



COMMONWEALTH OF PUERTO RICO  
OFFICE OF THE COMMISSIONER OF INSURANCE



PREMIUMS WRITTEN FOR ALL KIND OF MEDICAL EXPENSES AND HEALTH PLANS FOR SEPTEMBER 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.	65,807		5,468,090																5,533,897	
2	First Medical Health Plan, Inc.	51,553,222	134,628	40,149,006	885,370	86,028,982	14,461,727	25,657,072	66,567,010	34,869,533	61,700,325	30,091		33,045,039		852,980,410				1,268,062,415	
3	Humana Health Plans of Puerto Rico, Inc.	5,837												21,310,310	270,470			106,716,441	237,634,022	365,937,080	
4	MCS Advantage Inc.													228,083,189				858,414,737	1,602,230,842	2,688,728,768	
5	MCS Health Management Options, Inc.																			-	
6	MMM Healthcare, LLC																	2,338,258,306		2,338,258,306	
7	MMM Multi Health, LLC															942,475,786				942,475,786	
8	PMC Medicare Choice, LLC																			-	
9	Plan Medico Servicios de Salud Bella Vista	43,550	249,307		1,340,425	3,860,441	396,867			256,482									7,763	6,154,835	
10	Plan de Salud Menonita, Inc.	1,008,378		11,772,373		19,954,881	1,212,629	10,265,847		6,698,654						477,240,336				529,977,163	
11	Ryder Health Plan, Inc.				30,530	831,119													1,350	862,999	
12	Triple-S Advantage, Inc.													51,138,630				614,526,636	525,466,316	1,191,131,582	
<b>Sub-Total</b>		<b>52,676,794</b>	<b>383,935</b>	<b>57,389,469</b>	<b>2,256,325</b>	<b>110,675,423</b>	<b>16,071,223</b>	<b>35,922,919</b>	<b>66,567,010</b>	<b>41,824,669</b>	<b>61,700,325</b>	<b>30,091</b>	<b>300,532,129</b>	<b>34,869,104</b>	<b>270,470</b>	<b>2,272,696,532</b>	<b>-</b>	<b>3,917,916,120</b>	<b>9,113</b>	<b>2,365,331,180</b>	<b>9,337,122,831</b>
<b>Domestic Insurers</b>																					
1	Humana Insurance of Puerto Rico, Inc.	3,556,313		9,288,526										220,597				8,264,275	1,283,275	22,612,986	
2	MAPFRE Life Insurance Company of PR	2,226,403	13,006,484		20,192,217					417,828										35,842,932	
3	MCS Life Insurance Company	31,474,536	36,745,502	170,890,140		29,523,204	3,560,698		59,425	52,557,228										324,810,733	
4	Triple-S Salud, Inc.	38,417,953	20,123,150	350,107,506	7,835,629	93,255,020	19,020,964	5,098,795		11,783,579		4,697,759		188,612,130	1,080,523,026				7,001,450	1,826,476,961	
<b>Sub-Total</b>		<b>75,675,205</b>	<b>69,875,136</b>	<b>530,286,172</b>	<b>28,027,846</b>	<b>122,778,224</b>	<b>22,581,662</b>	<b>5,098,795</b>	<b>59,425</b>	<b>11,783,579</b>	<b>52,975,056</b>	<b>4,697,759</b>	<b>220,597</b>	<b>-</b>	<b>188,612,130</b>	<b>1,080,523,026</b>	<b>-</b>	<b>8,264,275</b>	<b>8,284,725</b>	<b>-</b>	<b>2,209,743,612</b>
<b>Foreign Insurers</b>																					
1	AETNA Life Insurance Company			382,934										369,616						752,550	
2	Cigna Health and Life Insurance Company	5,881		681,684																687,565	
3	Connecticut General Life Insurance Company																			-	
4	Mutual of Omaha Insurance Company																		57,882	57,882	
5	United of Omaha Life Insurance Company																		8,180	8,180	
6	United Healthcare Insurance Company			517,805										401					9,033,051	2,751,775	12,303,032
<b>Sub-Total</b>		<b>5,881</b>	<b>-</b>	<b>1,199,489</b>	<b>382,934</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>370,017</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,099,113</b>	<b>2,751,775</b>	<b>13,809,209</b>
<b>Total</b>		<b>128,357,880</b>	<b>70,259,071</b>	<b>588,875,130</b>	<b>30,667,105</b>	<b>233,453,647</b>	<b>38,652,885</b>	<b>41,021,714</b>	<b>66,626,435</b>	<b>53,608,248</b>	<b>114,675,381</b>	<b>4,727,850</b>	<b>300,752,726</b>	<b>34,869,104</b>	<b>189,252,617</b>	<b>3,353,219,558</b>	<b>-</b>	<b>3,926,180,395</b>	<b>17,392,951</b>	<b>2,368,082,955</b>	<b>11,560,675,652</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 SEPTEMBER 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.	62,311		3,761,790																3,824,101	
2	First Medical Health Plan, Inc.	41,504,852	108,084	34,218,209	781,727	62,380,018	14,537,020	19,545,144	72,494,549	32,835,109	64,811,641	10,153		34,917,168		789,466,599				1,167,610,273	
3	Humana Health Plans of Puerto Rico, Inc.	529,960				280								19,257,429	1,506,218			104,648,308	168,405,524	294,347,719	
4	MCS Advantage Inc.													186,786,145				648,745,811	1,470,375,521	2,305,907,477	
5	MCS Health Management Options, Inc.																			-	
6	MMM Healthcare, LLC																	2,114,971,213		2,114,971,213	
7	MMM Multi Health, LLC															763,511,875				763,511,875	
8	PMC Medicare Choice, LLC																			-	
9	Plan Medico Servicios de Salud Bella Vista	12,428	196,652		1,367,198	2,751,285	446,722			189,648									6,928	4,970,861	
10	Plan de Salud Menonita, Inc.	774,686		10,864,467		15,488,639	1,103,069	8,819,324		6,046,500						430,588,602				473,685,287	
11	Ryder Health Plan, Inc.				97,031	563,106													8,088	668,225	
12	Triple-S Advantage, Inc.													45,659,447				548,684,358	469,165,907	1,063,509,712	
<b>Sub-Total</b>		<b>42,884,237</b>	<b>304,736</b>	<b>48,844,466</b>	<b>2,245,956</b>	<b>81,183,328</b>	<b>16,086,811</b>	<b>28,364,468</b>	<b>72,494,549</b>	<b>39,071,257</b>	<b>64,811,641</b>	<b>10,153</b>	<b>251,703,021</b>	<b>34,917,168</b>	<b>1,506,218</b>	<b>1,983,567,076</b>	<b>-</b>	<b>3,417,049,690</b>	<b>15,016</b>	<b>2,107,946,952</b>	<b>8,193,006,743</b>
<b>Domestic Insurers</b>																					
1	Humana Insurance of Puerto Rico, Inc.	3,880,085		10,134,168										148,829				7,730,714	1,099,336	22,993,132	
2	MAPFRE Life Insurance Company of PR	2,124,725	6,997,721		17,702,064						449,228									27,273,738	
3	MCS Life Insurance Company	26,852,805	26,675,368	138,166,070		20,024,241	2,268,042		43,809		38,812,104									252,842,439	
4	Triple-S Salud, Inc.	32,442,772	17,294,264	291,722,838	5,843,478	71,251,481	16,515,345	(62,370)		8,916,511		4,545,806		171,986,135	1,078,716,821				6,371,208	1,705,544,289	
<b>Sub-Total</b>		<b>65,300,387</b>	<b>50,967,353</b>	<b>440,023,076</b>	<b>23,545,542</b>	<b>91,275,722</b>	<b>18,783,387</b>	<b>(62,370)</b>	<b>43,809</b>	<b>8,916,511</b>	<b>39,261,332</b>	<b>4,545,806</b>	<b>148,829</b>	<b>-</b>	<b>171,986,135</b>	<b>1,078,716,821</b>	<b>-</b>	<b>7,730,714</b>	<b>7,470,544</b>	<b>-</b>	<b>2,008,653,598</b>
<b>Foreign Insurers</b>																					
1	AETNA Life Insurance Company				336,385										311,325					647,710	
2	Cigna Health and Life Insurance Company	37		102,549																102,586	
3	Connecticut General Life Insurance Company																			-	
4	Mutual of Omaha Insurance Company																		3,681,932	3,681,932	
5	United of Omaha Life Insurance Company																		2,996	2,996	
6	United Healthcare Insurance Company			596,775										2,411					6,361,174	2,026,901	8,987,261
<b>Sub-Total</b>		<b>37</b>	<b>-</b>	<b>699,324</b>	<b>336,385</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>313,736</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10,046,102</b>	<b>2,026,901</b>	<b>13,422,485</b>
<b>Total</b>		<b>108,184,661</b>	<b>51,272,089</b>	<b>489,566,866</b>	<b>26,127,883</b>	<b>172,459,050</b>	<b>34,870,198</b>	<b>28,302,098</b>	<b>72,538,358</b>	<b>47,987,768</b>	<b>104,072,973</b>	<b>4,555,959</b>	<b>251,851,850</b>	<b>34,917,168</b>	<b>173,806,089</b>	<b>3,062,283,897</b>	<b>-</b>	<b>3,424,780,404</b>	<b>17,531,662</b>	<b>2,109,973,853</b>	<b>10,215,082,826</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 SEPTEMBER 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.	47		3,810																3,857		
2	First Medical Health Plan, Inc.	30,616	98	20,386	483	47,792	16,122	7,444	35,234	20,566	34,341	2		8,277		271,253				492,614		
3	Humana Health Plans of Puerto Rico, Inc.												2,415				16,785		18,397	37,597		
4	MCS Advantage Inc.												17,154				105,575		160,250	282,979		
5	MCS Health Management Options, Inc.																			-		
6	MMM Healthcare, LLC																213,936			213,936		
7	MMM Multi Health, LLC														275,043					275,043		
8	PMC Medicare Choice, LLC																			-		
9	Plan Medico Servicios de Salud Bella Vista	53	226		1,455	2,703	459			243									7	5,146		
10	Plan de Salud Menonita, Inc.	971		9,908		10,439	273	7,985		4,729				2,087		148,638				185,030		
11	Ryder Health Plan, Inc.				10	513													3	526		
12	Triple-S Advantage, Inc.												20,335				66,635		38,500	125,470		
<b>Sub-Total</b>		<b>31,687</b>	<b>324</b>	<b>34,104</b>	<b>1,948</b>	<b>61,447</b>	<b>16,854</b>	<b>15,429</b>	<b>35,234</b>	<b>25,538</b>	<b>34,341</b>	<b>2</b>	<b>39,904</b>	<b>10,364</b>	<b>-</b>	<b>694,934</b>	<b>-</b>	<b>402,931</b>	<b>10</b>	<b>217,147</b>	<b>1,622,198</b>	
<b>Domestic Insurers</b>																						
1	Humana Insurance of Puerto Rico, Inc.	304		794									25				4,771	936		6,830		
2	MAPFRE Life Insurance Company of PR	861	4,123		13,586						169									18,739		
3	MCS Life Insurance Company	16,626	15,732	92,285		19,138	2,258		33	23,834										169,906		
4	Triple-S Salud, Inc.	16,394	6,506	241,449		52,421	12,019			1,805	13,497	1,180		57,932	390,822				3,592	797,617		
<b>Sub-Total</b>		<b>34,185</b>	<b>26,361</b>	<b>334,528</b>	<b>13,586</b>	<b>71,559</b>	<b>14,277</b>	<b>-</b>	<b>33</b>	<b>1,805</b>	<b>37,500</b>	<b>1,180</b>	<b>25</b>	<b>-</b>	<b>57,932</b>	<b>390,822</b>	<b>-</b>	<b>4,771</b>	<b>4,528</b>	<b>-</b>	<b>993,092</b>	
<b>Foreign Insurers</b>																						
1	AETNA Life Insurance Company				214									10						224		
2	Cigna Health and Life Insurance Company	8		570																578		
3	Connecticut General Life Insurance Company																			-		
4	Mutual of Omaha Insurance Company																		43	43		
5	United of Omaha Life Insurance Company																		4	4		
6	United Healthcare Insurance Company			193														5,604	4,124	9,921		
<b>Sub-Total</b>		<b>8</b>	<b>-</b>	<b>763</b>	<b>214</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,651</b>	<b>4,124</b>	<b>10,770</b>
<b>Total</b>		<b>65,880</b>	<b>26,685</b>	<b>369,395</b>	<b>15,748</b>	<b>133,006</b>	<b>31,131</b>	<b>15,429</b>	<b>35,267</b>	<b>27,343</b>	<b>71,841</b>	<b>1,182</b>	<b>39,929</b>	<b>10,364</b>	<b>57,942</b>	<b>1,085,756</b>	<b>-</b>	<b>407,702</b>	<b>10,189</b>	<b>221,271</b>	<b>2,626,060</b>	

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3 / Include all the covered lives ~ PLAN VITAL



COMMONWEALTH OF PUERTO RICO  
OFFICE OF THE COMMISSIONER OF INSURANCE



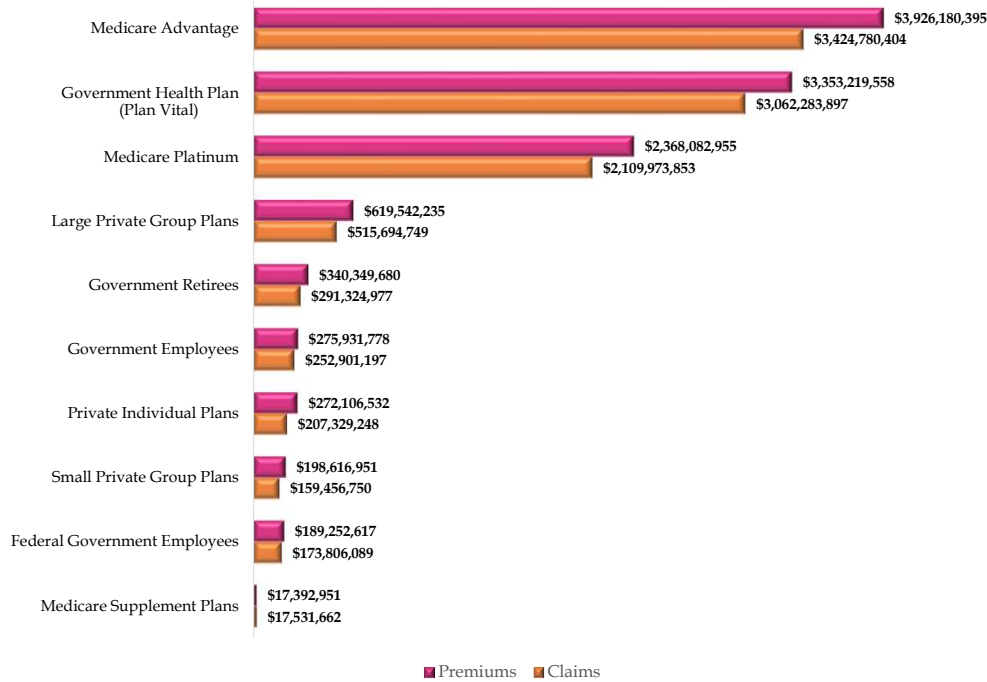
DISTRIBUTIONS BY TYPE OF HEALTH COVERAGE FOR SEPTEMBER 30, 2024

DISTRIBUTION OF PREMIUMS WRITTEN AND CLAIMS PAID				
Type of Health Coverage	Premiums	%	Claims	MLR
Medicare Advantage	\$ 3,926,180,395	34.0%	\$ 3,424,780,404	87.2%
Government Health Plan	\$ 3,353,219,558	29.0%	\$ 3,062,283,897	91.3%
Medicare Platinum	\$ 2,368,082,955	20.5%	\$ 2,109,973,853	89.1%
Large Private Group Plans	\$ 619,542,235	5.4%	\$ 515,694,749	83.2%
Government Retirees	\$ 340,349,680	2.9%	\$ 291,324,977	85.6%
Government Employees	\$ 275,931,778	2.4%	\$ 252,901,197	91.7%
Private Individual Plans	\$ 272,106,532	2.4%	\$ 207,329,248	76.2%
Small Private Group Plans	\$ 198,616,951	1.7%	\$ 159,456,750	80.3%
Federal Government Employees	\$ 189,252,617	1.6%	\$ 173,806,089	91.8%
Medicare Supplement Plans	\$ 17,392,951	0.2%	\$ 17,531,662	100.8%
<b>Total</b>	<b>\$ 11,560,675,652</b>	<b>100%</b>	<b>\$ 10,215,082,826</b>	

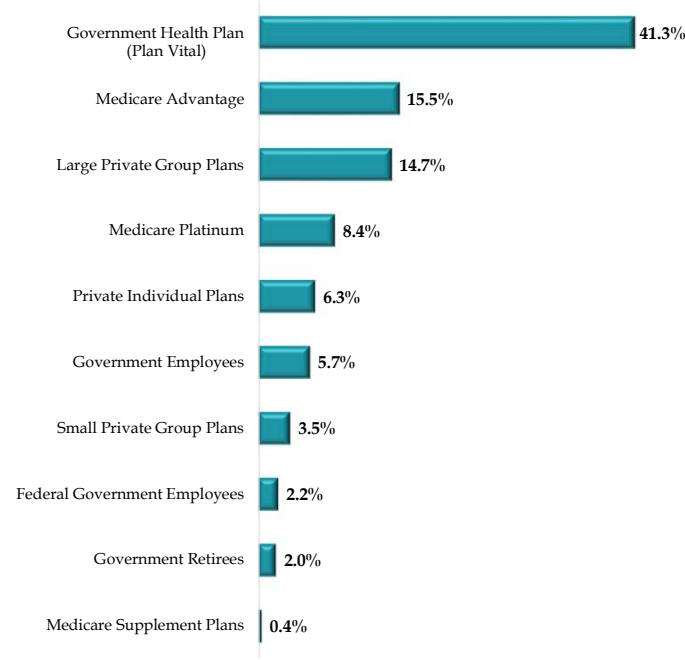
DISTRIBUTION OF INSURED LIVES		
Type of Health Coverage	Suscribers	%
Government Health Plan	1,085,756	41.3%
Medicare Advantage	407,702	15.5%
Large Private Group Plans	385,143	14.7%
Medicare Platinum	221,271	8.4%
Private Individual Plans	164,137	6.3%
Government Employees	149,880	5.7%
Small Private Group Plans	92,565	3.5%
Federal Government Employees	57,942	2.2%
Government Retirees	51,475	2.0%
Medicare Supplement Plans	10,189	0.4%
<b>Total</b>	<b>2,626,060</b>	<b>100%</b>

MEDICAL LOSS RATIO	
Type of Health Coverage	%
Medicare Supplement Plans	100.8%
Federal Government Employees	91.8%
Government Employees	91.7%
Government Health Plan	91.3%
Medicare Platinum	89.1%
Medicare Advantage	87.2%
Government Retirees	85.6%
Large Private Group Plans	83.2%
Small Private Group Plans	80.3%
Private Individual Plans	76.2%

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



Insured Lives by Type of Health Coverage  
September 30, 2024



Medical Loss Ratio  
September 30, 2024

