



# Medicare Circularity in Puerto Rico's Healthcare Industry

February 2024

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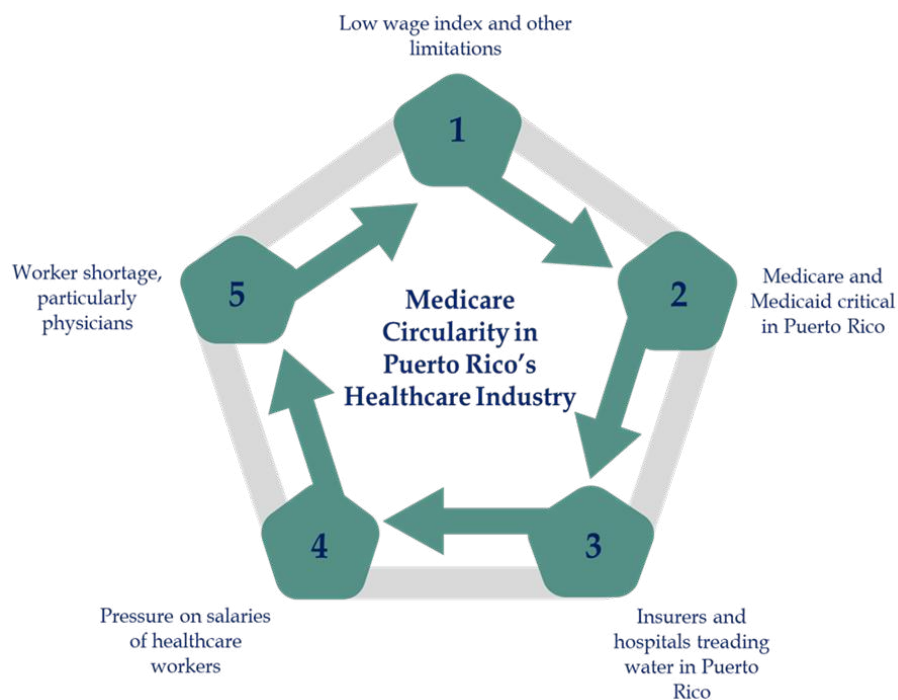
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## Executive Summary

In Puerto Rico, the wage index has historically been lower than in the United States due to the lower reported wages on the island. However, this difference is partly explained by the problem that circularity entails in the methodology used by the Center for Medicare and Medicaid Services (CMS) to estimate the wage index.

Circularity refers to a situation where the wage index used to adjust Medicare payments to hospitals is influenced by Medicare payments themselves. This is recognized as an issue that needs to be addressed by CMS, the Office of the Inspector General, and the Congressional Research Service.

An indication of circularity is that Puerto Rico salaries in the occupations of healthcare practitioners as a percentage of U.S. salaries are low compared with other occupational sectors that are not impacted by the Medicare circularity. Thus, all occupations in Puerto Rico are at 0.52 of the U.S. level, much higher than the 0.40 CMS wage index.



Since 22.7% of the Puerto Rico population relies on Medicare compared to 14.6% for the U.S., the problem of circularity in the determination of the wage index is exacerbated. In Puerto Rico, most of the population relies on either Medicare or Medicaid for health insurance. Puerto Ricans are not only older than their fellow U.S. citizens, but they are also poorer. Almost half of Medicare beneficiaries are dual eligible for Medicare and Medicaid.

Due partly to the issue of circularity, the financial condition of the Puerto Rico health sector has been under pressure, much more so than in the United States. Both health insurance operations and hospitals have been under stress.

The circularity problem that puts pressure on the financial condition of Puerto Rico insurance operations and hospitals means that the capacity to increase salaries is limited. The gap between salaries in Puerto Rico on one hand and salaries in the United States and the U.S. Virgin Islands on the other hand is widening.

Low salaries in the healthcare sector, forced upon the labor market by insurance operations and hospitals under financial pressure, lead to healthcare worker shortages, particularly of physicians. Some professionals leave the jurisdiction for better working conditions elsewhere, leaving the ones with low salaries to be counted for the CMS wage index.

The demographic profile of this group of professionals indicates that in Puerto Rico, 47.3% of physicians are over 60 years old compared to 32.9% in the U.S. As a result of the age profile of doctors, significant challenges arise in some critical specialties. It is no coincidence that a patient has to wait months to be seen by a specialist doctor.

And thus, we come full circle, completing the circularity. The standard wage index analysis performed by CMS would result in a low wage index, continuing a merry go round that threatens the appropriate healthcare of Medicare beneficiaries in Puerto Rico.

## I. Center for Medicare & Medicaid Services Wage Index - Critics of Circularity

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Puerto Rico experiences unique economic and health challenges including access to care, shortage of healthcare providers, and disparities in health outcomes. The disparities in Medicare and Medicaid funding, including issues such as circularity in the wage index, have created a financial strain for Puerto Rico hospitals and healthcare providers. These disparities hinder the delivery of quality care and exacerbate existing healthcare inequalities.

In Puerto Rico, the wage index has historically been lower than in the United States due to the lower reported wages on the island. The wage index used in Medicare's hospital payment formula to adjust payments is based on local labor costs. The Center for Medicare and Medicaid Services (CMS) calculates area wage indexes annually and uses those to adjust Medicare standard payments to hospitals in the inpatient and outpatient prospective payment systems (IPPS) to reflect the prices hospitals faces in their local labor markets.<sup>1</sup>

An example of the inadequacy of this wage index calculation is known by the term of circularity. It refers to a situation where the wage index used to adjust Medicare payments to hospitals is influenced by Medicare payments themselves.

This term circularity has been the subject of extensive discussion. The **Office of the Inspector General of the United States** (2020) indicated:

“Critics of circularity (or rather of circularity combined with a 4-year time lag) assert that it can prevent some hospitals from raising wages...

For 2020 (Federal fiscal year (FFY) for inpatient claims and calendar year (CY) for outpatient claims), CMS raised AWIs [Average Wage Indexes] in

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<sup>1</sup> U.S. Office of Inspector General. December, 2020. “The Centers for Medicare & Medicaid Services Could Improve Its Wage Index Adjustment for Hospitals in Areas with the Lowest Wages”

the bottom quartile (the lowest 25 percent) to bring them closer to the 25th percentile wage index. CMS did this because, in its opinion, the wage index system had previously been perpetuating and exacerbating low wage indexes because of circularity combined with the 4-year time lag, as described above. Accordingly, CMS has stated that it intends to employ this new tactic of raising the wage indexes in the bottom quartile each year for at least 4 years, with the expectation that the hospitals in the bottom quartile will use the opportunity afforded by higher Medicare payments to raise wages.”<sup>2</sup>

States With Hospitals in the Bottom Quartile <sup>1</sup>		
State	Percentage of Hospitals in State in Bottom Quartile	Number of Hospitals in State in Bottom Quartile
Puerto Rico	100%	54
Alabama	98%	84
Louisiana	93%	89
Mississippi	92%	59
Arkansas	91%	43
West Virginia	91%	29

Source: U.S. Office of Inspector General.

In addition, the **Congressional Research Service** (2021) indicated:

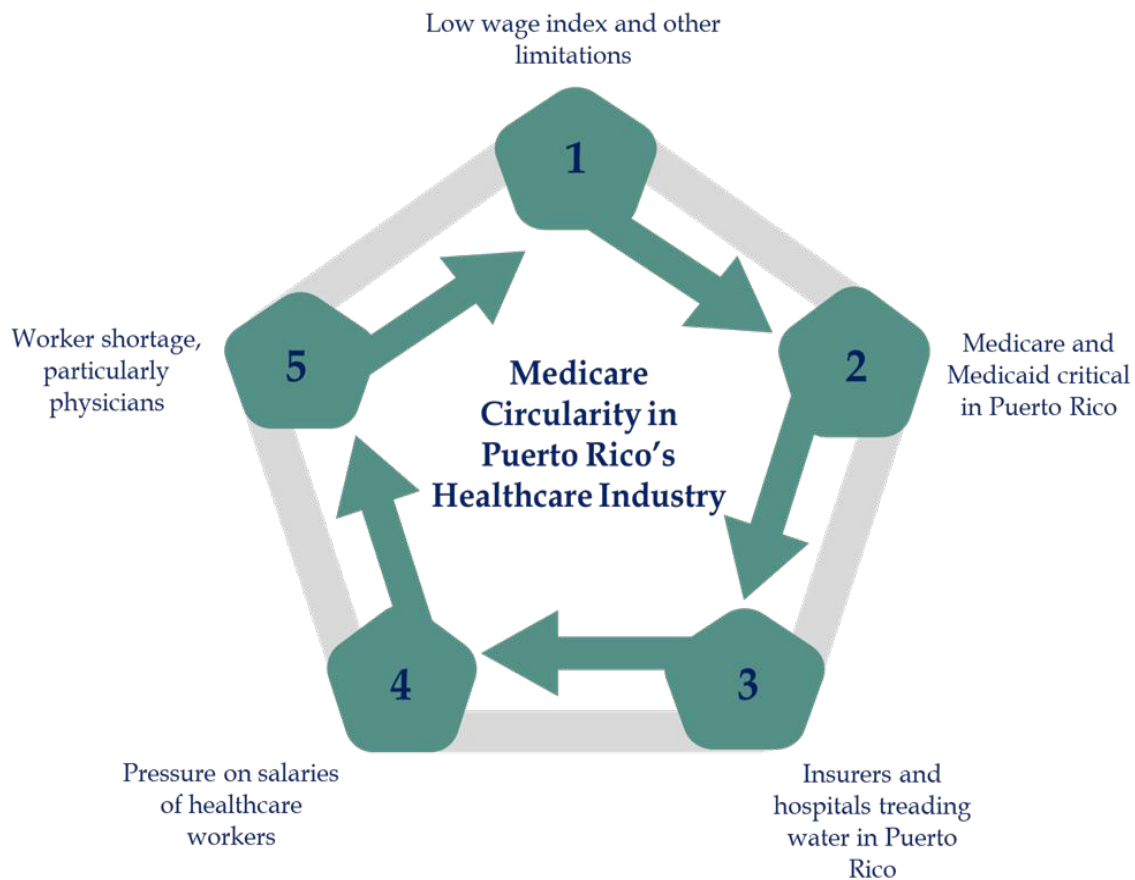
“The current system built on hospital-only wage information may give hospitals undue influence over their own wage indexes. For example, a hospital that moderated its wage increases could reduce the wage index for the geographic area; which could pressure the hospital (and other hospitals in the same geographic

<sup>2</sup> U.S. Office of Inspector General. December, 2020. “The Centers for Medicare & Medicaid Services Could Improve Its Wage Index Adjustment for Hospitals in Areas With the Lowest Wages”

area) to further restrain labor costs. Conversely, a hospital that has high costs may increase the wage index for its geographic area, potentially creating a disincentive to control labor costs. This influence on an area's wage index is especially evident in areas with few hospitals."<sup>3</sup>

In the case of Puerto Rico, circularity presents unique challenges due to the island's economic and political complexities.

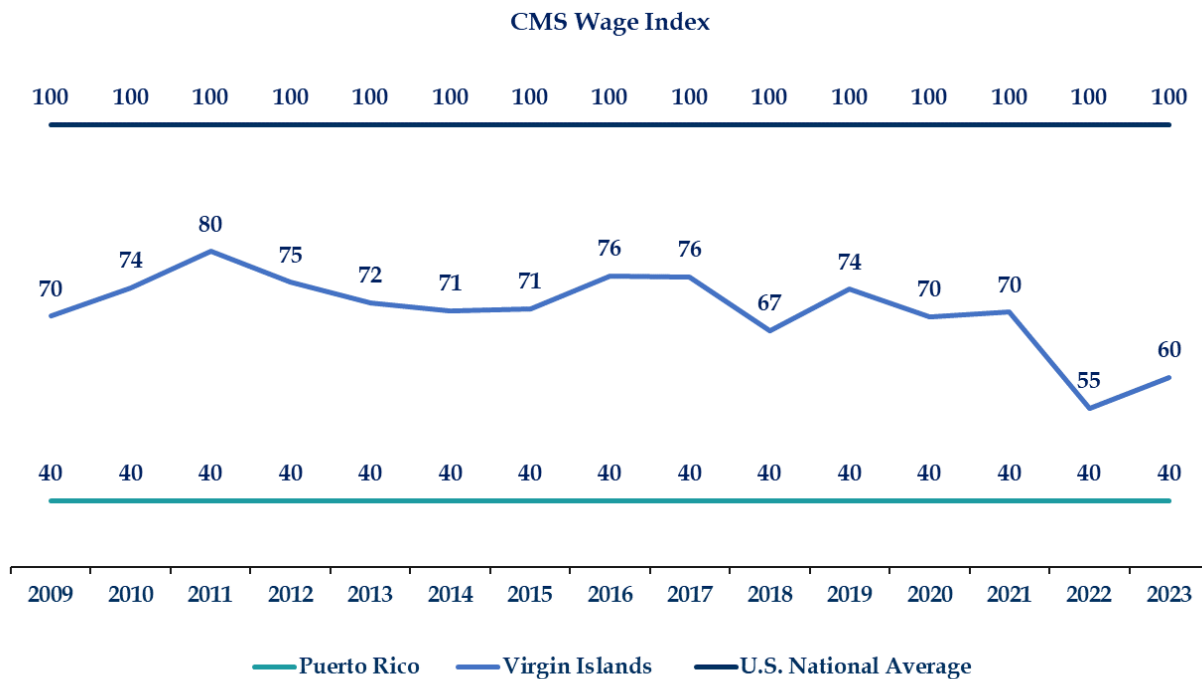
The following graph frames the issue of circularity in Puerto Rico's health system.



<sup>3</sup> Congressional Research Services. 2021. Medicare Hospital Payments: Adjusting for Variation in Geographic Area xWages

## II. Low wage index and other limitations

As shown in the following graph, Puerto Rico has a low wage index when compared to the United States and other U.S. territories.



Source: U.S. Centers for Medicare & Medicaid Services (CMS).

The wage index is one of the factors that adjust global payments to hospitals in the Medicare program. It was established to guarantee the consistency of these payments in all hospitals in the program, considering the geographic area where the hospitals are located to obtain a higher or lower wage index. Thus, it is possible to recognize that labor costs vary throughout the country, as it is affected by the increase in the expenses and the cost of living associated with the area where the hospital is located.



In 2018, the Office of Inspector General of the U.S. Department of Health and Human Services presented a report regarding the significant vulnerabilities in the wage index system. Therefore, the payments made by Medicare to hospitals did not adjust to the reality of the area where these hospitals were located, as happens in Puerto Rico, where the wage index did not accurately reflect local labor costs.<sup>4</sup> Thus, some adjustment to the standard wage index methodology is warranted.

Hospital Salaries 2021		
	Average Annual Salary	PR / US
<b>Puerto Rico</b>	\$33,792	<b>0.38</b>
<b>United States</b>	\$89,002	

Source: U.S. Centers for Medicare & Medicaid Services (CMS)

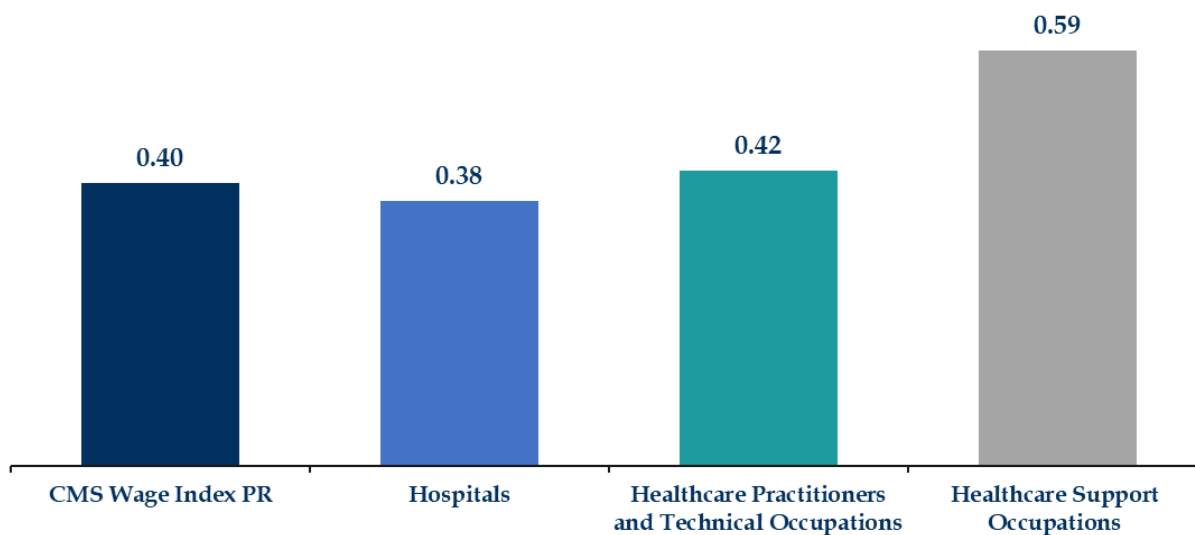
The following graph shows the wage index and ratios between Puerto Rico salaries and U.S. salaries in the health sector. The CMS Wage Index for Puerto Rico is in line with salaries in hospitals and salaries for healthcare practitioners in the health sector as a whole. However, the index lags behind the figure for Healthcare Support Occupations, as reported in the Bureau of Labor Statistics database.<sup>5</sup>

As a result, hospitals face financial challenges when recruiting healthcare support occupations.

<sup>4</sup> Office of Inspector General. U.S. Department of Health and Human Services. (2018, November). Significant Vulnerabilities Exist in the Hospital Wage Index System for Medicare Payments. Retrieved February 8, 2024, from <https://oig.hhs.gov/oas/reports/region1/11700500.pdf>

<sup>5</sup> See the addendum for a description of the data used.

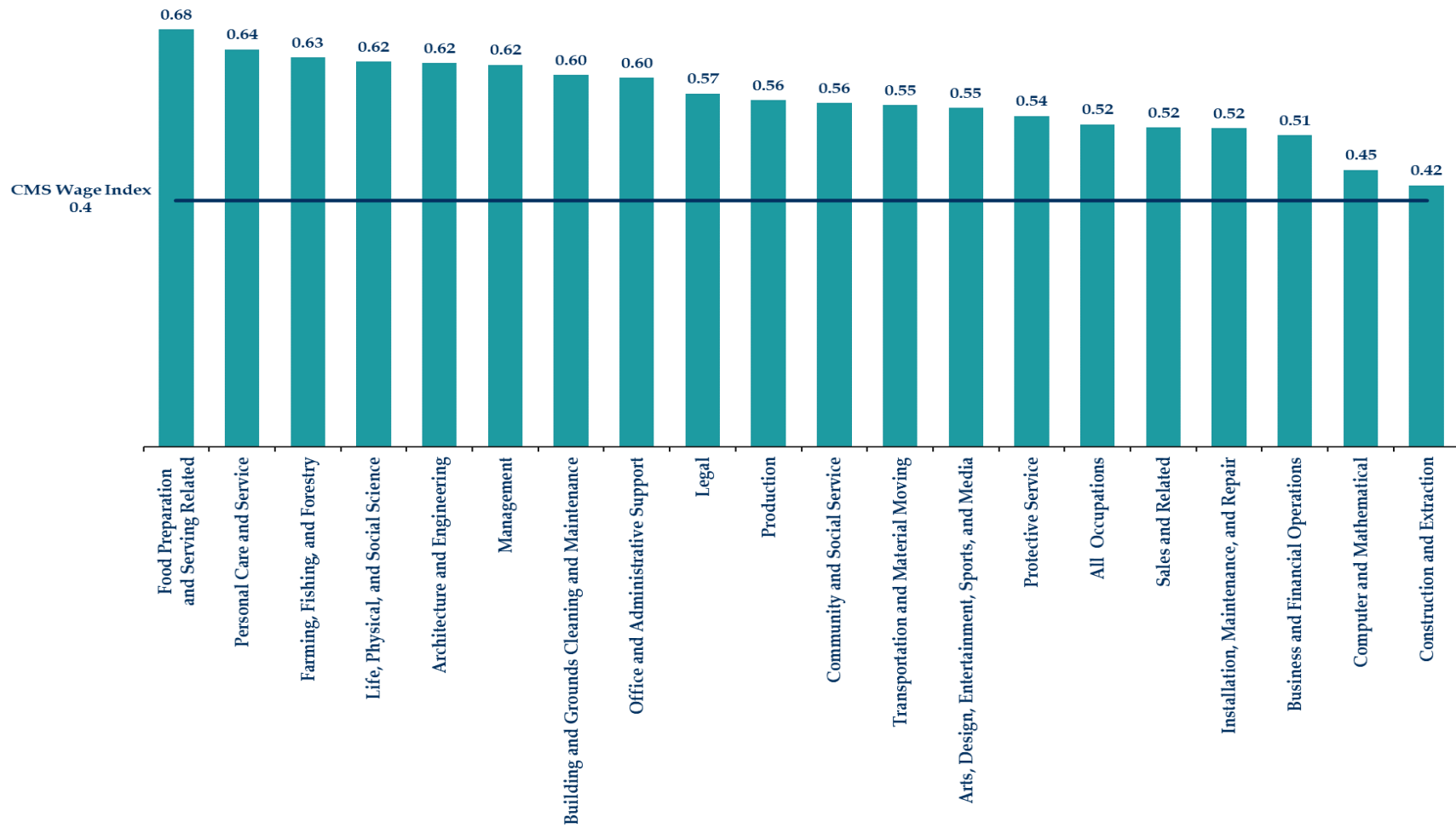
**Wage Index Health Sector Comparison  
Puerto Rico / United States  
(2021)**



Source: U.S. Centers for Medicare & Medicaid Services (CMS) and U.S. Bureau of Labor Statistics (BLS).

An indication of circularity is that Puerto Rico salaries in the occupations of healthcare practitioners as a percentage of U.S. salaries are low compared with other occupational sectors that are not impacted by the Medicare circularity. Thus, all occupations in Puerto Rico are at 0.52 of the U.S. level, much higher than the 0.40 CMS wage index.

Wage Index vs. Occupations  
Puerto Rico / United States  
(2021)\*



(\*): Annual Mean Salary.  
Source: U.S. Centers for Medicare & Medicaid Services (CMS) and U.S. Bureau of Labor Statistics (BLS).

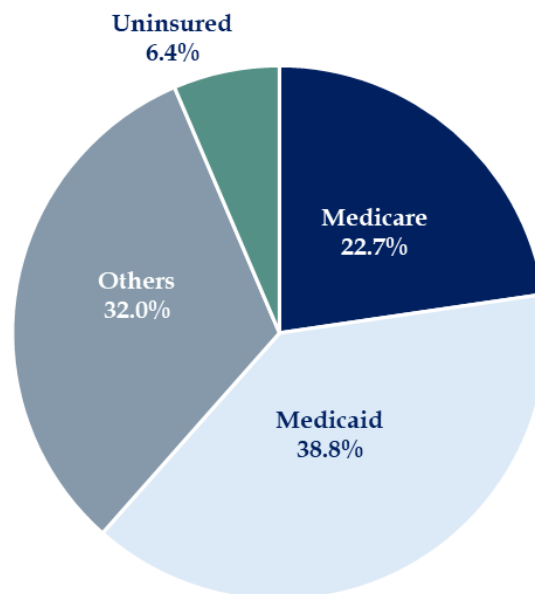
### III. Medicare and Medicaid are critical in Puerto Rico

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Since 22.7% of the Puerto Rico population relies on Medicare compared to 14.6% for the U.S., the problem of circularity in the determination of the wage index is exacerbated. In Puerto Rico, most of the population relies on either Medicare or Medicaid for health insurance.

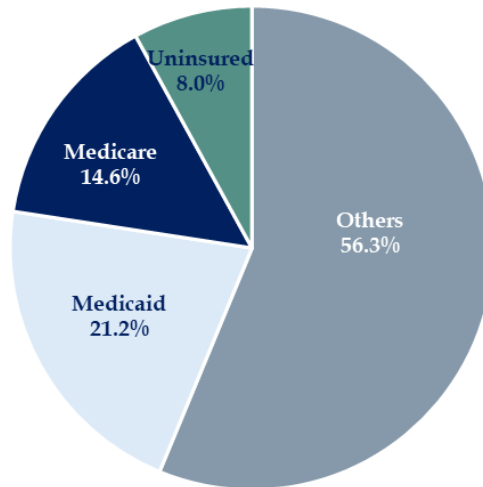
Moreover, Medicare Advantage covers over 90% of Puerto Rico Medicare beneficiaries. Hospitals depend on this population to operate, so having a low wage index has negative repercussions on the hospital system's financial condition.

**Distribution of the Insurance Market in Puerto Rico  
2022**



Sources: U.S. Census Bureau ACS and Office of the Commissioner of Insurance of Puerto Rico (2022)

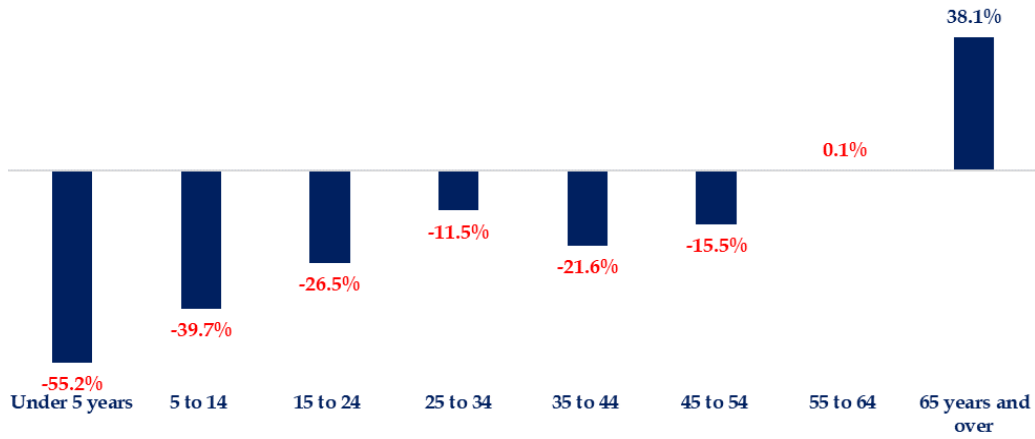
## Distribution of the Insurance Market in United States 2022



Source: KFF estimates based on the 2008-2022 American Community Survey, 1-Year

The population projections for the island are worrisome, a higher percentage of the Puerto Rico population will rely on Medicare. The only demographic group experiencing growth on the island is the population of 65 years and older. As the participation of Medicare beneficiaries increases, the CMS wage index would have an even greater weight on the healthcare market, which would add to the problem of circularity.

### % Change in Puerto Rico Population 2012 - 2022



Source: U.S. Census Bureau

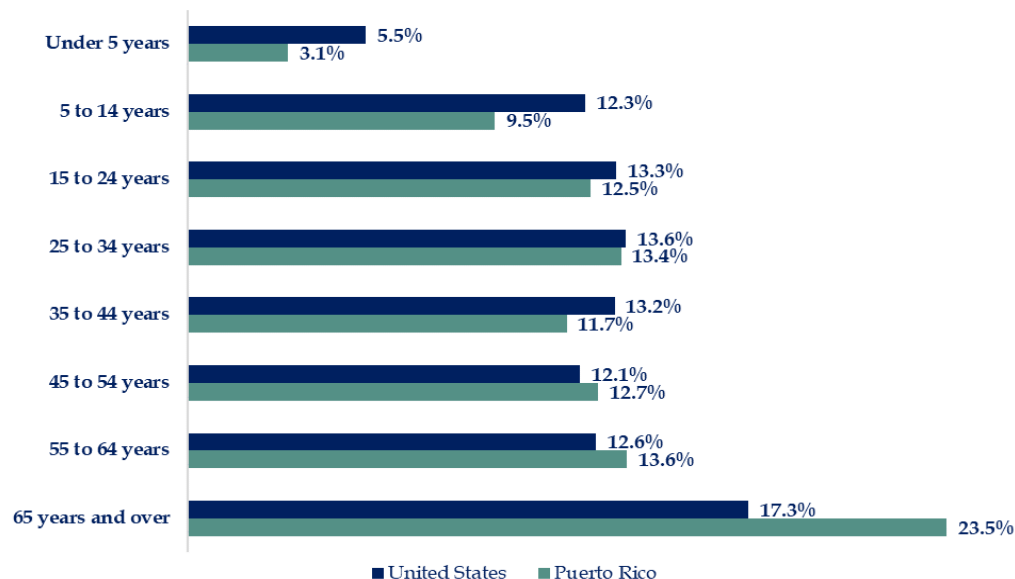
### Puerto Rico Population Trend



Source: U.S. Census Bureau

Proportionally, Puerto Rico's elderly population is significantly larger than that of the United States. This demographic trend will have implications for the island's healthcare system, as the aging population correlates with an increasing prevalence of chronic diseases, such as arthritis, diabetes, and depression. Consequently, there will be a growing demand for physicians and specialized healthcare services.

**Age Groups Distribution Comparison 2022**



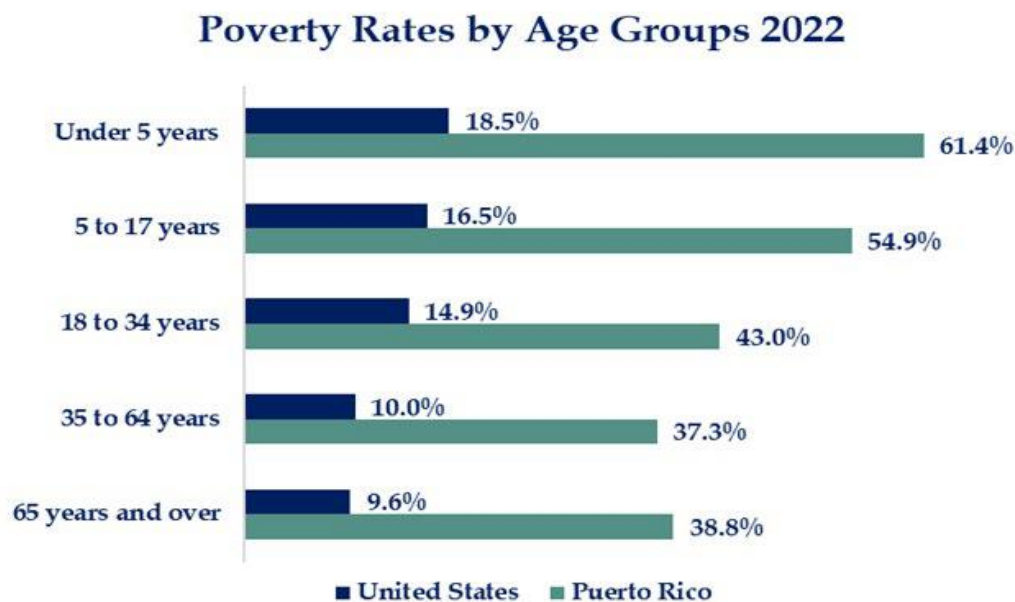
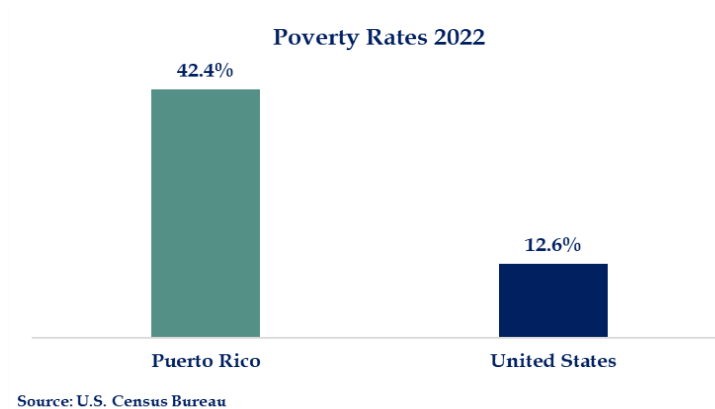
Source: U.S. Census Bureau

**Primary Chronic Health Conditions by Age Group in Puerto Rico**

Disease	18-24	25-34	35-44	45-54	55-64	65+
Arthritis		5.6%	10.5%	23.3%	43.8%	53.9%
Asthma	13.1%	23.6%	23.0%	20.1%	18.3%	15.7%
COPD		2.0%	3.5%	5.7%	7.4%	7.7%
Diabetes			6.3%	14.4%	27.2%	39.7%
Cardiovascular			2.5%	6.1%	7.5%	9.1%
Depression	9.9%	12.4%	14.6%	19.9%	28.8%	19.3%
Kidney				2.9%	5.6%	6.5%

Source: Behavioral Risk Factor Surveillance System

Puerto Ricans are not only older than their fellow U.S. citizens, but they are also poorer. Almost half of Medicare beneficiaries are dual eligible for Medicare and Medicaid. According to the report “Poverty in the United States: 2022,” Puerto Rico has the highest poverty rate within the United States, according to criteria established by federal authorities.



Source: U.S. Census Bureau



## IV. Health industry treading water in Puerto Rico

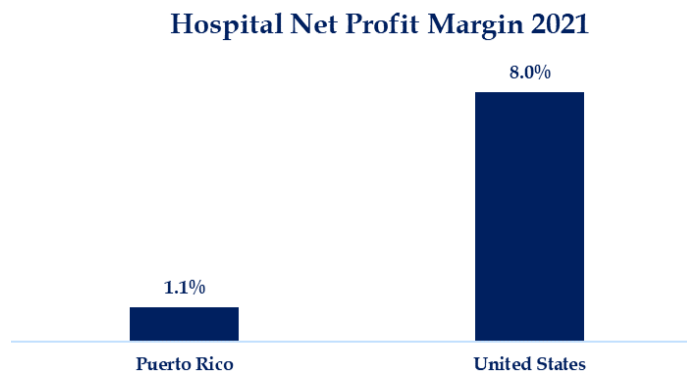
Due partly to the issue of circularity, the financial condition of the Puerto Rico health sector has been under pressure, much more so than in the United States. Both health insurance operations and hospitals have been under stress. Thus, the sector is unable to channel resources towards higher wages, reinforcing the predicament of circularity.

The Medical Loss Ratio (MLR) is a commonly used index that establishes the proportion of revenue allocated by health insurance operations to medical expenses. Upon comparison, it is observed that Medicaid and Medicare MLRs are higher in Puerto Rico than in the U.S.

Medicaid and Medicare Medical Loss Ratio 2022		
	Medicaid	Medicare
Puerto Rico	90%	89%
United States	86%	86%

Source: National Association of Insurance Commissioners and Office of the Commissioner of Insurance of Puerto Rico

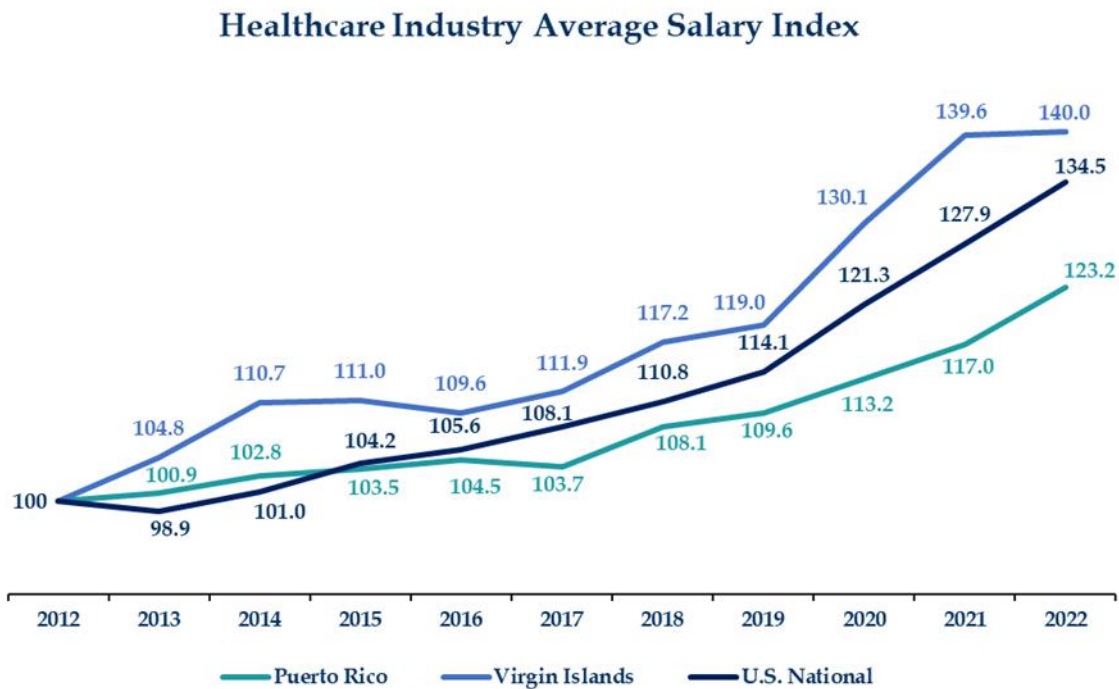
In recent years, the Puerto Rico hospital system has been in a precarious situation. This has led to several hospitals going bankrupt. When comparing the hospital industry of the United States with Puerto Rico, it is observed that hospitals in the U.S. are more profitable than those in Puerto Rico.



Source: U.S. Centers for Medicare and Medicaid Services

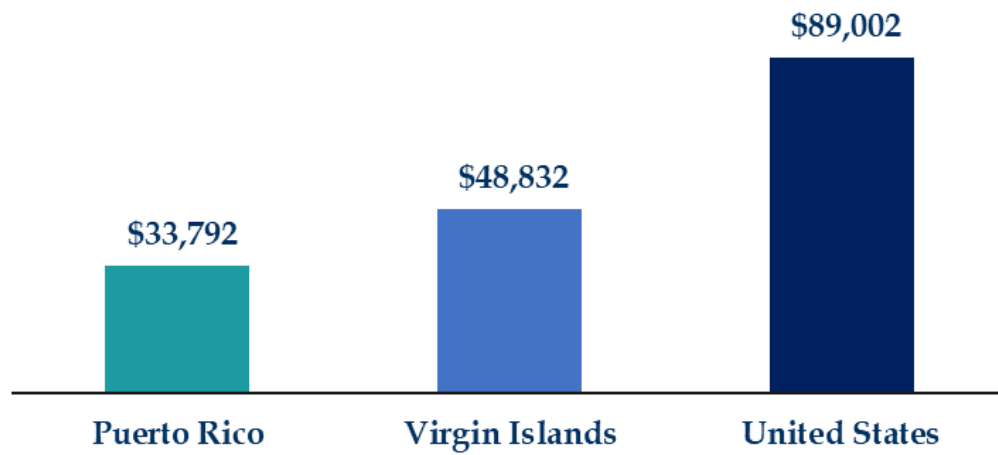
## V. Pressure on salaries of healthcare workers

The circularity problem that puts pressure on the financial condition of Puerto Rico insurance operations and hospitals means that the capacity to increase salaries is limited. A low CMS wage index leads to low salaries in the Puerto Rico healthcare sectors. The gap between salaries in Puerto Rico on one hand and salaries in the United States and the U.S. Virgin Islands on the other hand is widening.



Source: U.S. Bureau of Labor Statistics (BLS).

## Hospital Staff Average Annual Salary 2021



Source: U.S. Centers for Medicare & Medicaid Services (CMS)

## VI. Worker shortages, particularly physicians

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Low salaries in the healthcare sector, forced upon the labor market by insurance operations and hospitals under financial pressure, lead to healthcare worker shortages, particularly of physicians. Some professionals leave the jurisdiction for better working conditions elsewhere, leaving the ones with low salaries to be counted for the CMS wage index.

According to the information provided by the AMA (American Medical Association), for every doctor there are 325 people in Puerto Rico, compared to the 344 observed in the United States. This is a concern when taking into account that the Puerto Rico population requires more intensive care due to its age profile. Some 24% of the Puerto Rico population is over 65 years of age, compared with 17% of the U.S. population.

In addition, the demographic profile of this group of professionals indicates that in Puerto Rico, 47.3% of physicians are over 60 years old compared to 32.9% in the U.S. Data published by the AMA indicates that most doctors work between 40 and 60 hours per week, but the number of working hours declines with age. As a result, the time physicians dedicate to their profession tends to decline as they get older, compared to when they were young.<sup>6</sup>

**Population per Active Physicians 2020**



Source: AMA Physician Masterfile

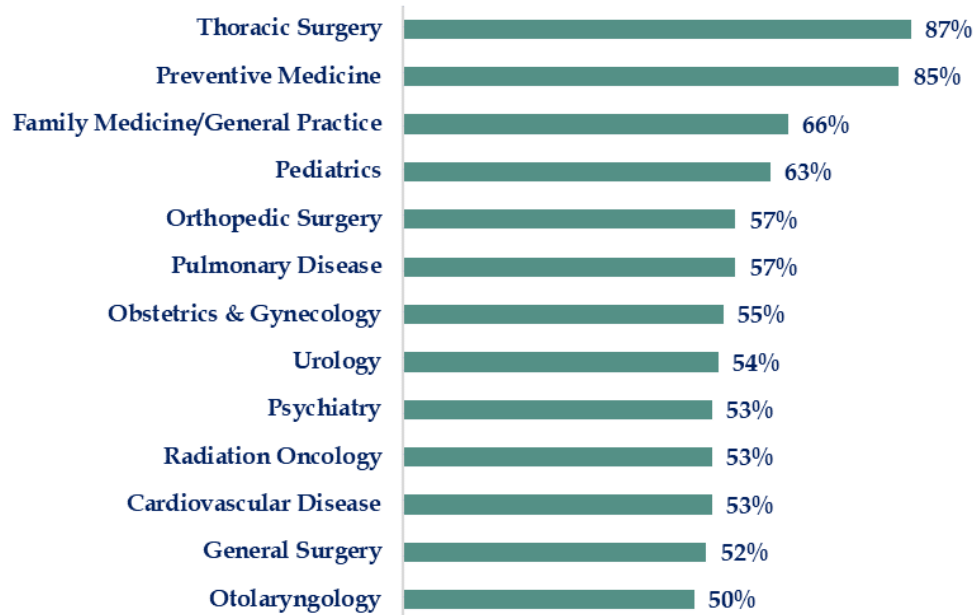
Note: The data collected for the United States corresponds to the year 2021, while the data for Puerto Rico is from the year 2020.

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<sup>6</sup> How many hours are in the average physician workweek? | American Medical Association (ama-assn.org)

The following chart highlights some specialties in Puerto Rico whereby more than 50% of physicians are over 60 years old:

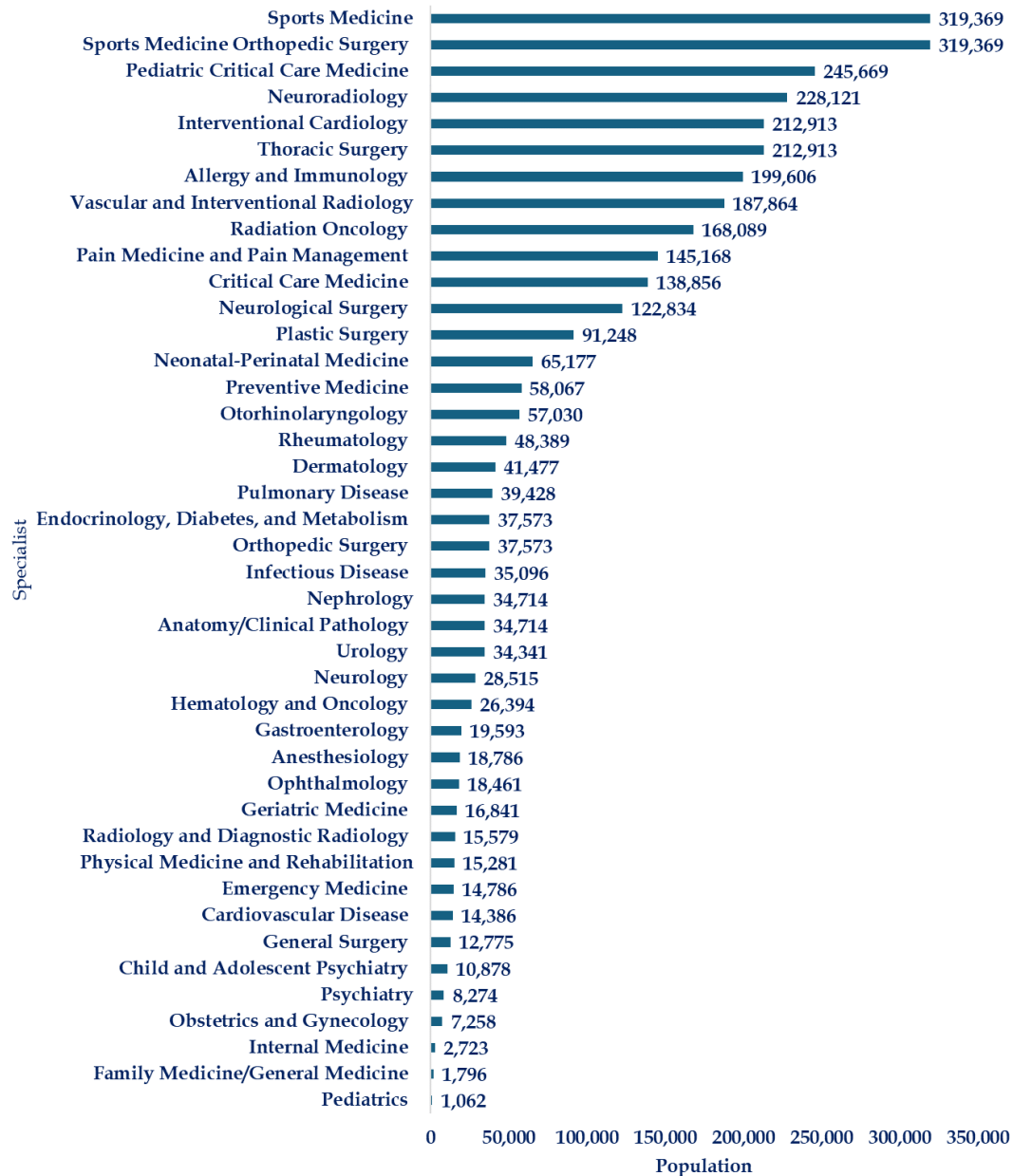
**Specialties where more than 50% of physicians are over 60 years old - Puerto Rico 2020**



Source: AMA Physician Masterfile

Puerto Rico's population is aging, and so are the island's physicians. As a result of the age profile of doctors, significant challenges arise in some critical specialties of the Puerto Rico health system. The relationship of the population between doctors by specialties and subspecialties is worrisome. It is no coincidence that a patient has to wait months to be seen by a specialist doctor. The change in the profile of the population in Puerto Rico, added to the profile of doctors, presents a possible crisis in the Puerto Rico health system.

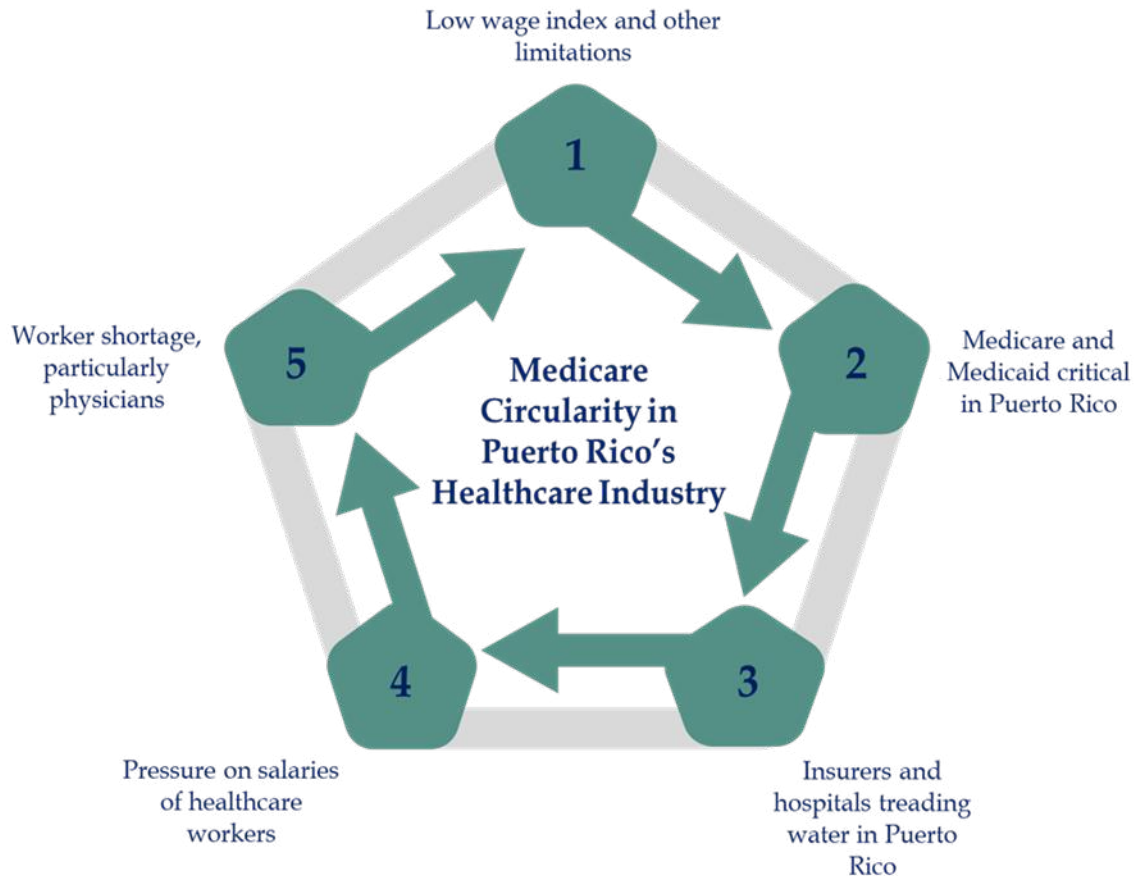
## Population per Physician in Puerto Rico 2020



Source: AMA Physician Masterfile (December 31, 2020)

## VII. Low wages and other limitations

And thus, we come full circle, completing the circularity. The standard wage index analysis performed by CMS would result in a low wage index, continuing a merry go round that threatens the appropriate healthcare of Medicare beneficiaries in Puerto Rico.



## VIII. Addendum

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Below are the lists of related occupations for each of the BLS groups considered for this analysis:

- ∂ **Healthcare, Practitioners, and Technical Occupations:** Encompass a broad range of professionals providing patient care, conducting medical tests, and supporting healthcare delivery.
- ∂ **Healthcare Support Occupations:** Encompass a variety of assistance and support to healthcare practitioners, patients, and the overall healthcare system.



29-0000	Healthcare Practitioners and Technical Occupations
29-1011	Chiropractors
29-1021	Dentists, General
29-1031	Dietitians and Nutritionists
29-1041	Optometrists
29-1051	Pharmacists
29-1071	Physician Assistants
29-1122	Occupational Therapists
29-1123	Physical Therapists
29-1124	Radiation Therapists
29-1125	Recreational Therapists
29-1126	Respiratory Therapists
29-1127	Speech-Language Pathologists
29-1131	Veterinarians
29-1141	Registered Nurses
29-1151	Nurse Anesthetists
29-1215	Family Medicine Physicians
29-1216	General Internal Medicine Physicians
29-1221	Pediatricians, General
29-1228	Physicians, All Other; and Ophthalmologists, Except Pediatric
29-1248	Surgeons, Except Ophthalmologists
29-2010	Clinical Laboratory Technologists and Technicians
29-2031	Cardiovascular Technologists and Technicians
29-2032	Diagnostic Medical Sonographers
29-2033	Nuclear Medicine Technologists
29-2034	Radiologic Technologists and Technicians
29-2035	Magnetic Resonance Imaging Technologists
29-2040	Emergency Medical Technicians and Paramedics
29-2051	Dietetic Technicians
29-2052	Pharmacy Technicians
29-2053	Psychiatric Technicians
29-2055	Surgical Technologists
29-2056	Veterinary Technologists and Technicians
29-2057	Ophthalmic Medical Technicians
29-2061	Licensed Practical and Licensed Vocational Nurses
29-2081	Opticians, Dispensing
29-2091	Orthotists and Prosthetists
29-2098	Medical Dosimetrists, Medical Records Specialists, and Health Technologists and Technicians, All Other
29-9091	Athletic Trainers
29-9098	Health Information Technologists, Medical Registrars, Surgical Assistants, and Healthcare Practitioners and Technical Workers, All Other

Source: U.S. Bureau of Labor Statistics

31-0000	Healthcare Support Occupations
31-1120	Home Health and Personal Care Aides
31-1131	Nursing Assistants
31-1132	Orderlies
31-1133	Psychiatric Aides
31-2011	Occupational Therapy Assistants
31-2012	Occupational Therapy Aides
31-2021	Physical Therapist Assistants
31-2022	Physical Therapist Aides
31-9011	Massage Therapists
31-9091	Dental Assistants
31-9092	Medical Assistants
31-9093	Medical Equipment Preparers
31-9094	Medical Transcriptionists
31-9095	Pharmacy Aides
31-9096	Veterinary Assistants and Laboratory Animal Caretakers
31-9097	Phlebotomists
31-9099	Healthcare Support Workers, All Other

Source: U.S. Bureau of Labor Statistics

# Wage Index

Section 1888(e)(4)(G)(ii) of the Social Security Act requires that the Secretary adjust the Skilled Nursing Facility (SNF) Prospective Payment System (PPS) Federal rates to account for differences in area wage levels, using a wage index that we find appropriate. Since the inception of a PPS for SNFs, we have used hospital wage data in developing a wage index to be applied to SNFs. The SNF PPS wage index values for any fiscal year are calculated from the same data used to compute that fiscal year's acute care hospital inpatient wage index data. For example, both the FY 2008 SNF PPS wage index and the FY 2008 Acute Inpatient PPS wage index are generated from FY 2004 cost report data. However, the SNF PPS wage index does not take into account geographic reclassification under sections 1886(d)(8) and 1886(d)(10) of the Act and does not apply the "rural floor" under section 4410 of the Balanced Budget Act of 1997. Finally, the SNF PPS wage index does not include the hospital area wage index's occupational mix adjustment.

## Permanent Cap on Wage Index Decreases

The [FY 2023 SNF PPS final rule](#) establishes a permanent 5% cap on annual wage index decreases to smooth the impact of year-to-year changes in SNF payments related to changes in the SNF wage index. The wage index files below are not capped. However, the annual SNF Pricer Change Request (CR) provides the methodology that MACs are instructed to use to calculate the capped wage index - [Medicare Part A Skilled Nursing Facility \(SNF\) Prospective Payment System \(PPS\) Pricer Update Fiscal Year \(FY\) 2023](#).



### Downloads

[CMS-1779-CN Wage Index Tables for FY 2024 \(ZIP\)](#)

[CMS-1779-F Wage Index Tables for FY 2024 -Final \(ZIP\)](#)

[CMS-1779-P Wage Index Tables for FY 2024 -Proposed \(ZIP\)](#)

[CMS-1765-F Wage Index Tables for FY 2023 -Final \(ZIP\)](#)

[CMS-1765-P Wage Index Tables for FY 2023 -Proposed \(ZIP\)](#)

[CMS-1746-F Wage Index Tables for FY 2022 -Final \(revised 4/7/2022\) \(ZIP\)](#)

[CMS-1746-P Wage Index Tables for FY 2022 -Proposed \(ZIP\)](#)

[CMS-1737-F Wage Index Tables for FY 2021-Final \(ZIP\)](#)

[CMS-1737-P Wage Index Tables for FY 2021-Proposed \(ZIP\)](#)

[CMS-1718-F Wage Index Tables for FY 2020 -Final \(ZIP\)](#)

[CMS-1718-P Wage Index Tables for FY 2020 -Proposed \(ZIP\)](#)

[CMS-1696-CN Wage Index Tables for FY 2019 -Correction Notice \(ZIP\)](#)

[CMS-1696-F Wage Index Tables for FY 2019 -Final \(ZIP\)](#)

[CMS-1696-P Wage Index Tables for FY 2019 -Proposed \(ZIP\)](#)

[CMS1679-CN Wage Index Tables for FY 2018 -Correction Notice \(ZIP\)](#)

[CMS1679-F Wage Index Tables for FY 2018 -Final Rule \(ZIP\)](#)

[CMS1679-P Wage Index Tables for FY 2018 -Proposed Rule \(ZIP\)](#)

[CMS1645-F Wage Index Tables for FY 2017 -Final Rule \(ZIP\)](#)

[CMS1645-P Wage Index Tables for FY 2017 -Proposed Rule \(ZIP\)](#)

[CMS1622-CN Wage Index Tables for FY 2016 -Correction Notice \(ZIP\)](#)

[CMS1622F\\_wageindex.zip \(ZIP\)](#)

[CMS-1622-P Wage Index Tables for FY 2016 \(ZIP\)](#)

[CMS-1605-F Wage Index Table for FY 2015 -FINAL \(ZIP\)](#)

[CMS-1605-P Wage Index Tables for FY 2015 -Proposed \(ZIP\)](#)

[CMS-1446-CN2 Wage Index Tables for FY 2014 \(ZIP\)](#)

[CMS-1446-CN Wage Index Tables for FY 2014 \(ZIP\)](#)

[CMS-1446-F Wage Index Tables for FY 2014 \(ZIP\)](#)

[CMS-1446-P Wage Index Tables for FY 2014 \(ZIP\)](#)

[CMS-1432-N Wage Index Tables for FY 2013 \(ZIP\)](#)

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[CMS 1351-F Wage Index Tables for FY 2012 \(ZIP\)](#)

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[CMS-1534-CN Wage Index Tables for FY 2009 \(ZIP\)](#)

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2021 ▾

# Hospital Provider Cost Report

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692984	441314	LAUDERDALE CO...	326 ASBURY
695374	341317	LIFEBRITE COMMU...	1570 NC 8 &
695408	511320	JACKSON GENERA...	122 PINNELL
695541	520011	LAKEVIEW MEDICA...	1700 WEST S
695846	520037	MARSHFIELD MED...	611 ST JOSE
695906	030147	BANNER OCOTILL...	1405 S ALMA
696323	340141	NEW HANOVER RE...	2131 S. 17TH
696374	150045	PARKVIEW - DEKA...	1316 EAST 7

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# Occupational Employment and Wage Statistics

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Series Title:

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State:

Puerto Rico

Area:

Puerto Rico -- Statewide

Industry:

NAICS 62 Health care and social assistance

Owner:

Private

Size:

All establishment sizes

Type:

Average Annual Pay

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Year	Annual
2012	23940
2013	24158
2014	24615
2015	24781
2016	25024
2017	24834
2018	25879
2019	26230
2020	27104
2021	28004
2022	29496

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Series Id:

ENU7800050562

Series Title:

Average Annual Pay in Private NAICS 62 Health care and social assistance for All establishment sizes in Virgin Islands -- Statewide, NSA

State:

Virgin Islands

Area:

Virgin Islands -- Statewide

Industry:

NAICS 62 Health care and social assistance

Owner:

Private

Size:

All establishment sizes

Type:

Average Annual Pay

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Year	Annual
2012	33355
2013	34940
2014	36912
2015	37020
2016	36544
2017	37310
2018	39098
2019	39703
2020	43381
2021	46568
2022	46700

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Quarterly Census of Employment and Wages

Series Id:

Series Title:

State:

Area:

Industry:

Owner:

Size:

Type:

ENUUS00050562

Average Annual Pay in Private NAICS 62 Health care and social assistance for All establishment sizes in U.S. TOTAL, NSA

U.S. TOTAL

U.S. TOTAL

NAICS 62 Health care and social assistance

Private

All establishment sizes

Average Annual Pay

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Year	Annual
2012	45406
2013	44909
2014	45857
2015	47296
2016	47956
2017	49076
2018	50326
2019	51792
2020	55077
2021	58073
2022	61086

# ACS DEMOGRAPHIC AND HOUSING ESTIMATES



**Note:** This is a modified view of the original table produced by the U.S. Census Bureau. This download or printed version may have missing information from the original table.

	Puerto Rico		
Label	Estimate	Margin of Error	Percent
✓ SEX AND AGE			
Total population	3,716,727	*****	3,716,727
Male	1,780,705	*****	47.9%
Female	1,936,022	*****	52.1%
Under 5 years	222,343	*****	6.0%
5 to 9 years	235,310	±2,307	6.3%
10 to 14 years	271,653	±2,306	7.3%
15 to 19 years	281,932	±214	7.6%
20 to 24 years	264,515	±217	7.1%
25 to 34 years	488,542	±83	13.1%
35 to 44 years	482,169	±82	13.0%
45 to 54 years	484,448	*****	13.0%
55 to 59 years	218,245	±2,071	5.9%
60 to 64 years	219,537	±2,073	5.9%
65 to 74 years	315,346	*****	8.5%
75 to 84 years	167,811	±1,352	4.5%
85 years and over	64,876	±1,350	1.7%
Median age (years)	37.0	±0.2	(X)
18 years and over	2,819,575	*****	75.9%
21 years and over	2,643,675	±1,588	71.1%
62 years and over	677,534	±2,141	18.2%
65 years and over	548,033	*****	14.7%
18 years and over	2,819,575	*****	2,819,575
Male	1,321,148	*****	46.9%
Female	1,498,427	*****	53.1%
65 years and over	548,033	*****	548,033
Male	238,751	*****	43.6%
Female	309,282	*****	56.4%

# ACS Demographic and Housing Estimates

**Note: This is a modified view of the original table produced by the U.S. Census Bureau. This download or printed version may have missing information from the original table.**

	Puerto Rico		
Label	Estimate	Margin of Error	
✓ SEX AND AGE			
✓ Total population	3,272,382	*****	
Male	1,551,668	±592	
Female	1,720,714	±592	
Sex ratio (males per 100 females)	90.2	±0.1	
Under 5 years	112,877	±224	
5 to 9 years	151,228	±2,801	
10 to 14 years	184,643	±2,776	
15 to 19 years	201,868	±746	
20 to 24 years	221,373	±810	
25 to 34 years	420,918	±678	
35 to 44 years	393,643	±490	
45 to 54 years	421,585	±382	
55 to 59 years	219,740	±2,622	
60 to 64 years	221,573	±2,624	
65 to 74 years	380,810	*****	
75 to 84 years	248,509	±2,248	
85 years and over	93,615	±2,249	
Median age (years)	43.7	±0.2	
Under 18 years	566,176	*****	
16 years and over	2,785,909	±1,382	
18 years and over	2,706,206	*****	
21 years and over	2,574,746	±1,748	
62 years and over	852,163	±2,847	
65 years and over	722,934	*****	
✓ 18 years and over	2,706,206	*****	
Male	1,262,744	*****	
Female	1,443,462	*****	

# ACS Demographic and Housing Estimates



**Note: This is a modified view of the original table produced by the U.S. Census Bureau. This download or printed version may have missing information from the original table.**

	United States		
Label	Estimate	Margin of Error	
✓ SEX AND AGE			
✓ Total population	331,097,593	*****	
Male	164,200,298	±8,084	
Female	166,897,295	±8,129	
Sex ratio (males per 100 females)	98.4	±0.1	
Under 5 years	19,004,925	±3,883	
5 to 9 years	19,938,148	±32,930	
10 to 14 years	21,433,148	±33,130	
15 to 19 years	21,880,801	±8,277	
20 to 24 years	22,239,579	±10,015	
25 to 34 years	45,388,153	±8,764	
35 to 44 years	42,810,359	±8,517	
45 to 54 years	41,087,357	±8,407	
55 to 59 years	21,535,299	±28,671	
60 to 64 years	21,042,176	±29,006	
65 to 74 years	32,260,679	±5,453	
75 to 84 years	15,966,862	±22,057	
85 years and over	6,510,107	±21,869	
Median age (years)	38.5	±0.1	
Under 18 years	73,213,705	±4,122	
16 years and over	266,411,973	±17,603	
18 years and over	257,883,888	±3,902	
21 years and over	244,284,060	±22,865	
62 years and over	67,047,453	±24,198	
65 years and over	54,737,648	±4,937	
✓ 18 years and over	257,883,888	±3,902	
Male	126,712,151	±4,687	
Female	131,171,737	±4,002	

# U.S. Health Insurance Industry Analysis Report

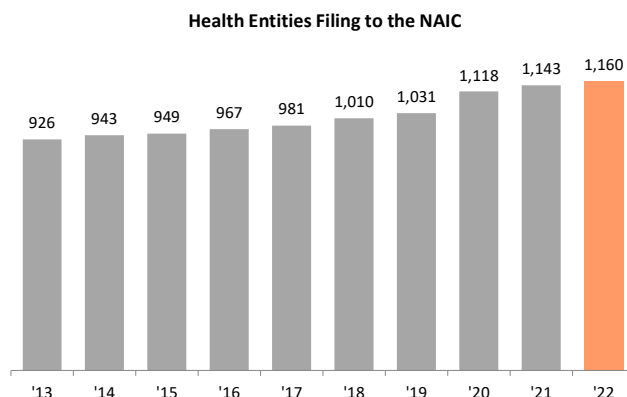
## HEALTH INDUSTRY OVERVIEW

**Table 1** below provides a 10-year snapshot of the U.S. health insurance industry's aggregate financial results for health entities who file with the NAIC on the health annual statement blank. The number of health insurers filing the health statement type with the NAIC increased to 1,160 from 1,143 in 2021. The health insurance industry continued its tremendous growth trend as it experienced a significant (29%) increase in net earnings to \$24 billion and an increase in the profit margin to 2.4% in 2022 compared to net earnings of \$19 billion and a profit margin of 2% in 2021. The combined ratio dipped to just below 98% compared to 2021.

<u>Inside the Report</u>	<u>Page No.</u>
Health Industry Overview .....	1
Underwriting Results.....	2
Analysis of Operations by LOB .....	4
Enrollment and Premium Revenues.....	11
Cash Flow and Liquidity.....	14
Capital and Surplus.....	15
Accident and Health .....	25

Notable items as compared to 2021 include the following:

- Net earned premium increased 11% (\$103 billion)
- Hospital & medical expenses increased 10% (\$80 billion).
- Aggregate loss ratio decreased to 85.7%.
- Administrative expenses increased 15% (\$15 billion).
- Capital and surplus increased 5% (\$10 billion)
- Aggregate A&H earned premium increased 10% (\$103 billion).  
(For insurers filing the A&H Policy Experience Exhibit on the life/ A&H, health, and property/casualty financial statements)
- Impact of Health Insurance Market Changes



**Table 1**

### Health Entities as of December 31, 2022

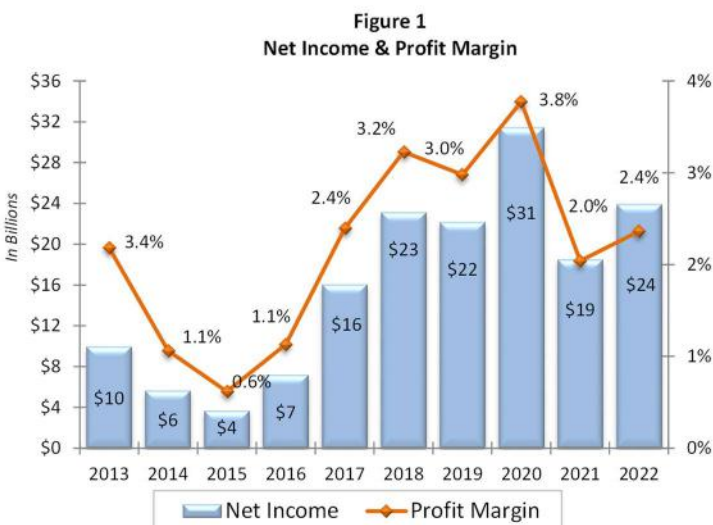
<i>(In Millions, Except PMPM)</i>	<b>Chg.</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
<b>Operations</b>											
Direct Written Premium	12.1%	\$1,017,744	\$908,225	\$834,702	\$761,738	\$716,190	\$668,521	\$638,259	\$593,403	\$533,083	\$459,274
Net Earned Premium	11.4%	\$1,000,738	\$898,044	\$826,190	\$734,993	\$708,473	\$664,107	\$631,656	\$587,374	\$526,852	\$450,737
Net Investment Income Earned	38.3%	\$7,305	\$5,282	\$5,026	\$6,083	\$5,146	\$4,798	\$3,331	\$3,250	\$3,229	\$3,152
Underwriting Gain/(Loss)	61.8%	\$25,054	\$15,480	\$33,094	\$17,656	\$21,423	\$18,836	\$9,918	\$6,438	\$6,618	\$9,637
Net Income/Loss	29.3%	\$23,946	\$18,526	\$31,465	\$22,168	\$23,142	\$16,060	\$7,194	\$3,672	\$5,661	\$9,978
Total Hospital & Medical Exp	10.3%	\$863,057	\$782,708	\$683,646	\$632,412	\$598,130	\$568,576	\$541,886	\$505,506	\$450,823	\$389,206
Loss Ratio	(1.1) Pts.	85.7%	86.8%	82.7%	85.8%	84.0%	85.4%	85.4%	85.6%	85.3%	85.8%
Administrative Expenses	14.5%	\$118,564	\$103,572	\$110,770	\$87,596	\$92,628	\$78,499	\$82,633	\$78,712	\$71,538	\$54,705
Admin Expense Ratio	0.3 Pts.	11.8%	11.5%	13.4%	11.9%	13.0%	11.8%	13.0%	13.3%	13.5%	12.1%
Combined Ratio	(0.8) Pts.	97.5%	98.3%	96.0%	97.6%	97.0%	97.2%	98.4%	98.9%	98.8%	97.9%
Profit Margin	0.4 Pts.	2.4%	2.0%	3.8%	3.0%	3.2%	2.4%	1.1%	0.6%	1.1%	2.2%
Net Premium PMPM	6.7%	\$316	\$296	\$286	\$268	\$261	\$248	\$241	\$232	\$221	\$212
Claims PMPM	5.3%	\$273	\$259	\$238	\$231	\$220	\$213	\$207	\$199	\$189	\$183
Cash Flow from Operations	106.9%	\$38,359	\$18,538	\$55,830	\$24,674	\$17,046	\$25,435	\$12,266	\$6,600	\$6,273	\$8,120
Enrollment	5.7%	271	256	242	231	225	221	218	213	204	178
<b>Capital and Surplus</b>											
Capital & Surplus	5.1%	\$213,536	\$203,141	\$186,797	\$165,965	\$151,795	\$137,686	\$122,392	\$115,561	\$112,150	\$111,140
Return on Equity (ROE)	2.6 Pts.	12.2%	9.6%	17.4%	14.0%	15.8%	11.9%	6.1%	3.7%	5.7%	10.0%
<b>Assets</b>											
Net Invested Assets	6.3%	\$330,214	\$310,703	\$290,808	\$238,116	\$217,911	\$210,825	\$189,241	\$177,180	\$169,991	\$163,439
Net Admitted Assets	7.0%	\$455,238	\$425,329	\$388,228	\$331,778	\$305,220	\$289,601	\$268,386	\$253,277	\$238,913	\$214,328
Net Inv Inc & Realized Gain/(Loss)	(35.6)%	\$5,100	\$7,915	\$6,617	\$7,718	\$5,175	\$5,438	\$4,320	\$4,165	\$4,832	\$4,479
Investment Yield	0.5 Pts.	2.3%	1.8%	1.9%	2.7%	2.4%	2.4%	1.8%	1.9%	1.9%	2.0%
Number of Companies Filed		1,160	1,125	1,118	1,031	1,010	981	967	958	943	926

**Note:** Aggregate results include only health entities who file annual health statements with the NAIC.



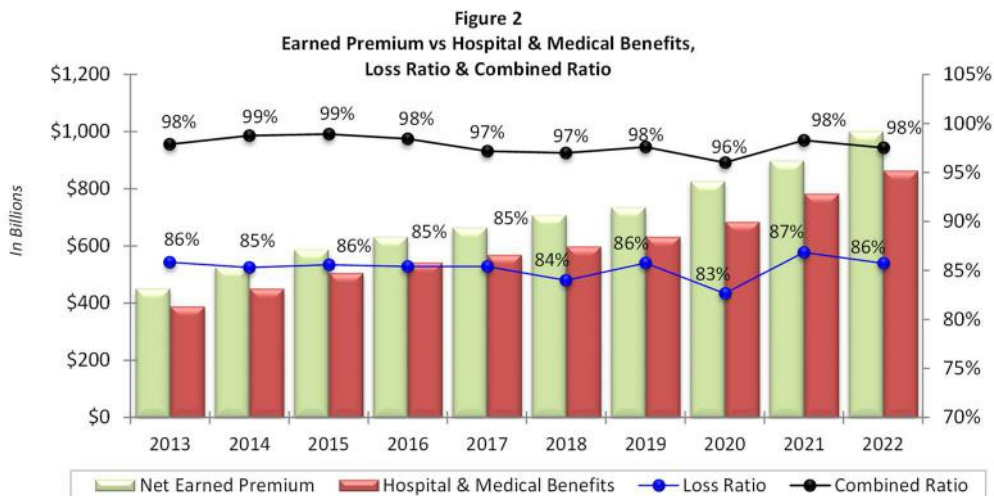
## UNDERWRITING RESULTS

**Figure 1** illustrates the profitability trend for the health insurance industry and the increase in both net earnings and profit margin in 2022. The significant increase in the industry's underwriting results can be attributed to an 11% (\$103 billion) increase in net earned premium to over \$1 trillion. However, the industry partially offset this increase with a 10% (\$80 billion) increase in total hospital and medical expenses to \$863 billion, and 15% (\$15 billion) increase in claims adjustment expenses and general administrative expenses to \$119 billion. Administrative expenses alone increased 15% (\$12 billion) to \$88 billion due primarily to a 16% (\$5 billion) increase in salaries, a 16% (\$2 billion) increase in commissions partially offset by a 28% (\$4 billion) decrease in reimbursements by uninsured plans. The industry reported a 38% (\$2 billion) increase in net investment income earned. The increase can be attributed to a \$1.2 billion increase in interest income from short-term investments, and \$848 million in interest received from other unaffiliated bonds. However, these items were partially offset by a \$232 million decrease in dividends received from affiliated common stock, and a \$174 million decrease in dividends received from unaffiliated common stock. The Federal Reserve increased the federal funds interest rate seven consecutive times during 2022 from 0.25% prior to March 15, 2022, to 4.5% by December 14, 2022. The Federal Reserve continued to increase the interest rate three more times during the first half of 2023 to 5.25%, which is the highest in sixteen years.



**Figure 2** illustrates the increase in net earned premium compared to total hospital and medical benefits. For 2022, the industry reported a modest decrease in the combined ratio to just under 98% due to a 1.1-basis point decrease in the aggregate loss ratio to just under 86% partially offset by the aforementioned increase in administrative expenses and a modest 0.3-basis point increase in expense ratio to just under 12%.

**Table 2**, starting on the next page, provides an analysis of operations by line of business for 2022. In terms of dollar impact, the Medicare (\$10 billion) and Medicaid (\$9 billion) lines of business were the most profitable while the Medicare Supplement line of business reported a net underwriting loss of \$303 million. It should be noted the comprehensive hospital and medical reported a net underwriting gain of \$3 billion in 2022 after reporting a net loss of nearly \$2 billion in 2021. Subsequently, **Figures 3 through 10** on pages 6 through 9, illustrate underwriting results, earned premium, and total hospital and medical expenses in relation to loss ratios by line of business.



## IMPACT OF CHANGES IN THE HEALTH INSURANCE MARKET

Health insurers are facing several changing market conditions that have the potential to significantly impact their solvency position, including the unwinding of the public health emergency, as well as the potential for rising healthcare costs due to inflation and provider consolidation.

The U.S. had been operating under a public health emergency declared by the federal government since the start of the COVID-19 pandemic in 2020. This declaration has resulted in significantly expanded Medicaid or ACA coverage enrollment, as well as special coverage rules for COVID-19 vaccines, tests, and treatments. However, due to the 2023 Consolidated Appropriations Act and the expiration of the public health emergency which occurred on May 11, 2023, the Medicaid/ACA expansion and special coverage rules will now be phased out, which has the potential for significant disruption in the health insurance market.

In what is being described as “The Great Unwinding”, it is estimated that 15-18 million enrollees could be at risk of losing Medicaid or ACA coverage, which could create the biggest coverage event since the Affordable Care Act was implemented. Further complicating the Medicaid unwinding is each individual state will develop its own timelines and approach for “unwinding” the coverage requirements and will be required to re-enroll the impacted Medicaid recipients. This unwinding has the potential to result in millions of consumers moving their coverage (or going without coverage), which could result in significant growth or loss of members across various health insurers.

Insurers are also facing rising costs as they deal with elevated levels of inflation, and the continued trend of provider consolidation, which have the potential to increase the cost of healthcare services and impact the underwriting performance of health insurers.



Table 2 Analysis of Operations by Lines of Business										
Comprehensive Hospital & Medical	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$251,233	\$243,362	\$242,469	\$235,482	\$240,595	\$230,831	\$222,273	\$215,385	\$207,534	\$192,420
Total Hospital & Medical Exp	\$214,234	\$213,932	\$194,945	\$195,154	\$192,884	\$191,717	\$191,139	\$184,916	\$175,179	\$163,736
Claims Adj. Expenses	\$7,897	\$7,885	\$7,960	\$7,740	\$7,797	\$7,679	\$7,381	\$7,413	\$7,475	\$7,167
General Admin. Expenses	\$27,348	\$24,658	\$28,484	\$23,394	\$27,217	\$23,236	\$26,382	\$26,833	\$25,852	\$18,842
Total Underwriting Deductions	\$249,045	\$246,813	\$231,935	\$226,283	\$227,850	\$222,256	\$223,898	\$219,054	\$209,078	\$189,712
Net Underwriting Gain/(Loss)	\$2,990	(\$1,667)	\$12,114	\$8,857	\$12,972	\$9,200	(\$966)	(\$2,017)	(\$70)	\$4,023
Loss Ratio	84.8%	87.4%	80.1%	83.0%	80.1%	82.7%	85.3%	85.2%	84.1%	84.5%
Admin Expense Ratio	14.0%	13.3%	14.9%	13.2%	14.5%	13.4%	15.1%	15.8%	15.9%	13.4%
Combined Ratio	98.8%	100.7%	95.0%	96.2%	94.6%	96.0%	100.4%	100.9%	100.0%	97.9%
Net Premium PMPM	\$501.97	\$488	\$486	\$460	\$460	\$424	\$388	\$363	\$347	\$319
Claims PMPM	\$427.63	\$429	\$391	\$384	\$337	\$352	\$319	\$310	\$294	\$271
Enrollment	42	42	41	42	43	44	46	49	49	50

Medicare Supplement	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$12,954	\$12,105	\$11,483	\$10,940	\$10,234	\$10,072	\$9,568	\$9,156	\$8,690	\$8,162
Total Hospital & Medical Exp	\$10,462	\$9,295	\$8,403	\$8,789	\$8,061	\$7,799	\$7,640	\$7,368	\$6,910	\$6,457
Claims Adj. Expenses	\$526	\$500	\$505	\$547	\$486	\$483	\$439	\$419	\$379	\$399
General Admin. Expenses	\$2,053	\$1,714	\$1,669	\$1,500	\$1,267	\$1,299	\$1,193	\$1,189	\$1,077	\$948
Total Underwriting Deductions	\$13,245	\$11,598	\$10,641	\$10,952	\$9,886	\$9,637	\$9,320	\$9,021	\$8,157	\$7,847
Net Underwriting Gain/(Loss)	(\$303)	\$447	\$811	(\$14)	\$342	\$444	\$271	\$119	\$564	\$304
Loss Ratio	82.4%	77.9%	73.9%	81.4%	79.5%	77.9%	80.2%	81.1%	76.9%	79.8%
Admin Expense Ratio	19.9%	18.4%	19.0%	18.7%	17.1%	17.7%	17.0%	17.6%	16.7%	16.5%
Combined Ratio	102.3%	96.3%	92.9%	100.1%	96.7%	95.6%	97.2%	98.7%	93.5%	96.3%
Net Premium PMPM	\$224.91	\$209	\$199	\$199	\$197	\$195	\$185	\$181	\$181	\$183
Claims PMPM	\$185.36	\$163	\$147	\$157	\$157	\$152	\$148	\$147	\$139	\$146
Enrollment	5	5	5	5	4	4	4	4	4	4

**Table 2**  
**Analysis of Operations by Lines of Business**

<b>Dental</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$15,404	\$14,535	\$13,510	\$13,754	\$13,567	\$12,941	\$12,685	\$12,480	\$11,752	\$10,449
Total Hospital & Medical Exp	\$12,699	\$12,006	\$9,739	\$11,035	\$10,647	\$10,158	\$9,955	\$9,761	\$9,132	\$8,059
Claims Adj. Expenses	\$842	\$767	\$736	\$691	\$658	\$554	\$513	\$489	\$428	\$384
General Admin. Expenses	\$2,109	\$1,970	\$2,135	\$1,821	\$1,928	\$1,765	\$1,829	\$1,821	\$1,685	\$1,282
Total Underwriting Deductions	\$15,640	\$14,768	\$12,605	\$13,553	\$13,235	\$12,477	\$12,295	\$12,071	\$11,241	\$9,722
Net Underwriting Gain/(Loss)	\$1,037	\$909	\$1,386	\$731	\$711	\$821	\$790	\$749	\$758	\$856
Loss Ratio	76.1%	76.7%	69.6%	77.3%	76.4%	76.4%	76.1%	76.1%	76.1%	76.2%
Admin Expense Ratio	17.7%	17.5%	20.5%	17.6%	18.5%	17.4%	17.9%	18.0%	17.6%	15.7%
Combined Ratio	93.8%	94.2%	90.1%	94.9%	94.9%	93.8%	94.0%	94.2%	93.7%	91.9%
Net Premium PMPM	\$30.31	\$29	\$26	\$27	\$27	\$25	\$25	\$25	\$25	\$26
Claims PMPM	\$24.89	\$24	\$19	\$22	\$21	\$19	\$20	\$20	\$20	\$20
Enrollment	46	45	42	42	42	44	42	41	40	34

<b>Vision</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$4,445	\$4,262	\$3,848	\$3,831	\$3,624	\$2,651	\$2,469	\$2,300	\$2,148	\$1,694
Total Hospital & Medical Exp	\$3,274	\$3,160	\$2,734	\$3,000	\$2,893	\$2,050	\$1,927	\$1,832	\$1,703	\$1,364
Claims Adj. Expenses	\$72	\$77	\$77	\$71	\$67	\$58	\$51	\$46	\$37	\$32
General Admin. Expenses	\$526	\$519	\$527	\$497	\$511	\$415	\$405	\$388	\$369	\$234
Total Underwriting Deductions	\$3,871	\$3,761	\$3,338	\$3,568	\$3,471	\$2,520	\$2,378	\$2,272	\$2,109	\$1,629
Net Underwriting Gain/(Loss)	\$844	\$762	\$733	\$438	\$332	\$311	\$251	\$182	\$178	\$181
Loss Ratio	69.4%	70.0%	67.2%	74.9%	76.1%	72.3%	73.1%	74.9%	74.5%	75.3%
Admin Expense Ratio	12.7%	13.2%	14.8%	14.2%	15.2%	16.7%	17.4%	17.7%	17.7%	14.7%
Combined Ratio	82.1%	83.2%	82.0%	89.1%	91.3%	89.0%	90.5%	92.6%	92.2%	90.0%
Net Premium PMPM	\$10.08	\$10	\$9	\$9	\$9	\$7	\$7	\$6	\$6	\$6
Claims PMPM	\$7.42	\$7	\$6	\$7	\$7	\$5	\$5	\$5	\$5	\$5
Enrollment	40	38	36	36	35	33	31	30	29	25

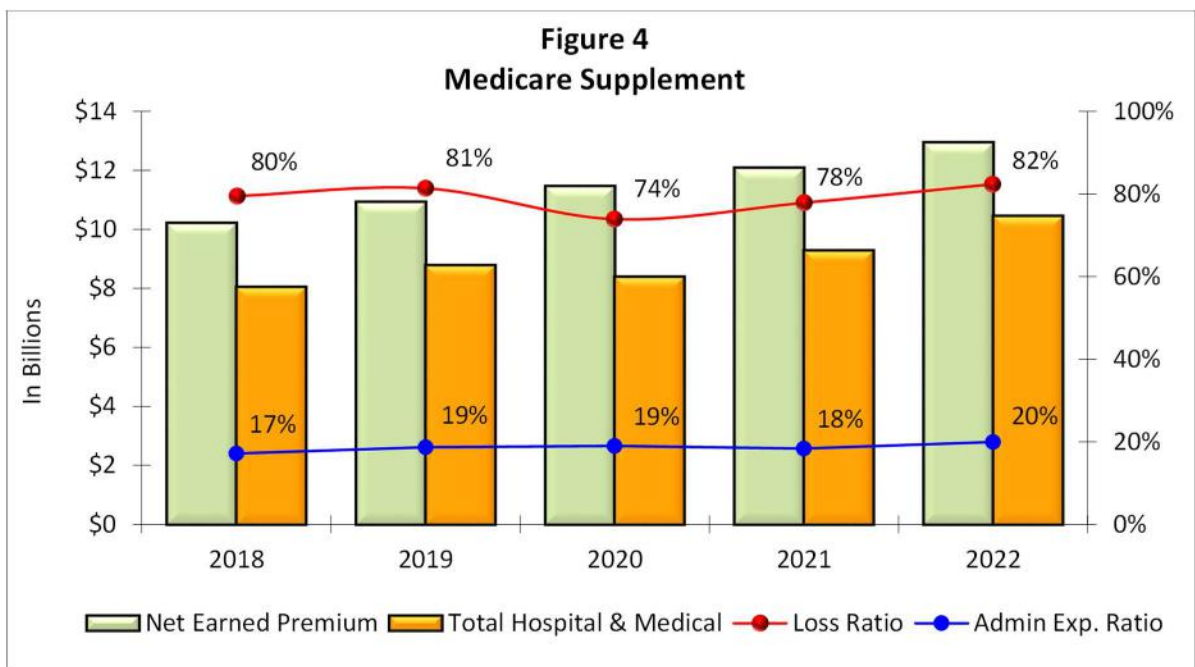
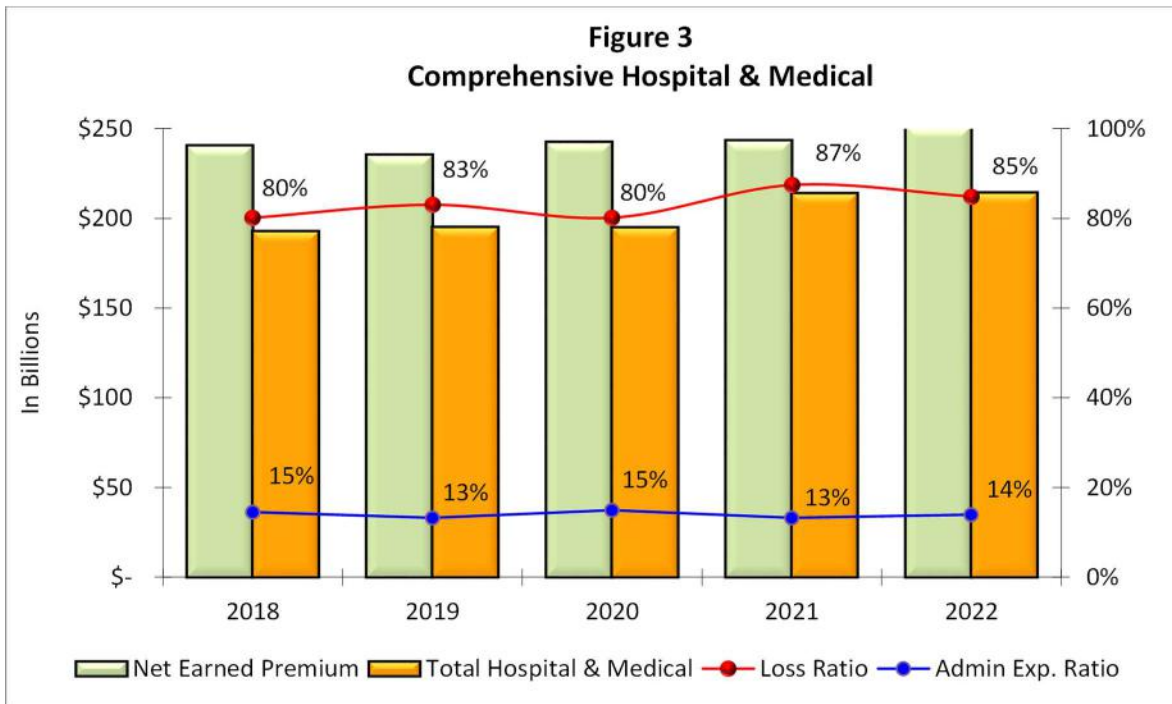
<b>FEHBP</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$43,678	\$41,763	\$40,462	\$38,744	\$37,529	\$37,796	\$37,868	\$36,313	\$34,138	\$32,058
Total Hospital & Medical Exp	\$40,545	\$40,016	\$36,132	\$36,669	\$35,246	\$34,643	\$34,005	\$33,031	\$31,622	\$30,234
Claims Adj. Expenses	\$972	\$957	\$999	\$911	\$972	\$870	\$854	\$809	\$782	\$782
General Admin. Expenses	\$1,721	\$1,530	\$2,169	\$1,485	\$1,955	\$1,355	\$2,013	\$2,025	\$1,835	\$1,112
Total Underwriting Deductions	\$43,235	\$42,509	\$39,301	\$39,064	\$38,172	\$36,866	\$36,854	\$35,859	\$34,251	\$32,132
Net Underwriting Gain/(Loss)	\$230	\$372	\$559	\$108	\$293	\$158	\$541	\$413	\$376	\$247
Loss Ratio	93.3%	93.3%	90.7%	93.6%	91.6%	93.6%	90.9%	91.0%	91.4%	93.4%
Admin Expense Ratio	6.2%	5.8%	7.9%	6.1%	7.6%	6.0%	7.7%	7.8%	7.6%	5.9%
Combined Ratio	99.5%	99.1%	98.6%	99.7%	99.2%	99.6%	98.6%	98.9%	98.9%	99.2%
Net Premium PMPM	\$402.66	\$397	\$369	\$371	\$415	\$399	\$409	\$406	\$403	\$369
Claims PMPM	\$376.35	\$372	\$335	\$348	\$381	\$374	\$373	\$370	\$369	\$346
Enrollment	9	9	9	9	8	8	8	7	7	7

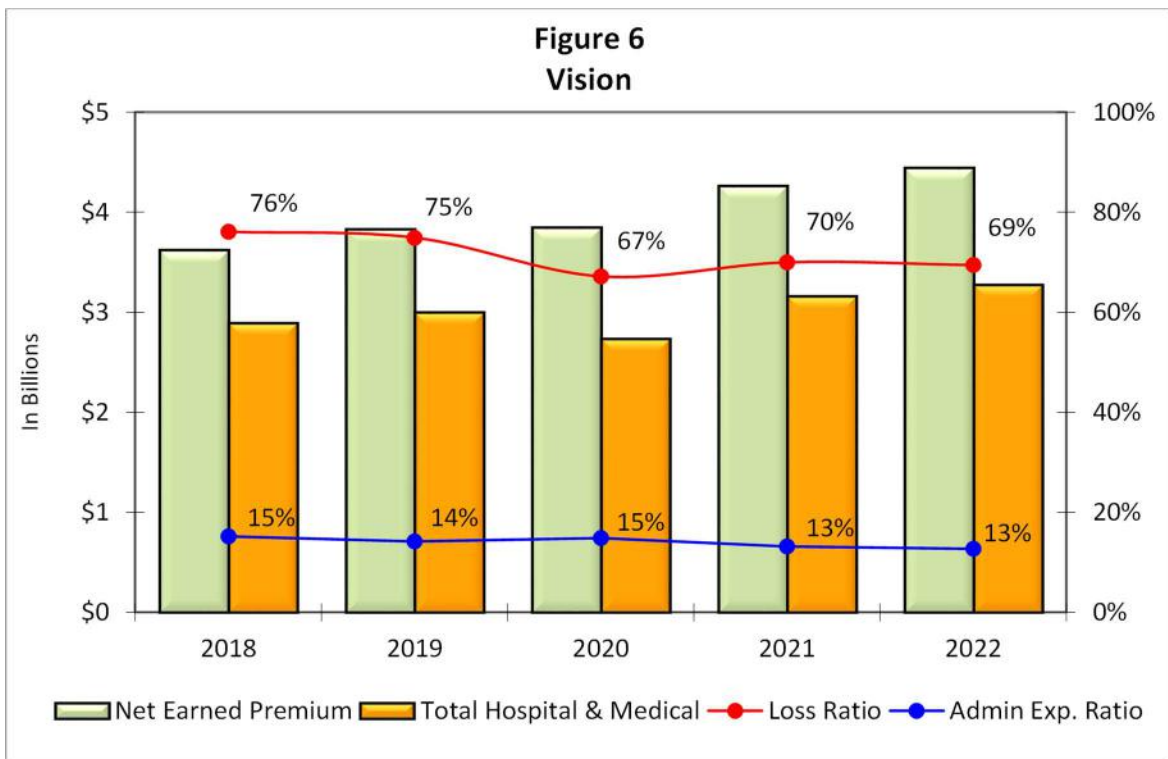
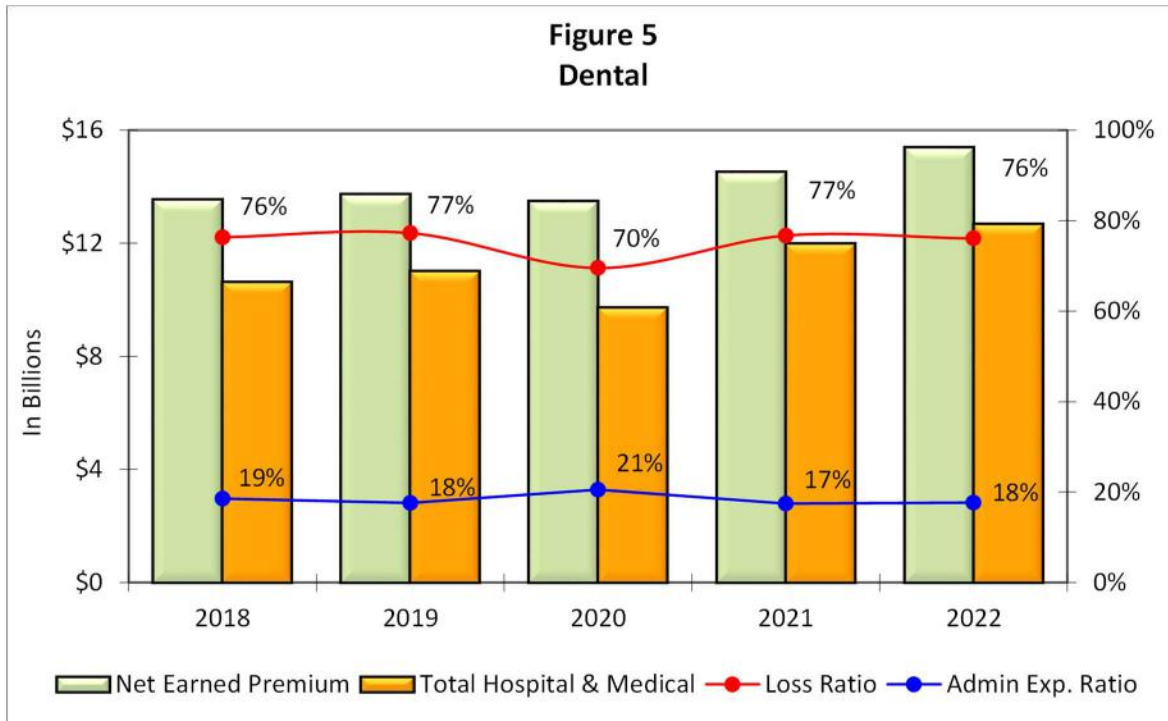
**Table 2**
**Analysis of Operations by Lines of Business**

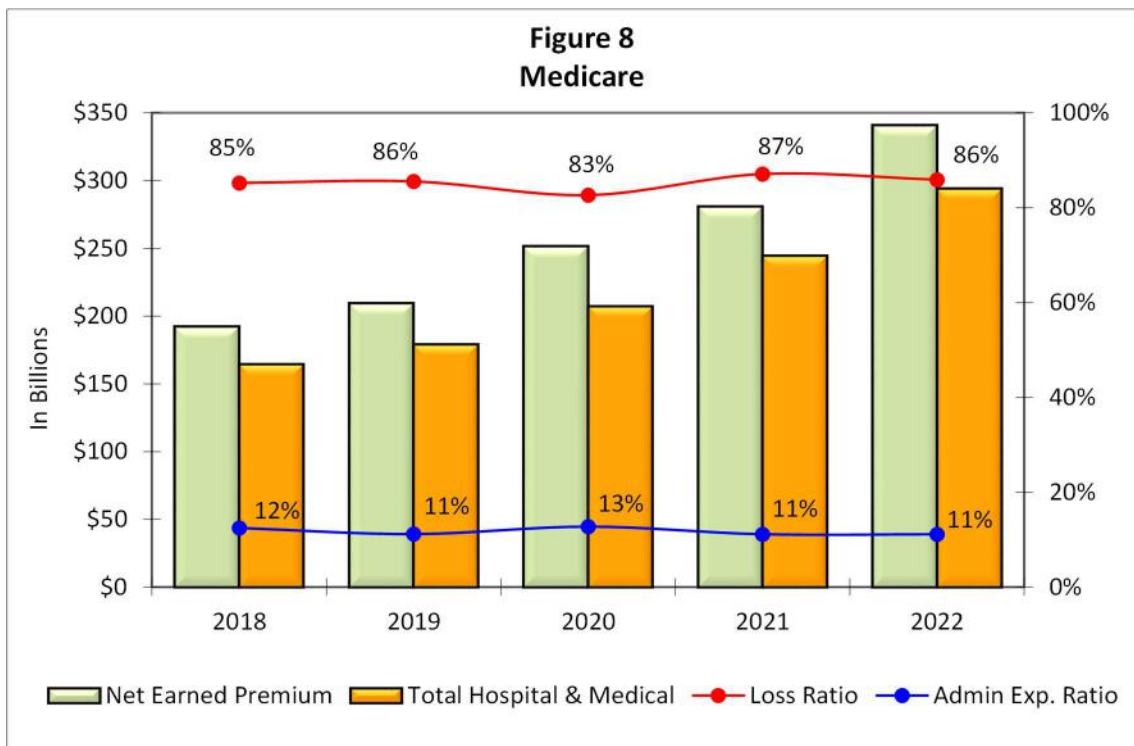
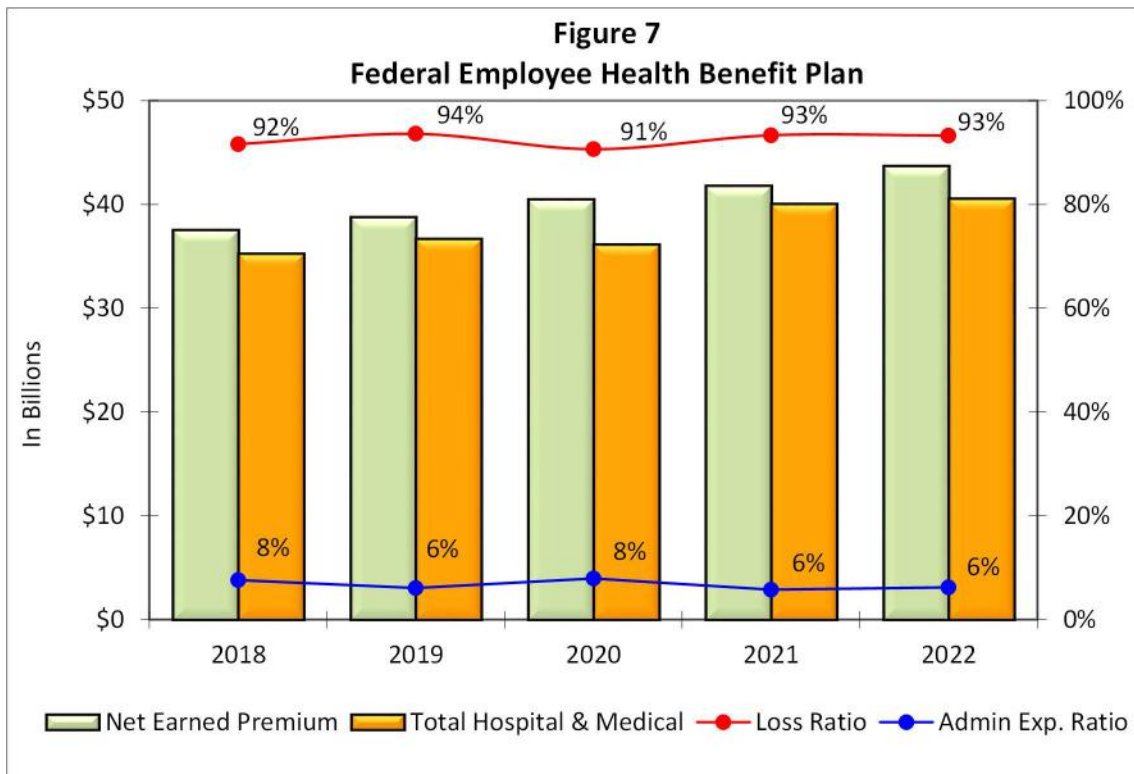
<b>Medicare</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$341,060	\$281,040	\$251,781	\$209,661	\$192,548	\$171,532	\$159,507	\$146,804	\$131,029	\$105,568
Total Hospital & Medical Exp	\$294,298	\$244,756	\$207,432	\$179,337	\$164,541	\$146,837	\$135,243	\$127,385	\$113,800	\$91,644
Claims Adj. Expenses	\$10,770	\$9,136	\$8,424	\$7,432	\$6,424	\$5,831	\$5,118	\$4,766	\$4,071	\$3,184
General Admin. Expenses	\$27,343	\$22,235	\$23,528	\$16,042	\$17,597	\$13,493	\$14,456	\$13,144	\$11,684	\$8,399
Total Underwriting Deductions	\$331,820	\$276,694	\$239,554	\$203,124	\$188,474	\$166,258	\$154,519	\$145,377	\$129,762	\$103,325
Net Underwriting Gain/(Loss)	\$9,924	\$4,820	\$11,532	\$6,818	\$4,435	\$5,225	\$4,929	\$1,219	\$1,448	\$2,339
Loss Ratio	85.9%	87.1%	82.7%	85.6%	85.2%	85.7%	84.6%	87.0%	86.9%	86.8%
Admin Expense Ratio	11.2%	11.1%	12.7%	11.2%	12.5%	11.3%	12.3%	12.2%	12.0%	11.0%
Combined Ratio	97.1%	98.3%	95.4%	96.8%	97.7%	97.0%	96.9%	99.2%	98.9%	97.8%
Net Premium PMPM	\$1,479.18	\$1,217.90	\$1,086	\$990	\$970	\$939	\$923	\$891	\$901	\$909
Claims PMPM	\$1,272.50	\$1,062.87	\$899	\$848	\$828	\$805	\$781	\$775	\$783	\$789
Enrollment	25	22	20	18	17	15	15	14	12	10

<b>Medicaid</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$310,410	\$273,068	\$242,194	\$204,595	\$190,505	\$180,994	\$170,461	\$148,609	\$115,661	\$88,067
Total Hospital & Medical Exp	\$267,440	\$233,390	\$206,037	\$182,883	\$167,308	\$160,899	\$148,585	\$127,938	\$98,905	\$77,470
Claims Adj. Expenses	\$7,762	\$7,082	\$6,638	\$6,103	\$5,751	\$5,388	\$5,134	\$4,872	\$3,637	\$2,957
General Admin. Expenses	\$25,382	\$21,444	\$22,517	\$16,497	\$17,218	\$14,112	\$15,520	\$13,073	\$10,322	\$7,168
Total Underwriting Deductions	\$300,587	\$261,807	\$235,042	\$205,305	\$190,142	\$180,540	\$169,393	\$145,857	\$113,074	\$87,606
Net Underwriting Gain/(Loss)	\$9,106	\$9,090	\$6,770	\$138	\$1,066	\$1,033	\$1,405	\$3,635	\$2,235	\$1,106
Loss Ratio	86.4%	86.1%	85.1%	88.9%	87.4%	88.7%	87.1%	85.6%	86.0%	87.3%
Admin Expense Ratio	10.7%	10.5%	12.1%	11.0%	12.0%	10.7%	12.1%	12.0%	12.1%	11.4%
Combined Ratio	97.1%	96.6%	97.2%	99.9%	99.4%	99.4%	99.2%	97.6%	98.1%	98.8%
Net Premium PMPM	\$540.11	\$472	\$420	\$389	\$368	\$387	\$360	\$339	\$317	\$292
Claims PMPM	\$468.09	\$408	\$360	\$348	\$323	\$344	\$315	\$291	\$274	\$257
Enrollment	60	57	51	43	43	39	40	38	35	26

<b>Other Health</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$21,499	\$19,860	\$20,434	\$17,977	\$18,328	\$17,271	\$16,773	\$16,269	\$15,792	\$12,145
Total Hospital & Medical Exp	\$20,148	\$19,044	\$18,223	\$15,545	\$15,171	\$14,473	\$13,392	\$13,275	\$13,569	\$10,232
Claims Adj. Expenses	\$1,608	\$555	\$822	\$782	\$391	\$645	\$438	\$772	\$1,045	\$790
General Admin. Expenses	\$1,495	\$1,550	\$3,373	\$1,868	\$2,060	\$1,245	\$844	\$618	\$758	\$886
Total Underwriting Deductions	\$23,116	\$21,331	\$22,764	\$18,218	\$17,581	\$16,378	\$14,717	\$14,600	\$15,400	\$11,912
Net Underwriting Gain/(Loss)	\$1,192	\$716	(\$747)	\$640	\$1,319	\$1,576	\$2,666	\$2,128	\$944	\$632
Loss Ratio	82.3%	87.2%	84.3%	82.6%	80.1%	80.7%	77.3%	79.0%	83.2%	81.6%
Admin Expense Ratio	12.8%	9.5%	19.1%	14.1%	13.0%	10.5%	7.4%	8.3%	11.0%	13.4%
Combined Ratio	95.1%	96.8%	103.4%	96.6%	93.0%	91.2%	84.7%	87.3%	94.2%	95.0%
Net Premium PMPM	\$48.38	\$45	\$46	\$42	\$45	\$44	\$44	\$47	\$49	\$44
Claims PMPM	\$44.90	\$43	\$42	\$36	\$37	\$37	\$35	\$38	\$42	\$38
Enrollment	42	39	37	36	34	33	32	29	28	23

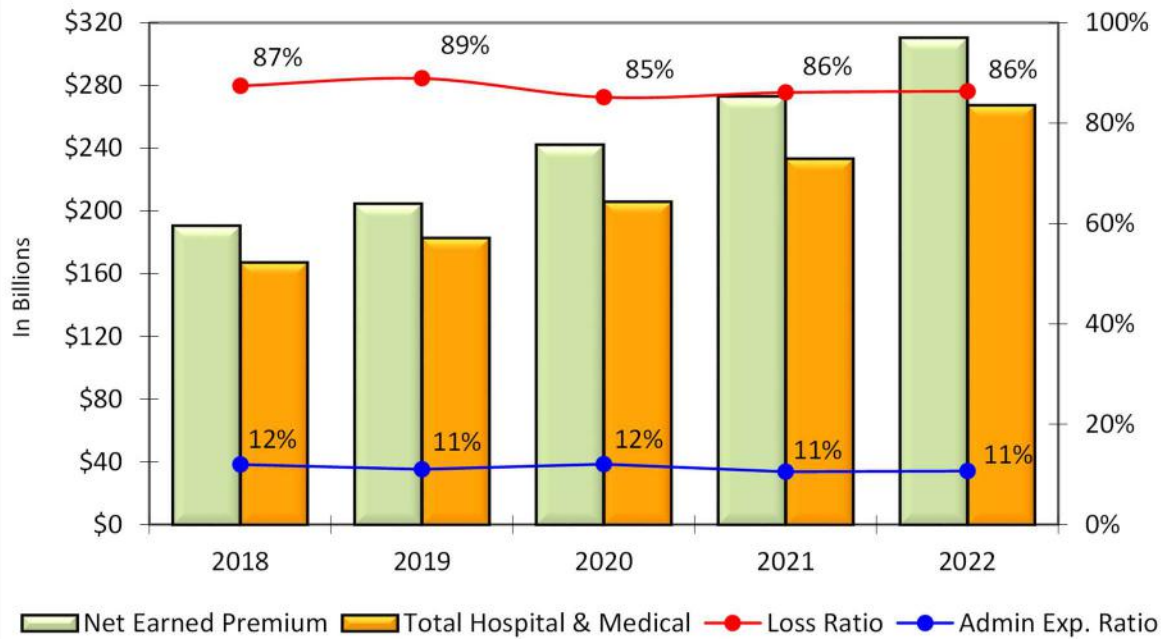




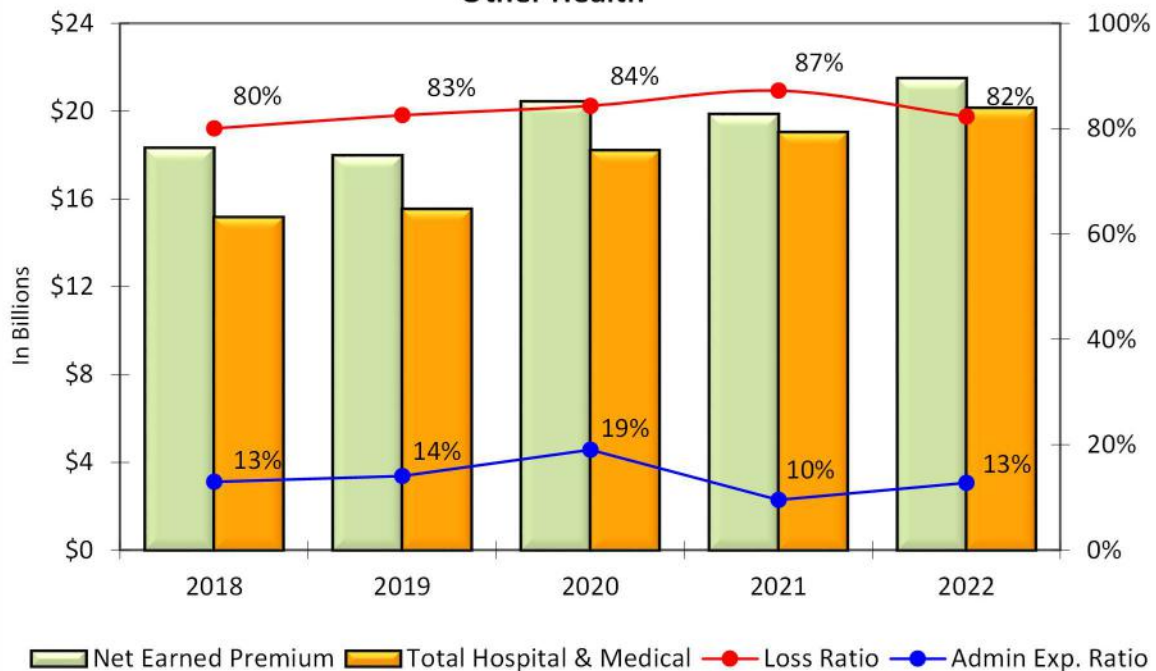




**Figure 9  
Medicaid**



**Figure 10  
Other Health**



## ENROLLMENT AND PREMIUM REVENUES

Enrollment increased 6% (15 million) to 271 million. The top three largest increases in enrollment by percent are a 14% (1.7 million) increase in the individual comprehensive, 10% (2 million) increase in Medicare, and a 9% (4.6 million) increase in Medicaid. However, the industry also reported a 2% (616 thousand) decrease in the group comprehensive line of business. **Figure 11** illustrates the enrollment trend for the four largest revenue generating lines of business for the past 10 years. The industry continued to experience growth in Medicaid and Medicare. Increased unemployment caused by the COVID-19 pandemic, the continuous enrollment provision created by the Families First Coronavirus Response Act (FFCRA), which ends in 2023, along with Medicaid expansion in certain states under the Affordable Care Act (ACA) have increased Medicaid enrollment since before the pandemic. The shift in business concentration can also be attributed to an increase in the number of insureds becoming eligible for either Medicare or Medicaid as evidenced by increases in enrollment in these lines.

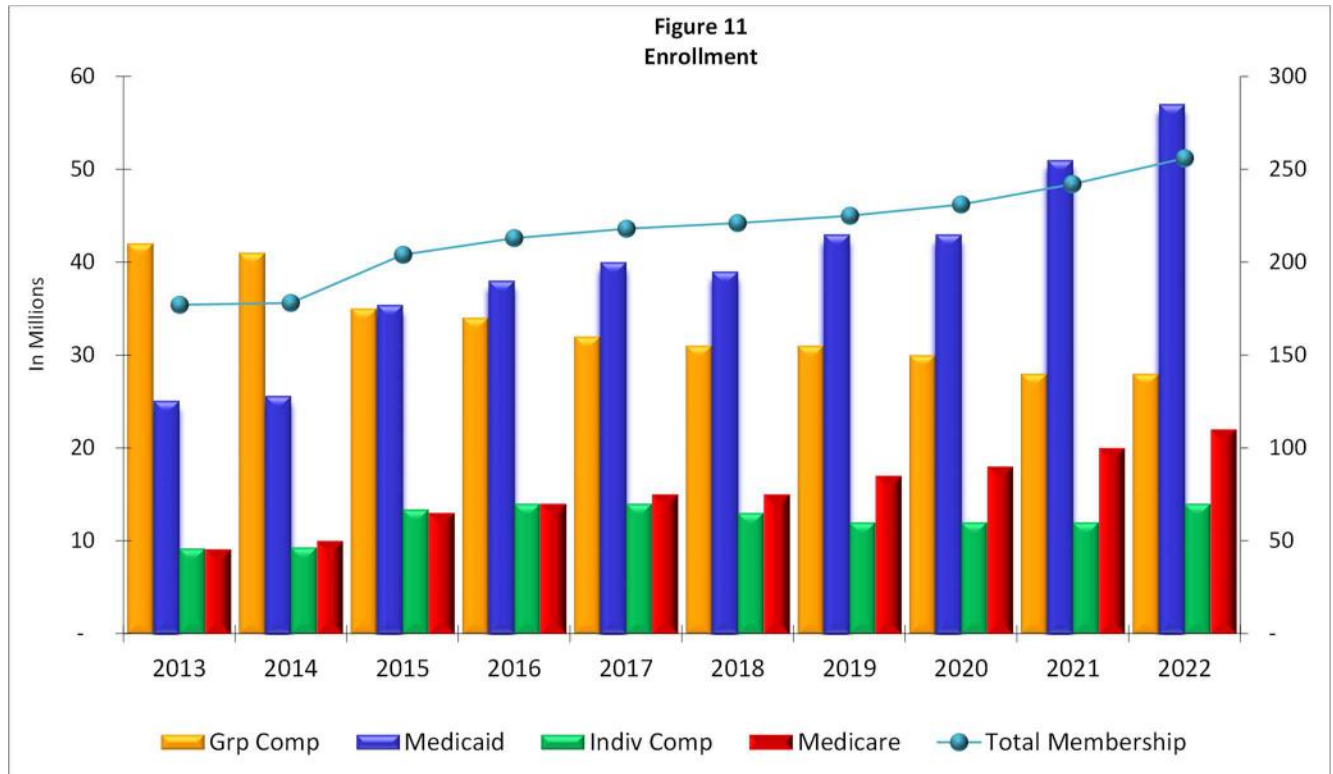
Direct written premium increased 12% (\$110 billion) to \$1 trillion. **Figure 12** illustrates the mix of direct written premium for 2021. During the last several years, there has been a gradual shift in the allocation of premium revenues between the lines of business. In comparison to 2021, Medicare increased to 34% from 31% and Medicaid remained flat at 31%, while direct groups comprehensive medical decreased to 17% of total premium from 18%.

Health entities reported premium per member per month (PMPM) of \$316 and claims PMPM of \$273 for 2022. **Figure 13** illustrates a 10-year trend on an aggregate basis of the increase in premium PMPM vs claims PMPM and the resulting margin. **Table 4** on page 12 provides further breakdown by line of business, a 10-year trend of the increase/(decrease) in premium PMPM vs claims PMPM and the resulting margin as well.

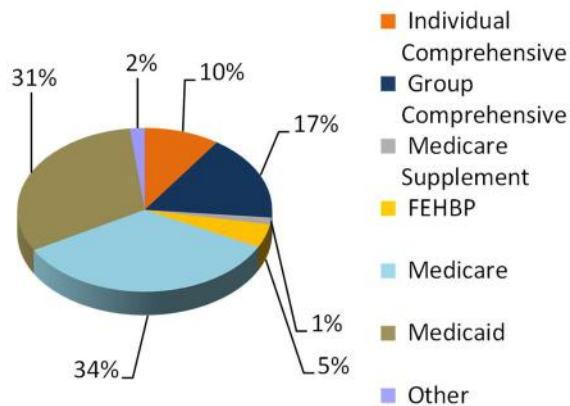
As shown in **Table 2**, and **Table 4**, the Medicare line of business has the highest premium PMPM at \$1,479 but also reported the highest net underwriting gains with a margin of premium PMPM over claims PMPM of \$207 and an aggregate underwriting gain of nearly \$10 billion.

**Table 3** on page 11, provides direct written premium by line of business for the last 10 years. The top three largest increases in written premium from 2021 are most evident in a 21% (\$58 billion) increase in Medicare, an 11% (\$32 billion) increase in Medicaid, a 13% (\$11 billion) increase in the individual comprehensive line of business. The overall premium growth can be attributed to increases in enrollment and premium rates. In a 10-year comparison to 2013, the top three highest increases in written premium are in Medicare (\$235 billion), Medicaid (\$223 billion), and individual comprehensive (\$71 billion) lines of business. **Table 5** on pages 15-23 provides a further breakout of written premium, claims, loss ratio, and enrollment by state and by line of business.





**Figure 12**  
**Direct Premium Written**



**Table 3**  
**Direct Written Premium by Lines of Business**

(In Millions)	Chg.	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
Individual Comprehensive	13.3%	\$95,512	\$84,324	\$82,026	\$72,722	\$76,017	\$68,660	\$63,310	\$55,292	\$43,388	\$24,713
Group Comprehensive	1.6%	\$168,298	\$165,576	\$165,854	\$166,717	\$165,339	\$162,605	\$160,574	\$162,297	\$166,375	\$172,220
Medicare Supplement	6.7%	\$13,531	\$12,679	\$12,068	\$11,546	\$10,807	\$10,596	\$10,061	\$9,609	\$9,105	\$8,531
Vision	4.6%	\$3,022	\$2,889	\$2,619	\$2,654	\$2,561	\$2,410	\$2,255	\$2,099	\$1,952	\$1,635
Dental	5.3%	\$15,550	\$14,765	\$13,640	\$14,048	\$13,855	\$14,090	\$13,074	\$12,561	\$12,017	\$10,046
FEHBP	4.6%	\$46,079	\$44,046	\$42,645	\$41,218	\$38,942	\$37,860	\$37,923	\$36,356	\$34,140	\$32,061
Medicare	20.6%	\$341,334	\$282,915	\$251,364	\$219,554	\$192,253	\$170,413	\$158,908	\$147,273	\$128,890	\$105,917
Medicaid	11.3%	\$311,887	\$280,147	\$242,860	\$208,695	\$192,181	\$180,535	\$170,234	\$149,148	\$115,977	\$89,069
Other Health	4.6%	\$21,450	\$20,501	\$21,121	\$20,170	\$18,883	\$18,142	\$18,569	\$17,349	\$16,900	\$14,111

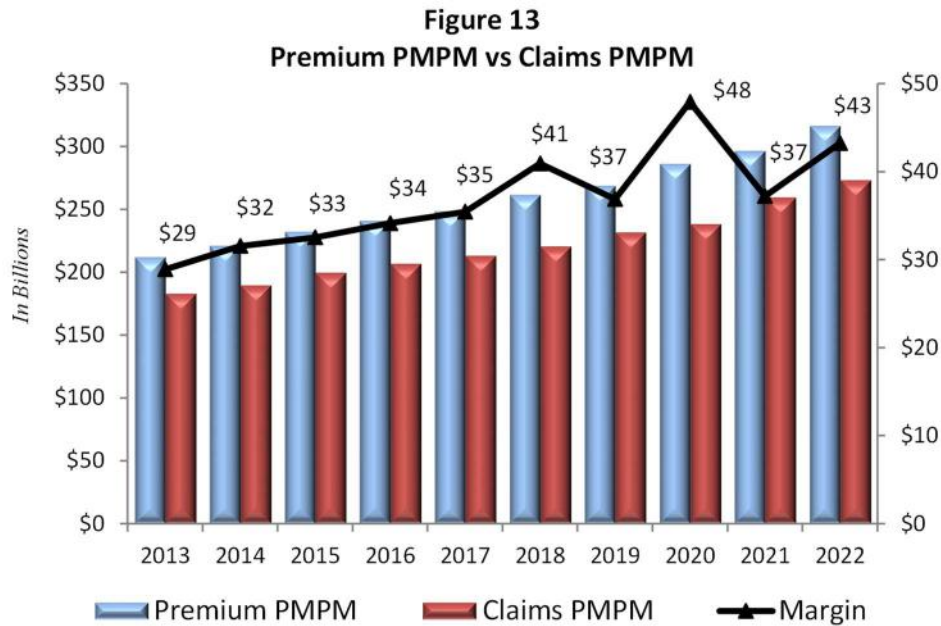
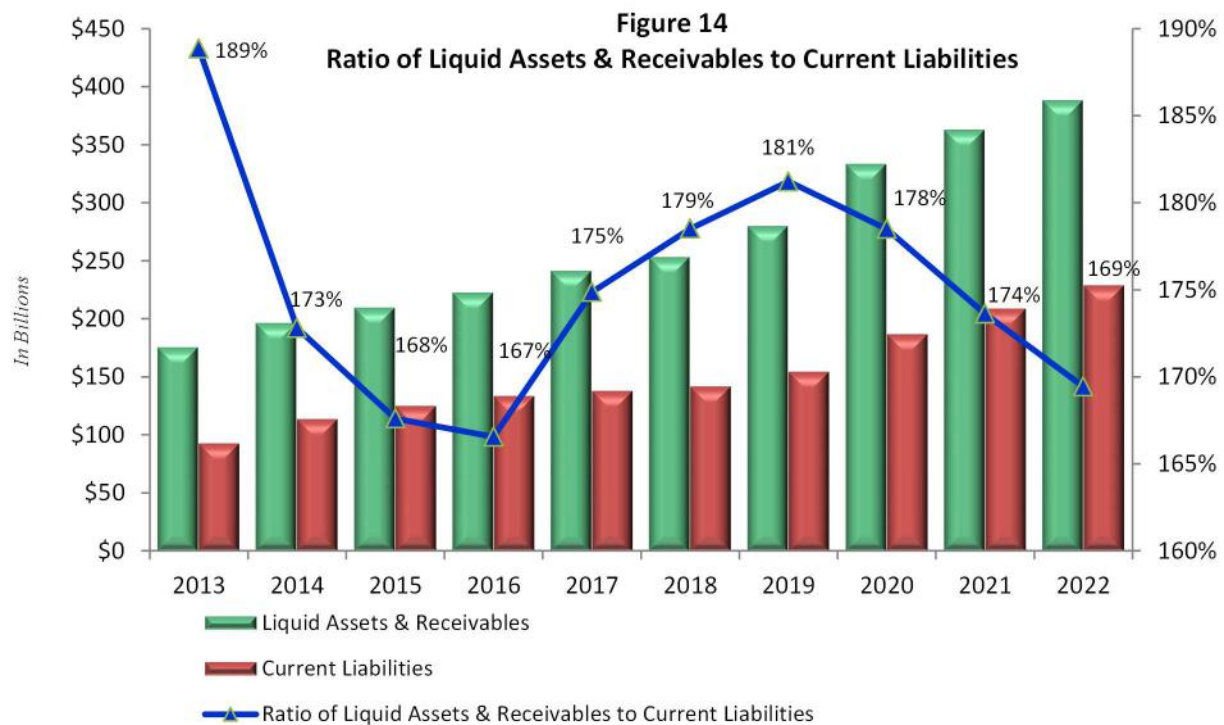


Table 4 Premium PMPM vs Claims PMPM by Line of Business										
	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
<b>Comprehensive Hospital &amp; Medical</b>										
Premium PMPM	\$ 501.97	\$488.20	\$485.88	\$460.26	\$460.04	\$424.30	\$388.13	\$362.79	\$347.49	\$318.60
Claims PMPM	\$ 427.63	\$428.57	\$391.02	\$384.04	\$337.43	\$352.49	\$319.41	\$310.46	\$293.74	\$270.62
Margin	\$74.33	\$59.63	\$94.86	\$76.23	\$122.61	\$71.81	\$68.72	\$52.33	\$53.75	\$47.99
<b>Medicare Supplement</b>										
Premium PMPM	\$ 224.91	\$209.32	\$199.02	\$198.79	\$197.20	\$195.01	\$184.87	\$181.38	\$181.40	\$182.65
Claims PMPM	\$ 185.36	\$163.08	\$147.15	\$161.85	\$156.82	\$151.94	\$148.20	\$147.17	\$139.47	\$145.81
Margin	\$39.55	\$46.23	\$51.87	\$36.94	\$40.39	\$43.07	\$36.68	\$34.21	\$41.93	\$36.84
<b>Dental</b>										
Premium PMPM	\$ 30.31	\$28.60	\$26.16	\$27.09	\$26.69	\$24.58	\$25.44	\$25.31	\$25.46	\$25.99
Claims PMPM	\$ 24.89	\$23.60	\$19.09	\$21.75	\$20.96	\$19.30	\$19.96	\$19.80	\$19.76	\$20.03
Margin	\$5.42	\$5.00	\$7.07	\$5.34	\$5.72	\$5.28	\$5.48	\$5.50	\$5.70	\$5.96
<b>Vision</b>										
Premium PMPM	\$ 10.08	\$9.66	\$8.72	\$8.84	\$8.80	\$6.73	\$6.59	\$6.44	\$6.29	\$5.60
Claims PMPM	\$ 7.42	\$7.17	\$6.20	\$6.92	\$7.03	\$5.20	\$5.13	\$5.14	\$4.99	\$4.51
Margin	\$2.66	\$2.49	\$2.53	\$1.92	\$1.78	\$1.53	\$1.46	\$1.29	\$1.30	\$1.10
<b>FEHBP</b>										
Premium PMPM	\$ 402.66	\$397.18	\$369.24	\$370.98	\$415.33	\$399.49	\$409.22	\$405.63	\$403.44	\$369.29
Claims PMPM	\$ 376.35	\$371.53	\$335.42	\$347.88	\$381.29	\$374.48	\$372.58	\$370.00	\$369.35	\$345.53
Margin	\$26.31	\$25.65	\$33.82	\$23.10	\$34.04	\$25.01	\$36.64	\$35.63	\$34.09	\$23.76
<b>Medicare</b>										
Premium PMPM	\$1,479.18	\$1,217.90	\$1,085.95	\$989.84	\$970.37	\$939.29	\$922.72	\$890.69	\$900.88	\$908.77
Claims PMPM	\$1,272.50	\$1,062.87	\$899.44	\$848.36	\$827.93	\$805.15	\$781.29	\$774.88	\$783.12	\$789.49
Margin	\$206.69	\$155.03	\$186.50	\$141.48	\$142.44	\$134.14	\$141.43	\$115.81	\$117.76	\$119.28
<b>Medicaid</b>										
Premium PMPM	\$ 540.11	\$471.91	\$420.06	\$389.17	\$367.77	\$386.89	\$360.07	\$339.13	\$317.46	\$291.84
Claims PMPM	\$ 468.09	\$408.30	\$360.35	\$347.68	\$322.75	\$343.72	\$314.74	\$291.09	\$274.13	\$257.05
Margin	\$72.02	\$63.62	\$59.71	\$41.49	\$45.02	\$43.18	\$45.32	\$48.04	\$43.33	\$34.78
<b>Other Health</b>										
Premium PMPM	\$ 48.38	\$44.66	\$45.95	\$41.51	\$45.16	\$44.26	\$43.67	\$46.94	\$48.63	\$44.31
Claims PMPM	\$ 44.90	\$43.14	\$41.66	\$36.18	\$37.10	\$36.70	\$35.12	\$38.13	\$41.78	\$37.95
Margin	\$3.47	\$1.52	\$4.28	\$5.33	\$8.06	\$7.56	\$8.56	\$8.81	\$6.84	\$6.36

## CASH FLOW AND LIQUIDITY

The health insurance industry showed a significant increase in operating cash flow to \$38 billion in 2022 as compared to operating cash flow of \$18 billion in 2021. The considerable decrease in positive cash flow is due primarily to a 12% (\$103 billion) increase in premiums collected net of reinsurance partially offset by a 10% (\$79 billion) increase in benefits and loss-related payment.

As illustrated in **Figure 14**, liquid assets and receivables increased 7% (\$25 billion) to \$387 billion at Dec. 31 2022, from \$363 billion at Dec. 31, 2021. This was partially offset by a 10% (\$20 billion) increase in current liabilities to \$229 billion from \$209 billion. This resulted in an unfavorable decrease in the ratio of liquid assets and receivables to current liabilities to 169% from 174%.



## CAPITAL AND SURPLUS

Health entities reported a 5% (over \$10 billion) increase in capital and surplus to \$214 billion from \$203 billion at Dec. 31, 2021, as illustrated in **Figure 15**. The increase is due primarily to net income of \$24 billion and paid-in surplus of \$6 billion. These items were partially offset by dividends of \$14 billion, and a \$7 billion increase in unrealized capital losses, and a \$2 billion increase in non-admitted assets.

**Figure 15**  
**Capital & Surplus, Net Income & Dividends Paid**



**Table 5 - Individual Comprehensive Hospital & Medical**

As reported in the  
*Exhibit of Premiums, Enrollment and Utilization*

(\$ in Millions except Enrollment)												
State	Earned Premium			Claims			Loss Ratio*			Enrollment		
	2022	2021	% Chg.	2022	2021	% Chg.	2022	2021	% Pt Chg.	2022	2021	% Chg.
Alabama	\$2,011	\$1,710	17.5%	\$1,585	\$1,434	10.5%	78.8%	83.8%	(5.0)	229,995	215,966	6.5%
Alaska	\$210	\$168	24.6%	\$272	\$225	21.1%	129.9%	133.7%	(3.7)	22,600	20,306	11.3%
Arizona	\$1,405	\$1,188	18.3%	\$1,099	\$913	20.3%	78.2%	76.9%	1.3	222,943	192,560	15.8%
Arkansas	\$2,092	\$2,157	(3.0)%	\$1,613	\$1,829	(11.8)%	77.1%	84.8%	(7.7)	414,857	403,241	2.9%
California	\$230	\$256	(10.1)%	\$196	\$206	(5.1)%	85.0%	80.6%	4.5	31,125	37,678	(17.4)%
Colorado	\$1,253	\$1,146	9.3%	\$1,169	\$1,041	12.4%	93.4%	90.8%	2.5	232,109	225,765	2.8%
Connecticut	\$1,011	\$955	5.9%	\$894	\$849	5.3%	88.4%	88.8%	(0.5)	110,804	114,389	(3.1)%
Delaware	\$282	\$241	16.8%	\$262	\$229	14.6%	93.1%	94.9%	(1.8)	33,990	30,616	11.0%
District of Columbia	\$232	\$222	4.3%	\$225	\$211	6.8%	97.1%	94.8%	2.3	28,598	40,796	(29.9)%
Florida	\$18,960	\$16,513	14.8%	\$15,863	\$13,365	18.7%	83.7%	80.9%	2.7	2,926,049	2,525,903	15.8%
Georgia	\$4,344	\$4,043	7.4%	\$3,741	\$3,477	7.6%	86.1%	86.0%	0.1	851,296	719,016	18.4%
Hawaii	\$250	\$244	2.2%	\$230	\$217	5.8%	92.0%	88.9%	3.1	36,417	37,595	(3.1)%
Idaho	\$528	\$533	(1.0)%	\$429	\$424	1.1%	81.2%	79.5%	1.7	91,711	93,759	(2.2)%
Illinois	\$2,890	\$2,536	13.9%	\$2,505	\$2,503	0.0%	86.7%	98.7%	(12.0)	370,886	373,162	(0.6)%
Indiana	\$1,065	\$897	18.7%	\$828	\$715	15.8%	77.8%	79.7%	(1.9)	161,801	134,072	20.7%
Iowa	\$753	\$626	20.3%	\$551	\$520	5.8%	73.1%	83.2%	(10.0)	119,596	117,321	1.9%
Kansas	\$585	\$493	18.7%	\$446	\$378	17.9%	76.2%	76.7%	(0.5)	113,819	101,881	11.7%
Kentucky	\$594	\$402	47.8%	\$510	\$537	(4.9)%	85.9%	133.6%	(47.6)	93,621	119,387	(21.6)%
Louisiana	\$1,110	\$998	11.2%	\$850	\$784	8.3%	76.6%	78.6%	(2.0)	153,154	141,528	8.2%
Maine	\$430	\$421	2.2%	\$444	\$420	5.9%	103.3%	99.7%	3.6	65,131	65,037	0.1%
Maryland	\$1,320	\$1,197	10.3%	\$1,630	\$1,537	6.0%	123.4%	128.4%	(5.0)	278,554	272,383	2.3%
Massachusetts	\$2,407	\$2,502	(3.8)%	\$2,229	\$2,311	(3.5)%	92.6%	92.4%	0.3	320,210	365,592	(12.4)%
Michigan	\$2,131	\$1,869	14.0%	\$1,709	\$1,555	9.9%	80.2%	83.2%	(3.0)	359,046	340,170	5.5%
Minnesota	\$972	\$820	18.6%	\$905	\$830	9.1%	93.1%	101.2%	(8.1)	173,046	159,701	8.4%
Mississippi	\$1,142	\$1,019	12.1%	\$909	\$808	12.5%	79.6%	79.3%	0.3	193,145	168,710	14.5%
Missouri	\$1,543	\$1,450	6.5%	\$1,225	\$1,123	9.0%	79.4%	77.5%	1.9	227,446	214,294	6.1%
Montana	\$392	\$336	16.8%	\$380	\$342	11.1%	96.9%	101.9%	(5.0)	57,032	53,457	6.7%
Nebraska	\$830	\$790	5.0%	\$645	\$666	(3.1)%	77.8%	84.3%	(6.6)	98,111	90,991	7.8%
Nevada	\$731	\$664	10.0%	\$591	\$540	9.4%	80.9%	81.3%	(0.4)	123,464	129,350	(4.6)%
New Hampshire	\$304	\$299	1.7%	\$244	\$237	3.3%	80.5%	79.3%	1.2	58,457	56,553	3.4%
New Jersey	\$2,817	\$2,427	16.1%	\$2,604	\$2,399	8.5%	92.4%	98.9%	(6.5)	397,652	395,262	0.6%
New Mexico	\$284	\$245	15.9%	\$224	\$225	(0.5)%	78.8%	91.8%	(13.0)	42,418	50,048	(15.2)%
New York	\$1,581	\$1,639	(3.5)%	\$1,472	\$1,458	1.0%	93.1%	89.0%	4.2	272,124	290,460	(6.3)%
North Carolina	\$5,074	\$4,807	5.6%	\$4,176	\$3,858	8.3%	82.3%	80.3%	2.1	715,614	620,212	15.4%
North Dakota	\$280	\$263	6.6%	\$253	\$233	8.4%	90.2%	88.7%	1.5	46,742	44,696	4.6%
Ohio	\$1,938	\$1,541	25.8%	\$1,626	\$1,313	23.8%	83.9%	85.2%	(1.4)	288,548	251,978	14.5%
Oklahoma	\$1,344	\$1,242	8.2%	\$1,239	\$1,221	1.5%	92.2%	98.3%	(6.1)	181,052	179,694	0.8%
Oregon	\$1,219	\$1,121	8.8%	\$1,193	\$1,116	6.9%	97.9%	99.5%	(1.7)	179,832	174,666	3.0%
Pennsylvania	\$3,255	\$3,241	0.4%	\$2,814	\$2,809	0.0%	86.5%	86.7%	(0.2)	559,645	590,731	(5.3)%
Rhode Island	\$238	\$242	(1.6)%	\$190	\$194	(2.3)%	79.8%	80.4%	(0.6)	38,952	41,714	(6.6)%
South Carolina	\$2,168	\$1,866	16.2%	\$1,736	\$1,554	11.8%	80.1%	83.3%	(3.2)	354,092	298,963	18.4%
South Dakota	\$429	\$399	7.6%	\$402	\$374	7.7%	93.8%	93.7%	0.1	57,955	54,755	5.8%
Tennessee	\$1,308	\$1,091	20.0%	\$1,083	\$918	17.9%	82.7%	84.2%	(1.5)	249,087	199,549	24.8%
Texas	\$12,343	\$9,702	27.2%	\$10,595	\$8,784	20.6%	85.8%	90.5%	(4.7)	2,045,354	1,708,104	19.7%
Utah	\$1,347	\$1,151	17.0%	\$1,132	\$990	14.4%	84.0%	86.0%	(2.0)	289,991	257,121	12.8%
Vermont	\$248	\$244	1.6%	\$242	\$228	6.0%	97.6%	93.5%	4.0	28,613	30,254	(5.4)%
Virginia	\$2,011	\$1,682	19.5%	\$1,774	\$1,317	34.7%	88.2%	78.3%	9.9	339,554	281,452	20.6%
Washington	\$1,639	\$1,556	5.3%	\$1,442	\$1,348	6.9%	88.0%	86.6%	1.3	290,102	301,799	(3.9)%
West Virginia	\$333	\$253	31.8%	\$260	\$206	26.2%	78.3%	81.7%	(3.4)	36,068	32,590	10.7%
Wisconsin	\$1,662	\$1,553	7.0%	\$1,694	\$1,520	11.5%	101.9%	97.9%	4.0	228,119	216,751	5.2%
Wyoming	\$371	\$311	19.2%	\$339	\$284	19.4%	91.6%	91.4%	0.1	36,375	32,335	12.5%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$0	\$0	0.0%	\$0	\$0	0.0%	8.6%	13.6%	0.0	10	18	(44.4)%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	14.7%	39.3%	0.0	1	1	0.0%
Puerto Rico	\$290	\$281	3.1%	\$355	\$326	9.0%	122.7%	116.1%	6.5	202,007	199,809	1.1%
U.S. Virgin Islands	\$1	\$1	(33.5)%	\$2	\$0	#DIV/0!	211.4%	32.2%	179.3	181	218	(17.0)%
Aggregate Other Alien	\$98	\$863	(88.7)%	\$62	\$57	9.3%	63.7%	6.6%	57.1	12,937	14,292	(9.5)%
<b>Grand Totals</b>	<b>\$94,283</b>	<b>\$84,416</b>	<b>11.7%</b>	<b>\$81,090</b>	<b>\$72,961</b>	<b>11.1%</b>	<b>86.0%</b>	<b>86.4%</b>	<b>(0.4)</b>	<b>15,092,038</b>	<b>13,828,651</b>	<b>9.1%</b>

\*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.



**Table 5 - Group Comprehensive Hospital & Medical**

As reported in the  
*Exhibit of Premiums, Enrollment and Utilization*

(\$ in Millions except Enrollment)												
State	Earned Premium			Claims			Loss Ratio*			Enrollment		
	2022	2021	% Chg.	2022	2021	% Chg.	2022	2021	% Pt Chg.	2022	2021	% Chg.
Alabama	\$3,380	\$3,208	5.4%	\$3,070	\$3,010	2.0%	90.8%	93.8%	(3.0)	610,242	622,422	(2.0)%
Alaska	\$336	\$323	4.0%	\$281	\$260	8.1%	83.7%	80.5%	3.2	36,394	36,476	(0.2)%
Arizona	\$1,412	\$1,387	1.8%	\$1,088	\$1,138	(4.4)%	77.0%	82.0%	(5.0)	263,791	269,190	(2.0)%
Arkansas	\$1,025	\$1,083	(5.4)%	\$937	\$906	3.4%	91.4%	83.7%	7.7	223,072	220,866	1.0%
California	\$685	\$682	0.5%	\$580	\$566	2.4%	84.6%	83.0%	1.6	113,199	118,242	(4.3)%
Colorado	\$3,022	\$3,042	(0.6)%	\$2,663	\$2,693	(1.1)%	88.1%	88.5%	(0.4)	497,042	517,196	(3.9)%
Connecticut	\$1,555	\$1,745	(10.9)%	\$1,362	\$1,539	(11.5)%	87.6%	88.2%	(0.6)	173,584	208,974	(16.9)%
Delaware	\$349	\$327	6.7%	\$276	\$267	3.5%	79.2%	81.7%	(2.5)	44,899	45,448	(1.2)%
District of Columbia	\$1,539	\$1,464	5.1%	\$1,299	\$1,235	5.2%	84.4%	84.4%	0.0	225,117	227,493	(1.0)%
Florida	\$7,686	\$7,682	0.1%	\$6,562	\$6,814	(3.7)%	85.4%	88.7%	(3.3)	1,228,795	1,309,441	(6.2)%
Georgia	\$3,774	\$4,027	(6.3)%	\$3,407	\$3,752	(9.2)%	90.3%	93.2%	(2.9)	625,029	716,577	(12.8)%
Hawaii	\$3,189	\$3,074	3.7%	\$2,820	\$2,709	4.1%	88.4%	88.1%	0.3	652,680	650,043	0.4%
Idaho	\$1,385	\$1,282	8.0%	\$1,228	\$1,137	7.9%	88.7%	88.7%	(0.1)	264,282	245,251	7.8%
Illinois	\$11,796	\$11,498	2.6%	\$10,903	\$10,416	0.0%	92.4%	90.6%	1.8	1,850,087	1,907,471	(3.0)%
Indiana	\$1,634	\$1,688	(3.2)%	\$1,312	\$1,421	(7.7)%	80.3%	84.2%	(3.9)	249,556	287,248	(13.1)%
Iowa	\$2,145	\$2,103	2.0%	\$1,917	\$1,809	6.0%	89.4%	86.0%	3.3	365,043	371,032	(1.6)%
Kansas	\$494	\$521	(5.2)%	\$390	\$424	(8.0)%	78.9%	81.3%	(2.4)	131,694	142,929	(7.9)%
Kentucky	\$1,939	\$1,867	3.8%	\$1,619	\$1,558	3.9%	83.5%	83.5%	0.0	316,789	322,689	(1.8)%
Louisiana	\$2,548	\$2,521	1.1%	\$2,166	\$2,207	(1.8)%	85.0%	87.6%	(2.5)	393,685	412,909	(4.7)%
Maine	\$1,163	\$1,137	2.2%	\$1,040	\$977	6.4%	89.5%	85.9%	3.5	159,879	165,215	(3.2)%
Maryland	\$3,129	\$3,034	3.2%	\$2,550	\$2,508	1.7%	81.5%	82.7%	(1.2)	514,369	523,378	(1.7)%
Massachusetts	\$8,949	\$8,925	0.3%	\$7,718	\$7,749	(0.4)%	86.2%	86.8%	(0.6)	1,196,988	1,260,629	(5.0)%
Michigan	\$9,647	\$9,276	4.0%	\$8,415	\$8,140	3.4%	87.2%	87.7%	(0.5)	1,746,441	1,742,228	0.2%
Minnesota	\$4,239	\$4,114	3.0%	\$3,759	\$3,439	9.3%	88.7%	83.6%	5.1	777,498	783,984	(0.8)%
Mississippi	\$902	\$893	1.0%	\$726	\$781	(7.1)%	80.4%	87.5%	(7.1)	175,303	186,020	(5.8)%
Missouri	\$1,918	\$1,977	(3.0)%	\$1,513	\$1,600	(5.5)%	78.9%	80.9%	(2.1)	350,494	395,833	(11.5)%
Montana	\$522	\$487	7.2%	\$479	\$438	9.2%	91.7%	90.0%	1.6	88,499	85,989	2.9%
Nebraska	\$1,150	\$1,104	4.1%	\$1,118	\$1,045	7.0%	97.2%	94.6%	2.6	175,273	170,798	2.6%
Nevada	\$1,886	\$1,841	2.5%	\$1,502	\$1,515	(0.8)%	79.7%	82.3%	(2.6)	350,369	370,810	(5.5)%
New Hampshire	\$1,076	\$1,070	0.6%	\$883	\$904	(2.3)%	82.1%	84.5%	(2.4)	148,667	154,752	(3.9)%
New Jersey	\$5,011	\$5,323	(5.9)%	\$4,321	\$4,723	(8.5)%	86.2%	88.7%	(2.5)	597,488	670,956	(10.9)%
New Mexico	\$517	\$502	3.0%	\$466	\$474	(1.7)%	90.1%	94.3%	(4.3)	74,768	79,934	(6.5)%
New York	\$18,685	\$17,571	6.3%	\$15,817	\$15,692	0.8%	84.7%	89.3%	(4.7)	2,292,851	2,385,582	(3.9)%
North Carolina	\$2,958	\$2,685	10.2%	\$2,545	\$2,237	13.8%	86.0%	83.3%	2.7	514,527	523,186	(1.7)%
North Dakota	\$1,102	\$1,082	1.9%	\$964	\$991	(2.7)%	87.5%	91.6%	(4.1)	178,665	179,638	(0.5)%
Ohio	\$4,880	\$4,952	(1.5)%	\$4,213	\$4,306	(2.2)%	86.3%	87.0%	(0.6)	765,384	813,001	(5.9)%
Oklahoma	\$1,985	\$1,931	2.8%	\$1,707	\$1,698	0.5%	86.0%	87.9%	(2.0)	353,709	361,827	(2.2)%
Oregon	\$4,398	\$4,287	2.6%	\$3,774	\$3,794	(0.5)%	85.8%	88.5%	(2.7)	698,629	709,131	(1.5)%
Pennsylvania	\$8,148	\$8,270	(1.5)%	\$7,076	\$7,379	0.0%	86.8%	89.2%	(2.4)	1,242,402	1,320,916	(5.9)%
Rhode Island	\$776	\$787	(1.4)%	\$645	\$632	2.0%	83.2%	80.3%	2.8	115,268	120,135	(4.1)%
South Carolina	\$1,688	\$1,692	(0.3)%	\$1,425	\$1,449	(1.7)%	84.4%	85.6%	(1.2)	302,247	321,355	(5.9)%
South Dakota	\$715	\$696	2.8%	\$615	\$607	1.3%	86.0%	87.3%	(1.3)	116,743	117,609	(0.7)%
Tennessee	\$2,441	\$2,403	1.6%	\$1,958	\$2,058	(4.8)%	80.2%	85.6%	(5.4)	460,091	475,226	(3.2)%
Texas	\$10,617	\$10,233	3.7%	\$9,399	\$9,551	(1.6)%	88.5%	93.3%	(4.8)	1,783,206	1,840,823	(3.1)%
Utah	\$1,877	\$1,785	5.1%	\$1,600	\$1,537	4.1%	85.3%	86.1%	(0.8)	392,449	396,581	(1.0)%
Vermont	\$368	\$352	4.6%	\$354	\$326	8.4%	96.2%	92.8%	3.4	50,893	49,760	2.3%
Virginia	\$4,084	\$4,011	1.8%	\$3,248	\$3,331	(2.5)%	79.5%	83.0%	(3.5)	638,587	664,975	(4.0)%
Washington	\$6,285	\$6,107	2.9%	\$5,333	\$5,202	2.5%	84.8%	85.2%	(0.3)	1,040,864	1,053,930	(1.2)%
West Virginia	\$643	\$601	7.1%	\$563	\$544	3.5%	87.6%	90.6%	(3.0)	87,606	91,321	(4.1)%
Wisconsin	\$5,047	\$5,086	(0.8)%	\$4,575	\$4,624	(1.1)%	90.6%	90.9%	(0.3)	853,494	884,434	(3.5)%
Wyoming	\$179	\$176	1.4%	\$163	\$160	2.3%	91.3%	90.4%	0.8	23,283	24,378	(4.5)%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	5	8	(37.5)%
Guam	\$89	\$44	103.6%	\$82	\$45	83.1%	91.7%	102.0%	(10.3)	30,176	0	100.0%
Northern Mariana Islands	\$3	\$2	4.4%	\$2	\$2	(0.0)%	91.3%	95.3%	(4.0)	1,301	0	100.0%
Puerto Rico	\$935	\$933	0.3%	\$823	\$780	5.5%	88.0%	83.6%	4.4	507,757	0	100.0%
U.S. Virgin Islands	\$0	\$7	(100.0)%	\$0	\$5	(100.0)%	54.7%	76.7%	(22.0)	12	0	100.0%
Aggregate Other Alien	\$6	\$89	(93.2)%	\$2	\$3	(34.3)%	33.0%	3.4%	29.6	3,348	0	100.0%
<b>Grand Totals</b>	<b>\$167,910</b>	<b>\$164,988</b>	<b>1.8%</b>	<b>\$145,254</b>	<b>\$145,112</b>	<b>0.1%</b>	<b>86.5%</b>	<b>88.0%</b>	<b>(1.4)</b>	<b>27,074,513</b>	<b>28,093,156</b>	<b>(3.6)%</b>

\*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

**Table 5 - Medicare Supplement**

As reported in the  
*Exhibit of Premiums, Enrollment and Utilization*

(\$ in Millions except Enrollment)												
State	Earned Premium			Claims			Loss Ratio*			Enrollment		
	2022	2021	% Chg.	2022	2021	% Chg.	2022	2021	% Pt Chg.	2022	2021	% Chg.
Alabama	\$241	\$244	(1.4)%	\$196	\$189	3.5%	81.2%	77.4%	3.8	101,648	108,582	(6.4)%
Alaska	\$7	\$7	9.8%	\$5	\$5	5.8%	75.4%	78.2%	(2.8)	3,418	3,057	11.8%
Arizona	\$210	\$162	29.6%	\$163	\$117	39.8%	77.6%	72.0%	5.6	99,848	69,083	44.5%
Arkansas	\$315	\$307	2.6%	\$253	\$233	8.6%	80.3%	75.9%	4.4	130,159	127,903	1.8%
California	\$57	\$49	16.5%	\$47	\$39	20.9%	81.5%	78.6%	2.9	25,382	21,645	17.3%
Colorado	\$114	\$103	10.8%	\$96	\$82	17.3%	84.9%	80.2%	4.7	55,144	52,431	5.2%
Connecticut	\$144	\$155	(7.5)%	\$120	\$121	(1.2)%	83.2%	77.9%	5.4	53,744	60,658	(11.4)%
Delaware	\$36	\$29	23.2%	\$26	\$20	33.1%	73.9%	68.4%	5.5	17,075	14,168	20.5%
District of Columbia	\$5	\$5	0.8%	\$4	\$4	0.5%	76.2%	76.4%	(0.2)	2,236	2,239	(0.1)%
Florida	\$527	\$527	0.0%	\$439	\$412	6.8%	83.4%	78.1%	5.3	199,304	198,272	0.5%
Georgia	\$273	\$241	13.2%	\$200	\$173	15.3%	73.3%	71.9%	1.3	116,827	106,602	9.6%
Hawaii	\$2	\$2	(1.3)%	\$2	\$2	(10.4)%	90.9%	100.1%	(9.2)	861	876	(1.7)%
Idaho	\$69	\$40	72.1%	\$57	\$32	80.3%	82.8%	79.0%	3.8	30,313	16,020	89.2%
Illinois	\$1,105	\$1,074	2.9%	\$864	\$810	0.0%	78.2%	75.5%	2.8	400,688	402,712	(0.5)%
Indiana	\$188	\$168	11.8%	\$145	\$121	19.6%	77.1%	72.0%	5.1	79,077	67,562	17.0%
Iowa	\$518	\$486	6.7%	\$466	\$400	16.5%	90.0%	82.4%	7.6	199,905	198,234	0.8%
Kansas	\$87	\$64	34.9%	\$78	\$54	44.7%	89.8%	83.8%	6.0	44,532	36,387	22.4%
Kentucky	\$219	\$198	10.2%	\$156	\$137	13.6%	71.4%	69.3%	2.2	87,039	78,761	10.5%
Louisiana	\$142	\$133	7.1%	\$116	\$105	10.6%	81.4%	78.9%	2.6	61,410	57,072	7.6%
Maine	\$68	\$68	(0.7)%	\$55	\$56	(2.3)%	81.0%	82.4%	(1.3)	25,974	26,991	(3.8)%
Maryland	\$216	\$196	10.3%	\$163	\$136	20.3%	75.5%	69.2%	6.3	81,046	74,740	8.4%
Massachusetts	\$788	\$774	1.8%	\$693	\$665	4.1%	87.9%	85.9%	2.0	309,171	314,793	(1.8)%
Michigan	\$454	\$469	(3.2)%	\$369	\$375	(1.5)%	81.3%	79.9%	1.4	152,371	157,374	(3.2)%
Minnesota	\$550	\$555	(0.9)%	\$440	\$428	2.8%	79.9%	77.0%	2.9	173,272	181,776	(4.7)%
Mississippi	\$58	\$47	22.2%	\$46	\$36	27.5%	80.4%	77.0%	3.4	24,216	19,409	24.8%
Missouri	\$181	\$164	10.1%	\$139	\$119	16.2%	76.8%	72.8%	4.0	70,299	62,970	11.6%
Montana	\$91	\$72	26.6%	\$72	\$53	35.4%	78.8%	73.7%	5.1	38,804	31,313	23.9%
Nebraska	\$185	\$180	3.1%	\$152	\$139	9.2%	82.0%	77.4%	4.6	62,047	60,920	1.8%
Nevada	\$41	\$38	8.8%	\$31	\$25	22.3%	75.9%	67.5%	8.4	16,605	14,869	11.7%
New Hampshire	\$136	\$115	17.8%	\$102	\$82	24.3%	75.0%	71.1%	3.9	55,785	46,552	19.8%
New Jersey	\$387	\$350	10.7%	\$315	\$276	14.2%	81.3%	78.8%	2.5	148,327	135,262	9.7%
New Mexico	\$26	\$23	10.4%	\$19	\$18	6.8%	74.7%	77.3%	(2.6)	11,350	10,453	8.6%
New York	\$1,382	\$1,271	8.7%	\$1,116	\$1,046	6.6%	80.7%	82.3%	(1.6)	443,598	448,848	(1.2)%
North Carolina	\$478	\$444	7.6%	\$353	\$334	5.8%	73.8%	75.1%	(1.3)	212,542	197,982	7.4%
North Dakota	\$107	\$105	1.7%	\$86	\$85	1.2%	80.6%	81.0%	(0.4)	40,609	41,175	(1.4)%
Ohio	\$628	\$577	8.8%	\$483	\$445	8.6%	76.8%	77.0%	(0.2)	273,034	262,203	4.1%
Oklahoma	\$166	\$152	9.4%	\$132	\$119	11.4%	79.6%	78.1%	1.4	71,730	67,162	6.8%
Oregon	\$116	\$115	0.7%	\$97	\$83	16.8%	83.2%	71.7%	11.5	48,828	47,862	2.0%
Pennsylvania	\$514	\$420	22.4%	\$407	\$327	0.0%	79.2%	78.0%	1.1	248,427	218,917	13.5%
Rhode Island	\$61	\$63	(2.5)%	\$50	\$48	4.1%	81.5%	76.4%	5.1	23,656	24,609	(3.9)%
South Carolina	\$236	\$209	12.5%	\$178	\$149	18.8%	75.3%	71.3%	4.0	109,681	98,435	11.4%
South Dakota	\$89	\$85	4.0%	\$76	\$71	6.7%	85.7%	83.6%	2.2	36,429	36,746	(0.9)%
Tennessee	\$317	\$306	3.5%	\$253	\$219	15.2%	79.7%	71.6%	8.1	133,190	128,770	3.4%
Texas	\$707	\$601	17.6%	\$573	\$462	24.1%	81.0%	76.8%	4.2	316,304	274,475	15.2%
Utah	\$75	\$63	19.1%	\$60	\$45	34.4%	80.0%	70.9%	9.1	33,029	27,635	19.5%
Vermont	\$37	\$35	3.9%	\$32	\$28	13.4%	86.9%	79.6%	7.3	16,942	15,931	6.3%
Virginia	\$394	\$377	4.3%	\$288	\$261	10.4%	73.3%	69.2%	4.0	171,108	164,427	4.1%
Washington	\$343	\$320	7.3%	\$256	\$224	14.3%	74.6%	70.0%	4.6	140,299	133,897	4.8%
West Virginia	\$37	\$28	30.8%	\$30	\$21	39.9%	81.3%	76.0%	5.3	13,590	10,912	24.5%
Wisconsin	\$360	\$331	8.8%	\$275	\$236	16.7%	76.3%	71.2%	5.2	124,436	109,421	13.7%
Wyoming	\$30	\$28	9.5%	\$25	\$22	11.2%	81.2%	79.9%	1.3	13,774	12,455	10.6%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$0	\$0	0.0%	\$0	\$0	0.0%	665.0%	416.0%	249.1	57	0	0.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	105.5%	0.0%	0.0	6	0	0.0%
Puerto Rico	\$12	\$14	(12.7)%	\$10	\$10	(2.3)%	82.7%	73.8%	8.9	7,157	0	100.0%
U.S. Virgin Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Aggregate Other Alien	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
<b>Grand Totals</b>	<b>\$13,526</b>	<b>\$12,591</b>	<b>7.4%</b>	<b>\$10,807</b>	<b>\$9,699</b>	<b>11.4%</b>	<b>79.9%</b>	<b>77.0%</b>	<b>2.9</b>	<b>5,356,303</b>	<b>5,076,430</b>	<b>5.5%</b>

\*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

<b>Table 5 - Vision Coverage</b> As reported in the <b>Exhibit of Premiums, Enrollment and Utilization</b>												
(\$ in Millions except Enrollment)												
State	Earned Premium			Claims			Loss Ratio*			Enrollment		
	2022	2021	% Chg.	2022	2021	% Chg.	2022	2021	% Pt Chg.	2022	2021	% Chg.
Alabama	\$47	\$48	(2.4)%	\$28	\$29	(4.6)%	59.8%	61.1%	(1.4)	575,611	538,041	7.0%
Alaska	\$4	\$3	32.8%	\$3	\$2	43.4%	65.1%	60.3%	4.8	41,198	32,091	28.4%
Arizona	\$68	\$68	(0.8)%	\$47	\$47	(0.3)%	69.2%	68.8%	0.3	1,219,114	1,181,287	3.2%
Arkansas	\$26	\$23	10.3%	\$15	\$14	6.5%	56.8%	58.8%	(2.0)	221,911	214,942	3.2%
California	\$55	\$51	6.9%	\$31	\$31	2.2%	57.5%	60.2%	(2.7)	744,760	736,308	1.1%
Colorado	\$96	\$66	45.9%	\$68	\$43	57.2%	71.2%	66.0%	5.1	1,001,766	882,705	13.5%
Connecticut	\$31	\$39	(21.1)%	\$22	\$30	(25.7)%	71.6%	76.0%	(4.4)	421,448	489,559	(13.9)%
Delaware	\$14	\$12	17.0%	\$10	\$9	12.0%	73.3%	76.6%	(3.2)	169,243	160,196	5.6%
District of Columbia	\$18	\$25	(28.8)%	\$15	\$21	(28.7)%	82.8%	82.7%	0.1	57,867	122,940	(52.9)%
Florida	\$156	\$149	4.4%	\$102	\$100	1.9%	65.7%	67.3%	(1.6)	2,375,791	2,267,251	4.8%
Georgia	\$97	\$96	1.1%	\$64	\$64	0.6%	66.2%	66.6%	(0.4)	1,276,162	1,259,624	1.3%
Hawaii	\$11	\$12	(2.1)%	\$9	\$9	5.3%	83.0%	77.2%	5.8	271	0	0.0%
Idaho	\$23	\$23	(1.4)%	\$16	\$17	(3.8)%	69.9%	71.7%	(1.8)	296,846	307,996	(3.6)%
Illinois	\$186	\$185	0.2%	\$138	\$134	0.0%	74.5%	72.1%	2.4	2,483,709	2,354,075	5.5%
Indiana	\$71	\$67	5.1%	\$49	\$48	2.7%	69.6%	71.2%	(1.6)	1,027,076	995,382	3.2%
Iowa	\$14	\$14	(1.9)%	\$9	\$9	(1.7)%	62.5%	62.4%	0.1	167,528	165,930	1.0%
Kansas	\$19	\$19	(2.7)%	\$12	\$13	(2.0)%	66.5%	66.0%	0.5	224,728	221,342	1.5%
Kentucky	\$45	\$43	5.7%	\$29	\$29	0.7%	64.1%	67.3%	(3.2)	643,699	620,630	3.7%
Louisiana	\$24	\$24	0.5%	\$17	\$17	0.8%	68.1%	67.9%	0.2	326,096	318,194	2.5%
Maine	\$17	\$16	2.1%	\$10	\$10	(1.8)%	62.1%	64.5%	(2.4)	278,376	275,248	1.1%
Maryland	\$64	\$60	7.3%	\$47	\$45	6.0%	73.6%	74.5%	(0.9)	630,348	605,475	4.1%
Massachusetts	\$90	\$66	36.7%	\$57	\$42	35.3%	63.8%	64.5%	(0.7)	1,200,213	892,477	34.5%
Michigan	\$95	\$98	(3.0)%	\$82	\$70	16.1%	86.2%	72.0%	14.2	2,258,578	2,252,223	0.3%
Minnesota	\$61	\$59	3.2%	\$42	\$40	4.0%	68.4%	67.9%	0.5	800,488	745,408	7.4%
Mississippi	\$13	\$12	11.0%	\$8	\$9	(8.7)%	62.1%	75.5%	(13.4)	164,128	147,631	11.2%
Missouri	\$169	\$157	7.5%	\$94	\$89	5.2%	55.6%	56.9%	(1.2)	1,509,293	1,453,041	3.9%
Montana	\$4	\$4	0.1%	\$2	\$2	1.8%	58.3%	57.3%	1.0	56,897	61,884	(8.1)%
Nebraska	\$8	\$8	(0.5)%	\$5	\$5	(3.7)%	63.6%	65.7%	(2.1)	89,756	89,045	0.8%
Nevada	\$36	\$15	133.2%	\$26	\$10	154.3%	73.1%	67.0%	6.1	225,565	202,751	11.3%
New Hampshire	\$20	\$11	79.6%	\$13	\$6	122.1%	65.9%	53.3%	12.6	163,975	155,380	5.5%
New Jersey	\$96	\$99	(3.1)%	\$68	\$71	(3.7)%	71.5%	71.9%	(0.4)	1,262,363	1,247,156	1.2%
New Mexico	\$10	\$11	(6.1)%	\$6	\$6	(5.2)%	59.6%	59.0%	0.6	136,272	136,599	(0.2)%
New York	\$137	\$133	2.9%	\$94	\$89	5.6%	68.4%	66.6%	1.8	1,940,974	1,800,302	7.8%
North Carolina	\$105	\$102	2.8%	\$70	\$69	2.9%	67.4%	67.4%	0.0	1,234,374	1,147,711	7.6%
North Dakota	\$7	\$7	2.7%	\$5	\$5	(6.2)%	64.1%	70.2%	(6.1)	76,254	73,435	3.8%
Ohio	\$151	\$151	(0.2)%	\$104	\$103	0.6%	68.7%	68.2%	0.5	2,093,234	2,007,403	4.3%
Oklahoma	\$52	\$53	(2.6)%	\$34	\$35	(2.1)%	66.4%	66.1%	0.3	636,473	623,884	2.0%
Oregon	\$27	\$29	(4.3)%	\$17	\$16	3.1%	60.8%	56.4%	4.4	376,340	345,249	9.0%
Pennsylvania	\$153	\$150	2.2%	\$108	\$107	0.0%	70.4%	71.2%	(0.7)	1,914,427	1,854,844	3.2%
Rhode Island	\$13	\$13	0.3%	\$8	\$8	0.8%	61.4%	61.2%	0.3	181,853	169,683	7.2%
South Carolina	\$42	\$39	6.7%	\$36	\$29	22.5%	86.4%	75.2%	11.1	631,557	602,831	4.8%
South Dakota	\$15	\$16	(4.5)%	\$10	\$11	(2.9)%	67.6%	66.4%	1.2	175,833	175,570	0.1%
Tennessee	\$71	\$72	(0.7)%	\$52	\$51	1.4%	72.4%	71.0%	1.5	1,056,849	1,040,225	1.6%
Texas	\$230	\$229	0.5%	\$184	\$182	0.8%	79.9%	79.6%	0.3	3,310,121	3,145,041	5.2%
Utah	\$17	\$22	(21.2)%	\$13	\$13	3.5%	78.0%	59.4%	18.6	381,929	368,298	3.7%
Vermont	\$8	\$6	24.8%	\$4	\$4	24.2%	56.1%	56.4%	(0.3)	102,003	77,307	31.9%
Virginia	\$127	\$125	1.2%	\$93	\$90	4.0%	73.6%	71.5%	2.0	1,425,830	1,336,396	6.7%
Washington	\$63	\$61	2.3%	\$38	\$36	5.6%	60.4%	58.5%	1.9	1,036,670	993,922	4.3%
West Virginia	\$10	\$7	44.7%	\$7	\$4	82.6%	77.0%	61.0%	16.0	136,237	46,674	191.9%
Wisconsin	\$79	\$77	3.3%	\$54	\$53	3.3%	68.5%	68.5%	(0.0)	1,137,249	1,075,314	5.8%
Wyoming	\$1	\$0	0.0%	\$0	\$0	0.0%	66.2%	74.0%	(7.8)	2,388	492	385.4%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Puerto Rico	\$1	\$0	100.0%	\$0	\$0	0.0%	57.4%	64.0%	(6.6)	3,756	0	100.0%
U.S. Virgin Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Aggregate Other Alien	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
<b>Grand Totals</b>	<b>\$2,993</b>	<b>\$2,877</b>	<b>4.1%</b>	<b>\$1,975</b>	<b>\$1,975</b>	<b>0.0%</b>	<b>69.5%</b>	<b>68.7%</b>	<b>0.8</b>	<b>39,905,427</b>	<b>38,020,847</b>	<b>5.0%</b>

\*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.



**Table 5 - Dental Insurance**

As reported in the  
*Exhibit of Premiums, Enrollment and Utilization*

(\$ in Millions except Enrollment)												
State	Earned Premium			Claims			Loss Ratio*			Enrollment		
	2022	2021	% Chg.	2022	2021	% Chg.	2022	2021	% Pt Chg.	2022	2021	% Chg.
Alabama	\$201	\$195	3.2%	\$146	\$143	1.9%	72.5%	73.4%	(0.9)	662,758	645,924	2.6%
Alaska	\$23	\$20	14.4%	\$18	\$16	13.6%	78.5%	79.0%	(0.5)	42,755	37,048	15.4%
Arizona	\$231	\$224	3.0%	\$169	\$160	5.9%	73.4%	71.4%	2.0	755,481	727,066	3.9%
Arkansas	\$192	\$185	4.0%	\$138	\$138	(0.2)%	71.6%	74.6%	(3.0)	475,773	468,989	1.4%
California	\$574	\$614	(6.5)%	\$383	\$419	(8.5)%	66.8%	68.2%	(1.5)	1,122,879	1,230,546	(8.7)%
Colorado	\$799	\$795	0.5%	\$757	\$786	(3.6)%	94.7%	98.8%	(4.1)	2,664,712	2,717,906	(2.0)%
Connecticut	\$105	\$96	10.2%	\$76	\$70	9.5%	72.4%	72.9%	(0.5)	291,561	267,116	9.2%
Delaware	\$58	\$56	3.5%	\$47	\$46	1.8%	80.2%	81.5%	(1.3)	124,997	123,550	1.2%
District of Columbia	\$430	\$412	4.4%	\$357	\$335	6.4%	82.9%	81.3%	1.6	912,911	890,865	2.5%
Florida	\$637	\$533	19.3%	\$451	\$380	18.7%	70.8%	71.2%	(0.4)	2,253,868	2,134,010	5.6%
Georgia	\$414	\$391	6.0%	\$304	\$298	1.9%	73.4%	76.3%	(2.9)	1,127,147	1,129,325	(0.2)%
Hawaii	\$66	\$63	3.8%	\$10	\$9	1.5%	14.5%	14.8%	(0.3)	2,832	2,439	16.1%
Idaho	\$130	\$124	4.2%	\$107	\$106	0.9%	82.6%	85.3%	(2.7)	284,486	273,051	4.2%
Illinois	\$530	\$498	6.4%	\$480	\$436	0.0%	90.6%	87.5%	3.0	1,362,183	1,373,375	(0.8)%
Indiana	\$241	\$223	8.1%	\$189	\$174	8.6%	78.4%	78.0%	0.4	767,436	729,616	5.2%
Iowa	\$37	\$35	7.1%	\$29	\$28	5.2%	77.7%	79.1%	(1.4)	106,563	100,867	5.6%
Kansas	\$22	\$18	23.4%	\$98	\$94	4.3%	443.7%	525.0%	(81.3)	339,287	333,261	1.8%
Kentucky	\$270	\$256	5.3%	\$204	\$197	3.7%	75.7%	76.9%	(1.2)	966,360	966,144	0.0%
Louisiana	\$255	\$120	112.4%	\$203	\$166	22.3%	79.9%	138.8%	(58.9)	1,325,587	1,280,965	3.5%
Maine	\$87	\$81	7.0%	\$70	\$65	8.7%	80.9%	79.6%	1.2	195,933	186,902	4.8%
Maryland	\$258	\$233	11.0%	\$189	\$170	11.5%	73.3%	72.9%	0.4	495,791	477,309	3.9%
Massachusetts	\$411	\$378	8.7%	\$492	\$483	2.1%	119.9%	127.7%	(7.8)	1,399,246	1,341,924	4.3%
Michigan	\$997	\$868	14.9%	\$846	\$736	14.9%	84.8%	84.8%	(0.1)	3,450,422	3,170,136	8.8%
Minnesota	\$260	\$249	4.5%	\$243	\$207	17.5%	93.6%	83.2%	10.3	604,906	581,045	4.1%
Mississippi	\$101	\$92	10.1%	\$56	\$50	11.4%	55.0%	54.3%	0.6	228,500	217,183	5.2%
Missouri	\$227	\$207	9.6%	\$212	\$196	8.3%	93.6%	94.7%	(1.1)	2,087,919	2,053,993	1.7%
Montana	\$28	\$25	14.3%	\$16	\$14	13.2%	57.6%	58.1%	(0.5)	68,065	62,343	9.2%
Nebraska	\$15	\$13	15.1%	\$11	\$10	16.1%	73.1%	72.5%	0.6	44,249	42,320	4.6%
Nevada	\$167	\$183	(8.3)%	\$137	\$144	(4.8)%	81.9%	78.9%	3.0	1,043,066	1,010,711	3.2%
New Hampshire	\$81	\$85	(4.7)%	\$65	\$67	(2.9)%	79.4%	77.9%	1.5	169,755	163,176	4.0%
New Jersey	\$518	\$245	111.3%	\$453	\$449	0.8%	87.4%	183.3%	(95.9)	1,503,282	1,519,648	(1.1)%
New Mexico	\$81	\$79	2.5%	\$114	\$109	3.8%	139.8%	138.0%	1.8	220,180	216,922	1.5%
New York	\$731	\$719	1.6%	\$572	\$560	2.1%	78.2%	77.9%	0.4	2,117,720	2,115,871	0.1%
North Carolina	\$269	\$227	18.8%	\$205	\$178	15.0%	76.1%	78.6%	(2.5)	809,474	654,860	23.6%
North Dakota	\$46	\$44	4.9%	\$38	\$37	3.1%	82.9%	84.3%	(1.4)	118,048	115,541	2.2%
Ohio	\$529	\$513	3.0%	\$559	\$552	1.3%	105.8%	107.6%	(1.8)	1,776,530	1,805,582	(1.6)%
Oklahoma	\$257	\$57	352.2%	\$201	\$174	15.7%	78.2%	305.5%	(227.3)	586,724	574,431	2.1%
Oregon	\$376	\$369	1.8%	\$317	\$312	1.6%	84.3%	84.4%	(0.1)	395,317	397,068	(0.4)%
Pennsylvania	\$553	\$538	2.7%	\$452	\$438	0.0%	81.8%	81.3%	0.5	1,459,454	1,443,191	1.1%
Rhode Island	\$88	\$90	(1.9)%	\$62	\$68	(7.9)%	70.6%	75.3%	(4.6)	215,885	214,562	0.6%
South Carolina	\$173	\$157	10.5%	\$148	\$134	10.6%	85.5%	85.4%	0.1	810,620	771,617	5.1%
South Dakota	\$76	\$70	7.6%	\$84	\$67	26.3%	111.6%	95.0%	16.5	90,409	87,224	3.7%
Tennessee	\$396	\$347	14.0%	\$303	\$274	10.9%	76.6%	78.8%	(2.2)	1,003,784	920,093	9.1%
Texas	\$1,453	\$639	127.6%	\$1,177	\$1,145	2.8%	81.0%	179.2%	(98.3)	4,617,425	4,600,957	0.4%
Utah	\$134	\$131	2.2%	\$98	\$92	6.7%	73.0%	69.9%	3.1	428,001	422,949	1.2%
Vermont	\$41	\$38	7.5%	\$36	\$32	11.7%	88.3%	84.9%	3.4	85,848	79,635	7.8%
Virginia	\$499	\$197	153.7%	\$369	\$355	3.7%	73.8%	180.6%	(106.8)	1,276,807	1,254,665	1.8%
Washington	\$639	\$618	3.4%	\$499	\$500	(0.2)%	78.2%	81.0%	(2.9)	1,359,771	1,315,243	3.4%
West Virginia	\$45	\$39	14.7%	\$31	\$26	15.4%	68.4%	68.0%	0.4	135,155	129,056	4.7%
Wisconsin	\$393	\$348	12.9%	\$305	\$288	5.9%	77.7%	82.8%	(5.1)	959,132	912,606	5.1%
Wyoming	\$24	\$23	6.2%	\$19	\$18	0.8%	77.3%	81.4%	(4.1)	52,228	127,042	(58.9)%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Puerto Rico	\$35	\$34	3.5%	\$27	\$28	(2.5)%	78.1%	82.9%	(4.8)	387,517	0	100.0%
U.S. Virgin Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	39.6%	53.0%	(13.4)	280	0	100.0%
Aggregate Other Alien	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
<b>Grand Totals</b>	<b>\$15,204</b>	<b>\$12,793</b>	<b>18.8%</b>	<b>\$12,573</b>	<b>\$11,977</b>	<b>5.0%</b>	<b>82.7%</b>	<b>93.6%</b>	<b>(10.9)</b>	<b>45,787,019</b>	<b>44,800,028</b>	<b>2.2%</b>

\*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

**Table 5 - Federal Employees Health Benefit Plan**

As reported in the  
*Exhibit of Premiums, Enrollment and Utilization*

(\$ in Millions except Enrollment)	Earned Premium			Claims			Loss Ratio*			Enrollment		
State	2022	2021	% Chg.	2022	2021	% Chg.	2022	2021	% Pt Chg.	2022	2021	% Chg.
Alabama	\$934	\$922	1.3%	\$873	\$873	(0.1)%	93.5%	94.7%	(1.3)	150,752	152,366	(1.1)%
Alaska	\$503	\$474	6.1%	\$469	\$448	4.7%	93.4%	94.6%	(1.2)	48,343	48,343	0.0%
Arizona	\$808	\$793	1.8%	\$686	\$709	(3.2)%	84.9%	89.4%	(4.5)	128,605	128,605	0.0%
Arkansas	\$307	\$317	(3.2)%	\$275	\$285	(3.6)%	89.4%	89.7%	(0.3)	79,268	79,268	0.0%
California	\$6	\$6	(0.4)%	\$5	\$6	(7.6)%	90.9%	98.0%	(7.1)	15,851	15,851	0.0%
Colorado	\$918	\$916	0.2%	\$850	\$846	0.4%	92.6%	92.4%	0.2	120,207	120,207	0.0%
Connecticut	\$359	\$353	1.5%	\$343	\$314	9.1%	95.5%	88.9%	6.6	40,565	40,565	0.0%
Delaware	\$205	\$181	13.2%	\$190	\$173	9.8%	92.7%	95.6%	(2.9)	22,935	22,935	0.0%
District of Columbia	\$1,816	\$1,793	1.3%	\$1,570	\$1,554	1.1%	86.5%	86.7%	(0.2)	2,635,264	2,635,264	0.0%
Florida	\$3,065	\$2,961	3.5%	\$2,839	\$2,721	4.3%	92.6%	91.9%	0.7	448,571	448,571	0.0%
Georgia	\$1,776	\$1,730	2.7%	\$1,660	\$1,586	4.7%	93.4%	91.7%	1.7	228,415	228,415	0.0%
Hawaii	\$487	\$472	3.2%	\$443	\$423	4.6%	90.9%	89.6%	1.2	79,031	79,031	0.0%
Idaho	\$244	\$239	2.2%	\$214	\$219	(2.7)%	87.5%	91.9%	(4.4)	44,248	44,248	0.0%
Illinois	\$1,426	\$1,385	2.9%	\$1,332	\$1,274	0.0%	93.4%	92.0%	1.4	183,817	183,817	0.0%
Indiana	\$761	\$764	(0.5)%	\$723	\$689	4.8%	95.0%	90.2%	4.8	97,886	97,886	0.0%
Iowa	\$296	\$293	1.0%	\$290	\$264	9.7%	98.0%	90.2%	7.8	48,446	48,446	0.0%
Kansas	\$140	\$146	(4.5)%	\$130	\$133	(2.5)%	92.7%	90.8%	1.9	19,588	19,588	0.0%
Kentucky	\$524	\$524	0.0%	\$485	\$466	4.1%	92.5%	88.9%	3.6	82,409	82,409	0.0%
Louisiana	\$503	\$506	(0.7)%	\$458	\$459	(0.2)%	91.1%	90.8%	0.4	72,763	72,763	0.0%
Maine	\$248	\$250	(0.7)%	\$235	\$216	9.2%	95.0%	86.4%	8.6	38,295	38,295	0.0%
Maryland	\$4,166	\$4,098	1.7%	\$3,848	\$3,765	2.2%	92.4%	91.9%	0.5	581,925	581,925	0.0%
Massachusetts	\$909	\$878	3.5%	\$862	\$832	3.6%	94.9%	94.8%	0.1	112,988	112,988	0.0%
Michigan	\$827	\$868	(4.8)%	\$796	\$786	1.3%	96.2%	90.5%	5.8	129,277	129,277	0.0%
Minnesota	\$752	\$708	6.2%	\$680	\$645	5.4%	90.5%	91.1%	(0.6)	90,533	90,533	0.0%
Mississippi	\$376	\$393	(4.1)%	\$354	\$362	(2.3)%	94.0%	92.2%	1.8	67,909	67,909	0.0%
Missouri	\$823	\$810	1.5%	\$780	\$757	3.1%	94.8%	93.4%	1.4	106,197	106,197	0.0%
Montana	\$237	\$230	3.2%	\$222	\$215	3.1%	93.3%	93.4%	(0.1)	33,661	33,661	0.0%
Nebraska	\$284	\$295	(3.9)%	\$270	\$274	(1.4)%	95.3%	92.9%	2.4	35,672	35,672	0.0%
Nevada	\$272	\$265	2.4%	\$246	\$242	1.7%	90.6%	91.3%	(0.7)	41,497	41,497	0.0%
New Hampshire	\$340	\$326	4.4%	\$324	\$294	10.3%	95.2%	90.1%	5.1	35,803	35,803	0.0%
New Jersey	\$1,063	\$1,057	0.5%	\$985	\$976	0.9%	92.6%	92.3%	0.3	127,644	127,644	0.0%
New Mexico	\$390	\$404	(3.3)%	\$370	\$370	0.0%	94.8%	91.6%	3.2	57,378	57,378	0.0%
New York	\$1,866	\$1,890	(1.2)%	\$1,776	\$1,763	0.7%	95.2%	93.3%	1.8	230,872	230,872	0.0%
North Carolina	\$1,337	\$1,288	3.9%	\$1,230	\$1,238	(0.6)%	92.0%	96.1%	(4.1)	177,945	177,945	0.0%
North Dakota	\$141	\$144	(2.2)%	\$133	\$136	(2.2)%	94.1%	94.1%	(0.0)	19,758	19,758	0.0%
Ohio	\$1,384	\$1,378	0.5%	\$1,303	\$1,242	4.9%	94.1%	90.2%	4.0	172,802	172,802	0.0%
Oklahoma	\$827	\$803	3.0%	\$764	\$748	2.2%	92.4%	93.1%	(0.7)	127,894	127,894	0.0%
Oregon	\$551	\$566	(2.6)%	\$510	\$519	(1.6)%	92.5%	91.7%	0.9	72,706	72,706	0.0%
Pennsylvania	\$1,853	\$1,815	2.1%	\$1,710	\$1,677	0.0%	92.3%	92.4%	(0.1)	390,717	390,717	0.0%
Rhode Island	\$129	\$130	(0.5)%	\$119	\$116	2.5%	92.2%	89.4%	2.8	22,574	22,574	0.0%
South Carolina	\$659	\$660	(0.2)%	\$614	\$614	0.1%	93.2%	92.9%	0.3	89,855	89,855	0.0%
South Dakota	\$218	\$192	13.9%	\$198	\$183	8.0%	90.8%	95.8%	(4.9)	30,471	30,471	0.0%
Tennessee	\$861	\$842	2.3%	\$780	\$760	2.7%	90.6%	90.2%	0.4	112,368	112,368	0.0%
Texas	\$3,665	\$3,625	1.1%	\$3,420	\$3,377	1.3%	93.3%	93.2%	0.1	485,177	485,177	0.0%
Utah	\$658	\$669	(1.7)%	\$610	\$622	(1.9)%	92.7%	93.0%	(0.3)	100,252	100,252	0.0%
Vermont	\$104	\$106	(1.7)%	\$97	\$100	(2.8)%	93.2%	94.3%	(1.1)	14,629	14,629	0.0%
Virginia	\$3,006	\$2,973	1.1%	\$2,797	\$2,673	4.6%	93.1%	89.9%	3.1	483,286	483,286	0.0%
Washington	\$1,106	\$1,096	0.9%	\$1,019	\$1,021	(0.2)%	92.2%	93.2%	(1.0)	231,819	231,819	0.0%
West Virginia	\$514	\$466	10.3%	\$478	\$446	7.2%	92.9%	95.6%	(2.7)	63,151	63,151	0.0%
Wisconsin	\$730	\$703	3.8%	\$695	\$657	5.9%	95.3%	93.4%	1.9	71,019	71,019	0.0%
Wyoming	\$124	\$126	(1.4)%	\$115	\$118	(2.0)%	93.0%	93.5%	(0.5)	17,773	17,773	0.0%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$23	\$22	0.0%	\$30	\$27	0.0%	0.0%	123.8%	(123.8)	0	0	0.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Puerto Rico	\$229	\$208	10.1%	\$204	\$187	8.9%	89.1%	90.1%	(1.0)	0	0	0.0%
U.S. Virgin Islands	\$2	\$2	(19.8)%	\$2	\$2	(13.3)%	92.9%	86.0%	6.9	0	0	0.0%
Aggregate Other Alien	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
<b>Grand Totals</b>	<b>\$45,751</b>	<b>\$45,061</b>	<b>1.5%</b>	<b>\$42,411</b>	<b>\$41,401</b>	<b>2.4%</b>	<b>92.7%</b>	<b>91.9%</b>	<b>0.8</b>	<b>9,084,938</b>	<b>8,985,720</b>	<b>1.1%</b>

\*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

<b>Table 5 - Medicare</b> As reported in the <b>Exhibit of Premiums, Enrollment and Utilization</b>												
(\$ in Millions except Enrollment)	Earned Premium			Claims			Loss Ratio*			Enrollment		
State	2022	2021	% Chg.	2022	2021	% Chg.	2022	2021	% Pt Chg.	2022	2021	% Chg.
Alabama	\$7,620	\$6,638	14.8%	\$6,425	\$5,885	9.2%	84.3%	88.7%	(4.3)	558,046	515,356	8.3%
Alaska	\$0	\$0	0.0%	\$0	\$0	0.0%	21.2%	0.0%	21.2	42	0	0.0%
Arizona	\$6,802	\$5,553	22.5%	\$5,791	\$4,919	17.7%	85.1%	88.6%	(3.5)	539,538	465,058	16.0%
Arkansas	\$3,288	\$2,753	19.4%	\$2,669	\$2,255	18.3%	81.2%	81.9%	(0.8)	240,510	216,266	11.2%
California	\$4,625	\$4,237	9.1%	\$4,208	\$3,844	9.5%	91.0%	90.7%	0.3	322,501	318,196	1.4%
Colorado	\$5,844	\$4,733	23.5%	\$5,167	\$4,234	22.0%	88.4%	89.5%	(1.1)	459,350	409,002	12.3%
Connecticut	\$4,797	\$3,969	20.8%	\$4,123	\$3,530	16.8%	86.0%	88.9%	(3.0)	336,192	306,494	9.7%
Delaware	\$586	\$350	67.7%	\$499	\$299	66.6%	85.1%	85.6%	(0.6)	42,485	26,093	62.8%
District of Columbia	\$625	\$210	197.5%	\$560	\$193	190.4%	89.6%	91.8%	(2.2)	35,760	15,343	133.1%
Florida	\$37,652	\$30,318	24.2%	\$31,676	\$26,038	21.7%	84.1%	85.9%	(1.8)	2,331,516	1,962,457	18.8%
Georgia	\$12,351	\$8,043	53.6%	\$10,129	\$6,817	48.6%	82.0%	84.8%	(2.7)	874,895	633,990	38.0%
Hawaii	\$1,945	\$1,359	43.1%	\$1,781	\$1,205	47.8%	91.5%	88.6%	2.9	152,151	109,788	38.6%
Idaho	\$1,783	\$1,304	36.8%	\$1,459	\$1,091	33.6%	81.8%	83.7%	(1.9)	157,302	116,625	34.9%
Illinois	\$12,188	\$10,188	19.6%	\$10,298	\$8,775	0.0%	84.5%	86.1%	(1.6)	852,489	789,236	8.0%
Indiana	\$6,979	\$4,744	47.1%	\$5,789	\$4,061	42.5%	82.9%	85.6%	(2.7)	501,368	354,379	41.5%
Iowa	\$2,261	\$1,831	23.5%	\$1,892	\$1,635	15.7%	83.7%	89.3%	(5.6)	191,816	165,842	15.7%
Kansas	\$1,906	\$1,646	15.8%	\$1,565	\$1,354	15.6%	82.1%	82.2%	(0.1)	151,248	136,446	10.8%
Kentucky	\$6,056	\$5,149	17.6%	\$5,068	\$4,395	15.3%	83.7%	85.4%	(1.7)	455,275	408,787	11.4%
Louisiana	\$6,156	\$5,229	17.7%	\$5,104	\$4,352	17.3%	82.9%	83.2%	(0.3)	433,654	389,681	11.3%
Maine	\$1,831	\$1,520	20.4%	\$1,562	\$1,299	20.3%	85.3%	85.4%	(0.1)	160,351	144,129	11.3%
Maryland	\$2,778	\$2,150	29.2%	\$2,674	\$2,103	27.1%	96.2%	97.8%	(1.6)	185,122	151,690	22.0%
Massachusetts	\$3,689	\$3,137	17.6%	\$3,281	\$2,829	16.0%	88.9%	90.2%	(1.3)	295,998	262,660	12.7%
Michigan	\$13,250	\$11,795	12.3%	\$11,634	\$10,483	11.0%	87.8%	88.9%	(1.1)	1,026,076	938,751	9.3%
Minnesota	\$6,755	\$5,791	16.6%	\$5,893	\$5,173	13.9%	87.2%	89.3%	(2.1)	588,239	535,376	9.9%
Mississippi	\$2,744	\$1,964	39.7%	\$2,218	\$1,622	36.8%	80.8%	82.6%	(1.7)	204,947	161,735	26.7%
Missouri	\$8,190	\$6,743	21.5%	\$6,787	\$5,713	18.8%	82.9%	84.7%	(1.9)	594,865	518,179	14.8%
Montana	\$667	\$549	21.5%	\$547	\$462	18.4%	82.1%	84.2%	(2.1)	60,155	53,759	11.9%
Nebraska	\$1,321	\$1,000	32.0%	\$1,040	\$828	25.6%	78.7%	82.7%	(4.0)	100,364	81,310	23.4%
Nevada	\$3,696	\$3,241	14.1%	\$3,240	\$2,875	12.7%	87.7%	88.7%	(1.1)	246,965	228,309	8.2%
New Hampshire	\$866	\$635	36.3%	\$764	\$596	28.1%	88.2%	93.9%	(5.7)	80,077	63,803	25.5%
New Jersey	\$8,765	\$7,534	16.3%	\$7,746	\$6,810	13.7%	88.4%	90.4%	(2.0)	605,272	584,870	3.5%
New Mexico	\$2,278	\$1,706	33.5%	\$2,019	\$1,496	35.0%	88.6%	87.7%	1.0	202,539	164,335	23.2%
New York	\$20,759	\$18,799	10.4%	\$17,995	\$16,726	7.6%	86.7%	89.0%	(2.3)	1,421,113	1,373,188	3.5%
North Carolina	\$12,525	\$10,506	19.2%	\$10,479	\$8,970	16.8%	83.7%	85.4%	(1.7)	948,187	861,511	10.1%
North Dakota	\$273	\$206	32.4%	\$225	\$158	42.1%	82.5%	76.8%	5.7	37,428	30,497	22.7%
Ohio	\$15,045	\$12,710	18.4%	\$12,432	\$11,010	12.9%	82.6%	86.6%	(4.0)	1,047,778	936,353	11.9%
Oklahoma	\$3,437	\$2,653	29.5%	\$2,765	\$2,195	26.0%	80.5%	82.7%	(2.3)	252,794	210,186	20.3%
Oregon	\$5,681	\$4,654	22.1%	\$5,005	\$4,166	20.1%	88.1%	89.5%	(1.4)	458,014	392,464	16.7%
Pennsylvania	\$17,836	\$15,732	13.4%	\$15,027	\$13,770	0.0%	84.3%	87.5%	(3.3)	1,277,036	1,172,642	8.9%
Rhode Island	\$1,433	\$1,171	22.4%	\$1,182	\$988	19.6%	82.5%	84.4%	(1.9)	111,456	97,903	13.8%
South Carolina	\$5,683	\$3,360	69.1%	\$4,463	\$2,797	59.6%	78.5%	83.2%	(4.7)	396,470	277,370	42.9%
South Dakota	\$407	\$337	20.6%	\$351	\$283	24.3%	86.4%	83.8%	2.6	54,321	46,358	17.2%
Tennessee	\$9,158	\$8,265	10.8%	\$7,444	\$6,821	9.1%	81.3%	82.5%	(1.2)	646,998	600,012	7.8%
Texas	\$34,817	\$28,897	20.5%	\$30,722	\$25,269	21.6%	88.2%	87.4%	0.8	2,233,737	1,968,008	13.5%
Utah	\$2,374	\$2,084	13.9%	\$2,057	\$1,719	19.7%	86.7%	82.5%	4.2	191,310	175,868	8.8%
Vermont	\$423	\$219	93.1%	\$381	\$189	102.1%	90.2%	86.2%	4.0	42,704	23,058	85.2%
Virginia	\$6,450	\$5,392	19.6%	\$5,638	\$4,559	23.7%	87.4%	84.5%	2.9	482,437	428,321	12.6%
Washington	\$7,289	\$5,692	28.1%	\$6,487	\$5,115	26.8%	89.0%	89.9%	(0.9)	597,507	502,791	18.8%
West Virginia	\$2,521	\$2,180	15.6%	\$2,151	\$1,874	14.8%	85.3%	86.0%	(0.6)	183,448	168,003	9.2%
Wisconsin	\$6,848	\$6,442	6.3%	\$5,684	\$5,457	4.2%	83.0%	84.7%	(1.7)	567,276	582,107	(2.5)%
Wyoming	\$64	\$6	982.2%	\$56	\$5	1,093.4%	86.7%	78.7%	8.1	6,453	664	871.8%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Puerto Rico	\$7,972	\$7,456	6.9%	\$7,023	\$6,214	13.0%	88.1%	83.3%	4.8	639,566	0	100.0%
U.S. Virgin Islands	\$73	\$66	0.0%	\$65	\$48	0.0%	88.8%	72.9%	15.8	6,485	0	100.0%
Aggregate Other Alien	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
<b>Grand Totals</b>	<b>\$341,362</b>	<b>\$282,814</b>	<b>20.7%</b>	<b>\$291,239</b>	<b>\$245,505</b>	<b>18.6%</b>	<b>85.3%</b>	<b>86.8%</b>	<b>(1.5)</b>	<b>24,589,626</b>	<b>21,709,189</b>	<b>13.3%</b>

\*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

<b>Table 5 - Medicaid</b> As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
(\$ in Millions except Enrollment)	Earned Premium			Claims			Loss Ratio*			Enrollment		
State	2022	2021	% Chg.	2022	2021	% Chg.	2022	2021	% Pt Chg.	2022	2021	% Chg.
Alabama	\$39	\$32	23.4%	\$71	\$52	35.6%	181.0%	164.7%	16.3	0	0	0.0%
Alaska	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Arizona	\$240	\$242	(0.8)%	\$204	\$188	8.4%	84.9%	77.7%	7.2	48,949	45,950	6.5%
Arkansas	\$1,067	\$1,362	(21.7)%	\$1,243	\$1,135	9.6%	116.5%	83.3%	33.2	792,077	731,688	8.3%
California	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Colorado	\$1,385	\$1,181	17.3%	\$1,356	\$1,128	20.2%	97.9%	95.6%	2.3	1,397,809	1,303,647	7.2%
Connecticut	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Delaware	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
District of Columbia	\$1,891	\$1,580	19.6%	\$1,624	\$1,321	22.9%	85.9%	83.6%	2.3	267,890	240,741	11.3%
Florida	\$22,583	\$19,850	13.8%	\$18,292	\$16,380	11.7%	81.0%	82.5%	(1.5)	4,474,262	4,021,305	11.3%
Georgia	\$5,931	\$5,045	17.6%	\$4,570	\$4,082	12.0%	77.1%	80.9%	(3.9)	1,988,826	1,836,115	8.3%
Hawaii	\$1,800	\$2,076	(13.3)%	\$1,960	\$1,827	7.3%	108.9%	88.0%	20.9	402,094	379,372	6.0%
Idaho	\$550	\$511	7.5%	\$412	\$389	5.7%	74.9%	76.1%	(1.2)	461,551	419,026	10.1%
Illinois	\$16,955	\$15,080	12.4%	\$14,825	\$12,694	0.0%	87.4%	84.2%	3.3	2,482,793	2,348,050	5.7%
Indiana	\$8,836	\$7,811	13.1%	\$8,038	\$7,146	12.5%	91.0%	91.5%	(0.5)	1,752,177	1,594,164	9.9%
Iowa	\$6,116	\$5,861	4.4%	\$5,607	\$5,127	9.4%	91.7%	87.5%	4.2	1,082,363	1,012,784	6.9%
Kansas	\$4,403	\$3,893	13.1%	\$3,572	\$3,272	9.2%	81.1%	84.1%	(2.9)	453,768	420,925	7.8%
Kentucky	\$10,001	\$9,317	7.3%	\$8,905	\$8,119	9.7%	89.0%	87.1%	1.9	1,529,588	1,436,610	6.5%
Louisiana	\$11,479	\$10,092	13.7%	\$10,255	\$8,657	18.5%	89.3%	85.8%	3.6	2,733,500	2,624,680	4.1%
Maine	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Maryland	\$3,601	\$3,293	9.3%	\$2,970	\$2,788	6.5%	82.5%	84.7%	(2.2)	755,896	718,082	5.3%
Massachusetts	\$5,923	\$5,365	10.4%	\$5,334	\$4,539	17.5%	90.1%	84.6%	5.5	858,433	807,122	6.4%
Michigan	\$8,672	\$8,042	7.8%	\$7,457	\$6,785	9.9%	86.0%	84.4%	1.6	2,278,233	2,189,681	4.0%
Minnesota	\$9,916	\$8,303	19.4%	\$8,174	\$7,322	11.6%	82.4%	88.2%	(5.7)	1,174,767	1,106,461	6.2%
Mississippi	\$2,130	\$2,361	(9.8)%	\$1,869	\$2,012	(7.1)%	87.8%	85.2%	2.6	384,210	426,921	(10.0)%
Missouri	\$4,161	\$2,704	53.9%	\$2,911	\$2,114	37.7%	70.0%	78.2%	(8.2)	1,132,799	870,112	30.2%
Montana	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Nebraska	\$2,302	\$1,979	16.4%	\$1,983	\$1,658	19.6%	86.1%	83.8%	2.3	773,922	703,551	10.0%
Nevada	\$2,554	\$2,329	9.7%	\$1,960	\$1,806	8.5%	76.7%	77.6%	(0.8)	680,032	647,994	4.9%
New Hampshire	\$1,266	\$1,205	5.1%	\$1,109	\$1,030	7.6%	87.6%	85.5%	2.1	244,119	230,326	6.0%
New Jersey	\$15,258	\$13,061	16.8%	\$12,380	\$10,754	15.1%	81.1%	82.3%	(1.2)	2,356,976	2,203,755	7.0%
New Mexico	\$6,269	\$5,559	12.8%	\$5,349	\$4,588	16.6%	85.3%	82.5%	2.8	814,463	796,167	2.3%
New York	\$10,816	\$9,626	12.4%	\$9,539	\$8,811	8.3%	88.2%	91.5%	(3.3)	1,441,387	1,375,568	4.8%
North Carolina	\$7,681	\$3,634	0.0%	\$6,519	\$2,711	0.0%	84.9%	74.6%	0.0	1,847,789	1,690,867	0.0%
North Dakota	\$426	\$335	27.2%	\$275	\$305	(10.0)%	64.5%	91.2%	(26.7)	33,913	31,278	8.4%
Ohio	\$22,090	\$21,248	4.0%	\$17,673	\$18,026	(2.0)%	80.0%	84.8%	(4.8)	2,918,597	2,888,296	1.0%
Oklahoma	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Oregon	\$7,518	\$6,477	16.1%	\$6,474	\$5,779	12.0%	86.1%	89.2%	(3.1)	1,626,961	1,503,231	8.2%
Pennsylvania	\$31,368	\$28,674	9.4%	\$28,371	\$25,819	0.0%	90.4%	90.0%	0.4	4,977,018	4,678,383	6.4%
Rhode Island	\$2,258	\$2,119	6.6%	\$2,022	\$1,860	8.7%	89.6%	87.8%	1.8	321,973	304,879	5.6%
South Carolina	\$3,850	\$3,576	7.7%	\$3,238	\$3,045	6.3%	84.1%	85.2%	(1.1)	1,078,896	983,275	9.7%
South Dakota	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Tennessee	\$6,903	\$6,374	8.3%	\$5,544	\$5,040	10.0%	80.3%	79.1%	1.2	1,678,152	1,584,061	5.9%
Texas	\$33,875	\$23,832	42.1%	\$28,464	\$22,100	28.8%	84.0%	92.7%	(8.7)	6,937,251	6,241,302	11.2%
Utah	\$1,246	\$1,089	14.4%	\$981	\$915	7.3%	78.8%	84.0%	(5.2)	390,776	356,750	9.5%
Vermont	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Virginia	\$13,903	\$11,878	17.0%	\$12,077	\$10,056	20.1%	86.9%	84.7%	2.2	1,872,162	1,719,149	8.9%
Washington	\$7,608	\$8,151	(6.7)%	\$7,420	\$6,958	6.7%	97.5%	85.4%	12.2	2,029,791	1,890,559	7.4%
West Virginia	\$2,410	\$2,255	6.9%	\$1,812	\$1,789	1.3%	75.2%	79.4%	(4.2)	539,070	510,781	5.5%
Wisconsin	\$2,592	\$2,574	0.7%	\$2,309	\$2,170	6.4%	89.1%	84.3%	4.8	1,127,494	1,055,503	6.8%
Wyoming	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Puerto Rico	\$3,940	\$3,489	12.9%	\$3,494	\$3,158	10.6%	88.7%	90.5%	(1.8)	1,292,927	0	100.0%
U.S. Virgin Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Aggregate Other Alien	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
<b>Grand Totals</b>	<b>\$313,810</b>	<b>\$273,465</b>	<b>14.8%</b>	<b>\$268,646</b>	<b>\$235,456</b>	<b>14.1%</b>	<b>85.6%</b>	<b>86.1%</b>	<b>(0.5)</b>	<b>61,435,654</b>	<b>57,186,592</b>	<b>7.4%</b>

\*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.



<b>Table 5 - Other Health</b> As reported in the <b>Exhibit of Premiums, Enrollment and Utilization</b>												
(\$ in Millions except Enrollment)												
State	Earned Premium			Claims			Loss Ratio*			Enrollment		
	2022	2021	% Chg.	2022	2021	% Chg.	2022	2021	% Pt Chg.	2022	2021	% Chg.
Alabama	\$143	\$150	(4.4)%	\$114	\$118	(3.0)%	79.7%	78.5%	1.1	209,046	234,228	(10.8)%
Alaska	\$43	\$38	12.5%	\$39	\$33	20.9%	90.9%	84.6%	6.3	54,997	51,987	5.8%
Arizona	\$390	\$324	20.5%	\$319	\$295	8.1%	81.7%	91.2%	(9.4)	1,622,325	1,567,982	3.5%
Arkansas	\$136	\$142	(4.3)%	\$100	\$104	(4.3)%	73.6%	73.6%	0.0	217,025	224,399	(3.3)%
California	\$1,061	\$1,131	(6.1)%	\$922	\$927	(0.5)%	86.9%	82.0%	4.9	2,778,442	3,223,636	(13.8)%
Colorado	\$419	\$383	9.4%	\$448	\$437	2.5%	106.8%	114.0%	(7.2)	639,313	627,978	1.8%
Connecticut	\$254	\$241	5.6%	\$228	\$203	12.4%	89.6%	84.2%	5.4	318,664	360,985	(11.7)%
Delaware	\$31	\$35	(11.2)%	\$26	\$29	(10.7)%	83.3%	82.9%	0.4	55,788	59,012	(5.5)%
District of Columbia	\$25	\$24	1.6%	\$18	\$18	3.9%	74.3%	72.6%	1.7	35,352	33,670	5.0%
Florida	\$1,262	\$950	32.8%	\$1,165	\$988	18.0%	92.3%	104.0%	(11.7)	1,264,199	1,311,751	(3.6)%
Georgia	\$756	\$675	12.1%	\$948	\$889	6.6%	125.3%	131.8%	(6.5)	1,050,527	1,143,240	(8.1)%
Hawaii	\$111	\$105	5.1%	\$90	\$84	7.4%	81.6%	79.8%	1.7	30,421	32,790	(7.2)%
Idaho	\$112	\$114	(1.8)%	\$91	\$93	(1.8)%	81.0%	81.0%	(0.0)	165,281	169,296	(2.4)%
Illinois	\$1,227	\$1,222	0.4%	\$1,097	\$1,069	2.6%	89.4%	87.5%	1.9	2,132,118	2,105,796	1.2%
Indiana	\$676	\$614	10.2%	\$518	\$500	3.6%	76.6%	81.4%	(4.9)	1,503,122	1,579,702	(4.8)%
Iowa	\$440	\$423	4.2%	\$388	\$340	14.1%	88.1%	80.4%	7.7	782,632	769,861	1.7%
Kansas	\$221	\$203	8.8%	\$179	\$168	6.6%	81.0%	82.6%	(1.6)	257,121	260,273	(1.2)%
Kentucky	\$670	\$626	7.0%	\$724	\$643	12.7%	108.1%	102.7%	5.5	671,933	705,395	(4.7)%
Louisiana	\$204	\$211	(3.4)%	\$150	\$158	(5.1)%	73.7%	75.0%	(1.3)	356,358	330,085	8.0%
Maine	\$60	\$64	(6.6)%	\$50	\$53	(4.1)%	84.2%	82.0%	2.2	84,292	122,187	(31.0)%
Maryland	\$247	\$241	2.4%	\$179	\$195	(8.1)%	72.4%	80.7%	(8.3)	462,350	456,993	1.2%
Massachusetts	\$730	\$740	(1.3)%	\$616	\$635	(2.9)%	84.4%	85.8%	(1.4)	509,002	534,726	(4.8)%
Michigan	\$682	\$671	1.6%	\$434	\$445	(2.6)%	63.6%	66.3%	(2.7)	440,936	510,122	(13.6)%
Minnesota	\$704	\$706	(0.3)%	\$1,615	\$1,557	3.7%	229.5%	220.6%	8.9	408,761	434,866	(6.0)%
Mississippi	\$144	\$142	1.7%	\$107	\$106	0.4%	74.0%	75.0%	(0.9)	266,089	550,687	(51.7)%
Missouri	\$569	\$515	10.4%	\$590	\$532	10.8%	103.7%	103.3%	0.4	765,209	795,312	(3.8)%
Montana	\$67	\$68	(0.9)%	\$43	\$56	(23.2)%	64.0%	82.5%	(18.6)	146,361	149,100	(1.8)%
Nebraska	\$168	\$136	23.9%	\$159	\$144	9.9%	94.6%	106.5%	(12.0)	194,375	193,500	0.5%
Nevada	\$62	\$55	11.5%	\$48	\$49	(0.6)%	78.5%	88.0%	(9.5)	125,918	122,299	3.0%
New Hampshire	\$69	\$64	6.8%	\$56	\$51	10.0%	81.2%	78.9%	2.3	118,326	106,928	10.7%
New Jersey	\$380	\$362	4.8%	\$985	\$778	26.6%	259.6%	214.9%	44.7	10,423,009	5,288,163	97.1%
New Mexico	\$101	\$102	(0.3)%	\$83	\$82	1.3%	82.1%	80.8%	1.3	191,432	194,793	(1.7)%
New York	\$1,594	\$1,698	(6.1)%	\$1,240	\$1,262	(1.7)%	77.8%	74.3%	3.5	2,766,791	2,979,546	(7.1)%
North Carolina	\$608	\$543	11.9%	\$497	\$447	11.1%	81.7%	82.3%	(0.6)	545,942	489,037	11.6%
North Dakota	\$164	\$161	1.9%	\$139	\$121	14.3%	84.6%	75.4%	9.1	204,473	206,435	(1.0)%
Ohio	\$1,054	\$1,011	4.3%	\$1,255	\$1,124	11.7%	119.1%	111.2%	7.9	2,012,827	2,023,657	(0.5)%
Oklahoma	\$214	\$209	2.5%	\$157	\$162	(3.1)%	73.3%	77.5%	(4.2)	349,273	386,549	(9.6)%
Oregon	\$206	\$189	9.3%	\$470	\$431	9.2%	228.3%	228.4%	(0.2)	367,108	402,191	(8.7)%
Pennsylvania	\$860	\$908	(5.3)%	\$710	\$758	(6.3)%	82.6%	83.5%	(0.9)	1,000,976	1,041,424	(3.9)%
Rhode Island	\$50	\$52	(2.6)%	\$40	\$42	(5.0)%	78.9%	80.9%	(2.0)	92,573	92,983	(0.4)%
South Carolina	\$250	\$224	11.6%	\$205	\$176	16.5%	81.9%	78.5%	3.4	427,708	425,720	0.5%
South Dakota	\$112	\$107	5.0%	\$87	\$79	9.0%	77.4%	74.5%	2.9	171,939	181,142	(5.1)%
Tennessee	\$339	\$308	10.1%	\$256	\$246	4.2%	75.6%	79.9%	(4.2)	639,886	669,651	(4.4)%
Texas	\$1,784	\$1,520	17.4%	\$1,481	\$1,344	10.2%	83.0%	88.5%	(5.5)	2,714,312	2,677,333	1.4%
Utah	\$161	\$160	0.5%	\$137	\$123	10.9%	85.2%	77.2%	8.0	300,093	294,138	2.0%
Vermont	\$47	\$44	7.1%	\$30	\$26	15.2%	63.9%	59.4%	4.5	153,965	167,079	(7.8)%
Virginia	\$511	\$500	2.1%	\$609	\$556	9.6%	119.2%	111.1%	8.1	1,064,034	1,079,670	(1.4)%
Washington	\$356	\$355	0.3%	\$534	\$514	4.0%	150.0%	144.7%	5.4	631,577	622,452	1.5%
West Virginia	\$85	\$87	(2.3)%	\$67	\$67	(0.0)%	78.6%	76.8%	1.8	99,418	108,679	(8.5)%
Wisconsin	\$451	\$423	6.7%	\$396	\$365	8.5%	87.7%	86.2%	1.5	564,653	631,410	(10.6)%
Wyoming	\$37	\$34	9.0%	\$26	\$29	(8.6)%	70.8%	84.5%	(13.7)	59,076	57,501	2.7%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$0	\$0	0.0%	\$0	\$0	0.0%	139.4%	78.3%	61.2	16	0	100.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	6.3%	69.0%	(62.7)	3	0	100.0%
Puerto Rico	\$0	\$0	0.0%	\$2	\$0	100.0%	577.1%	4.5%	572.6	250	0	100.0%
U.S. Virgin Islands	\$6	\$5	24.7%	\$4	\$3	36.0%	70.2%	64.4%	5.8	1,781	0	100.0%
Aggregate Other Alien	\$0	\$0	0.0%	\$0	\$0	0.0%	12.2%	0.0%	12.2	1,766	0	100.0%
<b>Grand Totals</b>	<b>\$21,056</b>	<b>\$20,014</b>	<b>5.2%</b>	<b>\$20,872</b>	<b>\$19,651</b>	<b>6.2%</b>	<b>99.1%</b>	<b>98.2%</b>	<b>0.9</b>	<b>42,451,164</b>	<b>38,791,378</b>	<b>9.4%</b>

\*Based on earned premium. This loss ratio should not to be confused with the Preliminary MLR on the Supplemental Health Care Exhibit.

**ACCIDENT AND HEALTH**

**Table 5** illustrates the insurance industry's aggregate direct A&H insurance experience for insurers filing the A&H Policy Experience Exhibit on all financial statement types: life/A&H, health, and property/casualty.

The insurance industry reported a 10% (\$103 billion) increase in direct earned A&H premium to \$1.2 trillion and an 8% (\$77 billion) increase in incurred claims in 2022. These increases are most evident on the Medicare and Medicaid lines of business for the reasons described above. These lines, in total, represent over 56% of total earned premium.

<b>Table 6</b> <b>A&amp;H Policy Experience Exhibit as of December 31, 2022</b>										
(\$ In Millions - Except Covered Lives)	Line of Business % of Total	2022 Premium Earned	2021 Premium Earned	% Chg.	2022 Claims	2021 Claims	% Chg.	2022 Covered Lives	2021 Covered Lives	% Chg.
Comp - Individual	7.0%	\$83,770	\$79,689	5.1%	\$70,368	\$66,872	5.2%	13,694,256	13,113,504	4.4%
Comp - Group	18.1%	\$215,421	\$213,530	0.9%	\$183,349	\$186,630	(1.8)%	39,153,829	38,866,150	0.7%
Specified/Named Disease	0.5%	\$6,527	\$6,752	(3.3)%	\$2,844	\$2,984	(4.7)%	25,515,834	24,606,182	3.7%
Medicare	29.7%	\$352,822	\$303,287	16.3%	\$298,615	\$260,496	14.6%	26,187,528	24,588,227	6.5%
Medicaid	25.9%	\$307,399	\$266,433	15.4%	\$262,614	\$230,109	14.1%	51,930,929	49,004,657	6.0%
FEHBP	3.8%	\$45,380	\$43,794	3.6%	\$42,407	\$40,981	3.5%	10,427,783	8,996,239	15.9%
Limited Benefit	0.5%	\$5,351	\$5,763	(7.1)%	\$4,345	\$4,468	(2.8)%	4,221,218	4,021,646	5.0%
Disability Income	2.5%	\$29,546	\$25,604	15.4%	\$20,326	\$17,552	15.8%	93,041,500	89,579,169	3.9%
Long-term Care	0.9%	\$10,925	\$12,451	(12.3)%	\$10,679	\$11,907	(10.3)%	7,210,284	6,856,275	5.2%
Accident Only or AD & D	0.6%	\$7,504	\$6,689	12.2%	\$2,630	\$2,339	12.5%	333,829,622	437,033,798	(23.6)%
Dental	2.3%	\$27,612	\$25,902	6.6%	\$21,345	\$20,120	6.1%	79,423,830	76,954,884	3.2%
Medicare Supplement	2.9%	\$34,726	\$33,901	2.4%	\$27,703	\$26,423	4.8%	15,172,285	14,068,617	7.8%
Medicare Part D	1.0%	\$12,103	\$13,012	(7.0)%	\$9,367	\$10,486	(10.7)%	20,407,115	19,525,763	4.5%
Other Group Care	0.5%	\$6,354	\$9,836	(35.4)%	\$5,788	\$6,398	(9.5)%	14,591,010	35,614,410	(59.0)%
Stop Loss	2.2%	\$25,915	\$21,901	18.3%	\$20,941	\$18,720	11.9%	123,866,106	108,827,340	13.8%
Non-U.S. Policy Forms	0.2%	\$2,033	\$2,521	(19.4)%	\$871	\$1,213	(28.2)%	13,360,047	15,702,706	(14.9)%
Other Business	0.8%	\$9,888	\$9,806	0.8%	\$6,890	\$7,439	(7.4)%	180,711,493	185,970,398	(2.8)%
<b>Total A&amp;H Business</b>	<b>100.0%</b>	<b>\$1,188,393</b>	<b>\$1,085,564</b>	<b>9.5%</b>	<b>\$994,634</b>	<b>\$917,753</b>	<b>8.4%</b>	<b>1,141,821,870</b>	<b>1,236,830,205</b>	<b>(7.7)%</b>

Note: Includes statement types Life, Health and Property & Casualty

- The insurance industry reported aggregated total A&H premium earned increased 10% (\$103 billion) to \$1.2 trillion and an 8% (\$77 billion) increase in aggregated incurred claims to \$995 billion.
- Medicare reported a 16% (\$49 billion) increase in earned premium to \$353 billion and a 15% (\$38 billion) increase in incurred claims to \$299 billion.
- Medicaid reported a 15% (\$41 billion) increase in earned premium to \$307 billion and a 14% (\$33 billion) increase in incurred claims to \$263 billion.
- The aggregated total number of covered lives decreased 8% (95 million) to 1.1 billion. The decrease can be attributed to a 24% (103 million) decrease in the accident only or AD&D line of business, and a 59% (21 million) decrease in other group care. The items were partially offset by a 14% (15 million) increase in covered lives on the Stop Loss line of business.

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**Disclaimer:** The NAIC 2022 Health Insurance Industry Analysis Report is a limited scope analysis based on the aggregated information filed to the NAIC's Financial Data Repository as of Dec. 31, 2022, and written by the Financial Regulatory Services Department staff. This report does not constitute the official opinion or views of the NAIC membership or any particular state insurance department.

**Health Industry Disclosure:** In some states the health industry is regulated by a department other than the Department of Insurance. Therefore, not all health insurers may be required to file financial statements with the NAIC.



Health Insurance Coverage of the Total Population



Search State Health Facts Data

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Timeframe: 2022

TABLE

Location	Employer	Non-Group	Medicaid	Medicare	Military	Uninsured
United States <sup>1</sup>	48.7%	6.3%	21.2%	14.6%	1.3%	8.0%
Alabama	46.3%	6.0%	20.8%	16.3%	2.0%	8.6%
Alaska	46.5%	4.9%	22.8%	11.4%	3.7%	10.7%
Arizona	45.5%	5.7%	20.8%	16.2%	1.5%	10.3%
Arkansas	41.1%	5.5%	27.4%	16.1%	1.3%	8.5%
California	47.0%	6.9%	26.8%	12.0%	0.8%	6.5%
Colorado	52.7%	6.8%	18.2%	13.4%	2.0%	7.0%
Connecticut	52.5%	5.2%	22.4%	14.2%	0.5%	5.2%
Delaware	50.3%	5.4%	19.4%	18.4%	1.0%	5.5%
District of Columbia	57.6%	5.7%	24.1%	8.5%	1.2%	2.9%
Florida	40.3%	10.9%	17.7%	18.2%	1.7%	11.2%
Georgia	48.3%	6.8%	18.3%	13.0%	2.0%	11.7%
Hawaii	49.6%	5.3%	19.7%	17.0%	4.9%	3.6%
Idaho	47.5%	7.3%	20.4%	15.1%	1.4%	8.2%
Illinois	53.1%	5.2%	20.1%	14.4%	0.6%	6.6%
Indiana	52.1%	4.8%	20.5%	15.0%	0.8%	6.8%
Iowa	53.4%	5.3%	20.6%	15.9%	0.7%	4.1%
Kansas	53.5%	6.6%	14.2%	15.0%	2.0%	8.7%

NOTES

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Notes

The American Community Survey did not release the 1-year estimates for 2020 due to significant disruptions to the data collection because of the coronavirus pandemic.



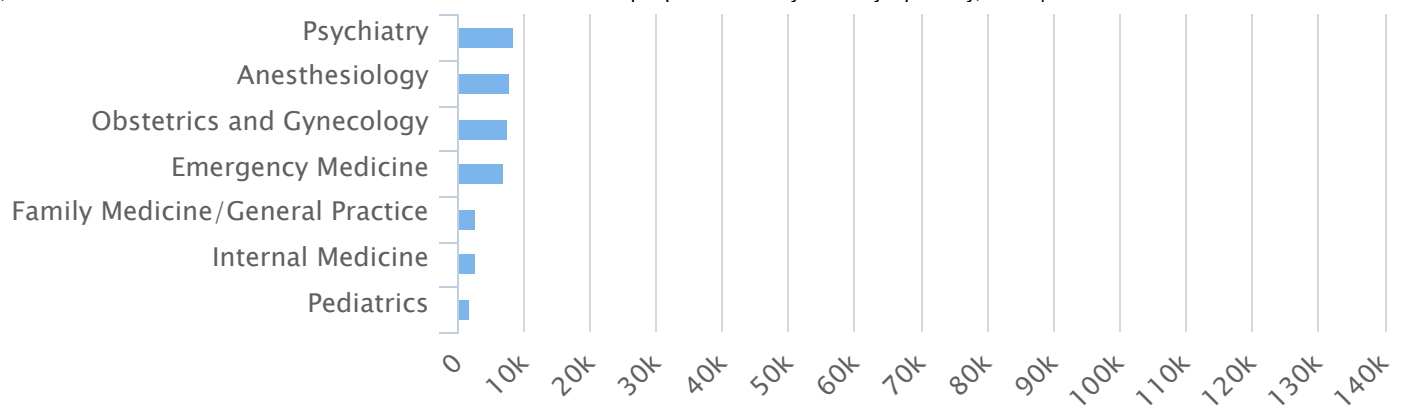


Table 1.1. Number of People per Active Physician by Specialty, 2021

Specialty	Total Active Physicians	People Per Physicia
All Specialties	949,658	344
Allergy and Immunology	5,009	65,197
Anatomic/Clinical Pathology	12,180	26,812
Anesthesiology	42,264	7,727
Cardiovascular Disease	22,262	14,669
Child and Adolescent Psychiatry	9,966	10,409
Clinical Cardiac Electrophysiology	2,632	124,076
Critical Care Medicine	14,159	23,064
Dermatology	12,767	25,579
Emergency Medicine	46,857	6,969
Endocrinology, Diabetes, and Metabolism	8,246	39,603
Family Medicine/General Practice	118,641	2,753
Gastroenterology	15,678	20,830

# Puerto Rico Physician Workforce Profile

2	State Population:	3,195,153	Total Female Physicians:	3,658
0	Population ≤ age 21	3,324,496	Total MD or DO Students:	1,457
1	Total Active Physicians:	9,787	Total Residents:	860
8	Primary Care Physicians:	3,857		

For additional data, including maps and tables, please see the 2019 State Physician Workforce Data Report online at [www.aamc.org/workforce](http://www.aamc.org/workforce)

		PR	PR Rank	State Median
Physician Supply	Active Physicians per 100,000 Population, 2018	306.3	N.R.	257.6
	Total Active Patient Care Physicians per 100,000 Population, 2018	251.3	N.R.	227.2
	Active Primary Care Physicians per 100,000 Population, 2018	120.7	N.R.	90.8
	Active Patient Care Primary Care Physicians per 100,000 Population, 2018	106.6	N.R.	82.5
	Active General Surgeons per 100,000 Population, 2018	7.9	N.R.	7.7
	Active Patient Care General Surgeons per 100,000 Population, 2018	6.8	N.R.	6.9
	Percentage of Active Physicians Who Are Female, 2018	37.5%	N.R.	33.8%
	Percentage of Active Physicians Who Are International Medical Graduates (IMGs), 2018	49.7%	N.R.	19.1%
	Percentage of Active Physicians Who Are Age 60 or Older, 2018	43.4%	N.R.	30.3%
Undergraduate Medical Education (UME)	MD and DO Student Enrollment per 100,000 Population, AY 2018-2019	45.6	N.R.	32.7
	Student Enrollment at Public MD and DO Schools per 100,000 Population, AY 2018-2019	14.7	N.R.	21.2
	Percentage Change in Student Enrollment at MD and DO Schools, 2008-2018	12.7%	N.R.	24.6%
	Percentage of MD Students Matriculating In-State, AY 2018-2019	95.3%	N.R.	65.6%
Graduate Medical Education (GME)	Total Residents/Fellows in ACGME Programs per 100,000 Population as of December 31, 2018	26.9	N.R.	28.1
	Total Residents/Fellows in Primary Care ACGME Programs per 100,000 Population as of Dec. 31, 2018	12.8	N.R.	10.6
	Percentage of Residents in ACGME Programs Who Are IMGs as of December 31, 2018	34.4%	N.R.	20.5%
	Ratio of Residents and Fellows (GME) to Medical Students (UME), AY 2017-2018	0.5	N.R.	1.0
	Percent Change in Residents and Fellows in ACGME-Accredited Programs, 2008-2018	14.8%	N.R.	17.6%
Retention	Percentage of Physicians Retained in State from Undergraduate Medical Education (UME), 2018	50.1%	N.R.	38.5%
	Percentage of Physicians Retained in State from Public UME, 2018	54.0%	N.R.	44.1%
	Percentage of Physicians Retained in State from Graduate Medical Education (GME), 2018	73.4%	N.R.	44.9%
	Percentage of Physicians Retained in State from UME and GME Combined, 2018	75.8%	N.R.	69.0%

State Rank: How the state ranks compared to the other 49. Rank of 1 goes to the state with the highest value for the category.

State Median: The value in the middle of the 50 states, with 25 states above the median and 25 states below (excludes the District of Columbia and Puerto Rico).

Source: 2019 State Physician Workforce Data Report

# Puerto Rico Physician Workforce Profile

Specialty	Total Active		Female		Age 60 or Older	
	Physicians	People Per Physician	Number	Percent	Number	Percent
All Specialties	9,787	326	3,658	37.5	4,232	43.4
Allergy & Immunology	14	228,225	*	*	*	*
Anatomic/Clinical Pathology	92	34,730	41	44.6	41	44.6
Anesthesiology	171	18,685	45	26.3	70	40.9
Cardiovascular Disease	220	14,523	23	10.5	101	45.9
Child & Adolescent Psychiatry**	80	41,556	40	50.0	28	35.0
Critical Care Medicine	21	152,150	10	47.6	*	*
Dermatology	74	43,178	39	52.7	29	39.2
Emergency Medicine	210	15,215	67	31.9	55	26.2
Endocrinology, Diabetes & Metabolism	75	42,602	44	58.7	25	33.3
Family Medicine/General Practice	1,791	1,784	634	35.5	1,058	59.7
Gastroenterology	155	20,614	40	25.8	45	29.0
General Surgery	253	12,629	28	11.1	126	49.8
Geriatric Medicine***	49	*	21	42.9	14	28.6
Hematology & Oncology	116	27,544	51	44.0	38	32.8
Infectious Disease	85	37,590	46	54.1	27	31.8
Internal Medicine	1,149	2,781	357	31.1	479	41.7
Internal Medicine/Pediatrics	*	*	*	*	*	*
Interventional Cardiology	15	213,010	*	*	*	*
Neonatal-Perinatal Medicine	47	67,982	32	68.1	16	34.0
Nephrology	87	36,726	19	21.8	34	39.1
Neurological Surgery	26	122,891	*	*	*	*
Neurology	111	28,785	56	50.5	35	31.5
Neuroradiology	14	228,225	*	*	*	*
Obstetrics & Gynecology	437	7,312	137	31.4	228	52.2
Ophthalmology	179	17,850	51	28.5	74	41.3
Orthopedic Surgery	89	35,901	*	*	44	49.4
Otolaryngology	57	56,055	*	*	28	49.1
Pain Medicine & Pain Management	22	145,234	*	*	*	*
Pediatrics**	866	3,839	510	58.9	493	56.9
Physical Medicine & Rehabilitation	210	15,215	98	46.7	59	28.1
Plastic Surgery	36	88,754	*	*	14	38.9
Preventive Medicine	57	56,055	17	29.8	45	80.4
Psychiatry	380	8,408	171	45.1	184	48.5
Pulmonary Disease	83	38,496	16	19.3	39	47.0
Radiation Oncology	21	152,150	*	*	11	52.4
Radiology & Diagnostic Radiology	202	15,818	82	40.6	90	44.6
Rheumatology	67	47,689	30	44.8	27	40.3
Sports Medicine	*	*	*	*	*	*
Thoracic Surgery	15	213,010	*	*	*	*
Urology	94	33,991	*	*	50	53.2
Vascular & Interventional Radiology	14	228,225	*	*	*	*
Vascular Surgery	*	*	*	*	*	*

Sources: AMA Physician Masterfile (December 31, 2018), Population estimates as of July 1, 2018 are from the U.S. Census Bureau (Release date: December 2018)

\* Counts for specialties with fewer than 10 physicians are not shown

\*\* Only those 21 years or younger are included in People Per Physician

# Poverty Status in the Past 12 Months

**Note: This is a modified view of the original table produced by the U.S. Census Bureau. This download or printed version may have missing information from the original table.**

	United States					
	Total		Below poverty level		Percent below poverty level	
Label	Estimate	Margin	Estimate	Margin of E	Estimate	Margin of E
✓ Population for whom poverty status is determined	323,275,448	±14,730	40,521,584	±259,207	12.5%	±0.1
✓ AGE						
✓ Under 18 years	72,035,358	±13,895	12,002,351	±131,740	16.7%	±0.2
Under 5 years	18,654,535	±7,391	3,369,529	±42,800	18.1%	±0.2
5 to 17 years	53,380,823	±10,947	8,632,822	±92,126	16.2%	±0.2
Related children of persons 18 and over	71,730,273	±16,747	11,721,325	±130,121	16.3%	±0.2
✓ 18 to 64 years	197,887,727	±6,290	23,209,781	±130,235	11.7%	±0.1
18 to 34 years	72,787,641	±10,997	10,689,150	±54,396	14.7%	±0.1
35 to 64 years	125,100,086	±10,440	12,520,631	±83,946	10.0%	±0.1
60 years and over	74,204,063	±28,922	7,608,314	±27,593	10.3%	±0.1
65 years and over	53,352,363	±6,299	5,309,452	±21,030	10.0%	±0.1
✓ SEX						
Male	159,672,006	±13,867	18,109,332	±126,216	11.3%	±0.1
Female	163,603,442	±14,880	22,412,252	±137,218	13.7%	±0.1
✓ RACE AND HISPANIC OR LATINO ORIGIN						
White alone	213,295,033	±103,294	21,525,577	±149,372	10.1%	±0.1
Black or African American alone	39,695,427	±40,773	8,519,391	±54,129	21.5%	±0.1
American Indian and Alaska Native alone	2,692,978	±17,272	608,547	±7,302	22.6%	±0.3
Asian alone	18,754,209	±20,786	1,897,150	±18,591	10.1%	±0.1
Native Hawaiian and Other Pacific Islander alone	607,291	±6,227	103,050	±4,298	17.0%	±0.7
Some other race alone	19,671,062	±82,722	3,652,060	±40,571	18.6%	±0.2
Two or more races	28,559,448	±72,639	4,215,809	±46,077	14.8%	±0.2
Hispanic or Latino origin	60,614,309	±8,629	10,447,540	±81,807	17.2%	±0.1
White alone, not Hispanic or Latino	190,513,343	±33,718	17,620,793	±127,164	9.2%	±0.1
✓ EDUCATIONAL ATTAINMENT						
✓ Population 25 years and over	223,101,412	±13,004	23,117,319	±113,009	10.4%	±0.1
Less than high school	23,718,242	±139,734	5,683,249	±46,768	24.0%	±0.1

# Poverty Status in the Past 12 Months

**Note: This is a modified view of the original table produced by the U.S. Census Bureau. This download or printed version may have missing information from the original table.**

	Puerto Rico					
	Total		Below poverty level		Percent below poverty level	
Label	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
✓ Population for whom poverty status was determined	3,242,916	±568	1,368,360	±12,535	42.2%	±0.4
✓ AGE						
✓ Under 18 years	562,332	±582	316,054	±4,325	56.2%	±0.8
Under 5 years	112,195	±324	68,874	±1,569	61.4%	±1.4
5 to 17 years	450,137	±588	247,180	±3,682	54.9%	±0.8
Related children of householders	560,875	±683	314,636	±4,291	56.1%	±0.8
✓ 18 to 64 years	1,966,862	±475	775,110	±8,523	39.4%	±0.4
18 to 34 years	718,673	±652	309,097	±4,303	43.0%	±0.6
35 to 64 years	1,248,189	±648	466,013	±5,563	37.3%	±0.4
60 years and over	934,584	±2,695	364,030	±4,101	39.0%	±0.4
65 years and over	713,722	±493	277,196	±3,187	38.8%	±0.4
✓ SEX						
Male	1,533,193	±786	615,174	±6,466	40.1%	±0.4
Female	1,709,723	±866	753,186	±7,448	44.1%	±0.4
✓ RACE AND HISPANIC OR LATINO						
White alone	1,413,068	±10,451	582,200	±8,745	41.2%	±0.6
Black or African American alone	283,866	±5,780	123,502	±3,923	43.5%	±1.3
American Indian and Alaska Native alone	5,043	±950	2,262	±645	44.9%	±7.9
Asian alone	6,187	±963	2,166	±557	35.0%	±7.9
Native Hawaiian and Other Pacific Islander alone	279	±280	201	±226	72.0%	±17.6
Some other race alone	781,886	±9,504	358,370	±6,895	45.8%	±0.9
Two or more races	752,587	±9,951	299,659	±7,842	39.8%	±0.9
Hispanic or Latino origin (not of Hispanic or Latino race)	3,202,286	±2,700	1,355,189	±12,245	42.3%	±0.4
White alone, not Hispanic or Latino	27,022	±1,959	8,515	±867	31.5%	±2.9
✓ EDUCATIONAL ATTAINMENT						
✓ Population 25 years and over	2,378,152	±600	913,491	±9,012	38.4%	±0.4
Less than high school	485,629	±5,116	299,568	±5,501	61.7%	±0.8