

## Summary of 2016 Medical Loss Ratio Results

This report summarizes the results of the Medical Loss Ratio (MLR) data submitted by health insurance companies to CMS for group and individual market health insurance coverage in 2016. This year, these health insurance companies paid approximately \$447 million in rebates for 2016. (See **Figure 1** for rebates by year.) Employers received approximately \$153 million in rebates in the small group market and \$191 million in rebates in the large group market, while consumers received approximately \$103 million in rebates in the individual market. Rebates paid for 2016 will benefit approximately 3.9 million consumers across all three markets. The average rebate per person is \$114 in the individual market, \$109 in the small group market, and \$116 in the large group market.

The Medical Loss Ratio Provision, or 80/20 Rule, of the Patient Protection and Affordable Care Act applies to health insurance companies providing coverage to almost 75 million consumers<sup>1</sup> who have health insurance coverage either through their employer (known as the group market) or by purchasing their own health insurance (known as the individual market). The rule generally requires health insurance companies in the individual and small group markets to spend at least 80 percent (85 percent in the large group market) of premium dollars collected from consumers on actual health care or quality improvement activities. The rule requires health insurance companies to report financial information including premium revenue and how much is spent on medical care and specified healthcare quality improvement activities versus administrative activities such as salaries and marketing.

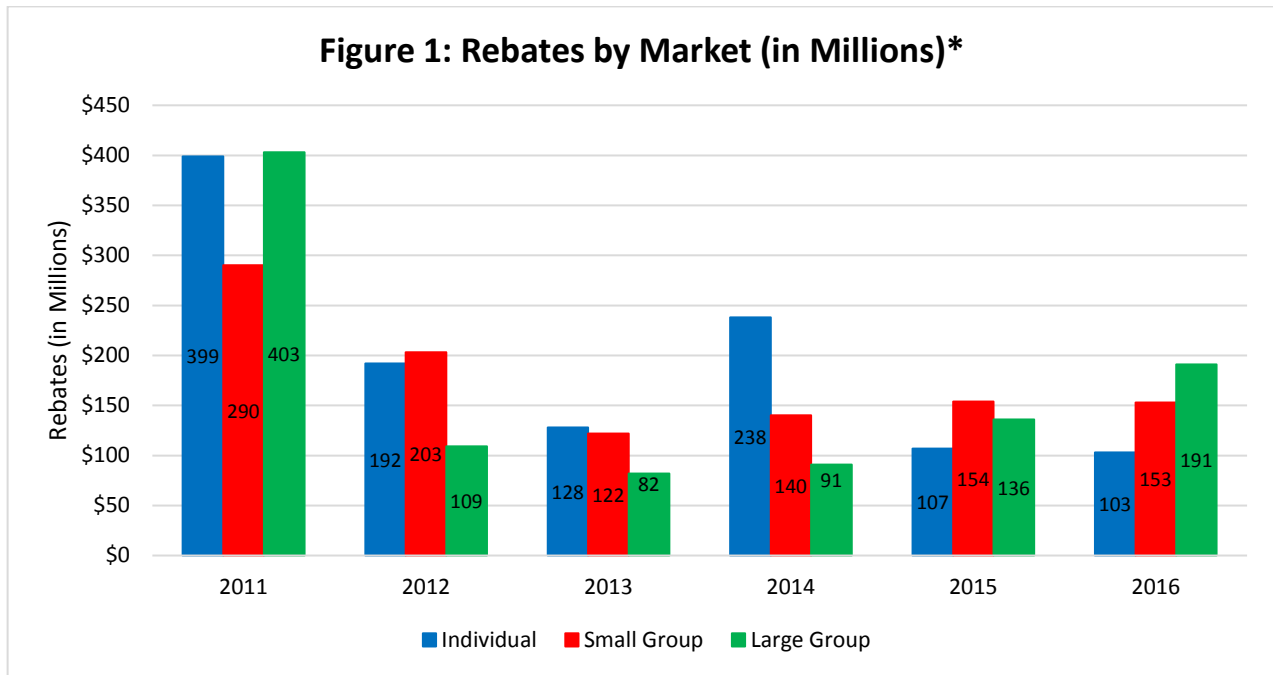
In 2011, the average MLR (i.e., the percentage of premiums spent on specified healthcare and quality improvement activities) was 84.1 percent in the individual market, 84.3 percent in the small group market, and 89.8 percent in the large group market. In 2012, the average MLR was 86.1 percent in the individual market, 84.8 percent in the small group market, and 90 percent in the large group market. In 2013, the average MLR was 86.4 percent in the individual market, 84.6 percent in the small group market, and 90 percent in the large group market. In 2014, the average MLR was 85.7 percent in the individual market, 84.9 percent in the small group market, and 90.1 percent in the large group market. In 2015, the average MLR was 91.8 percent in the individual market, 85.6 percent in the small group market, and 90.1 percent in the large group market. In 2016, the average MLR was 92.9 percent in the individual market, 86.1 percent in the small group market, and 90.3 percent in the large group market.

If health insurance companies do not meet the 80 or 85 percent MLR standard set forth in the statute, they are required to pay rebates to the employers in the group markets or consumers in the individual market, refunding the difference. This is based on how the insurance company spent the total premium dollars of all its enrollees in the applicable market in a state, rather than on the premiums and claims of any specific enrollee. In the small group and large group markets, the rebate is generally provided to the employer, who must provide the employee rebates in one of the three ways rebates are provided to consumers in the individual market (described below) or apply the rebate in a manner that benefits employees. In the individual market, rebates are provided directly to consumers in one of the following ways: as a check in the mail; a reimbursement to the account that was used to pay the premium; or a direct reduction in their future premiums. (See **Figure 2** for the percentage of consumers insured by companies that met or exceeded the MLR standard.)

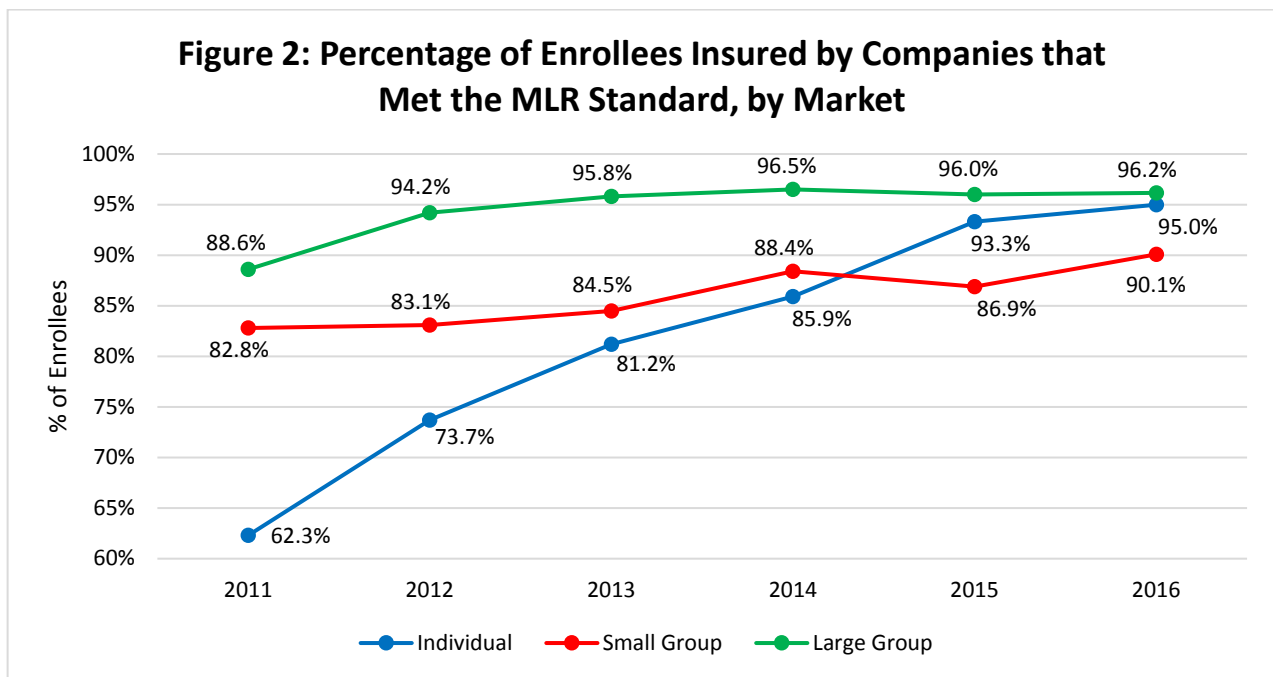
---

<sup>1</sup> See [https://www.cms.gov/CCIIO/Resources/Data-Resources/Downloads/MLR\\_DataFilesPUF\\_20171019.zip](https://www.cms.gov/CCIIO/Resources/Data-Resources/Downloads/MLR_DataFilesPUF_20171019.zip). Does not include plan participants of self-funded group health plans, which are not subject to the MLR reporting and rebate requirements.

For more information on 2016 MLRs and rebates by health insurance company and by state and market, as well as to review prior years' MLR information, visit: <https://www.cms.gov/CCIIO/Resources/Data-Resources/mlr.html>.



\*Does not reflect rebates for Mini-Med and Student Health Plans.



## Appendix 1: 2016 MLR Rebates by State

Based on MLR reports filed through October 19, 2017

	All Markets			Individual Market			Small Group Market			Large Group Market		
State	Total Rebates	Consumers Benefitting from Rebates	Average Rebate per Person	Total Rebates	Consumers Benefitting from Rebates	Average Rebate per Person	Total Rebates	Consumers Benefitting from Rebates	Average Rebate per Person	Total Rebates	Consumers Benefitting from Rebates	Average Rebate per Person
USA	\$446,883,579	3,950,234	\$113	\$102,894,669	904,019	\$114	\$153,420,87	1,409,380	\$109	\$190,568,033	1,639,023	\$116
AK	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0
AL	\$1,082,961	5,792	\$187	\$1,082,961	5,792	\$187	\$0	0	\$0	\$0	0	\$0
AR	\$3,405,615	68,758	\$50	\$3,258,380	68,264	\$48	\$0	0	\$0	\$147,236	761	\$193
AZ	\$7,614,255	28,391	\$268	\$37,650	904	\$42	\$881,198	4,100	\$215	\$6,695,408	23,399	\$286
CA	\$17,296,405	30,945	\$559	\$77,462	597	\$130	\$926,343	565	\$1,641	\$16,292,600	29,784	\$547
CO	\$3,490,011	84,019	\$42	\$312,665	3,246	\$96	\$1,570,036	67,976	\$23	\$1,607,310	14,307	\$112
CT	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0
DC	\$17,283,050	96,771	\$179	\$21,877	231	\$95	\$2,602,615	10,728	\$243	\$14,658,558	85,812	\$171
DE	\$38,315	6,908	\$6	\$0	0	\$0	\$38,315	6,908	\$6	\$0	0	\$0
FL	\$70,055,092	673,907	\$104	\$11,391,691	46,472	\$245	\$27,126,359	412,479	\$66	\$31,537,042	214,955	\$147
GA	\$20,138,857	361,248	\$56	\$6,378,368	95,516	\$67	\$3,536,771	15,620	\$226	\$10,223,718	250,112	\$41
HI	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0
IA	\$762,520	3,608	\$211	\$0	0	\$0	\$626,964	3,223	\$195	\$135,556	385	\$352
ID	\$145,995	1,396	\$105	\$6,570	94	\$70	\$0	0	\$0	\$139,425	1,321	\$106
IL	\$6,168,260	54,915	\$112	\$1,193,810	19,882	\$60	\$51,356	156	\$330	\$4,923,095	34,878	\$141
IN	\$6,728,777	35,727	\$188	\$4,623,976	27,496	\$168	\$322,807	1,228	\$263	\$1,781,994	7,003	\$254
KS	\$5,469,822	23,567	\$232	\$0	0	\$0	\$1,508,748	7,820	\$193	\$3,961,074	15,748	\$252
KY	\$142,896	861	\$166	\$0	0	\$0	\$0	0	\$0	\$142,896	861	\$166
LA	\$156,362	1,753	\$89	\$8,396	423	\$20	\$0	0	\$0	\$147,966	1,330	\$111
MA	\$40,563,956	162,848	\$249	\$39,290,679	157,653	\$249	\$1,244,651	4,400	\$283	\$28,627	795	\$36
MD	\$60,530,581	316,952	\$191	\$0	0	\$0	\$37,639,375	198,037	\$190	\$22,891,206	118,915	\$193
ME	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0
MI	\$47,254,187	363,756	\$130	\$2,284,370	31,934	\$72	\$44,392,873	330,552	\$134	\$576,944	1,270	\$454
MN	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0
MO	\$13,767,411	242,809	\$57	\$380,227	91,551	\$4	\$13,231,507	150,207	\$88	\$155,677	1,052	\$148
MS	\$8,038,596	75,847	\$106	\$4,200,357	41,182	\$102	\$505,512	5,959	\$85	\$3,332,726	29,087	\$115
MT	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0
NC	\$7,121,178	71,244	\$100	\$472,952	3,521	\$134	\$3,963,474	45,163	\$88	\$2,684,752	22,560	\$119
ND	\$282,828	1,070	\$264	\$282,828	1,070	\$264	\$0	0	\$0	\$0	0	\$0
NE	\$118,097	992	\$119	\$0	0	\$0	\$0	0	\$0	\$118,097	992	\$119
NH	\$11,207,622	63,460	\$177	\$11,207,622	63,460	\$177	\$0	0	\$0	\$0	0	\$0
NJ	\$11,331,648	137,202	\$83	\$3,817,859	7,137	\$535	\$0	0	\$0	\$7,513,789	130,065	\$58
NM	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0
NV	\$4,689,070	38,480	\$122	\$0	0	\$0	\$4,032,525	30,819	\$131	\$656,545	7,661	\$86
NY	\$31,637,681	459,305	\$69	\$4,524,361	115,111	\$39	\$1,400,337	6,919	\$202	\$25,712,983	337,275	\$76
OH	\$7,806,432	110,196	\$71	\$4,215,924	76,259	\$55	\$2,852,818	30,784	\$93	\$737,690	3,154	\$234
OK	\$531,403	5,230	\$102	\$0	0	\$0	\$496,402	4,867	\$102	\$35,002	364	\$96
OR	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0
PA	\$1,861,095	67,011	\$28	\$976,179	9,151	\$107	\$339,560	1,783	\$190	\$545,357	56,077	\$10
RI	\$2,735,599	16,696	\$164	\$2,392,383	15,990	\$150	\$343,216	705	\$487	\$0	0	\$0
SC	\$25,234	783	\$32	\$25,234	783	\$32	\$0	0	\$0	\$0	0	\$0
SD	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0
TN	\$1,524,373	21,833	\$70	\$55,366	1,014	\$55	\$921,279	17,393	\$53	\$547,729	3,426	\$160
TX	\$8,019,143	67,857	\$118	\$290,395	18,198	\$16	\$0	0	\$0	\$7,728,747	49,659	\$156
UT	\$133,015	3,189	\$42	\$0	0	\$0	\$0	0	\$0	\$133,015	3,189	\$42
VA	\$26,394,905	185,431	\$142	\$0	0	\$0	\$2,865,837	50,993	\$56	\$23,529,068	134,437	\$175

State	Total Rebates	Consumers Benefitting from Rebates	Average Rebate per Person	Total Rebates	Consumers Benefitting from Rebates	Average Rebate per Person	Total Rebates	Consumers Benefitting from Rebates	Average Rebate per Person	Total Rebates	Consumers Benefitting from Rebates	Average Rebate per Person
VT	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0
WA	\$1,103,455	50,454	\$22	\$0	0	\$0	\$0	0	\$0	\$1,103,455	50,454	\$22
WI	\$84,127	1,089	\$77	\$84,127	1,089	\$77	\$0	0	\$0	\$0	0	\$0
WV	\$142,748	7,936	\$18	\$0	0	\$0	\$0	0	\$0	\$142,748	7,936	\$18
WY	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0

## Appendix 2: Companies Owning Rebates for 2016

Based on MLR reports filed through October 19, 2017. Does not reflect rebates for Mini-Med or Student Health Plans.

Rebates shown below are owed under Federal law. If a company also owes rebates under State MLR law, generally, the total rebate owed by the company is the higher of either the Federal or State rebate, rather than the sum of the two.

State	Company Name	Rebates in the Individual Market	Rebates in the Small Group Market	Rebates in the Large Group Market
AL	Golden Rule Insurance Company	\$1,075,349	\$0	\$0
AL	The United States Life Ins. Co. in the City of New York	\$7,612	\$0	\$0
AR	Celtic Insurance Company	\$3,258,380	\$0	\$0
AR	Reliance Standard Life Insurance Company	\$0	\$0	\$147,236
AZ	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$162,055	\$1,508,308
AZ	Humana Insurance Company	\$0	\$719,143	\$33,509
AZ	Reliance Standard Life Insurance Company	\$0	\$0	\$116,743
AZ	The United States Life Ins. Co. in the City of New York	\$37,650	\$0	\$0
AZ	UnitedHealthcare of Arizona, Inc.	\$0	\$0	\$5,036,848
CA	Aetna Life Insurance Company	\$77,462	\$0	\$0
CA	Blue Shield of California Life & Health Insurance Company	\$0	\$0	\$541,583
CA	Connecticut General Life Insurance Company	\$0	\$0	\$1,415,308
CA	County of Ventura, dba Ventura County Health Care Plan	\$0	\$926,343	\$0
CA	Nippon Life Insurance Company of America	\$0	\$0	\$14,274,973
CA	U.S. Behavioral Health Plan, CA	\$0	\$0	\$60,735
CO	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$0	\$1,426,112
CO	Humana Health Plan, Inc.	\$0	\$0	\$181,198
CO	Humana Insurance Company	\$310,190	\$0	\$0
CO	The United States Life Ins. Co. in the City of New York	\$2,475	\$0	\$0
CO	UnitedHealthcare Insurance Company	\$0	\$1,570,036	\$0
DC	AMHIC, A Reciprocal Association	\$0	\$938,521	\$0
DC	CareFirst BlueChoice, Inc.	\$0	\$0	\$4,281,345
DC	Cigna Health and Life Insurance Company	\$0	\$0	\$9,211,599
DC	Optimum Choice Inc.	\$3,156	\$183,830	\$1,070,990
DC	Reliance Standard Life Insurance Company	\$0	\$0	\$94,624
DC	UnitedHealthcare Insurance Company	\$18,722	\$1,480,264	\$0
DE	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$38,315	\$0
FL	Aetna Health Inc. (a Florida corporation)	\$0	\$5,334,386	\$0
FL	All Savers Insurance Company	\$0	\$30,673	\$0
FL	Blue Cross and Blue Shield of Florida, Inc.	\$0	\$5,691,284	\$0
FL	Connecticut General Life Insurance Company	\$11,160,187	\$0	\$0
FL	Coventry Health Care of Fl., Inc.	\$0	\$1,337,450	\$1,360,030
FL	Health Options, Inc.	\$0	\$4,655,565	\$29,504,567
FL	Humana Health Insurance Company of Florida, Inc.	\$0	\$0	\$204,725
FL	Neighborhood Health Partnership, Inc.	\$0	\$217,671	\$0
FL	Reliance Standard Life Insurance Company	\$0	\$0	\$467,721
FL	The United States Life Ins. Co. in the City of New York	\$231,504	\$0	\$0
FL	UnitedHealthcare Insurance Company	\$0	\$9,859,329	\$0
GA	Alliant Health Plans, Inc.	\$0	\$0	\$210,302
GA	Ambetter of Peach State Inc.	\$6,343,170	\$0	\$0
GA	American General Life Insurance Company	\$35,198	\$0	\$0
GA	Blue Cross and Blue Shield of Georgia, Inc.	\$0	\$2,275,455	\$0
GA	Blue Cross Blue Shield Healthcare Plan of Georgia, Inc.	\$0	\$0	\$9,171,536
GA	Humana Insurance Company	\$0	\$377,446	\$0
GA	Nippon Life Insurance Company of America	\$0	\$0	\$630,968
GA	Reliance Standard Life Insurance Company	\$0	\$0	\$210,912
GA	UnitedHealthcare Insurance Company	\$0	\$883,870	\$0
IA	Aetna Health of Iowa Inc.	\$0	\$626,964	\$0
IA	Sanford Health Plan	\$0	\$0	\$135,556
ID	Reliance Standard Life Insurance Company	\$0	\$0	\$139,425
ID	Time Insurance Company	\$6,570	\$0	\$0
IL	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$0	\$3,514,633
IL	Golden Rule Insurance Company	\$736,787	\$0	\$0
IL	Humana Insurance Company	\$433,827	\$0	\$0
IL	John Alden Life Insurance Company	\$23,196	\$51,356	\$0
IL	Reliance Standard Life Insurance Company	\$0	\$0	\$273,812

State	Company Name	Rebates in the Individual Market	Rebates in the Small Group Market	Rebates in the Large Group Market
IL	UnitedHealthcare of Illinois Inc	\$0	\$0	\$1,027,116
IL	UnitedHealthcare Plan of the River Valley, Inc.	\$0	\$0	\$107,534
IN	Celtic Insurance Company	\$4,607,227	\$0	\$0
IN	Humana Health Plan, Inc.	\$0	\$72,585	\$0
IN	Humana Insurance Company	\$0	\$0	\$1,781,994
IN	Pekin Life Insurance Company	\$0	\$250,222	\$0
IN	The United States Life Ins. Co. in the City of New York	\$16,749	\$0	\$0
KS	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$0	\$2,424,497
KS	Aetna Life Insurance Company	\$0	\$252,799	\$0
KS	Coventry Health Care of Kansas, Inc.	\$0	\$601,409	\$1,536,577
KS	Federated Mutual Insurance Company	\$0	\$654,540	\$0
KY	Reliance Standard Life Insurance Company	\$0	\$0	\$142,896
LA	Reliance Standard Life Insurance Company	\$0	\$0	\$147,966
LA	The United States Life Ins. Co. in the City of New York	\$8,396	\$0	\$0
MA	CeltiCare Health Plan of MA	\$442,205	\$1,237	\$0
MA	Reliance Standard Life Insurance Company	\$0	\$0	\$28,627
MA	The United States Life Ins. Co. in the City of New York	\$77,381	\$0	\$0
MA	Tufts Health Public Plans Inc.	\$38,771,093	\$1,243,413	\$0
MD	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$0	\$5,992,345
MD	CareFirst BlueChoice, Inc.	\$0	\$30,524,540	\$0
MD	CareFirst of Maryland, Inc.	\$0	\$1,226,858	\$0
MD	Group Hospitalization and Medical Services, Inc	\$0	\$2,243,884	\$0
MD	MAMSI Life and Health Insurance Company	\$0	\$0	\$143,711
MD	Optimum Choice Inc.	\$0	\$1,382,322	\$5,751,084
MD	UnitedHealthcare Insurance Company	\$0	\$2,261,770	\$10,955,229
MD	UnitedHealthcare of the Mid-Atlantic, Inc.	\$0	\$0	\$48,837
MI	All Savers Insurance Company	\$0	\$0	\$693
MI	Alliance Health and Life Insurance Company	\$0	\$2,555,603	\$0
MI	Blue Care Network	\$0	\$11,365,308	\$0
MI	Blue Cross Blue Shield of Michigan Mutual Insurance Company	\$0	\$20,527,353	\$0
MI	GMS Reinsurance Company, LTD	\$0	\$45,571	\$0
MI	Golden Rule Insurance Company	\$1,832,810	\$0	\$0
MI	Health Alliance Plan of Michigan	\$0	\$3,190,697	\$0
MI	Humana Insurance Company	\$334,303	\$604,942	\$576,251
MI	Molina Healthcare of Michigan, Inc.	\$90,984	\$0	\$0
MI	The United States Life Ins. Co. in the City of New York	\$26,273	\$0	\$0
MI	Total Health Care USA, Inc.	\$0	\$1,019,516	\$0
MI	UnitedHealthcare Insurance Company	\$0	\$5,083,882	\$0
MO	Healthy Alliance Life Insurance Company	\$361,316	\$6,134,494	\$0
MO	HMO Missouri, Inc.	\$0	\$4,193,211	\$0
MO	Reliance Standard Life Insurance Company	\$0	\$0	\$155,677
MO	The United States Life Ins. Co. in the City of New York	\$18,911	\$0	\$0
MO	UnitedHealthcare Insurance Company	\$0	\$2,903,802	\$0
MS	Ambetter of Magnolia Inc.	\$2,407,813	\$0	\$0
MS	Golden Rule Insurance Company	\$1,792,544	\$0	\$0
MS	UnitedHealthcare Insurance Company	\$0	\$505,512	\$3,332,726
NC	Connecticut General Life Insurance Company	\$2,336	\$0	\$0
NC	Golden Rule Insurance Company	\$470,616	\$0	\$0
NC	Reliance Standard Life Insurance Company	\$0	\$0	\$111,489
NC	UnitedHealthcare Insurance Company	\$0	\$3,963,474	\$0
NC	UnitedHealthcare of North Carolina, Inc.	\$0	\$0	\$2,573,263
ND	Medica Insurance Company	\$273,340	\$0	\$0
ND	Time Insurance Company	\$9,488	\$0	\$0
NE	Reliance Standard Life Insurance Company	\$0	\$0	\$118,097
NH	Celtic Insurance Company	\$7,047,366	\$0	\$0
NH	Matthew Thornton Health Plan, Inc.	\$4,160,256	\$0	\$0
NJ	Oxford Health Insurance, Inc.	\$3,817,859	\$0	\$6,205,582
NJ	UnitedHealthcare Insurance Company	\$0	\$0	\$1,308,207
NV	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$2,026	\$0
NV	Aetna Life Insurance Company	\$0	\$0	\$656,545



State	Company Name	Rebates in the Individual Market	Rebates in the Small Group Market	Rebates in the Large Group Market
NV	Sierra Health and Life Insurance Company, Inc.	\$0	\$3,293,849	\$0
NV	UnitedHealthcare Insurance Company	\$0	\$736,649	\$0
NY	Connecticut General Life Insurance Company	\$0	\$0	\$187,195
NY	Excellus Health Plan, Inc	\$3,354,303	\$0	\$0
NY	MVP Health Plan, Inc	\$761,259	\$0	\$0
NY	Nippon Life Insurance Company of America	\$0	\$0	\$2,009,810
NY	Oxford Health Insurance, Inc.	\$0	\$0	\$10,922,531
NY	The United States Life Ins. Co. in the City of New York	\$408,799	\$0	\$0
NY	UnitedHealthcare Insurance Company of New York	\$0	\$1,400,337	\$12,593,448
OH	Community Insurance Company	\$4,194,137	\$0	\$0
OH	Humana Insurance Company	\$0	\$177,944	\$0
OH	Medical Health Insuring Corporation of Ohio	\$0	\$0	\$175,021
OH	Reliance Standard Life Insurance Company	\$0	\$0	\$562,669
OH	The United States Life Ins. Co. in the City of New York	\$21,786	\$0	\$0
OH	UnitedHealthcare Insurance Company	\$0	\$2,674,874	\$0
OK	Aetna Life Insurance Company	\$0	\$496,402	\$0
OK	Coventry Health & Life Insurance Company	\$0	\$0	\$35,002
PA	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$0	\$327,369
PA	Golden Rule Insurance Company	\$887,445	\$0	\$0
PA	Highmark Coverage Advantage Inc.	\$0	\$339,560	\$0
PA	Reliance Standard Life Insurance Company	\$0	\$0	\$217,988
PA	The United States Life Ins. Co. in the City of New York	\$88,734	\$0	\$0
RI	Neighborhood Health Plan of Rhode Island	\$2,392,383	\$0	\$0
RI	Tufts Insurance Company	\$0	\$343,216	\$0
SC	The United States Life Ins. Co. in the City of New York	\$25,234	\$0	\$0
TN	American General Life Insurance Company	\$5,029	\$0	\$0
TN	Cigna HealthCare of Tennessee, Inc.	\$0	\$0	\$547,729
TN	The United States Life Ins. Co. in the City of New York	\$50,337	\$0	\$0
TN	UnitedHealthcare Insurance Company	\$0	\$921,279	\$0
TX	Allegian Insurance Company	\$0	\$0	\$400,443
TX	Community First Health Plans, Inc.	\$0	\$0	\$1,069,504
TX	Community Health Choice, Inc.	\$0	\$0	\$144,905
TX	Connecticut General Life Insurance Company	\$112,528	\$0	\$0
TX	John Alden Life Insurance Company	\$155,725	\$0	\$0
TX	Memorial Hermann Health Plan, Inc	\$0	\$0	\$3,198,036
TX	Reliance Standard Life Insurance Company	\$0	\$0	\$1,985,297
TX	The United States Life Ins. Co. in the City of New York	\$22,142	\$0	\$0
TX	UnitedHealthcare of Texas	\$0	\$0	\$930,562
UT	UnitedHealthcare of Utah, Inc.	\$0	\$0	\$133,015
VA	CareFirst BlueChoice, Inc.	\$0	\$1,090,886	\$8,241,913
VA	Innovation Health Insurance Company	\$0	\$1,470,576	\$0
VA	Innovation Health Plan, Inc.	\$0	\$0	\$4,436,666
VA	Kaiser Foundation Health Plan of Mid-Atlantic States, Inc.	\$0	\$0	\$8,491,295
VA	Optimum Choice Inc.	\$0	\$304,375	\$1,874,564
VA	UnitedHealthcare of the Mid-Atlantic, Inc.	\$0	\$0	\$484,630
WA	Aetna Life Insurance Company	\$0	\$0	\$418,792
WA	Connecticut General Life Insurance Company	\$0	\$0	\$684,663
WI	Medica Insurance Company	\$76,138	\$0	\$0
WI	The United States Life Ins. Co. in the City of New York	\$7,990	\$0	\$0
WV	Aetna Life Insurance Company	\$0	\$0	\$35,317
WV	UnitedHealthcare Insurance Company	\$0	\$0	\$107,431