



Illinois Department of Insurance

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2021

Market Share Report: Health

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2021 Market Share Detail

Content Overview

The 2021 Market Share Report (Report) for Health business covers companies which report Health business in their 2021 year-end Health Annual Statements. These companies include Licensed Companies, Surplus Lines and Risk Retention Groups. The report does not break out Dual Authority, HMO, LHSO only premiums or enrollment counts. Please see our 2021 Dual Authority/HMO/LHSOs Market Share Report for that detail.

The Report contains summary tables for all lines of business within the Health statement filing groups. The summary table of each line of Health business provides the following statistics by company:

- NAIC Company Code
- Company Name
- State of Domicile
- Illinois Direct Premiums Written (DPW)
- Illinois Market Share
- Illinois Direct Premiums Earned (DPE)
- Illinois Direct Losses Incurred (DLI), and
- Illinois Pure Direct Loss Ratio.

Each line's summary table omits statistics for companies that have no Illinois DPW for that line except when there are DLI during 2021. If a line's summary table shows zero grand totals for DPW and DLI, it means that there is no business written or incurred losses by any company for this line of business in Illinois.

A company's Market Share percentage for a particular line of business is defined as the ratio between the company's Illinois DPW and the Illinois's total DPW, for that line, multiplied by 100.

**Illinois Department of Insurance
2021 Aggregate Lines of Business -Health Companies**

Line of Business	Total Per Line of Business Illinois Direct Premiums Written	Total Per Line of Business Illinois Market Share %	Total Per Line of Business Illinois Direct Premiums Earned	Total Per Line of Business Illinois Direct Claims Paid	Total Per Line of Business Illinois Direct Losses Incurred	Total Per Line of Business Illinois Pure Direct Loss Ratio
Individual Comprehensive	\$2,473,439,974	5.65%	\$2,536,131,636	\$2,502,554,230	\$2,465,135,593	97.20%
Group Comprehensive	\$11,444,558,038	26.14%	\$11,498,488,011	\$10,416,295,614	\$10,553,200,463	91.78%
Medicare Supplement	\$1,072,890,098	2.45%	\$1,073,988,208	\$810,338,737	\$813,871,625	75.78%
Vision Only	\$185,606,729	0.42%	\$185,374,215	\$133,709,287	\$134,912,640	72.78%
Dental Only	\$498,877,123	1.14%	\$497,802,171	\$435,763,416	\$440,362,634	88.46%
Federal Employees Health	\$1,333,345,946	3.05%	\$1,385,082,296	\$1,273,960,190	\$1,302,290,807	94.02%
Title XVIII Medicare	\$10,182,814,015	23.26%	\$10,187,635,517	\$8,775,449,220	\$8,719,609,973	85.59%
Title XIX Medicaid	\$15,369,125,388	35.10%	\$15,080,444,808	\$12,693,948,592	\$12,849,600,349	85.21%
Other	\$1,220,638,697	2.79%	\$1,222,081,521	\$1,069,391,099	\$1,098,869,255	89.92%
Grand Total for Lines of Business	\$43,781,296,008	100%	\$43,667,028,383	\$38,111,410,385	\$38,377,853,339	

**Illinois Department of Insurance
2021 Individual Comprehensive - Health Companies**

NAIC Company Code	Company Name	Domicile	Illinois Direct Premiums Written	Illinois Market Share %	Illinois Direct Premiums Earned	Illinois Direct Losses Incurred	Illinois Pure Direct Loss Ratio
70670	Health Care Serv Corp A Mut Legal Re	IL	1,909,275,038	77.19%	1,964,272,049	1,972,874,951	100.44%
77950	Health Alliance Medical Plans	IL	277,172,843	11.21%	277,172,843	236,457,131	85.31%
80799	Celtic Ins Co	IL	160,931,609	6.51%	160,541,021	135,739,216	84.55%
95602	Cigna Hlthcare of IL Inc	IL	60,667,680	2.45%	60,667,680	50,360,932	83.01%
16545	Bright Hlth Ins Co of IL	IL	41,206,567	1.67%	41,206,567	43,451,936	105.45%
95796	Quartz Hlth Benefit Plans Corp	WI	17,575,428	0.71%	17,575,428	14,912,491	84.85%
12195	MercyCare HMO Inc	WI	4,530,873	0.18%	4,499,518	4,759,500	105.78%
16474	SSM Hlth Plan	MO	3,927,144	0.16%	3,927,144	2,994,465	76.25%
95101	Quartz Hlth Plan Corp	WI	140,090	0.01%	140,090	152,980	109.20%
95109	Aetna Hlth Inc PA Corp	PA	51,235	0.00%	51,235	60,090	117.28%
79480	Harken Hlth Ins Co	WI	400	0%	400	0	0%
54127	Union Medical Center	IL	0	0%	6,010,346	3,655,132	60.81%
Grand Total	12		\$2,475,478,907	100%	\$2,536,064,321	\$2,465,418,824	

**Illinois Department of Insurance
2021 Group Comprehensive - Health Companies**

NAIC Company Code	Company Name	Domicile	Illinois Direct Premiums Written	Illinois Market Share %	Illinois Direct Premiums Earned	Illinois Direct Losses Incurred	Illinois Pure Direct Loss Ratio
70670	Health Care Serv Corp A Mut Legal Re	IL	8,814,488,073	77.02%	8,869,652,843	8,200,308,629	92.45%
60318	United Hlthcare Ins Co Of IL	IL	1,251,365,216	10.93%	1,255,128,292	1,085,355,077	86.47%
77950	Health Alliance Medical Plans	IL	877,634,404	7.67%	877,634,404	845,897,834	96.38%
95776	UnitedHealthcare of IL Inc	IL	146,531,206	1.28%	146,520,620	116,753,859	79.68%
95109	Aetna Hlth Inc PA Corp	PA	111,018,426	0.97%	106,529,043	110,627,594	103.85%
12231	UnitedHealthcare Ins Co of the River	IL	66,747,986	0.58%	66,747,745	51,680,622	77.43%
95885	Humana Hlth Plan Inc	KY	64,489,539	0.56%	64,489,539	51,966,393	80.58%
73288	Humana Ins Co	WI	64,055,326	0.56%	64,055,326	52,423,075	81.84%
81264	Nippon Life Ins Co Of Amer	IA	13,345,158	0.12%	12,763,322	10,666,480	83.57%
95602	Cigna Hlthcare of IL Inc	IL	8,873,921	0.08%	9,095,605	6,954,444	76.46%
52559	Medical Assoc Hlth Plan Inc	IA	7,147,446	0.06%	7,147,446	6,176,497	86.42%
95378	UnitedHealthcare Plan of the River V	IL	6,235,352	0.05%	6,236,221	2,873,811	46.08%
95796	Quartz Hlth Benefit Plans Corp	WI	5,169,683	0.05%	5,090,186	5,644,218	110.88%
12195	MercyCare HMO Inc	WI	4,302,272	0.04%	4,144,046	3,601,067	86.90%
95513	Health Alliance Midwest Inc	IL	2,415,173	0.02%	2,415,173	2,019,073	83.60%
53139	Wisconsin Physicians Serv Ins Corp	WI	647,747	0.01%	647,747	877,551	135.48%
95341	Quartz Hlth Ins Corp	WI	99,857	0.00%	179,354	166,873	93.04%
95635	Cigna Hlthcare of St Louis Inc	MO	44,481	0.00%	64,327	46,287	71.96%
72052	Aetna Hlth Ins Co	PA	26,317	0.00%	26,317	29,229	111.07%
Grand Total	19		\$11,444,637,583	100%	\$11,498,567,556	\$10,554,068,613	

**Illinois Department of Insurance
2021 Medicare Supplement - Health Companies**

NAIC Company Code	Company Name	Domicile	Illinois Direct Premiums Written	Illinois Market Share %	Illinois Direct Premiums Earned	Illinois Direct Losses Incurred	Illinois Pure Direct Loss Ratio
70670	Health Care Serv Corp A Mut Legal Re	IL	973,457,443	90.73%	975,001,927	731,187,249	74.99%
72052	Aetna Hlth Ins Co	PA	64,901,956	6.05%	64,575,635	55,037,023	85.23%
73288	Humana Ins Co	WI	12,343,072	1.15%	12,343,072	9,622,895	77.96%
63444	Accendo Ins Co	UT	10,265,957	0.96%	10,165,833	8,294,925	81.60%
77950	Health Alliance Medical Plans	IL	4,902,883	0.46%	4,902,883	3,590,911	73.24%
60052	Humana Benefit Plan of IL Inc	IL	3,516,853	0.33%	3,516,853	3,363,304	95.63%
53139	Wisconsin Physicians Serv Ins Corp	WI	1,633,054	0.15%	1,610,542	1,273,527	79.07%
60984	Compbenefits Ins Co	TX	981,624	0.09%	981,624	750,912	76.50%
70580	Humanadental Ins Co	WI	847,987	0.08%	847,987	721,697	85.11%
61018	Magna Ins Co	MS	21,335	0.00%	21,335	17,517	82.10%
80799	Celtic Ins Co	IL	17,934	0.00%	20,517	11,665	56.86%
Grand Total		11	\$1,072,890,098	100%	\$1,073,988,208	\$813,871,625	

**Illinois Department of Insurance
2021 Vision Only - Health Companies**

NAIC Company Code	Company Name	Domicile	Illinois Direct Premiums Written	Illinois Market Share %	Illinois Direct Premiums Earned	Illinois Direct Losses Incurred	Illinois Pure Direct Loss Ratio
12516	Vision Serv Plan of IL NFP	IL	173,376,422	93.41%	173,376,422	127,545,042	73.57%
73288	Humana Ins Co	WI	6,503,637	3.50%	6,503,424	3,478,442	53.49%
15297	ProTec Ins Co	IL	5,131,474	2.76%	5,131,474	3,397,784	66.21%
11082	Single Vision Solution Inc	MI	232,396	0.13%	0	182,786	0.00%
70670	Health Care Serv Corp A Mut Legal Re	IL	146,300	0.08%	146,300	103,504	70.75%
81264	Nippon Life Ins Co Of Amer	IA	118,053	0.06%	118,053	64,386	54.54%
97179	UnitedHealthcare Life Ins Co	WI	83,887	0.05%	83,982	23,337	27.79%
53953	Vision Benefits of Amer Inc	PA	7,575	0.00%	7,575	6,548	86.44%
85766	United Concordia Ins Co	AZ	4,963	0.00%	4,963	2,998	60.41%
60984	Compbenefits Ins Co	TX	2,022	0.00%	2,022	169	8.36%
54259	Sidney Hillman Hlth Centre	IL	0	0.00%	0	107,644	0.00%
Grand Total	11		\$185,606,729	100%	\$185,374,215	\$134,912,640	

**Illinois Department of Insurance
2021 Dental Only - Health Companies**

NAIC Company Code	Company Name	Domicile	Illinois Direct Premiums Written	Illinois Market Share %	Illinois Direct Premiums Earned	Illinois Direct Losses Incurred	Illinois Pure Direct Loss Ratio
47589	Delta Dental of IL	IL	237,958,894	47.70%	237,958,894	187,505,825	78.80%
70670	Health Care Serv Corp A Mut Legal Re	IL	162,439,038	32.56%	162,477,120	121,364,138	74.70%
73288	Humana Ins Co	WI	19,770,862	3.96%	19,768,639	13,264,710	67.10%
60239	First Commonwealth Ins Co	IL	19,565,236	3.92%	19,565,411	12,788,178	65.36%
52108	Cigna Dental Hlth of KY Inc	KY	10,512,335	2.11%	10,512,335	5,975,070	56.84%
16135	National Preventive Solutions Corp	IL	10,237,791	2.05%	10,237,791	6,150,697	60.08%
85766	United Concordia Ins Co	AZ	9,312,238	1.87%	9,312,238	8,423,137	90.45%
70580	Humanadental Ins Co	WI	8,372,735	1.68%	8,385,081	4,554,960	54.32%
73474	Dentegra Ins Co	DE	7,446,620	1.49%	7,450,648	3,271,130	43.90%
14158	AccessCare Gen Inc	IL	4,178,044	0.84%	4,178,044	2,506,826	60.00%
11228	Compbenefits Dental Inc	IL	2,546,716	0.51%	2,559,234	1,180,571	46.13%
81264	Nippon Life Ins Co Of Amer	IA	1,668,872	0.33%	1,669,213	1,089,755	65.29%
95163	Alpha Dental Programs Inc	TX	1,143,614	0.23%	1,109,251	594,698	53.61%
12844	National Dental Care Inc	IL	883,731	0.18%	883,731	602,732	68.20%
97179	UnitedHealthcare Life Ins Co	WI	801,836	0.16%	802,189	444,153	55.37%
96265	Dental Care Plus Inc	OH	757,002	0.15%	757,712	256,150	33.81%
14080	Preferred Ins Serv Inc	IL	690,230	0.14%	0	106,527	0.00%
67636	DSM USA Ins Co Inc	TX	410,356	0.08%	0	69,847,161	0.00%
11221	First Commonwealth Ltd Hlth Serv Cor	IL	124,464	0.02%	124,464	2,447	1.97%
54739	The Dental Concern Inc	KY	31,491	0.01%	31,491	7,173	22.78%
16790	Solstice of IL Inc	IL	18,685	0.00%	18,685	12,893	69.00%
64696	First Continental Life & Acc	TX	6,333	0.00%	0	0	0.00%
54259	Sidney Hillman Hlth Centre	IL	0	0.00%	0	413,703	0.00%
Grand Total		23	\$498,877,123	100%	\$497,802,171	\$440,362,634	

**Illinois Department of Insurance
2021 Federal Employees Health Benefit Plan - Health Companies**

NAIC Company Code	Company Name	Domicile	Illinois Direct Premiums Written	Illinois Market Share %	Illinois Direct Premiums Earned	Illinois Direct Losses Incurred	Illinois Pure Direct Loss Ratio
70670	Health Care Serv Corp A Mut Legal Re	IL	1,276,509,823	95.74%	1,328,246,173	1,252,850,043	94.32%
95885	Humana Hlth Plan Inc	KY	37,432,338	2.81%	37,432,338	29,753,665	79.49%
77950	Health Alliance Medical Plans	IL	10,912,657	0.82%	10,912,657	10,302,350	94.41%
52553	Union Hlth Serv Inc	IL	5,096,335	0.38%	5,096,335	6,688,153	131.23%
70580	Humanadental Ins Co	WI	2,368,625	0.18%	2,368,625	1,302,000	54.97%
73288	Humana Ins Co	WI	1,026,168	0.08%	1,026,168	1,627,087	158.56%
Grand Total	6		\$1,333,345,946	100%	\$1,385,082,296	\$1,302,523,298	

**Illinois Department of Insurance
2021 Title XVIII Medicare - Health Companies**

NAIC Company Code	Company Name	Domicile	Illinois Direct Premiums Written	Illinois Market Share %	Illinois Direct Premiums Earned	Illinois Direct Losses Incurred	Illinois Pure Direct Loss Ratio
71420	Sierra Hlth & Life Ins Co Inc	NV	2,757,841,844	27.08%	2,763,220,770	2,289,905,119	82.87%
60052	Humana Benefit Plan of IL Inc	IL	1,769,526,459	17.38%	1,769,526,459	1,549,414,880	87.56%
70670	Health Care Serv Corp A Mut Legal Re	IL	1,006,388,536	9.88%	1,006,169,479	892,090,241	88.66%
73288	Humana Ins Co	WI	686,438,800	6.74%	687,172,879	594,193,144	86.47%
74160	Coventry Hlth Care of IL Inc	IL	513,051,926	5.04%	509,837,929	431,752,396	84.68%
12231	UnitedHealthcare Ins Co of the River	IL	469,210,067	4.61%	469,076,819	417,209,967	88.94%
95591	United Hlthcare of Midlands Inc	NE	404,251,751	3.97%	404,181,998	346,578,544	85.75%
13189	Meridian Hlth Plan of IL Inc	IL	360,859,238	3.54%	358,078,922	288,454,119	80.56%
15478	Health Alliance Connect Inc	IL	279,156,043	2.74%	279,156,043	259,912,370	93.11%
11229	Harmony Hlth Plan Inc	IL	262,770,964	2.58%	262,707,151	216,588,901	82.45%
84549	UnitedHealthcare Ins Co of Amer	IL	248,419,927	2.44%	248,050,652	214,035,434	86.29%
95885	Humana Hlth Plan Inc	KY	198,392,641	1.95%	198,392,641	181,785,644	91.63%
14043	Aetna Better Hlth Premier Plan MMAI	IL	187,225,700	1.84%	187,225,700	123,252,724	65.83%
12902	Healthspring Life & Hlth Ins Co Inc	TX	170,213,577	1.67%	170,258,451	149,153,008	87.60%
14104	Molina Hlthcare of IL Inc	IL	164,191,872	1.61%	163,912,110	134,388,366	81.99%
11699	Essence Hlthcare Inc	MO	148,678,911	1.46%	148,678,911	147,838,240	99.43%
95710	UnitedHealthcare of WI Inc	WI	101,444,595	1.00%	102,252,486	75,227,202	73.57%
95109	Aetna Hlth Inc PA Corp	PA	93,699,936	0.92%	93,872,442	84,898,893	90.44%
96377	Coventry Hlth Care of MO Inc	MO	80,767,479	0.79%	85,594,274	75,791,838	88.55%
81973	Coventry Hlth & Life Ins Co	MO	50,946,344	0.50%	50,946,344	46,143,330	90.57%
95158	CHA Hmo Inc	KY	39,157,285	0.38%	39,157,285	38,717,440	98.88%
16765	WellCare of IL Inc	IL	38,029,567	0.37%	38,029,567	33,357,178	87.71%
15209	Clear Spring Hlth Comm Care Inc	IL	33,660,965	0.33%	33,660,965	28,364,303	84.26%
16564	Provider Partners Hlth Plan of IL	IL	31,422,903	0.31%	31,422,903	23,000,212	73.20%
95756	Aetna Hlth of MI Inc	MI	20,482,501	0.20%	20,482,501	19,797,825	96.66%
16504	MoreCare Inc	IL	15,454,263	0.15%	15,454,263	13,142,135	85.04%
16607	Zing Hlth Inc	IL	8,483,763	0.08%	8,483,763	6,714,970	79.15%
16350	Longevity Hlth Plan of IL Inc	IL	7,847,060	0.08%	7,847,060	7,031,694	89.61%
16505	Centene Venture Co IL	IL	6,569,738	0.06%	6,569,738	7,215,232	109.83%
16013	Illinois BCBS Ins Co	IL	5,801,399	0.06%	5,801,435	4,995,203	86.10%
15888	HealthPartners UnityPoint Hlth Inc	IA	5,223,411	0.05%	5,223,411	4,268,946	81.73%
16812	Zing Hlth of MI Inc	MI	3,353,235	0.03%	3,353,235	2,311,017	68.92%
52559	Medical Assoc Hlth Plan Inc	IA	3,329,807	0.03%	3,329,807	3,102,205	93.16%
76503	Lasso Hlthcare Ins Co	TX	2,758,781	0.03%	2,758,781	1,746,040	63.29%
52553	Union Hlth Serv Inc	IL	2,669,509	0.03%	2,669,509	2,686,992	100.65%
95101	Quartz Hlth Plan Corp	WI	2,330,157	0.02%	2,330,157	2,087,458	89.58%
16278	Clear Spring Hlth of IL Inc	IL	1,947,462	0.02%	1,947,462	1,698,006	87.19%

**Illinois Department of Insurance
2021 Title XVIII Medicare - Health Companies**

NAIC Company Code	Company Name	Domicile	Illinois Direct Premiums Written	Illinois Market Share %	Illinois Direct Premiums Earned	Illinois Direct Losses Incurred	Illinois Pure Direct Loss Ratio
16545	Bright Hlth Ins Co of IL	IL	648,175	0.01%	644,518	561,636	87.14%
16474	SSM Hlth Plan	MO	183,646	0.00%	183,646	275,471	150.00%
54259	Sidney Hillman Hlth Centre	IL	9,786	0.00%	9,786	0	0.00%
95776	UnitedHealthcare of IL Inc	IL	(94)	0.00%	(7)	109	-1557.14%
79480	Harken Hlth Ins Co	WI	46	0.00%	46	0	0.00%
14053	Aetna Better Hlth of IL Inc	IL	(12,464)	0.00%	(12,464)	186,974	-1500.11%
Grand Total	43		\$10,182,827,511	100.00%	\$10,187,659,827	\$8,719,875,406	

**Illinois Department of Insurance
2021 Title XIX Medicaid - Health Companies**

NAIC Company Code	Company Name	Domicile	Illinois Direct Premiums Written	Illinois Market Share	Illinois Direct Premiums Earned	Illinois Direct Losses Incurred	Illinois Pure Direct Loss Ratio
70670	Health Care Serv Corp A Mut Legal Re	IL	\$5,047,514,485	32.84%	\$4,916,014,485	\$4,185,384,022	85.14%
13189	Meridian Hlth Plan of IL Inc	IL	\$4,892,103,724	31.83%	\$4,892,103,724	\$4,239,480,821	86.66%
14053	Aetna Better Hlth of IL Inc	IL	\$3,468,507,198	22.57%	\$3,375,171,958	\$2,742,856,680	81.27%
14104	Molina Hlthcare of IL Inc	IL	\$1,762,180,880	11.47%	\$1,698,930,809	\$1,476,706,517	86.92%
95885	Humana Hlth Plan Inc	KY	\$104,416,038	0.68%	\$104,416,038	\$92,891,277	88.96%
14043	Aetna Better Hlth Premier Plan MMAI	IL	\$93,660,894	0.61%	\$93,660,894	\$109,589,768	117.01%
16277	NextLevel Hlth Partners Inc	IL	\$742,169	0.00%	\$742,169	(\$221,592)	-29.86%
11229	Harmony Hlth Plan Inc	IL	\$0	0.00%	(\$595,269)	\$2,912,856	-489.33%
Grand Total	8		\$15,369,125,388	100%	\$15,080,444,808	\$12,849,600,349	

**Illinois Department of Insurance
2021 Other - Health Companies**

NAIC Company Code	Company Name	Domicile	Illinois Direct Premiums Written	Illinois Market Share	Illinois Direct Premiums Earned	Illinois Direct Losses Incurred	Illinois Pure Direct Loss Ratio
70670	Health Care Serv Corp A Mut Legal Re	IL	634,027,870	51.94%	634,859,870	572,124,803	90.12%
78611	HCSC Ins Serv Co	IL	125,342,567	10.27%	126,004,703	111,785,659	88.72%
82406	All Savers Ins Co	IN	95,626,762	7.83%	95,626,762	99,426,262	103.97%
73288	Humana Ins Co	WI	78,329,965	6.42%	78,329,965	59,676,221	76.19%
10155	WellCare Prescription Ins Inc	AZ	74,198,480	6.08%	73,743,735	61,388,503	83.25%
52553	Union Hlth Serv Inc	IL	73,128,368	5.99%	73,128,368	76,322,035	104.37%
12575	SilverScript Ins Co	TN	64,464,755	5.28%	65,334,380	50,395,588	77.13%
63762	Medco Containment Life Ins Co	PA	21,318,777	1.75%	21,318,777	15,884,141	74.51%
12747	Elixir Ins Co	OH	20,511,367	1.68%	20,511,367	19,360,944	94.39%
88080	Omaha Hlth Ins Co	NE	11,173,996	0.92%	11,173,996	8,952,939	80.12%
77950	Health Alliance Medical Plans	IL	10,115,944	0.83%	10,115,944	11,059,339	109.33%
78301	Clear Spring Hlth Ins Co	AZ	8,616,609	0.71%	8,616,609	9,535,951	110.67%
54259	Sidney Hillman Hlth Centre	IL	2,356,515	0.19%	2,356,515	2,104,009	89.28%
81264	Nippon Life Ins Co of Amer	IA	479,620	0.04%	479,620	795,983	165.96%
64696	First Continental Life & Acc	TX	467,361	0.04%	0	0	0.00%
60250	AmFirst Ins Co	OK	454,160	0.04%	454,160	237,302	52.25%
97179	UnitedHealthcare Life Ins Co	WI	17,282	0.00%	17,646	(336)	-1.90%
76503	Lasso Hlthcare Ins Co	TX	8,915	0.00%	8,915	0	0.00%
Grand Total	18		\$1,220,639,313	100%	\$1,222,081,332	\$1,099,049,343	



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