

# U.S. Health Insurance Industry Analysis Report

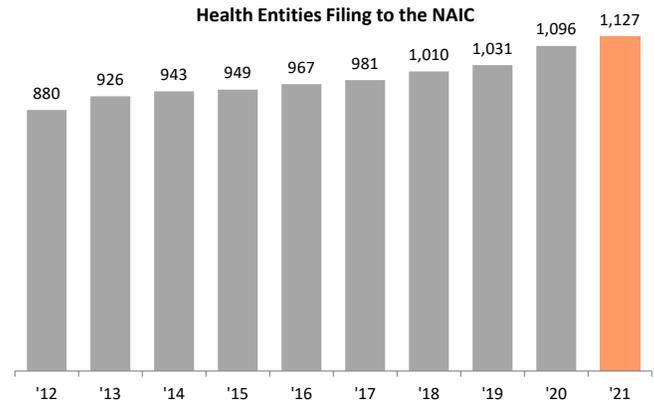
## HEALTH INDUSTRY OVERVIEW

**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 1,127 from 1,096 in 2020. The health insurance industry continued its tremendous growth trend, but it experienced a significant (41%) decrease in net earnings to \$19 billion and a decrease in the profit margin to 2.1% in 2021 compared to net earnings of \$31 billion and a profit margin of 3.8% in 2020. The combined ratio increased to 98% from 96%.

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Notable items as compared to 2020 include the following:

- Hospital & medical expenses increased 13.5% (\$92 billion).
- Net earned premium increased 8% (\$64 billion)
- Aggregated loss ratio decreased to 86.8%.
- Administrative expenses decreased 7% (\$8 billion).
- Capital and surplus increased 9% (\$15 billion)
- Aggregate A&H earned premium increased 5% (\$48 billion).  
(For insurers filing the A&H Policy Experience Exhibit on the life/ A&H, health, and property/casualty financial statements)
- Impact of COVID-19 on Health Insurance Industry



**Table 1**

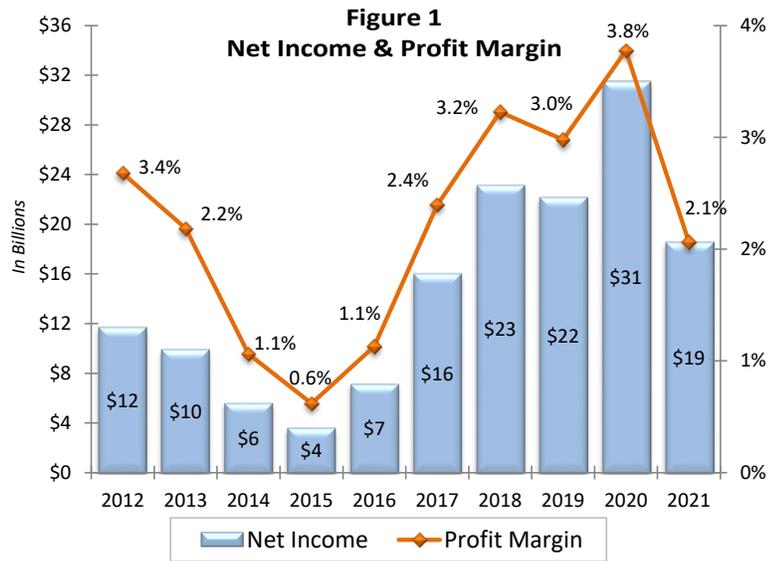
**Health Entities as of December 31, 2021**

<i>(In Millions, Except PMPM)</i>	<b>Chg.</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>2012</b>
<b>Operations</b>											
Direct Written Premium	7.8%	\$900,098	\$834,725	\$761,738	\$716,190	\$668,521	\$638,259	\$593,403	\$533,083	\$459,274	\$443,537
Net Earned Premium	7.7%	\$890,056	\$826,190	\$734,993	\$708,473	\$664,107	\$631,656	\$587,374	\$526,852	\$450,737	\$433,211
Net Investment Income Earned	4.8%	\$5,266	\$5,026	\$6,083	\$5,146	\$4,798	\$3,331	\$3,250	\$3,229	\$3,152	\$3,154
Underwriting Gain/(Loss)	(53.1)%	\$15,519	\$33,094	\$17,656	\$21,423	\$18,836	\$9,918	\$6,438	\$6,618	\$9,637	\$11,675
Net Income/Loss	(41.0)%	\$18,575	\$31,465	\$22,168	\$23,142	\$16,060	\$7,194	\$3,672	\$5,661	\$9,978	\$11,744
Total Hospital & Medical Exp	13.5%	\$775,599	\$683,645	\$632,412	\$598,130	\$568,576	\$541,886	\$505,506	\$450,823	\$389,206	\$371,947
Loss Ratio	4.1 Pts.	86.8%	82.7%	85.8%	84.0%	85.4%	85.4%	85.6%	85.3%	85.8%	85.7%
Administrative Expenses	(7.3)%	\$102,710	\$110,770	\$87,596	\$92,628	\$78,499	\$82,633	\$78,712	\$71,538	\$54,705	\$51,221
Admin Expense Ratio	(1.9) Pts.	11.5%	13.4%	11.9%	13.0%	11.8%	13.0%	13.3%	13.5%	12.1%	11.8%
Combined Ratio	2.3 Pts.	98.3%	96.0%	97.6%	97.0%	97.2%	98.4%	98.9%	98.8%	97.9%	97.3%
Profit Margin	(1.7) Pts.	2.1%	3.8%	3.0%	3.2%	2.4%	1.1%	0.6%	1.1%	2.2%	2.7%
Net Premium PMPM	3.2%	\$295	\$286	\$268	\$261	\$248	\$241	\$232	\$221	\$212	\$205
Claims PMPM	8.4%	\$258	\$238	\$231	\$220	\$213	\$207	\$199	\$189	\$183	\$177
Cash Flow from Operations	(67.2)%	\$18,266	\$55,745	\$24,674	\$17,046	\$25,435	\$12,266	\$6,600	\$6,273	\$8,120	\$13,203
Enrollment	4.4%	242	231	225	221	218	213	204	178	177	168
<b>Capital and Surplus</b>											
Capital & Surplus	8.5%	\$191,312	\$176,334	\$155,944	\$151,793	\$137,686	\$122,392	\$115,561	\$112,193	\$111,140	\$103,041
Return on Equity (ROE)	3.6 Pts.	10.2%	18.4%	14.9%	15.8%	11.9%	6.1%	3.7%	5.7%	10.0%	12.4%
<b>Assets</b>											
Net Invested Assets	6.4%	\$298,223	\$280,349	\$228,100	\$217,909	\$210,825	\$189,241	\$177,180	\$169,991	\$163,439	\$155,331
Net Admitted Assets	9.1%	\$412,290	\$377,769	\$321,761	\$305,218	\$289,601	\$268,386	\$253,277	\$238,913	\$214,328	\$201,801
Net Inv Inc & Realized Gain/(Loss)	19.9%	\$7,935	\$6,617	\$7,718	\$5,175	\$5,438	\$4,320	\$4,165	\$4,832	\$4,479	\$4,417
Investment Yield	(0.2) Pts.	1.8%	2.0%	2.7%	2.4%	2.4%	1.8%	1.9%	1.9%	2.0%	2.1%
Number of Companies Filed		1,125	1,118	1,031	1,010	981	967	958	943	926	880

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

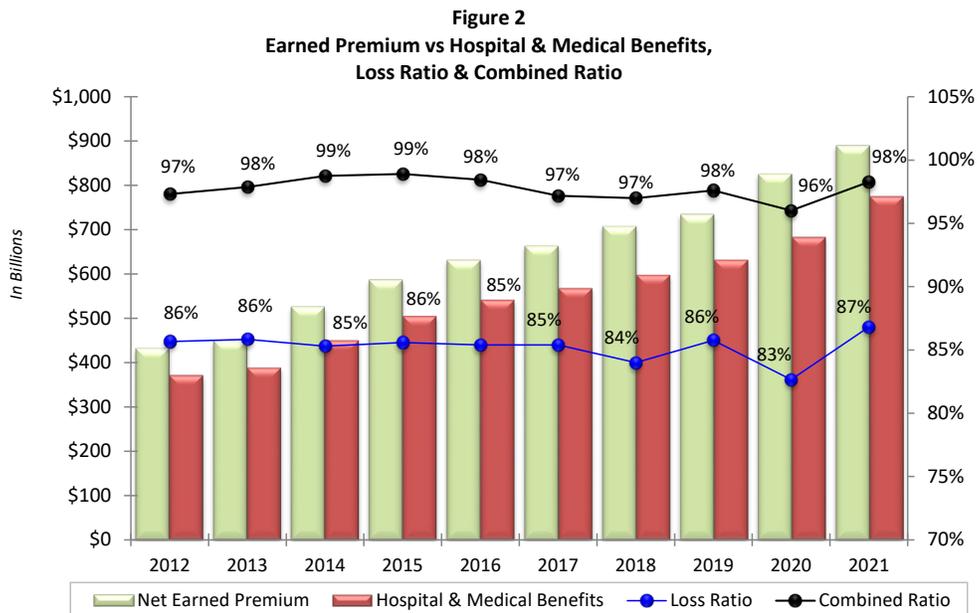
**UNDERWRITING RESULTS**

**Figure 1** illustrates the profitability trend for the health insurance industry and the increase in both net earnings and profit margin. The significant decrease in the industry’s underwriting results can be attributed to a 14% (\$92 billion) increase in total hospital and medical expenses to \$776 billion. However, the industry partially offset this increase with an 8% (\$64 billion) increase in net earned premium to \$890 billion, and 7% (\$8 billion) decrease in claims adjustment expenses and general administrative expenses to \$103 billion. Administrative expenses alone decreased 10% (\$9 billion) to \$76 billion due primarily to the repeal of the annual health insurer fee (HIF) on health insurance providers for calendar years beginning after December 31, 2020. The industry had expensed approximately \$16 billion in 2020. The industry reported a 5% (\$241 million) increase in net investment income earned. The increase can be attributed to a \$213 million increase in dividends from unaffiliated common stock and \$162 million in interest received from other invested assets. However, these items were partially offset by a \$250 million decrease in interest income from short-term investments. The Federal Reserve increased the interest rate by half a point to 0.75%-1% and may raise interest rates to higher levels in an attempt to weaken the economy and curb current inflation.



**Figure 2** illustrates the increase in total hospital and medical benefits compared to earned premium. For 2021, the industry reported an increase in the combined ratio to 98% due to a 4-basis point increase in the aggregate loss ratio to nearly 87% partially offset by the aforementioned decrease in administrative expenses and expense ratio to 12%.

**Table 2**, starting on the next page, provides an analysis of operations by line of business for 2021. In terms of dollar impact, the Medicaid (\$9 billion) and Medicare (\$5 billion) lines of business were the most profitable while comprehensive hospital and medical reported an underwriting loss of nearly \$2 billion. 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.



With the CDC reporting nearly 85 million COVID-19 cases nationwide, as noted above, the health industry reported a 14% (\$92 billion) increase in benefit claims incurred. This is a significant increase compared to prior year-over-year changes. The considerable increase and the corresponding decrease in earnings are due primarily to increased utilization due to “pent up” demand for elective surgeries and procedures, and other medical care that were deferred as well as an increase in morbidity or severity of health conditions due to the deferral of medical care. This overall financial impact is also evident in the increases in the loss ratios by line of business as presented in **Table 2** below.

It should be noted that going forward, there is also the potential that delayed treatments could lead to worsening health conditions, resulting in further escalated claims expenses. There is also the potential that Medicare/Medicare Advantage, and Medicaid writers as well as comprehensive writers serving older and higher risk populations could be adversely affected.

<b>Table 2</b>										
<b>Analysis of Operations by Lines of Business</b>										
<b>Comprehensive Hospital &amp; Medical</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>2012</b>
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$243,362	\$242,469	\$235,482	\$240,595	\$230,831	\$222,273	\$215,385	\$207,534	\$192,420	\$191,446
Total Hospital & Medical Exp	\$213,932	\$194,945	\$195,154	\$192,884	\$191,717	\$191,139	\$184,916	\$175,179	\$163,736	\$163,346
Claims Adj. Expenses	\$7,885	\$7,960	\$7,740	\$7,797	\$7,679	\$7,381	\$7,413	\$7,475	\$7,167	\$6,990
General Admin. Expenses	\$24,658	\$28,484	\$23,394	\$27,217	\$23,236	\$26,382	\$26,833	\$25,852	\$18,842	\$18,131
Total Underwriting Deductions	\$246,813	\$231,935	\$226,283	\$227,850	\$222,256	\$223,898	\$219,054	\$209,078	\$189,712	\$188,553
Net Underwriting Gain/(Loss)	<b>(\$1,667)</b>	\$12,114	\$8,857	\$12,972	\$9,200	<b>(\$966)</b>	<b>(\$2,017)</b>	<b>(\$70)</b>	\$4,023	\$4,159
Loss Ratio	87.4%	80.1%	83.0%	80.1%	82.7%	85.3%	85.2%	84.1%	84.5%	84.8%
Admin Expense Ratio	13.3%	14.9%	13.2%	14.5%	13.4%	15.1%	15.8%	15.9%	13.4%	13.0%
Combined Ratio	100.7%	95.0%	96.2%	94.6%	96.0%	100.4%	100.9%	100.0%	97.9%	97.8%
Net Premium PMPM	\$488	\$486	\$460	\$460	\$424	\$388	\$363	\$347	\$319	\$309
Claims PMPM	\$429	\$391	\$384	\$337	\$352	\$319	\$310	\$294	\$271	\$264
Enrollment	42	41	42	43	44	46	49	49	50	52

<b>Medicare Supplement</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>2012</b>
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$12,105	\$11,483	\$10,940	\$10,234	\$10,072	\$9,568	\$9,156	\$8,690	\$8,162	\$8,088
Total Hospital & Medical Exp	\$9,295	\$8,403	\$8,789	\$8,061	\$7,799	\$7,640	\$7,368	\$6,910	\$6,457	\$6,460
Claims Adj. Expenses	\$500	\$505	\$547	\$486	\$483	\$439	\$419	\$379	\$399	\$385
General Admin. Expenses	\$1,714	\$1,669	\$1,500	\$1,267	\$1,299	\$1,193	\$1,189	\$1,077	\$948	\$937
Total Underwriting Deductions	\$11,598	\$10,641	\$10,952	\$9,886	\$9,637	\$9,320	\$9,021	\$8,157	\$7,847	\$7,815
Net Underwriting Gain/(Loss)	\$447	\$811	<b>(\$14)</b>	\$342	\$444	\$271	\$119	\$564	\$304	\$258
Loss Ratio	77.9%	73.9%	81.4%	79.5%	77.9%	80.2%	81.1%	76.9%	79.8%	80.4%
Admin Expense Ratio	18.4%	19.0%	18.7%	17.1%	17.7%	17.0%	17.6%	16.7%	16.5%	16.4%
Combined Ratio	96.3%	92.9%	100.1%	96.7%	95.6%	97.2%	98.7%	93.5%	96.3%	96.8%
Net Premium PMPM	\$209	\$199	\$199	\$197	\$195	\$185	\$181	\$181	\$183	\$180
Claims PMPM	\$163	\$147	\$157	\$157	\$152	\$148	\$147	\$139	\$146	\$145
Enrollment	5	5	5	4	4	4	4	4	4	4

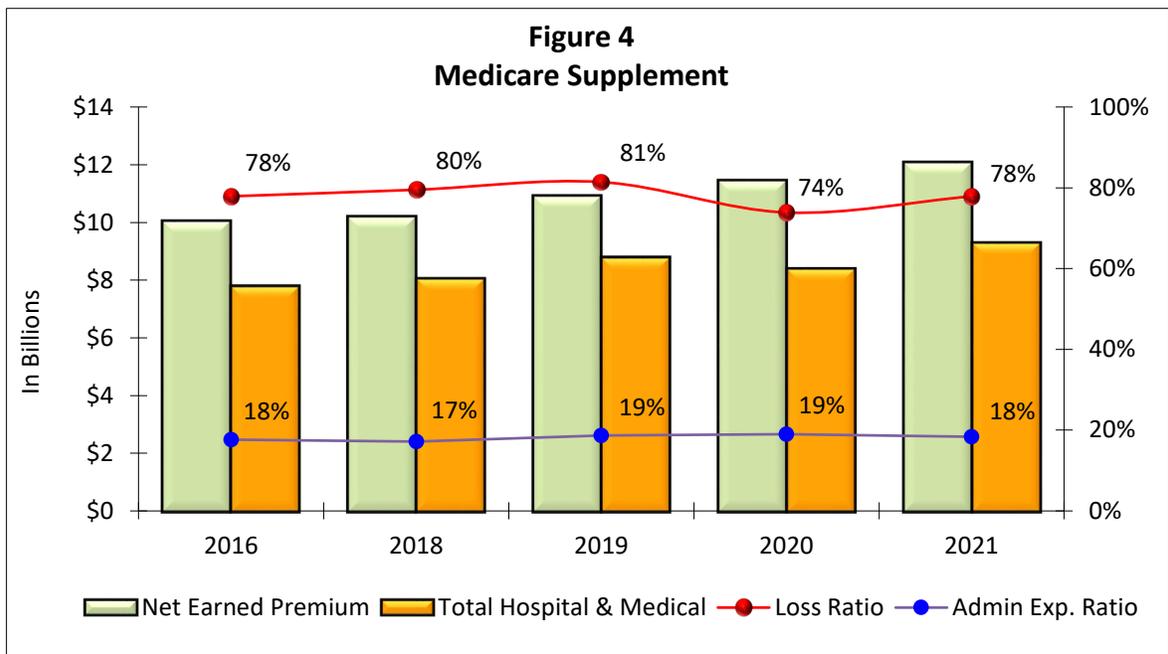
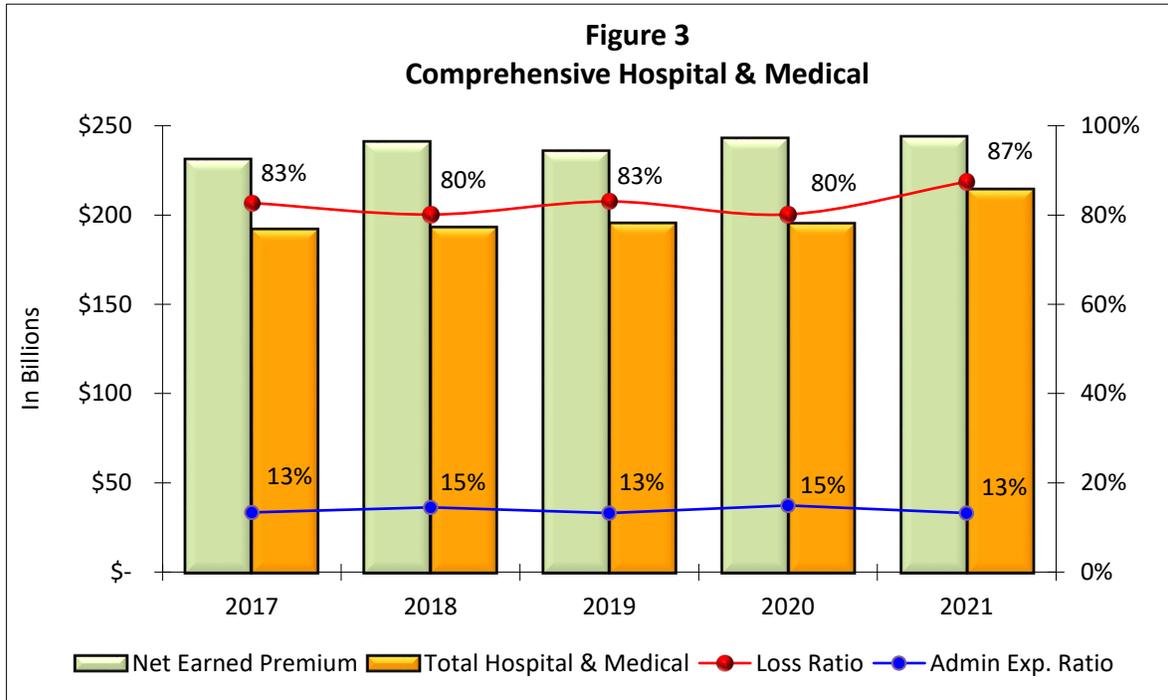
<b>Table 2</b>										
<b>Analysis of Operations by Lines of Business</b>										
<b>Dental</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$14,535	\$13,510	\$13,754	\$13,567	\$12,941	\$12,685	\$12,480	\$11,752	\$10,449	\$9,995
Total Hospital & Medical Exp	\$12,006	\$9,739	\$11,035	\$10,647	\$10,158	\$9,955	\$9,761	\$9,132	\$8,059	\$7,789
Claims Adj. Expenses	\$767	\$736	\$691	\$658	\$554	\$513	\$489	\$428	\$384	\$407
General Admin. Expenses	\$1,970	\$2,135	\$1,821	\$1,928	\$1,765	\$1,829	\$1,821	\$1,685	\$1,282	\$1,206
Total Underwriting Deductions	\$14,768	\$12,605	\$13,553	\$13,235	\$12,477	\$12,295	\$12,071	\$11,241	\$9,722	\$9,403
Net Underwriting Gain/(Loss)	\$909	\$1,386	\$731	\$711	\$821	\$790	\$749	\$758	\$856	\$703
Loss Ratio	76.7%	69.6%	77.3%	76.4%	76.4%	76.1%	76.1%	76.1%	76.2%	77.1%
Admin Expense Ratio	17.5%	20.5%	17.6%	18.5%	17.4%	17.9%	18.0%	17.6%	15.7%	16.0%
Combined Ratio	94.2%	90.1%	94.9%	94.9%	93.8%	94.0%	94.2%	93.7%	91.9%	93.0%
Net Premium PMPM	\$29	\$26	\$27	\$27	\$25	\$25	\$25	\$25	\$26	\$25
Claims PMPM	\$24	\$19	\$22	\$21	\$19	\$20	\$20	\$20	\$20	\$19
Enrollment	45	42	42	42	44	42	41	40	34	33
<b>Vision</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>2012</b>
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$4,262	\$3,848	\$3,831	\$3,624	\$2,651	\$2,469	\$2,300	\$2,148	\$1,694	\$1,606
Total Hospital & Medical Exp	\$3,160	\$2,734	\$3,000	\$2,893	\$2,050	\$1,927	\$1,832	\$1,703	\$1,364	\$1,312
Claims Adj. Expenses	\$77	\$77	\$71	\$67	\$58	\$51	\$46	\$37	\$32	\$30
General Admin. Expenses	\$519	\$527	\$497	\$511	\$415	\$405	\$388	\$369	\$234	\$220
Total Underwriting Deductions	\$3,761	\$3,338	\$3,568	\$3,471	\$2,520	\$2,378	\$2,272	\$2,109	\$1,629	\$1,559
Net Underwriting Gain/(Loss)	\$762	\$733	\$438	\$332	\$311	\$251	\$182	\$178	\$181	\$182
Loss Ratio	70.0%	67.2%	74.9%	76.1%	72.3%	73.1%	74.9%	74.5%	75.3%	75.2%
Admin Expense Ratio	13.2%	14.8%	14.2%	15.2%	16.7%	17.4%	17.7%	17.7%	14.7%	14.4%
Combined Ratio	83.2%	82.0%	89.1%	91.3%	89.0%	90.5%	92.6%	92.2%	90.0%	89.5%
Net Premium PMPM	\$10	\$9	\$9	\$9	\$7	\$7	\$6	\$6	\$6	\$6
Claims PMPM	\$7	\$6	\$7	\$7	\$5	\$5	\$5	\$5	\$5	\$4
Enrollment	38	36	36	35	33	31	30	29	25	25
<b>FEHBP</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>2012</b>
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$41,763	\$40,462	\$38,744	\$37,529	\$37,796	\$37,868	\$36,313	\$34,138	\$32,058	\$31,601
Total Hospital & Medical Exp	\$40,016	\$36,132	\$36,669	\$35,246	\$34,643	\$34,005	\$33,031	\$31,622	\$30,234	\$29,578
Claims Adj. Expenses	\$957	\$999	\$911	\$972	\$870	\$854	\$809	\$782	\$782	\$704
General Admin. Expenses	\$1,530	\$2,169	\$1,485	\$1,955	\$1,355	\$2,013	\$2,025	\$1,835	\$1,112	\$1,078
Total Underwriting Deductions	\$42,509	\$39,301	\$39,064	\$38,172	\$36,866	\$36,854	\$35,859	\$34,251	\$32,132	\$31,358
Net Underwriting Gain/(Loss)	\$372	\$559	\$108	\$293	\$158	\$541	\$413	\$376	\$247	\$252
Loss Ratio	93.3%	90.7%	93.6%	91.6%	93.6%	90.9%	91.0%	91.4%	93.4%	93.6%
Admin Expense Ratio	5.8%	7.9%	6.1%	7.6%	6.0%	7.7%	7.8%	7.6%	5.9%	5.6%
Combined Ratio	99.1%	98.6%	99.7%	99.2%	99.6%	98.6%	98.9%	98.9%	99.2%	99.2%
Net Premium PMPM	\$397	\$369	\$371	\$415	\$399	\$409	\$406	\$403	\$369	\$357
Claims PMPM	\$372	\$335	\$348	\$381	\$374	\$373	\$370	\$369	\$346	\$334
Enrollment	9	9	9	8	8	8	7	7	7	7

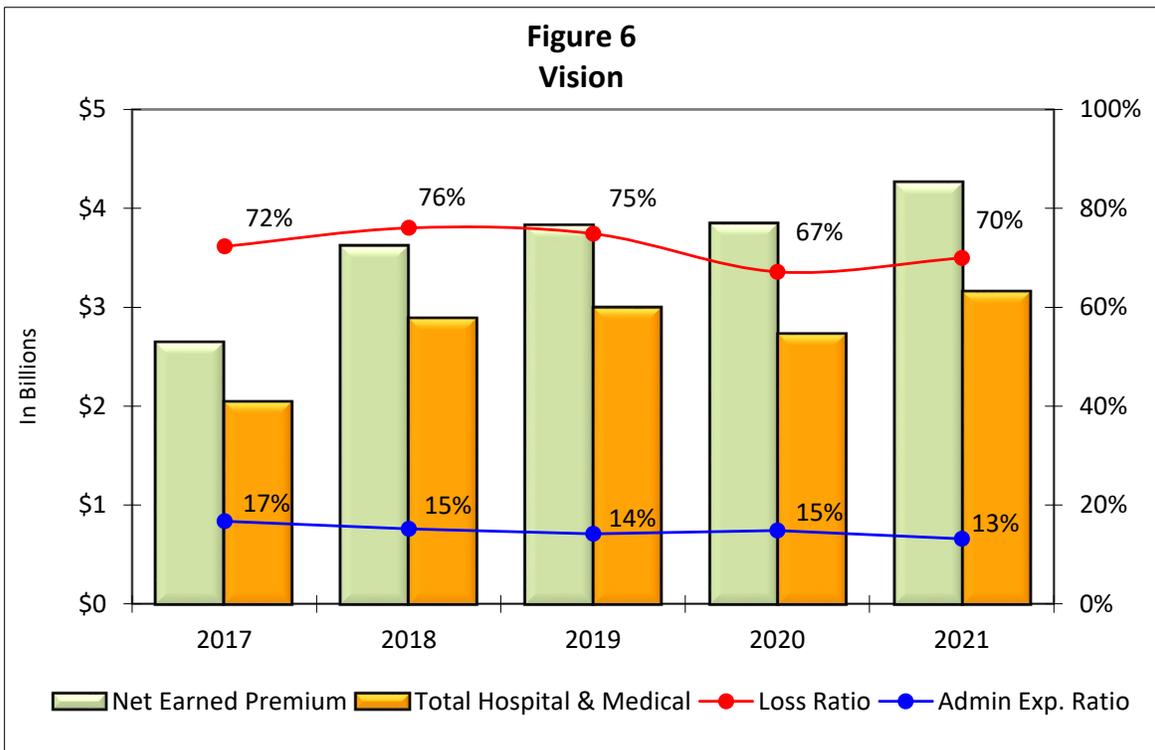
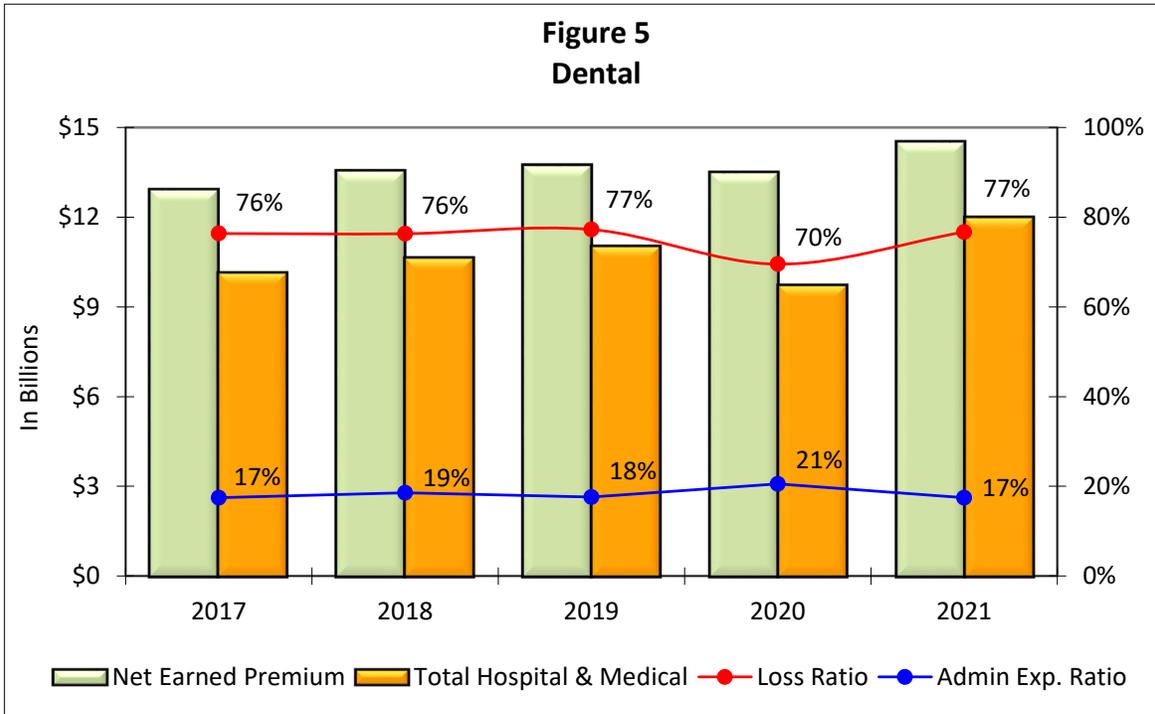
**Table 2**  
**Analysis of Operations by Lines of Business**

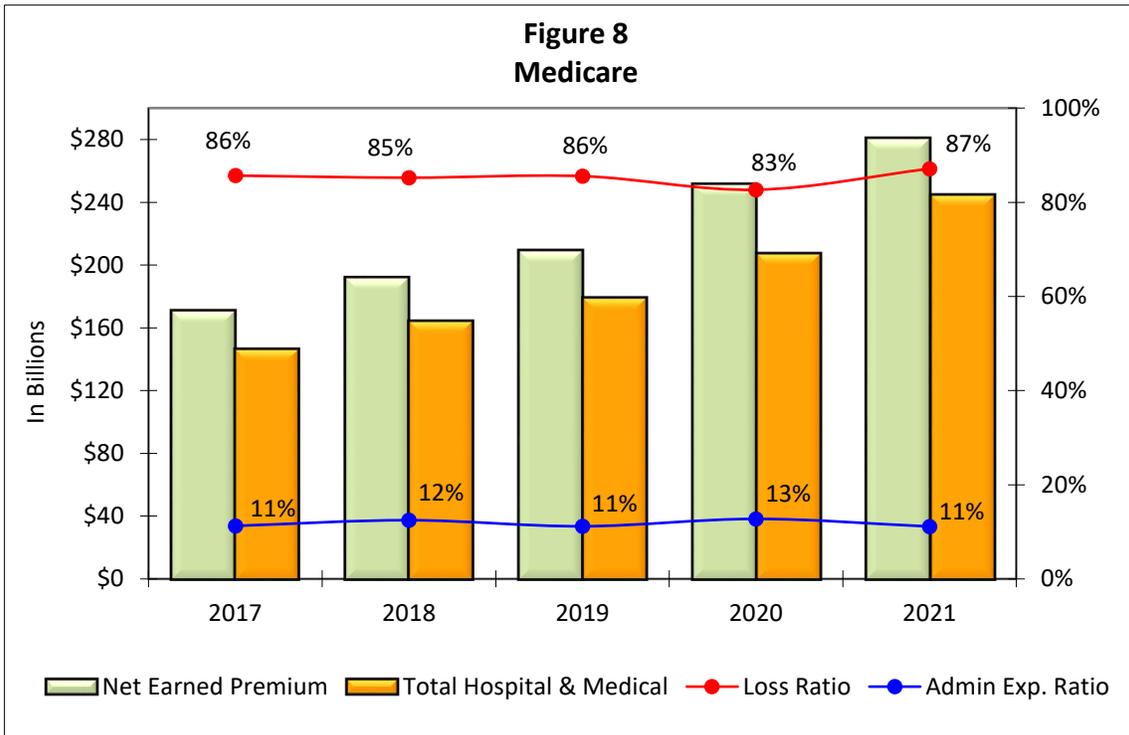
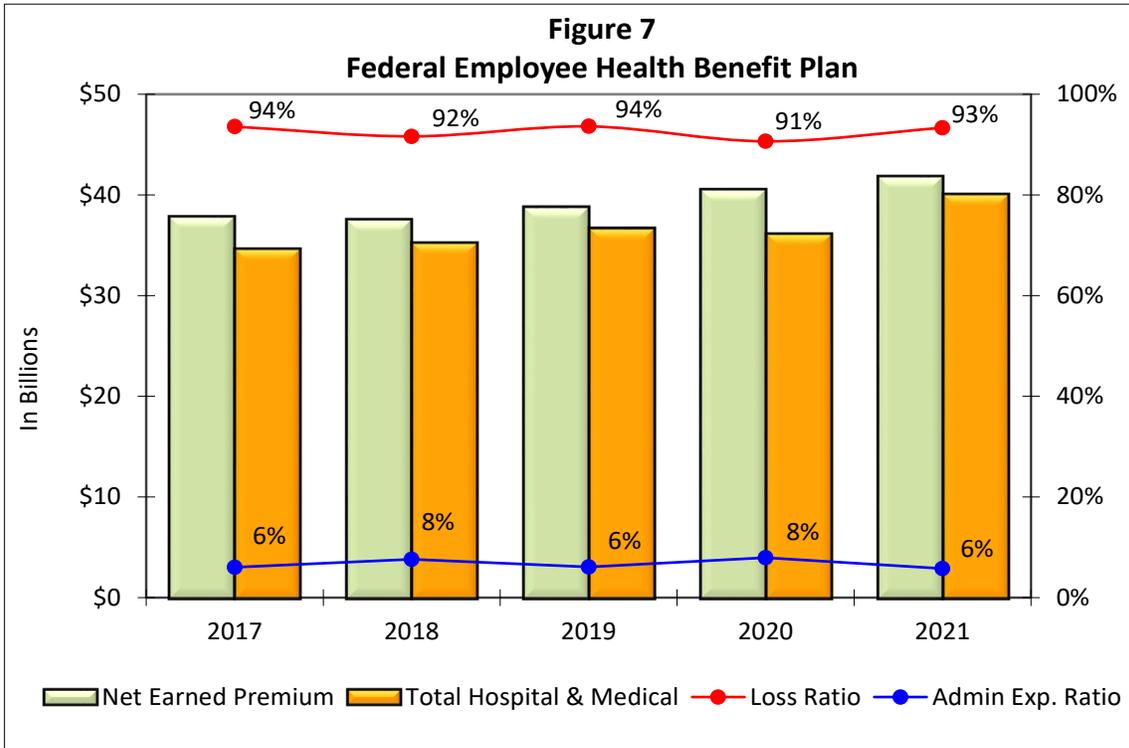
<b>Medicare</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$281,040	\$251,781	\$209,661	\$192,548	\$171,532	\$159,507	\$146,804	\$131,029	\$105,568	\$97,810
Total Hospital & Medical Exp	\$244,756	\$207,432	\$179,337	\$164,541	\$146,837	\$135,243	\$127,385	\$113,800	\$91,644	\$84,119
Claims Adj. Expenses	\$9,136	\$8,424	\$7,432	\$6,424	\$5,831	\$5,118	\$4,766	\$4,071	\$3,184	\$2,705
General Admin. Expenses	\$22,235	\$23,528	\$16,042	\$17,597	\$13,493	\$14,456	\$13,144	\$11,684	\$8,399	\$7,696
Total Underwriting Deductions	\$276,694	\$239,554	\$203,124	\$188,474	\$166,258	\$154,519	\$145,377	\$129,762	\$103,325	\$94,594
Net Underwriting Gain/(Loss)	\$4,820	\$11,532	\$6,818	\$4,435	\$5,225	\$4,929	\$1,219	\$1,448	\$2,339	\$4,424
Loss Ratio	87.1%	82.7%	85.6%	85.2%	85.7%	84.6%	87.0%	86.9%	86.8%	85.0%
Admin Expense Ratio	11.1%	12.7%	11.2%	12.5%	11.3%	12.3%	12.2%	12.0%	11.0%	10.5%
Combined Ratio	98.3%	95.4%	96.8%	97.7%	97.0%	96.9%	99.2%	98.9%	97.8%	95.5%
Net Premium PMPM	\$1,218.60	\$1,087	\$990	\$970	\$939	\$923	\$891	\$901	\$909	\$919
Claims PMPM	\$1,063.49	\$900	\$848	\$828	\$805	\$781	\$775	\$783	\$789	\$791
Enrollment	22	20	18	17	15	15	14	12	10	9

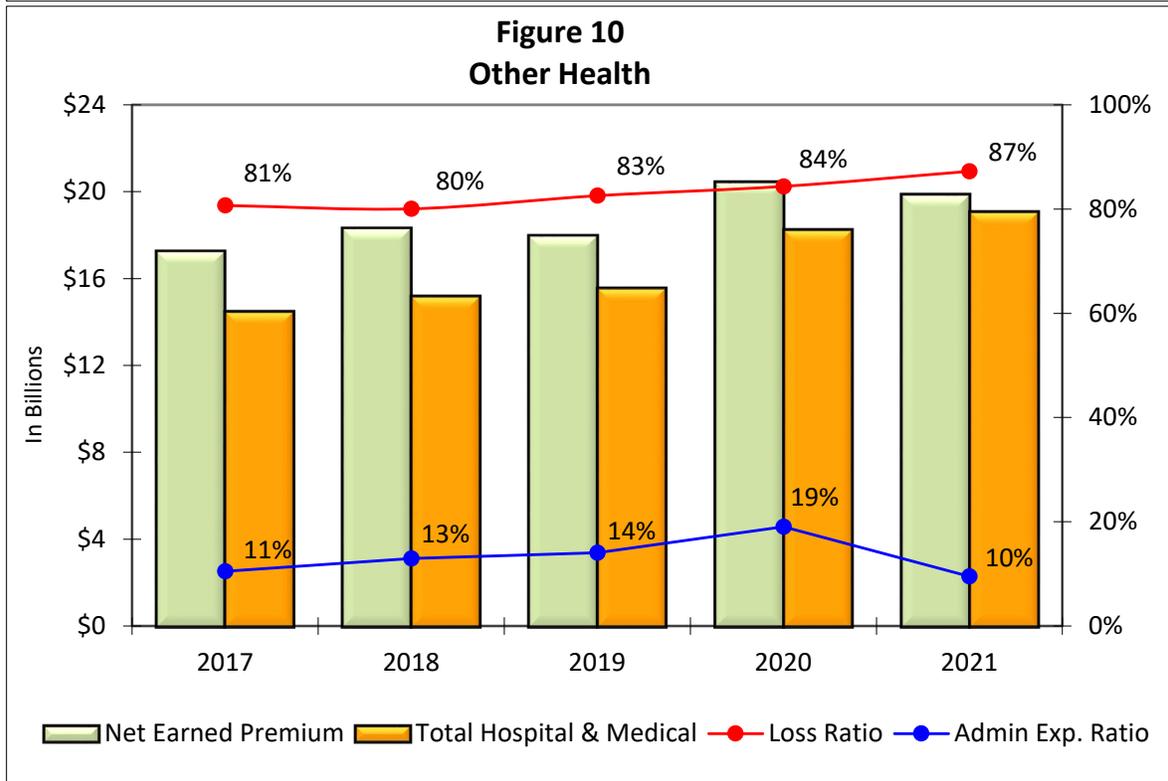
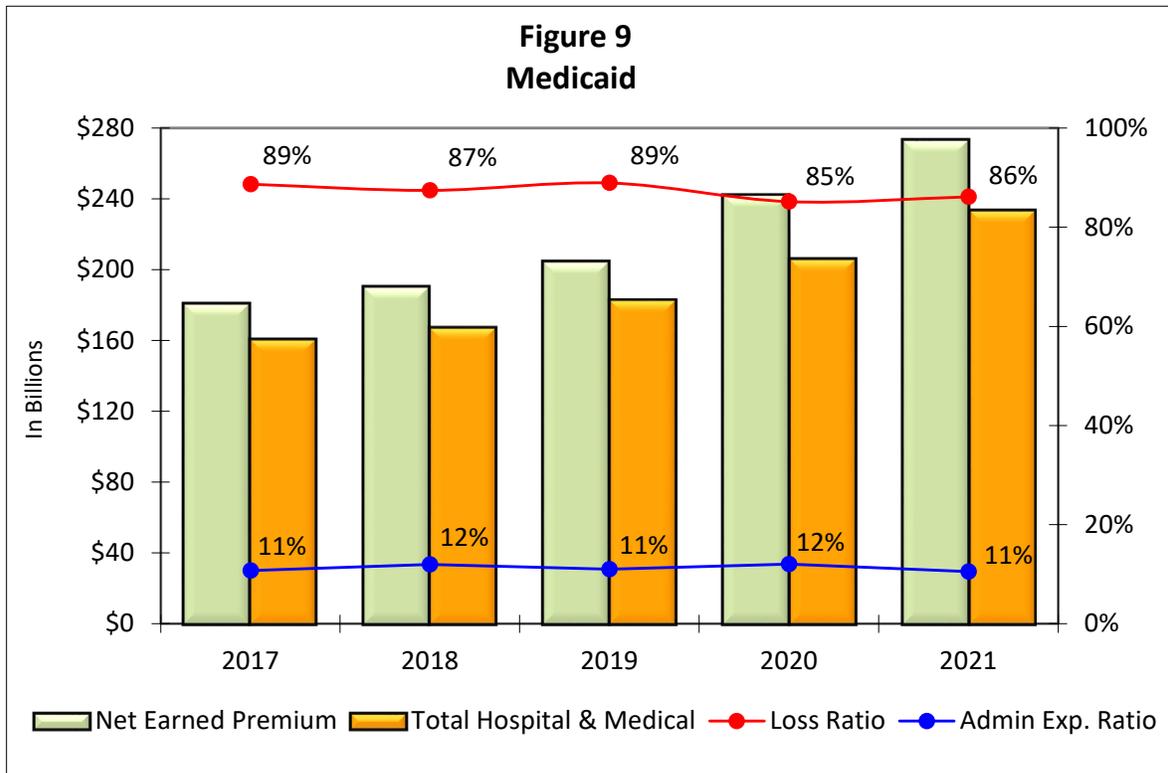
<b>Medicaid</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$273,068	\$242,194	\$204,595	\$190,505	\$180,994	\$170,461	\$148,609	\$115,661	\$88,067	\$77,730
Total Hospital & Medical Exp	\$233,390	\$206,037	\$182,883	\$167,308	\$160,899	\$148,585	\$127,938	\$98,905	\$77,470	\$68,810
Claims Adj. Expenses	\$7,082	\$6,638	\$6,103	\$5,751	\$5,388	\$5,134	\$4,872	\$3,637	\$2,957	\$2,283
General Admin. Expenses	\$21,444	\$22,517	\$16,497	\$17,218	\$14,112	\$15,520	\$13,073	\$10,322	\$7,168	\$6,622
Total Underwriting Deductions	\$261,807	\$235,042	\$205,305	\$190,142	\$180,540	\$169,393	\$145,857	\$113,074	\$87,606	\$77,836
Net Underwriting Gain/(Loss)	\$9,090	\$6,770	\$138	\$1,066	\$1,033	\$1,405	\$3,635	\$2,235	\$1,106	\$480
Loss Ratio	86.1%	85.1%	88.9%	87.4%	88.7%	87.1%	85.6%	86.0%	87.3%	88.0%
Admin Expense Ratio	10.5%	12.1%	11.0%	12.0%	10.7%	12.1%	12.0%	12.1%	11.4%	11.4%
Combined Ratio	96.6%	97.2%	99.9%	99.4%	99.4%	99.2%	97.6%	98.1%	98.8%	99.4%
Net Premium PMPM	\$472	\$420	\$389	\$368	\$387	\$360	\$339	\$317	\$292	\$266
Claims PMPM	\$408	\$360	\$348	\$323	\$344	\$315	\$291	\$274	\$257	\$236
Enrollment	56	51	43	43	39	40	38	35	26	25

<b>Other Health</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>2012</b>
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$19,860	\$20,434	\$17,977	\$18,328	\$17,271	\$16,773	\$16,269	\$15,792	\$12,145	\$13,181
Total Hospital & Medical Exp	\$19,044	\$18,223	\$15,545	\$15,171	\$14,473	\$13,392	\$13,275	\$13,569	\$10,232	\$10,549
Claims Adj. Expenses	\$555	\$822	\$782	\$391	\$645	\$438	\$772	\$1,045	\$790	\$778
General Admin. Expenses	\$1,550	\$3,373	\$1,868	\$2,060	\$1,245	\$844	\$618	\$758	\$886	\$972
Total Underwriting Deductions	\$21,331	\$22,764	\$18,218	\$17,581	\$16,378	\$14,717	\$14,600	\$15,400	\$11,912	\$12,301
Net Underwriting Gain/(Loss)	\$716	(\$747)	\$640	\$1,319	\$1,576	\$2,666	\$2,128	\$944	\$632	\$1,155
Loss Ratio	87.2%	84.3%	82.6%	80.1%	80.7%	77.3%	79.0%	83.2%	81.6%	78.4%
Admin Expense Ratio	9.5%	19.1%	14.1%	13.0%	10.5%	7.4%	8.3%	11.0%	13.4%	13.0%
Combined Ratio	96.8%	103.4%	96.6%	93.0%	91.2%	84.7%	87.3%	94.2%	95.0%	91.4%
Net Premium PMPM	\$45	\$46	\$42	\$45	\$44	\$44	\$47	\$49	\$44	\$49
Claims PMPM	\$43	\$42	\$36	\$37	\$37	\$35	\$38	\$42	\$38	\$40
Enrollment	39	37	36	34	33	32	29	28	23	22









**ENROLLMENT AND PREMIUM REVENUES**

Enrollment increased 6% (14 million) to 255 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

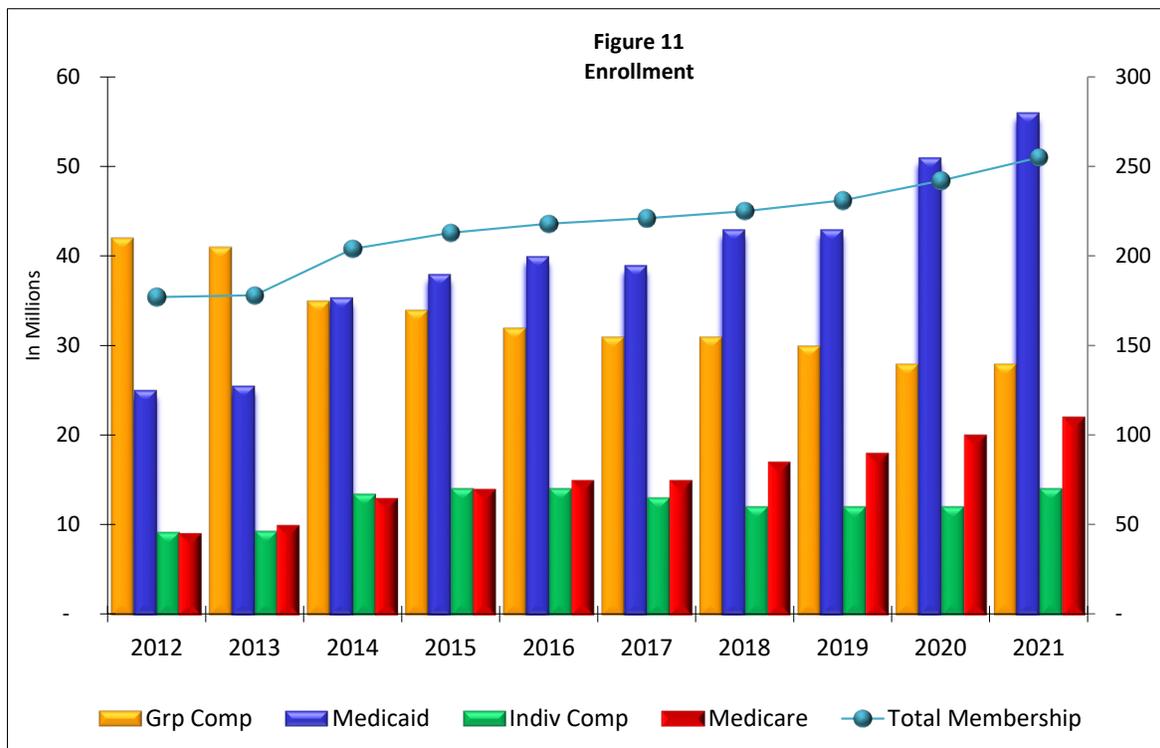
business. **Figure 11** illustrates the enrollment trend for the four largest revenue generating lines of business for the past 10 years.

Direct written premium increased 8% (\$65 billion) to \$900 billion. **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 between the lines of business. In comparison to 2020, Medicare increased modestly to 31% from 30% and Medicaid increased to 30.5% from 29%, while direct comprehensive medical decreased to 28% of total premium from 30%.

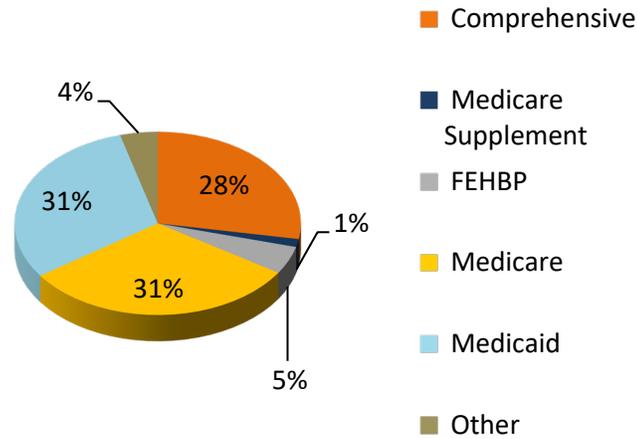
Health entities reported premium per member per month (PMPM) of \$295 and claims PMPM of \$258 for 2021. **Figure 13** illustrates a 10-year trend on an aggregate basis of the increase in premium PMPM vs claims PMPM and the resulting spread. **Table 4** provides further breakdown by line of business, a 10-year trend of the increase/(decrease) in premium PMPM vs claims PMPM and the resulting spread as well.

In referring back to **Table 2**, the Medicare line of business has the highest premium PMPM at over \$1 thousand but also reported one of the highest net underwriting gains with a spread of premium PMPM over claims PMPM of \$186 and an aggregate underwriting gain of \$11 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 2020 are most evident in a 13% (\$31 billion) increase in Medicaid, a 12% (\$30 billion) increase in Medicare, a 3% (\$2 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 2012, the top three highest increases in written premium are in the Medicaid (\$195 billion), Medicare (\$181 billion), and individual comprehensive (\$61 billion). **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**

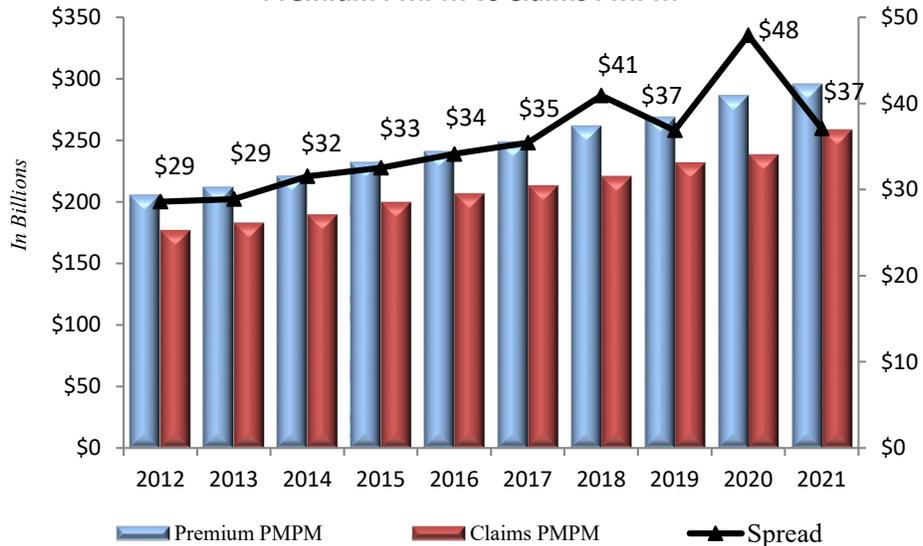


**Table 3**

**Direct Written Premium by Lines of Business**

(In Millions)	Chg.	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Individual Comprehensive	2.5%	\$84,074	\$82,026	\$72,722	\$76,017	\$68,660	\$63,310	\$55,292	\$43,388	\$24,713	\$23,389
Group Comprehensive	(0.2)%	\$165,556	\$165,854	\$166,717	\$165,339	\$162,605	\$160,574	\$162,297	\$166,375	\$172,220	\$174,959
Medicare Supplement	5.1%	\$12,679	\$12,068	\$11,546	\$10,807	\$10,596	\$10,061	\$9,609	\$9,105	\$8,531	\$8,439
Vision	10.3%	\$2,889	\$2,619	\$2,654	\$2,561	\$2,410	\$2,255	\$2,099	\$1,952	\$1,635	\$1,550
Dental	8.2%	\$14,765	\$13,640	\$14,048	\$13,855	\$14,090	\$13,074	\$12,561	\$12,017	\$10,046	\$10,113
FEHBP	3.3%	\$44,046	\$42,645	\$41,218	\$38,942	\$37,860	\$37,923	\$36,356	\$34,140	\$32,061	\$31,669
Medicare	11.9%	\$281,224	\$251,295	\$219,554	\$192,253	\$170,413	\$158,908	\$147,273	\$128,890	\$105,917	\$99,981
Medicaid	12.9%	\$273,974	\$242,732	\$208,695	\$192,181	\$180,535	\$170,234	\$149,148	\$115,977	\$89,069	\$78,535
Other Health	(3.9)%	\$20,499	\$21,340	\$20,170	\$18,883	\$18,142	\$18,569	\$17,349	\$16,900	\$14,111	\$14,194

**Figure 13**  
**Premium PMPM vs Claims PMPM**



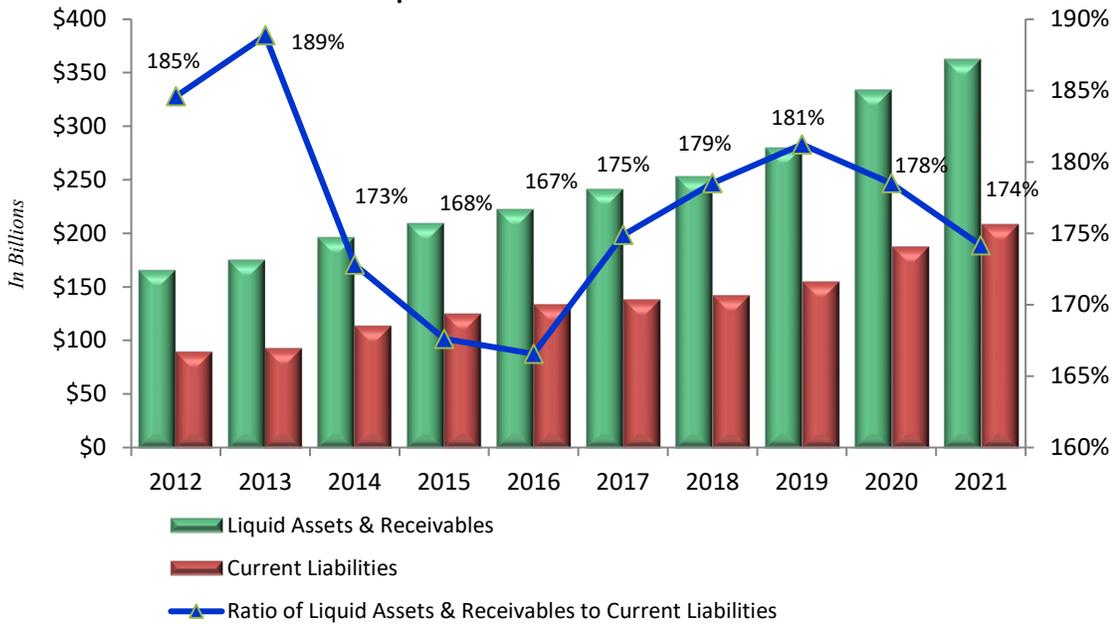
<b>Table 4</b>										
<b>Premium PMPM vs Claims PMPM by Line of Business</b>										
	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
<b>Comprehensive Hospital &amp; Medical</b>										
Premium PMPM	\$488.20	\$485.88	\$460.26	\$460.04	\$424.30	\$388.13	\$362.79	\$347.49	\$318.60	\$309.09
Claims PMPM	\$428.57	\$391.02	\$384.04	\$337.43	\$352.49	\$319.41	\$310.46	\$293.74	\$270.62	\$263.53
Margin	\$59.63	\$94.86	\$76.23	\$122.61	\$71.81	\$68.72	\$52.33	\$53.75	\$47.99	\$45.56
<b>Medicare Supplement</b>										
Premium PMPM	\$209.32	\$199.02	\$198.79	\$197.20	\$195.01	\$184.87	\$181.38	\$181.40	\$182.65	\$180.48
Claims PMPM	\$163.08	\$147.15	\$161.85	\$156.82	\$151.94	\$148.20	\$147.17	\$139.47	\$145.81	\$145.28
Margin	\$46.23	\$51.87	\$36.94	\$40.39	\$43.07	\$36.68	\$34.21	\$41.93	\$36.84	\$35.20
<b>Dental</b>										
Premium PMPM	\$28.60	\$26.16	\$27.09	\$26.69	\$24.58	\$25.44	\$25.31	\$25.46	\$25.99	\$24.95
Claims PMPM	\$23.60	\$19.09	\$21.75	\$20.96	\$19.30	\$19.96	\$19.80	\$19.76	\$20.03	\$19.45
Margin	\$5.00	\$7.07	\$5.34	\$5.72	\$5.28	\$5.48	\$5.50	\$5.70	\$5.96	\$5.50
<b>Vision</b>										
Premium PMPM	\$9.66	\$8.72	\$8.84	\$8.80	\$6.73	\$6.59	\$6.44	\$6.29	\$5.60	\$5.51
Claims PMPM	\$7.17	\$6.20	\$6.92	\$7.03	\$5.20	\$5.13	\$5.14	\$4.99	\$4.51	\$4.49
Margin	\$2.49	\$2.53	\$1.92	\$1.78	\$1.53	\$1.46	\$1.29	\$1.30	\$1.10	\$1.02
<b>FEHBP</b>										
Premium PMPM	\$397.18	\$369.24	\$370.98	\$415.33	\$399.49	\$409.22	\$405.63	\$403.44	\$369.29	\$356.67
Claims PMPM	\$371.53	\$335.42	\$347.88	\$381.29	\$374.48	\$372.58	\$370.00	\$369.35	\$345.53	\$334.29
Margin	\$25.65	\$33.82	\$23.10	\$34.04	\$25.01	\$36.64	\$35.63	\$34.09	\$23.76	\$22.38
<b>Medicare</b>										
Premium PMPM	\$1,218.60	\$1,086.57	\$989.84	\$970.37	\$939.29	\$922.72	\$890.69	\$900.88	\$908.77	\$918.93
Claims PMPM	\$1,063.49	\$899.96	\$848.36	\$827.93	\$805.15	\$781.29	\$774.88	\$783.12	\$789.49	\$791.45
Margin	\$155.12	\$186.61	\$141.48	\$142.44	\$134.14	\$141.43	\$115.81	\$117.76	\$119.28	\$127.48
<b>Medicaid</b>										
Premium PMPM	\$471.86	\$420.01	\$389.17	\$367.77	\$386.89	\$360.07	\$339.13	\$317.46	\$291.84	\$265.93
Claims PMPM	\$408.25	\$360.30	\$347.68	\$322.75	\$343.72	\$314.74	\$291.09	\$274.13	\$257.05	\$235.85
Margin	\$63.61	\$59.70	\$41.49	\$45.02	\$43.18	\$45.32	\$48.04	\$43.33	\$34.78	\$30.08
<b>Other Health</b>										
Premium PMPM	\$44.66	\$45.94	\$41.51	\$45.16	\$44.26	\$43.67	\$46.94	\$48.63	\$44.31	\$49.22
Claims PMPM	\$43.14	\$41.66	\$36.18	\$37.10	\$36.70	\$35.12	\$38.13	\$41.78	\$37.95	\$39.90
Margin	\$1.52	\$4.28	\$5.33	\$8.06	\$7.56	\$8.56	\$8.81	\$6.84	\$6.36	\$9.32

## CASH FLOW AND LIQUIDITY

The health insurance industry showed a significant decrease in operating cash flow to \$18 billion in 2021 as compared to operating cash flow of \$56 billion in 2020. The considerable decrease in positive cash flow is due primarily to a 14% (\$96 billion) increase in in benefits and loss-related payments premiums collected partially offset by a and a 7% (\$56 billion) increase in premiums collected net of reinsurance.

As illustrated in **Figure 14**, liquid assets and receivables increased 9% (\$28 billion) to \$362 billion in 2021 from \$333 billion in the prior year end. This was partially offset by an 11% (\$21 billion) increase in current liabilities to \$208 billion from \$187 billion. This resulted in an unfavorable decrease in the ratio of liquid assets and receivables to current liabilities to 174% from 178%.

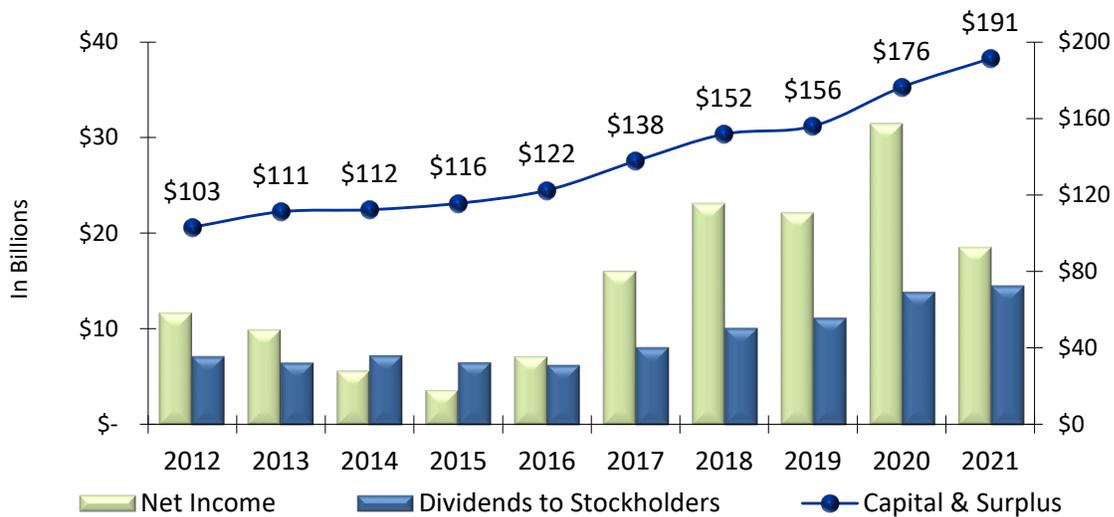
**Figure 14**  
**Ratio of Liquid Assets & Receivables to Current Liabilities**



**CAPITAL AND SURPLUS**

Health entities reported a 9% (\$15 billion) increase in capital and surplus to \$191 billion from \$176 billion at Dec. 31, 2020 as illustrated in **Figure 15**. The increase is due primarily to net income of \$19 billion, a \$3 billion increase in unrealized capital gains, and paid-in surplus of \$8 billion. These items were partially offset by dividends paid to stockholders of \$14.5 billion, and a \$1.7 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*

State	Direct Written Premium			Claims			Loss Ratio*			Enrollment		
	2021	2020	% Chg.	2021	2020	% Chg.	2021	2020	% Pt Chg.	2021	2020	% Chg.
Alabama	\$1,718	\$1,527	12.5%	\$1,472	\$1,194	23.3%	86.1%	78.2%	7.9	215,966	179,380	20.4%
Alaska	\$167	\$160	4.5%	\$224	\$182	23.5%	133.2%	106.5%	26.8	20,306	17,098	18.8%
Arizona	\$1,162	\$1,205	(3.6)%	\$941	\$839	12.1%	79.2%	69.5%	9.7	192,560	161,951	18.9%
Arkansas	\$2,158	\$1,863	15.8%	\$1,707	\$1,354	26.1%	79.1%	72.7%	6.5	403,241	358,932	12.3%
California	\$256	\$280	(8.7)%	\$207	\$204	1.6%	81.0%	72.8%	8.3	37,678	45,224	(16.7)%
Colorado	\$1,140	\$1,321	(13.7)%	\$1,085	\$938	15.7%	94.1%	71.2%	22.9	225,765	210,731	7.1%
Connecticut	\$955	\$958	(0.2)%	\$869	\$740	17.4%	91.0%	77.3%	13.7	114,389	108,177	5.7%
Delaware	\$236	\$251	(6.0)%	\$234	\$168	39.5%	96.9%	69.6%	27.3	30,616	25,069	22.1%
District of Columbia	\$222	\$200	11.2%	\$210	\$185	13.4%	94.3%	92.4%	1.9	40,796	35,812	13.9%
Florida	\$16,517	\$14,110	17.1%	\$13,867	\$10,857	27.7%	83.9%	76.8%	7.2	2,525,903	2,050,236	23.2%
Georgia	\$4,043	\$3,194	26.6%	\$3,591	\$2,483	44.6%	88.8%	84.3%	4.5	719,016	544,215	32.1%
Hawaii	\$244	\$313	(21.9)%	\$217	\$198	9.7%	88.8%	63.3%	25.5	37,595	36,310	3.5%
Idaho	\$522	\$777	(32.9)%	\$441	\$444	(0.7)%	82.8%	59.7%	23.0	93,759	93,668	0.1%
Illinois	\$2,473	\$2,487	(0.6)%	\$2,465	\$2,223	0.0%	97.2%	82.7%	14.5	373,162	351,189	6.3%
Indiana	\$898	\$863	4.1%	\$704	\$669	5.2%	78.5%	77.6%	0.9	134,072	120,256	11.5%
Iowa	\$607	\$695	(12.7)%	\$497	\$507	(2.0)%	79.5%	72.3%	7.2	117,321	113,527	3.3%
Kansas	\$493	\$448	10.1%	\$385	\$265	45.0%	78.0%	59.2%	18.8	101,881	82,266	23.8%
Kentucky	\$698	\$666	4.8%	\$523	\$502	4.1%	130.1%	75.6%	54.6	119,387	105,355	13.3%
Louisiana	\$999	\$1,032	(3.2)%	\$780	\$724	7.7%	78.1%	70.4%	7.7	141,528	134,213	5.5%
Maine	\$407	\$438	(7.0)%	\$407	\$341	19.1%	96.6%	80.4%	16.3	65,037	58,508	11.2%
Maryland	\$1,237	\$1,382	(10.4)%	\$1,563	\$1,366	14.4%	130.6%	97.0%	33.6	272,383	262,548	3.7%
Massachusetts	\$2,508	\$2,531	(0.9)%	\$2,325	\$2,354	(1.3)%	92.9%	92.1%	0.8	365,592	386,776	(5.5)%
Michigan	\$1,831	\$1,813	1.0%	\$1,596	\$1,349	18.3%	85.4%	74.0%	11.4	340,170	315,166	7.9%
Minnesota	\$791	\$1,085	(27.1)%	\$820	\$686	19.5%	100.0%	63.1%	36.9	159,701	153,127	4.3%
Mississippi	\$1,031	\$936	10.1%	\$815	\$707	15.3%	80.0%	77.0%	3.0	168,710	163,886	2.9%
Missouri	\$1,434	\$1,307	9.8%	\$1,151	\$930	23.7%	79.4%	71.1%	8.3	214,294	185,608	15.5%
Montana	\$327	\$335	(2.4)%	\$337	\$291	15.7%	100.3%	82.9%	17.4	53,457	48,277	10.7%
Nebraska	\$790	\$848	(6.8)%	\$664	\$642	3.4%	84.0%	75.7%	8.3	90,991	83,928	8.4%
Nevada	\$666	\$564	18.1%	\$562	\$445	26.3%	84.5%	78.9%	5.7	129,350	115,084	12.4%
New Hampshire	\$294	\$310	(5.2)%	\$251	\$209	20.4%	84.1%	68.2%	15.9	56,553	49,094	15.2%
New Jersey	\$2,421	\$2,078	16.5%	\$2,495	\$1,856	34.5%	102.8%	89.5%	13.4	395,262	331,277	19.3%
New Mexico	\$242	\$202	19.6%	\$224	\$148	51.7%	91.2%	75.9%	15.3	50,048	33,610	48.9%
New York	\$1,636	\$1,667	(1.8)%	\$1,481	\$1,400	5.8%	90.4%	82.2%	8.2	290,460	307,688	(5.6)%
North Carolina	\$4,807	\$4,273	12.5%	\$3,908	\$3,375	15.8%	81.3%	79.0%	2.3	620,212	507,348	22.2%
North Dakota	\$263	\$229	14.7%	\$240	\$201	19.7%	91.5%	87.7%	3.9	44,696	40,695	9.8%
Ohio	\$1,541	\$1,471	4.8%	\$1,342	\$1,194	12.4%	87.1%	81.2%	5.9	251,978	225,941	11.5%
Oklahoma	\$1,238	\$1,099	12.6%	\$1,247	\$1,027	21.5%	100.4%	88.0%	12.4	179,694	158,516	13.4%
Oregon	\$1,121	\$1,297	(13.6)%	\$1,118	\$1,016	10.0%	99.7%	78.5%	21.2	174,666	168,529	3.6%
Pennsylvania	\$3,262	\$3,848	(15.2)%	\$2,827	\$2,461	0.0%	87.2%	63.7%	23.5	590,731	568,630	3.9%
Rhode Island	\$242	\$237	2.1%	\$201	\$184	9.5%	83.4%	77.7%	5.7	41,714	41,208	1.2%
South Carolina	\$1,881	\$1,670	12.6%	\$1,537	\$1,257	22.2%	82.4%	74.9%	7.5	298,963	243,464	22.8%
South Dakota	\$399	\$407	(2.0)%	\$381	\$307	24.1%	95.6%	75.5%	20.1	54,755	49,758	10.0%
Tennessee	\$1,031	\$1,170	(11.9)%	\$923	\$869	6.2%	84.6%	72.7%	11.9	199,549	150,693	32.4%
Texas	\$9,615	\$7,544	27.5%	\$8,940	\$6,674	33.9%	92.1%	88.5%	3.7	1,708,104	1,343,817	27.1%
Utah	\$1,106	\$1,371	(19.4)%	\$1,011	\$905	11.7%	87.8%	66.0%	21.8	257,121	226,301	13.6%
Vermont	\$244	\$258	(5.5)%	\$227	\$210	8.0%	93.2%	81.6%	11.7	30,254	31,263	(3.2)%
Virginia	\$1,665	\$1,803	(7.7)%	\$1,344	\$1,172	14.7%	79.9%	67.9%	12.0	281,452	249,937	12.6%
Washington	\$1,539	\$1,576	(2.3)%	\$1,349	\$1,192	13.2%	86.7%	75.9%	10.8	301,799	277,267	8.8%
West Virginia	\$253	\$289	(12.7)%	\$209	\$181	15.5%	82.8%	62.6%	20.2	32,590	18,889	72.5%
Wisconsin	\$1,552	\$1,767	(12.1)%	\$1,566	\$1,399	11.9%	100.8%	81.4%	19.4	216,751	202,951	6.8%
Wyoming	\$311	\$305	2.0%	\$292	\$223	31.1%	93.8%	70.7%	23.1	32,335	25,938	24.7%
American Samoa	-	-	0.0%	-	-	0.0%	0.0%	0.0%	0.0	-	-	0.0%
Guam	-	-	0.0%	-	-	0.0%	0.0%	0.0%	0.0	18	11	63.6%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	0.0%	0.0%	0.0	1	2	(50.0)%
Puerto Rico	\$286	\$342	(16.3)%	\$328	\$303	8.3%	116.7%	228.3%	(111.6)	199,809	205,861	(2.9)%
U.S. Virgin Islands	\$1	\$1	(7.1)%	\$1	\$1	(41.2)%	31.4%	75.9%	(44.5)	218	229	(4.8)%
Aggregate Other Alien	\$863	\$3,225	(73.2)%	\$55	\$48	15.1%	6.4%	1.5%	4.9	14,292	17,140	(16.6)%
<b>Grand Totals</b>	<b>\$84,341</b>	<b>\$82,024</b>	<b>2.8%</b>	<b>\$74,157</b>	<b>\$61,600</b>	<b>20.4%</b>	<b>87.8%</b>	<b>75.3%</b>	<b>12.6</b>	<b>13,828,651</b>	<b>12,022,575</b>	<b>15.0%</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 - Group Comprehensive Hospital &amp; Medical</b>												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Direct Written Premium			Claims			Loss Ratio*			Enrollment		
State	2021	2020	% Chg.	2021	2020	% Chg.	2021	2020	% Pt Chg.	2021	2020	% Chg.
Alabama	\$3,203	\$3,015	6.2%	\$3,063	\$2,789	9.8%	95.5%	91.8%	3.6	622,422	615,589	1.1%
Alaska	\$323	\$300	7.8%	\$264	\$246	7.1%	81.6%	81.8%	(0.2)	36,476	34,685	5.2%
Arizona	\$1,396	\$1,393	0.2%	\$1,154	\$1,119	3.2%	83.2%	80.5%	2.7	269,190	280,646	(4.1)%
Arkansas	\$1,082	\$1,053	2.8%	\$942	\$847	11.3%	87.0%	80.3%	6.7	220,866	219,815	0.5%
California	\$694	\$524	32.5%	\$581	\$411	41.4%	85.2%	81.4%	3.8	118,242	91,722	28.9%
Colorado	\$3,040	\$3,104	(2.1)%	\$2,706	\$2,607	3.8%	88.9%	84.2%	4.7	517,196	540,779	(4.4)%
Connecticut	\$1,747	\$1,776	(1.7)%	\$1,530	\$1,459	4.8%	87.7%	82.2%	5.5	208,974	233,531	(10.5)%
Delaware	\$325	\$305	6.4%	\$264	\$235	12.3%	80.7%	80.2%	0.5	45,448	43,461	4.6%
District of Columbia	\$1,465	\$1,470	(0.3)%	\$1,237	\$1,146	8.0%	84.5%	78.7%	5.8	227,493	217,795	4.5%
Florida	\$7,619	\$9,323	(18.3)%	\$6,947	\$7,831	(11.3)%	90.4%	83.1%	7.3	1,309,441	1,387,227	(5.6)%
Georgia	\$4,012	\$4,248	(5.6)%	\$3,736	\$3,804	(1.8)%	93.2%	119.5%	(26.2)	716,577	808,172	(11.3)%
Hawaii	\$3,080	\$3,078	0.1%	\$2,767	\$2,666	3.8%	90.0%	86.8%	3.2	650,043	646,841	0.5%
Idaho	\$1,280	\$1,208	6.0%	\$1,158	\$1,026	12.8%	90.3%	85.6%	4.7	245,251	244,870	0.2%
Illinois	\$11,445	\$11,002	4.0%	\$10,553	\$9,753	0.0%	91.8%	88.2%	3.5	1,907,471	1,926,906	(1.0)%
Indiana	\$1,682	\$1,721	(2.3)%	\$1,427	\$1,381	3.3%	84.6%	80.7%	3.9	287,248	296,736	(3.2)%
Iowa	\$2,108	\$2,116	(0.4)%	\$1,824	\$1,717	6.2%	86.7%	82.0%	4.8	371,032	380,794	(2.6)%
Kansas	\$516	\$534	(3.2)%	\$411	\$413	(0.5)%	79.6%	77.0%	2.6	142,929	164,274	(13.0)%
Kentucky	\$1,869	\$1,873	(0.2)%	\$1,553	\$1,548	0.3%	83.2%	82.9%	0.3	322,689	330,428	(2.3)%
Louisiana	\$2,517	\$2,514	0.1%	\$2,171	\$2,042	6.3%	86.1%	81.3%	4.8	412,909	424,605	(2.8)%
Maine	\$1,124	\$1,155	(2.7)%	\$1,006	\$919	9.4%	88.4%	82.2%	6.2	165,215	170,374	(3.0)%
Maryland	\$3,028	\$3,037	(0.3)%	\$2,529	\$2,410	4.9%	83.4%	80.0%	3.4	523,378	531,773	(1.6)%
Massachusetts	\$8,925	\$8,679	2.8%	\$7,880	\$7,014	12.4%	88.3%	81.0%	7.3	1,260,629	1,272,387	(0.9)%
Michigan	\$9,255	\$9,108	1.6%	\$8,258	\$7,610	8.5%	89.0%	83.9%	5.2	1,742,228	1,758,041	(0.9)%
Minnesota	\$4,115	\$4,217	(2.4)%	\$3,714	\$3,499	6.1%	90.3%	83.0%	7.3	783,984	833,808	(6.0)%
Mississippi	\$893	\$899	(0.7)%	\$786	\$749	4.9%	88.0%	83.3%	4.7	186,020	187,690	(0.9)%
Missouri	\$1,980	\$2,039	(2.9)%	\$1,596	\$1,619	(1.4)%	80.7%	79.7%	1.1	395,833	418,038	(5.3)%
Montana	\$485	\$485	(0.1)%	\$444	\$394	12.7%	91.2%	81.3%	9.9	85,989	82,808	3.8%
Nebraska	\$1,092	\$1,023	6.7%	\$986	\$873	12.9%	89.3%	85.8%	3.5	170,798	161,606	5.7%
Nevada	\$1,842	\$1,767	4.2%	\$1,526	\$1,461	4.5%	82.9%	82.4%	0.5	370,810	365,909	1.3%
New Hampshire	\$1,069	\$1,050	1.8%	\$906	\$820	10.5%	84.7%	78.6%	6.1	154,752	158,488	(2.4)%
New Jersey	\$5,303	\$5,671	(6.5)%	\$4,730	\$4,577	3.3%	88.9%	81.0%	7.9	670,956	733,330	(8.5)%
New Mexico	\$501	\$517	(3.0)%	\$479	\$425	12.6%	95.3%	82.7%	12.6	79,934	82,302	(2.9)%
New York	\$18,251	\$17,714	3.0%	\$15,791	\$14,661	7.7%	89.9%	82.5%	7.3	2,385,582	2,407,485	(0.9)%
North Carolina	\$2,646	\$2,753	(3.9)%	\$2,544	\$2,316	9.9%	94.8%	84.2%	10.6	523,186	519,621	0.7%
North Dakota	\$1,082	\$1,079	0.2%	\$991	\$932	6.3%	91.6%	86.3%	5.3	179,638	189,122	(5.0)%
Ohio	\$4,949	\$5,054	(2.1)%	\$4,317	\$4,139	4.3%	87.2%	81.9%	5.2	813,001	862,585	(5.7)%
Oklahoma	\$1,924	\$1,832	5.0%	\$1,712	\$1,538	11.3%	88.6%	82.1%	6.5	361,827	352,703	2.6%
Oregon	\$4,287	\$4,283	0.1%	\$3,831	\$3,490	9.8%	89.4%	81.5%	7.9	709,131	726,460	(2.4)%
Pennsylvania	\$8,299	\$8,502	(2.4)%	\$7,244	\$7,017	0.0%	87.6%	82.7%	4.9	1,320,916	1,377,030	(4.1)%
Rhode Island	\$788	\$771	2.2%	\$672	\$638	5.4%	85.4%	82.7%	2.7	120,135	122,115	(1.6)%
South Carolina	\$1,702	\$1,785	(4.7)%	\$1,435	\$1,382	3.9%	84.8%	78.0%	6.8	321,355	339,502	(5.3)%
South Dakota	\$697	\$698	(0.1)%	\$607	\$567	7.0%	87.2%	81.3%	5.9	117,609	120,148	(2.1)%
Tennessee	\$2,393	\$2,423	(1.2)%	\$2,025	\$1,992	1.7%	84.4%	82.1%	2.3	475,226	489,717	(3.0)%
Texas	\$10,313	\$9,984	3.3%	\$9,354	\$8,670	7.9%	91.4%	86.8%	4.6	1,840,823	1,881,919	(2.2)%
Utah	\$1,785	\$1,779	0.4%	\$1,560	\$1,484	5.2%	87.4%	83.2%	4.2	396,581	392,506	1.0%
Vermont	\$352	\$342	2.7%	\$322	\$284	13.5%	91.5%	82.8%	8.7	49,760	50,023	(0.5)%
Virginia	\$4,004	\$3,929	1.9%	\$3,361	\$3,123	7.6%	83.8%	80.0%	3.8	664,975	657,124	1.2%
Washington	\$6,088	\$5,914	2.9%	\$5,360	\$4,822	11.2%	87.8%	81.5%	6.3	1,053,930	1,052,913	0.1%
West Virginia	\$601	\$607	(1.0)%	\$524	\$518	1.2%	87.3%	85.4%	1.9	91,321	97,083	(5.9)%
Wisconsin	\$5,086	\$4,916	3.5%	\$4,575	\$4,322	5.8%	90.0%	87.9%	2.1	884,434	897,411	(1.4)%
Wyoming	\$178	\$164	8.7%	\$161	\$136	18.4%	91.1%	81.7%	9.4	24,378	24,116	1.1%
American Samoa	-	-	0.0%	(\$)	\$	(103.1)%	(27.3)%	768.5%	(795.8)	8	9	0.0%
Guam	\$45	\$35	28.9%	\$43	\$42	2.9%	98.7%	126.8%	(28.1)	21,427	9,695	121.0%
Northern Mariana Islands	\$2	\$4	(36.6)%	\$3	\$4	(19.9)%	137.8%	110.3%	27.4	1,105	1,203	(8.1)%
Puerto Rico	\$932	\$842	10.6%	\$775	\$643	20.6%	83.0%	117.4%	(34.3)	497,812	477,583	4.2%
U.S. Virgin Islands	\$7	\$11	(38.5)%	\$4	\$7	(37.3)%	63.9%	62.3%	1.6	436	2,030	(78.5)%
Aggregate Other Alien	\$89	\$172	(48.4)%	\$3	\$2	56.6%	3.3%	1.1%	2.2	3,366	2,775	21.3%
<b>Grand Totals</b>	<b>\$165,517</b>	<b>\$165,795</b>	<b>(0.2)%</b>	<b>\$146,339</b>	<b>\$138,135</b>	<b>5.9%</b>	<b>88.7%</b>	<b>84.0%</b>	<b>4.7</b>	<b>28,093,156</b>	<b>28,698,308</b>	<b>(2.1)%</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 Supplement</b>												
As reported in the												
<b>Exhibit of Premiums, Enrollment and Utilization</b>												
<i>(\$ in Millions except Enrollment)</i>	<b>Direct Written Premium</b>			<b>Claims</b>			<b>Loss Ratio*</b>			<b>Enrollment</b>		
<b>State</b>	<b>2021</b>	<b>2020</b>	<b>% Chg.</b>	<b>2021</b>	<b>2020</b>	<b>% Chg.</b>	<b>2021</b>	<b>2020</b>	<b>% Pt Chg.</b>	<b>2021</b>	<b>2020</b>	<b>% Chg.</b>
Alabama	\$244	\$248	(1.5)%	\$191	\$199	(3.7)%	78.4%	80.9%	(2.5)	108,582	117,607	(7.7)%
Alaska	\$7	\$6	7.7%	\$5	\$5	15.0%	78.8%	73.8%	5.0	3,057	2,853	7.2%
Arizona	\$162	\$144	12.3%	\$119	\$98	20.8%	73.3%	68.1%	5.2	69,083	62,894	9.8%
Arkansas	\$307	\$300	2.5%	\$235	\$220	7.1%	76.6%	73.3%	3.3	127,903	128,607	(0.5)%
California	\$49	\$48	3.0%	\$39	\$36	8.3%	79.8%	75.8%	4.0	21,645	21,443	0.9%
Colorado	\$102	\$89	14.8%	\$84	\$64	32.4%	82.3%	72.1%	10.2	52,431	42,831	22.4%
Connecticut	\$155	\$157	(1.1)%	\$127	\$113	12.0%	81.9%	72.3%	9.6	60,658	60,712	(0.1)%
Delaware	\$29	\$24	18.2%	\$20	\$16	30.1%	70.7%	64.2%	6.5	14,168	11,653	21.6%
District of Columbia	\$4	\$5	(9.8)%	\$4	\$4	9.6%	79.6%	76.9%	2.8	2,239	2,279	(1.8)%
Florida	\$526	\$537	(2.1)%	\$419	\$392	6.7%	79.5%	73.0%	6.4	198,272	200,983	(1.3)%
Georgia	\$242	\$220	10.0%	\$176	\$153	14.9%	72.9%	69.8%	3.1	106,602	98,329	8.4%
Hawaii	\$2	\$2	(3.4)%	\$2	\$3	(11.6)%	100.3%	109.7%	(9.4)	876	992	(11.7)%
Idaho	\$41	\$39	4.9%	\$32	\$29	11.4%	80.4%	74.8%	5.6	16,020	15,211	5.3%
Illinois	\$1,073	\$1,023	4.9%	\$814	\$734	0.0%	75.8%	70.6%	5.2	402,712	393,439	2.4%
Indiana	\$168	\$158	6.1%	\$121	\$106	14.4%	72.3%	67.1%	5.2	67,562	62,048	8.9%
Iowa	\$486	\$445	9.3%	\$411	\$371	10.9%	84.6%	83.4%	1.2	198,234	190,996	3.8%
Kansas	\$65	\$47	38.7%	\$54	\$34	60.0%	83.6%	72.5%	11.1	36,387	26,646	36.6%
Kentucky	\$198	\$196	1.0%	\$137	\$131	4.7%	69.2%	66.8%	2.4	78,761	79,158	(0.5)%
Louisiana	\$133	\$123	8.0%	\$105	\$94	11.8%	78.8%	76.1%	2.7	57,072	52,908	7.9%
Maine	\$68	\$65	3.8%	\$53	\$48	8.8%	77.2%	73.5%	3.6	26,991	26,720	1.0%
Maryland	\$196	\$183	7.2%	\$136	\$119	14.5%	69.7%	65.2%	4.5	74,740	65,549	14.0%
Massachusetts	\$774	\$754	2.6%	\$661	\$620	6.6%	85.4%	82.2%	3.2	314,793	316,833	(0.6)%
Michigan	\$469	\$484	(3.2)%	\$374	\$363	3.1%	79.8%	74.9%	4.8	157,374	165,475	(4.9)%
Minnesota	\$555	\$541	2.7%	\$423	\$386	9.6%	76.2%	71.4%	4.8	181,776	188,172	(3.4)%
Mississippi	\$47	\$42	13.3%	\$36	\$34	6.6%	76.7%	81.3%	(4.7)	19,409	16,215	19.7%
Missouri	\$164	\$156	5.3%	\$120	\$112	7.4%	73.0%	71.7%	1.4	62,970	61,539	2.3%
Montana	\$67	\$76	(11.7)%	\$53	\$48	11.9%	74.3%	68.0%	6.2	31,313	29,376	6.6%
Nebraska	\$180	\$174	3.1%	\$137	\$121	13.2%	76.1%	69.3%	6.8	60,920	60,842	0.1%
Nevada	\$38	\$34	9.1%	\$26	\$23	12.0%	68.2%	66.3%	2.0	14,869	13,893	7.0%
New Hampshire	\$116	\$113	3.3%	\$84	\$79	6.5%	72.8%	70.0%	2.8	46,552	46,351	0.4%
New Jersey	\$349	\$332	5.1%	\$277	\$245	13.0%	79.1%	73.6%	5.4	135,262	124,392	8.7%
New Mexico	\$23	\$22	6.4%	\$18	\$15	18.4%	78.3%	69.4%	9.0	10,453	9,635	8.5%
New York	\$1,323	\$1,320	0.2%	\$1,031	\$976	5.6%	81.1%	78.3%	2.8	448,848	449,832	(0.2)%
North Carolina	\$450	\$424	6.0%	\$326	\$302	8.0%	73.5%	71.2%	2.2	197,982	183,464	7.9%
North Dakota	\$105	\$108	(2.2)%	\$84	\$77	9.4%	79.8%	71.4%	8.4	41,175	40,984	0.5%
Ohio	\$587	\$538	9.1%	\$447	\$401	11.5%	77.4%	74.6%	2.7	262,203	261,781	0.2%
Oklahoma	\$153	\$150	1.5%	\$120	\$113	5.9%	78.8%	74.2%	4.5	67,162	67,100	0.1%
Oregon	\$115	\$96	19.6%	\$83	\$72	15.1%	72.2%	75.1%	(2.9)	47,862	44,757	6.9%
Pennsylvania	\$420	\$379	10.8%	\$323	\$290	0.0%	76.9%	76.7%	0.2	218,917	201,593	8.6%
Rhode Island	\$63	\$63	(0.2)%	\$50	\$45	9.2%	78.9%	72.1%	6.8	24,609	25,945	(5.1)%
South Carolina	\$213	\$181	17.6%	\$150	\$124	21.3%	71.7%	68.6%	3.1	98,435	86,340	14.0%
South Dakota	\$85	\$82	4.0%	\$69	\$67	2.1%	80.6%	82.1%	(1.5)	36,746	36,193	1.5%
Tennessee	\$306	\$297	3.0%	\$220	\$209	4.8%	71.6%	70.4%	1.2	128,770	125,531	2.6%
Texas	\$616	\$529	16.4%	\$470	\$389	20.7%	78.1%	73.5%	4.6	274,475	244,652	12.2%
Utah	\$63	\$58	8.3%	\$47	\$39	22.0%	74.9%	66.7%	8.2	27,635	25,410	8.8%
Vermont	\$35	\$33	6.5%	\$29	\$23	22.4%	80.6%	70.1%	10.5	15,931	15,071	5.7%
Virginia	\$385	\$357	7.6%	\$262	\$242	8.2%	69.4%	67.7%	1.7	164,427	158,529	3.7%
Washington	\$320	\$284	12.7%	\$232	\$188	22.9%	72.4%	66.3%	6.1	133,897	121,507	10.2%
West Virginia	\$28	\$27	4.0%	\$21	\$21	(1.8)%	74.3%	78.7%	(4.4)	10,912	10,871	0.4%
Wisconsin	\$331	\$310	6.8%	\$236	\$207	13.9%	71.4%	67.0%	4.5	109,421	99,211	10.3%
Wyoming	\$28	\$27	1.6%	\$22	\$20	11.8%	79.5%	72.2%	7.3	12,455	11,728	6.2%
American Samoa	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Guam	-	-	0.0%	-	-	0.0%	416.0%	235.0%	181.0	-	-	0.0%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Puerto Rico	\$14	\$15	(12.2)%	\$10	\$10	8.0%	76.5%	62.1%	14.3	8,261	9,712	(14.9)%
U.S. Virgin Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Aggregate Other Alien	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
<b>Grand Totals</b>	<b>\$12,679</b>	<b>\$12,068</b>	<b>5.1%</b>	<b>\$9,725</b>	<b>\$8,830</b>	<b>10.1%</b>	<b>77.2%</b>	<b>73.6%</b>	<b>3.7</b>	<b>5,076,430</b>	<b>4,916,792</b>	<b>3.2%</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 <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	<b>Direct Written Premium</b>			<b>Claims</b>			<b>Loss Ratio*</b>			<b>Enrollment</b>		
<b>State</b>	<b>2021</b>	<b>2020</b>	<b>% Chg.</b>	<b>2021</b>	<b>2020</b>	<b>% Chg.</b>	<b>2021</b>	<b>2020</b>	<b>% Pt Chg.</b>	<b>2021</b>	<b>2020</b>	<b>% Chg.</b>
Alabama	\$48	\$43	11.8%	\$29	\$26	12.0%	61.6%	61.4%	0.1	538,041	537,304	0.1%
Alaska	\$3	\$3	4.5%	\$2	\$2	10.2%	60.6%	57.5%	3.1	32,091	32,293	(0.6)%
Arizona	\$68	\$62	9.6%	\$48	\$42	12.8%	69.5%	67.5%	2.0	1,181,287	1,076,890	9.7%
Arkansas	\$23	\$21	12.3%	\$14	\$12	15.3%	59.0%	57.4%	1.6	214,942	211,710	1.5%
California	\$51	\$50	2.4%	\$32	\$24	29.1%	61.8%	49.1%	12.8	736,308	679,167	8.4%
Colorado	\$66	\$59	12.5%	\$44	\$39	10.8%	66.4%	67.4%	(1.0)	882,705	855,847	3.1%
Connecticut	\$39	\$36	9.7%	\$30	\$26	14.5%	76.3%	73.2%	3.2	489,559	499,732	(2.0)%
Delaware	\$12	\$11	2.9%	\$9	\$8	19.7%	76.8%	66.1%	10.7	160,196	145,395	10.2%
District of Columbia	\$25	\$16	54.5%	\$21	\$13	55.8%	83.1%	82.3%	0.7	122,940	54,025	127.6%
Florida	\$149	\$145	3.1%	\$101	\$86	16.9%	67.7%	59.6%	8.0	2,267,251	2,128,862	6.5%
Georgia	\$96	\$91	5.6%	\$64	\$59	8.5%	66.5%	64.7%	1.8	1,259,624	1,235,466	2.0%
Hawaii	\$12	\$12	(1.0)%	\$9	\$9	(2.2)%	77.2%	78.1%	(0.9)	0	0	0.0%
Idaho	\$23	\$17	41.8%	\$17	\$10	66.7%	72.3%	61.5%	10.8	307,996	203,369	51.4%
Illinois	\$186	\$163	13.9%	\$135	\$119	0.0%	72.8%	73.4%	(0.6)	2,354,075	2,202,898	6.9%
Indiana	\$68	\$63	7.8%	\$48	\$43	11.1%	71.5%	69.4%	2.1	995,382	976,855	1.9%
Iowa	\$14	\$13	10.8%	\$9	\$8	7.4%	62.8%	64.8%	(2.0)	165,930	161,335	2.8%
Kansas	\$19	\$16	21.4%	\$13	\$11	20.4%	66.4%	67.0%	(0.6)	221,342	207,569	6.6%
Kentucky	\$44	\$41	6.8%	\$29	\$25	15.6%	67.5%	62.5%	5.0	620,630	589,823	5.2%
Louisiana	\$24	\$24	3.3%	\$17	\$16	6.0%	68.1%	66.4%	1.7	318,194	319,681	(0.5)%
Maine	\$16	\$13	23.0%	\$10	\$9	20.4%	64.5%	66.0%	(1.4)	275,248	239,175	15.1%
Maryland	\$60	\$53	12.9%	\$45	\$38	18.6%	74.8%	71.2%	3.6	605,475	560,491	8.0%
Massachusetts	\$66	\$52	26.0%	\$43	\$31	36.3%	65.2%	60.3%	4.9	892,477	733,731	21.6%
Michigan	\$106	\$104	1.6%	\$84	\$73	15.0%	85.7%	76.0%	9.7	2,252,223	2,232,055	0.9%
Minnesota	\$60	\$50	18.0%	\$41	\$35	15.5%	68.8%	70.2%	(1.4)	745,408	678,053	9.9%
Mississippi	\$12	\$10	13.6%	\$7	\$6	14.7%	61.8%	61.2%	0.5	147,631	143,416	2.9%
Missouri	\$157	\$134	17.6%	\$90	\$76	18.3%	57.4%	57.1%	0.3	1,453,041	1,339,671	8.5%
Montana	\$4	\$4	12.2%	\$2	\$2	7.3%	57.6%	60.3%	(2.7)	61,884	67,309	(8.1)%
Nebraska	\$8	\$8	(0.5)%	\$5	\$6	(7.2)%	66.1%	70.9%	(4.8)	89,045	96,533	(7.8)%
Nevada	\$15	\$14	9.2%	\$10	\$9	14.5%	68.0%	64.9%	3.1	202,751	192,269	5.5%
New Hampshire	\$11	\$8	41.4%	\$6	\$4	38.5%	53.5%	54.7%	(1.1)	155,380	110,310	40.9%
New Jersey	\$99	\$89	11.6%	\$70	\$63	10.9%	71.1%	71.5%	(0.5)	1,247,156	1,230,563	1.3%
New Mexico	\$11	\$10	7.6%	\$6	\$6	10.1%	59.5%	58.1%	1.3	136,599	134,774	1.4%
New York	\$134	\$120	11.1%	\$89	\$79	12.9%	66.9%	65.9%	1.1	1,800,302	1,753,176	2.7%
North Carolina	\$102	\$92	10.7%	\$69	\$64	7.2%	67.8%	70.0%	(2.3)	1,147,711	1,126,285	1.9%
North Dakota	\$7	\$7	1.9%	\$5	\$4	15.7%	70.5%	62.1%	8.4	73,435	71,640	2.5%
Ohio	\$152	\$139	9.4%	\$104	\$96	8.6%	68.8%	69.3%	(0.6)	2,007,403	1,946,049	3.2%
Oklahoma	\$53	\$49	8.2%	\$35	\$35	1.6%	66.6%	70.9%	(4.3)	623,884	630,725	(1.1)%
Oregon	\$29	\$25	14.9%	\$17	\$14	14.7%	58.0%	58.1%	(0.1)	345,249	326,363	5.8%
Pennsylvania	\$150	\$139	8.2%	\$106	\$95	0.0%	70.9%	68.1%	2.7	1,854,844	1,782,487	4.1%
Rhode Island	\$13	\$19	(31.5)%	\$8	\$12	(34.1)%	61.1%	63.5%	(2.3)	169,683	165,111	2.8%
South Carolina	\$39	\$38	3.1%	\$32	\$29	10.6%	82.9%	77.3%	5.6	602,831	590,027	2.2%
South Dakota	\$17	\$14	19.6%	\$11	\$10	10.9%	71.3%	77.2%	(5.9)	175,570	173,280	1.3%
Tennessee	\$72	\$69	3.6%	\$51	\$50	2.1%	71.2%	72.1%	(1.0)	1,040,225	1,037,653	0.2%
Texas	\$229	\$210	9.1%	\$184	\$170	8.0%	80.3%	81.2%	(0.8)	3,145,041	3,029,754	3.8%
Utah	\$22	\$21	6.0%	\$13	\$13	5.5%	60.8%	61.1%	(0.3)	368,298	346,044	6.4%
Vermont	\$6	\$6	12.9%	\$4	\$3	10.9%	56.8%	57.8%	(1.0)	77,307	74,847	3.3%
Virginia	\$126	\$112	12.8%	\$90	\$79	13.9%	71.9%	71.0%	0.8	1,336,396	1,353,852	(1.3)%
Washington	\$61	\$54	13.6%	\$36	\$33	9.4%	59.4%	61.7%	(2.3)	993,922	946,697	5.0%
West Virginia	\$7	\$5	25.1%	\$4	\$4	12.8%	61.6%	68.4%	(6.7)	46,674	47,478	(1.7)%
Wisconsin	\$77	\$69	11.3%	\$53	\$44	19.6%	69.0%	64.2%	4.8	1,075,314	1,029,059	4.5%
Wyoming	\$	\$1	0.0%	\$	\$3	(89.3)%	74.0%	59.9%	14.0	492	434	13.4%
American Samoa	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Guam	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Puerto Rico	\$	\$1	(71.0)%	\$	\$3	(92.5)%	64.0%	24.8%	39.2	3,455	3,403	1.5%
U.S. Virgin Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Aggregate Other Alien	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
<b>Grand Totals</b>	<b>\$2,889</b>	<b>\$2,619</b>	<b>10.3%</b>	<b>\$2,002</b>	<b>\$1,774</b>	<b>12.9%</b>	<b>69.6%</b>	<b>68.0%</b>	<b>1.5</b>	<b>38,020,847</b>	<b>36,310,935</b>	<b>4.7%</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 - Dental Insurance</b>												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Direct Written Premium			Claims			Loss Ratio*			Enrollment		
State	2021	2020	% Chg.	2021	2020	% Chg.	2021	2020	% Pt Chg.	2021	2020	% Chg.
Alabama	\$193	\$187	3.5%	\$144	\$125	15.5%	73.8%	67.8%	6.0	645,924	653,081	(1.1)%
Alaska	\$20	\$18	12.5%	\$16	\$12	26.7%	79.2%	70.2%	9.1	37,048	35,479	4.4%
Arizona	\$225	\$187	20.0%	\$162	\$120	34.7%	72.2%	64.5%	7.8	727,066	663,825	9.5%
Arkansas	\$185	\$181	2.3%	\$138	\$123	11.9%	74.5%	68.2%	6.3	468,989	483,963	(3.1)%
California	\$618	\$583	5.9%	\$415	\$339	22.4%	67.6%	58.3%	9.2	1,230,546	1,167,398	5.4%
Colorado	\$808	\$772	4.7%	\$787	\$646	21.9%	99.0%	85.8%	13.2	2,717,906	2,585,764	5.1%
Connecticut	\$96	\$81	18.0%	\$70	\$50	40.3%	73.7%	62.1%	11.6	267,116	209,897	27.3%
Delaware	\$56	\$53	5.6%	\$44	\$37	17.6%	78.2%	68.9%	9.3	123,550	124,731	(0.9)%
District of Columbia	\$412	\$398	3.7%	\$341	\$268	27.2%	82.7%	67.7%	15.0	890,865	890,516	0.0%
Florida	\$527	\$485	8.7%	\$383	\$323	18.5%	71.8%	69.8%	2.0	2,134,010	1,967,085	8.5%
Georgia	\$386	\$360	7.3%	\$298	\$238	25.3%	76.2%	69.9%	6.2	1,129,325	1,049,346	7.6%
Hawaii	\$63	\$61	4.6%	\$42	\$39	9.6%	66.8%	63.8%	3.0	2,439	2,387	2.2%
Idaho	\$125	\$121	3.6%	\$107	\$94	13.6%	85.7%	77.9%	7.7	273,051	248,405	9.9%
Illinois	\$499	\$471	5.8%	\$440	\$299	0.0%	88.5%	63.7%	24.8	1,373,375	1,313,114	4.6%
Indiana	\$224	\$208	7.2%	\$173	\$148	16.6%	77.5%	71.3%	6.3	729,616	710,606	2.7%
Iowa	\$35	\$34	1.9%	\$27	\$22	25.4%	79.0%	64.2%	14.8	100,867	97,003	4.0%
Kansas	\$124	\$112	10.7%	\$94	\$87	8.5%	527.4%	534.9%	(7.5)	333,261	328,002	1.6%
Kentucky	\$256	\$251	2.0%	\$196	\$172	13.5%	76.4%	68.7%	7.7	966,144	959,532	0.7%
Louisiana	\$239	\$120	98.2%	\$184	\$88	109.0%	153.6%	75.7%	77.9	1,280,965	392,238	226.6%
Maine	\$81	\$74	10.1%	\$62	\$50	23.2%	76.0%	68.5%	7.5	186,902	174,216	7.3%
Maryland	\$232	\$208	11.5%	\$171	\$128	33.5%	73.5%	63.9%	9.6	477,309	451,935	5.6%
Massachusetts	\$646	\$629	2.7%	\$478	\$410	16.6%	126.5%	104.0%	22.5	1,341,924	1,420,248	(5.5)%
Michigan	\$868	\$785	10.6%	\$742	\$614	20.9%	85.5%	78.2%	7.3	3,170,136	3,202,577	(1.0)%
Minnesota	\$248	\$254	(2.2)%	\$207	\$172	19.9%	83.1%	180.2%	(97.1)	581,045	704,852	(17.6)%
Mississippi	\$90	\$87	2.9%	\$52	\$43	20.7%	56.3%	54.5%	1.9	217,183	197,339	10.1%
Missouri	\$210	\$200	5.0%	\$196	\$174	12.6%	94.5%	87.7%	6.8	2,053,993	1,873,629	9.6%
Montana	\$24	\$22	7.9%	\$14	\$12	21.5%	58.7%	54.9%	3.8	62,343	57,311	8.8%
Nebraska	\$14	\$13	1.5%	\$10	\$9	10.3%	71.7%	66.2%	5.6	42,320	42,964	(1.5)%
Nevada	\$183	\$163	12.2%	\$145	\$122	19.3%	79.7%	71.5%	8.2	1,010,711	906,694	11.5%
New Hampshire	\$85	\$12	594.3%	\$64	\$7	757.1%	74.4%	60.4%	14.0	163,176	30,519	434.7%
New Jersey	\$516	\$459	12.3%	\$453	\$354	28.3%	185.1%	164.4%	20.7	1,519,648	1,468,460	3.5%
New Mexico	\$79	\$75	6.5%	\$111	\$53	111.7%	140.2%	70.6%	69.6	216,922	219,144	(1.0)%
New York	\$705	\$679	3.7%	\$562	\$433	29.8%	78.1%	69.6%	8.6	2,115,871	2,094,104	1.0%
North Carolina	\$231	\$199	15.7%	\$177	\$144	23.1%	78.2%	73.8%	4.3	654,860	576,744	13.5%
North Dakota	\$45	\$42	6.6%	\$37	\$32	16.5%	84.3%	158.7%	(74.3)	115,541	111,183	3.9%
Ohio	\$516	\$475	8.6%	\$552	\$431	28.0%	107.5%	91.1%	16.4	1,805,582	1,766,271	2.2%
Oklahoma	\$244	\$216	12.9%	\$186	\$154	20.9%	327.0%	312.7%	14.3	574,431	506,045	13.5%
Oregon	\$369	\$368	0.5%	\$316	\$303	4.2%	85.5%	82.4%	3.0	397,068	395,313	0.4%
Pennsylvania	\$532	\$518	2.7%	\$438	\$364	0.0%	81.4%	73.6%	7.8	1,443,191	1,464,414	(1.4)%
Rhode Island	\$89	\$111	(19.5)%	\$68	\$74	(8.7)%	74.9%	67.7%	7.2	214,562	237,029	(9.5)%
South Carolina	\$157	\$152	3.4%	\$132	\$114	15.6%	83.9%	75.0%	8.8	771,617	757,222	1.9%
South Dakota	\$70	\$68	2.9%	\$77	\$67	15.2%	109.5%	97.6%	11.8	87,224	82,587	5.6%
Tennessee	\$356	\$359	(0.7)%	\$270	\$251	7.3%	77.7%	71.9%	5.7	920,093	930,450	(1.1)%
Texas	\$1,379	\$1,229	12.2%	\$1,162	\$936	24.2%	182.0%	159.2%	22.8	4,600,957	4,275,662	7.6%
Utah	\$131	\$122	7.3%	\$92	\$83	10.4%	70.4%	68.9%	1.5	422,949	424,229	(0.3)%
Vermont	\$38	\$1	4,244.7%	\$29	\$	5,702.3%	76.3%	58.1%	18.3	79,635	1,427	5,480.6%
Virginia	\$476	\$438	8.7%	\$353	\$290	21.8%	179.4%	162.4%	17.0	1,254,665	1,213,690	3.4%
Washington	\$616	\$575	7.2%	\$501	\$439	14.2%	81.1%	77.2%	3.9	1,315,243	1,297,440	1.4%
West Virginia	\$39	\$38	1.5%	\$27	\$23	15.2%	68.3%	60.2%	8.0	129,056	128,177	0.7%
Wisconsin	\$349	\$333	4.8%	\$287	\$246	16.8%	82.6%	73.2%	9.4	912,606	901,143	1.3%
Wyoming	\$23	\$23	0.0%	\$18	\$17	5.4%	81.4%	77.2%	4.2	127,042	127,031	0.0%
American Samoa	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Guam	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Puerto Rico	\$34	\$29	17.7%	\$28	\$17	70.8%	84.1%	57.7%	26.5	381,908	365,989	4.3%
U.S. Virgin Islands	\$	\$2	(90.6)%	-	-	0.0%	53.5%	24.8%	28.7	252	288	(12.5)%
Aggregate Other Alien	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
<b>Grand Totals</b>	<b>\$14,765</b>	<b>\$13,640</b>	<b>8.3%</b>	<b>\$12,078</b>	<b>\$9,796</b>	<b>23.3%</b>	<b>94.4%</b>	<b>84.2%</b>	<b>10.2</b>	<b>44,800,028</b>	<b>42,288,698</b>	<b>5.9%</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 - Federal Employees Health Benefit Plan</b>												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Direct Written Premium			Claims			Loss Ratio*			Enrollment		
State	2021	2020	% Chg.	2021	2020	% Chg.	2021	2020	% Pt Chg.	2021	2020	% Chg.
Alabama	\$884	\$893	(1.0)%	\$886	\$811	9.2%	96.1%	93.4%	2.6	152,366	152,711	(0.2)%
Alaska	\$474	\$468	1.1%	\$448	\$432	3.7%	94.6%	92.3%	2.3	48,343	48,410	(0.1)%
Arizona	\$805	\$732	10.0%	\$722	\$643	12.2%	91.0%	89.0%	2.1	128,605	128,675	(0.1)%
Arkansas	\$313	\$309	1.3%	\$286	\$257	11.2%	90.1%	86.7%	3.4	79,268	76,509	3.6%
California	\$6	\$6	(4.5)%	\$5	\$5	12.5%	95.6%	81.2%	14.4	15,851	17,061	(7.1)%
Colorado	\$903	\$905	(0.2)%	\$864	\$775	11.5%	94.3%	88.8%	5.6	120,207	121,515	(1.1)%
Connecticut	\$334	\$309	8.2%	\$334	\$287	16.6%	94.6%	92.2%	2.5	40,565	40,485	0.2%
Delaware	\$182	\$165	10.3%	\$171	\$153	11.8%	94.6%	92.7%	1.9	22,935	22,281	2.9%
District of Columbia	\$1,778	\$1,874	(5.1)%	\$1,566	\$1,484	5.6%	87.3%	80.1%	7.2	2,635,264	2,661,692	(1.0)%
Florida	\$2,861	\$2,781	2.9%	\$2,792	\$2,470	13.0%	94.3%	91.6%	2.7	448,571	436,719	2.7%
Georgia	\$1,730	\$1,596	8.4%	\$1,643	\$1,475	11.4%	95.0%	103.6%	(8.6)	228,415	228,947	(0.2)%
Hawaii	\$472	\$464	1.8%	\$428	\$414	3.3%	90.5%	89.2%	1.3	79,031	79,124	(0.1)%
Idaho	\$242	\$215	12.5%	\$221	\$193	14.2%	92.3%	89.8%	2.5	44,248	43,780	1.1%
Illinois	\$1,333	\$1,232	8.2%	\$1,302	\$1,133	0.0%	94.0%	91.6%	2.4	183,817	185,680	(1.0)%
Indiana	\$745	\$720	3.5%	\$723	\$654	10.7%	94.6%	92.2%	2.4	97,886	98,721	(0.8)%
Iowa	\$291	\$279	4.4%	\$270	\$257	5.1%	92.1%	89.1%	3.0	48,446	48,067	0.8%
Kansas	\$146	\$144	1.9%	\$135	\$129	4.5%	92.3%	89.3%	3.0	19,588	20,359	(3.8)%
Kentucky	\$509	\$492	3.4%	\$488	\$446	9.4%	93.0%	91.0%	2.0	82,409	82,975	(0.7)%
Louisiana	\$489	\$474	3.1%	\$469	\$430	9.1%	92.6%	90.1%	2.5	72,763	73,608	(1.1)%
Maine	\$232	\$221	5.0%	\$233	\$202	15.1%	93.3%	90.4%	2.9	38,295	37,829	1.2%
Maryland	\$3,968	\$3,864	2.7%	\$3,807	\$3,341	13.9%	92.9%	90.0%	2.9	581,925	584,325	(0.4)%
Massachusetts	\$863	\$845	2.2%	\$839	\$757	10.9%	95.6%	93.6%	1.9	112,988	113,110	(0.1)%
Michigan	\$868	\$799	8.6%	\$798	\$720	10.8%	91.9%	90.1%	1.8	129,277	128,814	0.4%
Minnesota	\$689	\$664	3.7%	\$663	\$608	9.2%	93.7%	92.4%	1.3	90,533	90,887	(0.4)%
Mississippi	\$393	\$381	3.1%	\$366	\$349	4.8%	93.1%	91.7%	1.5	67,909	68,208	(0.4)%
Missouri	\$804	\$806	(0.2)%	\$772	\$740	4.4%	95.3%	91.9%	3.4	106,197	107,309	(1.0)%
Montana	\$230	\$220	4.7%	\$213	\$206	3.3%	92.7%	92.3%	0.4	33,661	33,158	1.5%
Nebraska	\$295	\$275	7.3%	\$273	\$245	11.6%	92.5%	88.9%	3.6	35,672	35,836	(0.5)%
Nevada	\$262	\$250	4.5%	\$250	\$221	12.9%	94.1%	90.5%	3.6	41,497	41,389	0.3%
New Hampshire	\$309	\$298	3.7%	\$309	\$269	15.2%	94.9%	92.5%	2.4	35,803	35,625	0.5%
New Jersey	\$1,058	\$920	15.0%	\$993	\$841	18.2%	94.0%	91.4%	2.6	127,644	126,703	0.7%
New Mexico	\$391	\$372	5.1%	\$373	\$332	12.3%	92.3%	88.8%	3.5	57,378	57,874	(0.9)%
New York	\$1,838	\$1,716	7.1%	\$1,790	\$1,618	10.6%	94.7%	92.7%	2.0	230,872	230,763	0.0%
North Carolina	\$1,191	\$1,468	(18.9)%	\$1,225	\$1,151	6.5%	95.1%	89.3%	5.8	177,945	175,738	1.3%
North Dakota	\$144	\$132	9.7%	\$135	\$120	12.3%	93.6%	91.4%	2.2	19,758	19,759	(0.0)%
Ohio	\$1,360	\$1,245	9.2%	\$1,300	\$1,137	14.3%	94.4%	91.8%	2.6	172,802	172,805	(0.0)%
Oklahoma	\$777	\$771	0.7%	\$751	\$709	5.8%	93.5%	91.0%	2.4	127,894	127,748	0.1%
Oregon	\$549	\$533	3.1%	\$528	\$468	12.9%	93.2%	89.6%	3.6	72,706	73,234	(0.7)%
Pennsylvania	\$1,801	\$1,757	2.5%	\$1,688	\$1,586	0.0%	93.1%	91.3%	1.8	390,717	392,806	(0.5)%
Rhode Island	\$130	\$116	11.8%	\$119	\$102	16.0%	91.6%	88.3%	3.3	22,574	22,641	(0.3)%
South Carolina	\$656	\$626	4.8%	\$618	\$557	11.1%	93.7%	91.3%	2.4	89,855	88,053	2.0%
South Dakota	\$192	\$188	2.2%	\$177	\$173	2.5%	92.4%	90.0%	2.4	30,471	29,047	4.9%
Tennessee	\$842	\$798	5.5%	\$774	\$711	8.8%	91.9%	89.1%	2.8	112,368	111,150	1.1%
Texas	\$3,420	\$3,372	1.4%	\$3,442	\$3,048	12.9%	95.0%	92.4%	2.6	485,177	482,241	0.6%
Utah	\$665	\$605	9.9%	\$628	\$562	11.7%	93.9%	92.4%	1.4	100,252	100,137	0.1%
Vermont	\$104	\$89	15.8%	\$100	\$75	34.2%	94.3%	90.1%	4.2	14,629	14,729	(0.7)%
Virginia	\$2,940	\$2,778	5.8%	\$2,785	\$2,502	11.3%	93.7%	91.4%	2.3	483,286	488,109	(1.0)%
Washington	\$1,092	\$1,056	3.4%	\$1,035	\$954	8.5%	94.5%	90.6%	3.8	231,819	232,891	(0.5)%
West Virginia	\$458	\$437	5.0%	\$443	\$401	10.6%	95.0%	93.0%	2.0	63,151	62,418	1.2%
Wisconsin	\$671	\$648	3.5%	\$674	\$597	12.8%	95.8%	93.9%	1.9	71,019	70,505	0.7%
Wyoming	\$121	\$118	2.7%	\$118	\$100	18.5%	94.1%	88.9%	5.2	17,773	17,569	1.2%
American Samoa	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Guam	\$23	\$25	0.0%	\$28	\$27	0.0%	130.7%	114.8%	16.0	5,516	6,151	(10.3)%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Puerto Rico	\$208	\$191	8.6%	\$185	\$169	9.6%	89.3%	88.5%	0.8	57,331	57,403	(0.1)%
U.S. Virgin Islands	\$2	\$1	59.7%	\$2	\$2	36.1%	92.9%	108.9%	(16.1)	448	496	(9.7)%
Aggregate Other Alien	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
<b>Grand Totals</b>	<b>\$44,046</b>	<b>\$42,645</b>	<b>3.3%</b>	<b>\$42,190</b>	<b>\$38,046</b>	<b>10.9%</b>	<b>93.6%</b>	<b>91.1%</b>	<b>2.5</b>	<b>8,985,720</b>	<b>9,004,779</b>	<b>(0.2)%</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												
<i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	<b>Direct Written Premium</b>			<b>Claims</b>			<b>Loss Ratio*</b>			<b>Enrollment</b>		
<b>State</b>	<b>2021</b>	<b>2020</b>	<b>% Chg.</b>	<b>2021</b>	<b>2020</b>	<b>% Chg.</b>	<b>2021</b>	<b>2020</b>	<b>% Pt Chg.</b>	<b>2021</b>	<b>2020</b>	<b>% Chg.</b>
Alabama	\$6,638	\$5,967	11.2%	\$5,012	\$5,012	0.0%	89.2%	84.1%	5.1	515,356	471,755	9.2%
Alaska	-	-	0.0%	-	-	0.0%	-	-	-	-	-	0.0%
Arizona	\$5,542	\$5,377	3.1%	\$4,899	\$4,482	9.3%	88.2%	83.4%	4.8	465,058	441,509	5.3%
Arkansas	\$2,759	\$2,382	15.8%	\$2,270	\$1,835	23.7%	82.4%	80.0%	2.5	216,266	188,670	14.6%
California	\$4,217	\$3,823	10.3%	\$3,875	\$3,254	19.1%	91.4%	85.7%	5.8	318,196	288,995	10.1%
Colorado	\$4,731	\$4,451	6.3%	\$4,202	\$3,695	13.7%	88.8%	83.0%	5.8	409,002	391,415	4.5%
Connecticut	\$3,965	\$3,490	13.6%	\$3,520	\$2,918	20.6%	88.7%	84.3%	4.4	306,494	277,695	10.4%
Delaware	\$350	\$267	31.3%	\$306	\$220	39.1%	87.6%	82.6%	5.0	26,093	20,264	28.8%
District of Columbia	\$210	\$213	(1.5)%	\$189	\$182	3.8%	89.9%	85.5%	4.4	15,343	15,214	0.8%
Florida	\$30,328	\$26,930	12.6%	\$26,241	\$22,484	16.7%	86.6%	83.5%	3.0	1,962,457	1,776,060	10.5%
Georgia	\$8,055	\$6,138	31.2%	\$6,930	\$4,958	39.8%	86.2%	86.6%	(0.4)	633,990	503,655	25.9%
Hawaii	\$1,360	\$1,276	6.6%	\$1,218	\$1,131	7.8%	89.6%	88.7%	1.0	109,788	100,921	8.8%
Idaho	\$1,301	\$1,142	14.0%	\$1,108	\$925	19.8%	85.0%	80.9%	4.1	116,625	103,533	12.6%
Illinois	\$10,183	\$9,281	9.7%	\$8,719	\$7,462	0.0%	85.6%	80.6%	5.0	789,236	676,815	16.6%
Indiana	\$4,777	\$3,854	23.9%	\$4,070	\$3,128	30.1%	85.8%	81.2%	4.6	354,379	301,126	17.7%
Iowa	\$1,830	\$1,555	17.7%	\$1,600	\$1,254	27.6%	87.4%	80.5%	6.8	165,842	143,077	15.9%
Kansas	\$1,636	\$1,316	24.3%	\$1,385	\$1,022	35.6%	84.1%	78.0%	6.1	136,446	111,936	21.9%
Kentucky	\$5,164	\$4,496	14.9%	\$4,441	\$3,621	22.7%	86.2%	81.0%	5.2	408,787	362,057	12.9%
Louisiana	\$5,230	\$4,631	12.9%	\$4,363	\$3,773	15.6%	83.4%	81.6%	1.9	389,681	349,917	11.4%
Maine	\$1,520	\$1,258	20.9%	\$1,330	\$1,002	32.7%	87.5%	80.0%	7.5	144,129	126,419	14.0%
Maryland	\$2,158	\$1,777	21.4%	\$2,148	\$1,587	35.4%	99.9%	95.8%	4.1	151,690	121,140	25.2%
Massachusetts	\$3,137	\$2,912	7.7%	\$2,816	\$2,425	16.1%	89.8%	83.2%	6.6	262,660	234,363	12.1%
Michigan	\$11,803	\$10,716	10.1%	\$10,632	\$8,846	20.2%	90.1%	82.6%	7.6	938,751	852,249	10.1%
Minnesota	\$5,791	\$4,585	26.3%	\$5,188	\$3,901	33.0%	89.6%	85.3%	4.3	535,376	493,623	8.5%
Mississippi	\$1,948	\$1,592	22.4%	\$1,645	\$1,267	29.8%	83.7%	79.9%	3.8	161,735	135,081	19.7%
Missouri	\$6,717	\$5,886	14.1%	\$5,646	\$4,749	18.9%	83.7%	80.8%	2.9	518,179	467,056	10.9%
Montana	\$554	\$480	15.4%	\$463	\$381	21.5%	84.4%	79.8%	4.7	53,759	47,925	12.2%
Nebraska	\$997	\$764	30.5%	\$841	\$616	36.7%	84.1%	80.9%	3.2	81,310	63,234	28.6%
Nevada	\$3,239	\$2,881	12.4%	\$2,902	\$2,510	15.6%	89.5%	87.0%	2.5	228,309	206,729	10.4%
New Hampshire	\$638	\$635	0.5%	\$598	\$509	17.3%	94.1%	80.3%	13.8	63,803	60,907	4.8%
New Jersey	\$7,608	\$7,010	8.5%	\$6,787	\$5,588	21.5%	90.1%	81.7%	8.4	584,870	533,013	9.7%
New Mexico	\$1,702	\$1,314	29.5%	\$1,474	\$1,088	35.5%	86.4%	83.4%	3.0	164,335	134,041	22.6%
New York	\$18,797	\$17,709	6.1%	\$16,578	\$15,487	7.0%	88.2%	108.8%	(20.6)	1,373,188	1,395,870	(1.6)%
North Carolina	\$10,423	\$9,255	12.6%	\$9,088	\$7,224	25.8%	86.5%	79.2%	7.3	861,511	732,326	17.6%
North Dakota	\$206	\$171	20.4%	\$163	\$125	30.3%	79.1%	73.1%	6.0	30,497	24,996	22.0%
Ohio	\$12,708	\$11,327	12.2%	\$10,933	\$9,288	17.7%	86.0%	82.2%	3.8	936,353	863,937	8.4%
Oklahoma	\$2,642	\$2,160	22.3%	\$2,200	\$1,710	28.6%	82.9%	80.1%	2.8	210,186	171,702	22.4%
Oregon	\$4,658	\$4,539	2.6%	\$4,046	\$3,725	8.6%	86.9%	82.6%	4.4	392,464	376,157	4.3%
Pennsylvania	\$15,720	\$14,550	8.0%	\$13,778	\$11,913	0.0%	87.6%	82.2%	5.3	1,172,642	1,092,647	7.3%
Rhode Island	\$1,169	\$1,048	11.5%	\$998	\$842	18.6%	85.3%	82.4%	2.8	97,903	87,393	12.0%
South Carolina	\$3,360	\$2,341	43.5%	\$2,862	\$1,867	53.3%	85.2%	79.9%	5.3	277,370	196,931	40.8%
South Dakota	\$337	\$293	14.9%	\$287	\$226	26.8%	85.1%	77.1%	7.9	46,358	39,177	18.3%
Tennessee	\$8,285	\$7,588	9.2%	\$6,763	\$5,948	13.7%	81.8%	78.8%	3.0	600,012	558,132	7.5%
Texas	\$28,998	\$25,619	13.2%	\$25,350	\$21,609	17.3%	87.7%	84.4%	3.4	1,968,008	1,755,278	12.1%
Utah	\$2,087	\$1,822	14.6%	\$1,790	\$1,537	16.5%	85.9%	84.6%	1.3	175,868	161,115	9.2%
Vermont	\$218	\$114	91.2%	\$199	\$93	114.5%	90.7%	78.7%	12.0	23,058	13,061	76.5%
Virginia	\$5,390	\$4,405	22.4%	\$4,598	\$3,608	27.4%	85.3%	82.6%	2.6	428,321	357,162	19.9%
Washington	\$5,682	\$5,123	10.9%	\$5,121	\$4,415	16.0%	90.0%	87.5%	2.5	502,791	452,113	11.2%
West Virginia	\$2,178	\$1,883	15.7%	\$1,888	\$1,551	21.7%	86.6%	82.7%	3.9	168,003	146,511	14.7%
Wisconsin	\$6,428	\$5,951	8.0%	\$5,463	\$4,733	15.4%	84.8%	82.7%	2.1	582,107	531,150	9.6%
Wyoming	\$6	\$5	16.6%	\$5	\$5	0.1%	78.8%	91.7%	(12.9)	664	454	46.3%
American Samoa	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Guam	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Puerto Rico	\$7,451	\$6,925	7.6%	\$6,265	\$5,551	12.9%	84.1%	114.0%	(29.9)	627,577	608,203	3.2%
U.S. Virgin Islands	-	-	0.0%	-	-	0.0%	87.9%	1,715.0%	(1,627.2)	-	-	0.0%
Aggregate Other Alien	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
<b>Grand Totals</b>	<b>\$282,905</b>	<b>\$251,364</b>	<b>12.5%</b>	<b>\$246,158</b>	<b>\$207,403</b>	<b>18.7%</b>	<b>87.0%</b>	<b>84.9%</b>	<b>2.1</b>	<b>21,709,189</b>	<b>19,588,776</b>	<b>10.8%</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>												
<i>(\$ in Millions except Enrollment)</i>	<b>Direct Written Premium</b>			<b>Claims</b>			<b>Loss Ratio*</b>			<b>Enrollment</b>		
<b>State</b>	<b>2021</b>	<b>2020</b>	<b>% Chg.</b>	<b>2021</b>	<b>2020</b>	<b>% Chg.</b>	<b>2021</b>	<b>2020</b>	<b>% Pt Chg.</b>	<b>2021</b>	<b>2020</b>	<b>% Chg.</b>
Alabama	\$32	\$26	20.3%	\$56	\$26	111.6%	174.3%	99.1%	75.2	-	-	0.0%
Alaska	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Arizona	\$260	\$202	28.7%	\$202	\$182	11.3%	83.6%	89.8%	(6.2)	45,950	44,116	4.2%
Arkansas	\$1,419	\$1,280	10.8%	\$1,131	\$981	15.3%	83.0%	77.3%	5.7	731,688	684,329	6.9%
California	-	-	0.0%	-	-	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Colorado	\$1,224	\$969	26.4%	\$1,102	\$927	18.8%	93.3%	97.5%	(4.2)	1,303,647	1,186,124	9.9%
Connecticut	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Delaware	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
District of Columbia	\$1,580	\$1,144	38.1%	\$1,364	\$922	48.0%	86.3%	80.5%	5.8	240,741	225,883	6.6%
Florida	\$19,909	\$16,007	24.4%	\$16,703	\$13,417	24.5%	84.1%	83.9%	0.3	4,021,305	3,465,068	16.1%
Georgia	\$5,093	\$4,480	13.7%	\$4,107	\$3,619	13.5%	81.4%	80.8%	0.6	1,836,115	1,682,879	9.1%
Hawaii	\$2,069	\$1,867	10.8%	\$1,842	\$1,601	15.1%	88.7%	85.8%	3.0	379,372	343,099	10.6%
Idaho	\$554	\$409	35.4%	\$396	\$360	10.0%	77.3%	83.0%	(5.6)	419,026	389,397	7.6%
Illinois	\$15,369	\$12,757	20.5%	\$12,850	\$10,866	0.0%	85.2%	86.1%	(0.9)	2,348,050	2,200,879	6.7%
Indiana	\$7,809	\$6,894	13.3%	\$7,120	\$5,909	20.5%	91.2%	88.8%	2.4	1,594,164	1,384,047	15.2%
Iowa	\$5,891	\$5,510	6.9%	\$5,307	\$4,840	9.7%	90.5%	87.8%	2.7	1,012,784	815,440	24.2%
Kansas	\$3,896	\$3,717	4.8%	\$3,262	\$3,090	5.6%	83.8%	83.4%	0.4	420,925	383,892	9.6%
Kentucky	\$9,448	\$8,499	11.2%	\$8,217	\$6,953	18.2%	88.2%	82.2%	6.0	1,436,610	1,342,465	7.0%
Louisiana	\$10,110	\$9,308	8.6%	\$8,875	\$7,765	14.3%	87.9%	84.1%	3.9	2,624,680	3,360,250	(21.9)%
Maine	-	-	0.0%	-	-	0.0%	-	-	0.0	0	0	0.0%
Maryland	\$3,358	\$3,024	11.0%	\$2,827	\$2,452	15.3%	85.8%	82.7%	3.1	718,082	658,999	9.0%
Massachusetts	\$5,365	\$4,818	11.4%	\$4,991	\$4,512	10.6%	93.0%	93.9%	(0.9)	807,122	758,348	6.4%
Michigan	\$8,171	\$6,626	23.3%	\$6,761	\$5,308	27.4%	84.1%	82.0%	2.0	2,189,681	2,041,971	7.2%
Minnesota	\$8,399	\$7,398	13.5%	\$7,388	\$6,562	12.6%	89.0%	88.8%	0.2	1,106,461	1,007,403	9.8%
Mississippi	\$2,419	\$2,467	(2.0)%	\$2,017	\$1,938	4.1%	85.4%	81.2%	4.2	426,921	475,561	(10.2)%
Missouri	\$2,714	\$2,279	19.1%	\$2,131	\$1,873	13.8%	78.8%	82.2%	(3.4)	870,112	729,417	19.3%
Montana	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Nebraska	\$2,062	\$1,485	38.9%	\$1,698	\$1,225	38.6%	85.8%	84.1%	1.7	703,551	579,717	21.4%
Nevada	\$2,483	\$1,917	29.5%	\$1,819	\$1,590	14.4%	78.1%	85.0%	(6.8)	647,994	572,874	13.1%
New Hampshire	\$1,205	\$1,027	17.3%	\$1,041	\$885	17.6%	86.4%	86.2%	0.2	230,326	206,877	11.3%
New Jersey	\$13,198	\$10,962	20.4%	\$11,012	\$9,062	21.5%	84.3%	83.8%	0.5	2,203,755	2,011,106	9.6%
New Mexico	\$5,687	\$5,309	7.1%	\$4,540	\$4,342	4.6%	81.7%	81.8%	(0.1)	796,167	747,846	6.5%
New York	\$9,787	\$8,730	12.1%	\$8,856	\$7,823	13.2%	92.0%	91.6%	0.4	1,375,568	1,282,715	7.2%
North Carolina	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
North Dakota	\$335	\$299	12.1%	\$315	\$286	10.4%	94.2%	95.6%	(1.5)	31,278	25,046	24.9%
Ohio	\$21,283	\$20,126	5.7%	\$18,112	\$16,794	7.8%	85.3%	84.4%	0.9	2,888,296	2,686,316	7.5%
Oklahoma	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Oregon	\$6,696	\$5,425	23.4%	\$5,926	\$5,245	13.0%	91.5%	102.1%	(10.6)	1,503,231	1,341,564	12.1%
Pennsylvania	\$28,568	\$25,892	10.3%	\$26,117	\$23,687	0.0%	91.1%	91.6%	(0.5)	4,678,383	4,310,051	8.5%
Rhode Island	\$2,171	\$1,879	15.5%	\$1,877	\$1,668	12.5%	88.6%	88.8%	(0.2)	304,879	285,254	6.9%
South Carolina	\$3,593	\$3,290	9.2%	\$3,113	\$2,745	13.4%	87.1%	84.0%	3.1	983,275	912,540	7.8%
South Dakota	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Tennessee	\$6,649	\$6,286	5.8%	\$5,069	\$5,104	(0.7)%	79.5%	81.6%	(2.1)	1,584,061	1,476,484	7.3%
Texas	\$27,548	\$25,208	9.3%	\$22,645	\$20,578	10.0%	95.0%	84.8%	10.2	6,241,302	5,671,409	10.0%
Utah	\$1,095	\$841	30.3%	\$928	\$721	28.6%	85.2%	85.8%	(0.6)	356,750	318,999	11.8%
Vermont	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Virginia	\$12,395	\$11,246	10.2%	\$10,103	\$9,307	8.5%	85.1%	86.3%	(1.3)	1,719,149	1,531,389	12.3%
Washington	\$8,270	\$5,864	41.0%	\$7,104	\$4,838	46.8%	87.1%	82.8%	4.4	1,890,559	1,753,093	7.8%
West Virginia	\$2,274	\$1,794	26.7%	\$1,775	\$1,505	17.9%	78.7%	83.9%	(5.2)	510,781	457,790	11.6%
Wisconsin	\$2,649	\$2,343	13.1%	\$2,210	\$1,877	17.7%	85.8%	80.1%	5.7	1,055,503	946,485	11.5%
Wyoming	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
American Samoa	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Guam	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Puerto Rico	\$3,476	\$3,000	15.9%	\$3,208	\$2,723	17.8%	92.0%	121.4%	(29.4)	1,257,481	1,182,514	6.3%
U.S. Virgin Islands	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
Aggregate Other Alien	-	-	0.0%	-	-	0.0%	-	-	0.0	-	-	0.0%
<b>Grand Totals</b>	<b>\$280,148</b>	<b>\$242,860</b>	<b>15.4%</b>	<b>\$239,481</b>	<b>\$206,354</b>	<b>16.1%</b>	<b>87.6%</b>	<b>86.4%</b>	<b>1.2</b>	<b>57,186,592</b>	<b>51,466,669</b>	<b>11.1%</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 - Other Health</b>												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Direct Written Premium			Claims			Loss Ratio*			Enrollment		
State	2021	2020	% Chg.	2021	2020	% Chg.	2021	2020	% Pt Chg.	2021	2020	% Chg.
Alabama	\$157	\$189	(17.0)%	\$125	\$143	(12.6)%	83.5%	78.2%	5.3	234,228	245,122	(4.4)%
Alaska	\$38	\$38	0.5%	\$38	\$35	10.8%	99.5%	91.1%	8.4	51,987	49,900	4.2%
Arizona	\$326	\$317	2.9%	\$338	\$292	15.7%	104.3%	91.7%	12.6	1,567,982	1,544,718	1.5%
Arkansas	\$141	\$165	(14.5)%	\$100	\$127	(21.8)%	70.3%	76.9%	(6.6)	224,399	244,929	(8.4)%
California	\$1,125	\$1,368	(17.8)%	\$960	\$1,054	(8.9)%	84.9%	76.3%	8.6	3,223,636	3,399,266	(5.2)%
Colorado	\$381	\$392	(3.0)%	\$438	\$434	0.8%	114.2%	110.4%	3.8	627,978	632,204	(0.7)%
Connecticut	\$241	\$245	(1.6)%	\$203	\$202	0.6%	84.2%	82.0%	2.2	360,985	357,542	1.0%
Delaware	\$35	\$40	(12.3)%	\$31	\$35	(10.5)%	90.0%	87.4%	2.6	59,012	57,481	2.7%
District of Columbia	\$25	\$30	(16.8)%	\$20	\$23	(14.6)%	81.2%	77.5%	3.8	33,670	34,897	(3.5)%
Florida	\$982	\$1,347	(27.1)%	\$1,084	\$1,310	(17.3)%	114.1%	96.9%	17.2	1,311,751	1,397,701	(6.1)%
Georgia	\$671	\$624	7.5%	\$914	\$766	19.4%	135.5%	121.5%	14.0	1,143,240	1,114,551	2.6%
Hawaii	\$106	\$103	2.5%	\$86	\$78	10.8%	82.0%	75.7%	6.3	32,790	33,901	(3.3)%
Idaho	\$115	\$117	(1.9)%	\$95	\$83	15.3%	83.2%	70.4%	12.7	169,296	171,457	(1.3)%
Illinois	\$1,221	\$1,225	(0.4)%	\$1,099	\$1,020	7.7%	89.9%	82.9%	7.0	2,105,796	2,173,679	(3.1)%
Indiana	\$615	\$613	0.3%	\$534	\$544	(1.8)%	87.0%	88.0%	(1.0)	1,579,702	1,615,700	(2.2)%
Iowa	\$424	\$420	0.9%	\$345	\$359	(4.1)%	81.5%	85.4%	(3.9)	769,861	780,836	(1.4)%
Kansas	\$203	\$193	5.1%	\$172	\$151	14.0%	84.6%	77.7%	6.9	260,273	263,903	(1.4)%
Kentucky	\$626	\$615	1.9%	\$657	\$583	12.6%	104.9%	94.3%	10.7	705,395	709,251	(0.5)%
Louisiana	\$211	\$237	(10.9)%	\$167	\$188	(11.5)%	78.9%	79.1%	(0.2)	330,085	399,846	(17.4)%
Maine	\$64	\$65	(1.5)%	\$54	\$52	4.4%	84.5%	78.1%	6.4	122,187	108,845	12.3%
Maryland	\$241	\$253	(4.4)%	\$206	\$209	(1.2)%	85.5%	82.3%	3.2	456,993	460,321	(0.7)%
Massachusetts	\$743	\$759	(2.2)%	\$592	\$618	(4.3)%	80.0%	81.3%	(1.3)	534,726	535,612	(0.2)%
Michigan	\$679	\$769	(11.8)%	\$439	\$524	(16.2)%	65.5%	68.0%	(2.5)	510,122	524,316	(2.7)%
Minnesota	\$712	\$757	(6.0)%	\$1,565	\$1,575	(0.6)%	221.7%	208.8%	13.0	434,866	445,731	(2.4)%
Mississippi	\$141	\$169	(16.4)%	\$113	\$132	(14.8)%	79.4%	77.4%	2.0	550,687	556,068	(1.0)%
Missouri	\$511	\$490	4.3%	\$570	\$492	16.0%	110.7%	98.7%	12.0	795,312	756,568	5.1%
Montana	\$68	\$68	(0.7)%	\$59	\$51	15.0%	87.6%	75.6%	12.0	149,100	146,366	1.9%
Nebraska	\$137	\$253	(45.9)%	\$116	\$161	(28.0)%	85.4%	63.1%	22.3	193,500	196,474	(1.5)%
Nevada	\$55	\$61	(10.5)%	\$48	\$53	(9.9)%	86.3%	85.0%	1.3	122,299	118,862	2.9%
New Hampshire	\$64	\$71	(9.5)%	\$54	\$56	(3.6)%	84.2%	77.7%	6.5	106,928	117,889	(9.3)%
New Jersey	\$707	\$592	19.4%	\$807	\$602	34.1%	222.8%	149.6%	73.2	5,288,163	3,714,757	42.4%
New Mexico	\$102	\$108	(6.0)%	\$84	\$91	(7.7)%	82.6%	83.9%	(1.3)	194,793	179,718	8.4%
New York	\$1,681	\$1,831	(8.2)%	\$1,371	\$1,383	(0.9)%	80.7%	79.2%	1.5	2,979,546	3,129,463	(4.8)%
North Carolina	\$543	\$567	(4.3)%	\$472	\$474	(0.4)%	86.8%	83.3%	3.5	489,037	583,865	(16.2)%
North Dakota	\$161	\$172	(6.6)%	\$127	\$129	(1.4)%	78.9%	74.5%	4.5	206,435	201,950	2.2%
Ohio	\$1,003	\$1,047	(4.2)%	\$1,147	\$1,139	0.7%	113.5%	107.9%	5.5	2,023,657	2,059,273	(1.7)%
Oklahoma	\$209	\$243	(14.1)%	\$169	\$186	(9.1)%	81.0%	77.0%	4.0	386,549	402,019	(3.8)%
Oregon	\$189	\$164	15.0%	\$440	\$397	10.9%	233.6%	241.8%	(8.2)	402,191	237,104	69.6%
Pennsylvania	\$908	\$956	(5.0)%	\$772	\$795	(2.9)%	85.1%	82.9%	2.2	1,041,424	1,048,432	(0.7)%
Rhode Island	\$55	\$62	(10.6)%	\$42	\$45	(8.5)%	80.6%	73.8%	6.8	92,983	99,586	(6.6)%
South Carolina	\$223	\$237	(5.8)%	\$189	\$195	(3.2)%	84.6%	82.4%	2.2	425,720	437,513	(2.7)%
South Dakota	\$107	\$107	(0.1)%	\$80	\$96	(17.3)%	74.8%	90.0%	(15.2)	181,142	167,859	7.9%
Tennessee	\$312	\$321	(2.5)%	\$256	\$271	(5.6)%	83.1%	84.0%	(0.9)	669,651	605,682	10.6%
Texas	\$1,521	\$1,469	3.6%	\$1,412	\$1,341	5.3%	92.9%	90.9%	2.1	2,677,333	2,455,352	9.0%
Utah	\$160	\$138	16.6%	\$135	\$105	29.6%	84.7%	75.8%	8.9	294,138	175,001	68.1%
Vermont	\$44	\$65	(32.3)%	\$27	\$42	(37.1)%	60.6%	64.9%	(4.3)	167,079	174,015	(4.0)%
Virginia	\$499	\$502	(0.7)%	\$571	\$553	3.2%	114.2%	110.7%	3.5	1,079,670	1,078,591	0.1%
Washington	\$355	\$340	4.6%	\$529	\$309	71.0%	149.0%	91.5%	57.5	622,452	560,035	11.1%
West Virginia	\$87	\$106	(17.7)%	\$65	\$84	(22.6)%	74.7%	78.9%	(4.2)	108,679	121,709	(10.7)%
Wisconsin	\$421	\$412	2.2%	\$380	\$346	9.7%	89.8%	83.0%	6.8	631,410	546,236	15.6%
Wyoming	\$34	\$34	(1.1)%	\$26	\$23	10.9%	76.5%	67.7%	8.8	57,501	55,444	3.7%
American Samoa	-	-	0.0%	-	-	0.0%	0.0%	0.0%	-	-	-	0.0%
Guam	\$	\$1	(92.4)%	-	-	0.0%	86.9%	77.4%	9.6	102	58	75.9%
Northern Mariana Islands	-	-	0.0%	-	-	0.0%	74.2%	91.3%	(17.1)	7	3	133.3%
Puerto Rico	\$	\$1	(41.8)%	\$	\$2	(82.9)%	11.1%	37.7%	(26.6)	757	743	1.9%
U.S. Virgin Islands	\$5	\$2	124.0%	\$4	\$1	334.6%	78.3%	40.4%	38.0	1,576	1,280	23.1%
Aggregate Other Alien	\$	\$2	(89.7)%	-	-	0.0%	(1.1)%	3.6%	(4.7)	597	545	9.5%
<b>Grand Totals</b>	<b>\$20,384</b>	<b>\$21,471</b>	<b>(5.1)%</b>	<b>\$20,326</b>	<b>\$19,594</b>	<b>3.7%</b>	<b>101.6%</b>	<b>93.8%</b>	<b>7.7</b>	<b>38,791,378</b>	<b>37,219,069</b>	<b>4.2%</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 5% (\$48 billion) increase in direct earned A&H premium to \$1 trillion and a 10% (\$85 billion) increase in incurred claims in 2021. These increases are most evident on the Medicare and Medicaid lines of business for the reasons described above. These lines, in total, represents over 52% of total earned premium.

(\$ In Millions - Except Covered Lives)	Line of Business % of Total	2021	2020	% Chg.	2021	2020	% Chg.	2021	2020	% Chg.
		Premium Earned	Premium Earned		Claims	Claims		Covered Lives	Covered Lives	
Comp - Individual	7.3%	\$79,703	\$81,490	(2.2)%	\$66,890	\$60,183	11.1%	13,113,504	11,168,980	17.4%
Comp - Group	19.7%	\$213,550	\$209,841	1.8%	\$186,612	\$172,349	8.3%	38,866,150	37,776,217	2.9%
Specified/Named Disease	0.6%	\$6,752	\$6,408	5.4%	\$2,984	\$2,815	6.0%	24,606,182	24,974,519	(1.5)%
Medicare	27.9%	\$303,215	\$282,221	7.4%	\$260,474	\$227,669	14.4%	24,586,913	22,244,860	10.5%
Medicaid	24.5%	\$266,402	\$230,558	15.5%	\$230,122	\$194,673	18.2%	49,004,657	43,888,812	11.7%
FEHBP	4.0%	\$43,794	\$43,376	1.0%	\$40,981	\$39,110	4.8%	8,996,239	8,213,651	9.5%
Limited Benefit	0.5%	\$5,763	\$12,704	(54.6)%	\$4,468	\$9,368	(52.3)%	4,021,646	74,233,866	(94.6)%
Disability Income	2.4%	\$25,604	\$28,361	(9.7)%	\$17,552	\$21,284	(17.5)%	89,579,169	87,700,155	2.1%
Long-term Care	1.1%	\$12,444	\$14,114	(11.8)%	\$11,907	\$12,931	(7.9)%	6,856,275	6,649,536	3.1%
Accident Only or AD & D	0.6%	\$6,665	\$7,595	(12.2)%	\$2,337	\$2,640	(11.5)%	430,126,960	269,786,666	59.4%
Dental	2.4%	\$25,900	\$27,902	(7.2)%	\$20,118	\$18,906	6.4%	76,953,137	77,090,404	(0.2)%
Medicare Supplement	3.1%	\$33,901	\$32,771	3.4%	\$26,423	\$24,358	8.5%	14,068,617	14,116,058	(0.3)%
Medicare Part D	1.2%	\$13,012	\$15,772	(17.5)%	\$10,486	\$12,504	(16.1)%	19,525,763	20,256,782	(3.6)%
Other Group Care	0.9%	\$9,798	\$6,455	51.8%	\$6,397	\$5,360	19.3%	35,447,390	25,698,672	37.9%
Stop Loss	2.0%	\$21,901	\$25,996	(15.8)%	\$18,720	\$20,931	(10.6)%	108,827,340	68,727,552	58.3%
Non-U.S. Policy Forms	0.2%	\$2,521	\$1,528	65.0%	\$1,213	\$694	74.8%	15,702,706	16,523,298	(5.0)%
Other Business	0.9%	\$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>\$1,085,415</b>	<b>\$1,037,162</b>	<b>4.7%</b>	<b>\$917,733</b>	<b>\$832,822</b>	<b>10.2%</b>	<b>1,229,683,757</b>	<b>989,992,231</b>	<b>24.2%</b>

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

- The insurance industry reported aggregated total A&H premium earned increased 5% (\$48 billion) to over \$1 trillion and a 10% (\$85 billion) increase in aggregated incurred claims to \$917 billion.
- Medicaid reported a 16% (\$36 billion) increase in earned premium to \$266 billion and an 18% (\$35 billion) increase in incurred claims to \$230 billion.
- Medicare reported a 7% (\$21 billion) increase in earned premium to \$303 billion and a 14% (\$33 billion) increase in incurred claims to \$260 billion.
- The aggregated total number of covered lives increased 24% (240 million) to 1.2 billion.

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**Disclaimer:** The NAIC 2021 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, 2021 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.