

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 1,176 from 1,165 in 2022. The health insurance industry continued its profitability trend as it reported a (3%) increase in net earnings to nearly \$25 billion but a modest decrease in the profit margin to 2.2% in 2023 compared to net earnings of \$24 billion and a profit margin of 2.4% in 2022. The combined ratio increased to just above 98% compared to 2022.

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Notable items as compared to 2022 include the following:

- Net earned premium increased 8% (\$80 billion)
- Hospital & medical expenses increased 9% (\$78 billion).
- The aggregate loss ratio increased to 86.7%.
- Administrative plus claims adjustment expenses increased 6% (\$7 billion).
- Capital and surplus increased 6.5% (\$13 billion)
- Aggregate A&H earned premium increased 9% (\$108 billion).
(For insurers filing the A&H Policy Experience Exhibit on the life/ A&H, health, and property/casualty financial statements)
- Impact of Health Insurance Market Changes

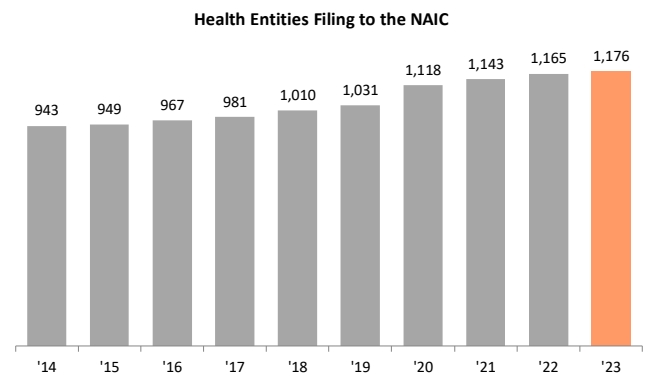


Table 1

Health Entities as of December 31, 2023

<i>(In Millions, Except PMPM)</i>	Chg.	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Operations											
Direct Written Premium	7.8%	\$1,104,501	\$1,024,375	\$908,225	\$834,702	\$761,738	\$716,190	\$668,521	\$638,259	\$593,403	\$533,083
Net Earned Premium	7.9%	\$1,087,176	\$1,007,592	\$898,044	\$826,190	\$734,993	\$708,473	\$664,107	\$631,656	\$587,374	\$526,852
Net Investment Income Earned	74.6%	\$12,776	\$7,319	\$5,282	\$5,026	\$6,083	\$5,146	\$4,798	\$3,331	\$3,250	\$3,229
Underwriting Gain/(Loss)	(22.7)%	\$19,625	\$25,398	\$15,480	\$33,094	\$17,656	\$21,423	\$18,836	\$9,918	\$6,438	\$6,618
Net Income/Loss	3.1%	\$24,812	\$24,071	\$18,526	\$31,465	\$22,168	\$23,142	\$16,060	\$7,194	\$3,672	\$5,661
Total Hospital & Medical Exp	8.9%	\$946,824	\$869,054	\$782,708	\$683,646	\$632,412	\$598,130	\$568,576	\$541,886	\$505,506	\$450,823
Loss Ratio	0.9 Pts.	86.7%	85.8%	86.8%	82.7%	85.8%	84.0%	85.4%	85.4%	85.6%	85.3%
Administrative Expenses	6.2%	\$126,347	\$119,020	\$103,572	\$110,770	\$87,596	\$92,628	\$78,499	\$82,633	\$78,712	\$71,538
Admin Expense Ratio	(0.3) Pts.	11.5%	11.8%	11.5%	13.4%	11.9%	13.0%	11.8%	13.0%	13.3%	13.5%
Combined Ratio	0.7 Pts.	98.2%	97.5%	98.3%	96.0%	97.6%	97.0%	97.2%	98.4%	98.9%	98.8%
Profit Margin	(0.2) Pts.	2.2%	2.4%	2.0%	3.8%	3.0%	3.2%	2.4%	1.1%	0.6%	1.1%
Net Premium PMPM	6.0%	\$336	\$317	\$296	\$286	\$268	\$261	\$248	\$241	\$232	\$221
Claims PMPM	7.2%	\$293	\$274	\$259	\$238	\$231	\$220	\$213	\$207	\$199	\$189
Cash Flow from Operations	(31.7)%	\$26,522	\$38,852	\$18,538	\$55,830	\$24,674	\$17,046	\$25,435	\$12,266	\$6,600	\$6,273
Enrollment	(1.1)%	270	272	256	242	231	225	221	218	213	204
Capital and Surplus											
Capital & Surplus	6.5%	\$214,784	\$201,727	\$192,032	\$176,329	\$155,944	\$142,261	\$127,797	\$112,568	\$106,075	\$103,169
Return on Equity (ROE)	2.6 Pts.	10.9%	11.6%	9.6%	17.4%	14.0%	15.8%	11.9%	6.1%	3.7%	5.7%
Assets											
Net Invested Assets	6.7%	\$353,333	\$331,248	\$310,703	\$290,808	\$238,116	\$217,911	\$210,825	\$189,241	\$177,180	\$169,991
Net Admitted Assets	7.8%	\$492,255	\$456,623	\$425,329	\$388,228	\$331,778	\$305,220	\$289,601	\$268,386	\$253,277	\$238,913
Net Inv Inc & Realized Gain/(Loss)	134.9%	\$12,044	\$5,127	\$7,915	\$6,617	\$7,718	\$5,175	\$5,438	\$4,320	\$4,165	\$4,832
Investment Yield	1.4 Pts.	3.7%	2.3%	1.8%	1.9%	2.7%	2.4%	2.4%	1.8%	1.9%	1.9%
Number of Companies Filed		1,176	1,165	1,143	1,118	1,031	1,010	981	967	958	943

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, the modest increase in net earnings and a 2-basis points decrease in the profit margin in 2023. However, the 23% decrease in the industry’s underwriting results can be attributed to a 9% (\$78 billion) increase in total hospital and medical expenses to \$947 billion, and a 6% (\$7 billion) increase in claims adjustment expenses and general administrative expenses to \$126 billion. However, the industry partially offset this increase with an 8% (\$80 billion) increase in net earned premium to over \$1.1 trillion. Administrative expenses alone increased 5% (\$5 billion) to \$93 billion due primarily to a 16% (\$5 billion) increase in salaries, and a 16% (\$2 billion) increase in commissions, partially offset by a 28% (\$4 billion) decrease in reimbursements by uninsured plans. The industry reported a 75% (\$5 billion) increase in net investment income earned. The increase can be attributed to a \$1.2 billion increase in interest income from short-term investments, and \$848 million in interest received from other unaffiliated bonds. However, these items were partially offset by a \$232 million decrease in dividends received from affiliated common stock, and a \$174 million decrease in dividends received from unaffiliated common stock. The Federal Reserve increased the federal funds interest rate eleven consecutive times during 2022 and 2023 from a historic low of 0.08% in 2021, to its current rate of 5.33%, which is the highest point in over twenty years.

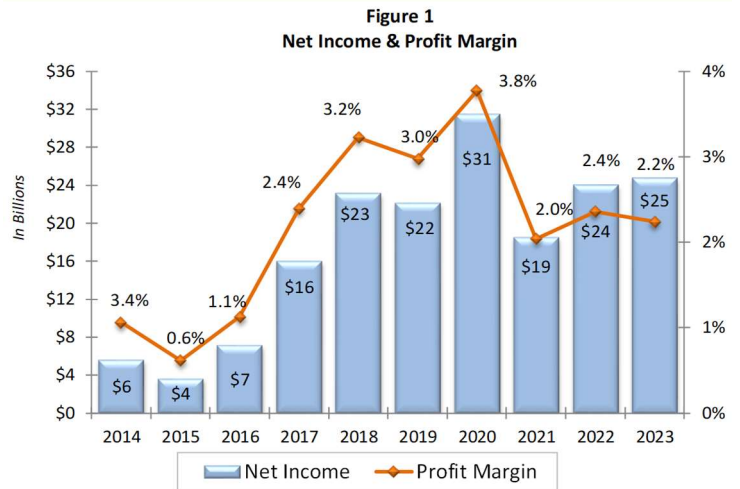
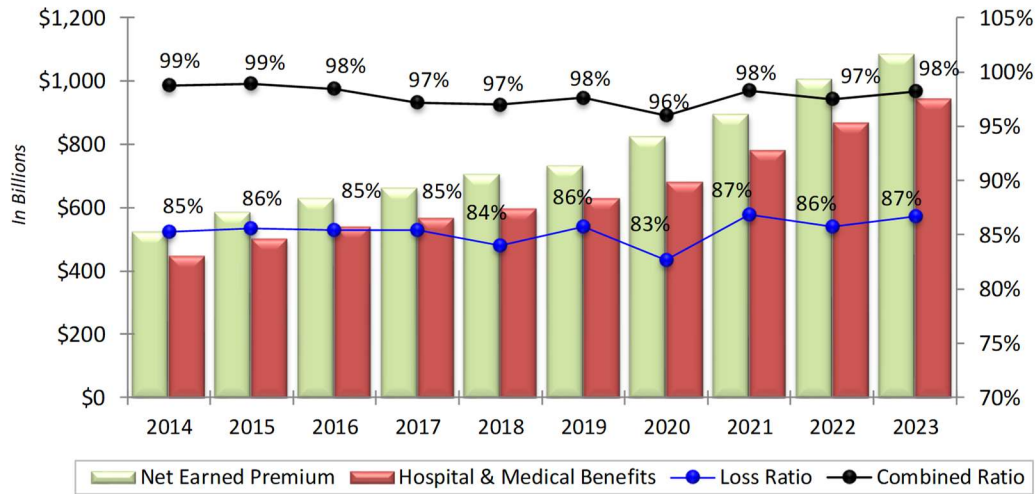


Figure 2 illustrates the increase in net earned premium compared to total hospital and medical benefits. For 2023, the industry reported an increase in the combined ratio to just over 98% due to a 0.9-basis point increase in the aggregate loss ratio to just under 87% partially offset by the aforementioned increase in administrative expenses which consequently resulted in a modest 0.3-basis point decrease in expense ratio to 11.5%.

Table 2, starting on page 4, provides an analysis of operations by line of business for 2023. In terms of dollar impact, the Medicaid (\$7 billion), comprehensive hospital and medical (\$6 billion), and Medicare (\$4 billion) lines of business were the most profitable while the Medicare Supplement line of business reported a net underwriting loss of \$678 million. Subsequently, **Figures 3 through 10** on pages 7 through 10, illustrate underwriting results, earned premium, and total hospital and medical expenses in relation to loss ratios by line of business.

Figure 2
Earned Premium vs Hospital & Medical Benefits,
Loss Ratio & Combined Ratio



IMPACT OF CHANGES IN THE HEALTH INSURANCE MARKET

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

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

In what is described as “The Great Unwinding”, initially, it was estimated that 15-17 million enrollees could be at risk of losing Medicaid or ACA coverage, which could create the biggest coverage event since the Affordable Care Act was implemented. Further complicating the Medicaid unwinding is each individual state will develop its own timelines and approach for “unwinding” the coverage requirements and is required to re-enroll the impacted Medicaid recipients. This unwinding has the potential to result in millions of consumers moving their coverage (or going without coverage), which could result in significant growth or loss of members across various health insurers. Of particular concern is the potential for significant growth and underpricing has been shown to be a cause of trouble and potential insolvency in the past.

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

On an aggregate basis, the health insurance industry reported a 12% (7.6 million) decrease in Medicaid enrollment during 2023 and a 4% (1 million) decrease in group comprehensive health coverage. While enrollment in individual comprehensive health coverage increased 22% (3.3 million).

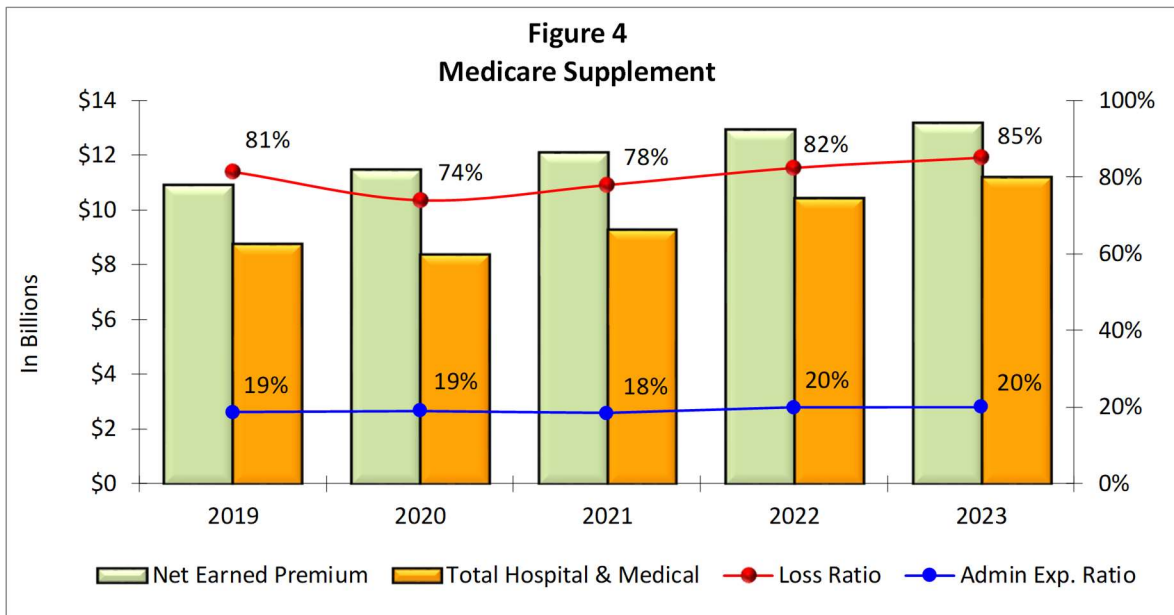
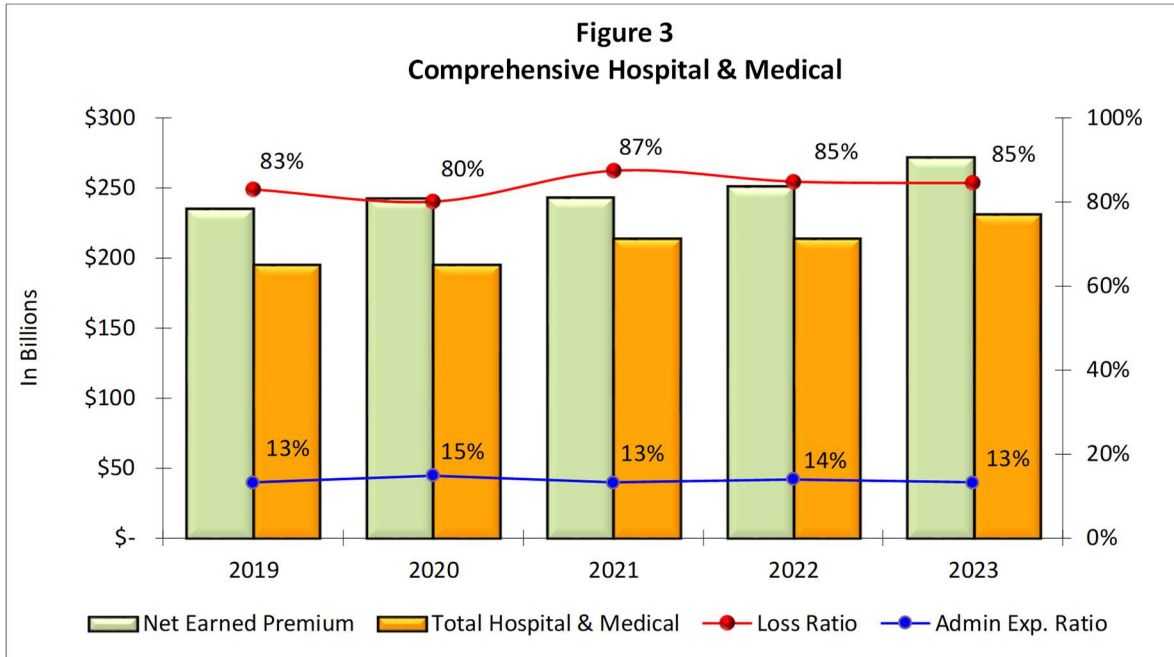
Table 2										
Analysis of Operations by Lines of Business										
Comprehensive Hospital & Medical	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$272,260	\$251,233	\$243,362	\$242,469	\$235,482	\$240,595	\$230,831	\$222,273	\$215,385	\$207,534
Total Hospital & Medical Exp	\$231,288	\$214,234	\$213,932	\$194,945	\$195,154	\$192,884	\$191,717	\$191,139	\$184,916	\$175,179
Claims Adj. Expenses	\$8,224	\$7,897	\$7,885	\$7,960	\$7,740	\$7,797	\$7,679	\$7,381	\$7,413	\$7,475
General Admin. Expenses	\$27,864	\$27,348	\$24,658	\$28,484	\$23,394	\$27,217	\$23,236	\$26,382	\$26,833	\$25,852
Total Underwriting Deductions	\$267,145	\$249,045	\$246,813	\$231,935	\$226,283	\$227,850	\$222,256	\$223,898	\$219,054	\$209,078
Net Underwriting Gain/(Loss)	\$6,265	\$2,990	(\$1,667)	\$12,114	\$8,857	\$12,972	\$9,200	(\$966)	(\$2,017)	(\$70)
Loss Ratio	82.1%	84.8%	87.4%	80.1%	83.0%	80.1%	82.7%	85.3%	85.2%	84.1%
Admin Expense Ratio	14.9%	14.0%	13.3%	14.9%	13.2%	14.5%	13.4%	15.1%	15.8%	15.9%
Combined Ratio	97.0%	98.8%	100.7%	95.0%	96.2%	94.6%	96.0%	100.4%	100.9%	100.0%
Net Premium PMPM	\$511	\$502	\$488	\$486	\$460	\$460	\$424	\$388	\$363	\$347
Claims PMPM	\$419	\$428	\$429	\$391	\$384	\$337	\$352	\$319	\$310	\$294
Enrollment	45	42	42	41	42	43	44	46	49	49
Medicare Supplement	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$13,189	\$12,954	\$12,105	\$11,483	\$10,940	\$10,234	\$10,072	\$9,568	\$9,156	\$8,690
Total Hospital & Medical Exp	\$11,200	\$10,462	\$9,295	\$8,403	\$8,789	\$8,061	\$7,799	\$7,640	\$7,368	\$6,910
Claims Adj. Expenses	\$538	\$526	\$500	\$505	\$547	\$486	\$483	\$439	\$419	\$379
General Admin. Expenses	\$2,112	\$2,053	\$1,714	\$1,669	\$1,500	\$1,267	\$1,299	\$1,193	\$1,189	\$1,077
Total Underwriting Deductions	\$13,901	\$13,245	\$11,598	\$10,641	\$10,952	\$9,886	\$9,637	\$9,320	\$9,021	\$8,157
Net Underwriting Gain/(Loss)	(\$678)	(\$303)	\$447	\$811	(\$14)	\$342	\$444	\$271	\$119	\$564
Loss Ratio	85.1%	82.4%	77.9%	73.9%	81.4%	79.5%	77.9%	80.2%	81.1%	76.9%
Admin Expense Ratio	20.0%	19.9%	18.4%	19.0%	18.7%	17.1%	17.7%	17.0%	17.6%	16.7%
Combined Ratio	105.1%	102.3%	96.3%	92.9%	100.1%	96.7%	95.6%	97.2%	98.7%	93.5%
Net Premium PMPM	\$208	\$225	\$209	\$199	\$199	\$197	\$195	\$185	\$181	\$181
Claims PMPM	\$177	\$185	\$163	\$147	\$157	\$157	\$152	\$148	\$147	\$139
Enrollment	5	5	5	5	5	4	4	4	4	4

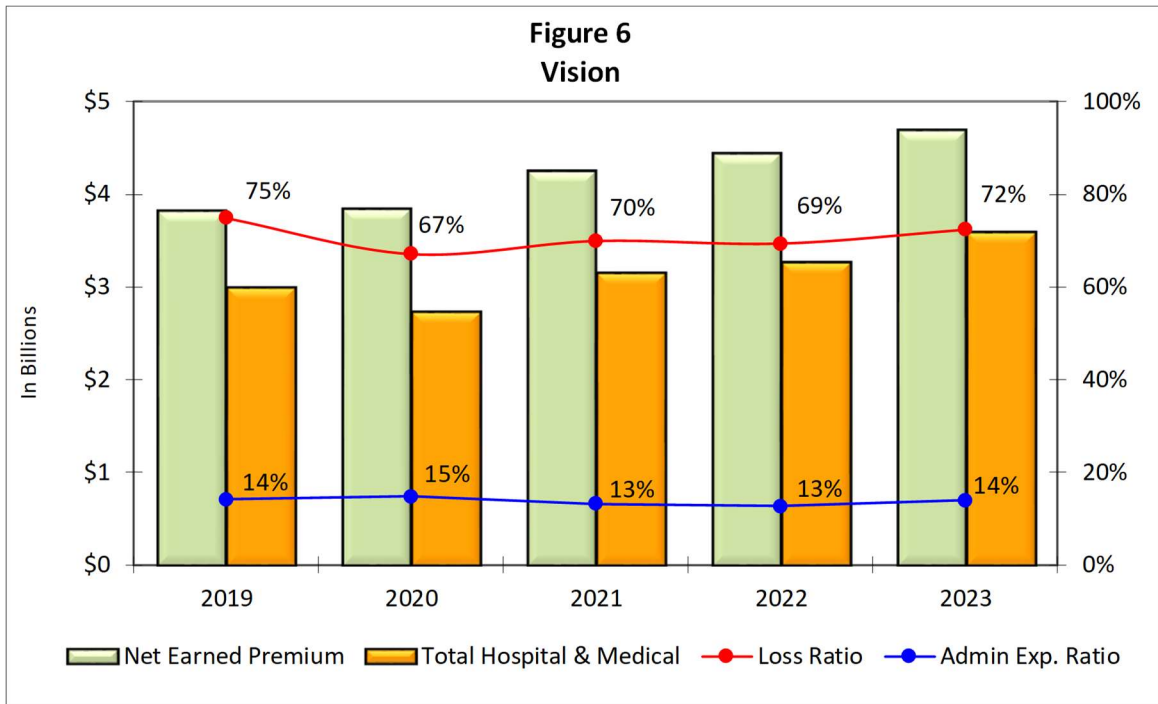
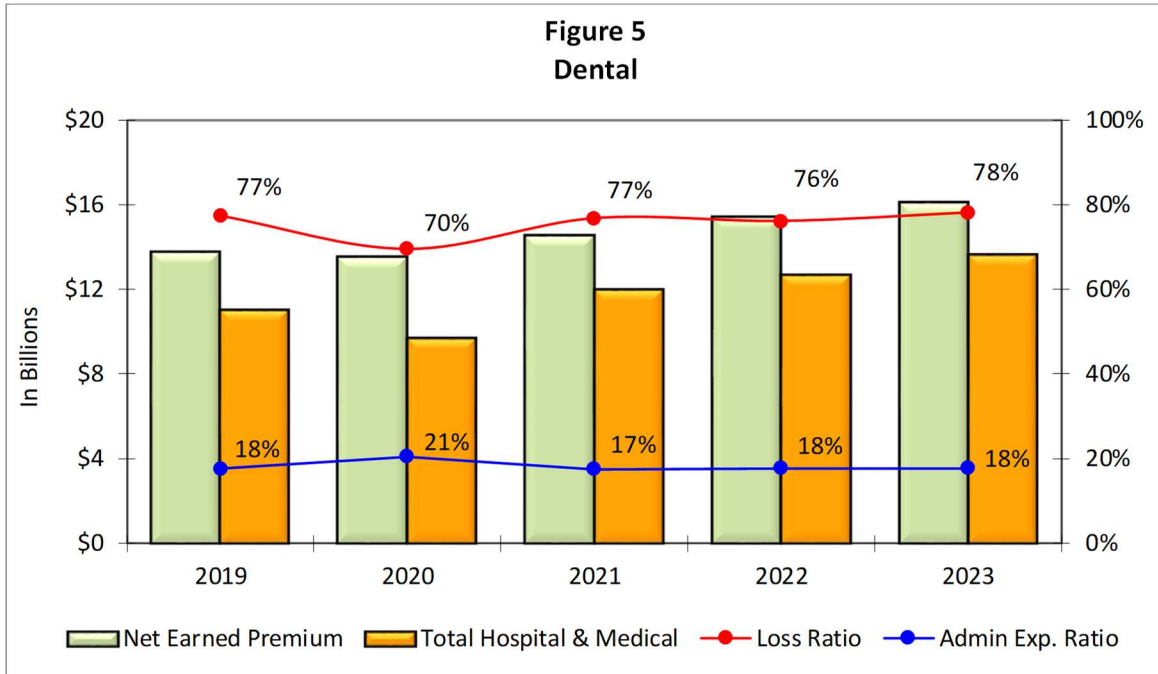
Table 2										
Analysis of Operations by Lines of Business										
Dental	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$16,097	\$15,404	\$14,535	\$13,510	\$13,754	\$13,567	\$12,941	\$12,685	\$12,480	\$11,752
Total Hospital & Medical Exp	\$13,643	\$12,699	\$12,006	\$9,739	\$11,035	\$10,647	\$10,158	\$9,955	\$9,761	\$9,132
Claims Adj. Expenses	\$860	\$842	\$767	\$736	\$691	\$658	\$554	\$513	\$489	\$428
General Admin. Expenses	\$2,241	\$2,109	\$1,970	\$2,135	\$1,821	\$1,928	\$1,765	\$1,829	\$1,821	\$1,685
Total Underwriting Deductions	\$16,737	\$15,640	\$14,768	\$12,605	\$13,553	\$13,235	\$12,477	\$12,295	\$12,071	\$11,241
Net Underwriting Gain/(Loss)	\$733	\$1,037	\$909	\$1,386	\$731	\$711	\$821	\$790	\$749	\$758
Loss Ratio	78.1%	76.1%	76.7%	69.6%	77.3%	76.4%	76.4%	76.1%	76.1%	76.1%
Admin Expense Ratio	17.8%	17.7%	17.5%	20.5%	17.6%	18.5%	17.4%	17.9%	18.0%	17.6%
Combined Ratio	95.8%	93.8%	94.2%	90.1%	94.9%	94.9%	93.8%	94.0%	94.2%	93.7%
Net Premium PMPM	\$28	\$28	\$27	\$26	\$27	\$27	\$25	\$25	\$25	\$25
Claims PMPM	\$24	\$23	\$23	\$19	\$22	\$21	\$19	\$20	\$20	\$20
Enrollment	47	46	45	42	42	42	44	42	41	40

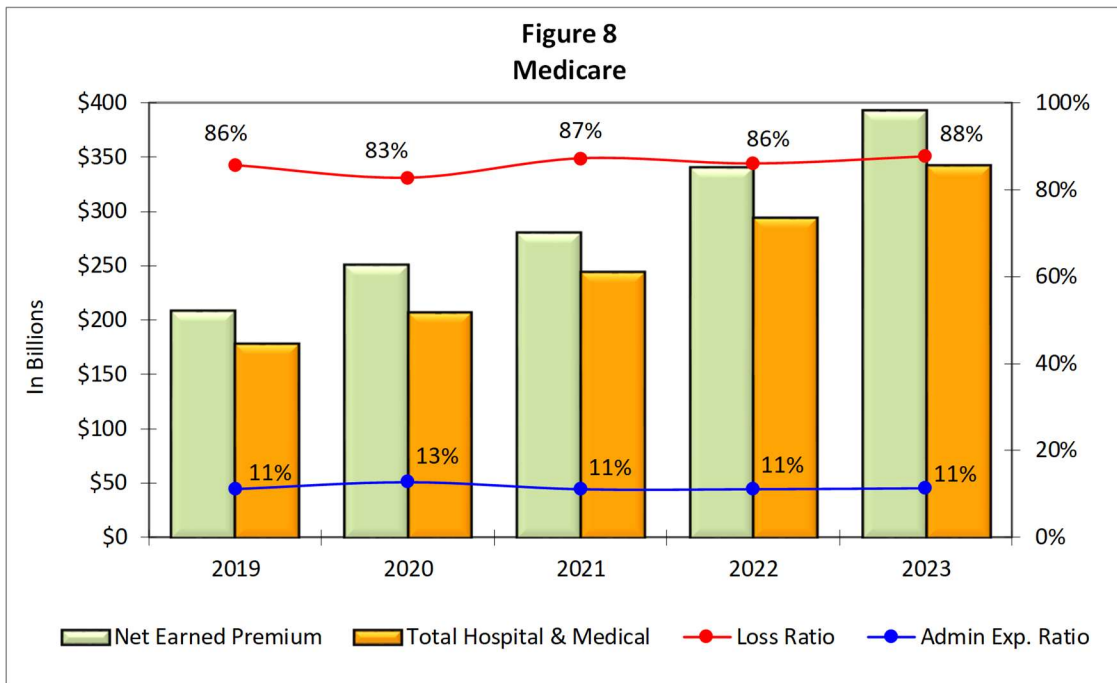
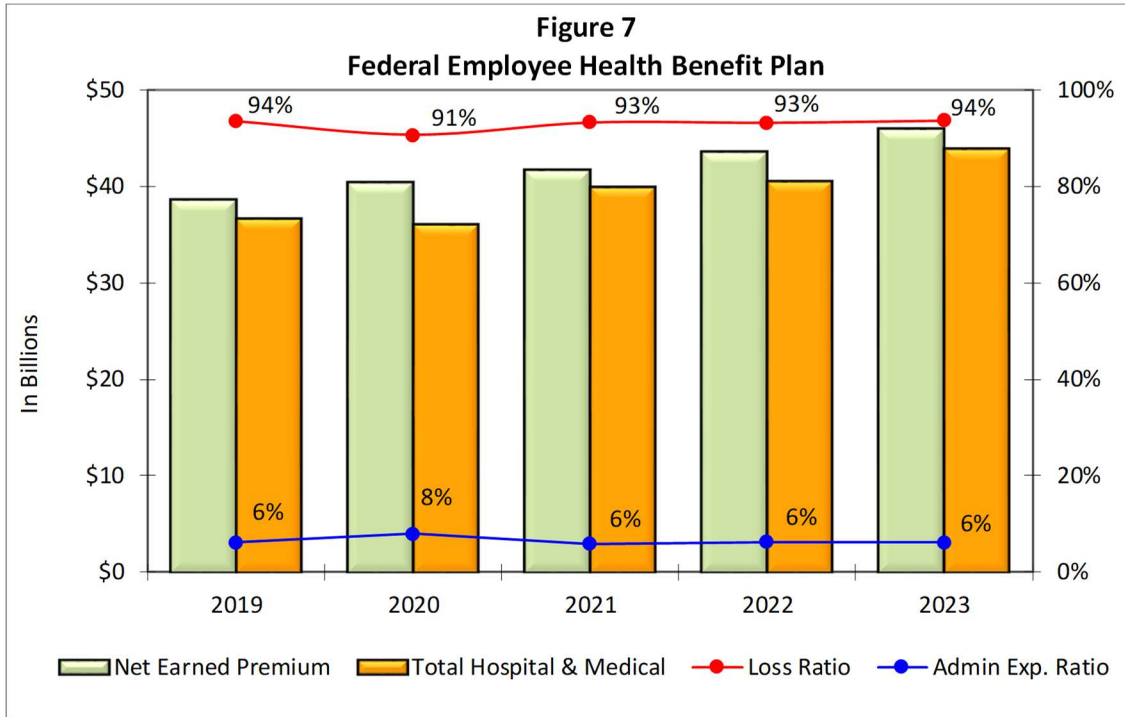
Vision	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$4,703	\$4,445	\$4,262	\$3,848	\$3,831	\$3,624	\$2,651	\$2,469	\$2,300	\$2,148
Total Hospital & Medical Exp	\$3,595	\$3,274	\$3,160	\$2,734	\$3,000	\$2,893	\$2,050	\$1,927	\$1,832	\$1,703
Claims Adj. Expenses	\$71	\$72	\$77	\$77	\$71	\$67	\$58	\$51	\$46	\$37
General Admin. Expenses	\$622	\$526	\$519	\$527	\$497	\$511	\$415	\$405	\$388	\$369
Total Underwriting Deductions	\$4,287	\$3,871	\$3,761	\$3,338	\$3,568	\$3,471	\$2,520	\$2,378	\$2,272	\$2,109
Net Underwriting Gain/(Loss)	\$677	\$844	\$762	\$733	\$438	\$332	\$311	\$251	\$182	\$178
Loss Ratio	72.4%	69.4%	70.0%	67.2%	74.9%	76.1%	72.3%	73.1%	74.9%	74.5%
Admin Expense Ratio	14.0%	12.7%	13.2%	14.8%	14.2%	15.2%	16.7%	17.4%	17.7%	17.7%
Combined Ratio	86.4%	82.1%	83.2%	82.0%	89.1%	91.3%	89.0%	90.5%	92.6%	92.2%
Net Premium PMPM	\$10	\$9	\$9	\$9	\$9	\$9	\$7	\$7	\$6	\$6
Claims PMPM	\$7	\$7	\$7	\$6	\$7	\$7	\$5	\$5	\$5	\$5
Enrollment	41	40	38	36	36	35	33	31	30	29

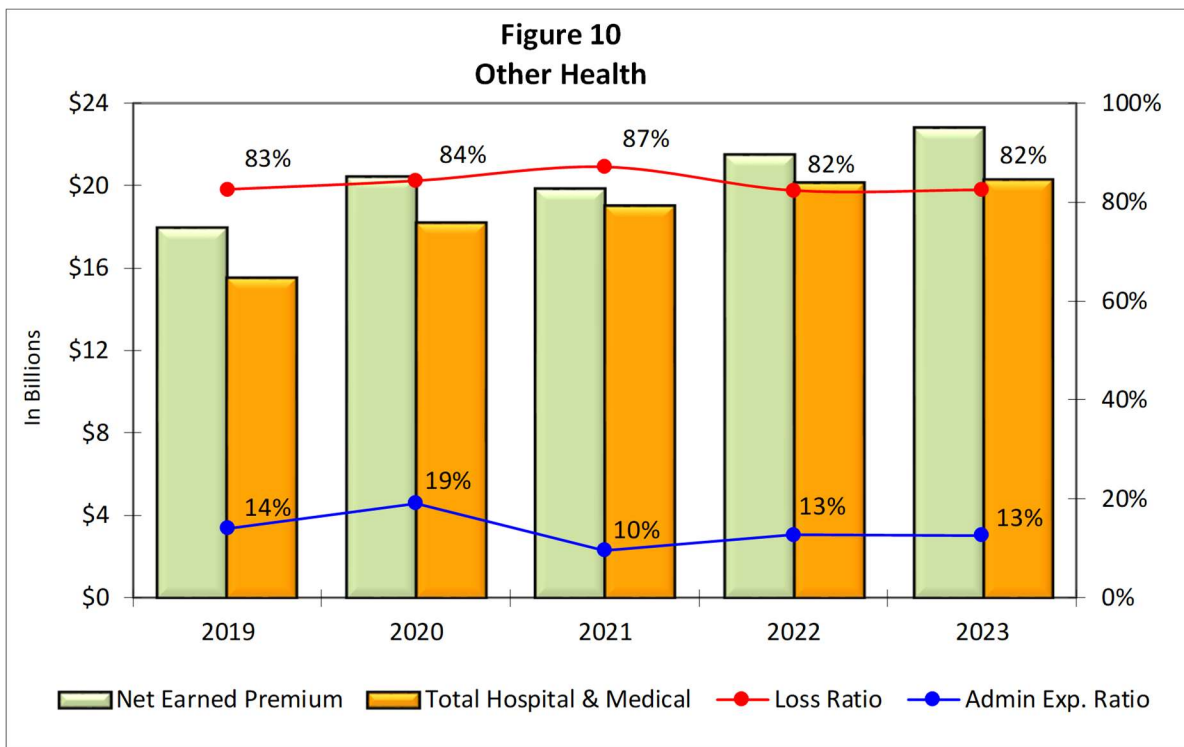
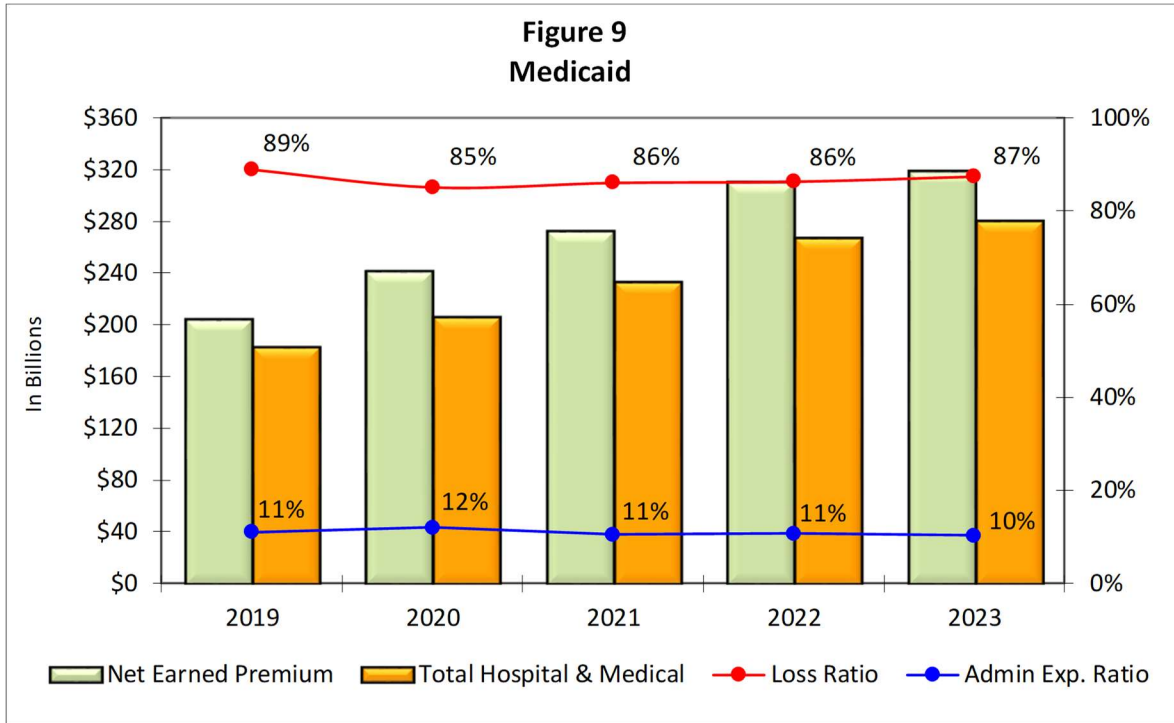
FEHBP	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$46,087	\$43,678	\$41,763	\$40,462	\$38,744	\$37,529	\$37,796	\$37,868	\$36,313	\$34,138
Total Hospital & Medical Exp	\$43,975	\$40,545	\$40,016	\$36,132	\$36,669	\$35,246	\$34,643	\$34,005	\$33,031	\$31,622
Claims Adj. Expenses	\$1,100	\$972	\$957	\$999	\$911	\$972	\$870	\$854	\$809	\$782
General Admin. Expenses	\$1,791	\$1,721	\$1,530	\$2,169	\$1,485	\$1,955	\$1,355	\$2,013	\$2,025	\$1,835
Total Underwriting Deductions	\$46,876	\$43,235	\$42,509	\$39,301	\$39,064	\$38,172	\$36,866	\$36,854	\$35,859	\$34,251
Net Underwriting Gain/(Loss)	\$47	\$230	\$372	\$559	\$108	\$293	\$158	\$541	\$413	\$376
Loss Ratio	93.7%	93.3%	93.3%	90.7%	93.6%	91.6%	93.6%	90.9%	91.0%	91.4%
Admin Expense Ratio	6.2%	6.2%	5.8%	7.9%	6.1%	7.6%	6.0%	7.7%	7.8%	7.6%
Combined Ratio	99.9%	99.5%	99.1%	98.6%	99.7%	99.2%	99.6%	98.6%	98.9%	98.9%
Net Premium PMPM	\$419	\$397	\$395	\$369	\$371	\$415	\$399	\$409	\$406	\$403
Claims PMPM	\$393	\$371	\$369	\$335	\$348	\$381	\$374	\$373	\$370	\$369
Enrollment	9	9	9	9	9	8	8	8	7	7

Table 2										
Analysis of Operations by Lines of Business										
Medicare	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$392,885	\$341,060	\$281,040	\$251,781	\$209,661	\$192,548	\$171,532	\$159,507	\$146,804	\$131,029
Total Hospital & Medical Exp	\$342,426	\$294,298	\$244,756	\$207,432	\$179,337	\$164,541	\$146,837	\$135,243	\$127,385	\$113,800
Claims Adj. Expenses	\$13,327	\$10,770	\$9,136	\$8,424	\$7,432	\$6,424	\$5,831	\$5,118	\$4,766	\$4,071
General Admin. Expenses	\$31,352	\$27,343	\$22,235	\$23,528	\$16,042	\$17,597	\$13,493	\$14,456	\$13,144	\$11,684
Total Underwriting Deductions	\$388,928	\$331,820	\$276,694	\$239,554	\$203,124	\$188,474	\$166,258	\$154,519	\$145,377	\$129,762
Net Underwriting Gain/(Loss)	\$4,100	\$9,924	\$4,820	\$11,532	\$6,818	\$4,435	\$5,225	\$4,929	\$1,219	\$1,448
Loss Ratio	87.6%	85.9%	87.1%	82.7%	85.6%	85.2%	85.7%	84.6%	87.0%	86.9%
Admin Expense Ratio	11.4%	11.2%	11.1%	12.7%	11.2%	12.5%	11.3%	12.3%	12.2%	12.0%
Combined Ratio	99.0%	97.1%	98.3%	95.4%	96.8%	97.7%	97.0%	96.9%	99.2%	98.9%
Net Premium PMPM	\$1,267	\$1,176	\$1,103	\$1,086	\$990	\$970	\$939	\$923	\$891	\$901
Claims PMPM	\$1,111	\$1,012	\$963	\$899	\$848	\$828	\$805	\$781	\$775	\$783
Enrollment	26	25	22	20	18	17	15	15	14	12
Medicaid	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$319,001	\$310,410	\$273,068	\$242,194	\$204,595	\$190,505	\$180,994	\$170,461	\$148,609	\$115,661
Total Hospital & Medical Exp	\$280,348	\$267,440	\$233,390	\$206,037	\$182,883	\$167,308	\$160,899	\$148,585	\$127,938	\$98,905
Claims Adj. Expenses	\$8,394	\$7,762	\$7,082	\$6,638	\$6,103	\$5,751	\$5,388	\$5,134	\$4,872	\$3,637
General Admin. Expenses	\$24,503	\$25,382	\$21,444	\$22,517	\$16,497	\$17,218	\$14,112	\$15,520	\$13,073	\$10,322
Total Underwriting Deductions	\$313,570	\$300,587	\$261,807	\$235,042	\$205,305	\$190,142	\$180,540	\$169,393	\$145,857	\$113,074
Net Underwriting Gain/(Loss)	\$7,397	\$9,106	\$9,090	\$6,770	\$138	\$1,066	\$1,033	\$1,405	\$3,635	\$2,235
Loss Ratio	87.4%	86.4%	86.1%	85.1%	88.9%	87.4%	88.7%	87.1%	85.6%	86.0%
Admin Expense Ratio	10.2%	10.7%	10.5%	12.1%	11.0%	12.0%	10.7%	12.1%	12.0%	12.1%
Combined Ratio	97.7%	97.1%	96.6%	97.2%	99.9%	99.4%	99.4%	99.2%	97.6%	98.1%
Net Premium PMPM	\$452	\$433	\$413	\$420	\$389	\$368	\$387	\$360	\$339	\$317
Claims PMPM	\$398	\$375	\$357	\$360	\$348	\$323	\$344	\$315	\$291	\$274
Enrollment	54	61	57	51	43	43	39	40	38	35
Other Health	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
<i>(In Millions, Except PMPM)</i>										
Net Earned Premium	\$22,820	\$21,499	\$19,860	\$20,434	\$17,977	\$18,328	\$17,271	\$16,773	\$16,269	\$15,792
Total Hospital & Medical Exp	\$20,311	\$20,148	\$19,044	\$18,223	\$15,545	\$15,171	\$14,473	\$13,392	\$13,275	\$13,569
Claims Adj. Expenses	\$1,000	\$1,608	\$555	\$822	\$782	\$391	\$645	\$438	\$772	\$1,045
General Admin. Expenses	\$2,103	\$1,495	\$1,550	\$3,373	\$1,868	\$2,060	\$1,245	\$844	\$618	\$758
Total Underwriting Deductions	\$23,445	\$23,116	\$21,331	\$22,764	\$18,218	\$17,581	\$16,378	\$14,717	\$14,600	\$15,400
Net Underwriting Gain/(Loss)	\$1,223	\$1,192	\$716	(\$747)	\$640	\$1,319	\$1,576	\$2,666	\$2,128	\$944
Loss Ratio	82.5%	82.3%	87.2%	84.3%	82.6%	80.1%	80.7%	77.3%	79.0%	83.2%
Admin Expense Ratio	12.6%	12.8%	9.5%	19.1%	14.1%	13.0%	10.5%	7.4%	8.3%	11.0%
Combined Ratio	95.0%	95.1%	96.8%	103.4%	96.6%	93.0%	91.2%	84.7%	87.3%	94.2%
Net Premium PMPM	\$50	\$48	\$43	\$46	\$42	\$45	\$44	\$44	\$47	\$49
Claims PMPM	\$45	\$44	\$42	\$42	\$36	\$37	\$37	\$35	\$38	\$42
Enrollment	41	42	39	37	36	34	33	32	29	28









ENROLLMENT AND PREMIUM REVENUES

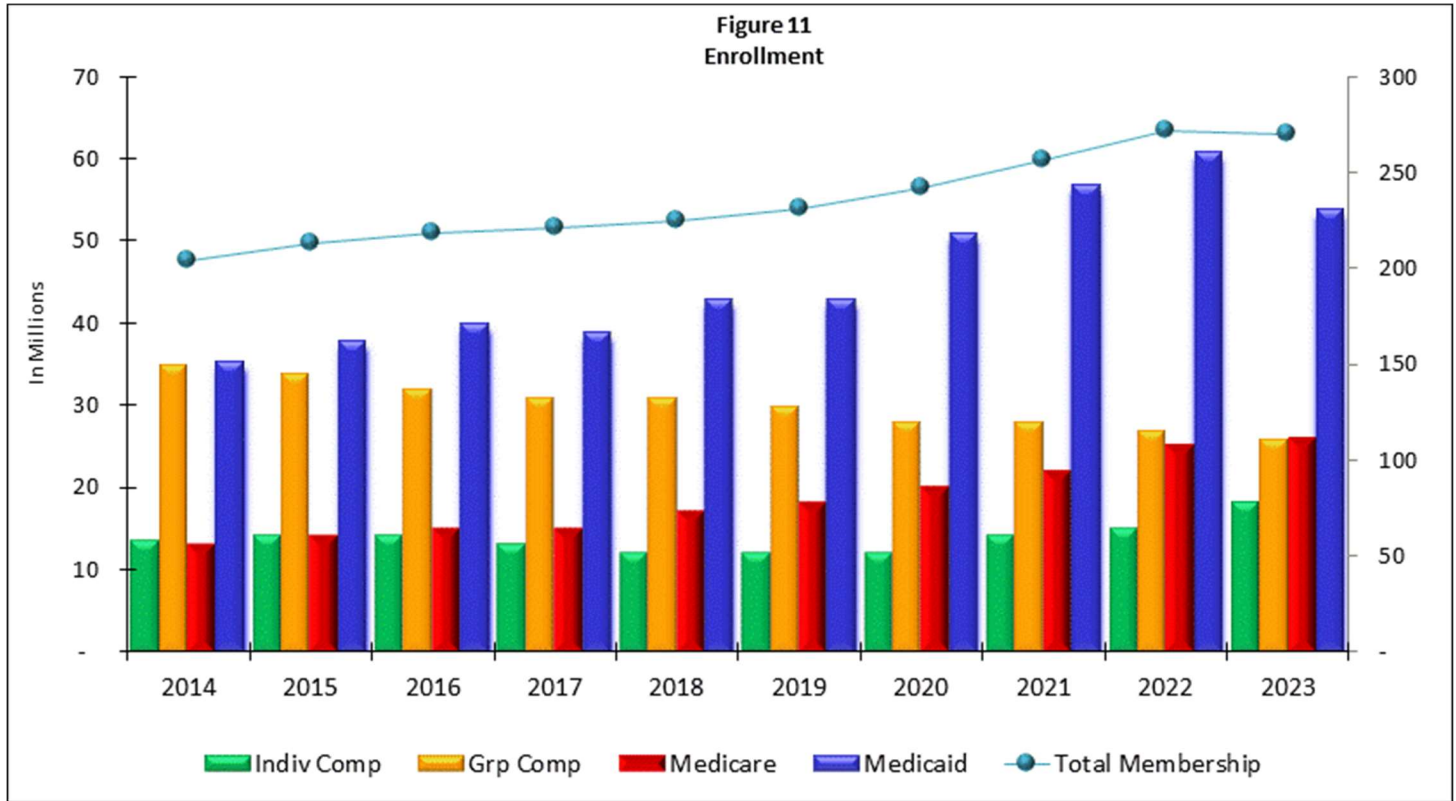
Enrollment decreased modestly by 1% (3 million) to just under 270 million. The top three largest decreases in enrollment by percent are a 12% (8 million) decrease in Medicaid, 4% (2 million) decrease in Other Health (Medicare Care Part D plans), and a 4% (1 million) decrease in the group comprehensive coverage lines of business. However, the industry also reported a 22% (3 million) increase in the individual comprehensive coverage and a 7% (2 million) increase in the Medicare lines of business. **Figure 11** illustrates the enrollment trend for the four largest revenue generating lines of business for the past 10 years. The shift in business concentration can be attributed to the “Great Unwinding” discussed previously and an increase in the number of insureds becoming eligible for either Medicare or Medicaid as evidenced by increases in enrollment in these lines.

Direct written premium increased 8% (\$80 billion) to \$1.1 trillion. **Figure 12** illustrates the mix of direct written premium for 2023. During the last several years, there has been a gradual shift in the allocation of premium revenues between the lines of business. In comparison to 2022, Medicare increased to 36% from 34% and direct individual comprehensive medical increased to 10% from 9% while Medicaid decreased to 30% from 31% and direct group comprehensive medical decreased to 16% of total premium from 17%.

Health entities reported premium per member per month (PMPM) of \$336 and claims PMPM of \$293 for 2023. **Figure 13** illustrates a 10-year trend on an aggregate basis of the increase in premium PMPM vs claims PMPM and the resulting margin. **Table 4** on page 14 provides further breakdown by line of business, a 10-year trend of the increase/(decrease) in premium PMPM vs claims PMPM and the resulting margin as well.

As shown in **Table 2**, and **Table 4**, the Medicare line of business has the highest premium PMPM at \$1,267 but also reported the highest net underwriting gain with a margin of premium PMPM over claims PMPM of \$156 and an aggregate underwriting gain of \$4 billion.

Table 3 on page 12, provides direct written premium by line of business for the last 10 years. The top three largest increases in written premium from 2022 are most evident in a 15% (\$51 billion) increase in Medicare, a 19% (\$18 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 2014, the top three highest increases in written premium are in Medicare (\$263 billion), Medicaid (\$205 billion), and individual comprehensive (\$70 billion) lines of business. **Table 5** on pages 17-27 provides a further breakout of written premium, claims, loss ratio, and enrollment by state and by line of business.



	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	\$ Change	% Change
Total Membership	204,169,014	213,463,453	218,294,808	221,084,495	225,486,407	231,384,960	241,516,601	256,491,991	272,433,147	269,547,402	(2,885,745)	(1.1)%
Indiv Comp	13,426,393	14,318,625	14,120,112	12,737,623	11,851,056	11,656,807	12,022,575	13,828,651	15,092,039	18,345,684	3,253,645	21.6%
Grp Comp	35,440,222	34,230,149	32,325,926	31,473,122	30,753,903	29,980,358	28,698,308	28,093,156	27,074,513	26,040,913	(1,033,600)	(3.8)%
Medicare	12,456,018	13,922,977	14,572,822	15,424,107	16,975,948	17,961,407	19,588,776	21,709,189	24,589,626	26,353,449	1,763,823	7.2%
Medicaid	35,406,458	38,408,465	40,243,756	39,033,023	42,925,255	43,466,831	51,466,669	57,186,592	61,435,654	53,789,862	(7,645,792)	(12.4)%

Figure 12 Direct Premium Written

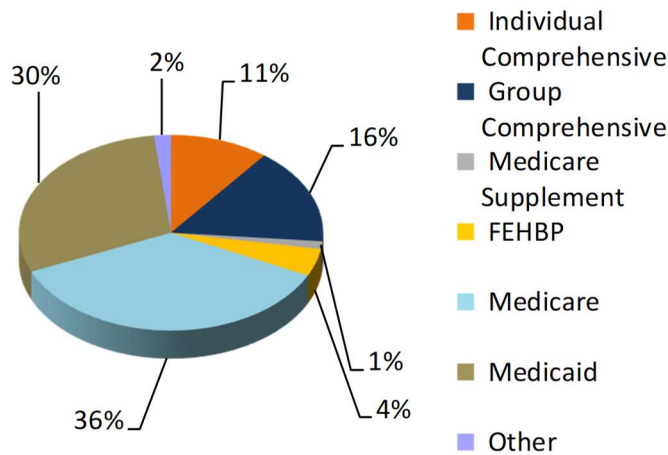


Table 3
Direct Written Premium by Lines of Business

(In Millions)	Chg.	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Individual Comprehensive	19.0%	\$113,620	\$95,478	\$84,324	\$82,026	\$72,722	\$76,017	\$68,660	\$63,310	\$55,292	\$43,388
Group Comprehensive	2.1%	\$171,757	\$168,156	\$165,576	\$165,854	\$166,717	\$165,339	\$162,605	\$160,574	\$162,297	\$166,375
Medicare Supplement	2.0%	\$13,798	\$13,531	\$12,679	\$12,068	\$11,546	\$10,807	\$10,596	\$10,061	\$9,609	\$9,105
Vision	2.2%	\$3,079	\$3,012	\$2,889	\$2,619	\$2,654	\$2,561	\$2,410	\$2,255	\$2,099	\$1,952
Dental	4.5%	\$16,265	\$15,564	\$14,765	\$13,640	\$14,048	\$13,855	\$14,090	\$13,074	\$12,561	\$12,017
FEHBP	5.8%	\$48,736	\$46,078	\$44,046	\$42,645	\$41,218	\$38,942	\$37,860	\$37,923	\$36,356	\$34,140
Medicare	14.9%	\$392,291	\$341,340	\$282,915	\$251,364	\$219,554	\$192,253	\$170,413	\$158,908	\$147,273	\$128,890
Medicaid	0.8%	\$321,370	\$318,687	\$280,147	\$242,860	\$208,695	\$192,181	\$180,535	\$170,234	\$149,148	\$115,977
Other Health	4.9%	\$22,526	\$21,469	\$20,501	\$21,121	\$20,170	\$18,883	\$18,142	\$18,569	\$17,349	\$16,900

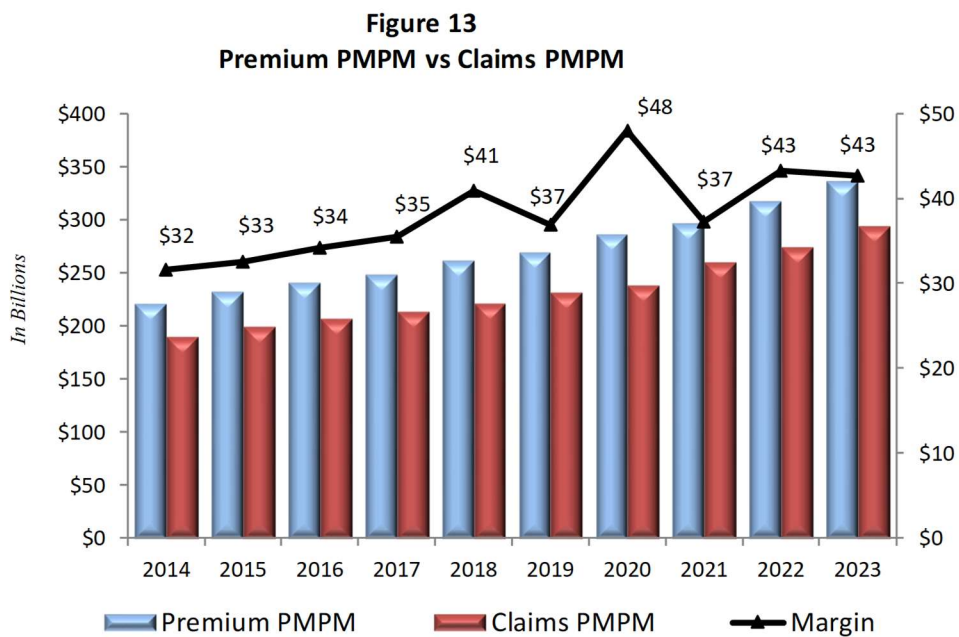


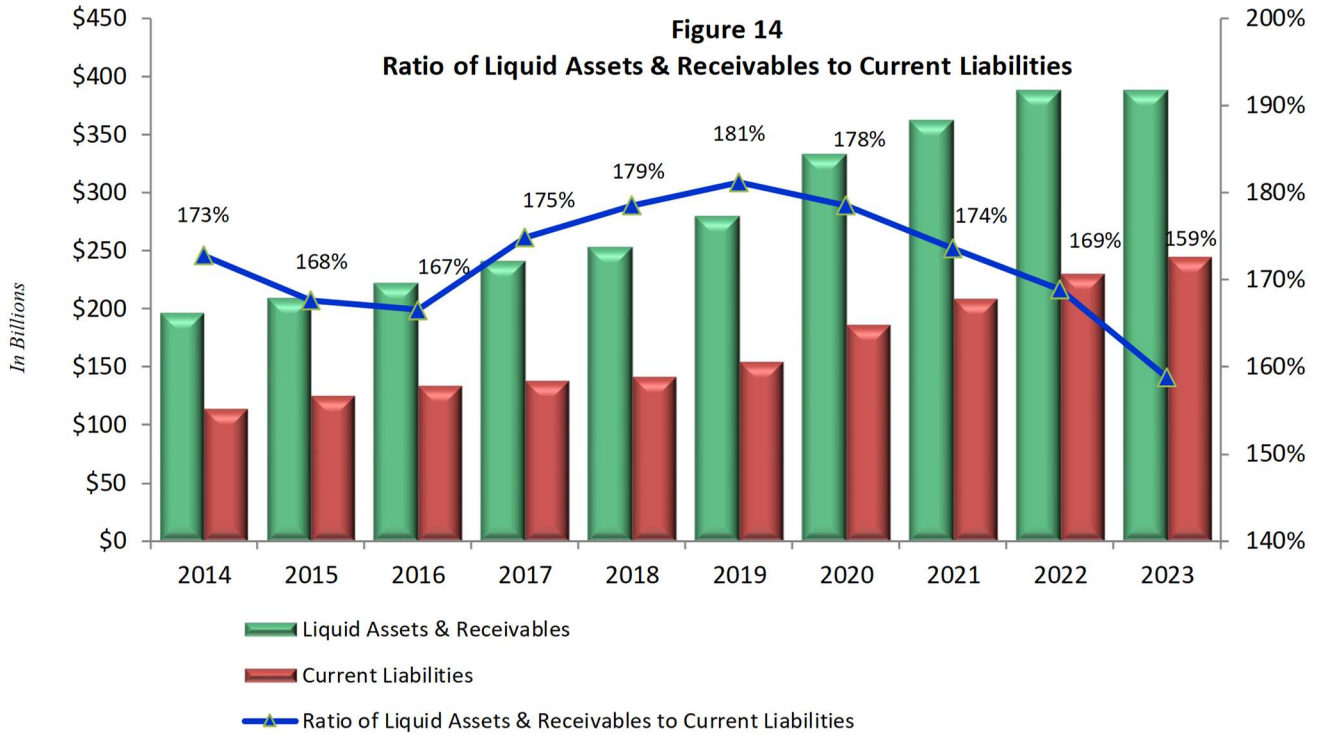
Table 4
Premium PMPM vs Claims PMPM by Line of Business

	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Comprehensive Hospital & Medical										
Premium PMPM	\$524.24	\$495.11	\$487.71	\$485.88	\$460.26	\$460.04	\$424.30	\$388.13	\$362.79	\$347.49
Claims PMPM	\$444.91	\$421.79	\$428.14	\$391.02	\$384.04	\$369.76	\$352.49	\$332.70	\$310.46	\$293.74
Margin	\$79.34	\$73.32	\$59.57	\$94.86	\$76.23	\$90.28	\$71.81	\$55.43	\$52.33	\$53.75
Medicare Supplement										
Premium PMPM	\$208.23	\$203.53	\$201.59	\$199.02	\$198.79	\$197.20	\$195.01	\$184.87	\$181.38	\$181.40
Claims PMPM	\$177.17	\$167.74	\$157.06	\$147.15	\$161.85	\$156.82	\$151.94	\$148.20	\$147.17	\$139.47
Margin	\$31.05	\$35.79	\$44.53	\$51.87	\$36.94	\$40.39	\$43.07	\$36.68	\$34.21	\$41.93
Dental										
Premium PMPM	\$28.44	\$28.14	\$27.31	\$26.16	\$27.09	\$26.69	\$24.58	\$25.44	\$25.31	\$25.46
Claims PMPM	\$24.06	\$23.10	\$22.53	\$19.09	\$21.75	\$20.96	\$19.30	\$19.96	\$19.80	\$19.76
Margin	\$4.38	\$5.03	\$4.78	\$7.07	\$5.34	\$5.72	\$5.28	\$5.48	\$5.50	\$5.70
Vision										
Premium PMPM	\$9.51	\$9.33	\$9.43	\$8.72	\$8.84	\$8.80	\$6.73	\$6.59	\$6.44	\$6.29
Claims PMPM	\$7.27	\$6.87	\$7.00	\$6.20	\$6.92	\$7.03	\$5.20	\$5.13	\$5.14	\$4.99
Margin	\$2.24	\$2.46	\$2.43	\$2.53	\$1.92	\$1.78	\$1.53	\$1.46	\$1.29	\$1.30
FEHBP										
Premium PMPM	\$418.82	\$396.91	\$394.76	\$369.24	\$370.98	\$415.33	\$399.49	\$409.22	\$405.63	\$403.44
Claims PMPM	\$393.44	\$370.98	\$369.27	\$335.42	\$347.88	\$381.29	\$374.48	\$372.58	\$370.00	\$369.35
Margin	\$25.39	\$25.93	\$25.49	\$33.82	\$23.10	\$34.04	\$25.01	\$36.64	\$35.63	\$34.09
Medicare										
Premium PMPM	\$1,266.73	\$1,176.28	\$1,103.08	\$1,085.95	\$989.84	\$970.37	\$939.29	\$922.72	\$890.69	\$900.88
Claims PMPM	\$1,110.56	\$1,011.92	\$962.67	\$899.44	\$848.36	\$827.93	\$805.15	\$781.29	\$774.88	\$783.12
Margin	\$156.17	\$164.36	\$140.41	\$186.50	\$141.48	\$142.44	\$134.14	\$141.43	\$115.81	\$117.76
Medicaid										
Premium PMPM	\$451.53	\$432.69	\$412.90	\$420.06	\$389.17	\$367.77	\$386.89	\$360.07	\$339.13	\$317.46
Claims PMPM	\$397.67	\$374.99	\$357.24	\$360.35	\$347.68	\$322.75	\$343.72	\$314.74	\$291.09	\$274.13
Margin	\$53.86	\$57.70	\$55.66	\$59.71	\$41.49	\$45.02	\$43.18	\$45.32	\$48.04	\$43.33
Other Health										
Premium PMPM	\$49.97	\$47.53	\$43.15	\$45.95	\$41.51	\$45.16	\$44.26	\$43.67	\$46.94	\$48.63
Claims PMPM	\$45.01	\$44.11	\$41.68	\$41.66	\$36.18	\$37.10	\$36.70	\$35.12	\$38.13	\$41.78
Margin	\$4.96	\$3.41	\$1.47	\$4.28	\$5.33	\$8.06	\$7.56	\$8.56	\$8.81	\$6.84

CASH FLOW AND LIQUIDITY

The health insurance industry showed a 32% decrease in operating cash flow to just under \$27 billion in 2023 as compared to operating cash flow of nearly \$39 billion in 2022. The considerable decrease in positive cash flow is due primarily to a 10% (\$84 billion) increase in benefits and loss-related payments and 12% (\$14 billion) increase in commissions and expenses paid partially offset by an 8% (\$80 billion) increase in premiums collected net of reinsurance.

As illustrated in **Figure 14**, liquid assets and receivables remained unchanged at nearly \$389 billion on Dec. 31, 2023. This was partially offset by a 6% (\$15 billion) increase in current liabilities to \$245 billion from \$230 billion. This resulted in an unfavorable decrease in the ratio of liquid assets and receivables to current liabilities to 159% from 169%.



CAPITAL AND SURPLUS

Health entities reported a 6.5% (over \$13 billion) increase in capital and surplus to nearly \$215 billion from \$202 billion at Dec. 31, 2022, as illustrated in **Figure 15**. The increase is due primarily to net income of approximately \$25 billion, paid-in surplus of \$6 billion, and \$3 billion increase in unrealized capital gains. These items were partially offset by dividends of \$16 billion, and a \$2 billion increase in non-admitted assets.

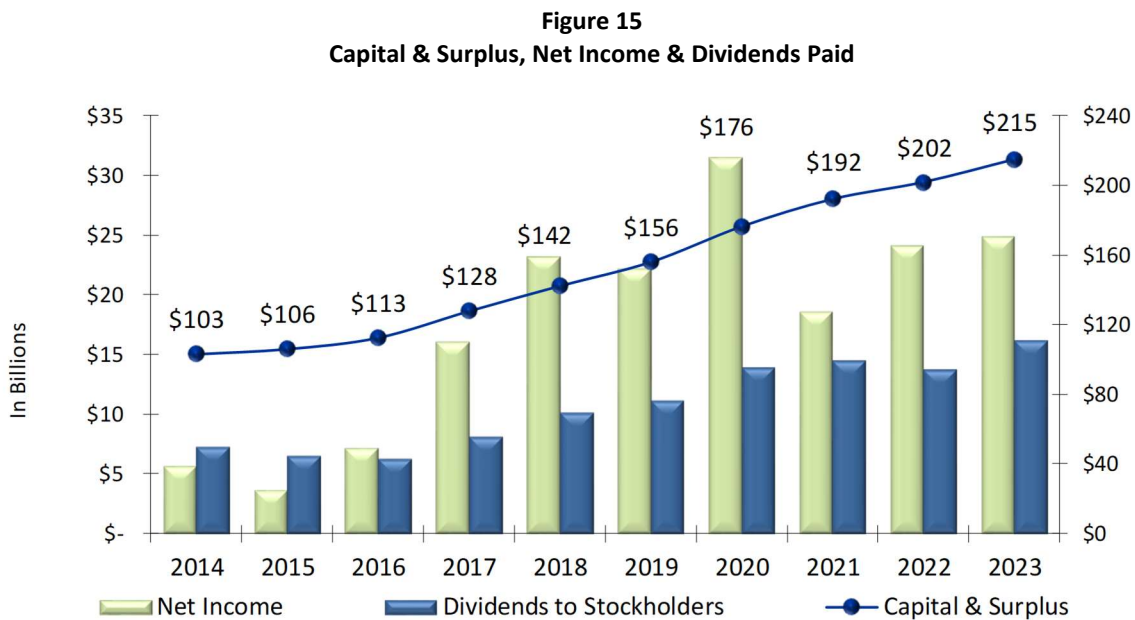


Table 5 - Individual Comprehensive Hospital & Medical

As reported on the
Exhibit of Premiums, Enrollment and Utilization

(\$ in Millions except Enrollment)	Earned Premium			Claims			Loss Ratio*			Enrollment		
	2023	2022	% Chg.	2023	2022	% Chg.	2023	2022	% Pt Chg.	2022	2022	% Chg.
Alabama	\$2,215	\$2,011	10.2%	\$1,784	\$1,585	12.5%	80.5%	78.8%	1.7	287,224	229,995	24.9%
Alaska	\$237	\$210	13.3%	\$329	\$272	20.8%	138.6%	129.9%	8.6	23,075	22,600	2.1%
Arizona	\$1,778	\$1,405	26.5%	\$1,280	\$1,099	16.5%	72.0%	78.2%	(6.2)	297,093	222,943	33.3%
Arkansas	\$2,351	\$2,314	1.6%	\$1,670	\$1,613	3.5%	71.0%	69.7%	1.3	334,540	414,857	(19.4)%
California	\$172	\$230	(25.4)%	\$133	\$196	(32.1)%	77.4%	85.0%	(7.7)	21,751	31,125	(30.1)%
Colorado	\$1,161	\$1,253	(7.4)%	\$1,119	\$1,169	(4.3)%	96.4%	93.3%	3.1	235,604	232,109	1.5%
Connecticut	\$1,185	\$1,011	17.2%	\$958	\$894	7.3%	80.9%	88.4%	(7.5)	124,727	110,804	12.6%
Delaware	\$316	\$282	12.3%	\$317	\$262	20.8%	100.1%	93.1%	7.0	40,461	33,990	19.0%
District of Columbia	\$184	\$232	(20.8)%	\$165	\$225	(26.5)%	90.0%	97.1%	(7.1)	24,189	28,598	(15.4)%
Florida	\$24,196	\$18,960	27.6%	\$19,273	\$15,863	21.5%	79.7%	83.7%	(4.0)	3,640,875	2,926,049	24.4%
Georgia	\$6,060	\$4,344	39.5%	\$5,170	\$3,741	38.2%	85.3%	86.1%	(0.8)	1,218,493	851,296	43.1%
Hawaii	\$237	\$250	(4.9)%	\$219	\$230	(4.6)%	92.3%	92.0%	0.3	36,174	36,417	(0.7)%
Idaho	\$581	\$528	9.9%	\$537	\$429	25.3%	92.5%	81.2%	11.3	112,743	91,711	22.9%
Illinois	\$3,109	\$2,890	7.6%	\$2,544	\$2,505	0.0%	81.8%	86.7%	(4.9)	382,099	370,886	3.0%
Indiana	\$1,202	\$1,065	12.9%	\$819	\$828	(1.1)%	68.1%	77.8%	(9.7)	198,117	161,801	22.4%
Iowa	\$787	\$753	4.5%	\$603	\$551	9.5%	76.6%	73.1%	3.5	137,577	119,596	15.0%
Kansas	\$777	\$585	32.8%	\$611	\$446	37.1%	78.6%	76.2%	2.5	144,610	113,819	27.1%
Kentucky	\$550	\$594	(7.5)%	\$473	\$510	(7.4)%	86.0%	85.9%	0.0	86,871	93,621	(7.2)%
Louisiana	\$1,317	\$1,110	18.6%	\$958	\$850	12.7%	72.8%	76.6%	(3.8)	186,756	153,154	21.9%
Maine	\$477	\$430	11.0%	\$481	\$444	8.1%	100.7%	103.3%	(2.7)	66,033	65,131	1.4%
Maryland	\$1,397	\$1,320	5.8%	\$1,682	\$1,630	3.2%	120.4%	123.4%	(3.0)	291,414	278,554	4.6%
Massachusetts	\$2,404	\$2,407	(0.1)%	\$2,218	\$2,229	(0.5)%	92.3%	92.6%	(0.3)	213,608	320,210	(33.3)%
Michigan	\$2,313	\$2,131	8.5%	\$1,873	\$1,709	9.6%	81.0%	80.2%	0.8	399,985	359,046	11.4%
Minnesota	\$977	\$972	0.5%	\$966	\$905	6.7%	98.9%	93.1%	5.8	179,778	173,046	3.9%
Mississippi	\$1,296	\$1,142	13.5%	\$1,067	\$909	17.4%	82.4%	79.6%	2.7	261,721	193,145	35.5%
Missouri	\$1,818	\$1,543	17.8%	\$1,268	\$1,225	3.5%	69.7%	79.4%	(9.7)	294,197	227,446	29.3%
Montana	\$428	\$392	9.0%	\$412	\$380	8.2%	96.2%	96.9%	(0.8)	62,665	57,032	9.9%
Nebraska	\$814	\$830	(2.0)%	\$704	\$645	9.1%	86.5%	77.8%	8.7	118,373	98,111	20.7%
Nevada	\$652	\$731	(10.7)%	\$508	\$591	(14.1)%	77.9%	80.9%	(3.0)	126,456	123,464	2.4%
New Hampshire	\$354	\$304	16.6%	\$254	\$244	4.1%	71.8%	80.5%	(8.6)	66,275	58,457	13.4%
New Jersey	\$807	\$2,799	(71.1)%	\$2,640	\$2,604	1.4%	327.0%	93.0%	233.9	371,170	397,652	(6.7)%
New Mexico	\$319	\$284	12.3%	\$274	\$224	22.1%	85.6%	78.8%	6.8	55,125	42,418	30.0%
New York	\$1,550	\$1,581	(1.9)%	\$1,458	\$1,472	(1.0)%	94.1%	93.1%	0.9	280,535	272,124	3.1%
North Carolina	\$6,177	\$5,074	21.7%	\$4,838	\$4,176	15.9%	78.3%	82.3%	(4.0)	919,133	715,614	28.4%
North Dakota	\$305	\$280	9.0%	\$297	\$253	17.7%	97.4%	90.2%	7.2	48,690	46,742	4.2%
Ohio	\$2,441	\$1,938	26.0%	\$1,857	\$1,626	14.2%	76.0%	83.9%	(7.8)	406,079	288,548	40.7%
Oklahoma	\$1,568	\$1,344	16.6%	\$1,380	\$1,239	11.3%	88.0%	92.2%	(4.2)	236,824	181,052	30.8%
Oregon	\$1,394	\$1,219	14.4%	\$1,379	\$1,193	15.6%	98.9%	97.9%	1.1	218,770	179,832	21.7%
Pennsylvania	\$3,483	\$3,252	7.1%	\$2,987	\$2,814	0.0%	85.8%	86.5%	(0.8)	629,554	559,645	12.5%
Rhode Island	\$254	\$238	6.6%	\$204	\$190	7.6%	80.5%	79.8%	0.7	43,234	38,952	11.0%
South Carolina	\$3,116	\$2,168	43.7%	\$2,250	\$1,736	29.6%	72.2%	80.1%	(7.8)	515,205	354,092	45.5%
South Dakota	\$514	\$429	19.7%	\$446	\$402	11.0%	86.9%	93.8%	(6.8)	61,277	57,955	5.7%
Tennessee	\$2,005	\$1,308	53.3%	\$1,582	\$1,083	46.1%	78.9%	82.7%	(3.8)	387,377	249,087	55.5%
Texas	\$17,877	\$12,361	44.6%	\$13,730	\$10,595	29.6%	76.8%	85.7%	(8.9)	3,043,003	2,045,354	48.8%
Utah	\$1,649	\$1,350	22.2%	\$1,443	\$1,132	27.5%	87.5%	83.8%	3.6	341,497	289,991	17.8%
Vermont	\$283	\$248	14.1%	\$274	\$242	13.4%	97.0%	97.6%	(0.6)	31,472	28,613	10.0%
Virginia	\$1,991	\$2,011	(1.0)%	\$1,710	\$1,774	(3.6)%	85.9%	88.2%	(2.3)	385,667	339,554	13.6%
Washington	\$1,795	\$1,639	9.5%	\$1,488	\$1,442	3.2%	82.9%	88.0%	(5.1)	300,383	290,102	3.5%
West Virginia	\$445	\$333	33.7%	\$335	\$260	28.5%	75.3%	78.3%	(3.0)	52,587	36,068	45.8%
Wisconsin	\$1,863	\$1,662	12.1%	\$1,816	\$1,694	7.2%	97.5%	101.9%	(4.4)	249,874	228,119	9.5%
Wyoming	\$448	\$371	20.7%	\$375	\$339	10.4%	83.8%	91.6%	(7.8)	38,147	36,375	4.9%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$0	\$0	0.0%	\$0	\$0	0.0%	95.7%	8.6%	0.0	26	10	160.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	7.6%	14.7%	0.0	2	1	100.0%
Puerto Rico	\$295	\$290	1.8%	\$252	\$355	(29.2)%	85.3%	122.7%	(37.4)	199,402	202,007	(1.3)%
U.S. Virgin Islands	\$1	\$1	(22.2)%	\$1	\$2	(57.5)%	115.5%	211.4%	(95.9)	148	181	(18.2)%
Aggregate Other Alien	\$99	\$98	1.1%	\$53	\$62	(14.4)%	53.9%	63.7%	(9.7)	11,506	12,937	(11.1)%
Grand Totals	\$112,023	\$94,506	18.5%	\$93,463	\$81,090	15.3%	83.4%	85.8%	(2.4)	18,440,171	15,092,038	22.2%

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

Table 5 - Group Comprehensive Hospital & Medical												
As reported on the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Earned Premium			Claims			Loss Ratio*			Enrollment		
State	2023	2022	% Chg.	2023	2022	% Chg.	2023	2022	% Pt Chg.	2023	2022	% Chg.
Alabama	\$3,582	\$3,380	6.0%	\$3,211	\$3,070	4.6%	89.6%	90.8%	(1.2)	612,033	610,242	0.3%
Alaska	\$357	\$336	6.2%	\$319	\$281	13.5%	89.5%	83.7%	5.7	38,776	36,394	6.5%
Arizona	\$1,486	\$1,412	5.2%	\$1,133	\$1,088	4.1%	76.2%	77.0%	(0.8)	257,629	263,791	(2.3)%
Arkansas	\$1,157	\$1,114	3.9%	\$998	\$937	6.5%	86.3%	84.1%	2.1	222,380	223,072	(0.3)%
California	\$711	\$685	3.8%	\$612	\$580	5.4%	86.0%	84.6%	1.3	100,880	113,199	(10.9)%
Colorado	\$2,976	\$3,021	(1.5)%	\$2,505	\$2,663	(6.0)%	84.2%	88.2%	(4.0)	456,877	497,042	(8.1)%
Connecticut	\$1,324	\$1,555	(14.8)%	\$1,123	\$1,362	(17.6)%	84.8%	87.6%	(2.8)	135,108	173,584	(22.2)%
Delaware	\$371	\$349	6.3%	\$295	\$276	6.6%	79.4%	79.2%	0.2	48,377	44,899	7.7%
District of Columbia	\$1,665	\$1,539	8.2%	\$1,379	\$1,299	6.1%	82.8%	84.4%	(1.6)	227,020	225,117	0.8%
Florida	\$7,801	\$7,686	1.5%	\$6,634	\$6,562	1.1%	85.0%	85.4%	(0.3)	1,174,939	1,228,795	(4.4)%
Georgia	\$3,330	\$3,774	(11.7)%	\$2,996	\$3,407	(12.1)%	90.0%	90.3%	(0.3)	502,757	625,029	(19.6)%
Hawaii	\$3,296	\$3,189	3.4%	\$2,998	\$2,820	6.3%	90.9%	88.4%	2.5	642,518	652,680	(1.6)%
Idaho	\$1,523	\$1,385	10.0%	\$1,308	\$1,228	6.6%	85.9%	88.7%	(2.7)	263,536	264,282	(0.3)%
Illinois	\$12,244	\$11,796	3.8%	\$11,189	\$10,903	0.0%	91.4%	92.4%	(1.0)	1,792,865	1,850,087	(3.1)%
Indiana	\$1,650	\$1,634	1.0%	\$1,361	\$1,312	3.7%	82.5%	80.3%	2.2	243,116	249,556	(2.6)%
Iowa	\$2,180	\$2,145	1.6%	\$1,820	\$1,917	(5.0)%	83.5%	89.4%	(5.9)	356,323	365,043	(2.4)%
Kansas	\$437	\$494	(11.6)%	\$346	\$390	(11.2)%	79.2%	78.9%	0.3	110,205	131,694	(16.3)%
Kentucky	\$1,937	\$1,939	(0.1)%	\$1,671	\$1,619	3.3%	86.3%	83.5%	2.8	289,705	316,789	(8.5)%
Louisiana	\$2,573	\$2,548	1.0%	\$2,218	\$2,166	2.4%	86.2%	85.0%	1.2	374,002	393,685	(5.0)%
Maine	\$1,165	\$1,163	0.2%	\$1,095	\$1,040	5.2%	94.0%	89.5%	4.5	150,581	159,879	(5.8)%
Maryland	\$3,188	\$3,129	1.9%	\$2,558	\$2,550	0.3%	80.3%	81.5%	(1.2)	484,146	514,369	(5.9)%
Massachusetts	\$9,385	\$8,949	4.9%	\$7,983	\$7,718	3.4%	85.1%	86.2%	(1.2)	1,301,250	1,196,988	8.7%
Michigan	\$10,297	\$9,647	6.7%	\$9,156	\$8,415	8.8%	88.9%	87.2%	1.7	1,752,009	1,746,441	0.3%
Minnesota	\$4,255	\$4,239	0.4%	\$4,021	\$3,759	7.0%	94.5%	88.7%	5.8	747,987	777,498	(3.8)%
Mississippi	\$16	\$902	(98.2)%	\$715	\$726	(1.4)%	4,429.6%	80.4%	4,349.1	167,459	175,303	(4.5)%
Missouri	\$1,920	\$1,918	0.1%	\$1,527	\$1,513	1.0%	79.6%	78.9%	0.7	334,210	350,494	(4.6)%
Montana	\$569	\$522	8.9%	\$516	\$479	7.9%	90.8%	91.7%	(0.9)	89,495	88,499	1.1%
Nebraska	\$1,161	\$1,150	1.0%	\$1,124	\$1,118	0.6%	96.8%	97.2%	(0.4)	170,680	175,273	(2.6)%
Nevada	\$1,874	\$1,886	(0.6)%	\$1,484	\$1,502	(1.2)%	79.2%	79.7%	(0.5)	335,792	350,369	(4.2)%
New Hampshire	\$1,085	\$1,076	0.8%	\$878	\$883	(0.6)%	80.9%	82.1%	(1.1)	140,944	148,667	(5.2)%
New Jersey	\$1,651	\$5,009	(67.0)%	\$4,179	\$4,321	(3.3)%	253.1%	86.3%	166.8	557,115	597,488	(6.8)%
New Mexico	\$548	\$517	5.8%	\$453	\$466	(2.9)%	82.7%	90.1%	(7.4)	69,132	74,768	(7.5)%
New York	\$18,826	\$18,685	0.8%	\$16,517	\$15,817	4.4%	87.7%	84.7%	3.1	2,152,694	2,292,851	(6.1)%
North Carolina	\$3,044	\$2,958	2.9%	\$2,570	\$2,545	1.0%	84.4%	86.0%	(1.6)	491,387	514,527	(4.5)%
North Dakota	\$1,163	\$1,102	5.5%	\$1,058	\$964	9.7%	91.0%	87.5%	3.5	181,482	178,665	1.6%
Ohio	\$4,625	\$4,878	(5.2)%	\$3,904	\$4,213	(7.3)%	84.4%	86.4%	(1.9)	687,790	765,384	(10.1)%
Oklahoma	\$2,081	\$1,985	4.8%	\$1,804	\$1,707	5.7%	86.7%	86.0%	0.7	350,809	353,709	(0.8)%
Oregon	\$4,573	\$4,398	4.0%	\$4,009	\$3,774	6.2%	87.7%	85.8%	1.9	690,798	698,629	(1.1)%
Pennsylvania	\$8,206	\$8,142	0.8%	\$7,049	\$7,076	0.0%	85.9%	86.9%	(1.0)	1,186,176	1,242,402	(4.5)%
Rhode Island	\$802	\$776	3.3%	\$685	\$645	6.2%	85.4%	83.2%	2.3	113,605	115,268	(1.4)%
South Carolina	\$1,678	\$1,688	(0.5)%	\$1,452	\$1,425	1.9%	86.5%	84.4%	2.1	286,418	302,247	(5.2)%
South Dakota	\$748	\$715	4.5%	\$666	\$615	8.2%	89.0%	86.0%	3.1	115,794	116,743	(0.8)%
Tennessee	\$2,517	\$2,441	3.1%	\$2,126	\$1,958	8.6%	84.5%	80.2%	4.2	456,499	460,091	(0.8)%
Texas	\$11,292	\$10,617	6.4%	\$10,277	\$9,399	9.4%	91.0%	88.5%	2.5	1,787,088	1,783,206	0.2%
Utah	\$1,869	\$1,877	(0.4)%	\$1,671	\$1,600	4.4%	89.4%	85.3%	4.1	359,206	392,449	(8.5)%
Vermont	\$379	\$368	3.2%	\$372	\$354	5.2%	98.1%	96.2%	1.9	46,172	50,893	(9.3)%
Virginia	\$4,130	\$4,084	1.1%	\$3,439	\$3,248	5.9%	83.3%	79.5%	3.7	603,540	638,587	(5.5)%
Washington	\$6,551	\$6,285	4.2%	\$5,649	\$5,333	5.9%	86.2%	84.8%	1.4	1,002,494	1,040,864	(3.7)%
West Virginia	\$660	\$643	2.7%	\$602	\$563	7.0%	91.2%	87.6%	3.6	85,087	87,606	(2.9)%
Wisconsin	\$5,475	\$5,083	7.7%	\$4,822	\$4,575	5.4%	88.1%	90.0%	(2.0)	825,256	853,494	(3.3)%
Wyoming	\$189	\$179	5.9%	\$160	\$163	(1.8)%	84.6%	91.3%	(6.6)	21,301	23,283	(8.5)%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	6	5	20.0%
Guam	\$95	\$89	7.0%	\$97	\$82	18.8%	101.8%	91.7%	10.1	16,153	30,176	(46.5)%
Northern Mariana Islands	\$3	\$3	2.3%	\$2	\$2	(12.9)%	77.7%	91.3%	(13.6)	1,282	1,301	(1.5)%
Puerto Rico	\$993	\$935	6.1%	\$854	\$823	3.7%	86.0%	88.0%	(2.0)	427,203	507,757	(15.9)%
U.S. Virgin Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	110.7%	54.7%	56.1	10	12	(16.7)%
Aggregate Other Alien	\$6	\$6	5.0%	\$2	\$2	6.5%	33.5%	33.0%	0.5	3,236	3,348	(3.3)%
Grand Totals	\$167,622	\$168,025	(0.2)%	\$149,596	\$145,254	3.0%	89.2%	86.4%	2.8	26,041,332	27,074,513	(3.8)%

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

Table 5 - Medicare Supplement												
As reported on the												
<i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Earned Premium			Claims			Loss Ratio*			Enrollment		
State	2023	2022	% Chg.	2023	2022	% Chg.	2023	2022	% Pt Chg.	2023	2022	% Chg.
Alabama	\$226	\$241	(6.1)%	\$203	\$196	3.7%	89.7%	81.2%	8.5	94,963	101,648	(6.6)%
Alaska	\$8	\$7	16.9%	\$7	\$5	25.7%	81.1%	75.4%	5.7	3,986	3,418	16.6%
Arizona	\$248	\$210	18.3%	\$204	\$163	25.4%	82.3%	77.6%	4.7	106,236	99,848	6.4%
Arkansas	\$316	\$315	0.5%	\$269	\$253	6.3%	85.0%	80.3%	4.6	128,029	130,159	(1.6)%
California	\$64	\$57	11.7%	\$55	\$47	17.4%	85.7%	81.5%	4.2	25,495	25,382	0.4%
Colorado	\$120	\$114	5.6%	\$106	\$96	10.2%	88.5%	84.9%	3.7	54,421	55,144	(1.3)%
Connecticut	\$140	\$144	(2.8)%	\$121	\$120	1.4%	86.8%	83.2%	3.6	51,319	53,744	(4.5)%
Delaware	\$39	\$36	8.4%	\$31	\$26	17.0%	79.8%	73.9%	5.9	18,016	17,075	5.5%
District of Columbia	\$5	\$5	0.7%	\$4	\$4	(2.3)%	73.9%	76.2%	(2.3)	2,184	2,236	(2.3)%
Florida	\$525	\$527	(0.3)%	\$461	\$439	5.0%	87.8%	83.4%	4.4	194,788	199,304	(2.3)%
Georgia	\$274	\$273	0.7%	\$222	\$200	11.3%	81.0%	73.3%	7.7	115,920	116,827	(0.8)%
Hawaii	\$2	\$2	(2.4)%	\$2	\$2	(1.9)%	91.3%	90.9%	0.5	758	861	(12.0)%
Idaho	\$77	\$69	11.7%	\$69	\$57	20.8%	89.5%	82.8%	6.7	31,539	30,313	4.0%
Illinois	\$1,117	\$1,105	1.1%	\$921	\$864	0.0%	82.5%	78.2%	4.3	393,071	400,688	(1.9)%
Indiana	\$196	\$188	4.3%	\$165	\$145	13.8%	84.1%	77.1%	7.0	80,991	79,077	2.4%
Iowa	\$531	\$518	2.4%	\$470	\$466	0.8%	88.5%	90.0%	(1.5)	193,989	199,905	(3.0)%
Kansas	\$97	\$87	11.7%	\$90	\$78	15.1%	92.5%	89.8%	2.7	47,088	44,532	5.7%
Kentucky	\$216	\$219	(1.0)%	\$174	\$156	11.2%	80.2%	71.4%	8.8	86,572	87,039	(0.5)%
Louisiana	\$146	\$142	2.3%	\$126	\$116	8.4%	86.3%	81.4%	4.9	62,149	61,410	1.2%
Maine	\$64	\$68	(5.4)%	\$55	\$55	(0.3)%	85.5%	81.0%	4.4	24,575	25,974	(5.4)%
Maryland	\$220	\$216	1.8%	\$167	\$163	2.4%	75.9%	75.5%	0.4	78,472	81,046	(3.2)%
Massachusetts	\$790	\$788	0.2%	\$730	\$693	5.3%	92.4%	87.9%	4.5	304,440	309,171	(1.5)%
Michigan	\$433	\$454	(4.6)%	\$362	\$369	(1.9)%	83.5%	81.3%	2.3	143,678	152,371	(5.7)%
Minnesota	\$541	\$550	(1.7)%	\$428	\$440	(2.7)%	79.1%	79.9%	(0.8)	165,536	173,272	(4.5)%
Mississippi	\$32	\$58	(45.4)%	\$50	\$46	7.0%	157.4%	80.4%	77.1	24,917	24,216	2.9%
Missouri	\$182	\$181	0.9%	\$151	\$139	8.9%	82.9%	76.8%	6.1	69,255	70,299	(1.5)%
Montana	\$96	\$91	5.5%	\$77	\$72	7.0%	79.9%	78.8%	1.1	39,509	38,804	1.8%
Nebraska	\$193	\$185	4.2%	\$159	\$152	4.5%	82.2%	82.0%	0.2	61,470	62,047	(0.9)%
Nevada	\$43	\$41	4.6%	\$35	\$31	13.7%	82.5%	75.9%	6.7	16,836	16,605	1.4%
New Hampshire	\$139	\$136	2.2%	\$112	\$102	10.2%	80.9%	75.0%	5.9	56,788	55,785	1.8%
New Jersey	\$397	\$387	2.4%	\$341	\$315	8.4%	86.1%	81.3%	4.8	148,280	148,327	(0.0)%
New Mexico	\$27	\$26	5.3%	\$22	\$19	12.4%	79.8%	74.7%	5.1	11,447	11,350	0.9%
New York	\$1,419	\$1,382	2.7%	\$1,188	\$1,116	6.4%	83.7%	80.7%	3.0	431,309	443,598	(2.8)%
North Carolina	\$489	\$478	2.2%	\$418	\$353	18.3%	85.4%	73.8%	11.6	211,065	212,542	(0.7)%
North Dakota	\$108	\$107	0.8%	\$94	\$86	8.7%	86.8%	80.6%	6.2	39,434	40,609	(2.9)%
Ohio	\$657	\$628	4.5%	\$528	\$483	9.3%	80.4%	76.8%	3.6	273,493	273,034	0.2%
Oklahoma	\$169	\$166	1.5%	\$140	\$132	5.9%	83.1%	79.6%	3.5	73,618	71,730	2.6%
Oregon	\$124	\$116	6.6%	\$103	\$97	6.7%	83.4%	83.2%	0.1	48,704	48,828	(0.3)%
Pennsylvania	\$531	\$514	3.4%	\$445	\$407	0.0%	83.8%	79.2%	4.6	247,813	248,427	(0.2)%
Rhode Island	\$60	\$61	(1.4)%	\$53	\$50	6.4%	87.9%	81.5%	6.4	22,891	23,656	(3.2)%
South Carolina	\$255	\$236	8.0%	\$199	\$178	11.9%	78.1%	75.3%	2.7	112,108	109,681	2.2%
South Dakota	\$92	\$89	3.3%	\$82	\$76	7.6%	89.3%	85.7%	3.6	35,559	36,429	(2.4)%
Tennessee	\$321	\$317	1.3%	\$265	\$253	4.7%	82.3%	79.7%	2.7	134,668	133,190	1.1%
Texas	\$764	\$707	8.1%	\$634	\$573	10.7%	83.0%	81.0%	2.0	319,868	316,304	1.1%
Utah	\$80	\$75	6.0%	\$67	\$60	11.0%	83.8%	80.0%	3.8	32,387	33,029	(1.9)%
Vermont	\$39	\$37	5.9%	\$36	\$32	11.5%	91.5%	86.9%	4.6	17,175	16,942	1.4%
Virginia	\$398	\$394	1.2%	\$316	\$288	9.6%	79.4%	73.3%	6.1	171,981	171,108	0.5%
Washington	\$357	\$343	3.9%	\$287	\$256	12.1%	80.4%	74.6%	5.9	143,656	140,299	2.4%
West Virginia	\$37	\$37	0.9%	\$32	\$30	6.7%	85.9%	81.3%	4.7	13,056	13,590	(3.9)%
Wisconsin	\$379	\$360	5.1%	\$306	\$275	11.3%	80.8%	76.3%	4.5	125,916	124,436	1.2%
Wyoming	\$32	\$30	4.5%	\$28	\$25	14.6%	89.1%	81.2%	7.9	13,973	13,774	1.4%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$0	\$0	0.0%	\$0	\$0	0.0%	485.1%	665.0%	(179.9)	57	57	0.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	489.8%	105.5%	0.0	2	6	0.0%
Puerto Rico	\$11	\$12	(10.8)%	\$8	\$10	(13.5)%	80.2%	82.7%	(2.5)	6,240	7,157	100.0%
U.S. Virgin Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	1	0	0.0%
Aggregate Other Alien	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Grand Totals	\$13,823	\$13,526	2.2%	\$11,614	\$10,807	7.5%	84.0%	79.9%	4.1	5,311,690	5,356,303	(0.8)%

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

Table 5 - Vision Coverage												
As reported on the												
<i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Earned Premium			Claims			Loss Ratio*			Enrollment		
State	2023	2022	% Chg.	2023	2022	% Chg.	2023	2022	% Pt Chg.	2023	2022	% Chg.
Alabama	\$52	\$47	11.7%	\$31	\$28	11.6%	59.7%	59.8%	(0.0)	632,215	575,611	9.8%
Alaska	\$4	\$4	6.6%	\$3	\$3	10.0%	67.2%	65.1%	2.1	45,487	41,198	10.4%
Arizona	\$69	\$68	2.5%	\$53	\$47	12.3%	75.8%	69.2%	6.7	1,195,371	1,219,114	(1.9)%
Arkansas	\$27	\$26	4.7%	\$17	\$15	13.8%	61.7%	56.8%	4.9	236,755	221,911	6.7%
California	\$55	\$55	1.5%	\$31	\$31	(0.7)%	56.3%	57.5%	(1.2)	773,827	744,760	3.9%
Colorado	\$73	\$96	(24.1)%	\$51	\$68	(25.8)%	69.5%	71.2%	(1.6)	1,020,480	1,001,766	1.9%
Connecticut	\$34	\$31	10.2%	\$24	\$22	7.1%	69.6%	71.6%	(2.0)	481,550	421,448	14.3%
Delaware	\$13	\$14	(7.3)%	\$10	\$10	(0.3)%	78.9%	73.3%	5.6	150,556	169,243	(11.0)%
District of Columbia	\$19	\$18	9.6%	\$20	\$15	34.1%	101.2%	82.8%	18.4	65,558	57,867	13.3%
Florida	\$157	\$156	0.8%	\$109	\$102	7.1%	69.7%	65.7%	4.1	2,426,515	2,375,791	2.1%
Georgia	\$94	\$97	(2.9)%	\$65	\$64	1.2%	69.0%	66.2%	2.8	1,255,882	1,276,162	(1.6)%
Hawaii	\$11	\$11	(3.2)%	\$9	\$9	(0.6)%	85.2%	83.0%	2.2	247	271	0.0%
Idaho	\$24	\$23	2.1%	\$16	\$16	(0.2)%	68.3%	69.9%	(1.6)	309,618	296,846	4.3%
Illinois	\$192	\$186	3.5%	\$145	\$138	0.0%	75.5%	74.5%	1.0	2,542,396	2,483,709	2.4%
Indiana	\$73	\$71	3.2%	\$52	\$49	6.1%	71.5%	69.6%	1.9	1,055,883	1,027,076	2.8%
Iowa	\$24	\$14	73.6%	\$15	\$9	73.1%	62.3%	62.5%	(0.2)	301,514	167,528	80.0%
Kansas	\$19	\$19	4.0%	\$13	\$12	5.9%	67.6%	66.5%	1.2	235,072	224,728	4.6%
Kentucky	\$49	\$45	7.0%	\$32	\$29	10.7%	66.3%	64.1%	2.2	687,294	643,699	6.8%
Louisiana	\$25	\$24	1.7%	\$17	\$17	2.5%	68.7%	68.1%	0.5	323,648	326,096	(0.8)%
Maine	\$15	\$17	(11.7)%	\$9	\$10	(9.4)%	63.7%	62.1%	1.6	234,608	278,376	(15.7)%
Maryland	\$64	\$64	(0.1)%	\$49	\$47	4.1%	76.7%	73.6%	3.1	621,111	630,348	(1.5)%
Massachusetts	\$96	\$90	6.1%	\$63	\$57	9.1%	65.6%	63.8%	1.8	1,261,831	1,200,213	5.1%
Michigan	\$98	\$95	3.7%	\$110	\$82	34.7%	112.1%	86.2%	25.8	2,346,697	2,258,578	3.9%
Minnesota	\$63	\$61	3.0%	\$44	\$42	5.4%	70.0%	68.4%	1.6	839,474	800,488	4.9%
Mississippi	\$11	\$13	(15.8)%	\$10	\$8	30.0%	95.9%	62.1%	33.8	167,804	164,128	2.2%
Missouri	\$178	\$169	5.7%	\$100	\$94	6.8%	56.2%	55.6%	0.6	1,634,324	1,509,293	8.3%
Montana	\$4	\$4	0.9%	\$2	\$2	1.8%	58.8%	58.3%	0.5	51,080	56,897	(10.2)%
Nebraska	\$8	\$8	(1.6)%	\$5	\$5	(1.6)%	63.6%	63.6%	0.1	86,525	89,756	(3.6)%
Nevada	\$18	\$36	(49.9)%	\$12	\$26	(53.0)%	68.6%	73.1%	(4.5)	230,672	225,565	2.3%
New Hampshire	\$12	\$20	(40.9)%	\$7	\$13	(48.2)%	57.7%	65.9%	(8.2)	177,297	163,975	8.1%
New Jersey	\$95	\$96	(0.8)%	\$69	\$68	0.8%	72.6%	71.5%	1.2	1,272,251	1,262,363	0.8%
New Mexico	\$10	\$10	(0.8)%	\$6	\$6	(1.8)%	59.0%	59.6%	(0.6)	134,732	136,272	(1.1)%
New York	\$148	\$137	8.1%	\$107	\$94	14.3%	72.4%	68.4%	3.9	2,019,161	1,940,974	4.0%
North Carolina	\$99	\$105	(5.3)%	\$71	\$70	0.5%	71.6%	67.4%	4.2	1,178,089	1,234,374	(4.6)%
North Dakota	\$8	\$7	11.4%	\$5	\$5	14.4%	65.8%	64.1%	1.7	86,309	76,254	13.2%
Ohio	\$153	\$151	1.4%	\$109	\$104	4.9%	71.1%	68.7%	2.3	2,118,065	2,093,234	1.2%
Oklahoma	\$53	\$52	2.9%	\$36	\$34	4.5%	67.5%	66.4%	1.1	654,888	636,473	2.9%
Oregon	\$28	\$27	3.9%	\$18	\$17	7.7%	63.0%	60.8%	2.2	407,562	376,340	8.3%
Pennsylvania	\$159	\$153	3.4%	\$113	\$108	0.0%	71.4%	70.4%	0.9	1,960,876	1,914,427	2.4%
Rhode Island	\$13	\$13	2.5%	\$9	\$8	7.0%	64.1%	61.4%	2.7	191,253	181,853	5.2%
South Carolina	\$45	\$42	7.0%	\$36	\$36	(1.2)%	79.8%	86.4%	(6.6)	668,967	631,557	5.9%
South Dakota	\$16	\$15	6.7%	\$11	\$10	10.2%	69.8%	67.6%	2.2	173,885	175,833	(1.1)%
Tennessee	\$77	\$71	8.0%	\$57	\$52	10.1%	73.8%	72.4%	1.4	1,106,307	1,056,849	4.7%
Texas	\$239	\$230	4.1%	\$194	\$184	5.7%	81.1%	79.9%	1.2	3,410,811	3,310,121	3.0%
Utah	\$18	\$17	5.2%	\$12	\$13	(13.2)%	64.3%	78.0%	(13.6)	387,846	381,929	1.5%
Vermont	\$8	\$8	4.2%	\$5	\$4	6.5%	57.4%	56.1%	1.2	106,606	102,003	4.5%
Virginia	\$139	\$127	10.1%	\$104	\$93	11.9%	74.8%	73.6%	1.2	1,562,278	1,425,830	9.6%
Washington	\$66	\$63	5.4%	\$41	\$38	8.2%	62.0%	60.4%	1.6	1,040,732	1,036,670	0.4%
West Virginia	\$14	\$10	43.0%	\$12	\$7	57.6%	84.8%	77.0%	7.9	150,299	136,237	10.3%
Wisconsin	\$84	\$79	5.8%	\$57	\$54	5.9%	68.6%	68.5%	0.1	1,190,116	1,137,249	4.6%
Wyoming	\$1	\$1	0.0%	\$0	\$0	0.0%	68.4%	66.2%	2.2	3,398	2,388	42.3%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Puerto Rico	\$1	\$1	100.0%	\$0	\$0	0.0%	58.3%	57.4%	0.9	3,929	3,756	100.0%
U.S. Virgin Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Aggregate Other Alien	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Grand Totals	\$3,057	\$2,993	2.1%	\$2,198	\$2,080	5.7%	71.9%	69.5%	2.4	41,219,651	39,905,427	3.3%

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

Table 5 - Dental Insurance												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Earned Premium			Claims			Loss Ratio*			Enrollment		
State	2023	2022	% Chg.	2023	2022	% Chg.	2023	2022	% Pt Chg.	2023	2022	% Chg.
Alabama	\$204	\$201	1.6%	\$152	\$146	4.0%	74.2%	72.5%	1.7	681,734	662,758	2.9%
Alaska	\$24	\$23	5.4%	\$20	\$18	9.1%	81.3%	78.5%	2.8	44,838	42,755	4.9%
Arizona	\$248	\$231	7.3%	\$180	\$169	6.5%	72.8%	73.4%	(0.5)	775,647	755,481	2.7%
Arkansas	\$200	\$192	3.7%	\$143	\$138	3.7%	71.6%	71.6%	(0.0)	461,944	475,773	(2.9)%
California	\$573	\$574	(0.2)%	\$384	\$383	0.2%	67.1%	66.8%	0.3	1,102,060	1,122,879	(1.9)%
Colorado	\$826	\$799	3.4%	\$764	\$757	1.0%	92.5%	94.7%	(2.2)	2,615,973	2,664,712	(1.8)%
Connecticut	\$110	\$105	4.5%	\$81	\$76	5.5%	73.1%	72.4%	0.7	301,227	291,561	3.3%
Delaware	\$59	\$58	1.5%	\$51	\$47	8.8%	86.0%	80.2%	5.8	125,559	124,997	0.4%
District of Columbia	\$447	\$430	3.9%	\$382	\$357	7.1%	85.5%	82.9%	2.6	938,090	912,911	2.8%
Florida	\$631	\$637	(0.8)%	\$465	\$451	3.2%	73.6%	70.8%	2.9	2,184,568	2,253,868	(3.1)%
Georgia	\$321	\$414	(22.5)%	\$239	\$304	(21.3)%	74.5%	73.4%	1.1	892,534	1,127,147	(20.8)%
Hawaii	\$71	\$66	7.7%	\$11	\$10	19.0%	16.0%	14.5%	1.5	5,380	2,832	90.0%
Idaho	\$138	\$130	6.2%	\$113	\$107	5.8%	82.3%	82.6%	(0.3)	304,318	284,486	7.0%
Illinois	\$568	\$530	7.2%	\$568	\$480	0.0%	100.0%	90.6%	9.4	1,414,932	1,362,183	3.9%
Indiana	\$254	\$241	5.6%	\$206	\$189	9.2%	81.1%	78.4%	2.7	801,661	767,436	4.5%
Iowa	\$246	\$37	560.9%	\$195	\$29	573.9%	79.2%	77.7%	1.5	866,078	106,563	712.7%
Kansas	\$20	\$22	(9.9)%	\$100	\$98	1.8%	501.4%	443.7%	57.7	336,220	339,287	(0.9)%
Kentucky	\$287	\$270	6.2%	\$248	\$204	21.3%	86.4%	75.7%	10.7	1,000,475	966,360	3.5%
Louisiana	\$253	\$255	(0.5)%	\$194	\$203	(4.5)%	76.7%	79.9%	(3.2)	1,236,769	1,325,587	(6.7)%
Maine	\$92	\$87	5.9%	\$76	\$70	8.4%	82.8%	80.9%	1.9	205,359	195,933	4.8%
Maryland	\$267	\$258	3.4%	\$194	\$189	2.7%	72.7%	73.3%	(0.5)	497,162	495,791	0.3%
Massachusetts	\$427	\$411	3.9%	\$544	\$492	10.4%	127.4%	119.9%	7.5	1,455,771	1,399,246	4.0%
Michigan	\$1,022	\$997	2.4%	\$905	\$846	7.0%	88.6%	84.8%	3.8	3,383,239	3,450,422	(1.9)%
Minnesota	\$261	\$260	0.4%	\$257	\$243	5.6%	98.4%	93.6%	4.9	574,385	604,906	(5.0)%
Mississippi	\$93	\$101	(8.1)%	\$55	\$56	(0.7)%	59.4%	55.0%	4.4	222,831	228,500	(2.5)%
Missouri	\$237	\$227	4.6%	\$304	\$212	43.1%	128.0%	93.6%	34.4	2,127,445	2,087,919	1.9%
Montana	\$30	\$28	7.6%	\$19	\$16	18.3%	63.3%	57.6%	5.7	77,421	68,065	13.7%
Nebraska	\$16	\$15	2.7%	\$11	\$11	(2.7)%	69.3%	73.1%	(3.8)	42,387	44,249	(4.2)%
Nevada	\$201	\$167	20.1%	\$163	\$137	18.5%	80.8%	81.9%	(1.1)	1,054,953	1,043,066	1.1%
New Hampshire	\$102	\$81	25.7%	\$81	\$65	24.8%	78.8%	79.4%	(0.6)	265,442	169,755	56.4%
New Jersey	\$392	\$518	(24.2)%	\$476	\$453	5.1%	121.2%	87.4%	33.8	1,521,480	1,503,282	1.2%
New Mexico	\$86	\$81	5.2%	\$118	\$114	3.7%	137.8%	139.8%	(2.0)	228,699	220,180	3.9%
New York	\$741	\$731	1.4%	\$589	\$572	3.0%	79.5%	78.2%	1.3	2,041,399	2,117,720	(3.6)%
North Carolina	\$282	\$269	4.5%	\$236	\$205	15.1%	83.8%	76.1%	7.7	762,967	809,474	(5.7)%
North Dakota	\$47	\$46	3.6%	\$39	\$38	1.8%	81.5%	82.9%	(1.4)	117,633	118,048	(0.4)%
Ohio	\$578	\$529	9.4%	\$635	\$559	13.5%	109.7%	105.8%	3.9	1,875,868	1,776,530	5.6%
Oklahoma	\$276	\$257	7.3%	\$222	\$201	10.5%	80.5%	78.2%	2.3	612,459	586,724	4.4%
Oregon	\$386	\$376	2.6%	\$331	\$317	4.5%	85.9%	84.3%	1.6	418,441	395,317	5.8%
Pennsylvania	\$574	\$553	3.8%	\$501	\$452	0.0%	87.2%	81.8%	5.4	1,488,407	1,459,454	2.0%
Rhode Island	\$90	\$88	1.7%	\$65	\$62	4.6%	72.6%	70.6%	2.0	217,289	215,885	0.7%
South Carolina	\$179	\$173	3.3%	\$162	\$148	9.3%	90.4%	85.5%	5.0	823,342	810,620	1.6%
South Dakota	\$3	\$76	(96.7)%	\$87	\$84	3.0%	3,430.7%	111.6%	3,319.1	91,905	90,409	1.7%
Tennessee	\$482	\$396	21.8%	\$390	\$303	28.8%	81.0%	76.6%	4.4	1,711,366	1,003,784	70.5%
Texas	\$1,473	\$1,453	1.3%	\$1,197	\$1,177	1.7%	81.3%	81.0%	0.3	4,207,829	4,617,425	(8.9)%
Utah	\$150	\$134	11.9%	\$115	\$98	18.2%	77.1%	73.0%	4.2	394,357	428,001	(7.9)%
Vermont	\$43	\$41	6.9%	\$39	\$36	9.1%	90.1%	88.3%	1.8	90,812	85,848	5.8%
Virginia	\$502	\$499	0.5%	\$382	\$369	3.7%	76.1%	73.8%	2.3	1,275,344	1,276,807	(0.1)%
Washington	\$654	\$639	2.5%	\$523	\$499	4.9%	80.0%	78.2%	1.8	1,246,440	1,359,771	(8.3)%
West Virginia	\$37	\$45	(16.6)%	\$25	\$31	(16.6)%	68.4%	68.4%	(0.0)	45,752	135,155	(66.1)%
Wisconsin	\$380	\$393	(3.2)%	\$319	\$305	4.5%	83.8%	77.7%	6.2	961,365	959,132	0.2%
Wyoming	\$25	\$24	3.6%	\$19	\$19	2.2%	76.2%	77.3%	(1.1)	55,255	52,228	5.8%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Puerto Rico	\$37	\$35	5.2%	\$29	\$27	5.3%	78.1%	78.1%	0.0	385,472	387,517	100.0%
U.S. Virgin Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	38.2%	39.6%	(1.4)	287	280	100.0%
Aggregate Other Alien	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Grand Totals	\$15,646	\$15,204	2.9%	\$13,604	\$12,573	8.2%	86.9%	82.7%	4.3	46,570,570	45,787,019	1.7%

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

Table 5 - Federal Employees Health Benefit Plan												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Earned Premium			Claims			Loss Ratio*			Enrollment		
State	2023	2022	% Chg.	2023	2022	% Chg.	2023	2022	% Pt Chg.	2023	2022	% Chg.
Alabama	\$1,092	\$934	17.0%	\$1,019	\$873	16.8%	93.3%	93.5%	(0.1)	151,868	150,752	0.7%
Alaska	\$581	\$503	15.6%	\$543	\$469	15.8%	93.6%	93.4%	0.2	51,513	48,983	5.2%
Arizona	\$884	\$808	9.4%	\$780	\$686	13.7%	88.2%	84.9%	3.3	128,363	127,168	0.9%
Arkansas	\$355	\$311	14.2%	\$319	\$275	16.4%	90.0%	88.4%	1.7	85,019	81,286	4.6%
California	\$6	\$6	(1.2)%	\$6	\$5	24.9%	114.9%	90.9%	24.0	14,445	14,801	(2.4)%
Colorado	\$997	\$918	8.7%	\$940	\$850	10.6%	94.3%	92.6%	1.6	118,792	118,296	0.4%
Connecticut	\$395	\$359	10.2%	\$374	\$343	9.1%	94.6%	95.5%	(0.9)	40,970	40,586	0.9%
Delaware	\$222	\$205	8.2%	\$211	\$190	11.1%	95.2%	92.7%	2.4	24,079	23,513	2.4%
District of Columbia	\$1,785	\$1,816	(1.7)%	\$1,557	\$1,570	(0.9)%	87.2%	86.5%	0.7	2,868,026	2,767,279	3.6%
Florida	\$3,255	\$3,065	6.2%	\$3,112	\$2,839	9.6%	95.6%	92.6%	2.9	464,976	454,614	2.3%
Georgia	\$1,885	\$1,776	6.1%	\$1,789	\$1,660	7.8%	94.9%	93.4%	1.5	226,574	225,431	0.5%
Hawaii	\$519	\$487	6.5%	\$478	\$443	7.9%	92.1%	90.9%	1.2	78,934	78,504	0.5%
Idaho	\$279	\$244	14.3%	\$253	\$214	18.3%	90.6%	87.5%	3.1	44,951	43,997	2.2%
Illinois	\$1,445	\$1,426	1.3%	\$1,397	\$1,332	0.0%	96.7%	93.4%	3.3	181,044	179,668	0.8%
Indiana	\$821	\$761	8.0%	\$773	\$723	7.0%	94.1%	95.0%	(0.9)	97,421	96,741	0.7%
Iowa	\$328	\$296	10.9%	\$301	\$290	3.9%	91.7%	98.0%	(6.2)	49,436	48,398	2.1%
Kansas	\$156	\$140	11.5%	\$147	\$130	13.5%	94.5%	92.7%	1.7	18,540	18,696	(0.8)%
Kentucky	\$612	\$524	16.8%	\$562	\$485	15.8%	91.8%	92.5%	(0.8)	81,878	81,183	0.9%
Louisiana	\$553	\$503	10.1%	\$517	\$458	12.9%	93.4%	91.1%	2.3	71,808	71,559	0.3%
Maine	\$280	\$248	13.1%	\$262	\$235	11.2%	93.5%	95.0%	(1.6)	38,326	38,135	0.5%
Maryland	\$4,497	\$4,166	7.9%	\$4,152	\$3,848	7.9%	92.3%	92.4%	(0.0)	583,128	579,021	0.7%
Massachusetts	\$989	\$909	8.8%	\$932	\$862	8.1%	94.3%	94.9%	(0.6)	111,774	111,630	0.1%
Michigan	\$924	\$827	11.8%	\$863	\$796	8.4%	93.3%	96.2%	(2.9)	132,663	130,170	1.9%
Minnesota	\$798	\$752	6.2%	\$752	\$680	10.7%	94.3%	90.5%	3.8	97,266	90,270	7.8%
Mississippi	\$1	\$376	(99.8)%	\$404	\$354	14.2%	47,806.5%	94.0%	47,712.5	68,472	67,572	1.3%
Missouri	\$898	\$823	9.2%	\$842	\$780	7.9%	93.7%	94.8%	(1.1)	102,079	104,141	(2.0)%
Montana	\$260	\$237	9.7%	\$242	\$222	9.1%	92.8%	93.3%	(0.6)	33,936	33,272	2.0%
Nebraska	\$331	\$284	16.8%	\$310	\$270	14.8%	93.6%	95.3%	(1.7)	36,704	35,608	3.1%
Nevada	\$292	\$272	7.3%	\$270	\$246	9.6%	92.6%	90.6%	2.0	42,771	41,601	2.8%
New Hampshire	\$366	\$340	7.6%	\$344	\$324	6.2%	93.9%	95.2%	(1.2)	36,324	35,939	1.1%
New Jersey	\$16	\$1,063	(98.5)%	\$1,096	\$985	11.3%	6,828.6%	92.6%	6,735.9	124,707	125,383	(0.5)%
New Mexico	\$431	\$390	10.5%	\$399	\$370	7.9%	92.6%	94.8%	(2.2)	56,460	56,912	(0.8)%
New York	\$1,951	\$1,866	4.6%	\$1,852	\$1,776	4.3%	94.9%	95.2%	(0.2)	229,425	230,256	(0.4)%
North Carolina	\$1,496	\$1,337	11.8%	\$1,365	\$1,230	11.0%	91.3%	92.0%	(0.7)	290,906	178,601	62.9%
North Dakota	\$159	\$141	12.7%	\$149	\$133	12.0%	93.5%	94.1%	(0.6)	19,940	19,479	2.4%
Ohio	\$1,517	\$1,384	9.6%	\$1,426	\$1,303	9.4%	94.0%	94.1%	(0.2)	175,994	172,903	1.8%
Oklahoma	\$889	\$827	7.5%	\$839	\$764	9.7%	94.3%	92.4%	1.9	126,868	125,553	1.0%
Oregon	\$594	\$551	7.8%	\$556	\$510	8.9%	93.5%	92.5%	1.0	71,722	71,276	0.6%
Pennsylvania	\$1,961	\$1,853	5.8%	\$1,815	\$1,710	0.0%	92.5%	92.3%	0.2	391,847	388,636	0.8%
Rhode Island	\$150	\$129	16.4%	\$137	\$119	14.8%	91.0%	92.2%	(1.2)	22,698	22,538	0.7%
South Carolina	\$746	\$659	13.3%	\$693	\$614	12.9%	92.9%	93.2%	(0.3)	92,223	90,565	1.8%
South Dakota	\$228	\$218	4.4%	\$213	\$198	7.5%	93.6%	90.8%	2.8	31,831	31,001	2.7%
Tennessee	\$948	\$861	10.1%	\$865	\$780	10.8%	91.2%	90.6%	0.6	113,990	112,179	1.6%
Texas	\$3,686	\$3,665	0.6%	\$3,583	\$3,420	4.8%	97.2%	93.3%	3.9	486,160	482,502	0.8%
Utah	\$713	\$658	8.3%	\$669	\$610	9.6%	93.8%	92.7%	1.1	97,400	97,451	(0.1)%
Vermont	\$120	\$104	15.1%	\$112	\$97	15.3%	93.4%	93.2%	0.2	14,668	14,625	0.3%
Virginia	\$3,461	\$3,006	15.1%	\$3,228	\$2,797	15.4%	93.3%	93.1%	0.2	483,814	480,278	0.7%
Washington	\$1,231	\$1,106	11.3%	\$1,162	\$1,019	14.1%	94.4%	92.2%	2.3	230,667	228,317	1.0%
West Virginia	\$563	\$514	9.5%	\$533	\$478	11.5%	94.6%	92.9%	1.7	65,326	63,738	2.5%
Wisconsin	\$792	\$730	8.6%	\$753	\$695	8.4%	95.1%	95.3%	(0.2)	72,271	71,151	1.6%
Wyoming	\$148	\$124	19.3%	\$137	\$115	18.9%	92.6%	93.0%	(0.4)	18,831	18,005	4.6%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$23	\$23	0.0%	\$33	\$30	0.0%	141.7%	0.0%	141.7	5,472	5,542	0.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Puerto Rico	\$242	\$229	5.7%	\$219	\$204	7.5%	90.6%	89.1%	1.5	60,154	58,852	0.0%
U.S. Virgin Islands	\$2	\$2	31.9%	\$2	\$2	37.0%	96.4%	92.9%	3.5	373	381	0.0%
Aggregate Other Alien	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Grand Totals	\$47,877	\$45,755	4.6%	\$46,288	\$42,411	9.1%	96.7%	92.7%	4.0	9,365,827	9,084,938	3.1%

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

Table 5 - Medicare												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Earned Premium			Claims			Loss Ratio*			Enrollment		
State	2023	2022	% Chg.	2023	2022	% Chg.	2023	2022	% Pt Chg.	2023	2022	% Chg.
Alabama	\$8,687	\$7,620	14.0%	\$7,354	\$6,425	14.5%	84.7%	84.3%	0.3	599,074	558,046	7.4%
Alaska	\$0	\$0	0.0%	\$0	\$0	0.0%	144.4%	21.2%	123.2	60	42	0.0%
Arizona	\$7,703	\$6,802	13.2%	\$6,805	\$5,791	17.5%	88.3%	85.1%	3.2	569,761	539,538	5.6%
Arkansas	\$4,160	\$3,288	26.5%	\$3,489	\$2,669	30.7%	83.9%	81.2%	2.7	274,589	240,510	14.2%
California	\$5,169	\$4,625	11.8%	\$4,987	\$4,208	18.5%	96.5%	91.0%	5.5	342,116	322,501	6.1%
Colorado	\$6,512	\$5,844	11.4%	\$5,844	\$5,167	13.1%	89.7%	88.4%	1.3	485,614	459,350	5.7%
Connecticut	\$4,345	\$4,797	(9.4)%	\$3,966	\$4,123	(3.8)%	91.3%	86.0%	5.3	296,291	336,192	(11.9)%
Delaware	\$747	\$586	27.4%	\$676	\$499	35.5%	90.4%	85.1%	5.4	50,538	42,485	19.0%
District of Columbia	\$781	\$625	25.0%	\$680	\$560	21.5%	87.1%	89.6%	(2.5)	41,393	35,760	15.8%
Florida	\$43,080	\$37,652	14.4%	\$36,534	\$31,676	15.3%	84.8%	84.1%	0.7	2,458,878	2,331,516	5.5%
Georgia	\$14,108	\$12,351	14.2%	\$12,228	\$10,129	20.7%	86.7%	82.0%	4.7	942,481	874,895	7.7%
Hawaii	\$2,214	\$1,945	13.8%	\$2,086	\$1,781	17.1%	94.2%	91.5%	2.7	159,247	152,151	4.7%
Idaho	\$2,021	\$1,783	13.3%	\$1,817	\$1,459	24.6%	89.9%	81.8%	8.1	172,144	157,302	9.4%
Illinois	\$11,804	\$12,188	(3.2)%	\$9,932	\$10,298	0.0%	84.1%	84.5%	(0.4)	768,593	852,489	(9.8)%
Indiana	\$8,192	\$6,979	17.4%	\$6,842	\$5,789	18.2%	83.5%	82.9%	0.6	551,111	501,368	9.9%
Iowa	\$2,764	\$2,261	22.3%	\$2,461	\$1,892	30.1%	89.0%	83.7%	5.3	217,970	191,816	13.6%
Kansas	\$2,354	\$1,906	23.5%	\$2,019	\$1,565	29.0%	85.8%	82.1%	3.6	166,145	151,248	9.8%
Kentucky	\$6,875	\$6,056	13.5%	\$5,997	\$5,068	18.3%	87.2%	83.7%	3.5	488,238	455,275	7.2%
Louisiana	\$7,237	\$6,156	17.6%	\$6,041	\$5,104	18.4%	83.5%	82.9%	0.6	467,638	433,654	7.8%
Maine	\$2,025	\$1,831	10.6%	\$1,775	\$1,562	13.6%	87.7%	85.3%	2.3	175,106	160,351	9.2%
Maryland	\$3,585	\$2,778	29.0%	\$3,422	\$2,674	28.0%	95.5%	96.2%	(0.8)	227,512	185,122	22.9%
Massachusetts	\$4,203	\$3,689	13.9%	\$3,773	\$3,281	15.0%	89.8%	88.9%	0.9	318,929	295,998	7.7%
Michigan	\$17,871	\$13,250	34.9%	\$15,546	\$11,634	33.6%	87.0%	87.8%	(0.8)	1,245,797	1,026,076	21.4%
Minnesota	\$7,317	\$6,755	8.3%	\$6,384	\$5,893	8.3%	87.2%	87.2%	0.0	619,862	588,239	5.4%
Mississippi	\$3,412	\$2,744	24.3%	\$2,782	\$2,218	25.4%	81.6%	80.8%	0.7	230,696	204,947	12.6%
Missouri	\$9,625	\$8,190	17.5%	\$7,984	\$6,787	17.6%	82.9%	82.9%	0.1	648,584	594,865	9.0%
Montana	\$763	\$667	14.5%	\$643	\$547	17.5%	84.2%	82.1%	2.1	66,890	60,155	11.2%
Nebraska	\$1,594	\$1,321	20.7%	\$1,364	\$1,040	31.2%	85.6%	78.7%	6.8	114,089	100,364	13.7%
Nevada	\$4,423	\$3,696	19.7%	\$4,098	\$3,240	26.5%	92.7%	87.7%	5.0	269,531	246,965	9.1%
New Hampshire	\$1,028	\$866	18.7%	\$928	\$764	21.5%	90.3%	88.2%	2.1	85,898	80,077	7.3%
New Jersey	\$9,990	\$8,765	14.0%	\$9,369	\$7,746	21.0%	93.8%	88.4%	5.4	649,969	605,272	7.4%
New Mexico	\$2,578	\$2,278	13.2%	\$2,304	\$2,019	14.1%	89.4%	88.6%	0.7	214,533	202,539	5.9%
New York	\$24,714	\$20,759	19.0%	\$21,148	\$17,995	17.5%	85.6%	86.7%	(1.1)	1,581,028	1,421,113	11.3%
North Carolina	\$14,964	\$12,525	19.5%	\$12,907	\$10,479	23.2%	86.3%	83.7%	2.6	1,030,722	948,187	8.7%
North Dakota	\$377	\$273	38.0%	\$342	\$225	51.7%	90.6%	82.5%	8.2	44,774	37,428	19.6%
Ohio	\$17,589	\$15,045	16.9%	\$14,806	\$12,432	19.1%	84.2%	82.6%	1.6	1,154,502	1,047,778	10.2%
Oklahoma	\$4,181	\$3,437	21.7%	\$3,457	\$2,765	25.0%	82.7%	80.5%	2.2	282,773	252,794	11.9%
Oregon	\$6,283	\$5,681	10.6%	\$5,733	\$5,005	14.6%	91.2%	88.1%	3.2	483,110	458,014	5.5%
Pennsylvania	\$18,860	\$17,836	5.7%	\$16,293	\$15,027	0.0%	86.4%	84.3%	2.1	1,275,685	1,277,036	(0.1)%
Rhode Island	\$1,619	\$1,433	13.0%	\$1,346	\$1,182	13.9%	83.1%	82.5%	0.7	119,466	111,456	7.2%
South Carolina	\$6,642	\$5,683	16.9%	\$5,363	\$4,463	20.2%	80.7%	78.5%	2.2	436,177	396,470	10.0%
South Dakota	\$517	\$407	27.1%	\$462	\$351	31.6%	89.5%	86.4%	3.1	62,414	54,321	14.9%
Tennessee	\$10,444	\$9,158	14.0%	\$8,700	\$7,444	16.9%	83.3%	81.3%	2.0	700,243	646,998	8.2%
Texas	\$40,418	\$34,816	16.1%	\$34,472	\$30,722	12.2%	85.3%	88.2%	(3.0)	2,390,975	2,233,737	7.0%
Utah	\$2,746	\$2,374	15.7%	\$2,399	\$2,057	16.6%	87.4%	86.7%	0.7	212,308	191,310	11.0%
Vermont	\$507	\$423	19.9%	\$501	\$381	31.5%	98.9%	90.2%	8.7	46,046	42,704	7.8%
Virginia	\$7,654	\$6,450	18.7%	\$6,689	\$5,638	18.6%	87.4%	87.4%	(0.0)	532,109	482,437	10.3%
Washington	\$8,672	\$7,289	19.0%	\$7,808	\$6,487	20.4%	90.0%	89.0%	1.0	647,498	597,507	8.4%
West Virginia	\$2,960	\$2,521	17.4%	\$2,595	\$2,151	20.6%	87.7%	85.3%	2.3	203,164	183,448	10.7%
Wisconsin	\$7,809	\$6,848	14.0%	\$6,631	\$5,684	16.6%	84.9%	83.0%	1.9	608,071	567,276	7.2%
Wyoming	\$154	\$64	139.2%	\$130	\$56	132.8%	84.4%	86.7%	(2.3)	13,400	6,453	107.7%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Puerto Rico	\$8,326	\$7,972	4.4%	\$7,777	\$7,023	10.7%	93.4%	88.1%	5.3	651,730	639,566	100.0%
U.S. Virgin Islands	\$78	\$73	0.0%	\$69	\$65	0.0%	87.6%	88.8%	(1.2)	6,610	6,485	100.0%
Aggregate Other Alien	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Grand Totals	\$392,681	\$341,362	15.0%	\$339,758	\$291,239	16.7%	86.5%	85.3%	1.2	26,402,082	24,589,626	7.4%

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

Table 5 - Medicaid												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Earned Premium			Claims			Loss Ratio*			Enrollment		
State	2023	2022	% Chg.	2023	2022	% Chg.	2023	2022	% Pt Chg.	2023	2022	% Chg.
Alabama	\$59	\$39	50.7%	\$94	\$71	32.3%	158.8%	181.0%	(22.2)	0	0	0.0%
Alaska	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Arizona	\$212	\$240	(11.4)%	\$184	\$204	(9.6)%	86.7%	84.9%	1.8	42,347	48,949	(13.5)%
Arkansas	\$1,490	\$1,067	39.7%	\$1,348	\$1,243	8.4%	90.4%	116.5%	(26.1)	596,993	792,077	(24.6)%
California	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Colorado	\$1,519	\$1,378	10.2%	\$1,486	\$1,356	9.5%	97.8%	98.5%	(0.6)	1,116,833	1,397,809	(20.1)%
Connecticut	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Delaware	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
District of Columbia	\$2,060	\$1,891	8.9%	\$1,726	\$1,624	6.2%	83.8%	85.9%	(2.1)	257,819	267,890	(3.8)%
Florida	\$21,903	\$22,583	(3.0)%	\$19,487	\$18,292	6.5%	89.0%	81.0%	8.0	3,479,382	4,474,262	(22.2)%
Georgia	\$5,733	\$5,931	(3.3)%	\$4,745	\$4,570	3.8%	82.8%	77.1%	5.7	1,648,363	1,988,826	(17.1)%
Hawaii	\$2,189	\$1,800	21.6%	\$1,971	\$1,960	0.6%	90.0%	108.9%	(18.8)	415,629	402,094	3.4%
Idaho	\$541	\$550	(1.6)%	\$450	\$412	9.4%	83.3%	74.9%	8.4	351,079	461,551	(23.9)%
Illinois	\$18,568	\$16,955	9.5%	\$16,695	\$14,825	0.0%	89.9%	87.4%	2.5	2,397,131	2,482,793	(3.5)%
Indiana	\$9,680	\$8,836	9.6%	\$8,704	\$8,038	8.3%	89.9%	91.0%	(1.1)	1,590,074	1,752,177	(9.3)%
Iowa	\$6,396	\$6,116	4.6%	\$5,874	\$5,607	4.8%	91.8%	91.7%	0.2	865,452	1,082,363	(20.0)%
Kansas	\$4,560	\$4,403	3.6%	\$3,996	\$3,572	11.9%	87.6%	81.1%	6.5	384,284	453,768	(15.3)%
Kentucky	\$10,822	\$10,001	8.2%	\$9,932	\$8,905	11.5%	91.8%	89.0%	2.7	1,419,718	1,529,588	(7.2)%
Louisiana	\$12,372	\$11,479	7.8%	\$10,954	\$10,255	6.8%	88.5%	89.3%	(0.8)	2,511,414	2,733,500	(8.1)%
Maine	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Maryland	\$3,652	\$3,601	1.4%	\$3,105	\$2,970	4.6%	85.0%	82.5%	2.5	736,030	755,896	(2.6)%
Massachusetts	\$7,808	\$5,923	31.8%	\$7,044	\$5,334	32.0%	90.2%	90.1%	0.2	995,333	858,433	15.9%
Michigan	\$9,385	\$8,672	8.2%	\$8,222	\$7,457	10.3%	87.6%	86.0%	1.6	2,066,164	2,278,233	(9.3)%
Minnesota	\$10,324	\$9,916	4.1%	\$10,016	\$8,174	22.5%	97.0%	82.4%	14.6	1,151,096	1,174,767	(2.0)%
Mississippi	\$2,342	\$2,130	10.0%	\$1,978	\$1,869	5.8%	84.4%	87.8%	(3.3)	416,996	384,210	8.5%
Missouri	\$5,303	\$4,161	27.4%	\$4,840	\$2,911	66.3%	91.3%	70.0%	21.3	1,082,387	1,132,799	(4.5)%
Montana	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Nebraska	\$2,484	\$2,302	7.9%	\$2,244	\$1,983	13.2%	90.3%	86.1%	4.2	705,599	773,922	(8.8)%
Nevada	\$2,744	\$2,554	7.4%	\$2,098	\$1,960	7.1%	76.5%	76.7%	(0.3)	661,519	680,032	(2.7)%
New Hampshire	\$1,196	\$1,266	(5.5)%	\$1,052	\$1,109	(5.1)%	87.9%	87.6%	0.4	270,147	244,119	10.7%
New Jersey	\$16,404	\$15,258	7.5%	\$13,713	\$12,380	10.8%	83.6%	81.1%	2.5	2,190,825	2,356,976	(7.0)%
New Mexico	\$6,475	\$6,269	3.3%	\$5,265	\$5,349	(1.6)%	81.3%	85.3%	(4.0)	719,396	814,463	(11.7)%
New York	\$10,959	\$10,816	1.3%	\$9,224	\$9,539	(3.3)%	84.2%	88.2%	(4.0)	1,326,188	1,441,387	(8.0)%
North Carolina	\$8,702	\$7,681	0.0%	\$7,665	\$6,519	0.0%	88.1%	84.9%	0.0	2,062,640	1,847,789	0.0%
North Dakota	\$442	\$426	3.8%	\$344	\$275	25.3%	77.9%	64.5%	13.4	27,178	33,913	(19.9)%
Ohio	\$18,663	\$22,090	(15.5)%	\$14,494	\$17,673	(18.0)%	77.7%	80.0%	(2.3)	2,802,944	2,918,597	(4.0)%
Oklahoma	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Oregon	\$8,329	\$7,518	10.8%	\$7,318	\$6,474	13.0%	87.9%	86.1%	1.7	1,701,754	1,626,961	4.6%
Pennsylvania	\$32,886	\$31,368	4.8%	\$30,639	\$28,371	0.0%	93.2%	90.4%	2.7	4,467,779	4,977,018	(10.2)%
Rhode Island	\$2,540	\$2,258	12.5%	\$2,243	\$2,022	10.9%	88.3%	89.6%	(1.2)	310,678	321,973	(3.5)%
South Carolina	\$4,329	\$3,850	12.4%	\$3,808	\$3,238	17.6%	88.0%	84.1%	3.9	949,839	1,078,896	(12.0)%
South Dakota	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Tennessee	\$7,205	\$6,903	4.4%	\$5,898	\$5,544	6.4%	81.9%	80.3%	1.5	1,570,840	1,678,152	(6.4)%
Texas	\$33,508	\$34,956	(4.1)%	\$29,887	\$28,464	5.0%	89.2%	81.4%	7.8	5,052,019	6,937,251	(27.2)%
Utah	\$1,142	\$1,246	(8.4)%	\$982	\$981	0.1%	86.1%	78.8%	7.3	251,906	390,776	(35.5)%
Vermont	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Virginia	\$15,398	\$13,903	10.8%	\$13,491	\$12,077	11.7%	87.6%	86.9%	0.7	1,820,440	1,872,162	(2.8)%
Washington	\$8,395	\$7,608	10.3%	\$7,434	\$7,420	0.2%	88.6%	97.5%	(9.0)	1,821,797	2,029,791	(10.2)%
West Virginia	\$2,314	\$2,410	(4.0)%	\$2,014	\$1,812	11.2%	87.0%	75.2%	11.8	433,970	539,070	(19.5)%
Wisconsin	\$3,396	\$2,731	24.3%	\$2,857	\$2,309	23.7%	84.1%	84.5%	(0.4)	1,036,150	1,127,494	(8.1)%
Wyoming	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Puerto Rico	\$4,067	\$3,940	3.2%	\$3,909	\$3,494	11.9%	96.1%	88.7%	7.4	1,284,802	1,292,927	100.0%
U.S. Virgin Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Aggregate Other Alien	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Grand Totals	\$328,516	\$315,022	4.3%	\$289,430	\$268,646	7.7%	88.1%	85.3%	2.8	54,992,934	61,435,654	(10.5)%

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

Table 5 - Other Health												
As reported in the <i>Exhibit of Premiums, Enrollment and Utilization</i>												
<i>(\$ in Millions except Enrollment)</i>	Earned Premium			Claims			Loss Ratio*			Enrollment		
State	2023	2022	% Chg.	2023	2022	% Chg.	2023	2022	% Pt Chg.	2023	2022	% Chg.
Alabama	\$174	\$143	21.4%	\$125	\$114	9.3%	71.8%	79.7%	(7.9)	205,439	209,046	(1.7)%
Alaska	\$55	\$43	27.9%	\$37	\$39	(5.0)%	67.5%	90.9%	(23.4)	62,057	54,997	12.8%
Arizona	\$402	\$390	2.9%	\$263	\$319	(17.7)%	65.4%	81.7%	(16.4)	1,647,484	1,622,325	1.6%
Arkansas	\$148	\$136	9.1%	\$100	\$100	(0.3)%	67.3%	73.6%	(6.3)	211,357	217,025	(2.6)%
California	\$1,114	\$1,061	4.9%	\$956	\$922	3.7%	85.8%	86.9%	(1.1)	2,652,748	2,778,442	(4.5)%
Colorado	\$443	\$419	5.6%	\$501	\$448	11.9%	113.1%	106.8%	6.3	604,606	639,313	(5.4)%
Connecticut	\$267	\$254	5.1%	\$235	\$228	3.3%	88.0%	89.6%	(1.6)	286,389	318,664	(10.1)%
Delaware	\$30	\$31	(2.9)%	\$26	\$26	(0.0)%	85.8%	83.3%	2.5	52,756	55,788	(5.4)%
District of Columbia	\$29	\$25	18.5%	\$19	\$18	0.6%	63.0%	74.3%	(11.3)	39,465	35,352	11.6%
Florida	\$1,313	\$1,262	4.0%	\$1,237	\$1,165	6.1%	94.2%	92.3%	1.9	1,241,191	1,264,199	(1.8)%
Georgia	\$600	\$756	(20.7)%	\$625	\$948	(34.1)%	104.1%	125.3%	(21.2)	617,115	1,050,527	(41.3)%
Hawaii	\$116	\$111	4.1%	\$92	\$90	1.9%	79.8%	81.6%	(1.8)	28,738	30,421	(5.5)%
Idaho	\$111	\$112	(1.1)%	\$96	\$91	5.3%	86.2%	81.0%	5.3	167,834	165,281	1.5%
Illinois	\$1,286	\$1,227	4.8%	\$1,189	\$1,097	8.4%	92.4%	89.4%	3.0	2,171,683	2,132,118	1.9%
Indiana	\$674	\$676	(0.4)%	\$513	\$518	(1.0)%	76.1%	76.6%	(0.5)	1,452,195	1,503,122	(3.4)%
Iowa	\$452	\$440	2.7%	\$374	\$388	(3.7)%	82.6%	88.1%	(5.5)	778,449	782,632	(0.5)%
Kansas	\$225	\$221	1.9%	\$215	\$179	20.1%	95.4%	81.0%	14.5	232,151	257,121	(9.7)%
Kentucky	\$762	\$670	13.8%	\$632	\$724	(12.7)%	83.0%	108.1%	(25.2)	600,358	671,933	(10.7)%
Louisiana	\$217	\$204	6.5%	\$161	\$150	7.4%	74.3%	73.7%	0.6	321,227	356,358	(9.9)%
Maine	\$56	\$60	(7.0)%	\$48	\$50	(5.0)%	86.1%	84.2%	1.9	75,514	84,292	(10.4)%
Maryland	\$261	\$247	5.7%	\$198	\$179	10.4%	75.7%	72.4%	3.2	448,977	462,350	(2.9)%
Massachusetts	\$751	\$730	2.8%	\$661	\$616	7.3%	88.1%	84.4%	3.7	504,168	509,002	(0.9)%
Michigan	\$727	\$682	6.6%	\$437	\$434	0.8%	60.2%	63.6%	(3.5)	419,602	440,936	(4.8)%
Minnesota	\$687	\$704	(2.4)%	\$1,749	\$1,615	8.3%	254.7%	229.5%	25.2	304,971	408,761	(25.4)%
Mississippi	\$150	\$144	3.8%	\$116	\$107	8.2%	77.2%	74.0%	3.1	255,011	266,089	(4.2)%
Missouri	\$594	\$569	4.3%	\$499	\$590	(15.4)%	84.1%	103.7%	(19.6)	710,266	765,209	(7.2)%
Montana	\$73	\$67	8.5%	\$56	\$43	30.3%	76.8%	64.0%	12.8	149,575	146,361	2.2%
Nebraska	\$183	\$168	9.1%	\$188	\$159	18.6%	102.8%	94.6%	8.2	189,858	194,375	(2.3)%
Nevada	\$69	\$62	11.9%	\$47	\$48	(3.4)%	67.7%	78.5%	(10.8)	126,834	125,918	0.7%
New Hampshire	\$60	\$69	(12.8)%	\$51	\$56	(7.9)%	85.8%	81.2%	4.6	120,494	118,326	1.8%
New Jersey	\$366	\$380	(3.5)%	\$1,227	\$985	24.5%	334.9%	259.6%	75.3	10,252,479	10,423,009	(1.6)%
New Mexico	\$109	\$101	7.5%	\$92	\$83	10.6%	84.5%	82.1%	2.4	187,152	191,432	(2.2)%
New York	\$1,751	\$1,594	9.9%	\$1,369	\$1,240	10.4%	78.2%	77.8%	0.4	2,801,263	2,766,791	1.2%
North Carolina	\$637	\$608	4.7%	\$430	\$497	(13.6)%	67.5%	81.7%	(14.2)	509,516	545,942	(6.7)%
North Dakota	\$165	\$164	0.6%	\$136	\$139	(1.8)%	82.5%	84.6%	(2.0)	196,654	204,473	(3.8)%
Ohio	\$971	\$1,054	(7.9)%	\$832	\$1,255	(33.7)%	85.7%	119.1%	(33.4)	1,622,435	2,012,827	(19.4)%
Oklahoma	\$241	\$214	12.7%	\$170	\$157	8.2%	70.4%	73.3%	(2.9)	353,310	349,273	1.2%
Oregon	\$208	\$206	1.0%	\$501	\$470	6.5%	240.7%	228.3%	12.4	376,262	367,108	2.5%
Pennsylvania	\$883	\$860	2.7%	\$769	\$710	8.3%	87.1%	82.6%	4.6	987,927	1,000,976	(1.3)%
Rhode Island	\$51	\$50	0.8%	\$41	\$40	3.9%	81.4%	78.9%	2.4	89,730	92,573	(3.1)%
South Carolina	\$268	\$250	7.3%	\$215	\$205	4.9%	80.1%	81.9%	(1.8)	360,065	427,708	(15.8)%
South Dakota	\$109	\$112	(2.8)%	\$91	\$87	4.8%	83.4%	77.4%	6.1	164,074	171,939	(4.6)%
Tennessee	\$395	\$339	16.6%	\$289	\$256	12.9%	73.2%	75.6%	(2.4)	696,718	639,886	8.9%
Texas	\$1,848	\$1,784	3.6%	\$1,576	\$1,481	6.4%	85.3%	83.0%	2.3	2,661,325	2,714,312	(2.0)%
Utah	\$209	\$161	29.9%	\$189	\$137	38.4%	90.8%	85.2%	5.6	329,342	300,093	9.7%
Vermont	\$51	\$47	8.5%	\$28	\$30	(8.5)%	53.9%	63.9%	(10.0)	155,652	153,965	1.1%
Virginia	\$532	\$511	4.0%	\$584	\$609	(4.1)%	109.9%	119.2%	(9.3)	1,058,579	1,064,034	(0.5)%
Washington	\$353	\$356	(0.8)%	\$642	\$534	20.1%	181.8%	150.0%	31.7	616,220	631,577	(2.4)%
West Virginia	\$70	\$85	(17.3)%	\$52	\$67	(22.5)%	73.7%	78.6%	(4.9)	91,843	99,418	(7.6)%
Wisconsin	\$457	\$451	1.2%	\$373	\$396	(5.8)%	81.7%	87.7%	(6.0)	524,774	564,653	(7.1)%
Wyoming	\$36	\$37	(2.3)%	\$23	\$26	(9.8)%	65.3%	70.8%	(5.5)	55,888	59,076	(5.4)%
American Samoa	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	0.0%	0.0	0	0	0.0%
Guam	\$0	\$0	0.0%	\$0	\$0	0.0%	(3.0)%	139.4%	(142.4)	26	16	100.0%
Northern Mariana Islands	\$0	\$0	0.0%	\$0	\$0	0.0%	9.3%	6.3%	3.0	7	3	100.0%
Puerto Rico	\$0	\$0	0.0%	\$0	\$2	(100.0)%	36.0%	577.1%	(541.0)	278	250	100.0%
U.S. Virgin Islands	\$6	\$6	6.5%	\$4	\$4	(4.5)%	63.0%	70.2%	(7.2)	1,304	1,781	100.0%
Aggregate Other Alien	\$0	\$0	0.0%	\$0	\$0	0.0%	0.0%	12.2%	(12.2)	292	1,766	100.0%
Grand Totals	\$21,745	\$21,056	3.3%	\$21,077	\$20,872	1.0%	96.9%	99.1%	(2.2)	40,771,628	42,451,164	(4.0)%

*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 9% (\$112 billion) increase in direct earned A&H premium to \$1.2 trillion and a 10% (\$101 billion) increase in incurred claims in 2023. These increases are most evident on the Medicare and Medicaid lines of business for the reasons described above. These lines, in total, represent 56% of total earned premium.

(\$ In Millions - Except Covered Lives)	Line of Business % of Total	2023 Premium Earned	2022 Premium Earned	% Chg.	2023 Claims	2022 Claims	% Chg.	2023 Covered Lives	2022 Covered Lives	% Chg.
Comp - Individual	8.0%	\$104,011	\$83,770	24.2%	\$85,005	\$70,368	20.8%	17,694,399	13,694,256	29.2%
Comp - Group	17.1%	\$221,833	\$215,421	3.0%	\$190,134	\$183,349	3.7%	38,048,488	39,153,829	(2.8)%
Specified/Named Disease	0.5%	\$6,762	\$6,527	3.6%	\$3,152	\$2,844	10.8%	26,975,329	25,515,834	5.7%
Medicare	31.4%	\$407,124	\$352,822	15.4%	\$349,737	\$298,615	17.1%	28,863,950	26,187,528	10.2%
Medicaid	24.6%	\$318,360	\$307,399	3.6%	\$275,455	\$262,614	4.9%	48,326,035	51,930,929	(6.9)%
FEHBP	3.8%	\$48,701	\$45,380	7.3%	\$45,729	\$42,407	7.8%	10,707,769	10,427,783	2.7%
Limited Benefit	0.4%	\$5,597	\$5,351	4.6%	\$4,723	\$4,345	8.7%	8,548,155	4,221,218	102.5%
Disability Income	2.5%	\$32,310	\$29,546	9.4%	\$20,433	\$20,326	0.5%	99,012,695	93,041,500	6.4%
Long-term Care	0.9%	\$11,482	\$10,925	5.1%	\$14,388	\$10,679	34.7%	7,302,891	7,210,284	1.3%
Accident Only or AD & D	0.6%	\$7,911	\$7,504	5.4%	\$2,995	\$2,630	13.9%	267,006,749	333,829,622	(20.0)%
Dental	2.4%	\$31,258	\$27,612	13.2%	\$24,711	\$21,345	15.8%	91,734,052	79,423,830	15.5%
Medicare Supplement	2.7%	\$35,620	\$34,726	2.6%	\$29,576	\$27,703	6.8%	13,673,523	15,172,285	(9.9)%
Medicare Part D	0.9%	\$11,663	\$12,103	(3.6)%	\$8,946	\$9,367	(4.5)%	18,771,748	20,407,115	(8.0)%
Other Group Care	0.6%	\$7,829	\$6,354	23.2%	\$5,277	\$5,788	(8.8)%	17,727,585	14,591,010	21.5%
Stop Loss	2.2%	\$28,745	\$25,915	10.9%	\$22,470	\$20,941	7.3%	83,387,519	123,866,106	(32.7)%
Non-U.S. Policy Forms	0.2%	\$2,153	\$2,033	5.9%	\$1,055	\$871	21.1%	14,235,088	13,360,047	6.5%
Other Business	0.8%	\$9,888	\$9,806	0.8%	\$6,890	\$7,439	(7.4)%	180,711,493	185,970,398	(2.8)%
Total A&H Business	100.0%	\$1,296,582	\$1,188,393	9.1%	\$1,094,702	\$994,634	10.1%	1,062,367,093	1,141,821,870	(7.0)%

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

- The insurance industry reported aggregated total A&H premium earned increased 9% (\$108 billion) to \$1.3 trillion and a 10% (\$100 billion) increase in aggregated incurred claims to \$1 trillion.
- Medicare reported a 15% (\$54 billion) increase in earned premium to \$407 billion and a 17% (\$51 billion) increase in incurred claims to \$350 billion.
- Individual comprehensive medical reported a 24% (\$20 billion) increase in earned premium to \$104 billion and a 21% (\$15 billion) increase in incurred claims to \$85 billion.
- Medicaid reported a 4% (\$11 billion) increase in earned premium to \$318 billion and a 5% (\$13 billion) increase in incurred claims to \$275 billion.
- The aggregated total number of covered lives decreased 7% (79 million) to under 1.1 billion. The decrease can be attributed to a 20% (67 million) decrease in the accident only or AD&D line of business, and a 33% (40 million) decrease on the stop loss line of business. The items were partially offset by a 16% (12 million) increase in covered lives on the dental line of business, 6% (6 million) increase in disability income, a 103% (4 million) increase on limited benefit, and a 29% (4 million) increase on the individual comprehensive lines of business.

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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.