NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

		FOR NAIC USE ONLY
	DATE: 03/01/202	24 Agenda Item # 2024-10BWG MOD
CONTACT PERSON:		Year <u>2024</u>
TELEPHONE:		Changes to Existing Reporting [X]
TEEET HONE.		New Reporting Requirement []
EMAIL ADDRESS:		REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT
ON BEHALF OF:		No Impact [X] Modifies Required Disclosure []
NAME:	Dale Bruggeman	Is there data being requested in this proposal
TITLE:	Chair SAPWG	which is available elsewhere in the Annual/Quarterly Statement? [No]
AFFILIATION:	Ohio Department of Insurance	***If Yes, complete question below*** DISPOSITION
ADDRESS:	50W. Town St., 3 rd Fl., Ste. 300	[] Rejected For Public Comment
	Columbus, OH 43215	[] Referred To Another NAIC Group —— [] Received For Public Comment
		[X] Adopted Date <u>05/23/2024</u>
		[] Rejected Date
		[] Other (Specify)
	BLANK(S) TO WHICH PROPOS	SAL APPLIES
[X] ANNUAL STATEM [X] QUARTERLY STAT		[] CROSSCHECKS
[X] Life, Accident & H [X] Property/Casualty [X] Health		[] Other
Anticipated Effective Date:	Annual 2024	
	IDENTIFICATION OF ITEM(S)	TO CHANGE
	` ,	ce program and the risk corridors program from Note
	REASON, JUSTIFICATION FOR AND/OR E	BENEFIT OF CHANGE**
	es to Financial Statement for the Statutory losures. (SAPWG Ref # 2024-13)	Accounting Principles Working Group's disclosure on
***IF THE DATA IS AVAILA	BLE ELSEWHERE IN THE ANNUAL/QUARTER FOR THIS PROPOSAL	RLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED ***
	NAIC STAFF COMME	NTS
Comment on Effective Rep	orting Date:	
Other Comments:		
** This section must be con	unleted on all forms	Revised 11/17/2022
ima accion mual de CON	INICICA OII AII IOI III 31	VEA12ER 11/11/2055

ANNUAL STATEMENT INSTRUCTIONS – LIFE/FRATERNAL AND HEALTH

NOTES TO FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Instruction:



Detail Eliminated To Conserve Space



- E. Risk-Sharing Provisions of the Affordable Care Act (ACA)
 - (1) Reporting entities shall also indicate if they wrote any accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions. In the event that the balances are zero, the reporting entity should provide context to explain the reasons for the zero balances, including insufficient data to make an estimate, no balances or premium was excluded from the program, etc.
 - NOTE: Any reporting entity that reports accident and health insurance premium and losses on their statement that is subject to the Affordable Care Act risk-sharing provisions **MUST** complete the tables illustrated for the disclosures below, even if all amounts in the illustrated table are zero.
 - (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

The financial statements shall disclose the admitted assets, liabilities and revenue elements by for the permanent risk adjustment program regarding the risk-sharing provisions of the Affordable Care Act for the reporting periods that are impacted by programs. The disclosure should include the following:

- Permanent ACA Risk Adjustment Program
 - Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)
 - Risk adjustment user fees payable for ACA Risk Adjustment
 - Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)
 - Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment
 - Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)
- Transitional ACA Reinsurance Program
 - ➤ Amounts recoverable for claims paid due to ACA Reinsurance
 - > Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)
 - ➤ Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance
 - ➤ Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium
 - Ceded reinsurance premiums payable due to ACA Reinsurance
 - → Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance
 - → Ceded reinsurance premiums due to ACA Reinsurance
 - Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments

- ➤ ACA Reinsurance contributions not reported as ceded premium
- Temporary ACA Risk Corridors Program
 - → Accrued retrospective premium due to ACA Risk Corridors
 - > Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors
 - ➤ Effect of ACA Risk Corridors on net premium income (paid/received)
 - ➤ Effect of ACA Risk Corridors on change in reserves for rate credits
- (3) Roll-Forward of Prior Year ACA Risk-Sharing Provisions

A roll-forward of prior year ACA risk-sharing provisions <u>for the risk adjustment program</u> for the following asset (gross of any nonadmission) and liability balances shall be disclosed, along with the reasons for adjustments (e.g., federal audits, revised participant counts, information which impacted risk score projections, etc.) to prior year balance.

- Permanent ACA Risk Adjustment Program
 - Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)
 - Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)
- Transitional ACA Reinsurance Program
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 - Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)
 - ➤ Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance
 - Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium
 - → Ceded reinsurance premiums payable due to ACA Reinsurance
 - ➤ Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance
- Temporary ACA Risk Corridors Program
 - → Accrued retrospective premium due to ACA Risk Corridors
 - → Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors
- (4) Roll Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year

Provide an additional roll forward of the risk corridors asset and liability balances and subsequent adjustments by program benefit year. The beginning receivable or payable in the roll forward will reflect the prior year-end balance for the specified benefit year.

(5)	ACA Rick Corridors Receivable as of Reporting Date
(2)	Men Risk Confidens Receivable as of Reporting Date

The following information is required for risk corridors balances by program benefit year:

- Estimated amount to be filed or final amounts filed with federal agency
- Amounts impaired or amounts not accrued for other reasons (not withstanding collectability concerns)
- Amounts received from federal agency
- Asset balance gross of nonadmission
- Nonadmitted amounts
- Net admitted assets

Illustration:



Detail Eliminated To Conserve Space



E. Risk-Sharing Provisions of the Affordable Care Act (ACA)

THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.

NOTE: Any reporting entity that reports accident and health insurance premium and losses on their statement that is subject to the federal Affordable Care Act risk-sharing provisions <u>MUST</u> complete the tables (24E(2) through 24E(5)) illustrated below, even if all amounts in the table are zero.

(1)	Did the reporting entity write accident and health insurance premium that is
	subject to the Affordable Care Act risk-sharing provisions (YES/NO)?

The company had zero balances for the risk <u>corridors adjustments</u> program due a lack of sufficient data to estimate the recoverable amounts.

(2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

enue for	the Current Year	
		<u>AMOUNT</u>
Perman	ent ACA Risk Adjustment Program	
Assets		
1.	Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)	\$
Liabilit	ies	
2.	Risk adjustment user fees payable for ACA Risk Adjustment	\$
3.	Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)	\$
Operati	ons (Revenue & Expense)	
4.	Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	\$
5.	Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)	\$

a.

b	Transitional ACA Reinsurance Program	
	Assets	
	1. Amounts recoverable for claims paid due to ACA Reinsurance \$	_
	2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability) \$	_
	3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance \$	_
	Liabilities	
	4. Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium \$	_
	5. Ceded reinsurance premiums payable due to ACA Reinsurance \$	_
	6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance \$	
	Operations (Revenue & Expense)	
	7. Ceded reinsurance premiums due to ACA Reinsurance \$	_
	8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments \$	
	9. ACA Reinsurance contributions not reported as ceded premium	_
c	Temporary ACA Risk Corridors Program	_
	Assets	
	1. Accrued retrospective premium due to ACA Risk Corridors \$	_
	Liabilities	
	2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors \$	_
	Operations (Revenue & Expense)	
	3. Effect of ACA Risk Corridors on net premium income (paid/received) \$	_
	4. Effect of ACA Risk Corridors on change in reserves for rate credits	_
		_

(3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance.

			Accrued Dur Year on Busi			Paid as of the on Business	Diffe	rences	Ad	ljustments		Unsettled Bala Reporti	ances as of the
			Before Dec	31 of the	Written Before	Dec 31 of the	Prior Year	Prior Year				Cumulative	Cumulative
			Prior	Year	Prior	Year	Accrued Less	Accrued Less				Balance from	Balance from
							Payments (Col 1 - 3)	Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Prior Years (Col 1–3+7)	Prior Years (Col 2–4+8)
			1	2	3	4	5	6	7	Balances 8		9	10
			Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a.	Permanent ACA Risk Program	Adjustment											
	 Premium adjustn 	nents receivable									A		
	(including high- 2. Premium adjustn	risk pool payments)	S	s	\$	s	s	\$	s	\$	В	\$	\$
	(including high-	risk pool premium)	\$	s	\$	s	\$	\$	s	\$	ь	\$	\$
	3. Subt Total ACA		_	_	_	_	_	_	_	_		_	_
b.	Adjustment Prog Transitional ACA Re	ram incurance Program	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
٥.	1. Amounts recover										€		
	paid		\$	S	\$	\$	<u>\$</u>	\$	s	\$	D	\$	\$
	2. Amounts recover unpaid (contra li		s		\$	\$	\$	\$	s	\$	Ð	\$	\$
	3. Amounts receiva		9		9	Φ	9	Ψ	9	9	E	3	9
	uninsured plans		\$	s	\$	\$	\$	\$	S	\$		\$	\$
	4. Liabilities for co	ntributions payable									F		
	reported as cede		\$	s	s	\$	S	\$	s	\$		S	\$
	5. Ceded reinsuran	e premiums	_	_	_	_	_	_	_	_	G	_	_
	payable 6. Liability for amo	unte held under	S	S	\$	\$	\$	\$	S	S	н	S	\$
	uninsured plans	and more under	s	s	s	\$	s	\$	s	\$		s	\$
	7. Subtotal ACA To		_			_	_	_		_		_	_
	Reinsurance Pro- Temporary ACA Ris		\$	S	\$	\$	\$	\$	\$	\$		\$	\$
٠.	Program	x contidors											
	1. Accrued retrospe		\$	s	\$	\$	\$	\$	S	\$	I	\$	\$
	2. Reserve for rate experience rating		\$		\$	\$	\$	¢	\$	\$	J	\$	\$
	3. Subtotal ACA R		9		9	Φ	9	Ψ	9	9		3	9
	Program		\$	S	<u>\$</u>	\$	<u>\$</u>	\$	<u>s</u>	\$		\$	\$
d.	Total for ACA Risk-	Sharing Provisions	>	}	\$	>	}	}	}	>		}	>
Exp	lanations of Adjus	tments											
	Α												
	Α												
	В												
	C												
	D												
	F												
	1												
	G												
	Н												
	I												

(4) Roll Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year

Risk Corridors Program Year						Adjustments			Unsettled Balances as of the Reporting Date		
	Before Dec Prior			Written Before Dec 31 of the		Prior Year		To Prior Year Balances Balances		Cumulative Balance from Prior Years (Col 1–3+7)	Cumulative Balance from Prior Years (Col 2-4+8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. 2014											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	s	A	\$	\$
 Reserve for rate credits or policy experience rating refunds 	\$	\$	s	\$	s	\$	\$	s	В	s	\$
b. 2015											
1. Accrued retrospective premium	\$	\$	\$	\$	s	\$	\$	\$	ϵ	\$	\$
 Reserve for rate credits or policy experience rating refunds 	\$	\$	s	\$	\$	\$	\$	s	D	s	s
e. 2016											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	E	\$	\$
2. Reserve for rate credits or policy		Ć.		ć.	•	Ĉ.	ė.		-		
experience rating refunds	\$	3	•	}	>	}	\$	5	×	}	5
d. Total for Risk Corridors	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
Explanations of Adjustments											
Α											
						•••••					
В											
C											
D											
E											
F											

24E(4)d (Columns 1 through 10) should equal 24E(3)c3 (Column 1 through 10 respectively)

(5) ACA Risk Corridors Receivable as of Reporting Date

	1	2	3	4	5	6
	Estimated Amount to	Non-Accrued				
	be Filed or Final	Amounts for		Asset Balance (Gross		
Risk Corridors	Amount Filed with	Impairment or Other	Amounts received	of Non-admissions)	Non-admitted	Net Admitted Asset
Program Year	CMS	Reasons	from CMS	(1-2-3)	Amount	(4-5)
a. 2014	\$	\$	\$	\$	\$	\$
b. 2015	\$	\$	\$	\$	\$	\$
e. 2016	§	S	S	S	S	\$
d. Total (a+b+c)	\$	\$	\$	S	S	\$

24E(5)d (Column 4) should equal 24E(3)c1 (Column 9) 24E(5)d (Column 6) should equal 24E(2)c1

ANNUAL STATEMENT INSTRUCTIONS - PROPERTY/CASUALTY

NOTES TO FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Instruction:



Detail Eliminated To Conserve Space



- F. Risk-Sharing Provisions of the Affordable Care Act (ACA)
 - (1) Reporting entities shall also indicate if they wrote any accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions. In the event that the balances are zero, the reporting entity should provide context to explain the reasons for the zero balances, including insufficient data to make an estimate, no balances or premium was excluded from the program, etc.
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The financial statements shall disclose the admitted assets, liabilities and revenue elements by for the permanent risk adjustment program regarding the risk-sharing provisions of the Affordable Care Act for the reporting periods that are impacted by programs. The disclosure should include the following:

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 - ➤ Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)
- Transitional ACA Reinsurance Program
 - ➤ Amounts recoverable for claims paid due to ACA Reinsurance
 - Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)
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 - Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments

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- Temporary ACA Risk Corridors Program
 - Accrued retrospective premium due to ACA Risk Corridors
 - Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors
 - Effect of ACA Risk Corridors on net premium income (paid/received)
 - ➤ Effect of ACA Risk Corridors on change in reserves for rate credits
- (3) Roll-Forward of Prior Year ACA Risk-Sharing Provisions

A roll-forward of prior year ACA risk-sharing provisions for the risk adjustment program for the following asset (gross of any nonadmission) and liability balances shall be disclosed, along with the reasons for adjustments (e.g., federal audits, revised participant counts, information which impacted risk score projections, etc.) to prior year balance.

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- (4) Roll Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year

Provide an additional roll forward of the risk corridors asset and liability balances and subsequent adjustments by program benefit year. The beginning receivable or payable in the roll forward will reflect the prior year end balance for the specified benefit year.

(5) ACA Risk Corridors Receivable as of Reporting Date

The following information is required for risk corridors balances by program benefit year:

- Estimated amount to be filed or final amounts filed with federal agency;
- Amounts impaired or amounts not accrued for other reasons (not withstanding collectability concerns);
- Amounts received from federal agency;
- Asset balance gross of nonadmission;
- Nonadmitted amounts;

Illustration:



Detail Eliminated To Conserve Space



F. Risk-Sharing Provisions of the Affordable Care Act (ACA)

THIS EXACT FORMAT MUST BE USED IN THE PREPARATION OF THIS NOTE FOR THE TABLE BELOW. REPORTING ENTITIES ARE NOT PRECLUDED FROM PROVIDING CLARIFYING DISCLOSURE BEFORE OR AFTER THIS ILLUSTRATION.

NOTE:	is subject to	ng entity that reports accident and health insurance premium and losses on to the federal Affordable Care Act risk-sharing provisions <u>MUST</u> complete (5)) illustrated below, even if all amounts in the table are zero.	
	(1)	Did the reporting entity write accident and health insurance premium that subject to the Affordable Care Act risk-sharing provisions (YES/NO)?	is
		The company had zero balances for the risk corridors - <u>adjustment</u> program due data to estimate the recoverable amounts.	a lack of sufficient
	(2)	Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted As Revenue for the Current Year	ssets, Liabilities and
			<u>AMOUNT</u>
		a. Permanent ACA Risk Adjustment Program	
		Assets	
		 Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments) 	\$
		Liabilities	
		2. Risk adjustment user fees payable for ACA Risk Adjustment	\$
		3. Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)	\$
		Operations (Revenue & Expense)	
		4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	\$
		5. Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)	\$
		b. Transitional ACA Reinsurance Program	
		Assets	
		1. Amounts recoverable for claims paid due to ACA Reinsurance	\$
		2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	\$
		3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	<u> </u>
		Liabilities	
		4. Liabilities for contributions payable due to ACA Reinsurance	¢

Ceded reinsurance premiums payable due to ACA Reinsurance

	6.	Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	\$	
	Operation	ons (Revenue & Expense)		
	7.	Ceded reinsurance premiums due to ACA Reinsurance	-\$-	
	8.	Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	\$	
	9.	ACA Reinsurance contributions not reported as ceded premium	\$	
c.	Tempor	rary ACA Risk Corridors Program		
	Assets			
	1.	Accrued retrospective premium due to ACA Risk Corridors	\$	
	Liabiliti	ies		
	2.	Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	-\$	
	Operation	ons (Revenue & Expense)		
	3.	Effect of ACA Risk Corridors on net premium income (paid/received)	\$	
	4.	Effect of ACA Risk Corridors on change in reserves for rate credits	\$	

(3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance.

	Accrued During t			Received or I		Diffe	rences	Adjustments Unsettled Balance					
			Year on Busi Before De Prior	31 of the	Current Year Written Before Prior	Dec 31 of the	Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Reporti Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2–4+8)
			1	2	3	4	5	6	7	8		9	10
			Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a.	Program	nt ACA Risk Adjustment											
		ium adjustments receivable uding high-risk pool payments)	s	s	s	s	s	\$	s	\$	A	\$	\$
	2. Prem	ium adjustments (payable) uding high-risk pool premium)									В	s	
	3. Subt	Total ACA Permanent Risk											
b.		stment Program	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
	1. Amor	unts recoverable for claims	¢	s	s	s	s	\$	\$	s	€	c	\$
	2. Amo	unts recoverable for claims	Φ	•	3	D	3		•	3	D		•
		id (contra liability) unts receivable relating to	\$	S	\$	\$	\$	\$	S	\$	E	\$	\$
	unins	sured plans ilities for contributions payable	\$	s	\$	\$	\$	\$	\$	\$	F	\$	\$
	due to	o ACA Reinsurance - not									•		
		ted as ceded premium d reinsurance premiums	\$	\$	\$	\$	\$	\$	\$	\$	G	\$	\$
	payal		\$	\$	\$	\$	\$	\$	\$	\$	н	\$	\$
	unins	sured plans	\$	s	ş	\$	<u>\$</u>	\$	s	\$	**	<u>\$</u>	\$
	Reins	otal ACA Transitional surance Program	\$	s	s	\$	\$	\$	s	s		s	s
e.	Temporar Program	ry ACA Risk Corridors											
	1. Acert	ued retrospective premium rve for rate credits or policy	\$	s	\$	\$	\$	\$	\$	\$	1	\$	\$
	exper	rience rating refunds	\$	s	ş	\$	<u>\$</u>	\$	s	\$	7	<u>\$</u>	\$
	3. Subto	otal ACA Risk Corridors	\$	s	\$	\$	\$	\$	s	s		\$	s
d.	Total for	ACA Risk-Sharing Provisions	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
•		s of Adjustments											
	A												
	В												
	C												
	D												
	 E												
	ь												
	F												
	_												
	н												
	Ι												
	J												

(4) Roll Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year

Risk Corridors Program Year	Accrued During the Prior Year on Business Written	Received or Paid as of the Current Year on Business	Differences	Adjustments	Unsettled Balances as of the Reporting Date		
	Before Dec 31 of the Prior Year	Written Before Dec 31 of the Prior Year	Prior Year Accrued Less Payments Payments	To Prior Year	Cumulative Balance from Prior Years Prior Years		
			Payments (Col 1 - 3) (Col 2 - 4)	Balances Balances	(Col 1-3+7) (Col 2-4+8)		
	Receivable (Pavable)	3 4 Receivable (Pavable)	5 6	7 8	9 10		
	Receivable (Payable)	Receivable (Payable)	Receivable (Payable)	Receivable (Payable) Ref	Receivable (Payable)		
a. 2014							
1. Accrued retrospective premium	\$\$	\$ \$	\$\$	\$ \$ A	\$		
 Reserve for rate credits or policy experience rating refunds 	s	ss	ss	\$ \$ B	\$		
b. 2015							
1. Accrued retrospective premium	\$ \$	s s	ss	\$ \$ C	\$ \$		
 Reserve for rate credits or policy experience rating refunds 	\$ \$	\$	\$	\$ \$ D	\$		
e. 2016							
1. Accrued retrospective premium	\$ <u>\$</u>	\$ \$	\$\$	\$ \$ E	\$		
 Reserve for rate credits or policy experience rating refunds 	c c			e e E	c c		
d. Total for Risk Corridors	e e	e e	e e	e e	e e		
d. Total for Risk Corndors	3 3	9)	9	3		
Explanations of Adjustments							
Α							
В							
D							
E							
F							

24F(4)d (Columns 1 through 10) should equal 24F(3)c3 (Column 1 through 10 respectively)

(5) ACA Risk Corridors Receivable as of Reporting Date

	1	2	3	4	5	6
	Estimated Amount to	Non-Accrued				
	be Filed or Final	Amounts for		Asset Balance (Gross		
Risk Corridors	Amount Filed with	Impairment or Other	Amounts received	of Non-admissions)	Non-admitted	Net Admitted Asset
Program Year	CMS	Reasons	from CMS	(1-2-3)	Amount	(4-5)
a. 2014	\$	\$	\$	\$	\$	\$
b. 2015	\$	\$	\$	\$	\$	\$
e. 2016	\$	S	S	S	\$	\$
d. Total (a+b+c)	\$	S	S	S	S	\$

24F(5)d (Column 4) should equal 24F(3)c1 (Column 9)

24F(5)d (Column 6) should equal 24F(2)c1

QUARTERLY STATEMENT INSTRUCTIONS - LIFE/FRATERNAL AND HEALTH

NOTES TO FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Instruction:

- E. Risk-Sharing Provisions of the Affordable Care Act (ACA)
 - (1) Reporting entities shall also indicate if they wrote any accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions. In the event that the balances are zero, the reporting entity should provide context to explain the reasons for the zero balances, including insufficient data to make an estimate, no balances or premium was excluded from the program, etc.
 - NOTE: Any reporting entity that reports accident and health insurance premium and losses on their statement that is subject to the Affordable Care Act risk-sharing provisions **MUST** complete the tables illustrated for the disclosures below, even if all amounts in the illustrated table are zero.
 - (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

The financial statements shall disclose the admitted assets, liabilities and revenue elements by for the permanent risk adjustment program regarding the risk-sharing provisions of the Affordable Care Act for the reporting periods that are impacted by programs. The disclosure should include the following:

- Permanent ACA Risk Adjustment Program
 - Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)
 - Risk adjustment user fees payable for ACA Risk Adjustment
 - > Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)
 - Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment
 - Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)
- Transitional ACA Reinsurance Program
 - → Amounts recoverable for claims paid due to ACA Reinsurance
 - ➤ Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)
 - Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance
 - Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium
 - Ceded reinsurance premiums payable due to ACA Reinsurance
 - → Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance
 - → Ceded reinsurance premiums due to ACA Reinsurance
 - Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments
 - ACA Reinsurance contributions not reported as ceded premium.
- Temporary ACA Risk Corridors Program

- Accrued retrospective premium due to ACA Risk Corridors
- ➤ Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors
- ➤ Effect of ACA Risk Corridors on net premium income (paid/received)
- ➤ Effect of ACA Risk Corridors on change in reserves for rate credits

(3) Roll-Forward of Prior Year ACA Risk-Sharing Provisions

A roll-forward of prior year ACA risk-sharing provisions <u>for the risk adjustment program</u> for the following asset (gross of any nonadmission) and liability balances shall be disclosed, along with the reasons for adjustments (e.g., federal audits, revised participant counts, information which impacted risk score projections, etc.) to prior year balance.

- Permanent ACA Risk Adjustment Program
 - Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)
 - Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)
- Transitional ACA Reinsurance Program
 - Amounts recoverable for claims paid due to ACA Reinsurance
 - Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)
 - > Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance
 - Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium
 - ➤ Ceded reinsurance premiums payable due to ACA Reinsurance
 - > Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance
- Temporary ACA Risk Corridors Program
 - → Accrued retrospective premium due to ACA Risk Corridors
 - → Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors
- (4) Roll Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year

Provide an additional roll forward of the risk corridors asset and liability balances and subsequent adjustments by program benefit year. The beginning receivable or payable in the roll forward will reflect the prior year-end balance for the specified benefit year.

(5) ACA Risk Corridors Receivable as of Reporting Date

The following information is required for risk corridors balances by program benefit year:

- Estimated amount to be filed or final amounts filed with federal agency
- Amounts impaired or amounts not accrued for other reasons (not withstanding collectability concerns)
- Amounts received from federal agency
- Asset balance gross of nonadmission
- Nonadmitted amounts
- Net admitted assets

Illustration:

E. Risk-Sharing Provisions of the Affordable Care Act (ACA)

NOTE:	is subject to	ng entity that reports accident and health insurance premium and losses on the federal Affordable Care Act risk-sharing provisions <u>MUST</u> complete the federal and the table are zero.	
	(1)	Did the reporting entity write accident and health insurance premium that subject to the Affordable Care Act risk-sharing provisions (YES/NO)?	is
		The company had zero balances for the risk corridors adjustments program du data to estimate the recoverable amounts.	e a lack of sufficient
	(2)	Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted A Revenue for the Current Year	ssets, Liabilities and
		a. Permanent ACA Risk Adjustment Program	AMOUNT
		Assets	
		1. Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)	\$
		Liabilities	
		2. Risk adjustment user fees payable for ACA Risk Adjustment	\$
		3. Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)	\$
		Operations (Revenue & Expense)	
		4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	\$
		5. Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)	\$
		b. Transitional ACA Reinsurance Program	
		Assets	
		1. Amounts recoverable for claims paid due to ACA Reinsurance	\$
		2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	\$
		3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	
		Liabilities	
		4. Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium	\$
		5. Ceded reinsurance premiums payable due to ACA Reinsurance	\$
		6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	\$
		Operations (Revenue & Expense)	<u> </u>
		7. Ceded reinsurance premiums due to ACA Reinsurance	\$
		8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	<u> </u>
		remourance payments of expected payments	Ψ

premium

ACA Reinsurance contributions not reported as ceded

Prior Year	Assets											
to ACA Risk Corridors Operations (Revenue & Expense) 3. Effect of ACA Risk Corridors on net premium income (paid/received) 4. Effect of ACA Risk Corridors on change in reserves for rate credits (3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of a nonadmission) and liability balances, along with the reasons for adjustments to prior year balance for adjustments to prior year balance for the reasons for adjustments to prior year balance. Before Dec. 31 of the Prior Year (Prior Year Prior Yea				ective p	remium	due to	ACA R	isk Cor	ridors	-\$		
Operations (Revenue & Expense) 3. Effect of ACA Risk Corridors on net premium income (paid/received) 4. Effect of ACA Risk Corridors on change in reserves for rate credits \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$					r policy	experier	nce ratin	g refunc	ls due	\$		
3. Effect of ACA Risk Corridors on net premium income (paid/received) 4. Effect of ACA Risk Corridors on change in reserves for rate eredits \$ (3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of a nonadmission) and liability balances, along with the reasons for adjustments to prior year balance Accrued During the Prior Year on Business Writen Before Dee, 31 of the Prior Year on Business Writen Before Dee, 31 of the Prior Year of Business Writen Before Dee, 31 of the Prior Year of Business Writen Before Dee, 31 of the Prior Year of Business Writen Before Dee, 31 of the Prior Year of Business Writen Before Dee, 31 of the Prior Year Of Paid as of the Current Year on Business Writen Before Dee, 31 of the Prior Year Prior Year Prior Year To Prior Year To Prior Year Defined Writen Before Dee, 31 of the Prior Year Writen Before Dee, 31 of the Prior Year Of Paid as of the Prior Year Prior Year Prior Year To Prior Ye										4		
(3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of a nonadmission) and liability balances, along with the reasons for adjustments to prior year balance. Acrued During the Prior Year on Business Written Before Deep or the Prior Year Payments Payme	•	`		• /	C: 1		_4	. :				
Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of a nonadmission) and liability balances, along with the reasons for adjustments to prior year balance Accrued During the Prior Year on Business Written Before Dec. 31 of the Prior Year on Business Written B				KISK		s on n	et pren	num in		\$		
nonadmission) and liability balances, along with the reasons for adjustments to prior year balance and the prior year of Business Written Before Dec. 31 of the Prior Year of Business Written Before Dec. 31 of the Prior Year of Business Written Before Dec. 31 of the Prior Year of Business Written Before Dec. 31 of the Prior Year of Business Payments (Col 1-3) Balances and Col 1-3 of the Prior Year of Business Payments (Col 2-4) Balances Balances and Col 1-3 of the Prior Year of Business Payments (Col 1-3) Balances Payments (Col 1-3) Balances Balances Payments (Col 1-3) Balances			FACA I	Risk Cor	ridors e	n chang	e in res	erves fo	r rate	\$		
Year on Business Written Before Dec. 31 of the Prior Year Written Before Dec. 31 of the Prior Year Accurace Less Acc												
Prior Year				Current Year	r on Business	Differ	rences	A	djustments			
Receivable Payable Receivable Payable Receivable Payable Receivable Payable Receivable Payable			Year	Prior	Year	Accrued Less Payments (Col 1 - 3)	Accrued Less Payments (Col 2 - 4)	Balances	Balances		Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2–4+8)
Program 1. Premium adjustments receivable	a. Permanent ACA Risk Adjustment	Receivable	(Payable)	Receivable	(Payable)	Receivable		Receivable	(Payable)	Ref	Receivable	(Payable)
3. Subt_Otal ACA Permanent Risk Adjustment Program b Transitional ACA Reinsurance Program 1 - Amounts recoverable for claims paid 2 - Amounts recoverable for claims unpaid (contra liability) 3 - Amounts receivable relating to unineured plans 4 - Liabilities for contributions payable due to ACA Reinsurance not reported as coded premium 5 - S - S - S - S - S - S - S - S - S -	Program 1. Premium adjustments receivable (including high-risk pool payments) 2. Premium adjustments (payable)								\$		\$	\$
Paid 2 Amounts recoverable for claims D D D D D D D D D	Subt <u>T</u> otal ACA Permanent Risk Adjustment Program Transitional ACA Reinsurance Program	\$	\$						\$	C	\$	\$
3 — Amounts receivable relating to uninsured plans \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	paid 2. Amounts recoverable for claims	\$	\$	\$	\$	\$	\$	\$	s		s	\$
4. Liabilities for contributions payable due to ACA Reinsurance—not reported as ceded premium \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	 Amounts receivable relating to 	\$	s	\$	\$	\$	\$	s	s	E	s	\$
Payable S	Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium	\$	\$	\$	\$	\$	\$ \$	\$	\$	F	\$	\$
7. Subtoil ACA Transitional Reinsurance Program \$ </td <th>payable 6. Liability for amounts held under</th> <td>\$</td> <td>s</td> <td>\$</td> <td>\$</td> <td>\$</td> <td>\$</td> <td>\$</td> <td>\$</td> <td>_</td> <td>\$</td> <td>\$</td>	payable 6. Liability for amounts held under	\$	s	\$	\$	\$	\$	\$	\$	_	\$	\$
Program 1. Accrued retrospective premium \$	7. Subtotal ACA Transitional	\$ \$	S	\$ \$	\$ \$	\$ \$	\$ \$	s	\$s		\$s	\$s
2. Reserve for rate credits or policy J	e. Temporary ACA Risk Corridors Program											
	Reserve for rate credits or policy	\$e	\$	\$	\$	S	\$	S	\$	1 1	\$	\$
experience nating refunds \$ <th>3. Subtotal ACA Risk Corridors</th> <td>•</td> <td>5</td> <td>·</td> <td>•</td> <td>•</td> <td>•</td> <td>•</td> <td>5</td> <td></td> <td>5</td> <td>÷</td>	3. Subtotal ACA Risk Corridors	•	5	·	•	•	•	•	5		5	÷
Frogram		\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
A												
B												
B C	Tr.											
B												
B C C C C C C C C C C C C C C C C C C C	G											
B	Н											
B	т											
B C C C C C C C C C C C C C C C C C C C	J											
B												

c. Temporary ACA Risk Corridors Program

(4) Roll Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year

Risk Corridors Program Year	Accrued Dur- Year on Busi	ing the Prior	Current Yea		Diffe	rences	Ac	ljustments		Unsettled Bala Reporti	
	Before Dec Prior		Written Before		Prior Year Accrued Less	Prior Year Accrued Less				Cumulative Balance from	Cumulative Balance from
	11101	1000	11101	1000	Payments	Payments	To Prior Year	To Prior Year		Prior Years	Prior Years
	Ŧ	2	3	4	(Col 1 - 3) 5	(Col 2 - 4)	Balances 7	Balances 8		(Col 1-3+7) 9	(Col 2-4+8)
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. 2014											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	A	\$	\$
 Reserve for rate credits or policy experience rating refunds 	\$	\$	s	\$	\$	\$	\$	S	В	S	\$
b. 2015											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	S	\$	\$	€	\$	S
 Reserve for rate credits or policy experience rating refunds 	\$	\$	s	\$	s	\$	\$	S	D	S	\$
e. 2016											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	s	\$	\$	E	\$	s
 Reserve for rate credits or policy experience rating refunds 	2	\$	2	2	\$	2	\$	2	E	2	2
d. Total for Risk Corridors	s	\$	s	\$	s	s	\$	s		s	s
Explanations of Adjustments											
A											
В											
C											
D				•••••			•••••				
E											
F											
-											

24E(4)d (Columns 1 through 10) should equal 24E(3)c3 (Column 1 through 10, respectively)

(5) ACA Risk Corridors Receivable as of Reporting Date

	1	2	3	4	5	6
	Estimated Amount to					
	be Filed or Final	Nonaccrued Amounts		Asset Balance (Gross		
Risk Corridors	Amount Filed with	for Impairment or	Amounts received	of Nonadmissions)		Net Admitted Asset
Program Year	CMS	Other Reasons	from CMS	(1-2-3)	Nonadmitted Amount	(4-5)
a. 2014	\$	s	s	s	s	\$
b. 2015	\$	\$	\$	\$	\$	\$
e. 2016	S	S	S	S	S	\$
d. Total (a+b+c)	\$	S	S	\$	S	\$

24E(5)d (Column 4) should equal 24E(3)c1 (Column 9) 24E(5)d (Column 6) should equal 24E(2)c1

QUARTERLY STATEMENT INSTRUCTIONS - PROPERTY/CASUALTY

NOTES TO FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Instruction:

- F. Risk-Sharing Provisions of the Affordable Care Act (ACA)
 - (1) Reporting entities shall also indicate if they wrote any accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions. In the event that the balances are zero, the reporting entity should provide context to explain the reasons for the zero balances, including insufficient data to make an estimate, no balances or premium was excluded from the program, etc.
 - NOTE: Any reporting entity that reports accident and health insurance premium and losses on their statement that is subject to the Affordable Care Act risk-sharing provisions **MUST** complete the tables illustrated for the disclosures below, even if all amounts in the illustrated table are zero.
 - (2) Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

The financial statements shall disclose the admitted assets, liabilities and revenue elements by for the permanent risk adjustment program regarding the risk-sharing provisions of the Affordable Care Act for the reporting periods that are impacted by programs. The disclosure should include the following:

- Permanent ACA Risk Adjustment Program
 - Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)
 - Risk adjustment user fees payable for ACA Risk Adjustment
 - > Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)
 - Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment
 - Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)
- Transitional ACA Reinsurance Program
 - → Amounts recoverable for claims paid due to ACA Reinsurance
 - ➤ Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)
 - Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance
 - Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium
 - Ceded reinsurance premiums payable due to ACA Reinsurance
 - ➤ Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance
 - → Ceded reinsurance premiums due to ACA Reinsurance
 - Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments
 - ACA Reinsurance contributions not reported as ceded premium.
- Temporary ACA Risk Corridors Program

- Accrued retrospective premium due to ACA Risk Corridors
- Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors
- ➤ Effect of ACA Risk Corridors on net premium income (paid/received)
- ➤ Effect of ACA Risk Corridors on change in reserves for rate credits

(3) Roll-Forward of Prior Year ACA Risk-Sharing Provisions

A roll-forward of prior year ACA risk-sharing provisions <u>for the risk adjustment program</u> for the following asset (gross of any nonadmission) and liability balances shall be disclosed, along with the reasons for adjustments (e.g., federal audits, revised participant counts, information which impacted risk score projections, etc.) to prior year balance.

- Permanent ACA Risk Adjustment Program
 - Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)
 - Premium adjustments payable due to ACA Risk Adjustment (including high-risk pool premium)
- Transitional ACA Reinsurance Program
 - → Amounts recoverable for claims paid due to ACA Reinsurance
 - Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)
 - > Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance
 - Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium
 - ➤ Ceded reinsurance premiums payable due to ACA Reinsurance
 - Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance
- Temporary ACA Risk Corridors Program
 - → Accrued retrospective premium due to ACA Risk Corridors
 - → Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors
- (4) Roll Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year

Provide an additional roll forward of the risk corridors asset and liability balances and subsequent adjustments by program benefit year. The beginning receivable or payable in the roll forward will reflect the prior year-end balance for the specified benefit year.

(5) ACA Risk Corridors Receivable as of Reporting Date

The following information is required for risk corridors balances by program benefit year:

- Estimated amount to be filed or final amounts filed with federal agency
- Amounts impaired or amounts not accrued for other reasons (not withstanding collectability concerns)
- Amounts received from federal agency
- Asset balance gross of nonadmission
- Nonadmitted amounts
- Net admitted assets

Illustration:

F. Risk-Sharing Provisions of the Affordable Care Act (ACA)

NOTE:	is subject to	ng entity that reports accident and health insurance premium and losses on the federal Affordable Care Act risk-sharing provisions <u>MUST</u> complete the fall amounts in the table are zero.	
	(1)	Did the reporting entity write accident and health insurance premium that subject to the Affordable Care Act risk-sharing provisions (YES/NO)?	is
		The company had zero balances for the risk eorridors adjustment program due data to estimate the recoverable amounts.	e a lack of sufficient
	(2)	Impact of Risk-Sharing Provisions of the Affordable Care Act on Admitted A Revenue for the Current Year	ssets, Liabilities and
		a. Permanent ACA Risk Adjustment Program	AMOUNT
		Assets	
		1. Premium adjustments receivable due to ACA Risk Adjustment (including high-risk pool payments)	\$
		Liabilities	
		2. Risk adjustment user fees payable for ACA Risk Adjustment	\$
		3. Premium adjustments payable due to ACA Risk Adjustment (including high risk-pool premium)	\$
		Operations (Revenue & Expense)	
		4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	\$
		5. Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)	\$
		b. Transitional ACA Reinsurance Program	
		Assets	
		1. Amounts recoverable for claims paid due to ACA Reinsurance	<u> </u>
		2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	\$
		3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	
		Liabilities	
		4. Liabilities for contributions payable due to ACA Reinsurance not reported as ceded premium	\$
		5. Ceded reinsurance premiums payable due to ACA Reinsurance	\$
		6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	<u> </u>
		Operations (Revenue & Expense)	· · · · · · · · · · · · · · · · · · ·
		7. Ceded reinsurance premiums due to ACA Reinsurance	\$
		8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	¢
		remsurance payments of expected payments	Ψ

premium

ACA Reinsurance contributions not reported as ceded

Assets											
	Acerued Liabilitie		ective pi	remium	due to	ACA R	isk Cor	ridors	\$		
	Reserve o ACA		eredits o	r policy	experie	nce ratin	g refunc	l s due	\$		
Operation									,		
	Effect o		Risk (Corrido	s on n	et nren	nium in	come			
	paid/ree	. 1	- Telsik		011 11	pren			\$		
4 . I	Effect of	· ACA]	Risk Cor	ridors e	n chang	e in res	erves fo	r rate			
	eredits					<u></u>			\$		
(3) Roll-forward nonadmission											
		ring the Prior iness Written	Received or I Current Year		Differ	rences	Ad	ljustments			ances as of the
		c. 31 of the Year	Written Before Prior		Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)
	l Receivable	(Payable)	3 Receivable	4 (Payable)	5 Receivable	6 (Payable)	7 Receivable	(Payable)	Ref	9 Receivable	10 (Payable)
a. Permanent ACA Risk Adjustment Program 1. Premium adjustments receivable (including high-risk pool payments) 2. Premium adjustments (payable) (including high-risk pool premium) 3. Subbi_Total ACA Permanent Risk Adjustment Program b. Transitional ACA Reinsurance Program 1. Amounts receivable for claims paid 2. Amounts receivable for claims unpaid (contra liability) 3. Amounts receivable relating to uninsured plans 4. Liabilities for contributions payable due to ACA Reinsurance—not reported as ceded premium 5. Ceded reinsurance premiums payable 6. Liability for amounts held under uninsured plans 7. Subtotal ACA Transitional Reinsurance Program 1. Accrued retrospective premium 2. Reserve for rate credits or policy experience rating refunds 3. Subtotal ACA Risk Corridors Program 1. Accrued retrospective premium 2. Reserve for rate credits or policy experience rating refunds 3. Subtotal ACA Risk Corridors Program 6. Total for ACA Risk Sharing Provisions	\$	s		s	s	\$	s	\$	A B G H	\$	\$
Explanations of Adjustments A B											
С											
D											
E											
F											
G											
Н											
Ι											
J											
					•••••			•••••			

c. Temporary ACA Risk Corridors Program

(4) Roll-Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year

Risk Corridors Program Year	Accrued Dur Year on Busi	ness Written	Current Yea			rences	Ac	ljustments		Unsettled Bala Reporti	ng Date
	Before Dec Prior		Written Before Prior		Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)
	1	2	3	4	5	6	7	8	_	9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. 2014											
1. Accrued retrospective premium	\$	\$	\$	\$	\$	\$	\$	\$	A	\$	\$
 Reserve for rate credits or policy experience rating refunds 	s	\$	\$	\$	s	\$	\$	\$	В	\$	s
b. 2015											
1. Accrued retrospective premium	\$	\$	s	\$	s	\$	\$	s	C	s	\$
 Reserve for rate credits or policy experience rating refunds 	s	\$	\$	\$	S	\$	\$	\$	D	\$	\$
e. 2016											
1. Accrued retrospective premium	s	\$	s	\$	\$	\$	\$	\$	E	\$	\$
2. Reserve for rate credits or policy											
experience rating refunds	\$	\$	\$	\$	\$	\$	\$	\$	F	\$	\$
d. Total for Risk Corridors	\$	\$	s	\$	s	s	\$	\$		S	s
Explanations of Adjustments											
Α											
В											
€											
D											
E											
F											

24F(4)d (Columns 1 through 10) should equal 24F(3)c3 (Column 1 through 10 respectively)

(5) ACA Risk Corridors Receivable as of Reporting Date

	1	2	3	4	5	6
	Estimated Amount to					
	be Filed or Final	Nonaccrued Amounts		Asset Balance (Gross		
Risk Corridors	Amount Filed with	for Impairment or	Amounts received	of Nonadmissions)		Net Admitted Asset
Program Year	CMS	Other Reasons	from CMS	(1-2-3)	Nonadmitted Amount	(4-5)
2 2014	\$	9	\$	9	\$	\$
d. 2014	9	Ψ	y	Ψ	9	Ψ
b. 2015	\$	\$	\$	\$	\$	\$
e. 2016	\$	S	S	S	S	\$
d. Total (a+b+c)	\$	S	S	S	S	\$

24F(5)d (Column 4) should equal 24F(3)c1 (Column 9) 24F(5)d (Column 6) should equal 24F(2)c1

 $W: \QA \Blanks Proposals \2024-10 BWG_Modified.docx$

