MISSOURI

2020 HEALTH INSURANCE MARKET REPORT

MISSOURI DEPARTMENT OF COMMERCE & INSURANCE

DCI

Missouri Department of Commerce & Insurance

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Introduction

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

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

Among the highlights:

In 2016, the percent of Missourians lacking health insurance reached record lows. The uninsured rate declined from a high of 15.3 percent in 2009 to 8.3 percent in 2016. The rate increased slightly in 2017 to 8.4 percent, though the year-to-year change of one-tenth of one percentage point is within the survey's margin of error so that the difference isn't "statistically significant."[1] However, in 2018, the most chronically uninsured individuals – those who lacked insurance for an entire year – declined to 6 percent, representing the lowest point on record. By 2019, this number had increased to 8.5%.

The percent of those who lacked coverage for part of the year *increased* over the same time period, rising from 9.1 to 9.4 percent. It increased again in 2019 to 10 percent.

The majority of Missourians (aged 18 to 64), just over 70 percent, obtained coverage from their the private market some point during 2019, while about one-third (34.6 percent) were covered by either Medicare or Medicaid or both.[2] Of those with private coverage, a significant number obtained coverage by an employer's self-insured plans, which are regulated by the federal government. Forty-six percent of private coverage was provided by third-party insurers regulated by the Department of Commere and Insurance.

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

The cost of coverage has increased significantly since 2011, though rate filings indicate much more modest change for 2019 and 2021. Since 2011, the annual cost of coverage per individual has

[1] That is, due to the survey design, such small changes cannot reliably be interpreted as an actual change in the population, as opposed to random statistical fluctuation due to "sampling error."
[2] Percentages can sum to more than 100 because individuals can have more than one form of coverage during the year.

increased by an estimated 278 percent to $7,931 per year in the individual market.[3] The cost of coverage in the large employer market (or employers with 50 or more employees) increased much less rapidly, and even decreased during two of the last seven years. Between 2011 and 2019, cost per insured increased by a modest 14.9 percent. Data for this class of business is not available for 2020 and 2021 because rates for large employer coverage are not filed with the department, and data from insurers' financial statements are only available through 2019.

Missouri's health insurance market (for major medical policies) is significantly more concentrated than other insurance markets in the state. Across all three major medical markets – individual, small and large employer – the largest four insurers controlled over 92 percent of the state-wide market. Though data are generally lacking, markets are even more concentrated in some regions of the state since not all insurers operate in all areas of the state.

Between 2012 and 2019 Missouri citizens and businesses received $240 million in rebates from health insurers that did not meet the minimum loss ratio (MLR) requirements of the federal ACA. The ACA requires insurers in the individual and small employer markets to spend a minimum of 80 percent of every premium dollar directly on health care or for improvements in quality of care. Insurers of large employers are required to spend 85 percent of premiums on these services. The 2018 rebate totaling $53 million is the second highest on record for Missouri.

Insurers lost money in the individual market during five of the ten years from 2010 to 2019, though overall remained strongly profitable every year across all lines of coverage. In addition, the individual market returned a significant profit in from 2017 to 2019. Insurers earned additional revenue from such sources as investment gains as well as administering self-insured plans. In 2019, insurers with more than $100,000 in major medical premium in Missouri earned a net gain on Missouri business of just over $400 million.

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

Section I: Source of Coverage

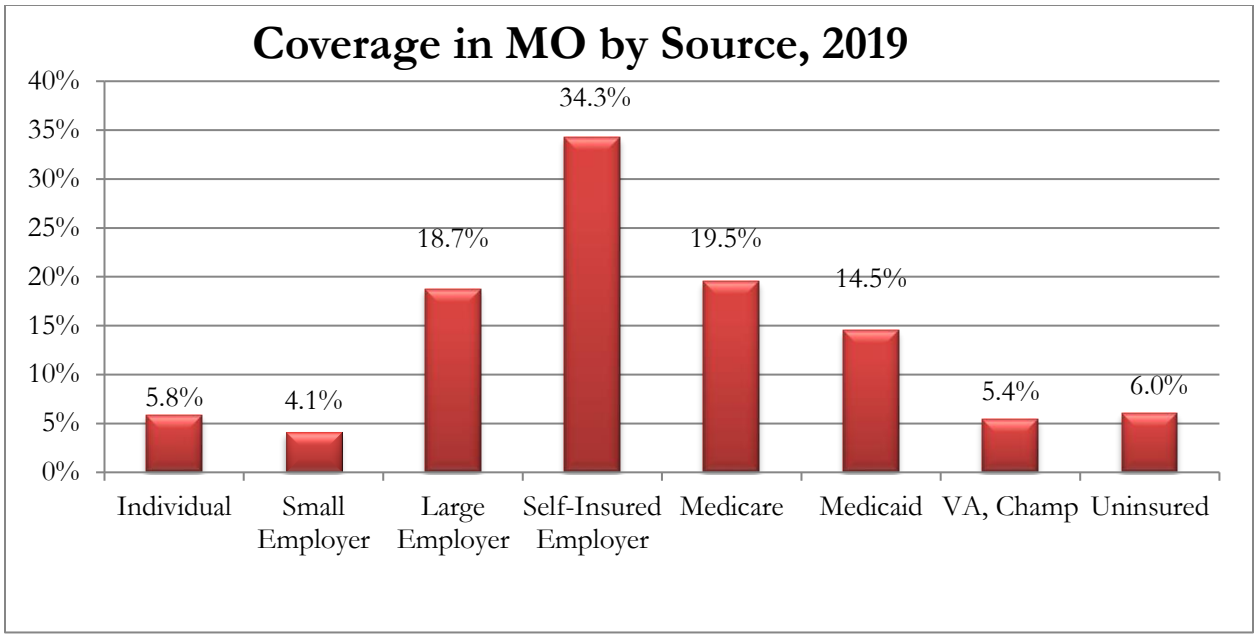
Nearly one-third of Missouri residents had coverage from at least one public program, while slightly over 70 percent were insured by private or commercial coverage at some point in 2019. Among those with private coverage, the large majority received coverage through an employer, and the majority of employers providing coverage were self-insured. Self-insured plans are regulated at the federal level under the Employee Retirement Income Security Act (ERISA), such that state insurance departments do not have jurisidiction over such plans. Slightly less than 30 percent of Missouri residents obtained coverage from third-party insurers regulated by the state insurance department.

The percent of individuals in MO without insurance declined rapidly between 2013 and 2018, but the downward trend was reversed in 2019. Individuals lacking coverage for the entirety of 2019 comprised 8.5 percent of residents, up from 6.0 percent in 2018. Ten percent did not have insurance coverage on any given "average day" during the year.[4] For Missourians of working-age (aged 18-64), 11.9 percent lacked coverage for all of 2019. This compares with 11.17 percent nationally.

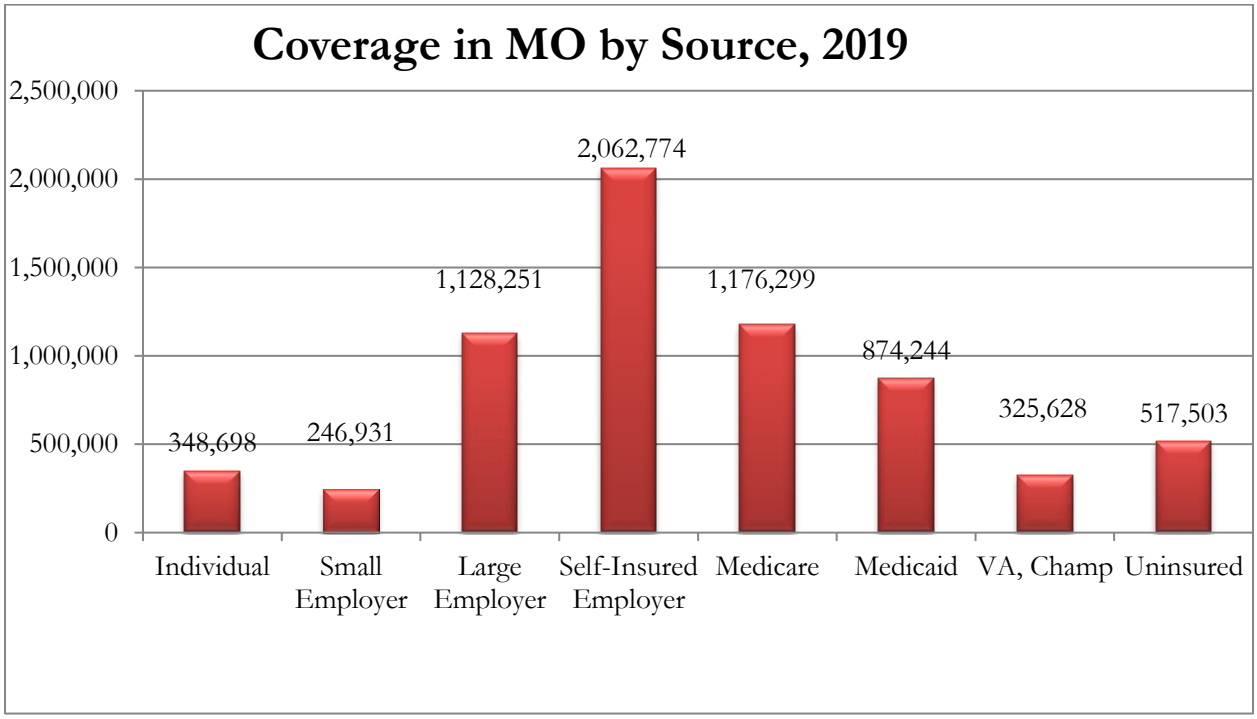
In 2018, Missouri had a lower percentage of uninsured residents than 31 other states. However, this ranking deteriorated in 2019, when Missouri only had a lower rate than 15 other states. Texas had the highest uninsured rate among the state (15.7%), while Hawaii had the lowest (2.4%).

Rural counties tended to have higher uninsured rates than elsewhere in the state in 2018 (latest data available). Thirty-seven counties had unisured rates exceeding 15 percent, with the highest insured rates in Barry, Daviess, Hickory, Knox, McDonald, Morgan,Ozark, Scotland, and Wright.

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



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



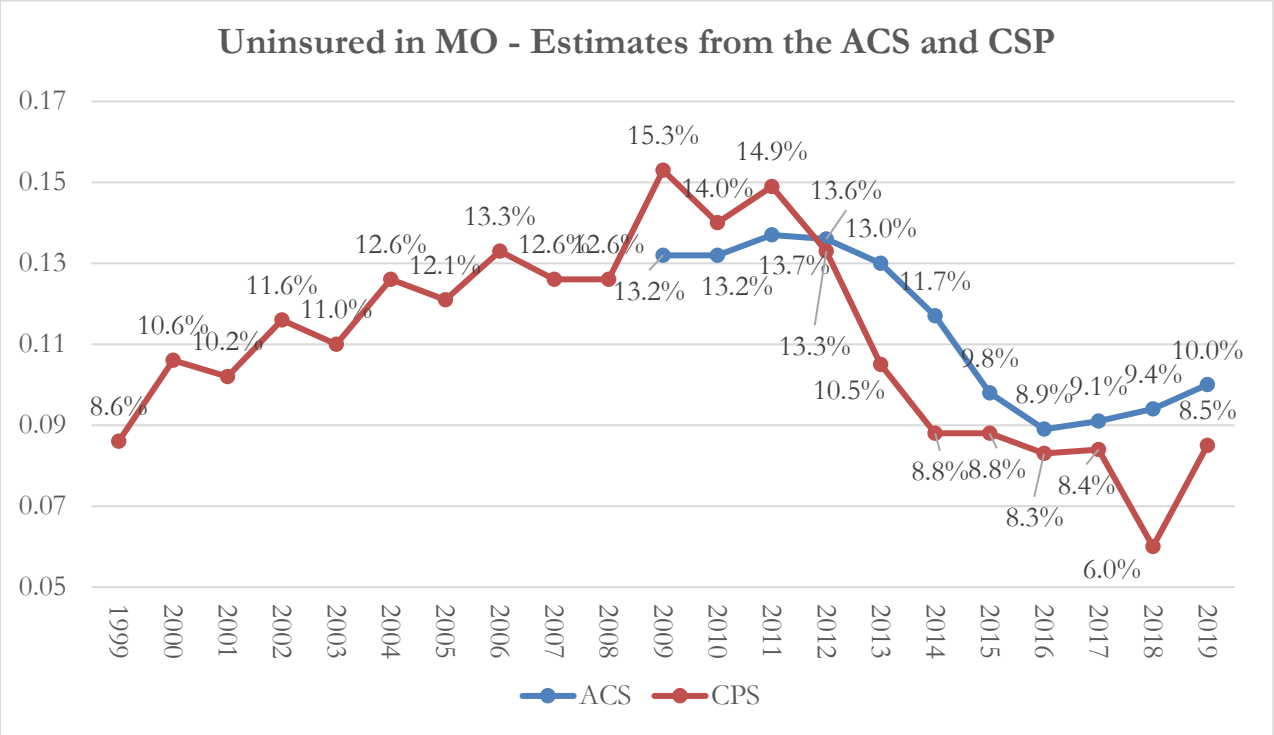
**Totals may exceed the Missouri population because individuals can have more than one source of coverage. These numbers will differ significantly from similar estimates made from insurers financial annual statements presented below (page 17). These graphs depict individuals who had coverage <u>at any time during 2018,</u> while the annual statements report the number insureds on 12/31. In addition, the numbers will differ somewhat from those taken directly from the CPS, as the CPS estimates are adjusted by the DCI to reflect additional data sources. The raw CPS estimates are also presented below.*

Source: Estimates produced by DCI, combining insurer financial annual statements, the Current Population Survey (CPS), and the American Community Survey (ACS).

MO Uninsured		
Year	**ACS**	**CPS**
2009	13.2%	15.3%
2010	13.2%	14.0%
2011	13.7%	14.9%
2012	13.6%	13.3%
2013	13.0%	10.5%
2014	11.7%	8.8%
2015	9.8%	8.8%
2016	8.9%	8.3%
2017	9.1%	8.4%
2018	9.4%	6.0%
2019	10.0%	8.5%

Sources: The American Community Survey (ACS) and the Current Population Survey (CPS). The ACS is a "point-in-time" measure of the uninsured, so that estimates reflect the percentage of uninsured on the day of the survey. The CPS attempts to measure uninsureds as those who lacked insurance for the entiry of the year.

*The CPS introduced revised question wording in 2013 that had a significant impact on the estimates. Because of this, prior estimates are not directly comperable to the estimstates for 2013 and later years.



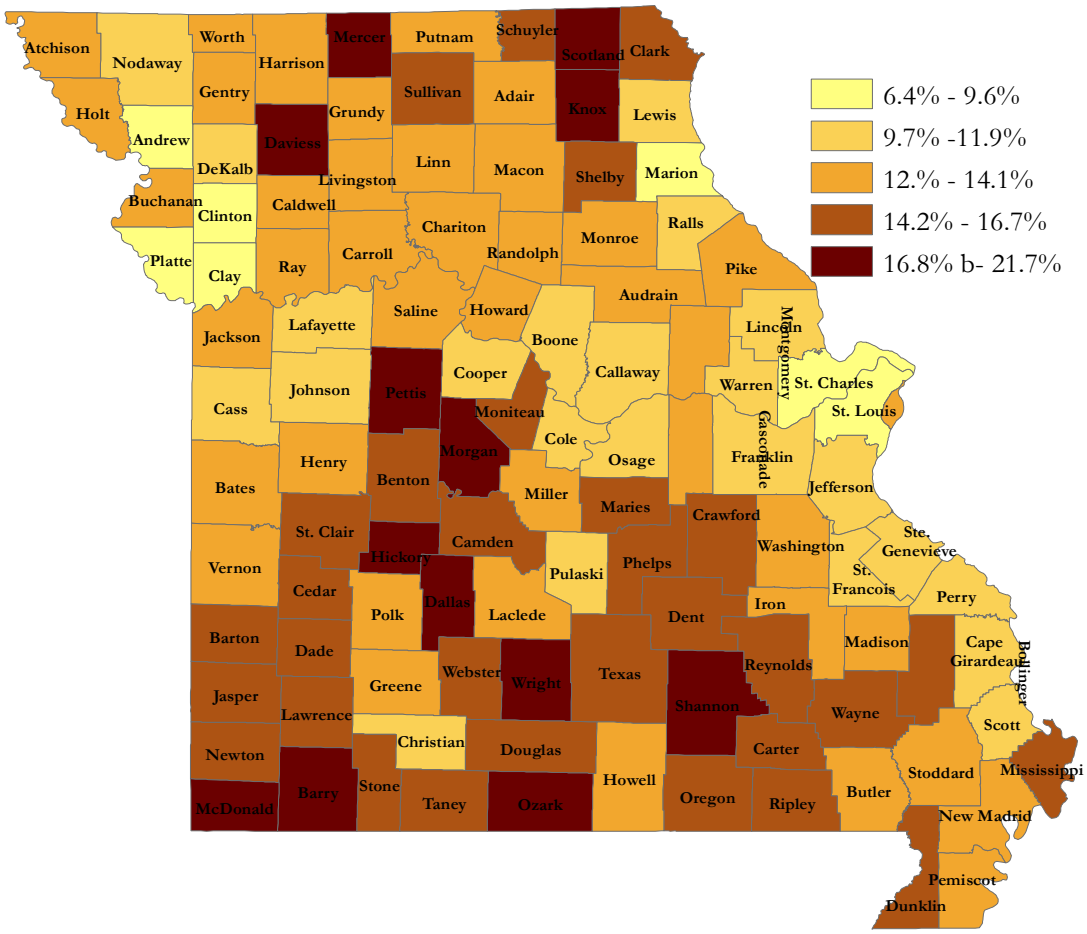
Source of Coverage, 2013-2019 From the Current Population Survey						
Year	Total Private	Employer-based Private	Medicare	Medicaid	Other Gov't (Veterans, etc.)	% Uninsured
Missouri – Total Population						
2013	68.8%	55.8%	19.9%	14.5%	4.4%	10.5%
2014	70.1%	57.0%	17.6%	14.7%	4.8%	8.8%
2015	72.4%	58.8%	16.7%	12.7%	4.0%	8.8%
2016	71.9%	54.3%	19.4%	14.8%	3.1%	8.3%
2017	71.6%	56.8%	18.8%	13.7%	4.9%	8.4%
2018	71.3%	58.4%	19.9%	13.9%	3.4%	6.0%
2019	70.8%	60.0%	20.2%	12.3%	3.3%	8.5%
US – Total Population						
2013	64.2%	53.9%	15.6%	17.3%	4.5%	13.4%
2014	66.0%	53.4%	16.0%	19.5%	4.5%	10.4%
2015	67.2%	53.6%	16.3%	19.6%	4.7%	9.1%
2016	67.5%	53.7%	16.7%	19.4%	4.6%	8.8%
2017	67.2%	54.1%	17.2%	19.3%	4.8%	8.8%
2018	67.3%	55.1%	17.8%	14.3%	4.0%	8.4%
2019	68.0%	56.4%	18.1%	17.2%	3.8%	8.0%
Missouri – Population Aged 18 – 64						
2013	72.6%	62.9%	6.5%	9.8%	4.3%	14.8%
2014	75.2%	63.5%	4.2%	10.8%	4.3%	12.5%
2015	77.9%	65.2%	4.2%	8.2%	4.0%	12.5%
2016	77.1%	61.9%	4.4%	9.8%	2.8%	12.0%
2017	77.8%	64.5%	4.8%	10.7%	3.1%	10.5%
2018	78.1%	68.1%	5.6%	10.0%	2.2%	9.1%
2019	76.8%	69.2%	4.5%	8.8%	3.5%	11.9%
US – Population Aged 18 – 64						
2013	68.1%	59.3%	3.7%	12.0%	4.0%	18.4%
2014	71.1%	59.3%	3.8%	14.8%	3.8%	14.2%
2015	72.7%	59.5%	3.6%	15.2%	4.1%	12.5%
2016	73.0%	59.9%	3.7%	15.4%	3.9%	11.9%
2017	72.8%	60.7%	3.9%	15.4%	4.1%	12.1%
2018	73.3%	63.2%	4.0%	14.3%	3.6%	11.7%
2019	74.3%	65.1%	3.7%	14.1%	3.4%	11.1%

% Uninsured State Rankings – Total Population – Estimates from the CPS										
	2015		2016		2017		2018		2019	
State	%	**Rank**	**%**	**Rank**	%	**Rank**	**%**	**Rank**	**%**	**Rank**
Alabama	10.7%	15	8.7%	19	11.0%	8	9.4%	12	7.5%	20
Alaska	12.8%	5	13.6%	2	12.6%	3	11.8%	6	12.9%	4
Arizona	12.5%	7	12.1%	5	9.5%	21	7.8%	20	10.8%	8
Arkansas	9.1%	23	7.7%	27	10.0%	15	8.2%	18	6.9%	25
California	7.6%	29	7.7%	25	8.0%	29	7.5%	23	7.0%	24
Colorado	8.8%	25	9.6%	15	8.9%	24	8.7%	14	8.6%	14
Connecticut	6.1%	40	6.1%	40	5.3%	46	5.0%	43	2.8%	49
Delaware	6.8%	32	8.9%	17	8.8%	26	6.4%	30	5.1%	38
DC	4.0%	51	5.2%	49	5.6%	43	4.6%	45	2.9%	48
Florida	12.7%	6	12.0%	6	12.5%	4	14.2%	3	13.3%	3
Georgia	14.0%	2	12.3%	3	12.6%	2	13.9%	4	11.9%	6
Hawaii	5.1%	47	5.4%	46	5.9%	38	3.3%	50	2.4%	51
Idaho	11.3%	10	8.8%	18	10.3%	12	10.3%	8	9.8%	10
Illinois	6.2%	37	7.4%	28	7.3%	31	6.1%	31	5.5%	33
Indiana	9.4%	19	6.6%	35	5.6%	42	7.6%	22	5.4%	35
Iowa	5.4%	44	5.2%	48	2.8%	51	4.5%	47	5.5%	32
Kansas	10.0%	18	8.4%	21	9.8%	19	7.8%	21	7.9%	18
Kentucky	6.1%	39	6.2%	39	4.4%	49	5.6%	35	6.4%	27
Louisiana	10.9%	12	10.6%	11	10.3%	13	8.1%	19	7.7%	19
Maine	4.5%	49	7.1%	31	8.8%	25	7.2%	25	4.9%	40
Maryland	6.7%	34	6.3%	38	5.7%	41	6.9%	27	5.4%	34
Massachusetts	4.3%	50	5.6%	43	2.8%	50	2.4%	51	2.6%	50
Michigan	5.8%	42	6.3%	37	6.1%	37	5.1%	42	4.2%	45
Minnesota	6.1%	38	5.9%	41	5.0%	47	3.8%	48	4.3%	44
Mississippi	12.9%	4	11.9%	7	11.3%	7	12.3%	5	12.0%	5
Missouri	**8.8%**	**24**	**8.3%**	**22**	**8.4%**	**28**	**6.0%**	**32**	**8.5%**	**16**
Montana	10.1%	16	7.0%	33	7.2%	32	5.6%	36	7.5%	21
Nebraska	8.5%	26	6.9%	34	11.5%	6	7.2%	26	8.3%	17
Nevada	11.3%	9	8.7%	20	10.6%	9	8.3%	17	9.9%	9
New Hampshire	5.3%	45	6.5%	36	6.7%	35	5.3%	38	4.9%	39
New Jersey	7.8%	28	7.9%	23	7.1%	33	5.4%	37	6.4%	26
New Mexico	12.4%	8	11.2%	8	9.8%	18	10.0%	10	8.9%	12
New York	6.4%	36	5.6%	42	5.5%	45	5.3%	39	4.8%	41
North Carolina	11.1%	11	10.8%	10	10.1%	14	9.7%	11	11.1%	7
North Dakota	8.1%	27	7.7%	26	9.4%	22	5.1%	40	5.7%	31
Ohio	6.0%	41	5.6%	44	5.7%	40	5.0%	44	6.0%	30
Oklahoma	13.2%	3	10.5%	12	12.3%	5	15.6%	2	14.4%	2
Oregon	7.1%	30	5.3%	47	5.9%	39	6.4%	29	5.2%	37
Pennsylvania	5.8%	43	4.8%	50	6.6%	36	5.8%	34	5.3%	36
Rhode Island	4.7%	48	4.8%	51	7.0%	34	3.7%	49	3.6%	46

% Uninsured State Rankings – Total Population – Estimates from the CPS										
	2015		**2016**		**2017**		**2018**		**2019**	
State	%	**Rank**	**%**	**Rank**	%	**Rank**	**%**	**Rank**	**%**	**Rank**
South Carolina	10.8%	14	9.1%	16	10.3%	11	8.4%	16	7.2%	23
South Dakota	9.3%	20	7.8%	24	9.6%	20	8.7%	15	8.6%	15
Tennessee	10.9%	13	11.2%	9	9.9%	17	7.3%	24	7.3%	22
Texas	15.8%	1	15.3%	1	16.7%	1	17.2%	1	15.7%	1
Utah	10.0%	17	12.1%	4	10.5%	10	10.1%	9	9.5%	11
Vermont	5.2%	46	5.4%	45	4.6%	48	4.5%	46	3.3%	47
Virginia	9.3%	21	10.0%	13	9.3%	23	8.8%	13	6.2%	29
Washington	6.9%	31	7.0%	32	5.5%	44	6.5%	28	6.2%	28
West Virginia	6.5%	35	7.3%	29	8.7%	27	6.0%	33	4.5%	43
Wisconsin	6.8%	33	7.2%	30	7.7%	30	5.1%	41	4.7%	42
Wyoming	9.3%	22	9.7%	14	9.9%	16	11.0%	7	8.7%	13
US total	**9.1%**		**8.80%**		**8.8%**		**8.4%**		**8.0%**	

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

% Uninsured in 2018, Population 65 and Under



Source: Small Area Health Estimates (SAHIE), Bureau of the Census. Latest data available, published by the Bureau of the Census in April, 2020.

Section II: Health Care Spending

The cost of coverage has increased substantially in the individual and small employer markets since 2011. For those obtaining coverage in the individual market, the cost to insure a single individual for a year averaged $2,099 in 2011. Rates filed in 2020 and effective in 2021 indicate that costs will increase to $7,031, or by 278 percent over 2011 costs. Rates in the small employer market increased by 93.0 percent over the same time period, from $3,900 to $7,520.

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

The Consumer Price Index for health care, which measures the cost of a "fixed basket" of goods and services, increased by 193 percent between 1990 and 2019, compared to 80.5 percent for overall CPI.[5] Price changes, plus changes in utilization rates as well as of technologies and therapies, also contribute to the increased costs.

[5] Based on the CPI for St. Louis. The CPI is produced for major urban areas only.

Average Annual Cost of Coverage per Insured Missouri						
	Individual Coverage		**Small Employer**		**Large Employer**	
Year	**Cost**	**% change**	**Cost**	**% change**	**Cost**	**% Change**
2011	$2,099		$3,900		$4,306	
2012	$2,327	10.9%	$4,015	2.9%	$4,314	0.2%
2013	$2,127	-8.6%	$4,338	8.0%	$4,305	-0.2%
2014	$3,152	48.2%	$4,459	2.8%	$4,512	4.8%
2015	$3,594	14.0%	$4,845	8.7%	$4,699	4.1%
2016	$4,260	18.5%	$5,231	8.0%	$4,383	-6.7%
2017	$5,198	22.0%	$5,394	3.1%	$4,561	4.1%
2018	$7,461	43.5%	$6,231	15.5%	$4,754	4.2%
2019	$7,755	3.9%	$6,584	5.7%	$4,948	4.1%
2020	$7,582	-0.9%	$6,995	5.8%	N/A	N/A
2021	$7,931	4.6%	$7,520	7.5%	N/A	N/A
Change, 2011 to 2021		**278%**		**93%**		

Source: 2011-2019 estimates are derived from insurers financial annual statements, and are the ratio of (earned premium / member years). 2020 - 2021 estimates were obtained from insurers rate filings with the DIPF, and represent the average rate change across filings weighted by the number of impacted insureds. Large employer rates are exempt from filing requirements, so that estimates are only available through 2019.

Average Annual Cost of Coverage per Insured Missouri and Neighboring States									
Year	**AR**	**IA**	**IL**	**KS**	**KY**	**MO**	**NE**	**OK**	**TN**
Individual Market									
2011	$2,058	$2,745	$2,750	$2,474	$2,661	$2,099	$2,642	$2,386	$2,466
2012	$2,191	$2,861	$2,916	$2,685	$2,798	$2,327	$2,732	$2,488	$2,555
2013	$1,419	$2,914	$2,703	$1,684	$2,510	$2,127	$2,673	$2,176	$2,049
2014	$3,474	$3,168	$3,450	$3,053	$2,849	$3,152	$3,251	$2,959	$2,859
2015	$3,770	$3,608	$3,862	$3,242	$3,490	$3,594	$3,893	$3,310	$3,269
2016	$4,023	$4,257	$4,338	$3,912	$4,050	$4,260	$4,152	$4,191	$4,158
2017	$4,445	$5,064	$5,778	$5,162	$4,584	$5,198	$6,047	$6,708	$5,938
2018	$5,614	$7,780	$8,000	$7,294	$6,331	$7,461	$8,931	$7,850	$8,668
2019	$5,247	$7,946	$8,032	$7,755	$6,919	$7,755	$9,272	$7,711	$7,587
% Ch	**155.0%**	**189.5%**	**192.1%**	**213.5%**	**160.0%**	**269.5%**	**250.9%**	**223.2%**	**207.7%**
Small Employer Market									
2011	$3,493	$3,578	$4,639	$3,650	$3,755	$3,900	$4,067	$4,144	$3,600
2012	$3,553	$3,701	$4,739	$3,639	$3,843	$4,015	$4,268	$4,265	$3,835
2013	$3,666	$3,888	$4,851	$3,769	$3,924	$4,338	$4,352	$4,310	$4,056
2014	$3,833	$4,063	$5,039	$3,974	$4,013	$4,459	$4,059	$4,437	$4,014
2015	$4,125	$4,215	$5,217	$4,233	$4,356	$4,845	$4,659	$4,598	$4,169
2016	$4,368	$4,367	$5,548	$4,697	$4,645	$5,231	$4,539	$4,723	$4,568
2017	$4,808	$4,597	$5,775	$5,197	$4,913	$5,394	$5,034	$5,126	$4,737
2018	$4,481	$5,150	$6,173	$4,929	$5,681	$6,231	$5,808	$5,291	$4,848
2019	$4,614	$5,340	$6,223	$5,086	$6,507	$6,584	$6,637	$5,127	$4,873
% Ch	**32.1%**	**49.2%**	**34.1%**	**39.3%**	**73.3%**	**68.8%**	**63.2%**	**23.7%**	**35.4%**
Large Employer Market									
2011	$3,400	$4,017	$4,251	$3,801	$4,141	$4,306	$4,502	$4,225	$4,145
2012	$3,517	$4,180	$4,089	$4,028	$4,131	$4,314	$4,619	$4,298	$4,100
2013	$3,787	$4,309	$4,489	$4,035	$4,223	$4,305	$4,641	$4,392	$4,172
2014	$3,914	$4,498	$4,602	$4,135	$4,495	$4,512	$5,056	$4,693	$4,553
2015	$4,088	$4,646	$4,489	$4,187	$4,704	$4,699	$4,716	$4,846	$4,731
2016	$4,152	$4,816	$4,954	$3,462	$4,816	$4,383	$5,061	$4,972	$4,756
2017	$4,593	$4,872	$5,181	$3,713	$4,976	$4,561	$5,057	$5,129	$4,774
2018	$4,278	$5,247	$5,368	$4,189	$5,196	$4,754	$5,887	$5,426	$4,983
2019	$4,541	$5,327	$5,402	$4,194	$5,402	$4,948	$5,777	$5,620	$5,100
% Ch	**33.6%**	**32.6%**	**27.1%**	**10.3%**	**30.5%**	**14.9%**	**28.3%**	**33.0%**	**23.0%**

Source: Calculated from insurers' financial annual statements.

Total Health Care Spending in Missouri
(Billions of Dollars)

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

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

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

Total Health Care Spending Per Capita in Missouri

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

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

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

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

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

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

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

Consumer Price Indices for St. Louis and Kansas City*								
	Index (1984=100)				% Change for Prior Year			
Year	All Goods-STL	All Goods - KC	Medical Care - STL	Medical Care - KC	All Goods-STL	All Goods - KC	Medical Care - STL	Medical Care - KC
1990	128.1	126.0	159.0	156.8	5.2%	3.6%	9.2%	10.4%
1991	132.1	131.2	171.7	173.5	3.1%	4.1%	8.0%	10.7%
1992	134.7	134.3	181.0	183.8	2.0%	2.4%	5.4%	5.9%
1993	137.5	138.1	191.5	195.6	2.1%	2.8%	5.8%	6.4%
1994	141.3	141.3	201.7	202.9	2.8%	2.3%	5.3%	3.7%
1995	145.2	145.3	210.0	208.5	2.8%	2.8%	4.1%	2.8%
1996	149.6	151.6	218.4	212.2	3.0%	4.3%	4.0%	1.8%
1997	152.9	155.8	226.4	210.9	2.2%	2.8%	3.7%	-0.6%
1998	154.5	157.8	233.9	217.7	1.0%	1.3%	3.3%	3.2%
1999	157.6	160.1	245.7	229.1	2.0%	1.5%	5.0%	5.2%
2000	163.1	166.6	256.8	245.1	3.5%	4.1%	4.5%	7.0%
2001	167.3	172.2	268.2	254.5	2.6%	3.4%	4.4%	3.8%
2002	169.1	174.0	279.1	262.0	1.1%	1.0%	4.1%	2.9%
2003	173.4	177.0	293.3	271.0	2.5%	1.7%	5.1%	3.4%
2004	180.3	180.7	307.4	269.1	4.0%	2.1%	4.8%	-0.7%
2005	186.2	185.3	320.2	275.4	3.3%	2.5%	4.2%	2.3%
2006	189.5	190.1	336.3	296.8	1.8%	2.6%	5.0%	7.8%
2007	193.2	194.5	343.9	301.0	2.0%	2.3%	2.2%	1.4%
2008	198.7	201.2	345.4	296.4	2.8%	3.4%	0.4%	-1.5%
2009	198.5	201.0	360.9	302.6	-0.1%	-0.1%	4.5%	2.1%
2010	203.2	205.4	366.8	309.8	2.4%	2.2%	1.6%	2.4%
2011	209.8	213.5	373.9	320.7	3.2%	4.0%	1.9%	3.5%
2012	214.8	218.5	379.0	332.9	2.4%	2.3%	1.4%	3.8%
2013	218.0	221.6	382.9	339.8	1.5%	1.4%	1.0%	2.1%
2014	220.2	222.7	395.2	338.1	1.0%	0.5%	3.2%	-0.5%
2015	219.3	222.3	400.3	347.4	-0.4%	-0.2%	1.3%	2.7%
2016	221.1	224.1	420.8	361.3	0.8%	0.8%	5.1%	4.0%
2017	224.7	228.2	439.9	368.2	1.7%	1.9%	4.5%	1.9%
2018	228.9	**	454.4	**	1.8%	**	3.3%	**
2019	231.2	**	465.8		1.0%	**	2.5%	**
	Cumulative Change, 1990-2019				**80.5%**		**192.9%**	

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

** The BLS revised the geography of the CPI in 2018. Kansas City was not selected for this revision, and no data for Kansas City will be available for 2018 and subsequent years.

Section III: The Commercial Market & the Federal Marketplace

According to insurers financial annual statements, 1,087,136 Missourians were insured in the commercial market as of December 31, 2019. The majority were insured in the large employer market consisting of employers with 50 or more employees. The remainder were split between small employers (157,215) and the individual market in which insureds purchase coverage on their own (211,591).

As of early 2020, 202,750 individuals were enrolled in the Federally Facilitated Marketplace (FFM). The large majority of these individuals received subsidies in the form of the advanced premium tax credit (APTC) or cost sharing reductions (CSR) which lower the amount of out-of-pocket expenses covered individuals pay. The average monthly premium in 2019 was $797, but for individuals eligible for the APTC the average monthly cost fell to $148.

Missouri Insureds at Year-End (Excluding Self-Insured Plans) Data from the Financial Annual Statement

Year	Individual	Small Employer	Large Employer	Total
2010	249,200	379,767	702,218	1,333,195
2011	270,943	345,581	758,952	1,377,487
2012	257,871	328,839	737,673	1,326,395
2013	294,548	306,179	689,642	1,292,382
2014	344,137	254,285	628,141	1,228,577
2015	362,038	233,409	628,155	1,225,617
2016	347,295	226,117	698,054	1,273,482
2017	279,292	217,579	726,055	1,224,943
2018	243,617	191,711	715,964	1,151,292
2019	211,591	157,215	718,330	1,087,136

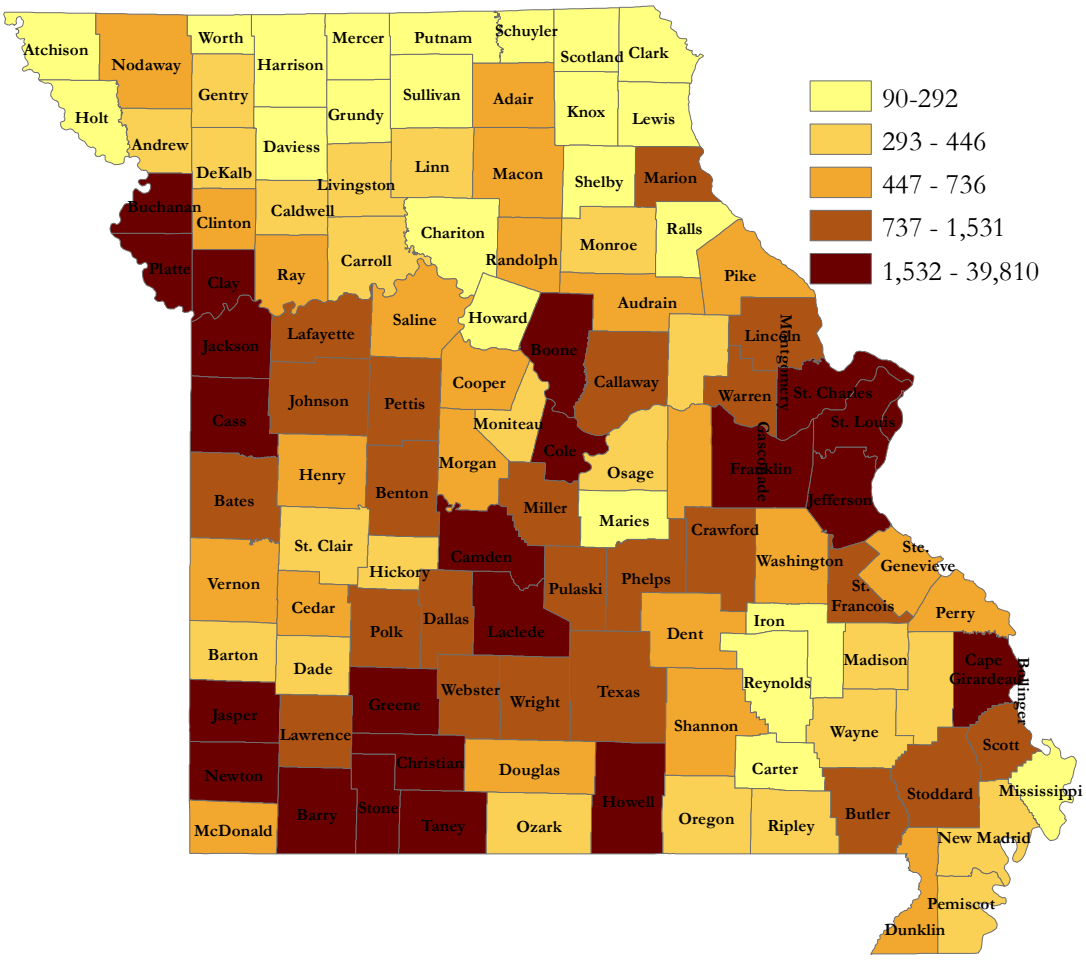
Source: Calculated from insurers' financial annual statements.

Missouri Enrollment in the Federal Marketplace, 2015 - 2020

Year	Individual Policies in the FFM	With APTC	With CSR	Average Monthly Premium	Avg. Monthly Premium For those with APTC
2015	253,410	220,699	146,424		
2016	290,197	250,967	165,222		
2017	244,382	211,986	137,069	$483	$100
2018	243,382	203,348	135,905	$646	$75
2019	220,461	186,459	127,447	$645	$86
2020	202,750	170,785	116,174	$634	$158

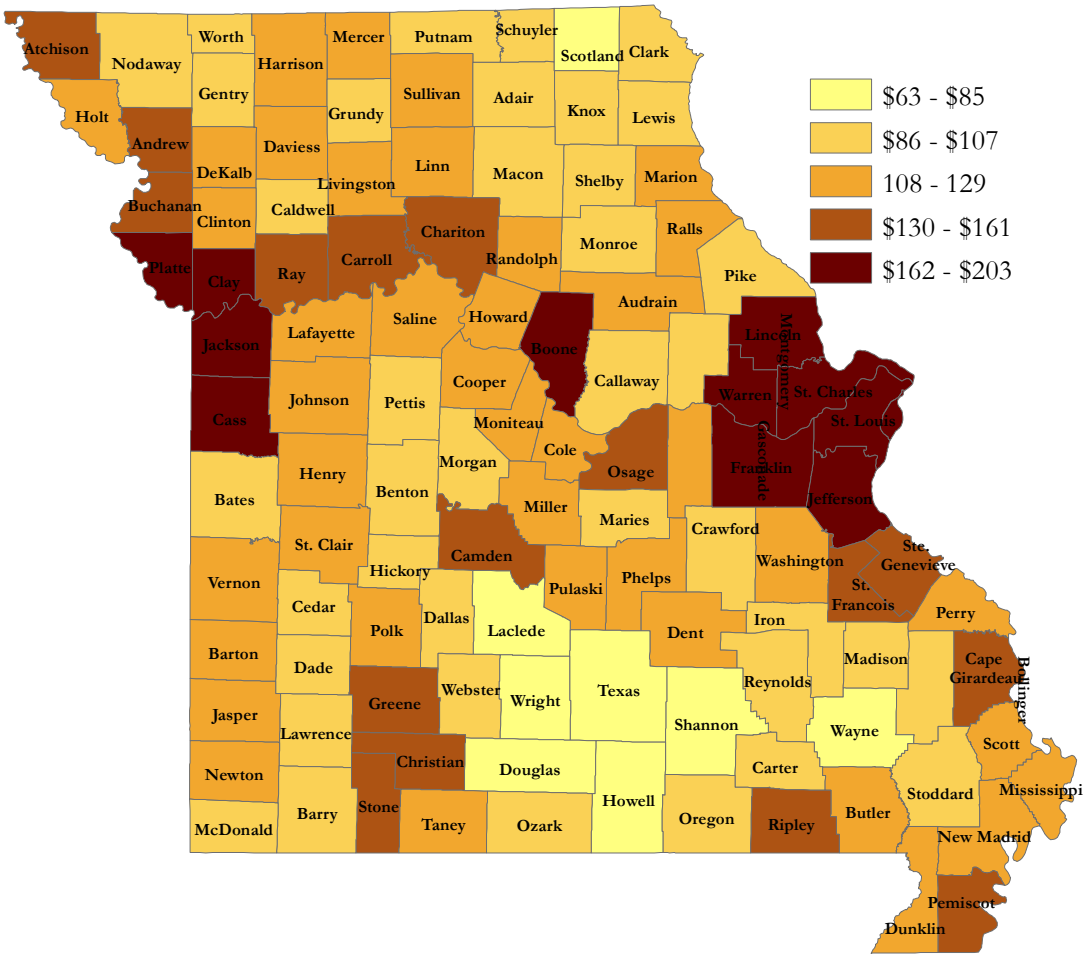
Source: Centers for Medicare & Medicaid Services (CMS), *Enrollment Snapshot, various years.*

Enrollment in the Federally Facilitated Market Place, 2020



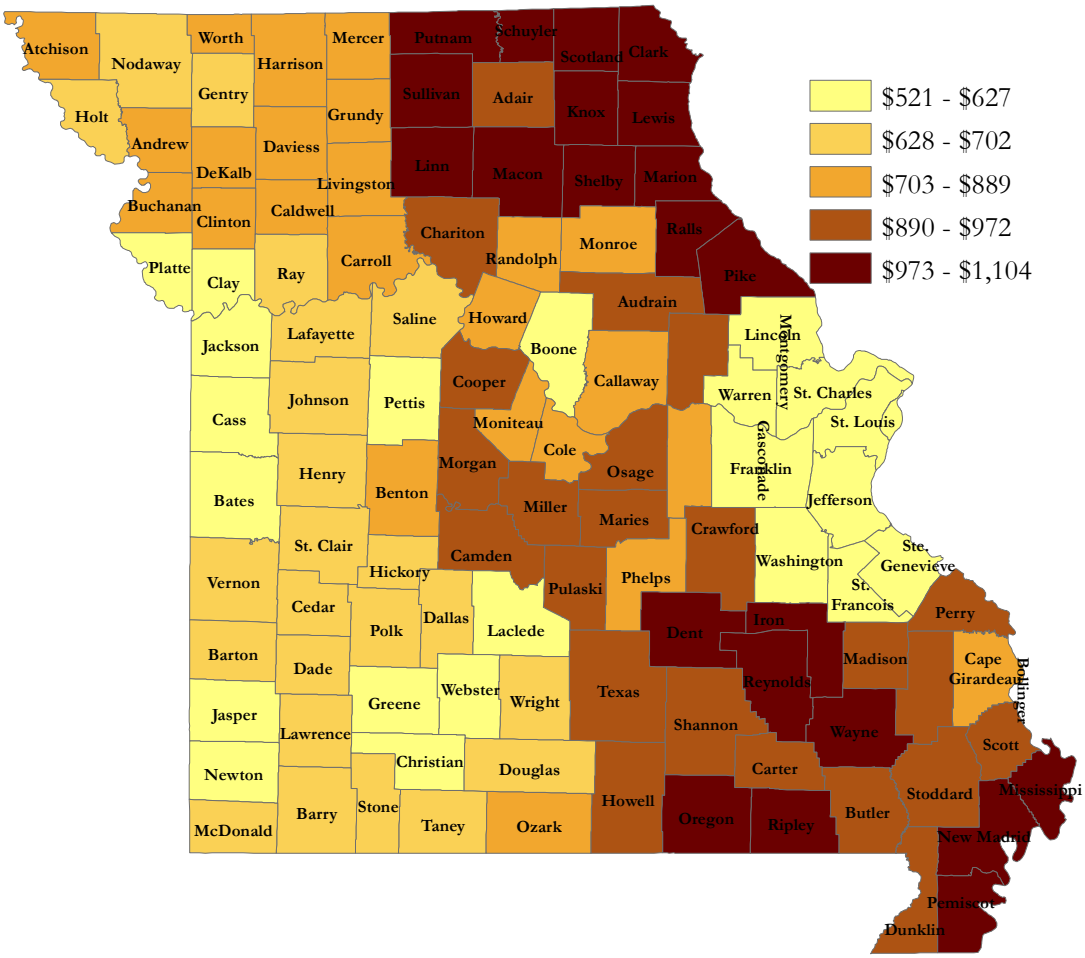
Source: Centers for Medicare & Medicaid Services (CMS), Open Enrollment Period (OEP) County-Level Public Use File for 2019.

Average Monthly Premium for those with APTC, 2020



Source: Centers for Medicare & Medicaid Services (CMS), Open Enrollment Period (OEP) County-Level Public Use File for 2019.

Average Monthly Premium Excluding APTC, 2020



Source: Centers for Medicare & Medicaid Services (CMS), Open Enrollment Period (OEP) County-Level Public Use File for 2019.

Market by Segment

HMO Market in Missouri Number of Insureds									
	Individual			Small Employer			Large Employer		
Year	HMO	Other	% HMO	HMO	Other	% HMO	HMO	Other	% HMO
2011	330	270,613	0.1%	30,969	314,612	9.0%	131,275	627,677	17.3%
2012	259	257,612	0.1%	25,013	303,826	7.6%	103,968	633,705	14.1%
2013	193	294,355	0.1%	18,715	287,464	6.1%	78,863	610,779	11.4%
2014	174	343,963	0.1%	11,995	242,290	4.7%	48,587	579,554	7.7%
2015	104	361,934	0.0%	10,334	223,075	4.4%	41,385	586,770	6.6%
2016	55	347,240	0.0%	10,105	216,012	4.5%	66,054	632,000	9.5%
2017	51	279,241	0.0%	9,617	207,962	4.4%	52,299	673,756	7.2%
2018	35	243,582	0.0%	8,373	183,338	4.4%	45,718	670,246	6.4%
2019	30	211,561	0.0%	6,670	150,545	4.2%	40,925	677,405	5.7%

Source: Insurer Financial Annual Statments

	HMO – Missouri Year-End Total Membership By Market							
	2013	2014	2015	2016	2017	2018	2019	% Chg. 2013-2018
Commercial	107,571	91,624	65,905	89,752	78,493	71,511	68,322	-36.5%
Medicare	170,888	196,257	218,550	228,730	242,029	261,269	277,806	62.6%
Medicaid	396,443	382,363	457,115	491,319	700,798	628,015	558,564	40.9%

Section V: Market Competitiveness

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

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

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

Market Concentration Indices, 2019				
Line of Business	**Insurer Groups w > $100k Premium**	**HHI**	**Top 4 Market Share**	**Top 8 Market Share**
Health Insurance (Major Medical Policies Only)				
Individual (including Association)	8	3,073	95.5%	100%
Small Group	7	3,385	98.7%	100%
Large Group	8	2,697	92.7%	100%
P&C Lines				
Private Auto	60	965	53.3%	74.1%
Homeowners	52	1,117	55.5%	73.8%
Commercial Auto	90	364	29.0%	42.4%
Work Comp	88	944	47.9%	61.4%
Commercial Multi-Peril	78	377	27.5%	46.6%

P										
Insurer Group (or company if not part of a group)	**Premium, 2015**	**Mkt. Sh., 2015**	**Premium, 2016**	**Mkt. Sh. 2016**	**Premium, 2017**	**Mkt. Sh. 2017**	**Premium, 2018**	**Mkt. Sh. 2018**	**Premium, 2019**	**Mkt. Sh. 2019**
Centene Corp Group	$7,499	0.0%	$72,469	0.0%			$557,017,938	30.7%	$705,511,374	42.9%
Anthem Inc Group	$323,680,358	23.1%	$415,571,308	25.6%	$775,007,960	48.3%	$543,125,815	29.9%	$419,198,099	23.8%
UnitedHealth Group	$222,167,282	15.9%	$294,706,588	18.1%	$70,185,020	4.4%	$60,755,283	3.3%	$55,519,323	3.4%
BCBS Of KC Group	$216,003,595	15.4%	$269,557,147	16.6%	$251,178,297	15.7%	$50,718,219	2.8%	$42,298,433	2.6%
Medica Group									$20,167,236	1.2%
Cox Ins Group	$26,708,066	1.9%	$32,195,573	2.0%	$33,212,361	2.1%	$33,443,415	1.8%	$11,254,341	0.7%
American Natl Fin	$359,971	0.0%	$307,672	0.0%	$333,384	0.0%	$179,561	0.0%	$125,694	0.0%
Shelter Ins Group	$21,435	0.0%	$19,091	0.0%			$17,963	0.0%	$16,754	0.0%
Guardian Life Group	$14,194	0.0%	$2,874	0.0%	$3,078	0.0%	$2,674	0.0%	$2,365	0.0%
Knights Of Columbus	$1,774	0.0%	$1,774	0.0%	$1,774	0.0%	$1,774	0.0%	$1,774	0.0%
CNA Ins Group	$1,996	0.0%	$1,641	0.0%	$1,999	0.0%	$1,612	0.0%	$834	0.0%
American Intl Group									$627	0.0%
Insurers that have left the market since 2015										
Aetna Group	$518,788,447	37.0%	$472,448,593	29.1%	$107,802,104	6.7%	$5,308,818	0.3%		
Assurant Inc Group	$39,490,993	2.8%								
Humana Group	$27,118,425	1.9%	$64,724,603	4.0%	$86,585,057	5.4%				
Cigna Health Group	$25,951,762	1.9%	$74,751,278	4.6%	$279,960,749	17.4%	$565,728,201	31.2%		
Healthmarkets Group	$274,547	0.0%								
State Farm Group	$402,278	0.0%	$71,424	0.0%						
Westbridge Capital	$162,876	0.0%	$145,614	0.0%	$151,328	0.0%				
New Era Life Group	$13,611	0.0%	$7,021	0.0%						
Assurity Life Insurance	$2,079	0.0%	$2,079	0.0%	$520	0.0%				
Total	**$1,401,171,188**	**100%**	**$1,624,586,749**	**100%**	**$1,604,423,631**	**100%**	**$1,816,301,273**	**100%**	**$1,673,294,953**	**100%**

Small Employer Comprehensive Health Insurance, Missouri, By Group										
Insurer Group (or company if not in a group)	**Premium, 2015**	**Mkt. Sh, 2015**	**Premium, 2016**	**Mkt. Sh. 2016**	**Premium, 2017**	**Mkt. Sh., 2017**	**Premium, 2018**	**Mkt. Sh., 2018**	**Premium, 2019**	**Mkt. Sh., 2019**
UnitedHealth Group	$249,186,265	22.0%	$294,775,772	24.8%	$347,149,464	29.0%	$439,228,688	36.8%	$450,985,869	43.6%
Anthem Inc Group	$451,269,646	39.9%	$452,773,134	38.0%	$437,932,520	36.5%	$410,544,737	34.4%	$361,247,294	34.9%
BCBS Of Kc Group	$169,118,300	14.9%	$187,724,112	15.8%	$172,971,272	14.4%	$176,824,775	14.8%	$163,771,833	15.8%
Humana Group	$68,323,464	6.0%	$67,048,950	5.6%	$73,944,122	6.2%	$59,797,046	5.0%	$45,491,538	4.4%
Cox Ins Group	$11,621,537	1.0%	$14,517,667	1.2%	$25,924,183	2.2%	$24,644,592	2.1%	$9,918,982	1.0%
CVS Group (Formerly Aetna)	$138,623,659	12.3%	$129,862,444	10.9%	$101,398,195	8.5%	$83,299,993	7.0%	$3,836,676	0.4%
Shelter Ins Group	$137,951	0.0%	$178,006	0.0%	$189,949	0.0%	$200,490	0.0%	$205,084	0.0%
Companies that left the small employer market since 2015										
Federated Mutual Group	$38,359,491	3.4%	$43,668,411	3.7%	$38,799,292	3.2%	$38,359,491	3.4%		
Assurant Inc Group	$4,897,961	0.4%					$4,897,961	0.4%		
Geneve Holdings Inc Group	$6,393	0.0%	$1,616	0.0%			$6,393	0.0%		
Trustmark Mutual Holding Group	$3	0.0%					$3	0.0%		
Munich Re Group	$5,155	0.0%					$5,155	0.0%		
BCBS Of SC Group	$15,231	0.0%					$15,231	0.0%		
Best Life And Health Ins Co										
Total	**$1,131,565,056**	**100%**	**$1,190,550,112**	**100%**	**$1,198,308,997**	**100.0%**	**$1,237,824,555**	**100.0%**	**$1,079,125,687**	**100.0%**

Missouri Large Employer Comprehensive Health Insurance, by Group										
Insurer Group (or company if not in a group)	**Premium, 2015**	**Mkt. Sh, 2015**	**Premium, 2016**	**Mkt. Sh. 2016**	**Premium, 2017**	**Mkt. Sh., 2017**	**Premium, 2018**	**Mkt. Sh., 2018**	**Premium, 2019**	**Mkt. Sh., 2019**
Anthem Inc Group	$1,002,243,545	34.0%	$1,043,909,669	34.2%	$1,392,721,505	41.5%	$1,331,668,976	39.1%	$1,383,099,809	38.9%
BCBS Of KC Group	$642,669,218	21.8%	$753,921,551	24.7%	$833,090,339	24.8%	$897,240,275	26.4%	$929,054,640	26.1%
UnitedHealth Group	$723,309,993	24.5%	$671,627,320	22.0%	$634,990,084	18.9%	$653,436,492	19.2%	$745,044,695	20.9%
CVS Group (Formerly	$417,562,782	14.2%	$384,827,381	12.6%	$276,020,372	8.2%	$280,357,812	8.2%	$242,611,858	6.8%
Cigna Health Group	$45,000,275	1.5%	$74,100,757	2.4%	$101,226,657	3.0%	$104,725,740	3.1%	$110,145,124	3.1%
Cox Ins Group	$85,707,153	2.9%	$86,852,771	2.8%	$83,835,205	2.5%	$96,630,399	2.8%	$111,501,213	3.1%
Humana Group	$25,251,321	0.9%	$27,629,203	0.9%	$30,277,051	0.9%	$36,348,680	1.1%	$34,324,051	1.0%
Shelter Ins Group	$2,480,668	0.1%	$2,606,557	0.1%	$2,698,977	0.1%	$2,948,428	0.1%	$3,218,318	0.1%
American Intl Group							$568,929	0.0%	$23,445	0.0%
Insurers the left the large employer market after 2015										
BCS Ins Group	$1,921,910	0.1%	$31,046	0.0%	$11,404	0.0%				
Federated Mutual	$3,864,184	0.1%	$4,264,322	0.1%	$2,705,626	0.1%				
Assurant Inc Group	$127,021	0.0%								
Geneve Holdings Grp	$673,673	0.0%	$140,440	0.0%						
American Intl Group	$67,401	0.0%								
BCBS Of SC Group	$90,792	0.0%								
Tokio Marine Holdings							$220,526	0.0%		
Total	**$2,950,969,936**	**100%**	**$3,049,911,017**	**100%**	**$3,357,577,220**	**100%**	**$3,404,146,257**	**100%**	**$3,559,023,153**	**100%**

Missouri Market Share by Company, 2019								
	Individual		Small Group		Large Group		Total	
Name	Premium Written	Mkt. Share	Premium Written	Mkt. Share	Premium Written	Mkt. Share	Premium Written	Mkt. Share
Aetna Health Inc	$0	0.0%	$455,087	0.0%	$17,276,882	0.5%	$17,731,969	0.3%
Aetna Health Insurance Company	$0	0.0%	$0	0.0%	$7,872	0.0%	$7,872	0.0%
Aetna Life Insurance Company	$0	0.0%	$3,381,366	0.3%	$225,327,104	6.3%	$228,708,470	3.7%
American General Life Insurance Co	$627	0.0%	$0	0.0%	$0	0.0%	$627	0.0%
American National Insurance	$1,539	0.0%	$0	0.0%	$0	0.0%	$1,539	0.0%
American National Life Insurance	$123,649	0.0%	$0	0.0%	$0	0.0%	$123,649	0.0%
Blue Cross And Blue Shield Of	$42,284,919	2.6%	$163,658,000	15.8%	$788,009,095	22.1%	$993,952,014	15.9%
Celtic Insurance Company	$705,511,374	42.9%	$0	0.0%	$0	0.0%	$705,511,374	11.3%
Cigna Health And Life Insurance	$391,170,745	23.8%	$0	0.0%	$108,992,021	3.1%	$500,162,766	8.0%
Cigna Healthcare Of St Louis Inc	$0	0.0%	$0	0.0%	$1,153,103	0.0%	$1,153,103	0.0%
Continental Casualty Company	$834	0.0%	$0	0.0%	$0	0.0%	$834	0.0%
Coventry Health Care Of Missouri	$0	0.0%	$223	0.0%	$0	0.0%	$223	0.0%
Cox Health Systems Insurance	$11,254,341	0.7%	$9,918,982	1.0%	$111,501,213	3.1%	$132,674,536	2.1%
Golden Rule Insurance Company	$50,811,787	3.1%	$0	0.0%	$0	0.0%	$50,811,787	0.8%
Good Health HMO Inc	$13,514	0.0%	$113,833	0.0%	$141,045,545	4.0%	$141,172,892	2.3%
Guardian Life Insurance Co Of	$2,365	0.0%	$0	0.0%	$0	0.0%	$2,365	0.0%
Healthy Alliance Life Insurance	$418,796,488	25.5%	$322,915,497	31.2%	$1,310,964,356	36.8%	$2,052,676,341	32.9%
HMO Missouri Inc	$401,611	0.0%	$38,331,797	3.7%	$72,135,453	2.0%	$110,868,861	1.8%
Humana Health Plan Inc	$0	0.0%	$122,481	0.0%	$152,241	0.0%	$274,722	0.0%
Humana Insurance Company	-$3,698	0.0%	$45,369,057	4.4%	$34,171,810	1.0%	$79,537,169	1.3%
Knights Of Columbus	$1,774	0.0%	$0	0.0%	$0	0.0%	$1,774	0.0%
Medica Insurance Company	$20,167,236	1.2%	$0	0.0%	$0	0.0%	$20,167,236	0.3%
Shelter Life Insurance Company	$16,754	0.0%	$205,084	0.0%	$3,218,318	0.1%	$3,440,156	0.1%
Standard Life And Accident Insurance	$506	0.0%	$0	0.0%	$0	0.0%	$506	0.0%
United States Life Insurance	$0	0.0%	$0	0.0%	$23,445	0.0%	$23,445	0.0%
UnitedHealthcare Insurance Company	$4,686,086	0.3%	$450,985,869	43.6%	$745,044,695	20.9%	$1,200,716,650	19.2%
UnitedHealthcare Of The Midwest	$21,450	0.0%	$0	0.0%	$0	0.0%	$21,450	0.0%
Total	**$1,645,263,901**	**100%**	**$1,035,457,276**	**100%**	**$3,559,023,153**	**100%**	**$6,239,744,330**	**100%**

Other Health Products

In addition to comprehensive health plans (i.e. ACA compliant plans), there is a sizable market for products that offer ancillary or more limited coverages. These products range from stand-alone dental or vision plans, Medicare supplement and long term care coverage, or policies that cover only specific conditions or causes of injury, such as cancer only policies or accident only policies. All products combined exceeded $17.2 billion in Missouri premium in 2019.

Missouri A&H Premium by Line, 2019

Line	Earned Premium
Comprehensive	
Individual	$1,640,872,914
Small Employer	$1,035,035,122
Large Employer	$3,554,147,718
Other Commercial A&H	
Individual	
Stop Loss	$2,927,446
Medicare Supplement	$578,102,282
Long Term Care	$206,489,953
Specified Disease	$99,308,058
Accident Only	$63,852,854
Disability Income	$114,204,809
Dental	$44,726,654
Limited Benefit	$71,548,458
Short Term Credit Disability	$1,322,107
Long Term Credit Disability	$216,336
Group	
Stop Loss	$581,983,008
Medicare Supplement	$213,317,566
Long Term Care	$34,484,674
Specified Disease	$42,810,667
Accident Only	$116,256,068
Disability Income	$344,472,566
Dental	$323,340,355
Prepaid Dental Plans	$135,696,969
Limited Benefit	$293,113,642
Short Term Credit Disability	$8,618,461
Long Term Credit Disability	$216,336
Insurers Participating in Public Programs	
Medicare	$5,750,969,108
Medicaid	$1,962,710,859
Total	**$17,220,530,487**

Section VI: Rebates & Profitability

The Affordable Care Act established a minimum medical loss ratio (MLR) requirement for ACA plans. Under the MLR provision, individual and small employer coverage must spend at least 80 percent of premium dollars on claims plus quality of care efforts. For large employers, the MLR is 85 percent. Insurers that fail to achieve MLR requirements must rebate the difference between the requirement and actual loss ratios to consumers. Since 2012, Missouri residents and businesses have received $240.3 million in the form of rebates on their premium. For the small employer market, Missouri has ranked in the top 4 states in seven of the prior eight years as measured by rebate per insured, and ranked #1 in two of those years.

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

Medical Loss Ratio Rebate in Missouri By Year in Which Rebates are Calculated						
		State Rank of Rebate per Enrollee ($ Rebate / # of Insureds Receiving Rebate) (High to Low)				
Year	**Total Rebate**	**Ind.**	**Small Employer**	**Large Employer**	**Total Rebate**	**Rank by Total Rebate Dollar Amount**
2012	$60,664,564	7	1	19	2	6
2013	$19,186,415	18	4	7	11	7
2014	$14,609,316	19	1	33	11	4
2015	$13,598,380	38	2	27	12	11
2016	$20,912,407	9	3	21	8	6
2017	$13,767,411	18	3	31	10	10
2018	$45,538,433	4	4	33	4	5
2019	$52,067,788	8	6	28	13	10
2020	$192,765,759	1	5	35	2	3
Total	**$433,110,473**					

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

Missouri Rebates in 2019					
Code	**Company**	**Individual**	**Small Group**	**Large Group**	**Total**
60054	Aetna Life Insurance Company	$0	$357,959	$0	$357,959
78972	Healthy Alliance Life Insurance Company	$25,024,531	$9,575,144	$0	$34,599,675
95358	HMO Missouri, Inc.	$0	$3,090,395	$0	$3,090,395
68381	Reliance Standard Life Insurance Company	$0	$0	$86,093	$86,093
79413	UnitedHealthcare Insurance Company	$0	$13,933,666	$0	$13,933,666

Source: US Department of Health & Human Services MLR data

Supplemental Health Care Exhibit, Part 1 (Major Medical Insurers Only) 2019						
	Major Medical Policies					
Line	Individual	Small Employer	Large Employer	All Other A&H	Income from Self-Insured Plans	Total
Premiums						
Premiums earned	$1,640,872,914	$1,035,035,122	$3,554,147,718	$8,144,490,950	.	$14,374,546,700
Federal high risk pool (premium)	$0	$0	$0	$0	.	$0
State high risk pools	-$36,863	-$12,116	-$88,878	-$91,800	.	-$229,656
Premiums plus high risk pools (1.1+1.2+1.3)	$1,640,836,050	$1,035,023,005	$3,554,058,840	$8,144,399,150	.	$14,374,317,044
Federal taxes and assessments	$60,609,982	$25,765,693	$24,100,028	$66,142,336	$16,009,213	$192,627,246
State premium and taxes	$29,919,948	$3,580,010	$14,437,180	$24,960,324	$1,479,744	$74,377,209
Community benefit expenditures	$0	$289	$18,981	$5,634	$0	$24,903
Regulatory authority licenses and fees	$11,574,152	$82,186	$177,285	$493,512	$127,155	$12,454,289
Adjusted premiums earned (1.4 - 1.5 - 1.6 - 1.7)	$1,538,731,967	$1,005,595,115	$3,515,344,345	$8,052,802,979	.	$14,094,858,299
Net reinsurance premiums earned	-$322,364,140	-$1,986,408	-$236,599,326	-$176,082,064	.	-$737,031,940
Other adjustments due to MLR calculations	$816,102	$141,815	$1,836,602	$2,537,454	.	$5,331,973
Risk revenue	$0	$0	$0	$95,004,529	.	$95,004,529
Net adjusted premiums earned after reinsurance (1.8	$1,217,183,928	$1,003,750,522	$3,280,581,618	$7,974,262,898	.	$13,458,162,867
Claim Expenses						
Incurred claims excluding drugs	$650,926,075	$653,097,923	$2,591,816,318	$6,195,943,610	.	$10,091,783,927
Prescription drugs	$290,479,642	$205,455,995	$647,614,547	$1,092,268,714	.	$2,235,818,898
Pharmaceutical rebates	$44,193,800	$52,598,354	$156,500,478	$600,116,274	.	$853,408,906
State stop loss, market stabilization and	$477	$122,688	$151,947	$297	.	$275,409
Incurred medical incentive pools and bonuses	$3,327,793	$1,632,514	$6,308,753	$101,087,226	.	$112,356,286
Deductible fraud and abuse detection/recovery	$106	$8,161	$139,644	$146,696	$0	$294,608
Total incurred claims	$900,539,710	$807,588,080	$3,089,239,138	$6,789,183,274	.	$11,586,550,202
Net assumed less ceded reinsurance claims incurred	-$246,503	-$1,766,155	-$203,392,019	-$143,025,012	.	-$348,429,688
Other loss adjustments due to MLR calculations	-$364,761	-$15,581,353	-$364,711	-$23,327,775	.	-$39,638,601
Rebates paid	$25,024,603	$26,855,853	$0	$6,429,840	.	$58,310,296

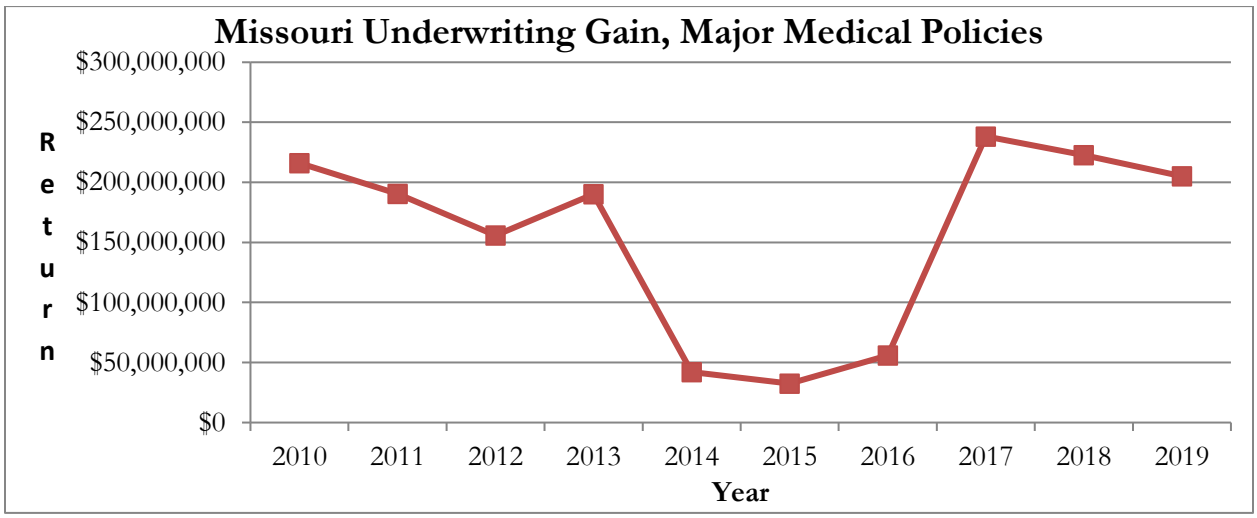
Supplemental Health Care Exhibit, Part 1 (Major Medical Insurers Only) 2019						
	Major Medical Policies					
Line	**Individual**	**Small Employer**	**Large Employer**	**All Other A&H**	**Income from Self-Insured Plans**	**Total**
Estimated rebates unpaid prior year	$101,569,388	$27,210,810	$0	$13,143,985	.	$141,924,183
Estimated rebates unpaid current year	$163,389,684	$29,621,422	$0	$34,228,797	.	$227,239,902
Fee for service and co-pay revenue	$0	$0	$0	$0	.	$0
Net incurred claims after reinsurance	$986,773,344	$819,507,036	$2,885,482,410	$6,650,345,140	.	$11,342,107,927
Claims Adjustment and Related Expenses						
Health care quality expenses incurred	$5,671,663	$5,043,461	$13,406,390	$61,065,034	$6,806,171	$91,992,717
Costs to prevent hospital readmissions	$581,547	$346,845	$1,193,631	$9,898,873	$2,452,524	$14,473,419
Improve patients safety and reduce medical errors	$1,279,684	$724,098	$2,167,465	$17,140,211	$3,728,147	$25,039,605
Wellness activities	$4,290,396	$837,987	$1,762,728	$10,837,179	$2,146,201	$19,874,492
Heath IT expenses	$1,170,900	$1,346,949	$6,074,072	$12,442,329	$5,453,321	$26,487,571
Total health care quality expenses	$12,990,093	$8,327,834	$26,535,467	$111,383,630	$20,586,364	$179,823,385
Preliminary MLR (4 + 5.0 + 6.6) / 1.8	59.4%	81.1%	88.6%	85.7%	.	.
Other cost containment expenses	$7,619,785	$11,425,869	$32,330,144	$116,675,599	$26,691,478	$194,742,877
All other claims adjustment expenses	$9,559,041	$14,857,064	$48,286,065	$85,439,360	$43,504,985	$201,646,515
Total claims adjustment expense (8.1 + 8.2)	$17,178,824	$26,282,933	$80,616,209	$202,114,963	$70,196,463	$396,389,392
Claims adjustment expense ratio	1.0%	2.5%	2.3%	2.5%	.	.
General and Administrative Expenses						
Direct sales salaries and benefits	$6,760,177	$4,178,339	$14,887,975	$50,291,357	$15,092,675	$91,210,520
Agents and broker fees & commissions	$14,763,054	$34,908,926	$59,600,890	$185,531,912	$8,741,292	$303,546,111
Other taxes	$1,002,817	$723,392	$2,191,952	$18,049,609	$4,051,250	$26,019,019
Other general and administrative expenses	$79,101,792	$50,653,444	$164,010,646	$459,208,940	$244,400,224	$997,375,048
Community benefit expenditures	$243,551	$289	$61,005	$35,848	$553,820	$894,512
Total general & administrative expenses	$101,627,838	$90,464,098	$240,691,463	$713,081,818	$272,285,441	$1,418,150,697
Net Gain						
Underwriting gain (1.12 - 5.7 - 6.6 - 8.3 - 10.5)	$98,613,833	$59,168,620	$47,256,071	$297,337,346	.	$121,691,466

Supplemental Health Care Exhibit, Part 1 (Major Medical Insurers Only) 2019						
	Major Medical Policies					
Line	**Individual**	**Small Employer**	**Large Employer**	**All Other A&H**	**Income from Self-Insured Plans**	**Total**
Income from fees of uninsured plans	.	.	.	.	$437,546,441	$437,546,441
Net investment & other gain	.	.	.	.	.	$209,410,530
Federal income taxes (excluding line 1.5)	.	.	.	.	.	$10,970,612
Net gain or loss (11 + 12 + 13 - 14)	.	.	.	.	.	$757,677,827

Insurers offering major medical coverage experienced a loss from their core insurance operations in five of the last ten years in the individual market.[6] However, the individual market returned strong positive returns through 2017 to 2019. The small and large employer markets have experienced positive returns throughout the period between 2010 and 2019, though the large employer market experienced a loss in 2019 – the first time over the time period.

Missouri Underwriting Gain on Major Medical Policies*				
Year	**Individual**	**Small Employer**	**Large Employer**	**Total**
2010	$30,521,041	$123,087,071	$62,393,842	$216,001,954
2011	-$6,037,438	$85,975,741	$110,632,994	$190,571,297
2012	-$9,546,114	$88,446,474	$77,005,309	$155,905,669
2013	$1,952,451	$88,267,940	$99,989,320	$190,209,711
2014	-$54,065,942	$44,575,314	$51,420,337	$41,929,709
2015	-$45,877,688	$48,891,316	$29,486,564	$32,500,193
2016	-$33,412,393	$41,183,881	$48,064,841	$55,836,329
2017	$157,047,608	$67,856,671	$13,360,146	$238,264,425
2018	$160,383,712	$71,470,434	-$9,251,170	$222,602,975
2019	$98,613,833	$59,168,620	$47,256,071	$205,038,524

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

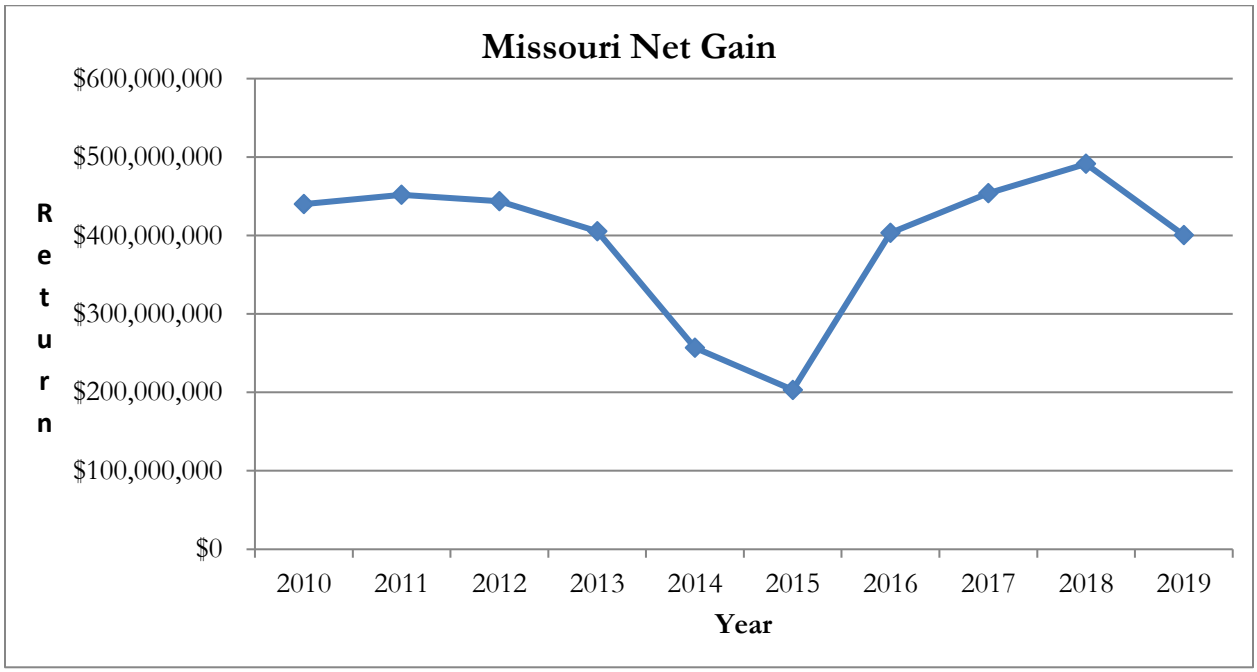


[6] That is, on the underwriting experiences, consisting primarily of premium revenue, claims experience and other expenses related to insurance operations. This amount excludes other revenue such as investment income and income for administrative operations, as well as taxes.

Beyond underwriting-related gains and losses, insurers also receive significant revenue streams in the form of investment income and other operations such as administering self-insured health plans. Combining all sources of revenue and losses, insurers writing major medical coverage in Missouri experienced a net return exceeding $400 million on Missouri business.

Net Gain in MO Companies with > $100,000 Major Medical Premium in Missouri	
Year	**Net Gain**
2010	$439,963,039
2011	$451,739,098
2012	$443,732,912
2013	$405,359,041
2014	$256,903,512
2015	$203,202,421
2016	$403,478,015
2017	$453,881,043
2018	$491,263,868
2019	$400,635,375

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



Section VII: Complaints

Between 2018 and 2019, the DCI received 2,056 complaints from consumers about their health insurance coverage. The majority of these complaints, or 1,291, pertained to the way that an insurer handled a claim, and were most often related to claim denials or delays in processing a claim. As a result of these complaints, consumers received recoveries (i.e. payment on denied claims, etc.) totaling $7.2 million.

Health Insurance Complaints				
Complaint Reason	**2017**	**2018**	**2019**	**Total**
Underwriting				
Premium & Rating	20	21	18	59
Dependent Age	.	.	1	1
Pre-Existing Condition	1	3	1	5
Waiting Periods	2	.	1	3
Refusal to Insure	6	5	3	14
Cancellation	83	67	37	187
Nonrenewal	1	.	1	2
Delays	1	1	1	3
Rescission	.	6	1	7
Endorsement/Rider	.	1	.	1
Continuation of Benefits	2	1	1	4
State Specific	.	.	2	2
Subtotal	**116**	**105**	**67**	**288**
Marketing				
Misleading Advertising	.	2	.	2
Misrepresentation	3	.	1	4
Failure to Submit Application	.	1	.	1
Other Violation of Insurance Law/R	.	.	2	2
Summary of Benefits	.	1	.	1
Subtotal	**3**	**4**	**3**	**10**
Claims				
Prompt Pay	3	3	.	6
Provider Availability	2	3	2	7
Unsatisfactory Settlement/Offer	1	.	2	3
Preexisting Condition	.	4	2	6
Medical Necessity	7	10	16	33
Fraud	.	1	.	1
Post Claim Underwriting	2	.	1	3
Denial of Claim	155	222	153	530

Health Insurance Complaints				
Complaint Reason	**2017**	**2018**	**2019**	**Total**
Usual, Customary, Reasonable Char	3	2	6	11
Out-of-Network Benefits	50	37	23	110
Copay Issues	6	1	3	10
Coordination of Benefits	4	12	4	20
No Preauthorization	11	10	17	38
PCP Referrals	2	1	1	4
Delays	40	55	59	154
Assignment of Benefits	3	1	4	8
Cost Containment	4	4	1	9
State Specific	1	.	2	3
Appeal Non-Compliance	1	.	.	1
Claim Recoding/Bundling	14	8	3	25
Recoupment	5	3	5	13
Essential Health Benefit	2	.	.	2
External Review	11	26	30	67
Internal Appeal	3	1	3	7
Preventive Care	2	14	4	20
Pharmacy Benefits	18	25	20	63
Maternity and Newborn Care	3	2	1	6
Emergency Services	28	20	22	70
Mental Health Parity	.	1	1	2
Maximum Out of Pocket	3	8	6	17
Ambulatory Patient Services	5	2	2	9
Hospitalization	3	.	5	8
Rehabilitative/Habilitative Care	6	1	2	9
Pediatric Care	3	3	.	6
Laboratory Services	4	2	4	10
Subtotal	**405**	**482**	**404**	**1,291**
Policy				
Inadequate Provider Network	2	4	.	6
Exchange	.	.	1	1
Premium Notice/Billing	32	22	21	75
Delays/No Response	3	2	.	5
Policy Delivery	2	.	2	4
Premium Refund	31	28	12	71
Payment Not Credited	1	2	1	4
Coverage Question	95	71	74	240
Access to Care	4	1	3	8
Abusive Service	.	1	.	1

Health Insurance Complaints				
Complaint Reason	**2017**	**2018**	**2019**	**Total**
Credentialing Delay	2	3	1	6
Involuntary Termination by Plan	2	2	3	7
Provider Listing Dispute	3	6	2	11
Delayed Appeal Consideration	1	.	.	1
Delayed Authorization Decision	2	2	1	5
Access to Fee Schedule/Rates	.	.	1	1
Inadequate Reimbursement Rates	.	1	1	2
Premium Subsidy	1	2	8	11
Choice of PCP	2	.	.	2
Disabled Individuals' Access	.	1	1	2
Notice Requirements	2	1	.	3
Continuity of Care	.	.	1	1
Subtotal	**185**	**149**	**133**	**467**
Total	**709**	**740**	**607**	**2,056**

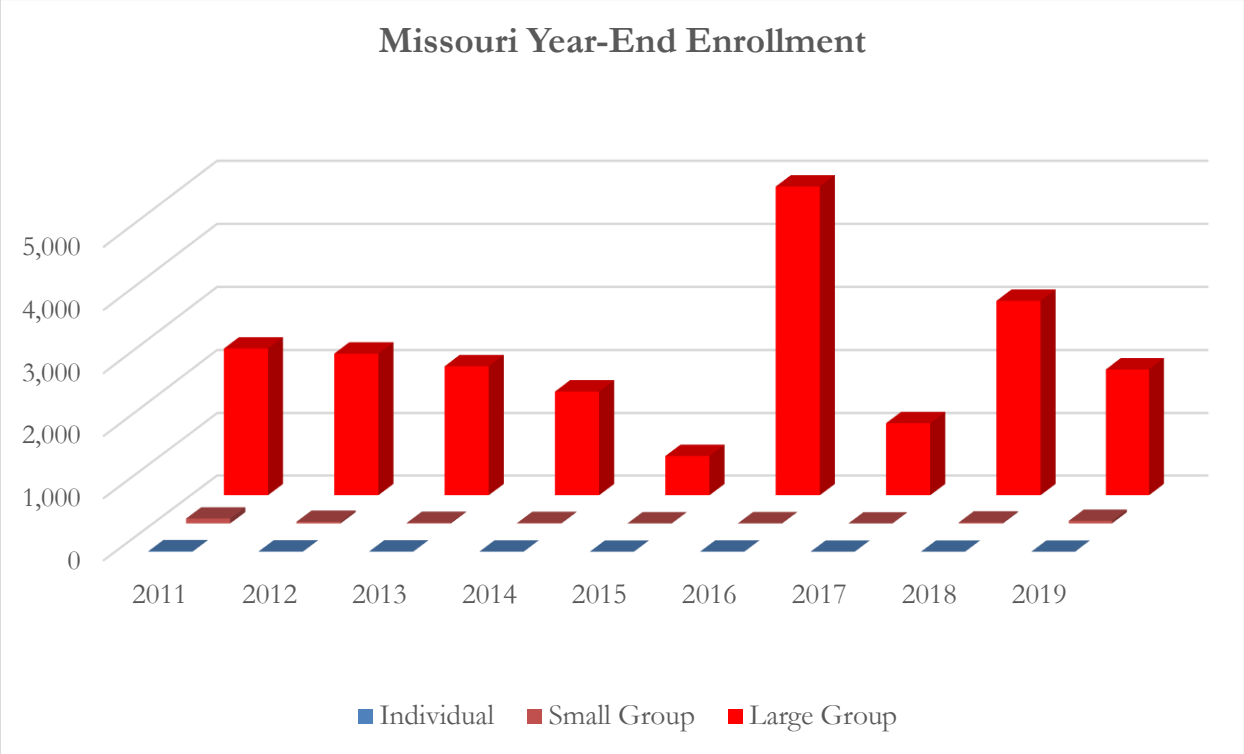
Resolution of A&H Complaints					
	Year Received				
Resolution	**2017**	**2018**	**2019**	**Total**	**Recovery**
Compromised Resolution	99	119	153	371	$2,582,484
Claim Reopened	10	1	1	12	$32,027
Claim Settled	16	17	13	46	$240,023
No Action Requested/Required	.	12	5	17	$6,960
Referred to Another Department	.	1	.	1	.
Referred for Disciplinary Action	4	3	1	8	$82,845
Contract Provision/Legal Issue	244	224	117	585	$513,604
Company Position Substantiated	182	220	224	626	$199,146
No Jurisdiction	.	6	2	8	.
Insufficient Information	.	.	1	1	.
Company Position Overturned	154	137	90	381	$3,559,068
Total	**709**	**740**	**607**	**2,056**	**$7,216,155**

Section VIII: Company Profiles

Companies with at least $100,000 major medical premium

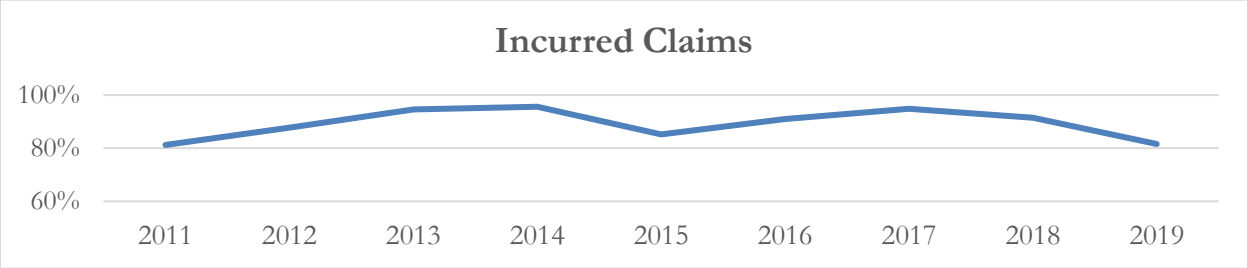
Aetna Health Inc
NAIC Company Code: 95109
Insurer Group: CVS Group (formerly Aetna Group) (0001)
License Type: HMO

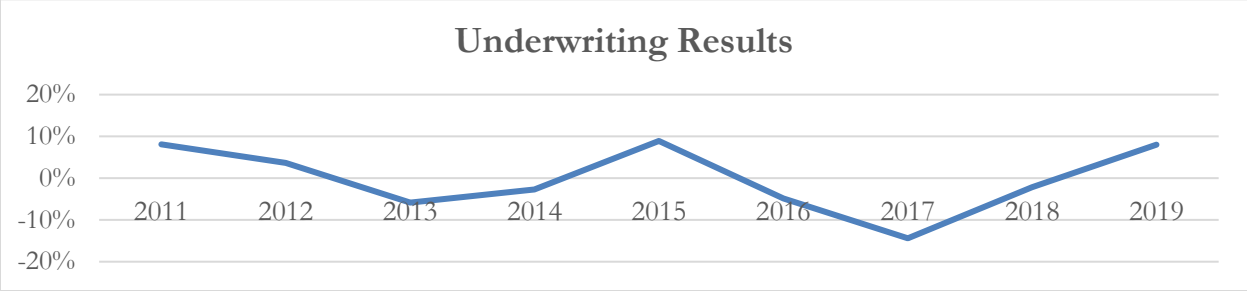
Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Small Employer	$455,083	$213,394	46.9%
Major Medical - Large Employer	$17,255,246	$13,903,651	80.6%
Medicare	$33,384	$74,059	221.8%
Total A&H	**$17,743,713**	**$14,191,104**	**80.0%**

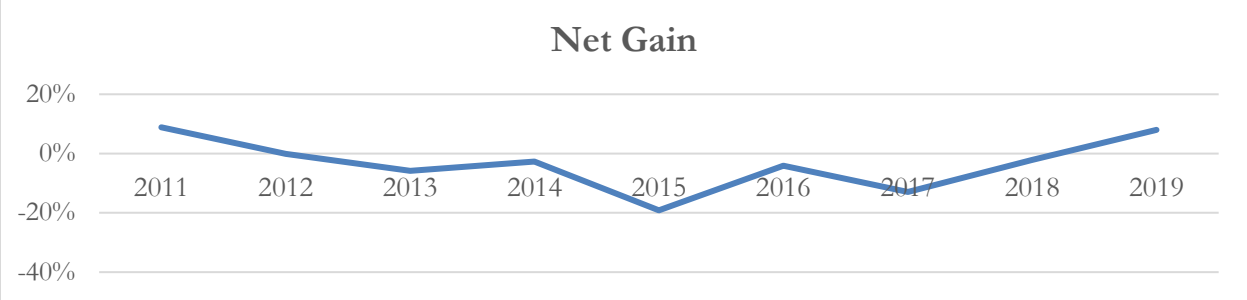


Aetna Health Inc

Missouri Underwriting and Net Gains on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$11,723,192	$9,521,181	$944,307	$1,038,173	81.2%	8.1%	8.9%
2012	$11,077,337	$9,722,342	$400,359	-$15,319	87.8%	3.6%	-0.1%
2013	$8,020,092	$7,585,822	-$466,629	-$466,236	94.6%	-5.8%	-5.8%
2014	$7,101,416	$6,789,128	-$191,642	-$191,013	95.6%	-2.7%	-2.7%
2015	$3,849,906	$3,277,851	$342,999	-$737,028	85.1%	8.9%	-19.1%
2016	$16,928,505	$15,410,071	-$824,701	-$689,170	91.0%	-4.9%	-4.1%
2017	$21,894,843	$20,757,953	-$3,153,041	-$2,842,036	94.8%	-14.4%	-13.0%
2018	$21,862,076	$19,990,707	-$476,833	-$474,246	91.4%	-2.2%	-2.2%
2019	$17,292,528	$14,117,045	$1,385,211	$1,387,321	81.6%	8.0%	8.0%

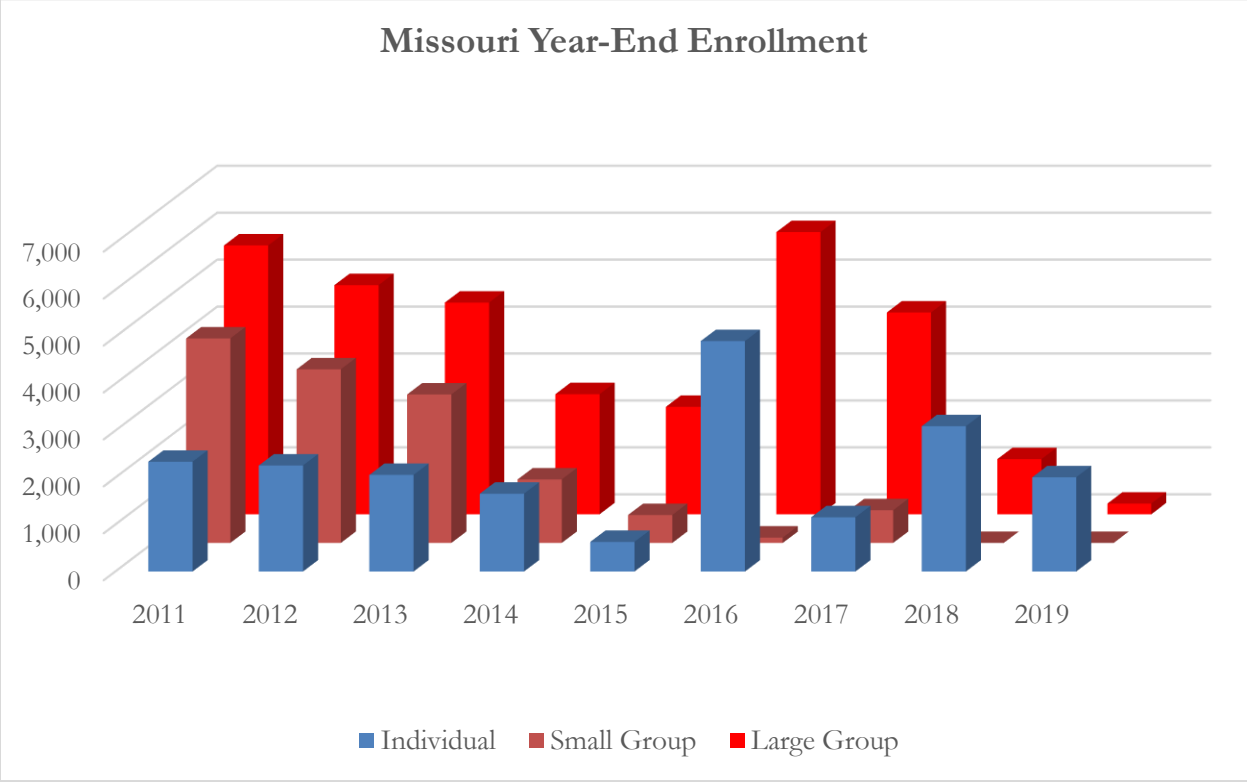






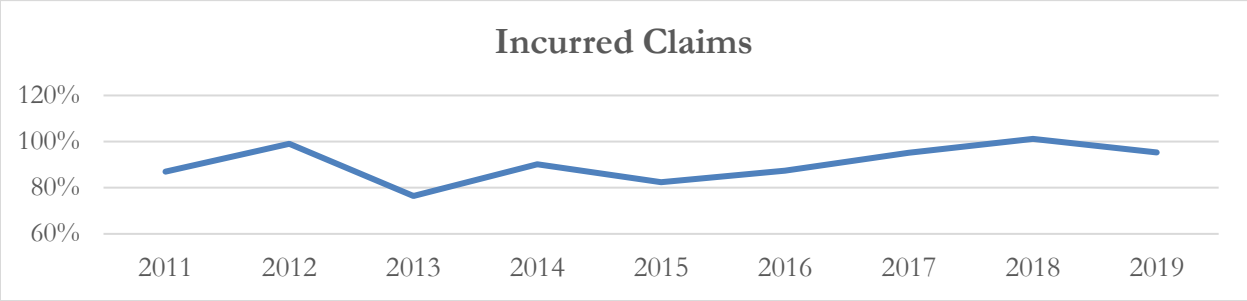
Aetna Life Insurance Company
NAIC Company Code: 60054
Insurer Group: Aetna Group (0001)
License Type: Life & Health

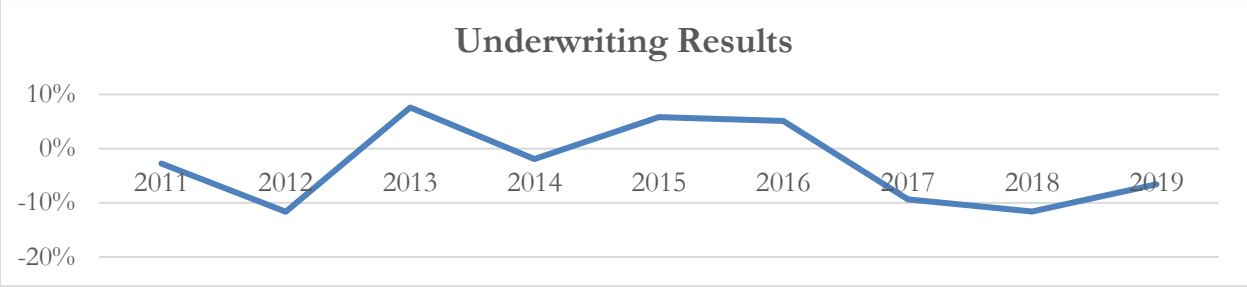
Missouri Premium & Losses, 2019			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$0	-$133,234	
Major Medical - Small Employer	$3,386,368	$2,722,444	80.4%
Major Medical - Large Employer	$224,134,521	$206,125,633	92.0%
Medicare Supplement - Individual	$61,227	$29,093	47.5%
Long Term Care - Group	$403,124	$2,345,003	581.7%
Medicare	$90,059,122	$78,520,215	87.2%
Dental	$24,749,357	$13,517,600	54.6%
All Other A&H	$47,751,691	$42,266,923	88.5%
Total A&H	**$390,545,410**	**$345,393,677**	**88.4%**

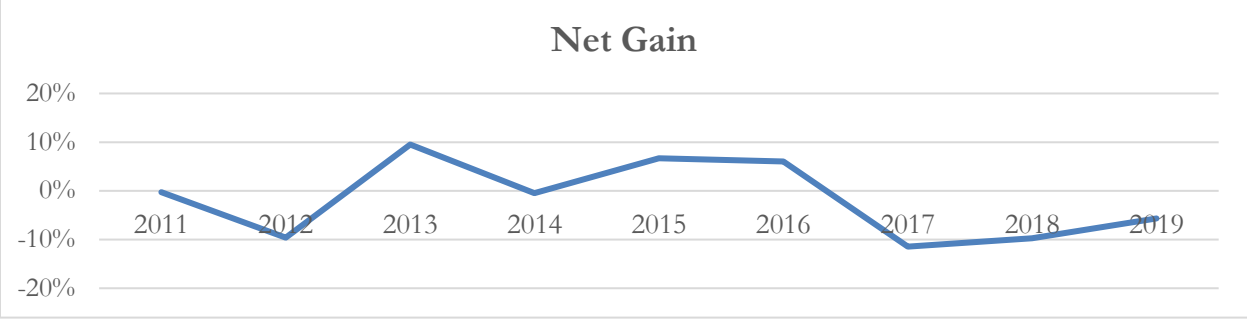


Aetna Life Insurance Company

Missouri Underwriting and Net Gains on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$96,667,088	$84,075,740	-$2,658,103	-$236,994	87.0%	-2.7%	-0.2%
2012	$87,575,928	$86,723,432	-$10,203,562	-$8,412,174	99.0%	-11.7%	-9.6%
2013	$74,576,320	$56,996,420	$5,665,798	$7,093,499	76.4%	7.6%	9.5%
2014	$99,089,908	$89,293,074	-$1,889,796	-$459,369	90.1%	-1.9%	-0.5%
2015	$77,521,678	$63,914,172	$4,519,362	$5,211,224	82.4%	5.8%	6.7%
2016	$102,619,657	$89,635,952	$5,259,255	$6,214,130	87.3%	5.1%	6.1%
2017	$163,963,542	$156,126,381	-$15,370,635	-$18,772,304	95.2%	-9.4%	-11.4%
2018	$165,814,404	$167,754,221	-$19,208,577	-$16,122,607	101.2%	-11.6%	-9.7%
2019	$147,138,416	$140,304,978	-$9,672,632	-$8,378,062	95.4%	-6.6%	-5.7%

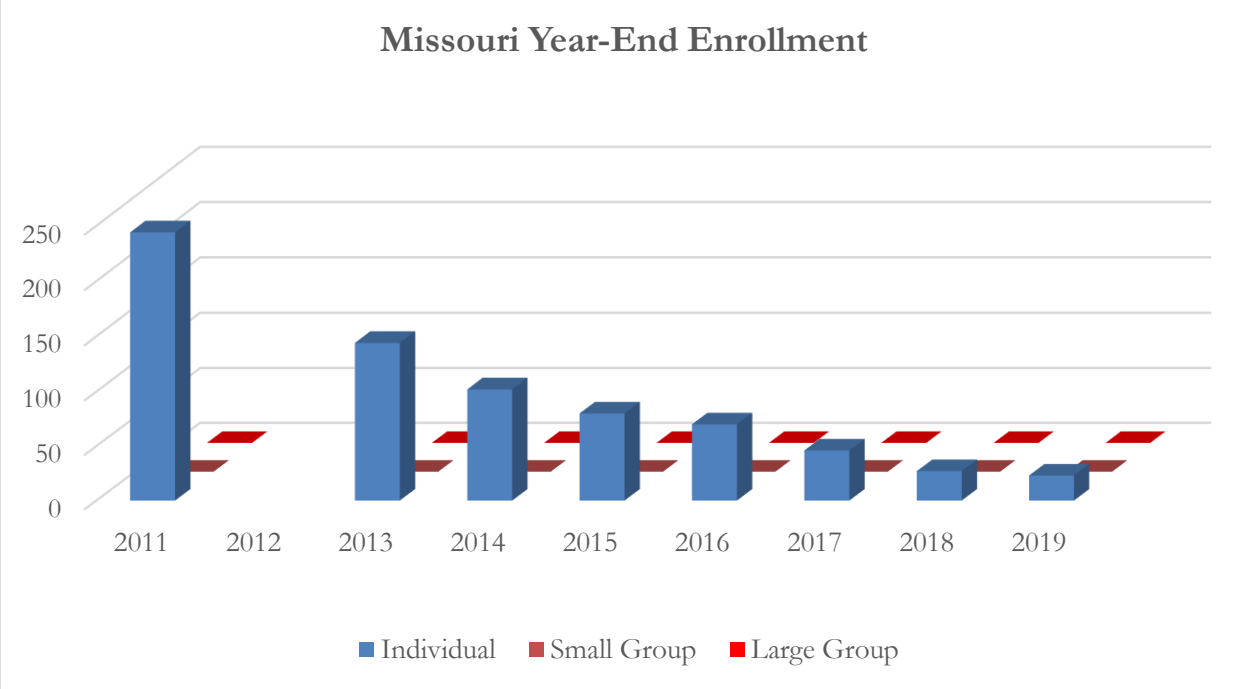






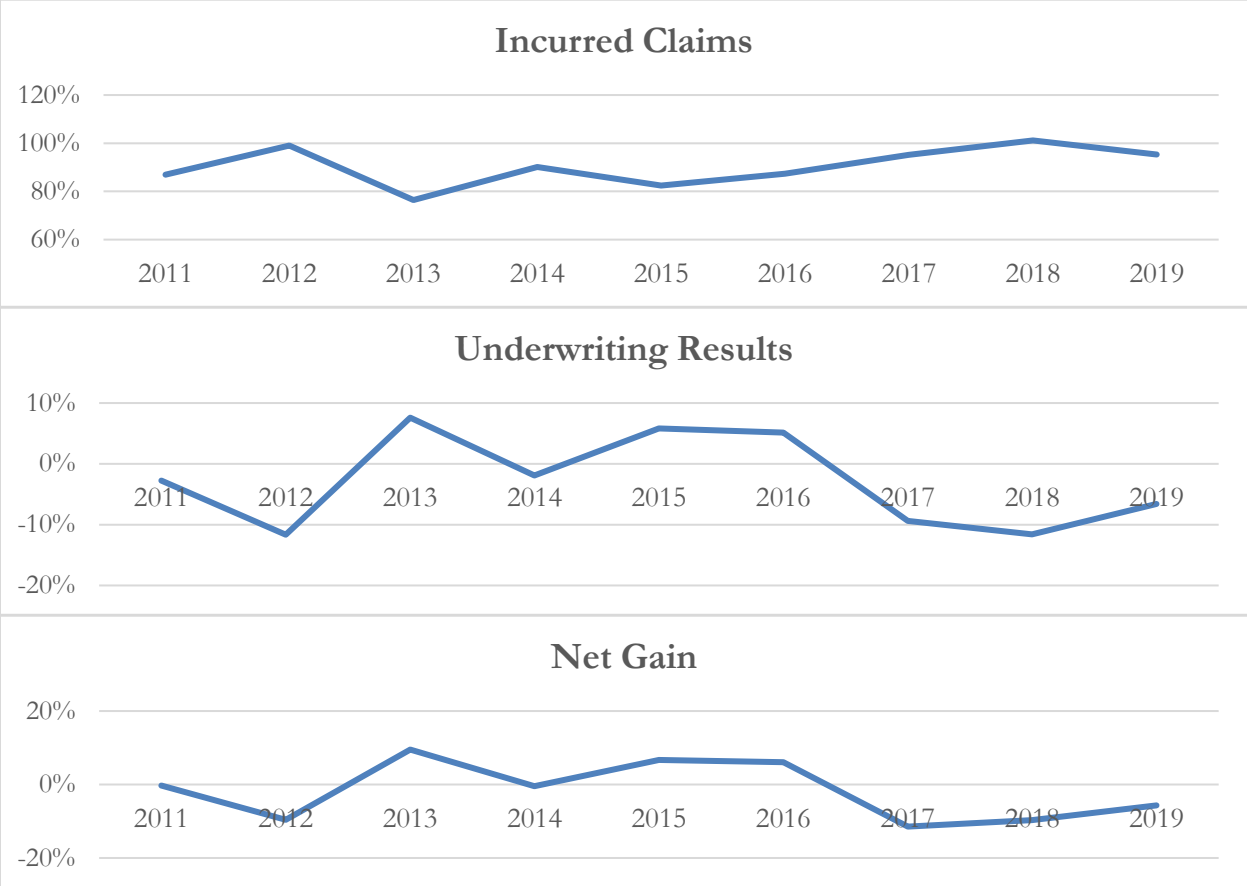
American National Life Insurance Company of Texas
NAIC Company Code: 71773
American National Financial Group (0408)
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$125,376	$58,634	46.8%
Major Medical - Small Employer	$0	$0	
Major Medical - Large Employer	$0	$0	
Medicare Supplement - Individual	$176,955	$137,232	77.6%
Medicare Supplement - Group	$621,500	$437,523	70.4%
Long Term Care - Individual	$0	$0	
Long Term Care - Group	$0	$0	
Medicare	$0	$0	
Dental	$484	$1,428	295.0%
All Other A&H	$785	-$46	-5.9%
Total A&H	**$925,100**	**$634,771**	**68.6%**



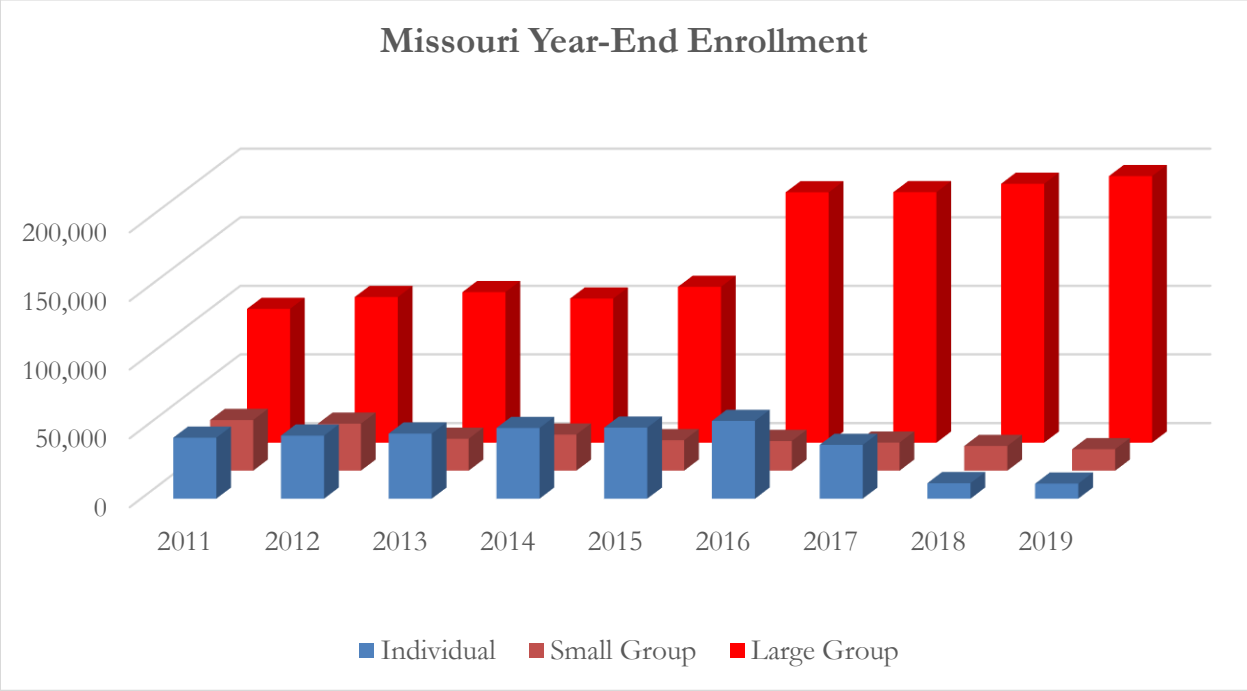
American National Life Insurance Company of Texas

Missouri Underwriting and Net Gains on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$4,556,743	$3,304,343	-$134,983	$272,318	72.5%	-3.0%	6.0%
2013	$2,578,690	$1,629,621	$412,986	$587,025	63.2%	16.0%	22.8%
2014	$2,161,693	$1,566,720	$290,633	$828,696	72.5%	13.4%	38.3%
2015	$1,639,693	$1,158,259	$371,184	$1,112,993	70.6%	22.6%	67.9%
2016	$1,491,553	$1,510,800	-$266,885	$228,265	101.3%	-17.9%	15.3%
2017	$1,421,022	$1,400,957	-$220,657	$169,271	98.6%	-15.5%	11.9%
2018	$1,247,820	$770,555	$260,275	$569,336	61.8%	20.9%	45.6%
2019	$1,081,244	$699,501	$234,399	$588,976	64.7%	21.7%	54.5%



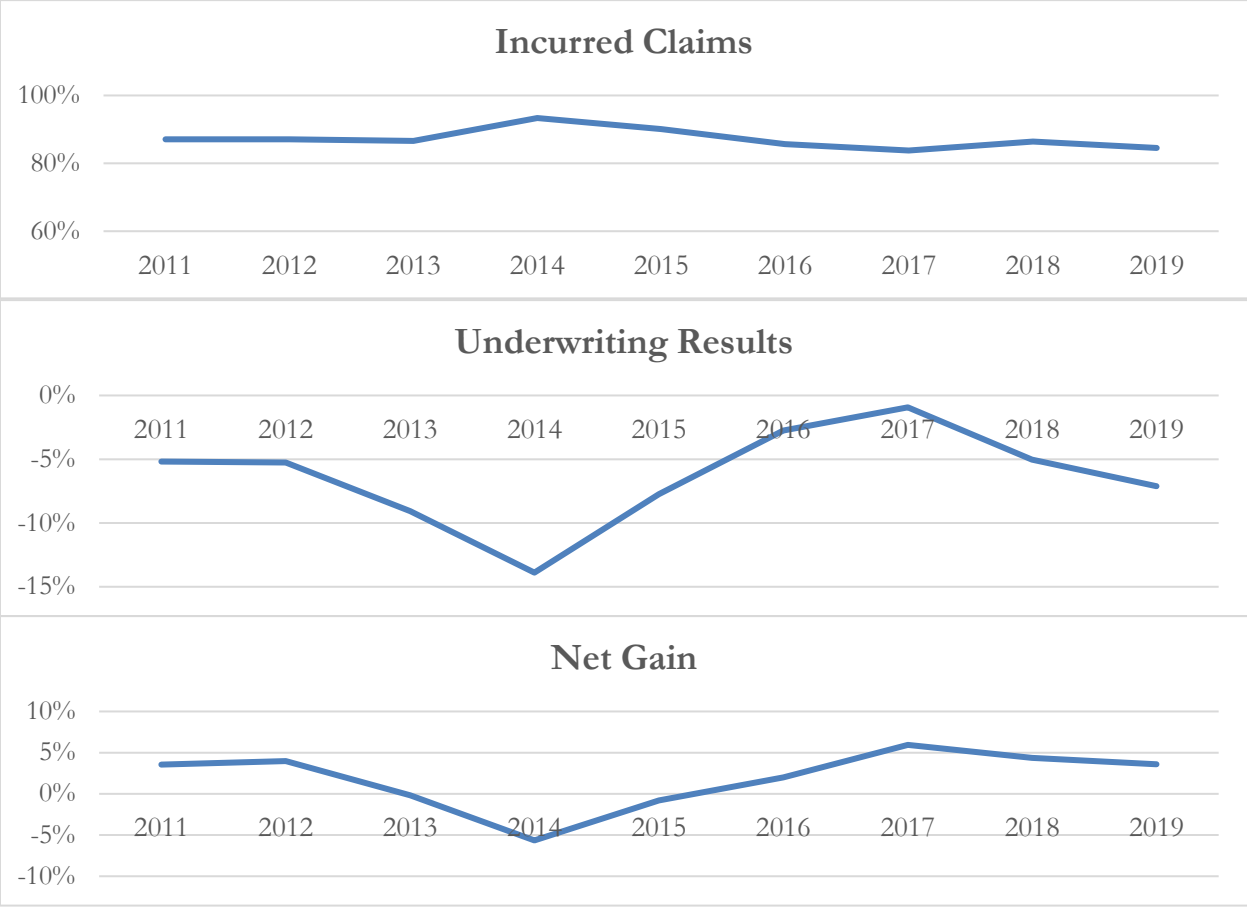
Blue Cross & Blue Shield of Kansas City
NAIC Company Code: 47171
Insurer Group: Blue Cross Blue Shield of KC Group (0537)
License Type: Duel license - Health Services Corporation and HMO

Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$42,284,919	$31,983,145	75.6%
Major Medical - Small Employer	$163,658,000	$124,588,841	76.1%
Major Medical - Large Employer	$788,009,095	$675,572,897	85.7%
Medicare Supplement - Individual	$37,911,805	$29,512,919	77.8%
Medicare Supplement - Group	$0	$0	
Long Term Care - Individual	$528,588	$529,425	100.2%
Long Term Care - Group	$0	$0	
Medicare	$0	$0	
Dental	$16,800,508	$12,721,919	75.7%
All Other A&H	$349,376	$283,264	81.1%
Total A&H	**$1,049,542,291**	**$875,192,410**	**83.4%**



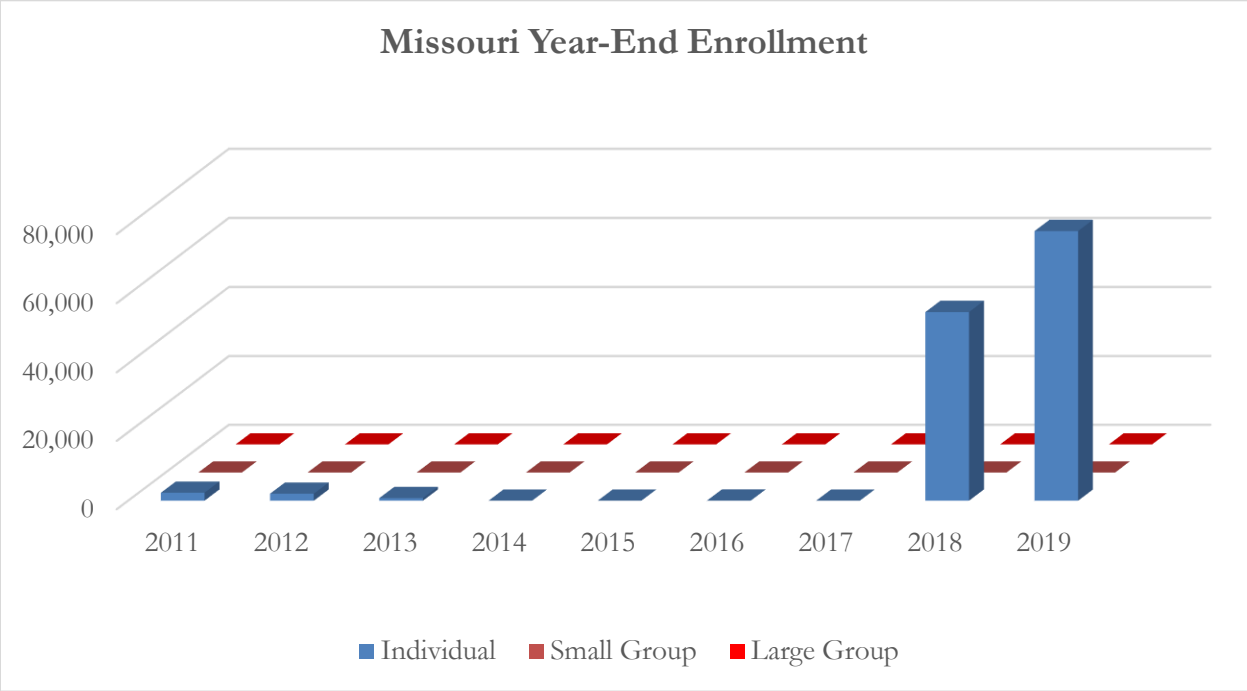
Blue Cross & Blue Shield of Kansas City

Missouri Underwriting and Net Gains on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$750,346,504	$653,255,980	-$38,824,891	$26,781,334	87.1%	-5.2%	3.6%
2012	$809,539,625	$704,564,527	-$42,518,364	$32,288,978	87.0%	-5.3%	4.0%
2013	$815,084,779	$705,549,320	-$73,857,354	-$1,338,417	86.6%	-9.1%	-0.2%
2014	$876,172,818	$817,892,947	-$121,695,388	-$49,495,267	93.3%	-13.9%	-5.6%
2015	$960,582,919	$865,851,191	-$74,283,585	-$7,500,231	90.1%	-7.7%	-0.8%
2016	$1,054,620,909	$903,513,948	-$29,004,339	$20,949,132	85.7%	-2.8%	2.0%
2017	$1,110,211,074	$930,090,357	-$10,352,571	$65,968,871	83.8%	-0.9%	5.9%
2018	$997,231,711	$861,558,150	-$50,182,967	$43,359,787	86.4%	-5.0%	4.3%
2019	$1,039,493,001	$878,260,280	-$74,062,508	$37,252,606	84.5%	-7.1%	3.6%

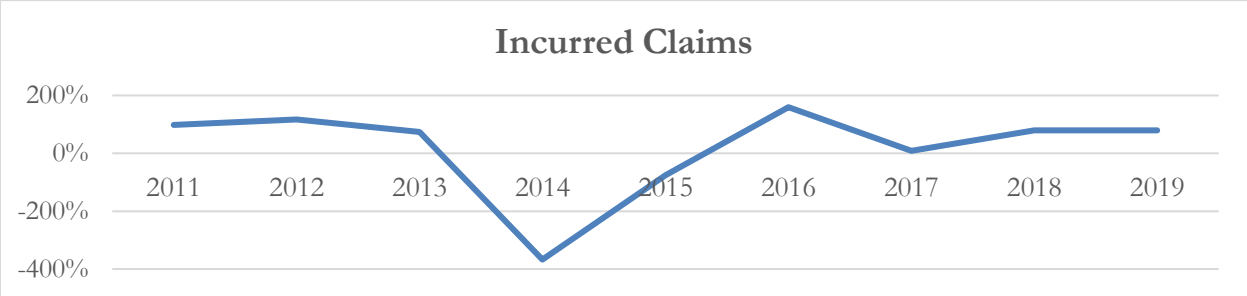


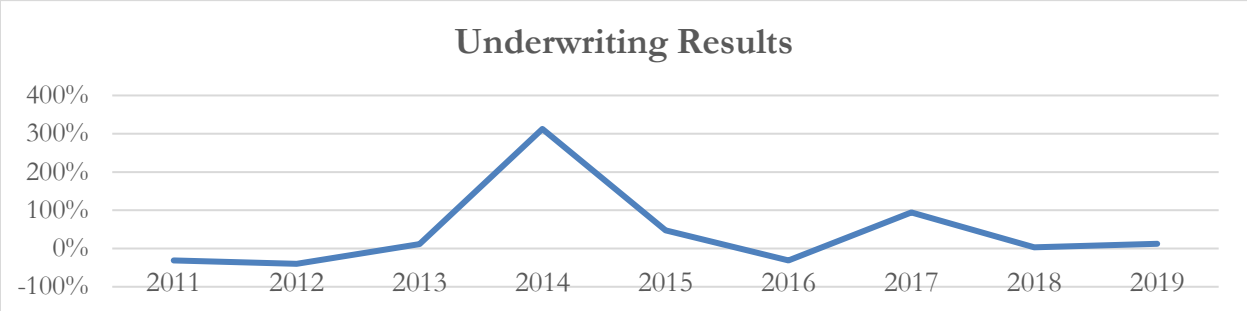
Celtic Insurance Company
NAIC Company Code: 80799
Insurer Group: Centene Corp Group (1295)
License Type: Life & Health

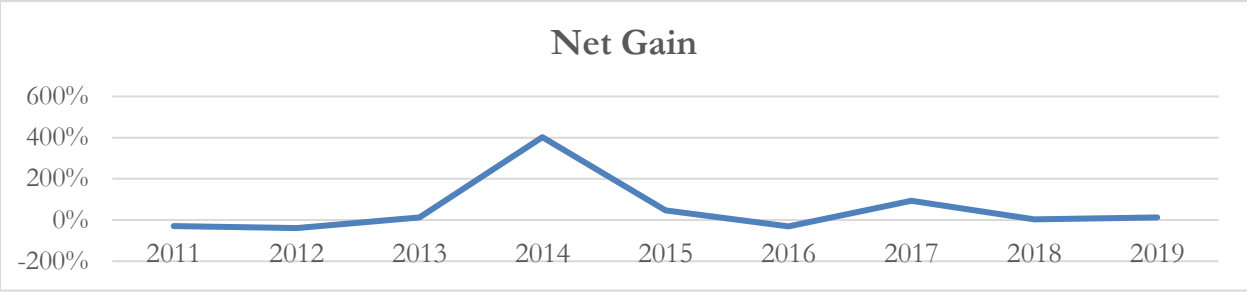
Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$704,695,352	$208,642,565	29.6%
Major Medical - Small Employer	$0	$0	
Major Medical - Large Employer	$0	$0	
Medicare Supplement - Individual	$47,035	$0	0.0%
Medicare Supplement - Group	$0	$0	
Long Term Care - Individual	$0	$0	
Long Term Care - Group	$0	$0	
Medicare	$0	$0	
Dental	$0	$0	
All Other A&H	$0	$0	
Total A&H	**$704,742,387**	**$208,642,565**	**29.6%**



Missouri Underwriting and Net Gains on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2010	$2,325,506	$1,563,581	-$183,896	-$157,070	67.2%	-7.9%	-6.8%
2011	$5,107,671	$4,998,981	-$1,575,619	-$1,504,031	97.9%	-30.8%	-29.4%
2012	$6,464,553	$7,574,016	-$2,582,942	-$2,516,611	117.2%	-40.0%	-38.9%
2013	$4,430,805	$3,258,152	$497,292	$551,980	73.5%	11.2%	12.5%
2014	$6,040	-$22,179	$18,875	$24,307	-367.2%	312.5%	402.4%
2015	$5,510	-$4,150	$2,609	$2,609	-75.3%	47.4%	47.4%
2016	$67,494	$107,628	-$20,905	-$20,905	159.5%	-31.0%	-31.0%
2017	-$542,060	-$45,614	-$510,970	-$510,970	8.4%	94.3%	94.3%
2018	$518,211,932	$411,136,240	$18,011,415	$18,011,415	79.3%	3.5%	3.5%

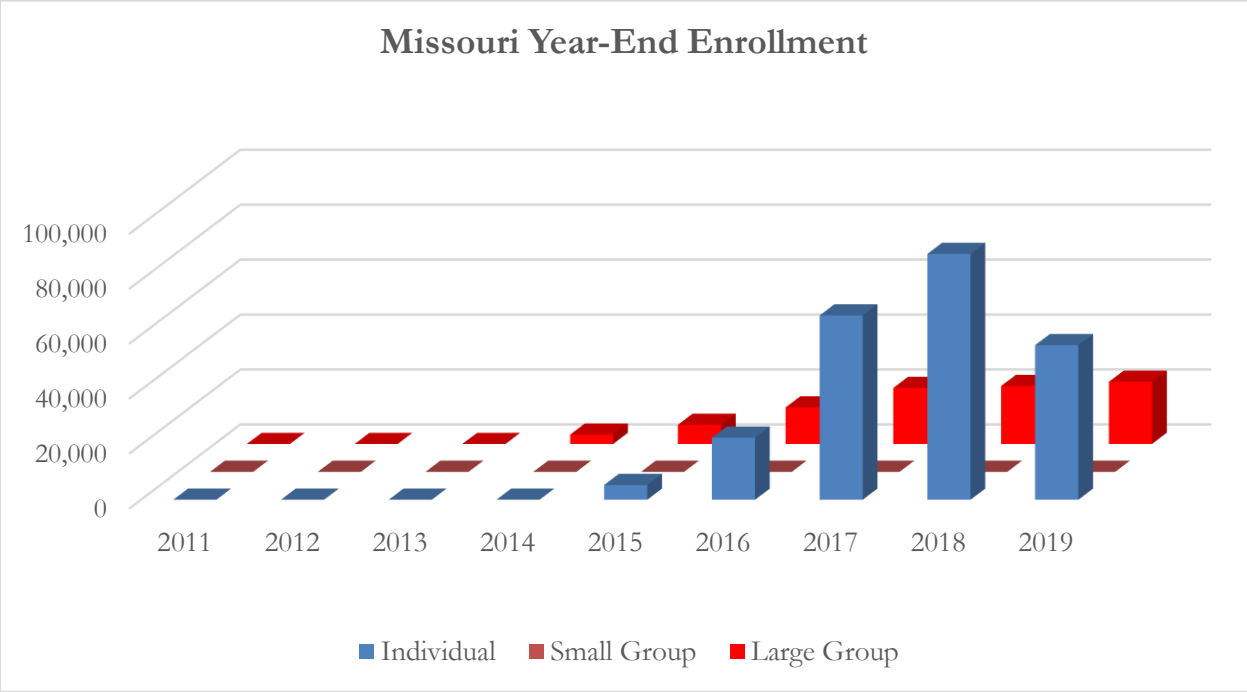






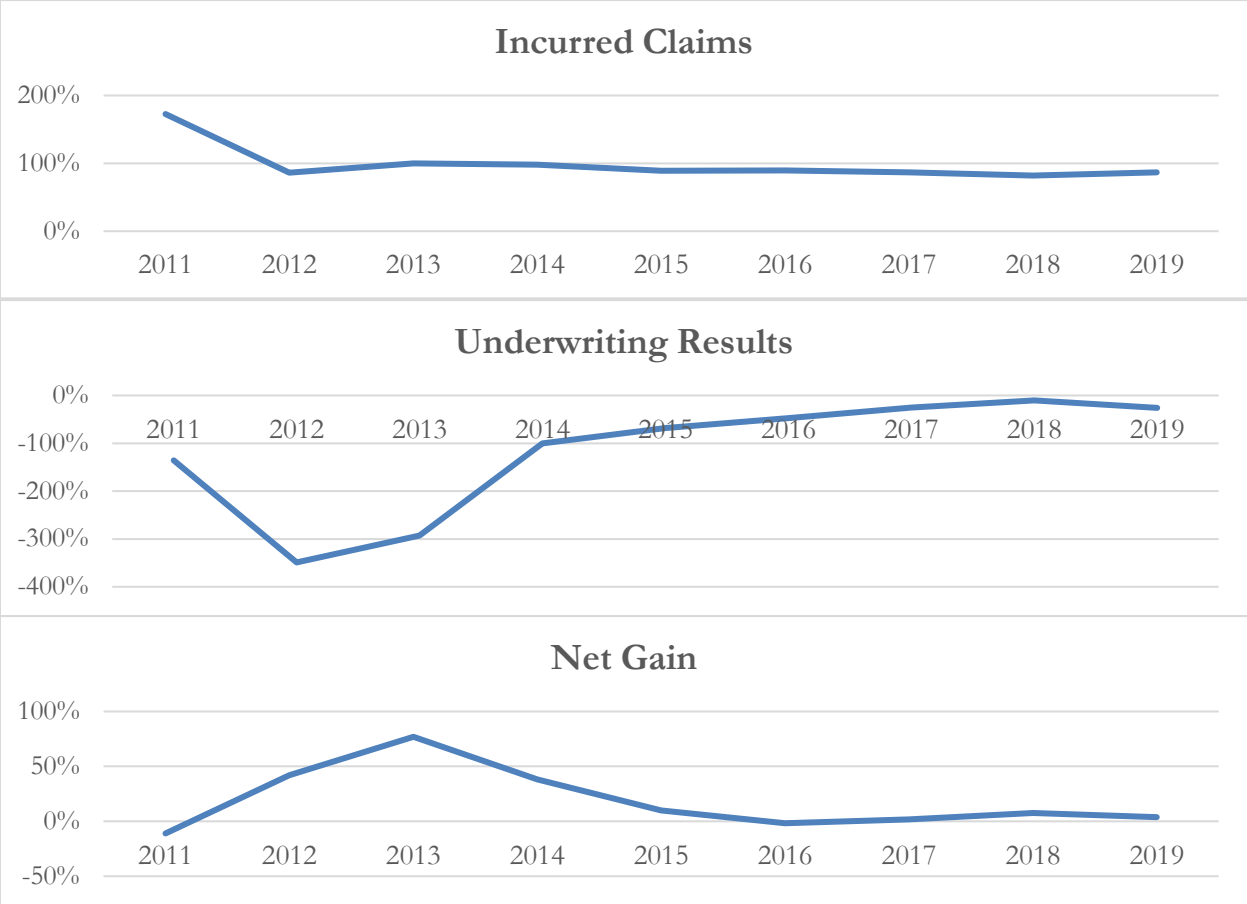
Cigna Health & Life Insurance Company
NAIC Company Code: 67369
Insurer Group: Cigna Health Group
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$387,957,988	$306,067,666	78.9%
Major Medical - Small Employer	$0	$0	
Major Medical - Large Employer	$107,163,648	$100,162,519	93.5%
Medicare Supplement - Individual	$27,938,148	$25,768,477	92.2%
Medicare Supplement - Group	$174	$1,409	809.8%
Long Term Care - Individual	$0	$0	
Long Term Care - Group	$0	$0	
Medicare	$7,344,000	$3,930,513	53.5%
Dental	$44,929,063	$30,588,088	68.1%
All Other A&H	$71,990,801	$65,504,877	91.0%
Total A&H	**$647,323,822**	**$532,023,549**	**82.2%**



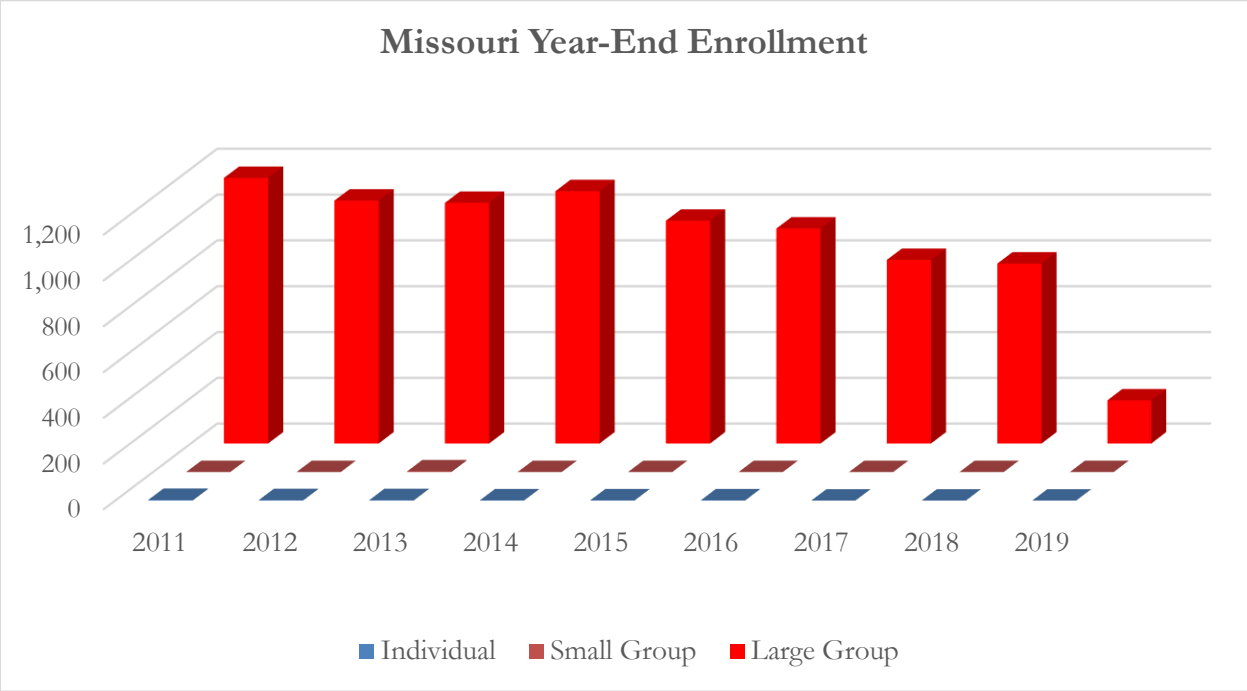
Cigna Health & Life Insurance Company

Missouri Underwriting and Net Gains on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$3,760,808	$6,492,735	-$5,107,818	-$414,856	172.6%	-135.8%	-11.0%
2012	$10,625,951	$9,150,317	-$37,087,328	$4,450,323	86.1%	-349.0%	41.9%
2013	$18,938,706	$18,883,962	-$55,530,132	$14,567,628	99.7%	-293.2%	76.9%
2014	$56,496,253	$55,386,838	-$56,525,002	$21,498,143	98.0%	-100.1%	38.1%
2015	$107,420,645	$95,751,325	-$73,322,847	$10,685,659	89.1%	-68.3%	9.9%
2016	$196,875,368	$176,252,981	-$93,559,850	-$3,298,153	89.5%	-47.5%	-1.7%
2017	$450,446,561	$390,456,925	-$112,438,424	$8,094,049	86.7%	-25.0%	1.8%
2018	$734,194,917	$601,960,968	-$76,012,902	$56,267,230	82.0%	-10.4%	7.7%
2019	$616,133,545	$534,681,569	-$160,023,553	$24,058,919	86.8%	-26.0%	3.9%



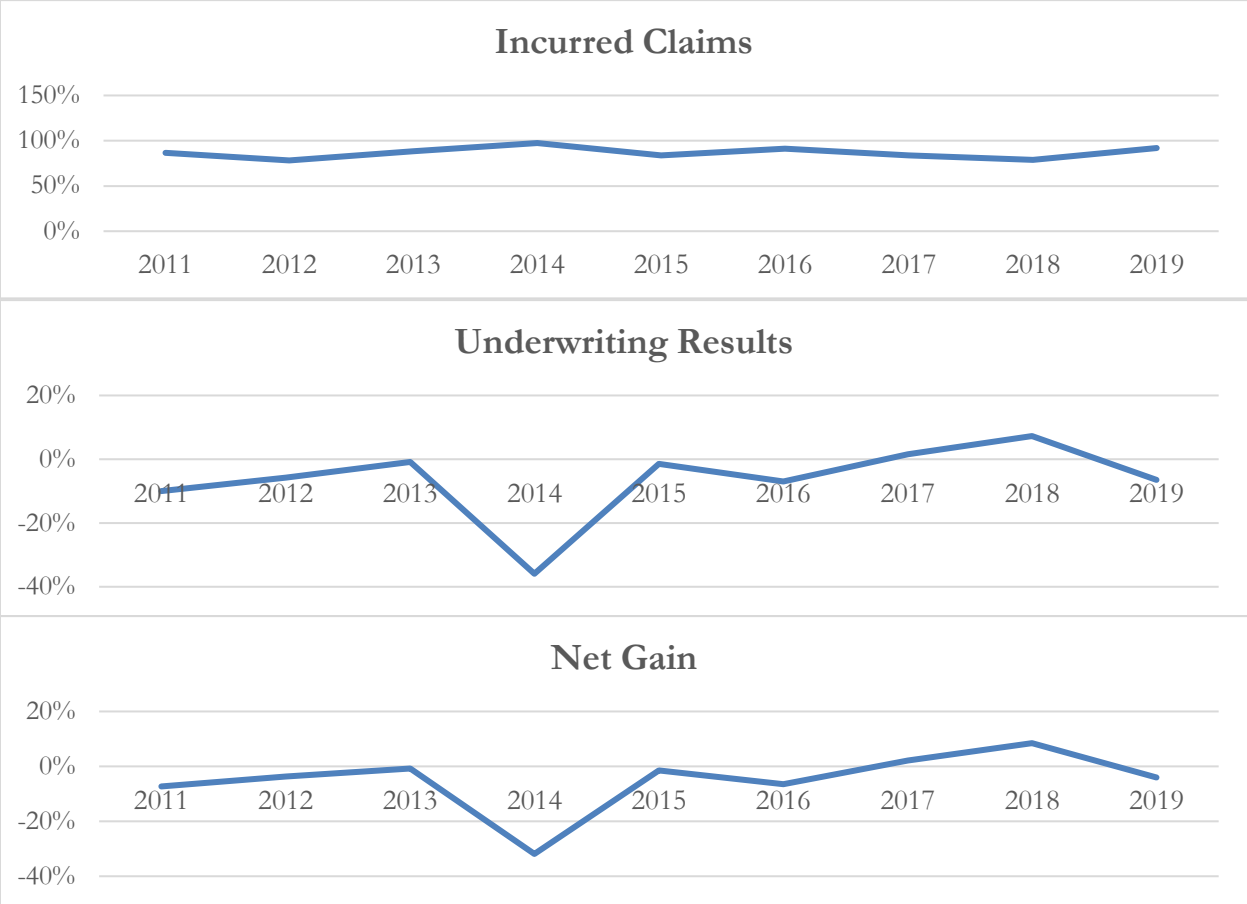
Cigna Healthcare of St Louis Inc
NAIC Company Code: 95635
Insurer Group: Cigna Health Group (0901)
License Type: HMO

Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$0	$0	
Major Medical - Small Employer	$0	$0	
Major Medical - Large Employer	$1,153,631	$777,620	67.4%
Medicare Supplement - Group	$0	$0	
Medicare	$9,283,861	$8,157,426	87.9%
Medicaid	$0	$0	
Total A&H	**$10,437,492**	**$8,935,046**	**85.6%**



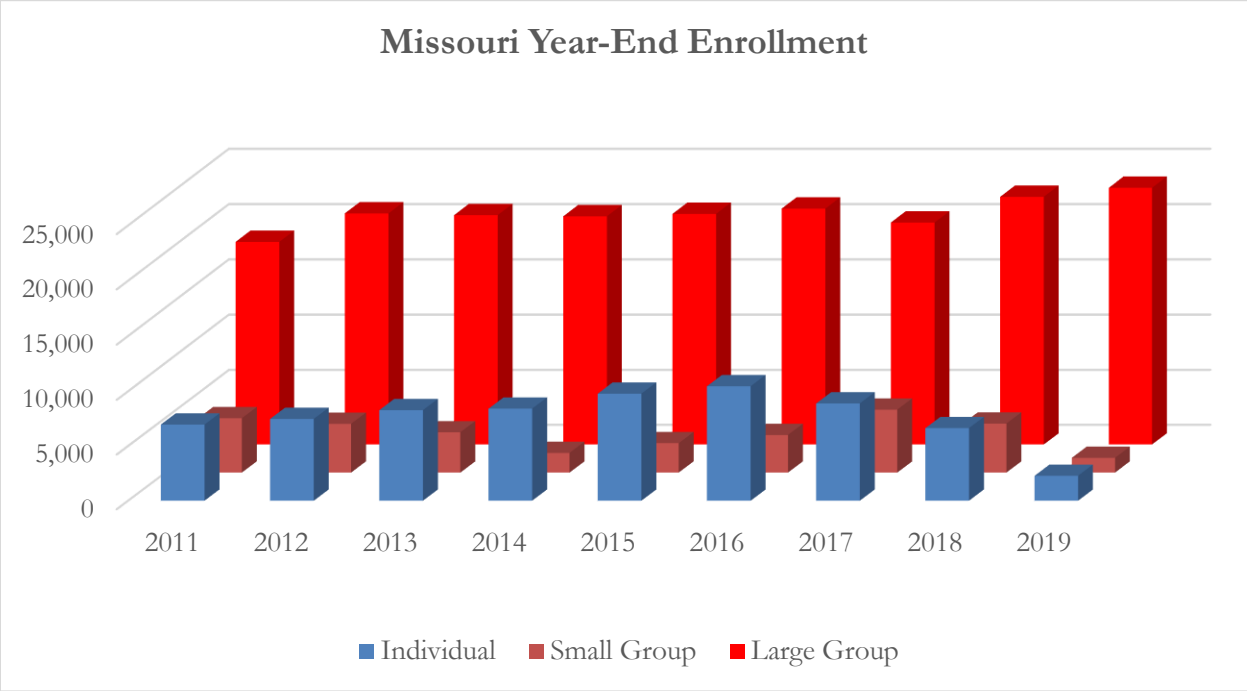
Cigna Healthcare of St Louis Inc

Missouri Underwriting and Net Gain on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$5,129,523	$4,444,814	-$509,558	-$371,525	86.7%	-9.9%	-7.2%
2012	$5,059,051	$3,955,754	-$289,548	-$184,789	78.2%	-5.7%	-3.7%
2013	$5,714,704	$5,055,939	-$45,923	-$45,923	88.5%	-0.8%	-0.8%
2014	$5,375,429	$5,236,135	-$1,930,823	-$1,713,535	97.4%	-35.9%	-31.9%
2015	$5,899,092	$4,950,293	-$85,364	-$85,175	83.9%	-1.4%	-1.4%
2016	$22,094,971	$20,150,575	-$1,547,252	-$1,443,964	91.2%	-7.0%	-6.5%
2017	$17,779,394	$14,865,158	$280,741	$373,279	83.6%	1.6%	2.1%
2018	$18,852,490	$14,869,845	$1,370,720	$1,594,577	78.9%	7.3%	8.5%
2019	$13,959,996	$12,828,449	-$900,217	-$567,286	91.9%	-6.4%	-4.1%



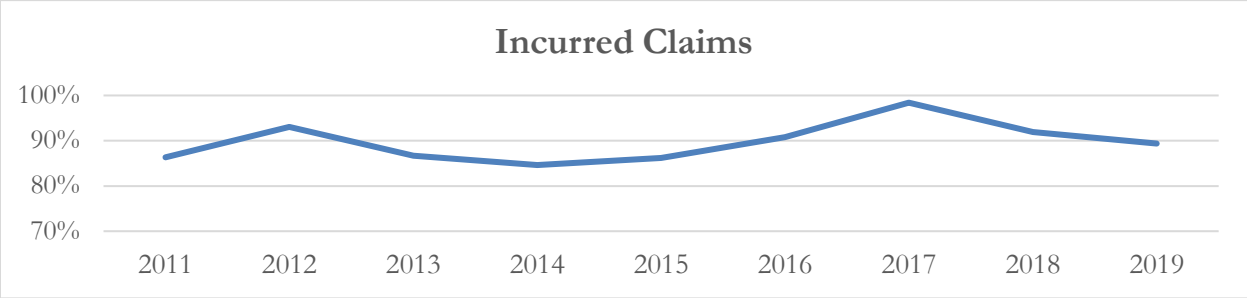
Cox Health Systems Insurance Company
NAIC Company Code: 60040
Insurer Group: Cox Insurance Group
License Type: Life & Health

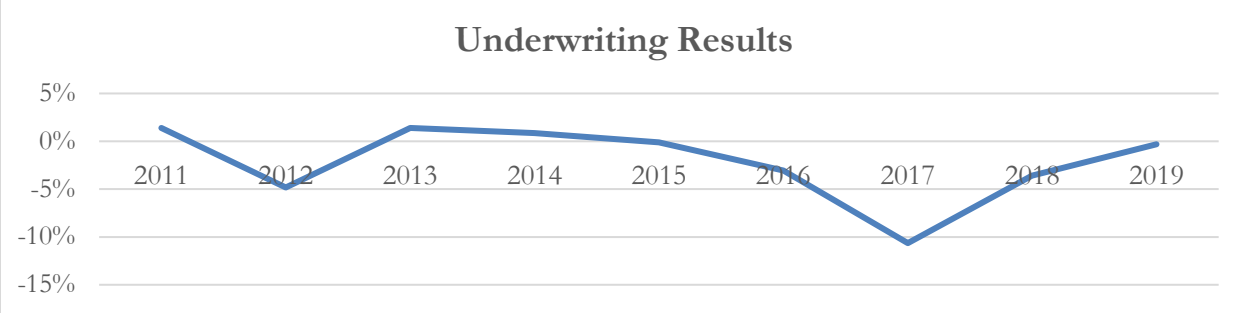
Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$11,254,341	$7,416,629	65.9%
Major Medical - Small Employer	$9,918,982	$6,529,938	65.8%
Major Medical - Large Employer	$111,501,213	$104,336,349	93.6%
Medicare Supplement - Individual	$0	$0	
Medicare Supplement - Group	$0	$0	
Long Term Care - Individual	$0	$0	
Long Term Care - Group	$0	$0	
Medicare	$0	$0	
Dental	$0	$0	
All Other A&H	$0	$0	
Total A&H	**$132,674,536**	**$118,282,916**	**89.2%**

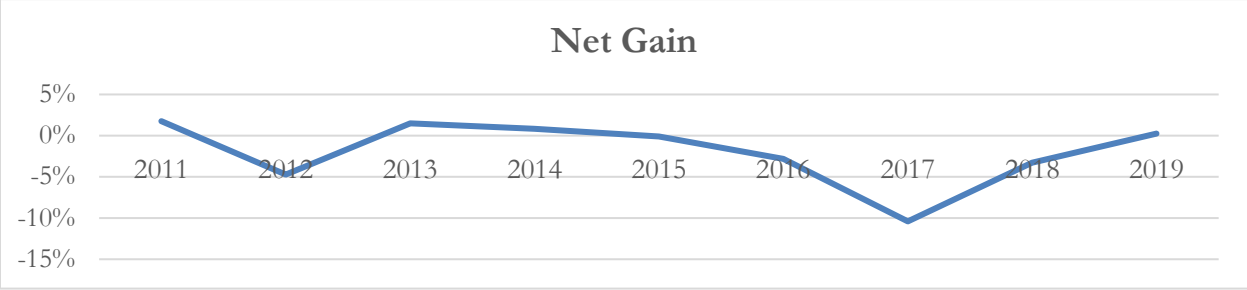


Cox Health Systems Insurance Company

Missouri Underwriting and Net Gain on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$90,851,014	$78,406,644	$1,263,225	$1,598,052	86.3%	1.4%	1.8%
2012	$102,624,817	$95,462,874	-$4,957,344	-$4,833,880	93.0%	-4.8%	-4.7%
2013	$108,920,107	$94,415,474	$1,517,230	$1,611,523	86.7%	1.4%	1.5%
2014	$111,047,716	$93,972,325	$956,369	$905,058	84.6%	0.9%	0.8%
2015	$123,606,881	$106,518,000	-$150,546	-$113,063	86.2%	-0.1%	-0.1%
2016	$129,796,926	$117,851,171	-$3,959,006	-$3,664,947	90.8%	-3.1%	-2.8%
2017	$140,696,626	$138,451,787	-$14,976,271	-$14,634,801	98.4%	-10.6%	-10.4%
2018	$151,513,392	$139,301,781	-$5,440,394	-$4,952,074	91.9%	-3.6%	-3.3%
2019	$132,190,323	$118,140,378	-$396,306	$352,282	89.4%	-0.3%	0.3%

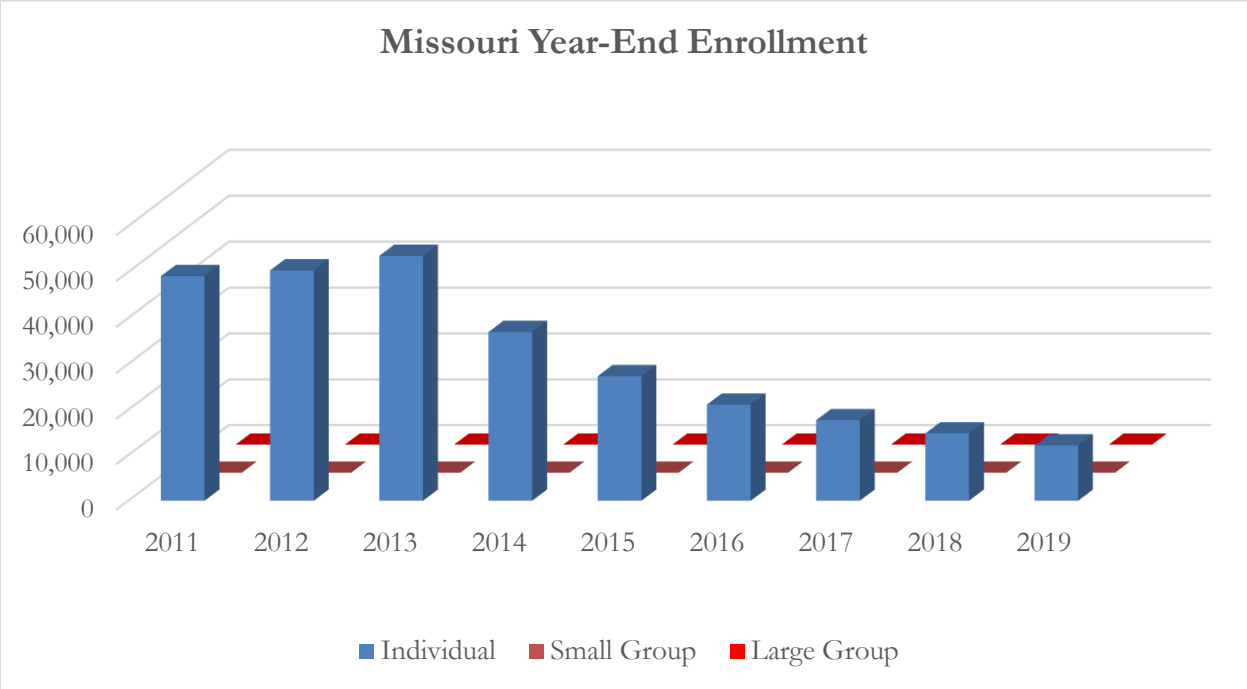






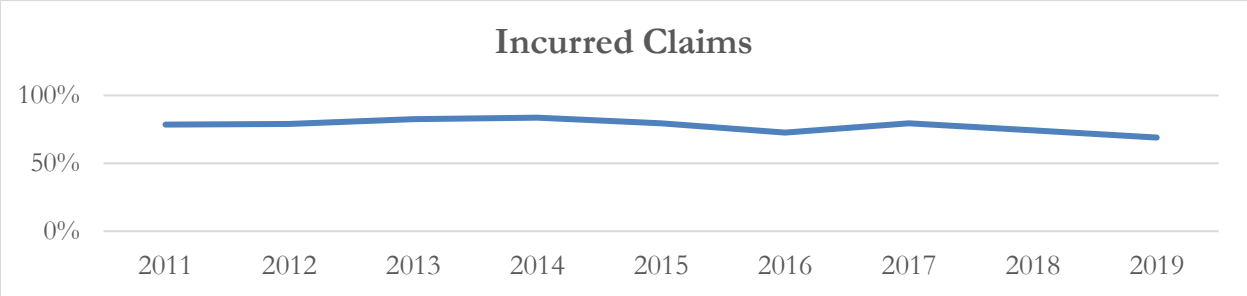
Golden Rule Insurance Company
NAIC Company Code: 62286
Insurer Group: UnitedHealth Group (0707)
License Type: Life & Health

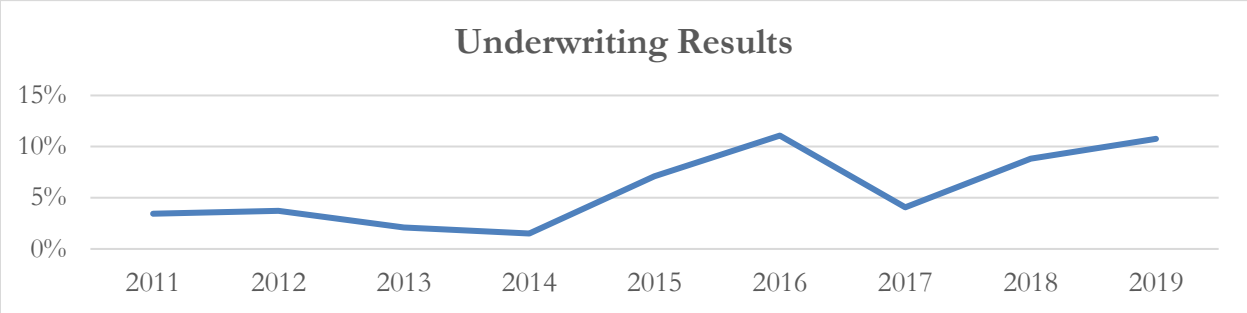
Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$50,962,470	$37,339,310	73.3%
Major Medical - Small Employer	$0	$0	
Major Medical - Large Employer	$0	$0	
Medicare Supplement - Individual	$1,383,607	$1,032,597	74.6%
Medicare Supplement - Group	$0	$0	
Long Term Care - Individual	$0	$0	
Long Term Care - Group	$0	$0	
Medicare	$0	$0	
Dental	$3,039,660	$1,609,400	52.9%
All Other A&H	$7,109,507	$2,897,495	40.8%
Total A&H	**$62,495,244**	**$42,878,802**	**68.6%**

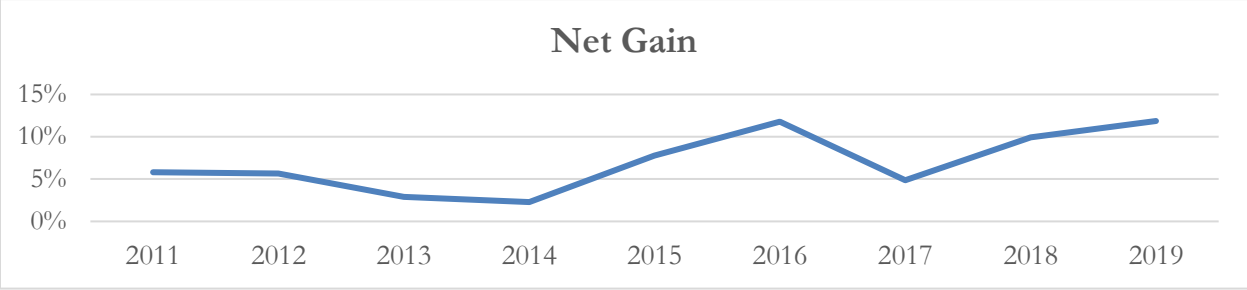


Golden Rule Insurance Company

Missouri Underwriting and Net Gain on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$91,575,417	$71,874,695	$3,145,390	$5,314,040	78.5%	3.4%	5.8%
2012	$101,215,387	$79,921,781	$3,783,406	$5,726,143	79.0%	3.7%	5.7%
2013	$107,483,347	$88,745,073	$2,252,390	$3,111,165	82.6%	2.1%	2.9%
2014	$100,941,672	$84,435,259	$1,521,967	$2,305,206	83.6%	1.5%	2.3%
2015	$84,349,391	$66,963,662	$5,988,766	$6,557,940	79.4%	7.1%	7.8%
2016	$74,174,594	$53,954,803	$8,217,639	$8,749,480	72.7%	11.1%	11.8%
2017	$70,785,449	$56,298,371	$2,878,205	$3,452,878	79.5%	4.1%	4.9%
2018	$61,788,993	$45,904,214	$5,451,358	$6,134,595	74.3%	8.8%	9.9%
2019	$67,998,746	$46,912,002	$7,319,071	$8,066,509	69.0%	10.8%	11.9%

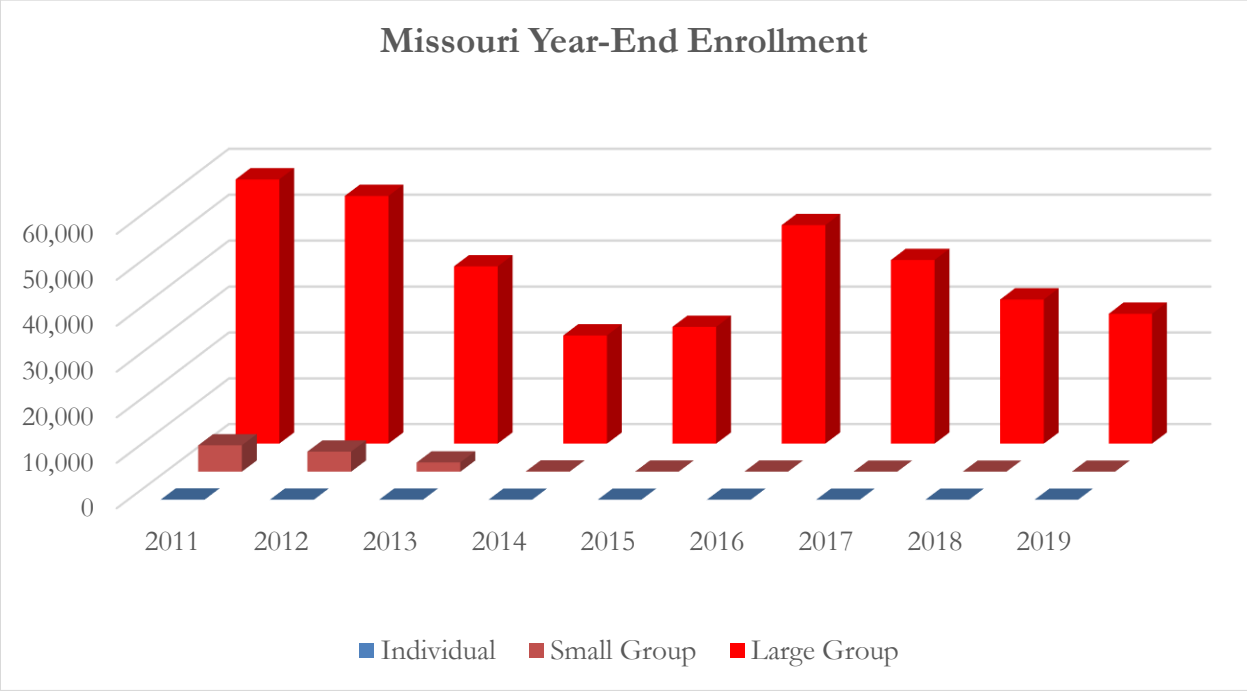






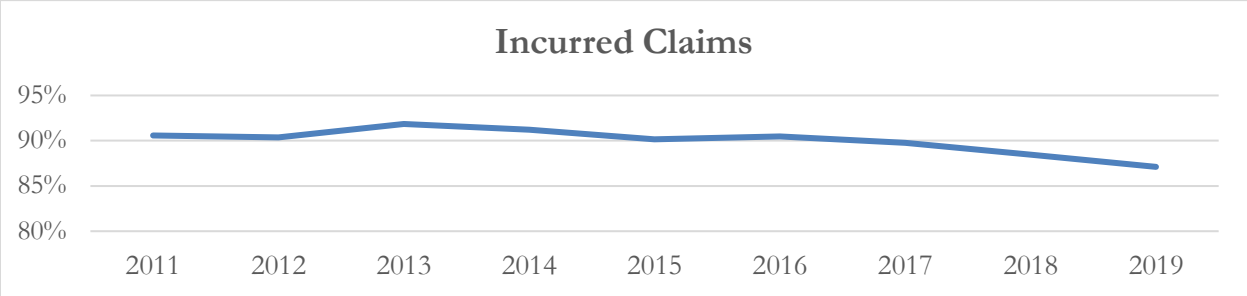
Good Health HMO Inc
NAIC Company Code: 95315
Insurer Group: BCBS of KC Group (0537)
License Type: HMO

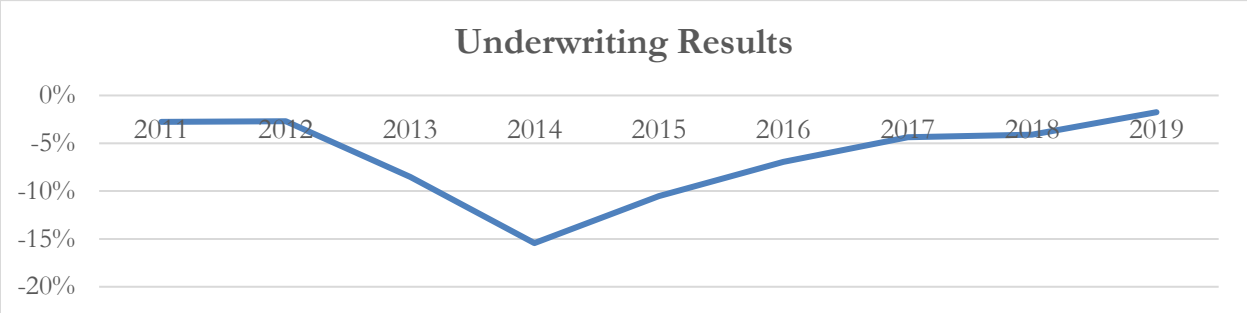
Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$13,514	$3,244	24.0%
Major Medical - Small Employer	$113,833	$49,715	43.7%
Major Medical - Large Employer	$141,045,545	$121,951,969	86.5%
Medicare Supplement - Group	$0	$0	
Medicare	$0	$0	
Medicaid	$0	$0	
Total A&H	**$141,172,892**	**$122,004,928**	**86.4%**

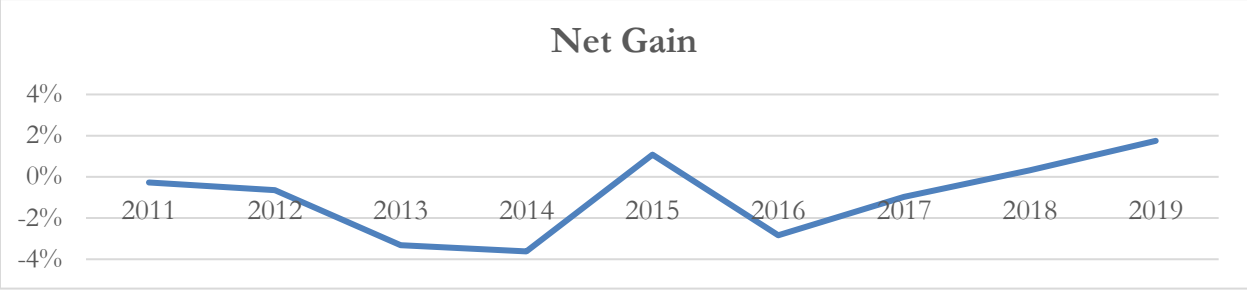


Good Health HMO Inc

Missouri Underwriting and Net Gain on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$309,724,184	$280,579,875	-$8,553,719	-$825,048	90.6%	-2.8%	-0.3%
2012	$306,613,825	$277,080,040	-$8,233,967	-$1,959,633	90.4%	-2.7%	-0.6%
2013	$225,479,295	$207,100,291	-$19,165,712	-$7,471,300	91.8%	-8.5%	-3.3%
2014	$128,810,207	$117,505,144	-$19,877,999	-$4,661,798	91.2%	-15.4%	-3.6%
2015	$122,219,365	$110,173,033	-$12,850,589	$1,309,837	90.1%	-10.5%	1.1%
2016	$157,965,007	$142,896,185	-$10,956,854	-$4,483,820	90.5%	-6.9%	-2.8%
2017	$161,685,761	$145,110,888	-$7,059,793	-$1,569,831	89.7%	-4.4%	-1.0%
2018	$142,098,991	$125,677,619	-$5,803,060	$454,830	88.4%	-4.1%	0.3%
2019	$140,058,843	$122,004,928	-$2,451,298	$2,448,669	87.1%	-1.8%	1.7%

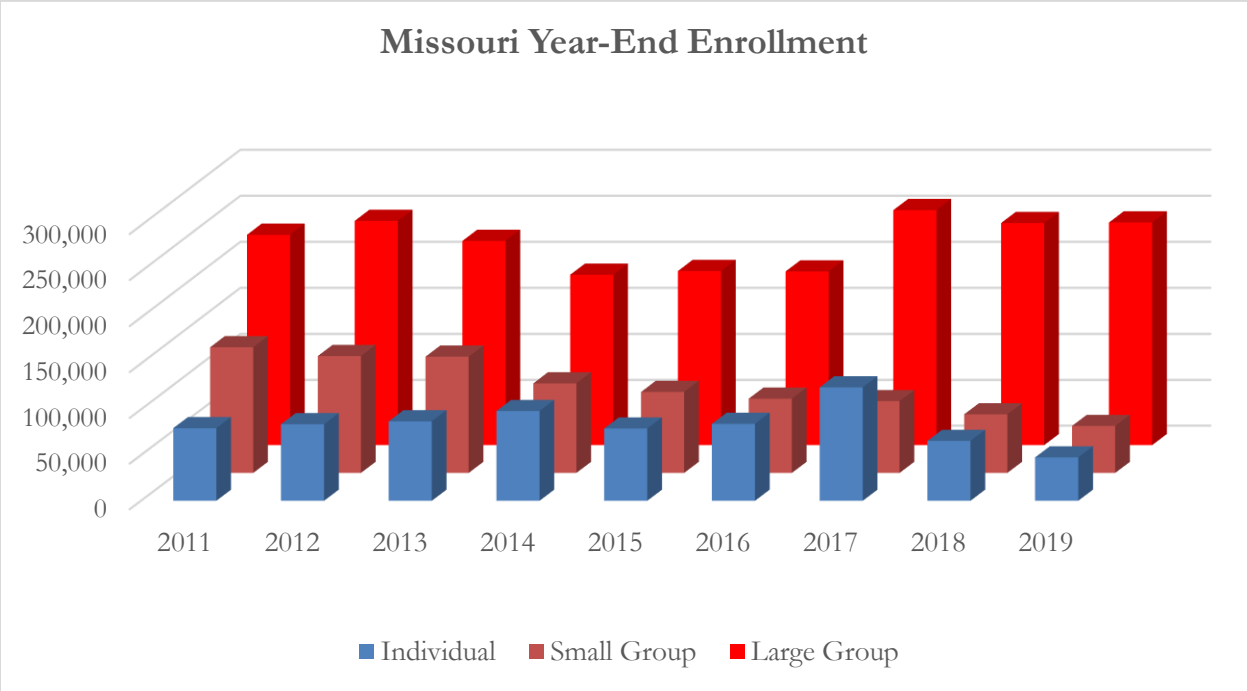






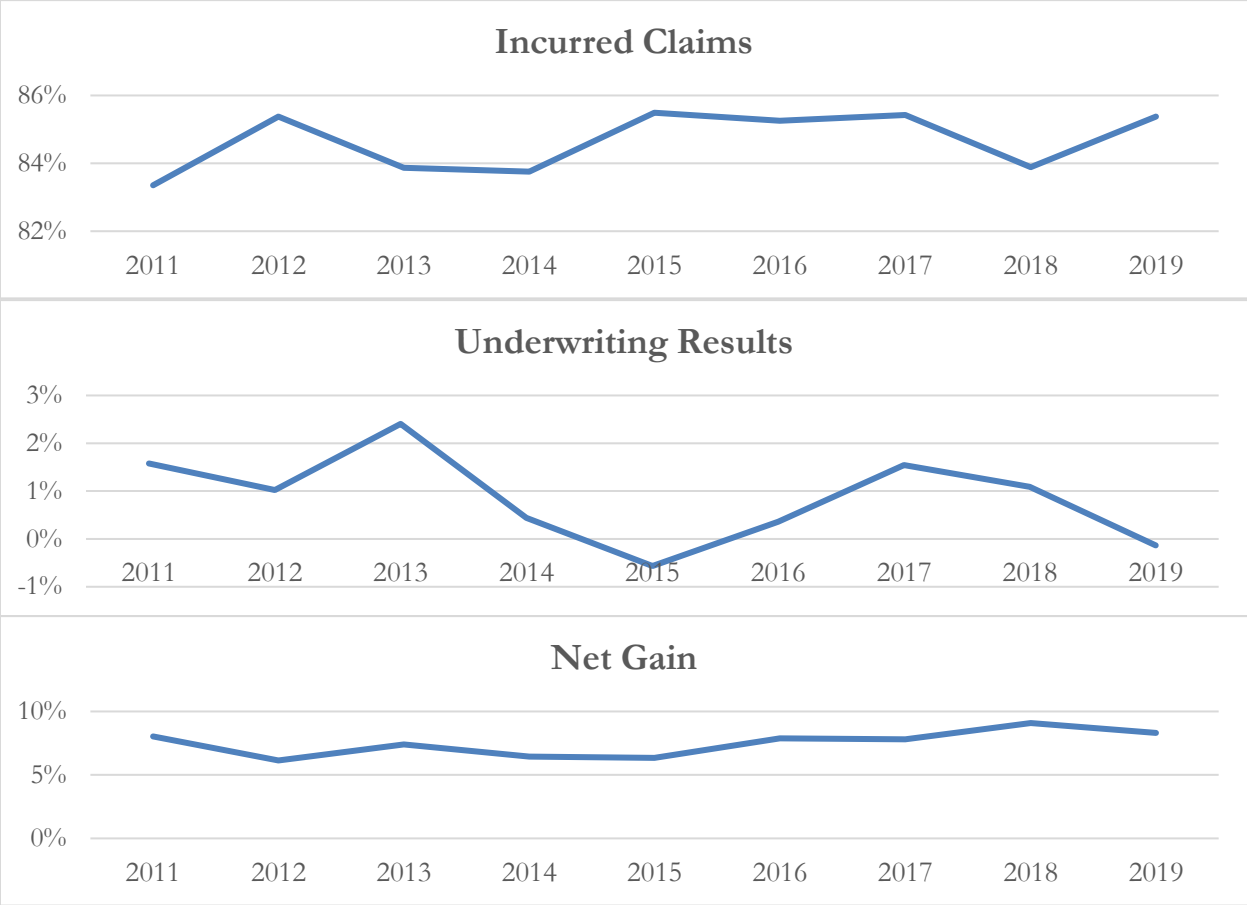
Healthy Alliance Life Insurance Company
NAIC Company Number: 78972
Insurer Group: Anthem Inc Group (0671)
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$418,796,488	$286,418,071	68.4%
Major Medical - Small Employer	$322,915,497	$243,965,278	75.6%
Major Medical - Large Employer	$1,310,964,356	$1,157,336,414	88.3%
Medicare Supplement - Individual	$87,005,055	$63,188,405	72.6%
Medicare Supplement - Group	$0	$0	
Long Term Care - Individual	$30,524	$434,078	1422.1%
Long Term Care - Group	$0	$0	
Medicare	$0	$0	
Dental	$25,293,083	$17,884,850	70.7%
All Other A&H	$63,103,667	$80,357,589	127.3%
Total A&H	**$2,228,108,670**	**$1,849,584,685**	**83.0%**



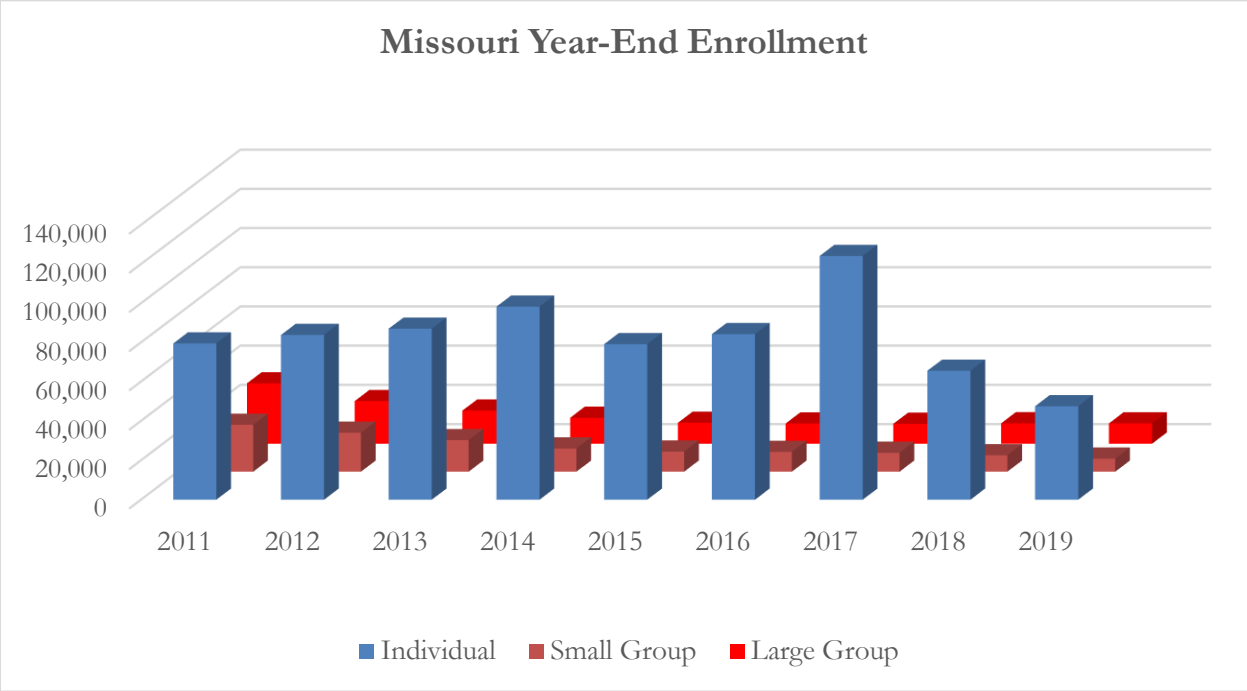
Healthy Alliance Life Insurance Company

Missouri Underwriting and Net Gain on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$1,666,125,383	$1,388,766,622	$26,325,335	$133,919,852	83.4%	1.6%	8.0%
2012	$1,757,403,540	$1,500,392,670	$17,979,356	$107,909,180	85.4%	1.0%	6.1%
2013	$1,804,061,613	$1,513,034,986	$43,401,845	$133,361,148	83.9%	2.4%	7.4%
2014	$1,704,074,027	$1,427,210,837	$7,557,947	$109,826,450	83.8%	0.4%	6.4%
2015	$1,675,390,395	$1,432,307,806	-$9,474,187	$106,266,401	85.5%	-0.6%	6.3%
2016	$1,810,704,428	$1,543,718,195	$6,507,093	$142,751,929	85.3%	0.4%	7.9%
2017	$2,492,677,778	$2,129,391,466	$38,422,224	$194,293,638	85.4%	1.5%	7.8%
2018	$2,185,233,465	$1,833,126,212	$23,875,264	$198,562,060	83.9%	1.1%	9.1%
2019	$2,209,882,600	$1,886,675,571	-$3,007,410	$183,585,905	85.4%	-0.1%	8.3%



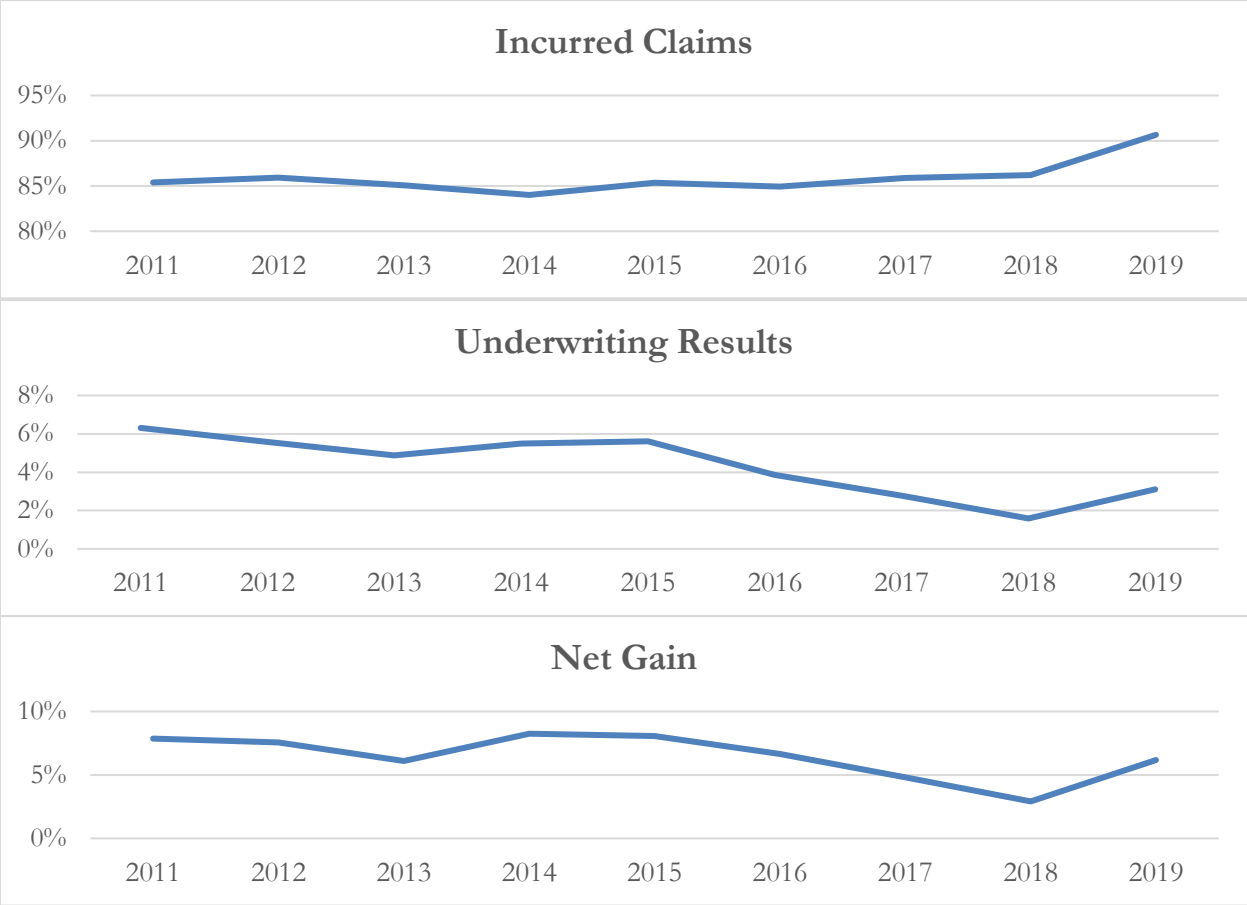
HMO Missouri Inc
NAIC Company Code: 95358
Insurer Group: Anthem Inc Group (0671)
License Type: HMO

Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$401,611	$150,215	37.4%
Major Medical - Small Employer	$38,331,797	$26,001,025	67.8%
Major Medical - Large Employer	$72,135,453	$69,664,753	96.6%
Medicare Supplement - Group	$0	$0	
Medicare	$1,079,164	$902,141	83.6%
Medicaid	$0	$0	
Total A&H	**$111,948,025**	**$96,718,134**	**86.4%**



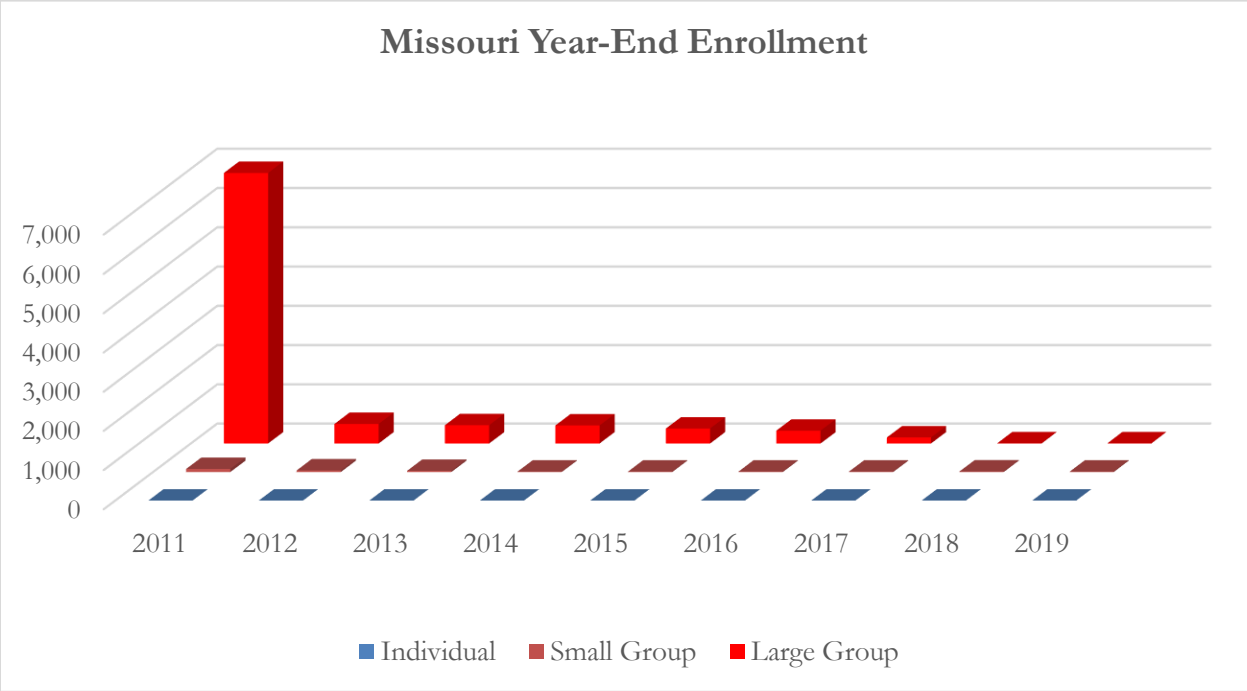
HMO Missouri Inc

Missouri Underwriting and Net Gain on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$233,138,299	$199,060,314	$14,706,450	$18,348,270	85.4%	6.3%	7.9%
2012	$180,070,973	$154,713,597	$10,039,990	$13,629,858	85.9%	5.6%	7.6%
2013	$150,017,981	$127,608,390	$7,305,431	$9,135,361	85.1%	4.9%	6.1%
2014	$125,854,804	$105,728,480	$6,923,320	$10,378,682	84.0%	5.5%	8.2%
2015	$122,677,457	$104,696,736	$6,882,406	$9,899,966	85.3%	5.6%	8.1%
2016	$132,451,294	$112,474,688	$5,109,095	$8,815,113	84.9%	3.9%	6.7%
2017	$182,897,527	$157,064,176	$5,069,953	$8,786,004	85.9%	2.8%	4.8%
2018	$199,087,662	$171,589,917	$3,161,738	$5,798,675	86.2%	1.6%	2.9%
2019	$109,649,046	$99,398,577	$3,405,965	$6,759,265	90.7%	3.1%	6.2%



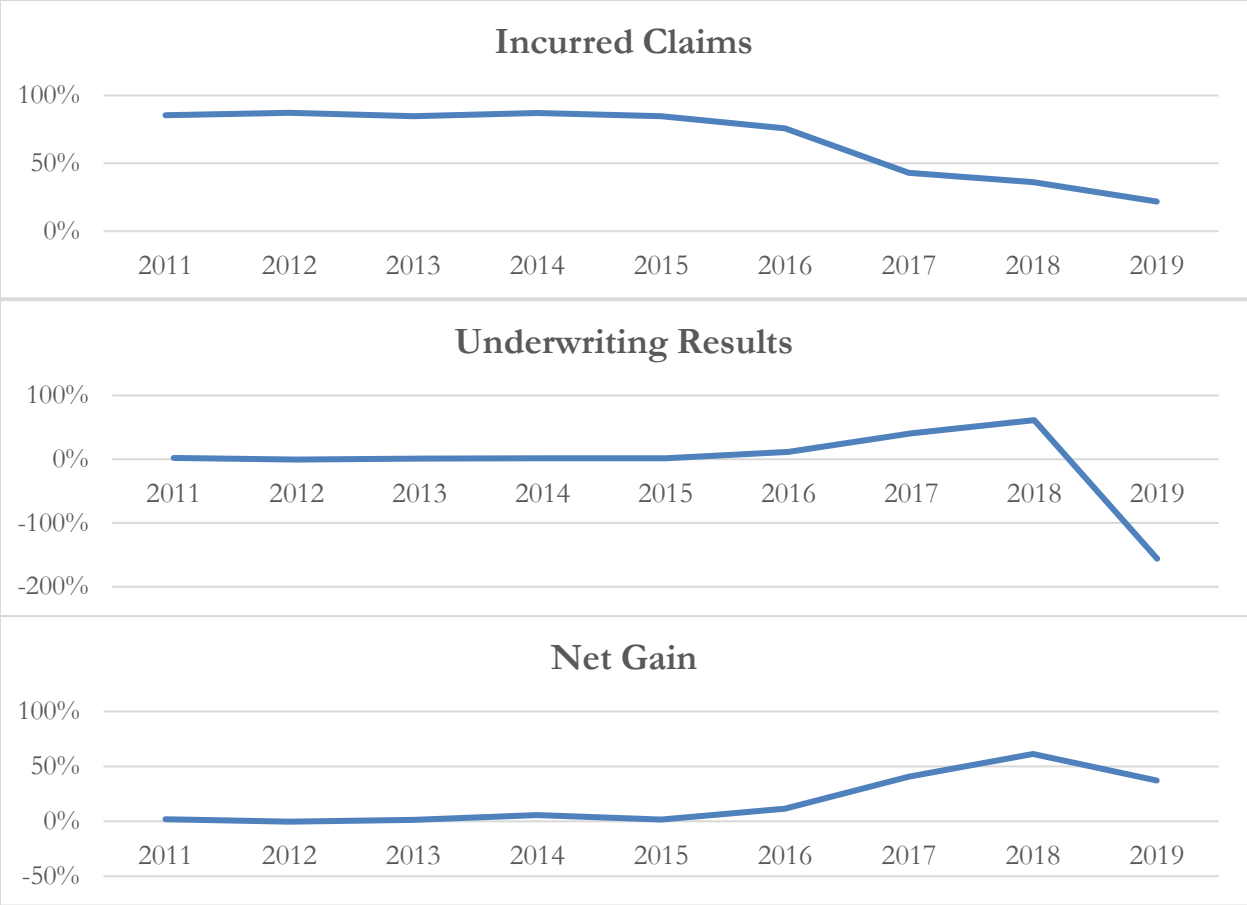
Humana Health Plan Inc
NAIC Company Code: 95885
Insurer Group: Humana Group (0119)
License Type: HMO

Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$0	-$2,397	
Major Medical - Small Employer	$122,481	$69,463	56.7%
Major Medical - Large Employer	$152,241	$32,337	21.2%
Medicare Supplement - Group	$0	$0	
Medicare	$770,820	-$2,541,609	-329.7%
Medicaid	$0	$0	
Total A&H	**$1,045,542**	**-$2,442,206**	**-233.6%**



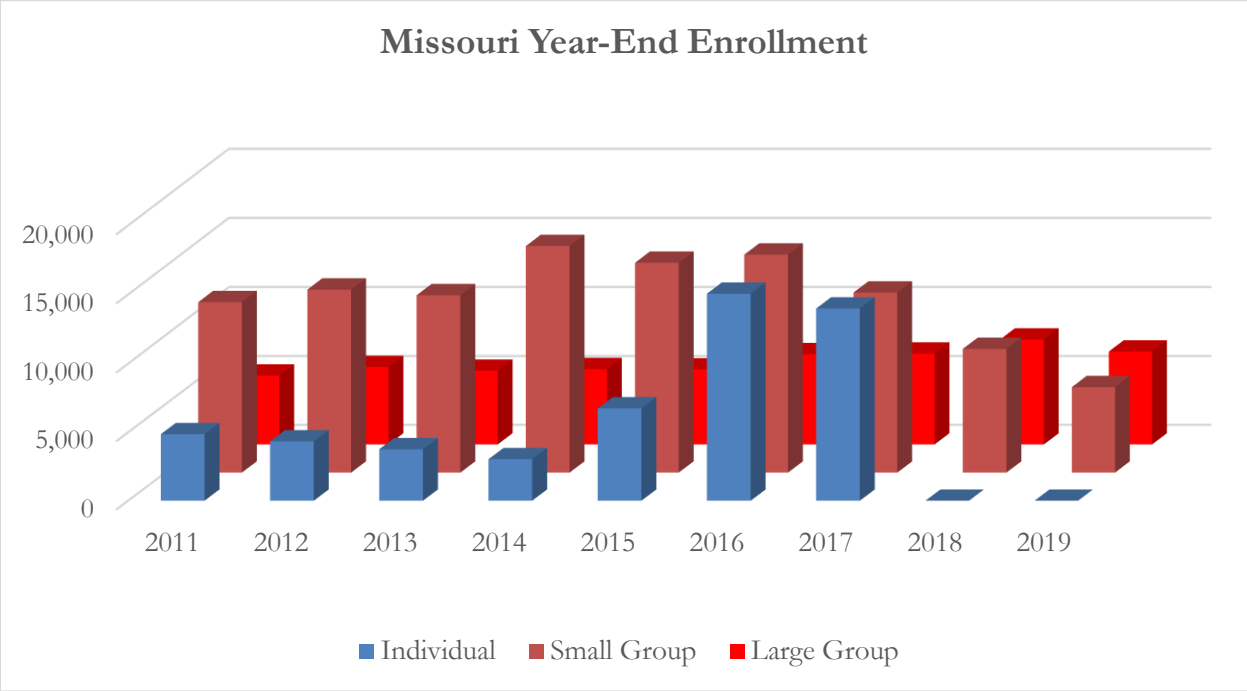
Humana Health Plan Inc

Missouri Underwriting and Net Gain on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$203,066,535	$173,653,504	$4,034,712	$4,034,712	85.5%	2.0%	2.0%
2012	$232,851,620	$203,091,995	-$695,803	-$695,803	87.2%	-0.3%	-0.3%
2013	$291,480,391	$246,915,800	$3,344,201	$3,642,809	84.7%	1.1%	1.2%
2014	$343,798,490	$299,662,650	$4,437,696	$19,214,158	87.2%	1.3%	5.6%
2015	$2,167,642	$1,837,867	$33,339	$33,339	84.8%	1.5%	1.5%
2016	$1,802,784	$1,365,380	$206,095	$206,095	75.7%	11.4%	11.4%
2017	$794,825	$341,652	$322,079	$322,079	43.0%	40.5%	40.5%
2018	$249,123	$90,337	$152,693	$152,693	36.3%	61.3%	61.3%
2019	$454,819	$99,403	-$709,558	$169,473	21.9%	-156.0%	37.3%



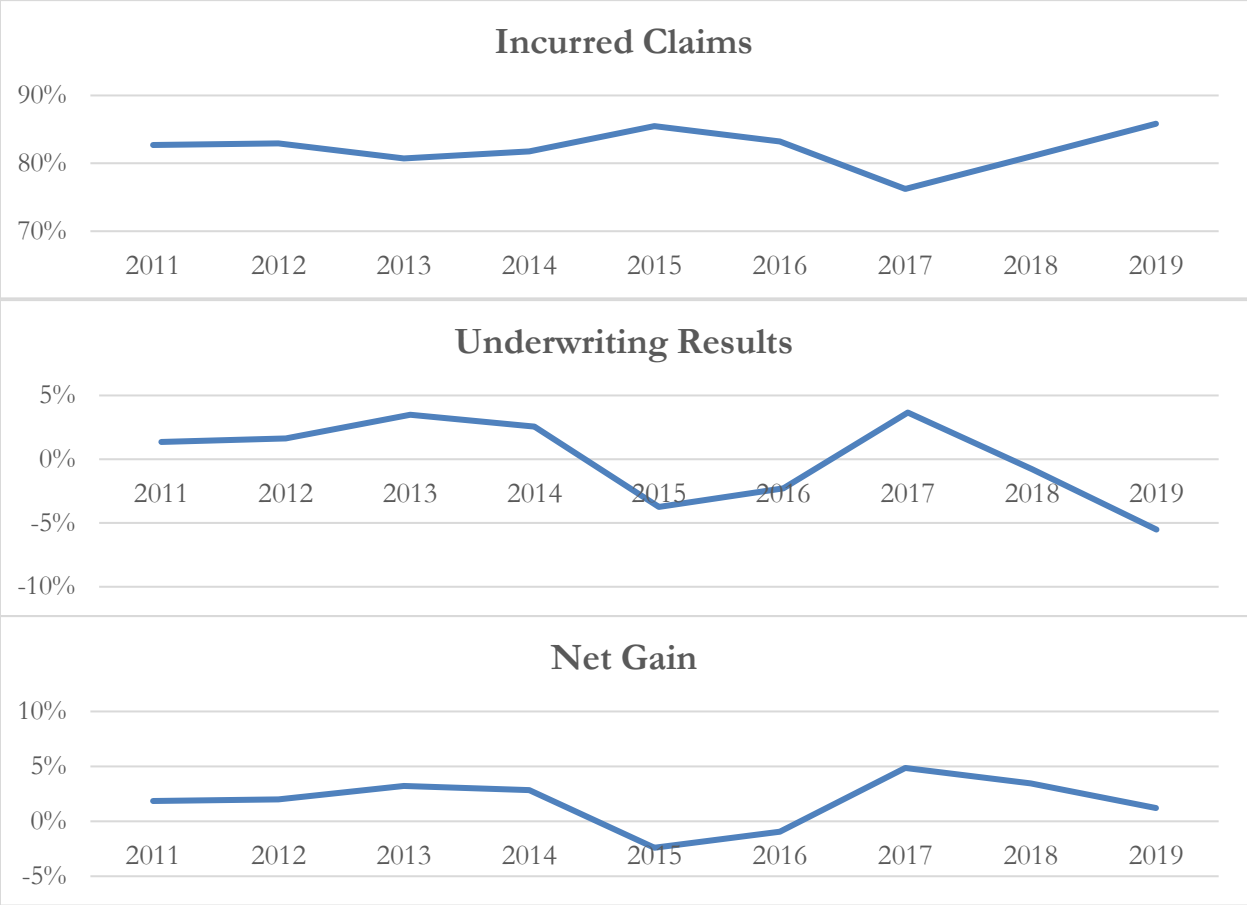
Humana Insurance Company
NAIC Company Code: 73288
Insurer Group: Humana Group (0119)
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	-$3,698	-$49,642	1342.4%
Major Medical - Small Employer	$45,369,057	$43,249,374	95.3%
Major Medical - Large Employer	$34,171,810	$25,665,631	75.1%
Medicare Supplement - Individual	$12,678,628	$10,514,655	82.9%
Medicare Supplement - Group	$0	$0	
Long Term Care - Individual	$0	$0	
Long Term Care - Group	$0	$0	
Medicare	$303,816,624	$228,416,778	75.2%
Dental	$11,162,737	$7,448,354	66.7%
All Other A&H	$25,240,024	$25,120,654	99.5%
Total A&H	**$432,435,182**	**$340,365,804**	**78.7%**



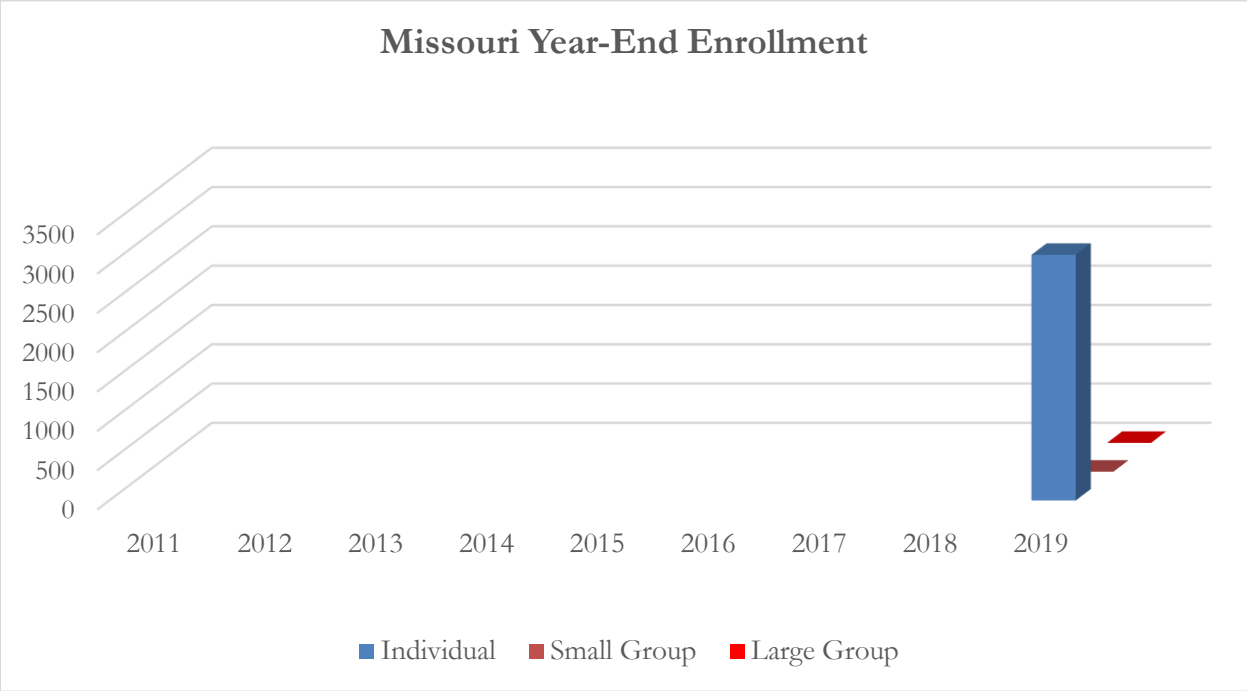
Humana Insurance Company

Missouri Underwriting and Net Gain on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$418,497,928	$346,154,142	$5,700,069	$7,753,208	82.7%	1.4%	1.9%
2012	$432,073,310	$358,289,947	$7,031,643	$8,563,187	82.9%	1.6%	2.0%
2013	$406,197,069	$327,793,399	$14,191,552	$13,069,507	80.7%	3.5%	3.2%
2014	$382,884,360	$313,006,667	$9,773,408	$10,859,199	81.7%	2.6%	2.8%
2015	$133,439,310	$114,089,192	-$4,971,503	-$3,207,798	85.5%	-3.7%	-2.4%
2016	$172,274,256	$143,390,207	-$3,921,708	-$1,606,125	83.2%	-2.3%	-0.9%
2017	$208,520,222	$158,945,362	$7,633,299	$10,129,819	76.2%	3.7%	4.9%
2018	$129,174,801	$104,628,872	-$998,628	$4,449,960	81.0%	-0.8%	3.4%
2019	$131,457,128	$112,832,241	-$7,245,808	$1,587,435	85.8%	-5.5%	1.2%



Medica Insurance Company
NAIC Company Code: 12459
Insurer Group: Medica Group (1552)

Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$20,167,236	$16,843,233	83.5%
Major Medical - Small Employer	$0	$0	
Major Medical - Large Employer	$0	$0	
Medicare Supplement - Individual	$0	$0	
Medicare Supplement - Group	$0	$0	
Long Term Care - Individual	$0	$0	
Long Term Care - Group	$0	$0	
Medicare	$0	$0	
Dental	$0	$0	
All Other A&H	$0	$0	
Total A&H	**$20,167,236**	**$16,843,233**	**83.5%**

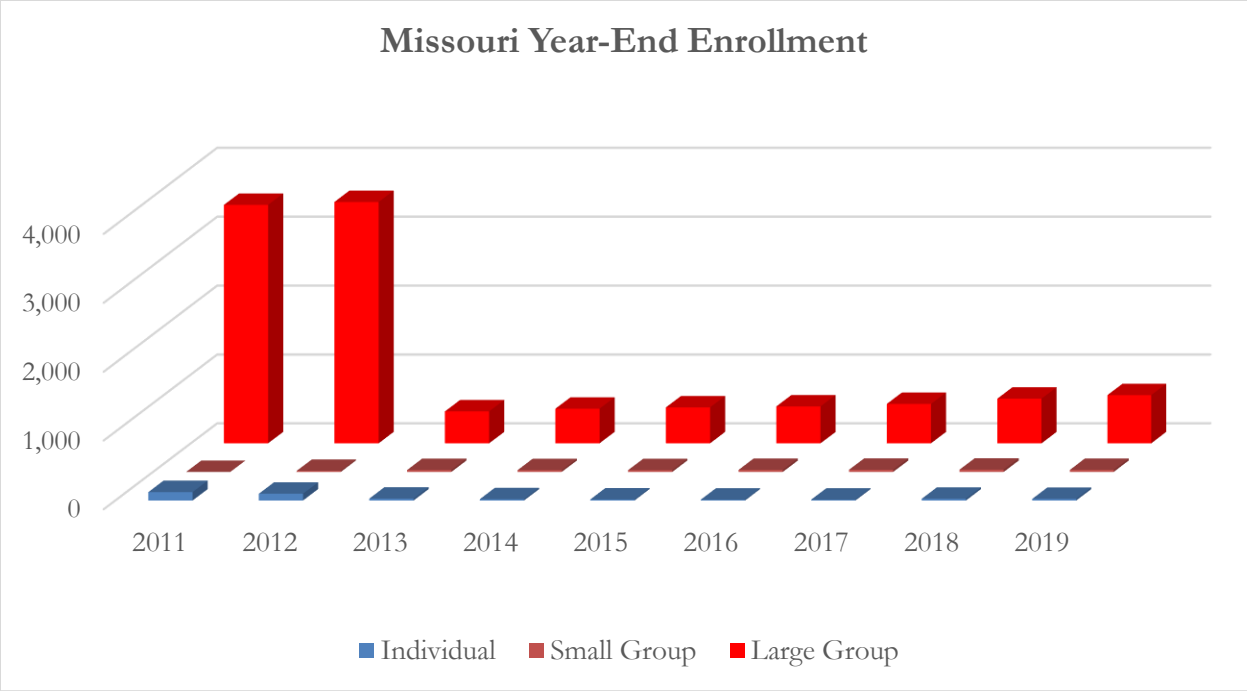


Medica Insurance Company

Missouri Underwriting and Net Gain on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2019	$19,333,453	$16,843,233	$776,507	$776,507	87.1%	4.0%	4.0%

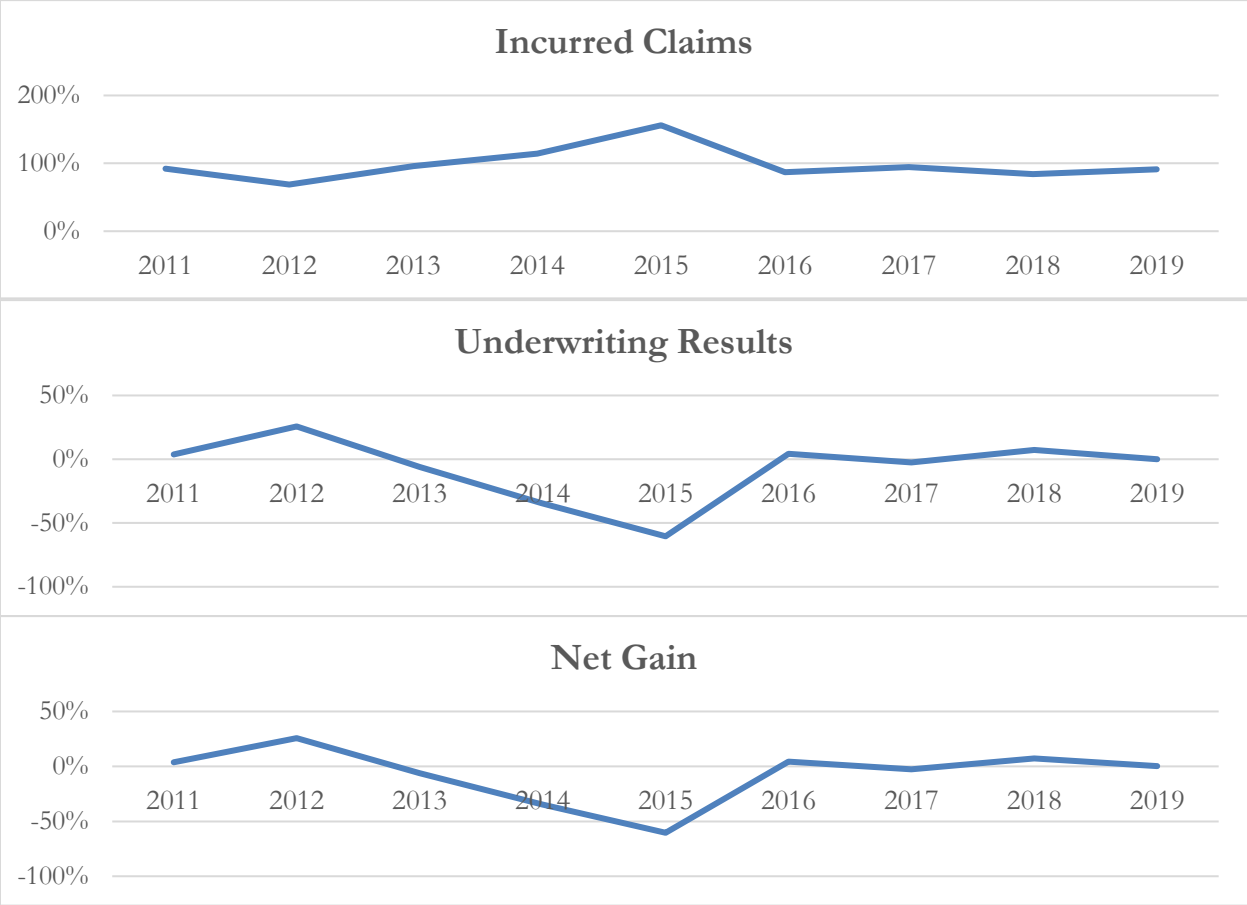
Shelter Life Insurance Company
NAIC Company Code: 65757
Insurer Group: Shelter Insurance Group (0123)
License Type: Life & Health

Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$17,207	-$213,199	-1239.0%
Major Medical - Small Employer	$205,686	$104,560	50.8%
Major Medical - Large Employer	$3,207,652	$2,987,051	93.1%
Medicare Supplement - Individual	$126,706	$106,593	84.1%
Medicare Supplement - Group	$0	$0	
Long Term Care - Individual	$0	$0	
Long Term Care - Group	$0	$0	
Medicare	$0	$0	
Dental	$0	$0	
All Other A&H	$49,606	-$88,697	-178.8%
Total A&H	**$3,606,857**	**$2,896,308**	**80.3%**



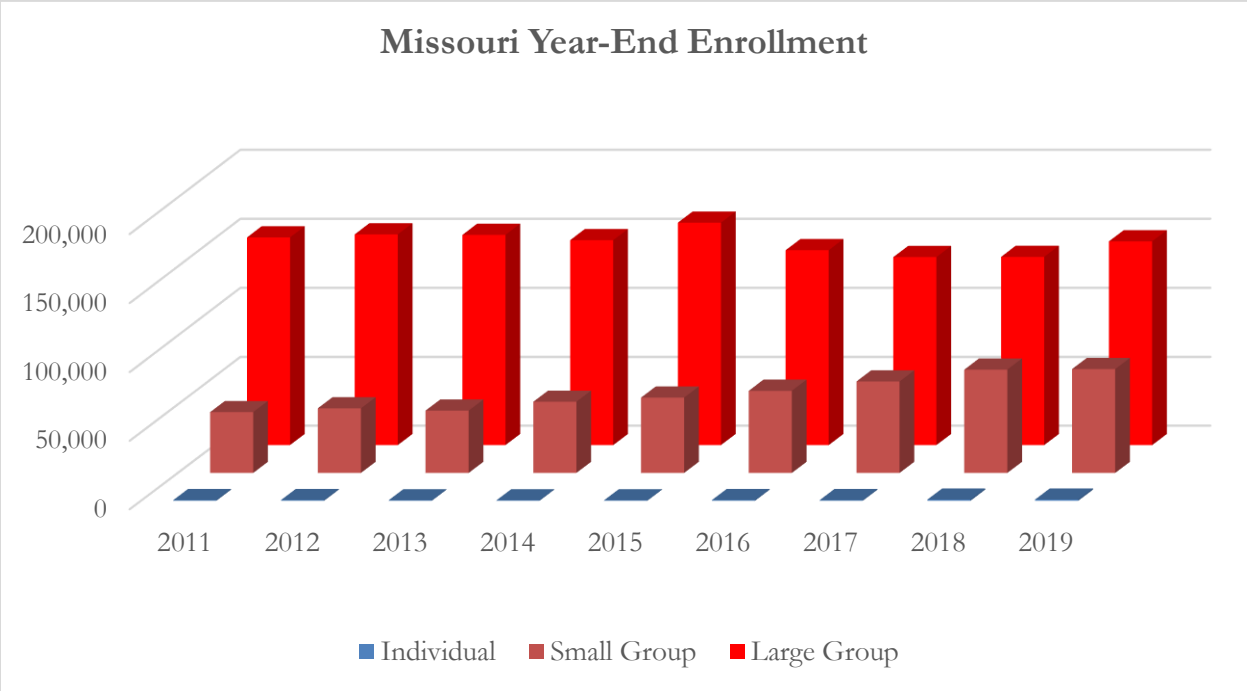
Shelter Life Insurance Company

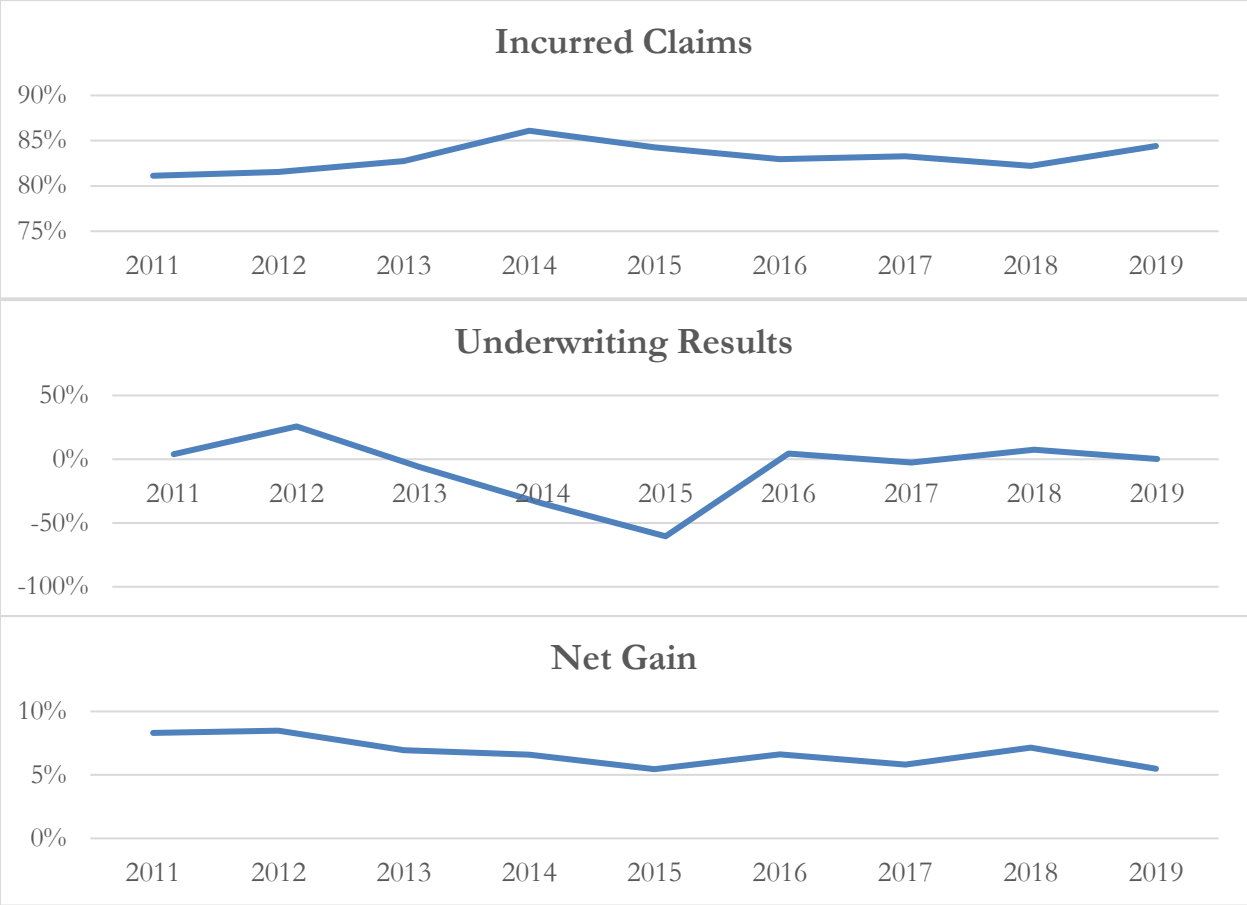
Missouri Underwriting and Net Gain on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$11,111,484	$10,255,607	$432,247	$432,247	92.3%	3.9%	3.9%
2012	$12,295,360	$8,451,721	$3,160,658	$3,160,658	68.7%	25.7%	25.7%
2013	$2,766,917	$2,654,744	-$168,425	-$168,425	95.9%	-6.1%	-6.1%
2014	$2,943,194	$3,360,846	-$1,020,701	-$1,020,701	114.2%	-34.7%	-34.7%
2015	$3,004,626	$4,688,848	-$1,815,463	-$1,815,463	156.1%	-60.4%	-60.4%
2016	$3,125,209	$2,722,062	$136,240	$136,240	87.1%	4.4%	4.4%
2017	$3,277,910	$3,090,562	-$84,438	-$84,438	94.3%	-2.6%	-2.6%
2018	$3,429,970	$2,877,446	$252,782	$252,782	83.9%	7.4%	7.4%
2019	$3,766,147	$3,436,967	$4,271	$4,271	91.3%	0.1%	0.1%



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

Missouri Premium & Losses			
Line of Business	**Earned Premium**	**Incurred Losses**	**Loss Ratio**
Major Medical - Individual	$4,686,085	$5,547,464	118.4%
Major Medical - Small Employer	$450,838,214	$361,299,069	80.1%
Major Medical - Large Employer	$743,215,180	$610,103,288	82.1%
Medicare Supplement - Individual	$0	$0	
Medicare Supplement - Group	$185,719,606	$153,110,862	82.4%
Long Term Care - Individual	$0	$0	
Long Term Care - Group	$0	$0	
Medicare	$218,611,062	$179,900,000	82.3%
Dental	$20,167,601	$1,520,868	7.5%
All Other A&H	$30,854,640	$17,851,477	57.9%
Total A&H	**$1,654,092,388**	**$1,329,333,028**	**80.4%**



UnitedHealthcare Insurance Company

Missouri Underwriting and Net Gain on A&H Business							
					% of Net Premium		
Year	Net Premium	Net Incurred Claims	Underwriting Gain	Net Gain	Net Incurred Claims	Underwriting Gain	Net Gain
2011	$1,260,744,831	$1,022,809,307	$90,561,128	$104,863,650	81.1%	7.2%	8.3%
2012	$1,315,734,027	$1,072,785,889	$89,426,127	$111,649,938	81.5%	6.8%	8.5%
2013	$1,399,188,872	$1,157,792,294	$83,033,463	$97,166,009	82.7%	5.9%	6.9%
2014	$1,298,998,793	$1,118,463,041	$40,226,039	$85,540,487	86.1%	3.1%	6.6%
2015	$1,357,066,908	$1,143,735,100	$51,792,133	$74,014,154	84.3%	3.8%	5.5%
2016	$1,269,083,026	$1,052,850,651	$55,701,500	$84,178,815	83.0%	4.4%	6.6%
2017	$1,503,448,750	$1,252,004,523	$70,086,555	$87,294,729	83.3%	4.7%	5.8%
2018	$1,734,840,959	$1,426,541,432	$97,629,364	$123,966,698	82.2%	5.6%	7.1%
2019	$1,832,646,558	$1,547,107,100	$73,587,623	$100,552,266	84.4%	4.0%	5.5%