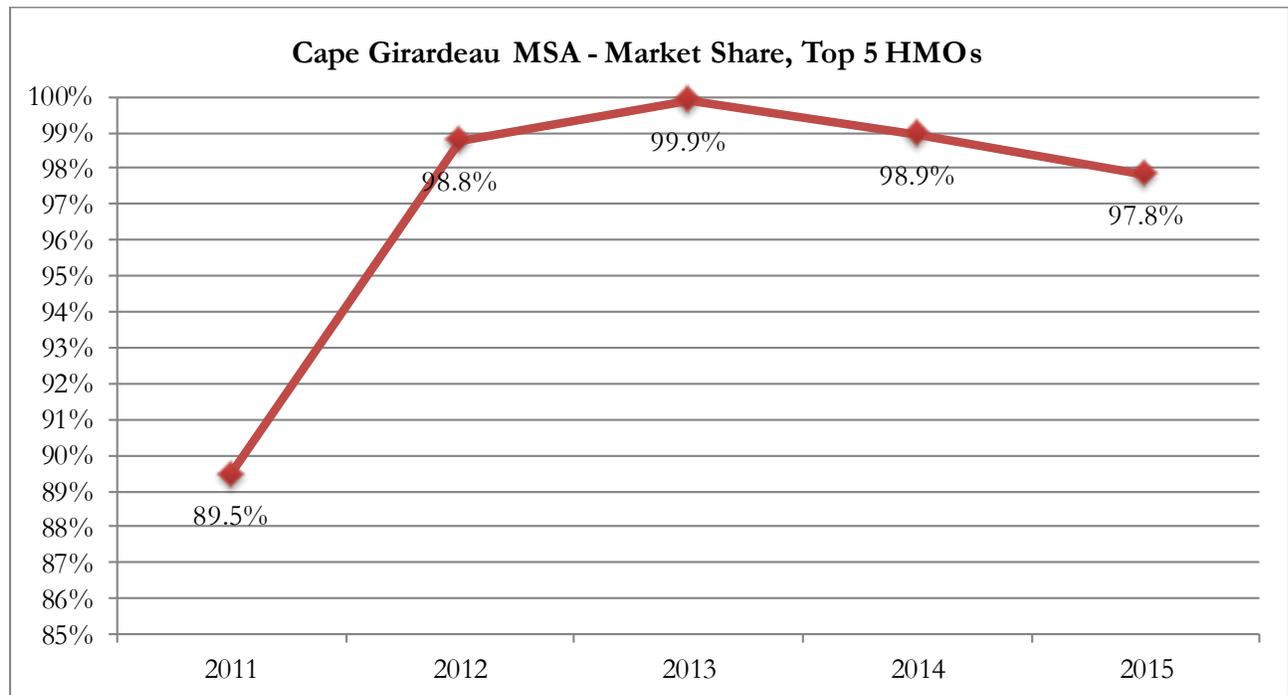
## Missouri Enrollment by MSA

| MSA            | HMO    | POS   | Medicare | Medicaid | Total   | % of Market |
|----------------|--------|-------|----------|----------|---------|-------------|
| Columbia       | 593    | 2,257 | 2,332    | 15,655   | 20,837  | 2.8%        |
| Joplin         | 17     | 1,234 | 67       | 123      | 1,441   | 0.2%        |
| Kansas City    | 21,451 | 85    | 9,708    | 134,952  | 166,196 | 22.4%       |
| Cape Girardeau | 0      | 1     | 17       | 121      | 139     | 0.0%        |
| St. Joseph     | 189    | 0     | 19       | 152      | 360     | 0.0%        |
| St. Louis      | 1,995  | 5,722 | 110,261  | 210,591  | 328,569 | 44.3%       |
| Springfield    | 810    | 3,539 | 21,337   | 4,783    | 30,469  | 4.1%        |
| Jefferson City | 402    | 2,269 | 1,971    | 15,132   | 19,774  | 2.7%        |
| Not in MSA     | 1,004  | 3,900 | 15,536   | 91,627   | 112,067 | 15.1%       |
| Out of State   | 2,007  | 1,371 | 57,912   | 143      | 61,433  | 8.3%        |



## Cape Girardeau MSA Enrollment by Company

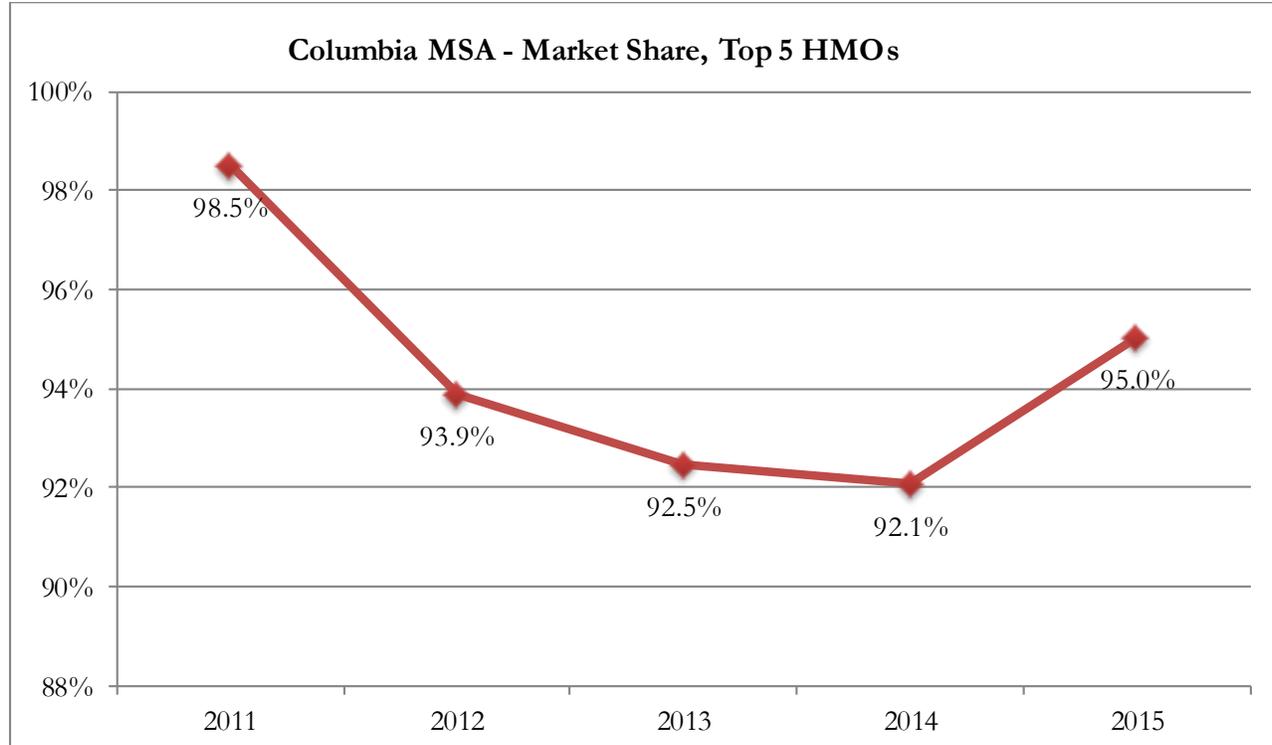
| Name                                  | HMO      | POS      | Medicare  | Medicaid   | Total      | Market Share  |
|---------------------------------------|----------|----------|-----------|------------|------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0        | 0        | 0         | 38         | 38         | 27.2%         |
| Coventry Health Care of Missouri, Inc | 0        | 0        | 2         | 0          | 2          | 1.4%          |
| HMO Missouri, Inc. d/b/a Anthem       | 0        | 1        | 0         | 0          | 1          | 0.7%          |
| Harmony Health Plan of Illinois, Inc. | 0        | 0        | 11        | 0          | 11         | 7.9%          |
| Home State Health Plan, Inc.          | 0        | 0        | 0         | 45         | 45         | 32.0%         |
| Humana Health Plan, Inc.              | 0        | 0        | 1         | 0          | 1          | 0.7%          |
| Missouri Care, Inc.                   | 0        | 0        | 0         | 38         | 38         | 27.2%         |
| UnitedHealthcare of the Midwest, Inc. | 0        | 0        | 4         | 0          | 4          | 2.9%          |
| <b>Total</b>                          | <b>0</b> | <b>1</b> | <b>18</b> | <b>121</b> | <b>140</b> | <b>100.0%</b> |



## Columbia MSA

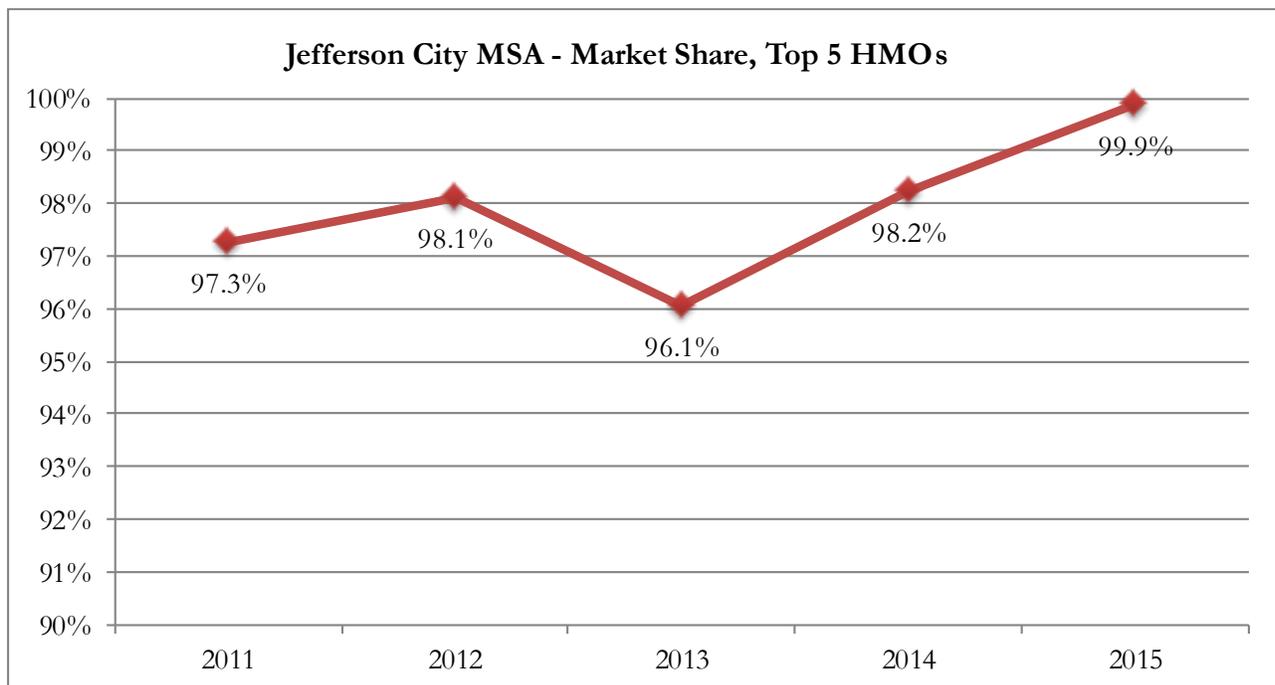
### Enrollment by Company

| Name                                  | HMO        | POS          | Medicare     | Medicaid      | Total         | Market Share  |
|---------------------------------------|------------|--------------|--------------|---------------|---------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0          | 0            | 0            | 7,264         | 7,264         | 33.8%         |
| Coventry Health Care of KS, Inc       | 0          | 0            | 1            | 0             | 1             | 0.0%          |
| Coventry Health Care of Missouri, Inc | 361        | 0            | 1,296        | 0             | 1,657         | 7.7%          |
| Essence Healthcare, Inc.              | 0          | 0            | 1,023        | 0             | 1,023         | 4.8%          |
| Good Health HMO, dba Blue Care        | 1          | 0            | 0            | 0             | 1             | 0.0%          |
| HMO Missouri, Inc. dba Anthem         | 231        | 2,257        | 0            | 0             | 2,488         | 11.6%         |
| Harmony Health Plan of Illinois, Inc. | 0          | 0            | 9            | 0             | 9             | 0.0%          |
| Home State Health Plan, Inc.          | 0          | 0            | 0            | 2,571         | 2,571         | 12.0%         |
| Humana Health Plan, Inc.              | 8          | 0            | 638          | 0             | 646           | 3.0%          |
| Missouri Care, Inc.                   | 0          | 0            | 0            | 5,820         | 5,820         | 27.1%         |
| UnitedHealthcare of the Midwest, Inc. | 0          | 0            | 3            | 0             | 3             | 0.0%          |
| <b>Total</b>                          | <b>601</b> | <b>2,257</b> | <b>2,970</b> | <b>15,655</b> | <b>21,483</b> | <b>100.0%</b> |



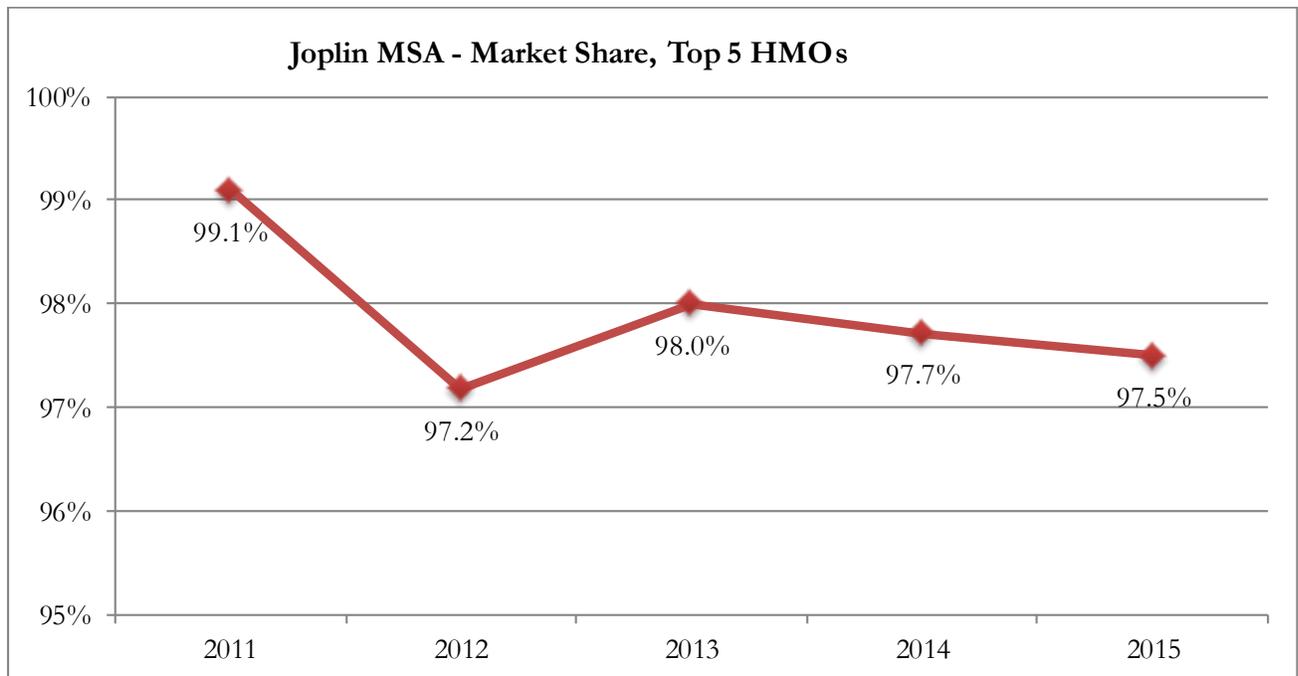
## Jefferson City MSA Enrollment by Company

| Name                                  | HMO        | POS          | Medicare     | Medicaid      | Total         | Market Share  |
|---------------------------------------|------------|--------------|--------------|---------------|---------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0          | 0            | 0            | 8,616         | 8,616         | 43.3%         |
| Coventry Health Care of Missouri, Inc | 35         | 0            | 1,950        | 0             | 1,985         | 10.0%         |
| Essence Healthcare, Inc.              | 0          | 0            | 1            | 0             | 1             | 0.0%          |
| Good Health HMO, dba Blue Care        | 2          | 0            | 0            | 0             | 2             | 0.0%          |
| HMO Missouri, Inc. d/b/a Anthem Blue  | 365        | 2,269        | 0            | 0             | 2,634         | 13.2%         |
| Harmony Health Plan of Illinois, Inc. | 0          | 0            | 12           | 0             | 12            | 0.1%          |
| Home State Health Plan, Inc.          | 0          | 0            | 0            | 2,386         | 2,386         | 12.0%         |
| Humana Health Plan, Inc.              | 2          | 0            | 123          | 0             | 125           | 0.6%          |
| Missouri Care, Inc.                   | 0          | 0            | 0            | 4,130         | 4,130         | 20.8%         |
| UnitedHealthcare of the Midwest, Inc. | 0          | 0            | 8            | 0             | 8             | 0.0%          |
| <b>Total</b>                          | <b>404</b> | <b>2,269</b> | <b>2,094</b> | <b>15,132</b> | <b>19,899</b> | <b>100.0%</b> |



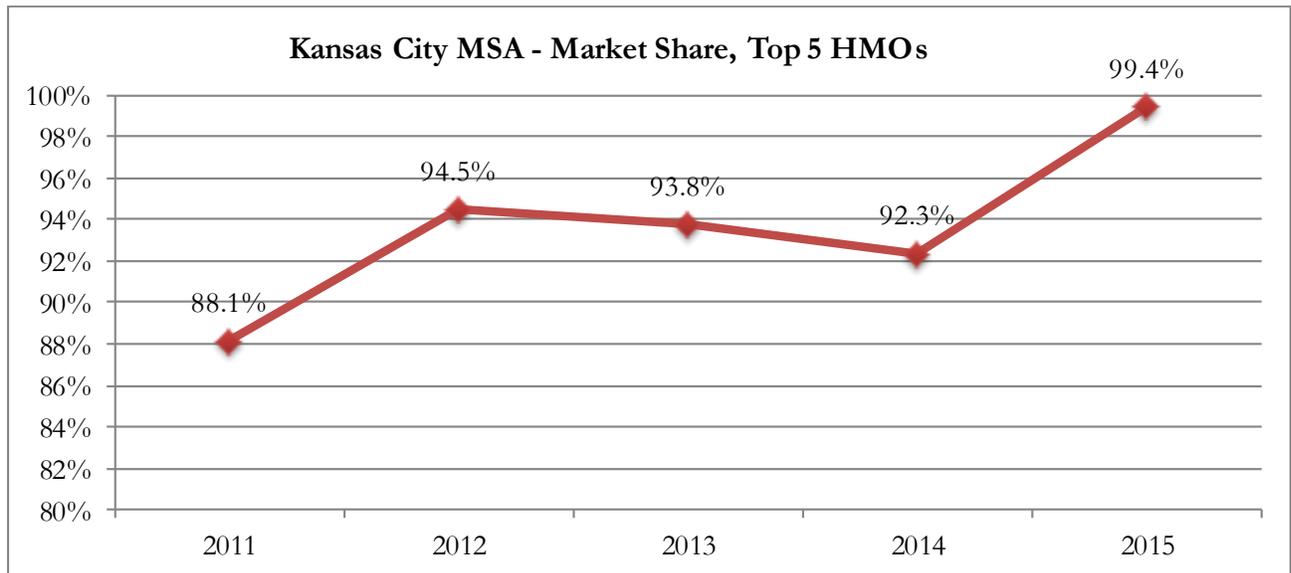
**Joplin MSA**  
**Enrollment by Company**

| Name                                  | HMO       | POS          | Medicare     | Medicaid   | Total        | Market Share  |
|---------------------------------------|-----------|--------------|--------------|------------|--------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0         | 0            | 0            | 40         | 40           | 0.8%          |
| Aetna Health Inc (a Pennsylvania      | 0         | 3            | 0            | 0          | 3            | 0.1%          |
| Cigna HealthCare of St. Louis, Inc.   | 1         | 0            | 0            | 0          | 1            | 0.0%          |
| Coventry Health Care of KS, Inc       | 0         | 0            | 1            | 0          | 1            | 0.0%          |
| Coventry Health Care of Missouri, Inc | 0         | 0            | 17           | 0          | 17           | 0.3%          |
| Good Health HMO, dba Blue Care        | 4         | 0            | 0            | 0          | 4            | 0.1%          |
| HMO Missouri, Inc. dba Anthem         | 12        | 1,231        | 0            | 0          | 1,243        | 24.1%         |
| Harmony Health Plan of Illinois, Inc. | 0         | 0            | 39           | 0          | 39           | 0.8%          |
| Home State Health Plan, Inc.          | 0         | 0            | 0            | 29         | 29           | 0.6%          |
| Humana Health Plan, Inc.              | 47        | 0            | 3,680        | 0          | 3,727        | 72.1%         |
| Missouri Care, Inc.                   | 0         | 0            | 0            | 54         | 54           | 1.0%          |
| UnitedHealthcare of the Midwest, Inc. | 0         | 0            | 10           | 0          | 10           | 0.2%          |
| <b>Total</b>                          | <b>64</b> | <b>1,234</b> | <b>3,747</b> | <b>123</b> | <b>5,168</b> | <b>100.0%</b> |



## Kansas City MSA Enrollment by Company

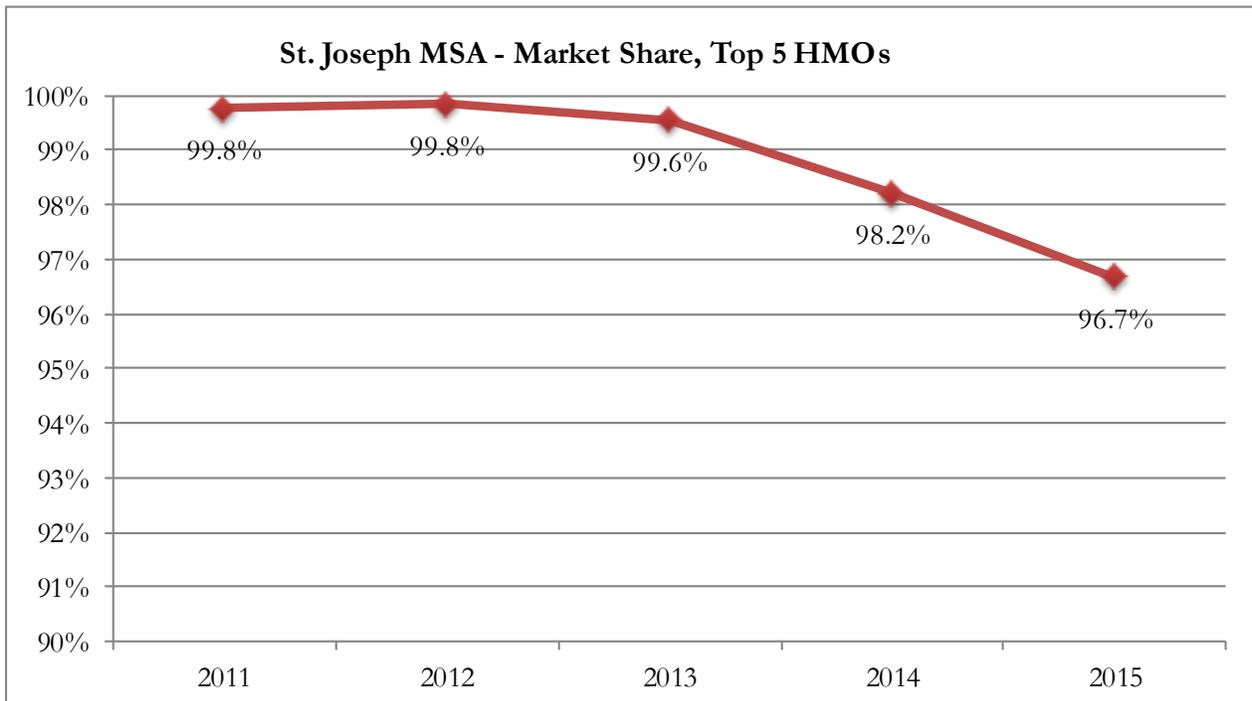
| Name                                  | HMO           | POS       | Medicare      | Medicaid       | Total          | Market Share  |
|---------------------------------------|---------------|-----------|---------------|----------------|----------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0             | 0         | 0             | 75,492         | 75,492         | 39.6%         |
| Aetna Health Inc (a Pennsylvania      | 261           | 61        | 0             | 0              | 322            | 0.2%          |
| Cigna HealthCare of St. Louis, Inc.   | 219           | 7         | 0             | 0              | 226            | 0.1%          |
| Coventry Health Care of KS, Inc       | 9             | 0         | 9,601         | 0              | 9,610          | 5.0%          |
| Coventry Health Care of Missouri, Inc | 0             | 0         | 18            | 0              | 18             | 0.0%          |
| Good Health HMO, dba Blue Care        | 20,834        | 0         | 0             | 0              | 20,834         | 10.9%         |
| HMO Missouri, Inc. dba Anthem         | 1             | 17        | 0             | 0              | 18             | 0.0%          |
| Harmony Health Plan of Illinois, Inc. | 0             | 0         | 81            | 0              | 81             | 0.0%          |
| Home State Health Plan, Inc.          | 0             | 0         | 0             | 27,488         | 27,488         | 14.4%         |
| Humana Health Plan, Inc.              | 83            | 0         | 24,233        | 0              | 24,316         | 12.8%         |
| Missouri Care, Inc.                   | 0             | 0         | 0             | 31,972         | 31,972         | 16.8%         |
| UnitedHealthcare of the Midwest, Inc. | 127           | 0         | 8             | 0              | 135            | 0.1%          |
| <b>Total</b>                          | <b>21,534</b> | <b>85</b> | <b>33,941</b> | <b>134,952</b> | <b>190,512</b> | <b>100.0%</b> |



## St. Joseph MSA

### Enrollment by Company

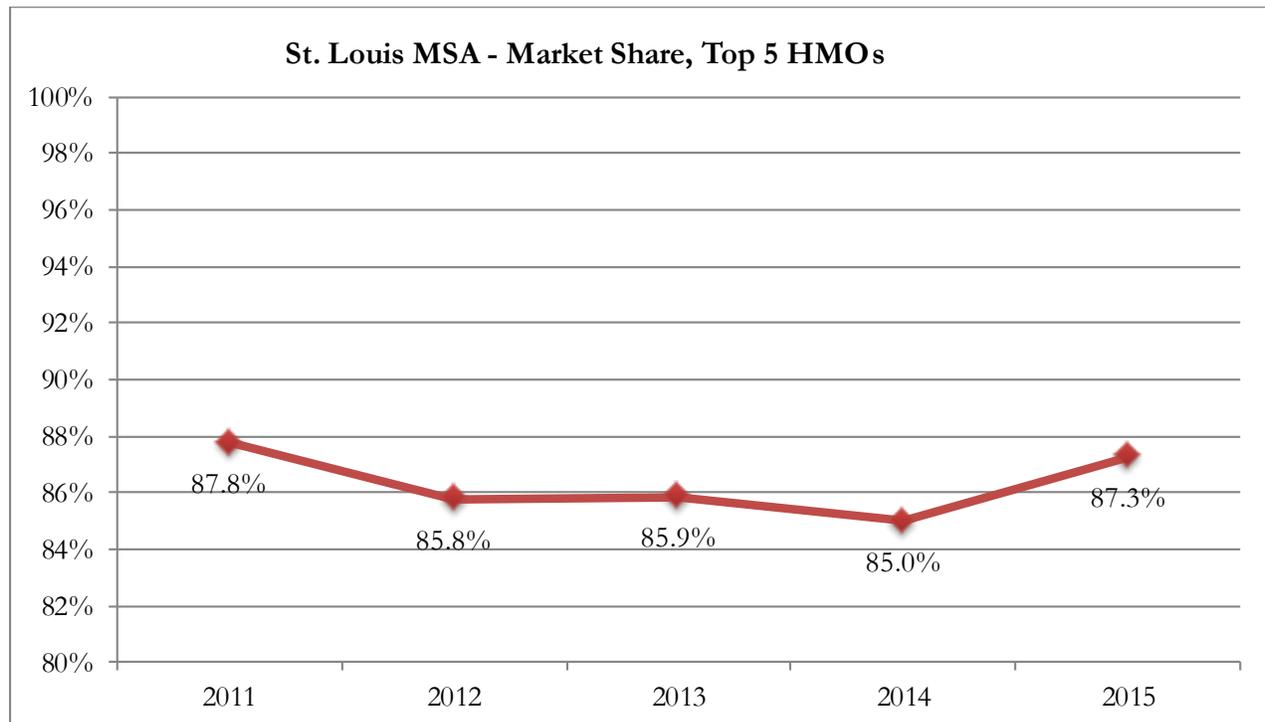
| Name                                  | HMO        | POS      | Medicare  | Medicaid   | Total      | Market Share  |
|---------------------------------------|------------|----------|-----------|------------|------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0          | 0        | 0         | 79         | 79         | 21.7%         |
| Aetna Health Inc (a Pennsylvania      | 3          | 0        | 0         | 0          | 3          | 0.8%          |
| Cigna HealthCare of St. Louis, Inc.   | 1          | 0        | 0         | 0          | 1          | 0.3%          |
| Coventry Health Care of KS, Inc       | 1          | 0        | 7         | 0          | 8          | 2.2%          |
| Good Health HMO, dba Blue Care        | 184        | 0        | 0         | 0          | 184        | 50.6%         |
| Harmony Health Plan of Illinois, Inc. | 0          | 0        | 12        | 0          | 12         | 3.3%          |
| Home State Health Plan, Inc.          | 0          | 0        | 0         | 41         | 41         | 11.4%         |
| Humana Health Plan, Inc.              | 0          | 0        | 3         | 0          | 3          | 0.8%          |
| Missouri Care, Inc.                   | 0          | 0        | 0         | 32         | 32         | 8.8%          |
| <b>Total</b>                          | <b>189</b> | <b>0</b> | <b>22</b> | <b>152</b> | <b>363</b> | <b>100.0%</b> |



## St. Louis MSA

### Enrollment by Company

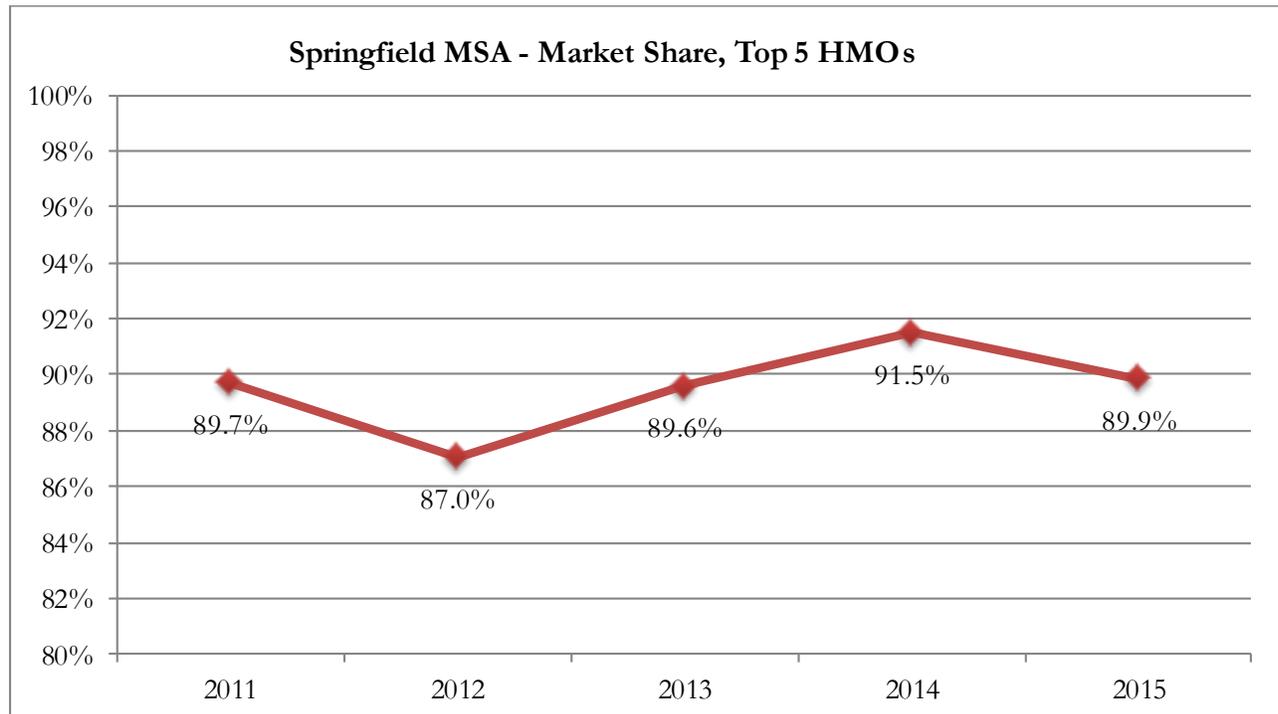
| Name                                  | HMO          | POS          | Medicare       | Medicaid       | Total          | Market Share  |
|---------------------------------------|--------------|--------------|----------------|----------------|----------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0            | 0            | 0              | 126,206        | 126,206        | 37.9%         |
| Aetna Health Inc (a Pennsylvania      | 194          | 0            | 0              | 0              | 194            | 0.1%          |
| Cigna HealthCare of St. Louis, Inc.   | 137          | 0            | 0              | 0              | 137            | 0.0%          |
| Coventry Health Care of KS, Inc       | 0            | 0            | 1              | 0              | 1              | 0.0%          |
| Coventry Health Care of Missouri, Inc | 1,435        | 198          | 38,133         | 0              | 39,766         | 11.9%         |
| Essence Healthcare, Inc.              | 0            | 0            | 36,261         | 0              | 36,261         | 10.9%         |
| Good Health HMO, dba Blue Care        | 11           | 0            | 0              | 0              | 11             | 0.0%          |
| HMO Missouri, Inc. d/b/a Anthem Blue  | 217          | 5,526        | 894            | 0              | 6,637          | 2.0%          |
| Harmony Health Plan of Illinois, Inc. | 0            | 0            | 137            | 0              | 137            | 0.0%          |
| Home State Health Plan, Inc.          | 0            | 0            | 0              | 41,155         | 41,155         | 12.4%         |
| Humana Health Plan, Inc.              | 0            | 0            | 4,180          | 0              | 4,180          | 1.3%          |
| Missouri Care, Inc.                   | 0            | 0            | 0              | 43,413         | 43,413         | 13.0%         |
| Oxford Health Plans (NJ), Inc.        | 0            | 0            | 57             | 0              | 57             | 0.0%          |
| UnitedHealthcare of the Midwest, Inc. | 1            | 0            | 34,781         | 0              | 34,782         | 10.4%         |
| <b>Total</b>                          | <b>1,995</b> | <b>5,724</b> | <b>114,444</b> | <b>210,774</b> | <b>332,937</b> | <b>100.0%</b> |



## Springfield MSA

### Enrollment by Company

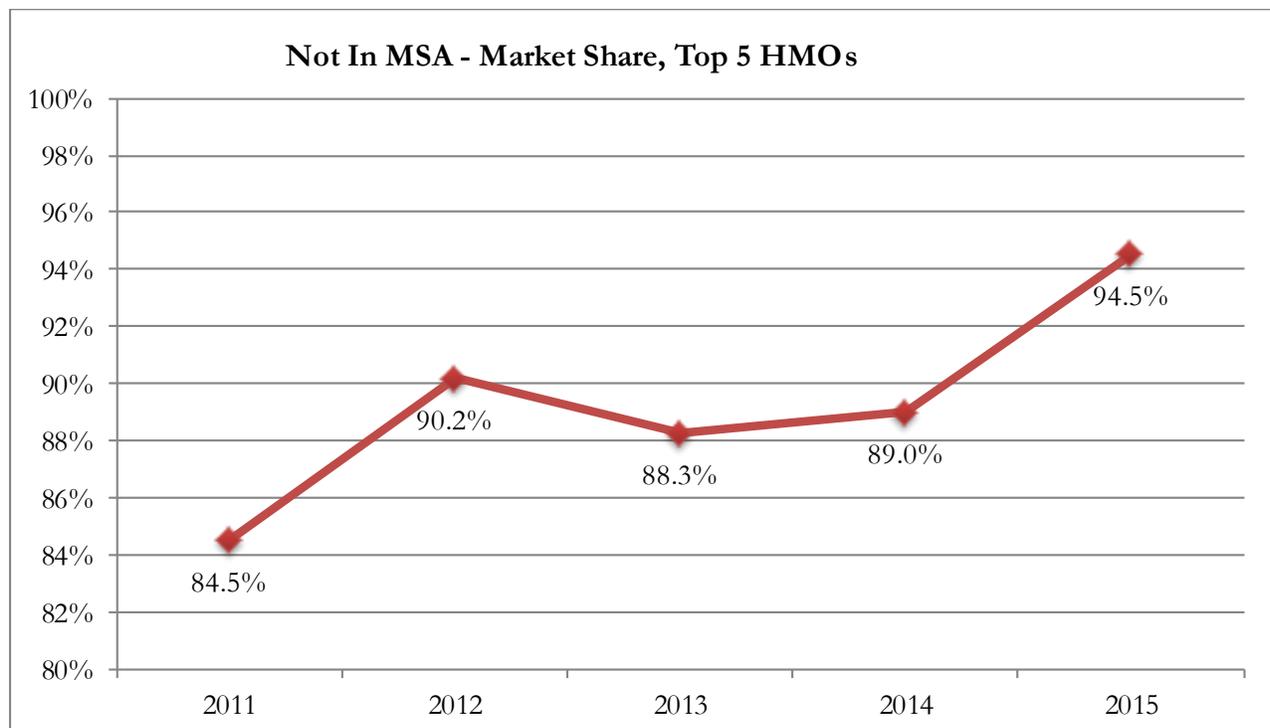
| Name                                  | HMO        | POS          | Medicare      | Medicaid     | Total         | Market Share  |
|---------------------------------------|------------|--------------|---------------|--------------|---------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0          | 0            | 0             | 2,363        | 2,363         | 5.9%          |
| Cigna HealthCare of St. Louis, Inc.   | 47         | 0            | 0             | 0            | 47            | 0.1%          |
| Coventry Health Care of KS, Inc       | 752        | 0            | 10            | 0            | 762           | 1.9%          |
| Coventry Health Care of Missouri, Inc | 0          | 0            | 12,273        | 0            | 12,273        | 30.4%         |
| Cox HealthPlans                       | 0          | 87           | 0             | 0            | 87            | 0.2%          |
| Essence Healthcare, Inc.              | 0          | 0            | 4,126         | 0            | 4,126         | 10.2%         |
| Good Health HMO, dba Blue Care        | 1          | 0            | 0             | 0            | 1             | 0.0%          |
| HMO Missouri, Inc. d/b/a Anthem       | 10         | 3,452        | 1,084         | 0            | 4,546         | 11.3%         |
| Harmony Health Plan of Illinois, Inc. | 0          | 0            | 31            | 0            | 31            | 0.1%          |
| Home State Health Plan, Inc.          | 0          | 0            | 0             | 1,024        | 1,024         | 2.5%          |
| Humana Health Plan, Inc.              | 158        | 0            | 9,703         | 0            | 9,861         | 24.5%         |
| Missouri Care, Inc.                   | 0          | 0            | 0             | 1,396        | 1,396         | 3.5%          |
| Oxford Health Plans (NJ), Inc.        | 0          | 0            | 1             | 0            | 1             | 0.0%          |
| UnitedHealthcare of the Midwest, Inc. | 0          | 0            | 3,812         | 0            | 3,812         | 9.5%          |
| <b>Total</b>                          | <b>968</b> | <b>3,539</b> | <b>31,040</b> | <b>4,783</b> | <b>40,330</b> | <b>100.0%</b> |



## Not in MSA

### Enrollment by Company

| Name                                  | HMO          | POS          | Medicare      | Medicaid      | Total          | Market Share  |
|---------------------------------------|--------------|--------------|---------------|---------------|----------------|---------------|
| Aetna Better Health of Missouri, LLC  | 0            | 0            | 0             | 43,429        | 43,429         | 35.2%         |
| Aetna Health Inc (a Pennsylvania      | 2            | 98           | 0             | 0             | 100            | 0.1%          |
| Cigna HealthCare of St. Louis, Inc.   | 16           | 0            | 0             | 0             | 16             | 0.0%          |
| Coventry Health Care of KS, Inc       | 58           | 0            | 59            | 0             | 117            | 0.1%          |
| Coventry Health Care of Missouri, Inc | 74           | 2            | 10,216        | 0             | 10,292         | 8.3%          |
| Cox HealthPlans                       | 0            | 3            | 0             | 0             | 3              | 0.0%          |
| Essence Healthcare, Inc.              | 0            | 0            | 2,232         | 0             | 2,232          | 1.8%          |
| Good Health HMO, dba Blue Care        | 722          | 0            | 0             | 0             | 722            | 0.6%          |
| HMO Missouri, Inc. dba Anthem         | 131          | 3,797        | 70            | 0             | 3,998          | 3.2%          |
| Harmony Health Plan of Illinois, Inc. | 0            | 0            | 165           | 0             | 165            | 0.1%          |
| Home State Health Plan, Inc.          | 0            | 0            | 0             | 18,720        | 18,720         | 15.2%         |
| Humana Health Plan, Inc.              | 96           | 0            | 11,318        | 0             | 11,414         | 9.2%          |
| Missouri Care, Inc.                   | 0            | 0            | 0             | 29,478        | 29,478         | 23.9%         |
| Oxford Health Plans (NJ), Inc.        | 0            | 0            | 1             | 0             | 1              | 0.0%          |
| UnitedHealthcare of the Midwest, Inc. | 1            | 0            | 2,793         | 0             | 2,794          | 2.3%          |
| <b>Total</b>                          | <b>1,100</b> | <b>3,900</b> | <b>26,854</b> | <b>91,627</b> | <b>123,481</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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Professional Registration

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Jefferson City, MO 65102

April 2016