



COMMONWEALTH OF PUERTO RICO  
OFFICE OF THE COMMISSIONER OF INSURANCE



PREMIUMS WRITTEN FOR ALL KIND OF MEDICAL EXPENSES AND HEALTH PLANS FOR JUNE 30, 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								
<b>Health Maintenance Organizations</b>																					
1	Auxilio Salud Plus, Inc.	47,593		3,636,521																3,684,114	
2	First Medical Health Plan, Inc.	34,405,725	89,064	27,145,857	701,742	58,425,388	9,742,365	17,564,560	44,369,376	23,148,252	40,870,688	22,080		22,983,925		524,127,280				803,596,302	
3	Humana Health Plans of Puerto Rico, Inc.	5,837												14,468,412	243,668			69,458,815	151,915,513	236,092,245	
4	MCS Advantage Inc.													154,245,504				564,821,061	1,060,752,309	1,779,818,874	
5	MCS Health Management Options, Inc.																			-	
6	MMM Healthcare, LLC																	1,555,254,028		1,555,254,028	
7	MMM Multi Health, LLC															627,772,440				627,772,440	
8	PMC Medicare Choice, LLC																			-	
9	Plan Medico Servicios de Salud Bella Vista	17,666	166,269		900,091	2,548,587	288,205			172,144							5,642			4,098,604	
10	Plan de Salud Menonita, Inc.	571,941		7,641,108		13,583,938	741,897	6,318,514		4,537,826							310,170,558			344,749,157	
11	Ryder Health Plan, Inc.				30,531	556,937													900	588,368	
12	Triple-S Advantage, Inc.													33,831,749				407,590,128	342,783,460	784,205,337	
<b>Sub-Total</b>		<b>35,048,762</b>	<b>255,333</b>	<b>38,423,486</b>	<b>1,632,364</b>	<b>75,114,850</b>	<b>10,772,467</b>	<b>23,883,074</b>	<b>44,369,376</b>	<b>27,858,222</b>	<b>40,870,688</b>	<b>22,080</b>	<b>202,545,665</b>	<b>24,167,300</b>	<b>243,668</b>	<b>1,462,070,278</b>	<b>5,642</b>	<b>2,597,124,032</b>	<b>900</b>	<b>1,555,451,282</b>	<b>6,139,859,469</b>
<b>Domestic Insurers</b>																					
1	Humana Insurance of Puerto Rico, Inc.	3,297,923	45,277	8,227,282									150,607					5,666,392	856,552	18,244,033	
2	MAPFRE Life Insurance Company of PR	1,507,430	8,670,545		12,781,880						281,612									23,241,467	
3	MCS Life Insurance Company	20,370,141	24,400,752	111,377,383		18,966,799	2,382,919		40,413		35,006,361									212,544,768	
4	Triple-S Salud, Inc.	24,973,013	14,021,316	229,266,933	5,253,064	61,914,110	12,740,197	3,744,228		8,442,674		3,447,443		125,626,648	730,664,755				4,779,775	1,224,874,156	
<b>Sub-Total</b>		<b>50,148,507</b>	<b>47,137,890</b>	<b>348,871,598</b>	<b>18,034,944</b>	<b>80,880,909</b>	<b>15,123,116</b>	<b>3,744,228</b>	<b>40,413</b>	<b>8,442,674</b>	<b>35,287,973</b>	<b>3,447,443</b>	<b>150,607</b>	<b>-</b>	<b>125,626,648</b>	<b>730,664,755</b>	<b>-</b>	<b>5,666,392</b>	<b>5,636,327</b>	<b>-</b>	<b>1,478,904,424</b>
<b>Foreign Insurers</b>																					
1	AETNA Life Insurance Company				261,384									243,845						505,229	
2	Cigna Health and Life Insurance Company	4,194		467,520																471,714	
3	Connecticut General Life Insurance Company																			-	
4	Mutual of Omaha Insurance Company																		37,473	37,473	
5	United of Omaha Life Insurance Company																		5,490	5,490	
6	United Healthcare Insurance Company			369,881										409		5,165,498			1,850,747	7,386,535	
<b>Sub-Total</b>		<b>4,194</b>	<b>-</b>	<b>837,401</b>	<b>261,384</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>244,254</b>	<b>-</b>	<b>5,165,498</b>	<b>-</b>	<b>42,963</b>	<b>1,850,747</b>	<b>8,406,441</b>
<b>Total</b>		<b>85,201,463</b>	<b>47,393,223</b>	<b>388,132,485</b>	<b>19,928,692</b>	<b>155,995,759</b>	<b>25,895,583</b>	<b>27,627,302</b>	<b>44,409,789</b>	<b>36,300,896</b>	<b>76,158,661</b>	<b>3,469,523</b>	<b>202,696,272</b>	<b>24,167,300</b>	<b>126,114,570</b>	<b>2,192,735,033</b>	<b>5,171,140</b>	<b>2,602,790,424</b>	<b>5,680,190</b>	<b>1,557,302,029</b>	<b>7,627,170,334</b>

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 JUNE 30, 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								
<b>Health Maintenance Organizations</b>																					
1	Auxilio Salud Plus, Inc.	37,049		2,314,726																2,351,775	
2	First Medical Health Plan, Inc.	28,673,239	84,308	23,866,901	647,883	42,140,911	10,060,383	12,566,128	46,675,677	20,873,327	41,253,295	6,019		23,142,478		483,013,391				733,003,940	
3	Humana Health Plans of Puerto Rico, Inc.	458,531				280							11,868,465	1,342,021			64,199,045		113,579,912	191,448,254	
4	MCS Advantage Inc.												125,269,159				431,172,783		959,017,629	1,515,459,571	
5	MCS Health Management Options, Inc.																			-	
6	MMM Healthcare, LLC																1,540,789,606			1,540,789,606	
7	MMM Multi Health, LLC														526,796,405					526,796,405	
8	PMC Medicare Choice, LLC																			-	
9	Plan Medico Servicios de Salud Bella Vista	6,070	126,301		857,486	1,693,547	290,939			112,728						4,511				3,091,582	
10	Plan de Salud Menonita, Inc.	230,563		6,634,208		9,222,144	572,854	5,815,075		4,193,390				1,194,910		272,409,598				300,272,742	
11	Ryder Health Plan, Inc.				95,582	383,635													6,997	486,214	
12	Triple-S Advantage, Inc.												34,272,917				350,703,655		322,416,662	707,393,234	
<b>Sub-Total</b>		<b>29,405,452</b>	<b>210,609</b>	<b>32,815,835</b>	<b>1,600,951</b>	<b>53,440,517</b>	<b>10,924,176</b>	<b>18,381,203</b>	<b>46,675,677</b>	<b>25,179,445</b>	<b>41,253,295</b>	<b>6,019</b>	<b>171,410,541</b>	<b>24,337,388</b>	<b>1,342,021</b>	<b>1,282,219,394</b>	<b>4,511</b>	<b>2,386,865,089</b>	<b>6,997</b>	<b>1,395,014,203</b>	<b>5,521,093,323</b>
<b>Domestic Insurers</b>																					
1	Humana Insurance of Puerto Rico, Inc.	3,458,856	47,487	8,628,758									114,249				5,490,378	533,243		18,272,971	
2	MAPFRE Life Insurance Company of PR	1,332,785	4,657,884		11,161,011						367,426									17,519,106	
3	MCS Life Insurance Company	17,015,770	17,933,637	89,085,591		12,322,247	1,544,163	26,061		25,482,629										163,410,098	
4	Triple-S Salud, Inc.	21,651,530	12,599,046	170,165,887	4,065,784	45,719,176	7,275,071	1,022,724		6,353,947		1,936,354		110,042,984	738,034,084				4,669,811	1,123,536,398	
<b>Sub-Total</b>		<b>43,458,941</b>	<b>35,238,054</b>	<b>267,880,236</b>	<b>15,226,795</b>	<b>58,041,423</b>	<b>8,819,234</b>	<b>1,022,724</b>	<b>26,061</b>	<b>6,353,947</b>	<b>25,850,055</b>	<b>1,936,354</b>	<b>114,249</b>	<b>-</b>	<b>110,042,984</b>	<b>738,034,084</b>	<b>-</b>	<b>5,490,378</b>	<b>5,203,054</b>	<b>-</b>	<b>1,322,738,573</b>
<b>Foreign Insurers</b>																					
1	AETNA Life Insurance Company			225,013										205,759						430,772	
2	Cigna Health and Life Insurance Company			76,160																76,160	
3	Connecticut General Life Insurance Company																			-	
4	Mutual of Omaha Insurance Company																		26,992	26,992	
5	United of Omaha Life Insurance Company																		2,529	2,529	
6	United Healthcare Insurance Company			396,441										1,602		4,225,769			1,346,484	5,970,296	
<b>Sub-Total</b>		<b>-</b>	<b>-</b>	<b>472,601</b>	<b>225,013</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>207,361</b>	<b>-</b>	<b>4,225,769</b>	<b>-</b>	<b>29,521</b>	<b>1,346,484</b>	<b>6,506,749</b>	
<b>Total</b>		<b>72,864,393</b>	<b>35,448,663</b>	<b>301,168,672</b>	<b>17,052,759</b>	<b>111,481,940</b>	<b>19,743,410</b>	<b>19,403,927</b>	<b>46,701,738</b>	<b>31,533,392</b>	<b>67,103,350</b>	<b>1,942,373</b>	<b>171,524,790</b>	<b>24,337,388</b>	<b>111,592,366</b>	<b>2,020,253,478</b>	<b>4,230,280</b>	<b>2,392,355,467</b>	<b>5,239,572</b>	<b>1,396,360,687</b>	<b>6,850,338,645</b>

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 JUNE 30, 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							
<b>Health Maintenance Organizations</b>																				
1	Auxilio Salud Plus, Inc.	28		3,827																3,855
2	First Medical Health Plan, Inc.	32,938	100	21,876	1,020	50,206	16,476	10,073	36,689	21,271	35,692	6		11,791		285,343				523,481
3	Humana Health Plans of Puerto Rico, Inc.												2,468					15,319	19,419	37,206
4	MCS Advantage Inc.												17,422					102,493	157,811	277,726
5	MCS Health Management Options, Inc.																			-
6	MMM Healthcare, LLC																	218,665		218,665
7	MMM Multi Health, LLC															281,702				281,702
8	PMC Medicare Choice, LLC																			-
9	Plan Medico Servicios de Salud Bella Vista	16	229		1,458	2,641	444			252								8		5,048
10	Plan de Salud Menonita, Inc.	915		9,267		12,167	296	5,949		4,808				1,853		145,600				180,855
11	Ryder Health Plan, Inc.				17	508													3	528
12	Triple-S Advantage, Inc.												20,445					65,412	39,148	125,005
<b>Sub-Total</b>		<b>33,897</b>	<b>329</b>	<b>34,970</b>	<b>2,495</b>	<b>65,522</b>	<b>17,216</b>	<b>16,022</b>	<b>36,689</b>	<b>26,331</b>	<b>35,692</b>	<b>6</b>	<b>40,335</b>	<b>13,644</b>	<b>-</b>	<b>712,645</b>	<b>8</b>	<b>401,889</b>	<b>3</b>	<b>1,654,071</b>
<b>Domestic Insurers</b>																				
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	844	4,306		12,506						156									17,812
3	MCS Life Insurance Company	15,683	15,727	90,545		17,893	2,311		33		23,750									165,942
4	Triple-S Salud, Inc.	15,409	6,877	239,133		51,311	12,343	113		1,809	13,949	1,800		193	57,216	401,173			3,705	805,031
<b>Sub-Total</b>		<b>34,194</b>	<b>26,941</b>	<b>335,311</b>	<b>12,506</b>	<b>69,204</b>	<b>14,654</b>	<b>113</b>	<b>33</b>	<b>1,809</b>	<b>37,855</b>	<b>1,800</b>	<b>28</b>	<b>193</b>	<b>57,216</b>	<b>401,173</b>	<b>-</b>	<b>4,701</b>	<b>4,643</b>	<b>1,002,374</b>
<b>Foreign Insurers</b>																				
1	AETNA Life Insurance Company				234										7					241
2	Cigna Health and Life Insurance Company			579																579
3	Connecticut General Life Insurance Company																			-
4	Mutual of Omaha Insurance Company																		42	42
5	United of Omaha Life Insurance Company																		4	4
6	United Healthcare Insurance Company			104												5,602			4,127	9,833
<b>Sub-Total</b>		<b>-</b>	<b>-</b>	<b>683</b>	<b>234</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7</b>	<b>-</b>	<b>5,602</b>	<b>-</b>	<b>46</b>	<b>4,127</b>
<b>Total</b>		<b>68,091</b>	<b>27,270</b>	<b>370,964</b>	<b>15,235</b>	<b>134,726</b>	<b>31,870</b>	<b>16,135</b>	<b>36,722</b>	<b>28,140</b>	<b>73,547</b>	<b>1,806</b>	<b>40,363</b>	<b>13,837</b>	<b>57,223</b>	<b>1,113,818</b>	<b>5,610</b>	<b>406,590</b>	<b>4,692</b>	<b>220,505</b>

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COMMONWEALTH OF PUERTO RICO  
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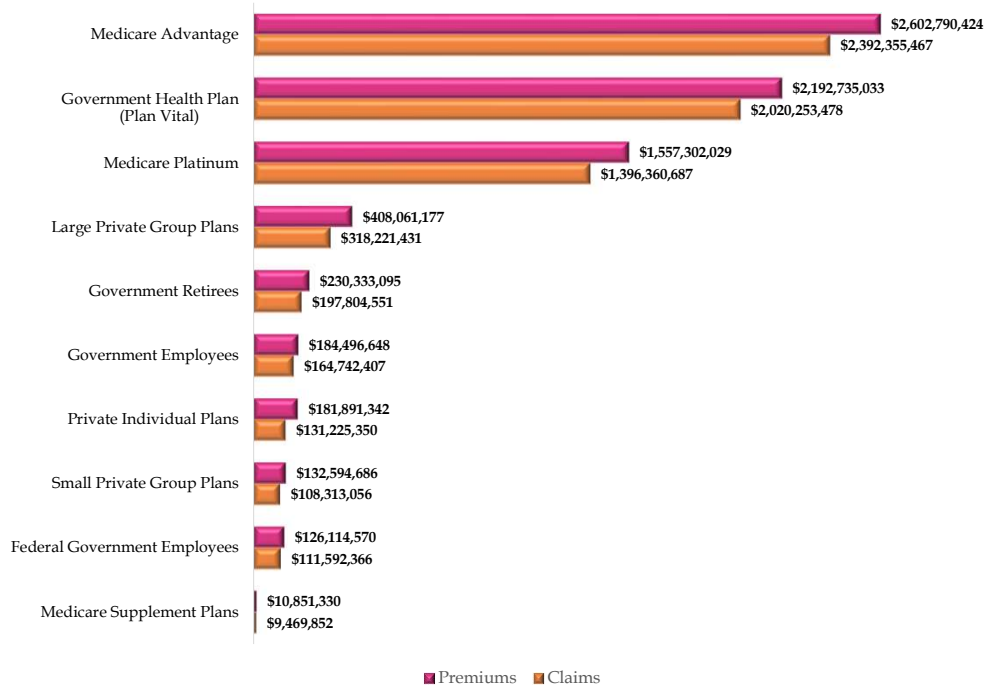
DISTRIBUTIONS BY TYPE OF HEALTH COVERAGE FOR JUNE 30, 2024

DISTRIBUTION OF PREMIUMS WRITTEN AND CLAIMS PAID				
Type of Health Coverage	Premiums	%	Claims	MLR
Medicare Advantage	\$ 2,602,790,424	34.1%	\$ 2,392,355,467	91.9%
Government Health Plan	\$ 2,192,735,033	28.7%	\$ 2,020,253,478	92.1%
Medicare Platinum	\$ 1,557,302,029	20.4%	\$ 1,396,360,687	89.7%
Large Private Group Plans	\$ 408,061,177	5.4%	\$ 318,221,431	78.0%
Government Retirees	\$ 230,333,095	3.0%	\$ 197,804,551	85.9%
Government Employees	\$ 184,496,648	2.4%	\$ 164,742,407	89.3%
Private Individual Plans	\$ 181,891,342	2.4%	\$ 131,225,350	72.1%
Small Private Group Plans	\$ 132,594,686	1.7%	\$ 108,313,056	81.7%
Federal Government Employees	\$ 126,114,570	1.7%	\$ 111,592,366	88.5%
Medicare Supplement Plans	\$ 10,851,330	0.1%	\$ 9,469,852	87.3%
<b>Total</b>	<b>\$ 7,627,170,334</b>	<b>100%</b>	<b>\$ 6,850,338,645</b>	

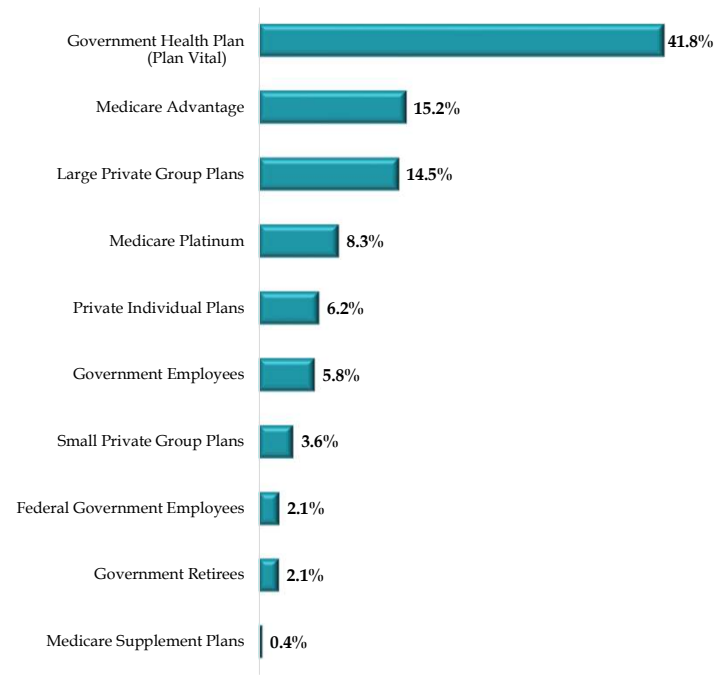
DISTRIBUTION OF INSURED LIVES		
Type of Health Coverage	Suscribers	%
Government Health Plan	1,113,818	41.8%
Medicare Advantage	406,590	15.2%
Large Private Group Plans	386,199	14.5%
Medicare Platinum	220,505	8.3%
Private Individual Plans	166,596	6.2%
Government Employees	154,544	5.8%
Small Private Group Plans	95,361	3.6%
Federal Government Employees	57,223	2.1%
Government Retirees	56,006	2.1%
Medicare Supplement Plans	10,302	0.4%
<b>Total</b>	<b>2,667,144</b>	<b>100%</b>

MEDICAL LOSS RATIO	
Type of Health Coverage	%
Government Health Plan	92.1%
Medicare Advantage	91.9%
Medicare Platinum	89.7%
Government Employees	89.3%
Federal Government Employees	88.5%
Medicare Supplement Plans	87.3%
Government Retirees	85.9%
Small Private Group Plans	81.7%
Large Private Group Plans	78.0%
Private Individual Plans	72.1%

Premiums Written and Claims Paid by Type of Health Coverage  
June 30, 2024



Insured Lives by Type of Health Coverage  
June 30, 2024



Medical Loss Ratio  
June 30, 2024

