Illinois Department of Insurance

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2019

Market Share Report: Health Companies

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Content Overview

The 2019 Market Share Report for Health includes all companies currently listed as having Business Written on the Health Statement for the 2019 year. This includes Licensed Companies, Surplus Lines, and Risk Retention Groups.

This report generally omits companies with zero 2019 Illinois Direct Premiums Written in a given line of business, except where losses incurred are present. All lines of business showing grand totals of zero had no business written or losses incurred in Illinois by any company

Illinois Market Share percentage has been calculated as: Direct Premium Written divided by Total Illinois Direct Premiums Written multiplied by 100. Market Share is calculated per line of business within the Health Statement filing group.

This report includes the following amounts (per company, and aggregated per line of business): Illinois Direct Premiums Written, Illinois Direct Premiums Earned, Illinois Direct Losses Incurred, Illinois Pure Direct Loss Ratio (the ratio of losses incurred during 2019 to the earned premium for 2019). All data in this report relies upon financial information for the state of Illinois only, as found in the 2019 Annual Statements.

Illinois Department of Insurance

2019 Aggregate Lines of Business for Health

Line of Business	Illinois Direct Premiums Written	Illinois Market Share	Illinois Direct Premiums Earned	Illinois Direct Claims Paid	Illinois Direct Losses Incurred	Illinois Pure Direct Loss Ratio
Individual Comprehensive	$2,638,117,597	7.46%	$2,413,053,472	$2,097,564,565	$2,040,472,760	84.56%
Group Comprehensive	$10,979,301,874	31.03%	$10,996,336,784	$9,428,628,051	$9,326,849,637	84.82%
Medicare Supplement	$1,013,947,818	2.87%	$1,008,383,650	$804,909,203	$797,913,640	79.13%
Vision Only	$157,148,870	0.44%	$156,920,428	$125,281,355	$125,678,783	80.09%
Dental Only	$446,268,139	1.26%	$444,733,297	$318,395,354	$321,847,557	72.37%
Federal Employees Health	$1,231,237,508	3.48%	$1,267,209,670	$1,212,115,899	$1,204,161,226	95.02%
Title XVIII Medicare	$8,092,005,645	22.87%	$8,069,236,293	$6,621,741,469	$6,673,810,733	82.71%
Title XIX Medicaid	$9,734,203,914	27.51%	$9,758,273,066	$8,737,201,459	$8,868,388,549	90.88%
Other	$1,089,454,146	3.08%	$1,094,513,916	$892,994,270	$934,477,671	85.38%
Grand Total for Lines of Business	**$35,381,685,511**	**100%**	**$35,208,660,576**	**$30,238,831,625**	**$30,293,600,556**	**86.04%**

Illinois Department of Insurance
2019 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
79480	Harken Hlth Ins Co	WI	($1,102,873)	0%	-$1,102,873	($77,677)	7%
74160	Coventry Hlth Care of IL Inc	IL	($221,085)	0%	-$221,085	($469,093)	212%
96385	UnitedHealthcare of Midwest Inc	MO	$0	0%	$0	($99,982)	0%
73288	Humana Ins Co	WI	$0	0%	$0	($8,565)	0%
95776	UnitedHealthcare of IL Inc	IL	$0	0%	$0	($8,549)	0%
54127	Union Medical Center	IL	$0	0%	$5,847,434	$3,856,220	66%
96377	Coventry Hlth Care of MO Inc	MO	$0	0%	$0	($9,354)	0%
95885	Humana Hlth Plan Inc	KY	$2,129	0%	$2,129	$91,393	4293%
95109	Aetna Hlth Inc PA Corp	PA	$4,285	0%	$4,285	($288,303)	-6728%
81973	Coventry Hlth & Life Ins Co	MO	$49,998	0%	$49,998	($49,856)	-100%
95101	Quartz Hlth Plan Corp	WI	$5,555,247	0%	$5,555,247	$4,834,257	87%
80799	Celtic Ins Co	IL	$49,555,921	1.88%	$49,555,921	$39,942,276	80.60%
95602	Cigna Hlthcare of IL Inc	IL	$59,227,743	2.25%	$59,227,743	$39,635,563	66.92%
77950	Health Alliance Medical Plans	IL	$230,549,132	9%	$230,549,132	$178,925,803	78%
70670	Health Care Serv Corp A Mut Legal Re	IL	$2,294,497,100	87%	$2,063,585,541	$1,774,198,627	86%
Grand Total			**$2,638,117,597**	**100%**	**$2,413,053,472**	**$2,040,472,760**	

Illinois Department of Insurance
2019 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
79480	Harken Hlth Ins Co	WI	-127,484	0%	-127,484	-4,615	4%
81973	Coventry Hlth & Life Ins Co	MO	-28,212	0%	-28,212	-699,517	2480%
96377	Coventry Hlth Care of MO Inc	MO	0	0%	0	-6,700	0%
96385	UnitedHealthcare of Midwest Inc	MO	0	0%	0	31,749	0%
72052	Aetna Hlth Ins Co	PA	288	0%	288	-10,547	-3662%
95635	Cigna Hlthcare of St Louis Inc	MO	36,606	0%	36,606	24,782	68%
95101	Quartz Hlth Plan Corp	WI	1,204,422	0%	1,204,422	1,119,096	93%
95602	Cigna Hlthcare of IL Inc	IL	2,626,948	0%	2,626,948	1,813,054	69%
53139	Wisconsin Physicians Serv Ins Corp	WI	3,647,614	0%	3,647,614	3,364,588	92%
95513	Health Alliance Midwest Inc	IL	4,434,292	0%	4,434,292	3,713,561	84%
74160	Coventry Hlth Care of IL Inc	IL	5,455,644	0%	5,735,937	-402,984	-7%
12195	MercyCare HMO Inc	WI	5,688,177	0.05%	5,811,840	4,622,288	79.53%
52559	Medical Assoc Hlth Plan Inc	IA	7,985,068	0.07%	7,985,068	6,172,744	77.30%
95378	UnitedHealthcare Plan of the River V	IL	12,490,438	0%	12,490,438	9,945,323	80%
95885	Humana Hlth Plan Inc	KY	59,288,615	1%	59,288,615	52,431,126	88%
95109	Aetna Hlth Inc PA Corp	PA	109,154,950	1%	111,245,249	88,921,889	80%
12231	UnitedHealthcare Ins Co of the River	IL	113,470,815	1%	113,470,815	96,724,256	85%
73288	Humana Ins Co	WI	136,838,075	1%	136,838,075	107,221,233	78%
95776	UnitedHealthcare of IL Inc	IL	162,352,781	1%	163,381,399	129,467,069	79%
77950	Health Alliance Medical Plans	IL	897,736,573	8%	897,736,573	805,336,185	90%
60318	United Hlthcare Ins Co Of IL	IL	1,204,462,747	11%	1,200,809,075	994,878,399	83%
70670	Health Care Serv Corp A Mut Legal Re	IL	8,252,583,517	75%	8,269,749,226	7,022,186,658	85%
Grand Total	**22**		**$ 10,979,301,874.00**	**100%**	**$ 10,996,336,784.00**	**$ 9,326,849,637.00**	**125%**

Illinois Department of Insurance
2019 Medicare Supplemental - 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
60984	Compbenefits Ins Co	TX	3816	0%	3816	4656	122%
80799	Celtic Ins Co	IL	31776	0%	31776	22693	71%
53139	Wisconsin Physicians Serv Ins Corp	WI	115606	0%	112648	91124	81%
70580	Humanadental Ins Co	WI	564579	0%	564579	472595	84%
72052	Aetna Hlth Ins Co	PA	1715138	0%	1610037	296372	18%
60052	Humana Benefit Plan of IL Inc	IL	1,909,975	0%	1,909,975	1,821,105	95%
77950	Health Alliance Medical Plans	IL	5213367	1%	5213367	4430404	85%
73288	Humana Ins Co	WI	13621011	1%	13621011	11353176	83%
70670	Health Care Serv Corp A Mut Legal Re	IL	990,772,550	98%	985,316,441	779,421,515	79%
Grand Total	**9**		**$1,013,947,818**	**100%**	**$1,008,383,650**	**$797,913,640**	

Illinois Department of Insurance
2019 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
54259	Sidney Hillman Hlth Centre	IL	0	0%	0	161701	0%
85766	United Concordia Ins Co	AZ	1971	0%	1971	2201	112%
60984	Compbenefits Ins Co	TX	2935	0%	2935	181	6%
53953	Vision Benefits of Amer Inc	PA	10765	0%	10765	9156	85%
70670	Health Care Serv Corp A Mut Legal Re	IL	20063	0%	20063	8333	42%
11082	Single Vision Solution Inc	MI	228,449	0%	0	179,077	0%
73288	Humana Ins Co	WI	6320815	4%	6320822	3432408	54%
12516	Vision Serv Plan of IL NFP	IL	150563872	96%	150563872	121885726	81%
Grand Total	**8**		**$157,148,870**	**100%**	**$156,920,428**	**$125,678,783**	

Illinois Department of Insurance
2019 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
54259	Sidney Hillman Hlth Centre	IL	0	0%	0	484300	0%
60984	Compbenefits Ins Co	TX	8708	0%	8708	3636	42%
54739	The Dental Concern Inc	KY	42656	0%	42656	59191	139%
11221	First Commonwealth Ltd Hlth Serv Cor	IL	117562	0%	117562	3877	3%
67636	DSM USA Ins Co Inc	TX	457014	0%	0	245128	0%
96265	Dental Care Plus Inc	OH	533,550	0%	534,432	267,073	50%
95163	Alpha Dental Programs Inc	TX	780074	0%	780074	421978	54%
14080	Preferred Ins Serv Inc	IL	1046871	0%	0	662907	0%
12844	National Dental Care Inc	IL	1,723,591	0%	1,723,591	1,153,662	67%
11228	Compbenefits Dental Inc	IL	3143432	1%	3163402	2400340	76%
14158	AccessCare Gen Inc	IL	3614197	1%	3614197	2168518	60%
16135	National Preventive Solutions Corp	IL	5,235,383	1.17%	5,235,383	3,085,885	58.94%
73474	Dentegra Ins Co	DE	7,234,276	1.62%	7,204,775	3,189,271	44.27%
85766	United Concordia Ins Co	AZ	7782399	2%	7782399	7954223	102%
52108	Cigna Dental Hlth of KY Inc	KY	10410570	2%	10410570	5600273	54%
70580	Humanadental Ins Co	WI	11769035	3%	11784609	7038739	60%
73288	Humana Ins Co	WI	17236490	4%	17212132	12400986	72%
60239	First Commonwealth Ins Co	IL	25761813	6%	25761542	14978408	58%
70670	Health Care Serv Corp A Mut Legal Re	IL	129028143	29%	129014890	92726878	72%
47589	Delta Dental of IL	IL	220342375	49%	220342375	167002284	76%
Grand Total	**20**		**$446,268,139**	**100%**	**$444,733,297**	**$321,847,557**	

Illinois Department of Insurance

2019 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
60052	Humana Benefit Plan of IL Inc	IL	0	0%	0	-19,775	0%
95109	Aetna Hlth Inc PA Corp	PA	0	0%	0	595	0%
73288	Humana Ins Co	WI	1,305,591	0%	1,305,591	994,730	76%
70580	Humanadental Ins Co	WI	2,410,046	0%	2,410,046	1,271,711	53%
52553	Union Hlth Serv Inc	IL	5,397,577	0%	5,397,577	6,655,657	123%
77950	Health Alliance Medical Plans	IL	12,428,650	1%	12,428,650	11,830,060	95%
95885	Humana Hlth Plan Inc	KY	43,640,112	4%	43,640,112	38,994,825	89%
70670	Health Care Serv Corp A Mut Legal Re	IL	1,166,055,532	95%	1,202,027,694	1,144,433,423	95%
Grand Total	**8**		**$ 1,231,237,508**	**100%**	**$1,267,209,670**	**$1,204,161,226**	

Illinois Department of Insurance
2019 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
12558	Care Improvement Plus of TX Ins Co	TX	-683,361	0%	-683,361	-38,090	6%
95378	UnitedHealthcare Plan of the River V	IL	-40,904	0%	25,540	-28,561	-112%
95776	UnitedHealthcare of IL Inc	IL	11,725	0%	12,084	1,861	15%
54259	Sidney Hillman Hlth Centre	IL	220,010	0%	220,010	456,414	207%
96385	UnitedHealthcare of Midwest Inc	MO	225,262	0%	1,469,548	3,193,370	217%
95101	Quartz Hlth Plan Corp	WI	253,381	0%	253,381	233,551	92%
16278	Clear Spring Hlth of IL Inc	IL	397,846	0%	396,982	348,324	88%
76503	Lasso Hlthcare Ins Co	TX	876,415	0%	871,424	818,323	94%
52553	Union Hlth Serv Inc	IL	1,522,009	0%	1,522,009	3,015,586	198%
15888	HealthPartners UnityPoint Hlth Inc	IA	2,481,432	0%	2,481,432	2,435,079	98%
16350	Longevity Hlth Plan of IL Inc	IL	2,849,318	0%	0	2,745,674	0%
52559	Medical Assoc Hlth Plan Inc	IA	2,919,780	0.04%	2,919,780	2,766,350	94.75%
16150	Spartan Plan IL Inc	IL	3,615,210	0.04%	3,615,210	4,379,960	121.15%
15719	Provider Partners Hlth Plan Inc	MD	7,559,180	0%	0	4,735,257	0%
95109	Aetna Hlth Inc PA Corp	PA	9,083,759	0%	9,169,112	9,229,363	101%
81973	Coventry Hlth & Life Ins Co	MO	18,867,701	0%	18,867,701	15,512,175	82%
95158	CHA Hmo Inc	KY	23,283,535	0%	23,283,535	20,006,230	86%
84549	Symphonix Hlth Ins Inc	IL	34,849,180	0%	34,814,021	25,036,020	72%
15209	Community Care Alliance of IL	IL	59,765,685	1%	59,765,685	54,392,651	91%
12231	UnitedHealthcare Ins Co of the River	IL	77,279,805	1%	77,431,813	66,336,600	86%
14104	Molina Hlthcare of IL Inc	IL	93,116,547	1%	93,029,893	69,693,845	75%
95710	UnitedHealthcare of WI Inc	WI	100,987,722	1%	100,946,659	74,852,542	74%
14043	Aetna Better Hlth Inc	IL	113,581,796	1%	113,581,796	76,650,099	67%
12902	Healthspring Life & Hlth Ins Co Inc	TX	119,804,895	1.48%	119,777,780	95,952,192	80.11%
14053	Illinicare Hlth Plan Inc	IL	128,413,796	2%	128,413,796	98,138,049	76%
11699	Essence Hlthcare Inc	MO	135,231,251	2%	135,231,251	124,247,353	92%
95885	Humana Hlth Plan Inc	KY	141,518,285	2%	141,518,285	110,998,753	78%
96377	Coventry Hlth Care of MO Inc	MO	166,742,376	2%	166,742,376	130,286,492	78%
11229	Harmony Hlth Plan Inc	IL	229,482,421	3%	229,482,421	175,549,160	76%
13189	Meridian Hlth Plan of IL Inc	IL	232,484,923	3%	232,484,923	194,111,500	83%
15478	Health Alliance Connect Inc	IL	245,847,931	3%	245,847,931	216,131,705	88%
74160	Coventry Hlth Care of IL Inc	IL	281,334,730	3%	277,745,988	225,274,146	81%

Illinois Department of Insurance
2019 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
95591	United Hlthcare of Midlands Inc	NE	449,651,866	6%	449,358,591	375,342,207	84%
73288	Humana Ins Co	WI	530,850,898	6.56%	529,599,407	436,833,199	82%
70670	Health Care Serv Corp A Mut Legal Re	IL	930,939,088	11.50%	930,946,144	772,471,987	83%
60052	Humana Benefit Plan of IL Inc	IL	1,343,261,080	16.60%	1,343,261,080	1,158,519,618	86%
71420	Sierra Hlth & Life Ins Co Inc	NV	2,603,419,072	32%	2,594,832,066	2,123,181,749	82%
Grand Total	**37**		**$ 8,092,005,645**	**100%**	**$ 8,069,236,293**	**$ 6,673,810,733**	

Illinois Department of Insurance
2019 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
12902	Healthspring Life & Hlth Ins Co Inc	TX	-266,681	0%	2,451,088	75,458	3%
15478	Health Alliance Connect Inc	IL	521,964	0%	521,964	-98,718	-19%
11229	Harmony Hlth Plan Inc	IL	4,607,950	0%	4,607,950	-55,160,078	-1197%
95885	Humana Hlth Plan Inc	KY	63,540,508	1%	69,581,903	68,102,846	98%
14043	Aetna Better Hlth Inc	IL	89,357,170	1%	87,540,030	68,303,022	78%
16277	NextLevel Hlth Partners Inc	IL	271,812,982	3%	271,812,982	248,351,338	91%
14104	Molina Hlthcare of IL Inc	IL	983,483,664	10%	983,979,304	761,288,272	77%
14053	Illinicare Hlth Plan Inc	IL	2,174,603,515	22%	2,191,235,003	2,030,767,476	93%
70670	Health Care Serv Corp A Mut Legal Re	IL	2,744,930,299	28%	2,744,930,299	2,485,395,232	91%
13189	Meridian Hlth Plan of IL Inc	IL	3,401,612,543	35%	3,401,612,543	3,261,363,701	96%
Grand Total	**10**		**$ 9,734,203,914**	**100%**	**$ 9,758,273,066**	**$ 8,868,388,549**	

Illinois Department of Insurance
2019 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
80799	Celtic Ins Co	IL	0	0%	5,296	0	0%
18750	Merit Hlth Ins Co	IL	7,868	0%	7,868	0	0%
84549	Symphonix Hlth Ins Inc	IL	27,482	0%	316,515	-2,572,006	-813%
53139	Wisconsin Physicians Serv Ins Corp	WI	190,002	0%	190,002	170,568	90%
54259	Sidney Hillman Hlth Centre	IL	2,124,248	0%	2,124,248	1,922,754	91%
88080	Omaha Hlth Ins Co	NE	2,770,302	0%	2,770,302	2,380,660	86%
77950	Health Alliance Medical Plans	IL	11,137,742	1%	11,137,742	14,109,649	127%
12747	Envision Ins Co	OH	23,593,928	2%	23,593,928	20,250,116	86%
63762	Medco Containment Life Ins Co	PA	25,244,392	2%	25,244,392	20,153,857	80%
52553	Union Hlth Serv Inc	IL	71,444,645	7%	71,444,645	75,192,446	105%
12575	SilverScript Ins Co	TN	102,206,737	9%	102,247,016	84,999,998	83%
73288	Humana Ins Co	WI	102,602,525	9.42%	102,602,525	73,773,050	71.90%
10155	WellCare Prescription Ins Inc	FL	105,866,610	9.72%	108,657,717	80,977,040	74.52%
78611	HCSC Ins Serv Co	IL	161,632,664	15%	160,669,052	119,669,873	74%
70670	Health Care Serv Corp A Mut Legal Re	IL	480,605,001	44%	483,502,668	443,449,666	92%
Grand Total	**15**		**$ 1,089,454,146**	**100%**	**$ 1,094,513,916**	**$ 934,477,671**	

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