



COMMONWEALTH OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE



PREMIUMS WRITTEN FOR ALL KIND OF MEDICAL EXPENSES AND HEALTH PLANS FOR MARCH 31, 2024

PREMIUMS WRITTEN																					
Company	Private Small Group Plans (2-50)		Private Large Groups (more than 51)		Private Individual Plans		Active Employees of Commonwealth of PR				Retired Employees of Commonwealth of PR			Federal Government Employees	Government Health Insurance / 3	Medicare Supplementary or Medigap / 2	Medicare Advantage	Medicare Supplementary or Medigap / 2	Medicare Platino	Total	
	ACA Compliance	Transitional Period / 1	ACA Compliance	Transitional Period / 1	ACA Compliance	Transitional Period / 1	Law 95	Law 158	Law 63	Corporations / Others	Medicare Supplementary or Medigap / 1	Advantage	Other								
Health Maintenance Organizations																					
1	Auxilio Salud Plus, Inc.	23,822		1,975,938																1,999,760	
2	First Medical Health Plan, Inc.	16,776,259	43,483	13,566,764	342,784	29,668,627	4,915,557	8,802,375	22,476,407	11,432,116	20,543,324	11,855		11,607,815		270,159,061				410,346,427	
3	Humana Health Plans of Puerto Rico, Inc.	5,837												7,848,446	42,263			34,157,680	77,156,021	119,210,247	
4	MCS Advantage Inc.													77,692,700				279,762,931	522,919,790	880,375,421	
5	MCS Health Management Options, Inc.																			-	
6	MMM Healthcare, LLC																	797,766,590		797,766,590	
7	MMM Multi Health, LLC														254,869,845					254,869,845	
8	PMC Medicare Choice, LLC																			-	
9	Plan Medico Servicios de Salud Bella Vista	9,780	82,960		457,522	1,251,534	152,883				85,678							2,862		2,043,219	
10	Plan de Salud Menonita, Inc.	320,851		3,676,172		6,679,120	391,156	3,219,889			2,161,996				569,702	149,076,982				166,095,868	
11	Ryder Health Plan, Inc.				27,435	262,829													450	290,714	
12	Triple-S Advantage, Inc.													17,375,319				196,934,072	167,142,076	381,451,467	
Sub-Total		17,136,549	126,443	19,218,874	827,741	37,862,110	5,459,596	12,022,264	22,476,407	13,679,790	20,543,324	11,855	102,916,465	12,177,517	42,263	674,105,888	2,862	1,308,621,273	450	767,217,887	3,014,449,558
Domestic Insurers																					
1	Humana Insurance of Puerto Rico, Inc.	2,163,354	29,701	5,396,888										80,185				2,911,150	428,033	11,009,311	
2	MAPFRE Life Insurance Company of PR	778,696	2,864,630		7,643,343						140,298									11,426,967	
3	MCS Life Insurance Company	10,069,241	12,467,672	55,692,995		9,315,410	1,216,674		22,349		18,121,779									106,906,120	
4	Triple-S Salud, Inc.	12,254,298	7,044,095	114,818,678	2,654,735	30,810,674	6,568,064	1,957,283		3,830,539		1,798,464		65,654,854	294,971,902				2,426,734	544,790,320	
Sub-Total		25,265,589	22,406,098	175,908,561	10,298,078	40,126,084	7,784,738	1,957,283	22,349	3,830,539	18,262,077	1,798,464	80,185	-	65,654,854	294,971,902	-	2,911,150	2,854,767	-	674,132,718
Foreign Insurers																					
1	AETNA Life Insurance Company			110,754										125,839						236,593	
2	Cigna Health and Life Insurance Company			221,872																221,872	
3	Connecticut General Life Insurance Company																			-	
4	Mutual of Omaha Insurance Company																		17,714	17,714	
5	United of Omaha Life Insurance Company																		2,709	2,709	
6	United Healthcare Insurance Company			190,962										2,727		2,587,486			1,065,334	3,846,509	
Sub-Total		-	-	412,834	110,754	-	-	-	-	-	-	-	-	-	128,566	-	2,587,486	-	20,423	1,065,334	4,325,397
Total		42,402,138	22,532,541	195,540,269	11,236,573	77,988,194	13,244,334	13,979,547	22,498,756	17,510,329	38,805,401	1,810,319	102,996,650	12,177,517	65,825,683	969,077,790	2,590,348	1,311,532,423	2,875,640	768,283,221	3,692,907,673

1 / Including Grandfathered Plans
 2 / Supplementary to traditional Medicare
 3 / Include all the covered lives ~ PLAN VITAL



COMMONWEALTH OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE



CLAIMS PAID FOR ALL KIND OF MEDICAL EXPENSES AND HEALTH PLANS FOR MARCH 31, 2024

CLAIMS PAID																					
Company	Private Small Group Plans (2-50)		Private Large Groups (more than 51)		Private Individual Plans		Active Employees of Commonwealth of PR				Retired Employees of Commonwealth of PR			Federal Government Employees	Government Health Insurance / 3	Medicare Supplementary or Medigap / 2	Medicare Advantage	Medicare Supplementary or Medigap / 2	Medicare Platino	Total	
	ACA Compliance	Transitional Period / 1	ACA Compliance	Transitional Period / 1	ACA Compliance	Transitional Period / 1	Law 95	Law 158	Law 63	Corporations / Others	Medicare Supplementary or Medigap / 1	Advantage	Other								
Health Maintenance Organizations																					
1	Auxilio Salud Plus, Inc.	60,841		1,091,360																1,152,201	
2	First Medical Health Plan, Inc.	13,647,727	27,660	11,711,960	391,842	20,689,583	4,874,013	6,088,118	22,910,866	10,697,493	20,517,966	775		11,721,194		250,437,606				373,716,803	
3	Humana Health Plans of Puerto Rico, Inc.	504,330				280								5,233,212	765,455			29,840,958	51,642,121	87,986,356	
4	MCS Advantage Inc.													62,123,553				203,473,894	442,157,295	707,754,742	
5	MCS Health Management Options, Inc.																			-	
6	MMM Healthcare, LLC																	786,551,787		786,551,787	
7	MMM Multi Health, LLC														239,818,177					239,818,177	
8	PMC Medicare Choice, LLC																			-	
9	Plan Medico Servicios de Salud Bella Vista	3,231	61,397		472,357	850,401	178,112			54,853								3,211		1,623,562	
10	Plan de Salud Menonita, Inc.	111,841		3,329,000		5,011,898	157,531	2,695,558		1,228,349				593,334		137,747,780				150,875,291	
11	Ryder Health Plan, Inc.				58,572	135,450													774	194,796	
12	Triple-S Advantage, Inc.													16,803,736				171,947,186	158,078,300	346,829,222	
Sub-Total		14,327,970	89,057	16,132,320	922,771	26,687,612	5,209,656	8,783,676	22,910,866	11,980,695	20,517,966	775	84,160,501	12,314,528	765,455	628,003,563	3,211	1,191,813,825	774	651,877,716	2,696,502,937
Domestic Insurers																					
1	Humana Insurance of Puerto Rico, Inc.	2,099,338	28,822	5,237,189									48,272					2,865,836	249,856	10,529,313	
2	MAPFRE Life Insurance Company of PR	657,349	2,153,846		4,959,359						285,303									8,055,857	
3	MCS Life Insurance Company	8,149,061	8,525,006	42,687,732		5,442,543	667,034		14,347		12,516,346									78,002,069	
4	Triple-S Salud, Inc.	10,931,465	6,730,944	83,562,085	2,161,523	23,235,895	2,676,803	499,423		3,361,352		527,534		55,011,437	357,777,308				2,523,830	548,999,599	
Sub-Total		21,837,213	17,438,618	131,487,006	7,120,882	28,678,438	3,343,837	499,423	14,347	3,361,352	12,801,649	527,534	48,272	-	55,011,437	357,777,308	-	2,865,836	2,773,686	-	645,586,838
Foreign Insurers																					
1	AETNA Life Insurance Company				91,387										106,822					198,209	
2	Cigna Health and Life Insurance Company			(1,300,758)																(1,300,758)	
3	Connecticut General Life Insurance Company																			-	
4	Mutual of Omaha Insurance Company																		12,046	12,046	
5	United of Omaha Life Insurance Company																		255	255	
6	United Healthcare Insurance Company			198,220										801		2,112,874			673,238	2,985,133	
Sub-Total		-	-	(1,102,538)	91,387	-	-	-	-	-	-	-	-	-	107,623	-	2,112,874	-	12,301	673,238	1,894,885
Total		36,165,183	17,527,675	146,516,788	8,135,040	55,366,050	8,553,493	9,283,099	22,925,213	15,342,047	33,319,615	528,309	84,208,773	12,314,528	55,884,515	985,780,871	2,116,085	1,194,679,661	2,786,761	652,550,954	3,343,984,660

1 / Including Grandfathered Plans
2 / Supplementary to traditional Medicare
3 / Include all the covered lives ~ PLAN VITAL



COMMONWEALTH OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE



NUMBER OF INSURED FOR ALL KIND OF MEDICAL EXPENSES AND HEALTH PLANS FOR MARCH 31, 2024

NUMBER OF INSURED																				
Company	Private Small Group Plans (2-50)		Private Large Groups (more than 51)		Private Individual Plans		Active Employees of Commonwealth of PR				Retired Employees of Commonwealth of PR			Federal Government Employees	Government Health Insurance / 3	Medicare Supplementary or Medigap / 2	Medicare Advantage	Medicare Supplementary or Medigap / 2	Medicare Platino	Total
	ACA Compliance	Transitional Period / 1	ACA Compliance	Transitional Period / 1	ACA Compliance	Transitional Period / 1	Law 95	Law 158	Law 63	Corporations / Others	Medicare Supplementary or Medigap / 1	Advantage	Other							
Health Maintenance Organizations																				
1	Auxilio Salud Plus, Inc.	45		3,964																4,009
2	First Medical Health Plan, Inc.	32,342	96	21,940	963	51,085	16,742	10,167	37,669	21,658	36,345	7		11,979		302,300				543,293
3	Humana Health Plans of Puerto Rico, Inc.												2,522					14,017	19,416	35,955
4	MCS Advantage Inc.												17,758					98,660	152,147	268,565
5	MCS Health Management Options, Inc.																			-
6	MMM Healthcare, LLC																	226,904		226,904
7	MMM Multi Health, LLC															300,802				300,802
8	PMC Medicare Choice, LLC																			-
9	Plan Medico Servicios de Salud Bella Vista	21	226		1,532	2,536	598			251									9	5,173
10	Plan de Salud Menonita, Inc.	917		9,146		11,752	301	5,908		4,466				1,719		154,598				188,807
11	Ryder Health Plan, Inc.				23	526													3	552
12	Triple-S Advantage, Inc.												20,532					64,409		124,388
Sub-Total		33,325	322	35,050	2,518	65,899	17,641	16,075	37,669	26,375	36,345	7	40,812	13,698	-	757,700	9	403,990	3	1,698,448
Domestic Insurers																				
1	Humana Insurance of Puerto Rico, Inc.	2,258	31	5,633									28					4,701	938	13,589
2	MAPFRE Life Insurance Company of PR	888	4,307		12,172						168									17,535
3	MCS Life Insurance Company	15,085	15,781	87,060		16,903	2,356		40	24,617										161,842
4	Triple-S Salud, Inc.	14,818	6,961	239,770		50,118	12,676	120		1,836	14,139	1,995		207	57,183	427,798			3,773	831,394
Sub-Total		33,049	27,080	332,463	12,172	67,021	15,032	120	40	1,836	38,924	1,995	28	207	57,183	427,798	-	4,701	4,711	1,024,360
Foreign Insurers																				
1	AETNA Life Insurance Company				563										7					570
2	Cigna Health and Life Insurance Company			751																751
3	Connecticut General Life Insurance Company																			-
4	Mutual of Omaha Insurance Company																		41	41
5	United of Omaha Life Insurance Company																		4	4
6	United Healthcare Insurance Company			117												5,568			4,091	9,776
Sub-Total		-	-	868	563	-	-	-	-	-	-	-	-	-	7	-	5,568	-	45	11,142
Total		66,374	27,402	368,381	15,253	132,920	32,673	16,195	37,709	28,211	75,269	2,002	40,840	13,905	57,190	1,185,498	5,577	408,691	4,759	2,733,950

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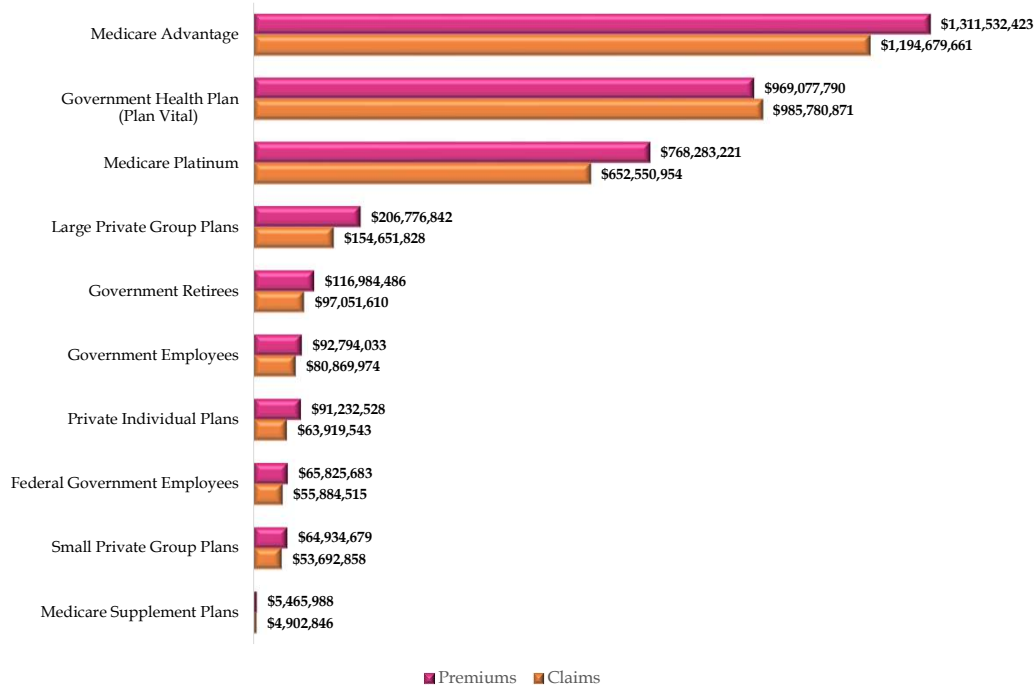
DISTRIBUTIONS BY TYPE OF HEALTH COVERAGE FOR MARCH 31, 2024

DISTRIBUTION OF PREMIUMS WRITTEN AND CLAIMS PAID				
Type of Health Coverage	Premiums	%	Claims	MLR
Medicare Advantage	\$ 1,311,532,423	35.5%	\$ 1,194,679,661	91.1%
Government Health Plan	\$ 969,077,790	26.2%	\$ 985,780,871	101.7%
Medicare Platinum	\$ 768,283,221	20.8%	\$ 652,550,954	84.9%
Large Private Group Plans	\$ 206,776,842	5.6%	\$ 154,651,828	74.8%
Government Retirees	\$ 116,984,486	3.2%	\$ 97,051,610	83.0%
Government Employees	\$ 92,794,033	2.5%	\$ 80,869,974	87.1%
Private Individual Plans	\$ 91,232,528	2.5%	\$ 63,919,543	70.1%
Federal Government Employees	\$ 65,825,683	1.8%	\$ 55,884,515	84.9%
Small Private Group Plans	\$ 64,934,679	1.8%	\$ 53,692,858	82.7%
Medicare Supplement Plans	\$ 5,465,988	0.1%	\$ 4,902,846	89.7%
Total	\$ 3,692,907,673	100%	\$ 3,343,984,660	

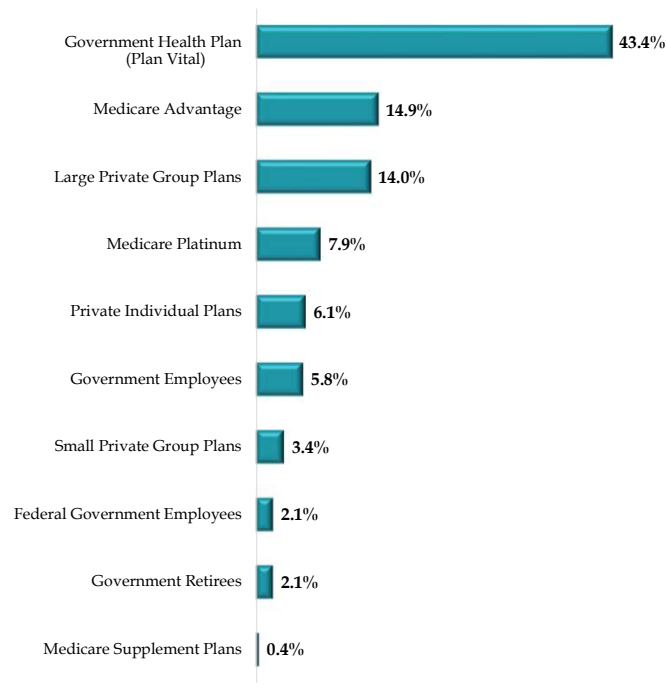
DISTRIBUTION OF INSURED LIVES		
Type of Health Coverage	Suscribers	%
Government Health Plan	1,185,498	43.4%
Medicare Advantage	408,691	14.9%
Large Private Group Plans	383,634	14.0%
Medicare Platinum	215,101	7.9%
Private Individual Plans	165,593	6.1%
Government Employees	157,384	5.8%
Small Private Group Plans	93,776	3.4%
Federal Government Employees	57,190	2.1%
Government Retirees	56,747	2.1%
Medicare Supplement Plans	10,336	0.4%
Total	2,733,950	100%

MEDICAL LOSS RATIO	
Type of Health Coverage	%
Government Health Plan	101.7%
Medicare Advantage	91.1%
Medicare Supplement Plans	89.7%
Government Employees	87.1%
Medicare Platinum	84.9%
Federal Government Employees	84.9%
Government Retirees	83.0%
Small Private Group Plans	82.7%
Large Private Group Plans	74.8%
Private Individual Plans	70.1%

Premiums Written and Claims Paid by Type of Health Coverage
March 31, 2024



Insured Lives by Type of Health Coverage
March 31, 2024



Medical Loss Ratio
March 31, 2024

