

PREMIUMS WRITTEN FOR ALL KIND OF MEDICAL EXPENSES AND HEALTH PLANS FOR THE PERIOD ENDING MARCH 31, 2025

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 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.	35,344		1,785,639															1,820,983	
2	First Medical Health Plan, Inc.	15,743,888	46,550	12,244,378	190,339	26,890,325	4,411,169	7,284,042	22,027,276	11,260,261	20,826,503	5,395		9,013,065		282,811,573			412,754,764	
3	Humana Health Plans of Puerto Rico, Inc.												8,398,712	(411)			38,929,569	76,215,223	123,543,093	
4	MCS Advantage Inc.												96,622,348				374,309,686	701,580,942	1,172,512,976	
5	MCS Health Management Options, Inc.																		-	
6	MMM Healthcare, LLC																833,504,807		833,504,807	
7	MMM Multi Health, LLC														253,543,399				253,543,399	
8	Plan de Salud Menonita, Inc.	433,847		4,751,554	317,178	7,063,958	115,154	5,948,623		2,282,295					158,678,610				179,591,219	
9	Plan Medico Servicios de Salud Bella Vista	30,353	84,579		445,484	1,452,702	111,502			79,671						1,796			2,206,087	
10	PMC Medicare Choice, LLC																		-	
11	Ryder Health Plan, Inc.					246,694													246,694	
12	Triple-S Advantage, Inc.												20,183,848				189,881,509	174,820,011	384,885,368	
Sub-Total		16,243,432	131,129	18,781,571	953,001	35,653,679	4,637,825	13,232,665	22,027,276	13,622,227	20,826,503	5,395	125,204,908	9,013,065	(411)	695,033,582	1,796	1,436,625,571	952,616,176	3,364,609,390
Domestic Insurers																				
1	Delta Dental of PR, Inc.	119,804		3,780,743		482,037			24,117		55,643				3,762,498				8,224,842	
2	Humana Insurance of Puerto Rico, Inc.	1,155		3,018									96,350			408,557	1,996,036		2,505,116	
3	MAPFRE Life Insurance Company of PR	715,056	4,229,212		9,375,932						142,584								14,462,784	
4	MCS Life Insurance Company	12,956,243	12,914,957	65,359,010		13,655,882	1,168,506		17,916		16,853,411								122,925,925	
5	Triple-S Salud, Inc.	14,342,626	5,458,841	125,348,569		32,712,131	6,483,405	709,970		3,082,806				65,932,818	356,809,436	1,998,623			612,879,225	
Sub-Total		28,134,884	22,603,010	194,491,340	9,375,932	46,850,050	7,651,911	709,970	42,033	3,082,806	17,051,638	-	96,350	-	65,932,818	360,571,934	2,407,180	1,996,036	-	760,997,892
Foreign Insurers																				
1	AETNA Life Insurance Company				96,028										101,348				197,376	
2	Cigna Health and Life Insurance Company	869		209,028															209,897	
3	Mutual of Omaha Insurance Company																19,259		19,259	
4	United of Omaha Life Insurance Company																2,799		2,799	
5	United Healthcare Insurance Company			200,724													2,708,991	2,751,276	5,660,991	
Sub-Total		869	-	409,752	96,028	-	-	-	-	-	-	-	-	-	101,348	-	2,731,049	-	2,751,276	6,090,322
Total		44,379,185	22,734,139	213,682,663	10,424,961	82,503,729	12,289,736	13,942,635	22,069,309	16,705,033	37,878,141	5,395	125,301,258	9,013,065	66,033,755	1,055,605,516	5,140,025	1,438,621,607	955,367,452	4,131,697,604

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

Note: Delta Dental handles the dental network and Medicaid dental claims for Plan de Salud Menonita.

CLAIMS PAID FOR ALL KIND OF MEDICAL EXPENSES AND HEALTH PLANS FOR THE PERIOD ENDING MARCH 31, 2025

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 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.	12,887		1,233,857															1,246,744	
2	First Medical Health Plan, Inc.	12,879,266	25,593	10,727,703	105,301	18,708,795	4,799,018	5,842,830	23,509,311	10,881,754	20,524,943	1,327		9,927,385		260,021,876			377,955,102	
3	Humana Health Plans of Puerto Rico, Inc.	(32,831)													4,229			35,282,283	61,979,147	103,824,896
4	MCS Advantage Inc.													6,592,068				282,475,991	568,390,336	932,746,070
5	MCS Health Management Options, Inc.													81,879,743						-
6	MMM Healthcare, LLC																	678,724,460		678,724,460
7	MMM Multi Health, LLC															272,624,470				272,624,470
8	Plan de Salud Menonita, Inc.	266,317		4,566,777	302,794	6,151,811	219,525	4,579,823		2,113,255						147,377,105				165,577,407
9	Plan Medico Servicios de Salud Bella Vista	29,141	75,489		464,257	1,067,069	99,607			58,553										1,794,116
10	PMC Medicare Choice, LLC																			-
11	Ryder Health Plan, Inc.					183,104														183,104
12	Triple-S Advantage, Inc.													18,562,471				174,628,253	160,776,651	353,967,375
Sub-Total		13,154,780	101,082	16,528,337	872,352	26,110,779	5,118,150	10,422,653	23,509,311	13,053,562	20,524,943	1,327	107,034,282	9,927,385	4,229	680,023,451	-	1,171,110,987	791,146,134	2,888,643,744
Domestic Insurers																				
1	Delta Dental of PR, Inc.	87,310		2,755,301		351,295			17,576		40,551					2,742,005				5,994,038
2	Humana Insurance of Puerto Rico, Inc.	49,719		129,857									61,371				435,618	1,724,072		2,400,637
3	MAPFRE Life Insurance Company of PR	581,415	2,656,348		7,192,667						19,989									10,450,419
4	MCS Life Insurance Company	10,727,045	8,621,507	46,173,727		7,978,889	631,904		18,455		11,602,698									85,754,225
5	Triple-S Salud, Inc.	12,669,015	3,934,785	81,972,432		24,945,940	(3,884,478)	(256,963)		2,384,603					59,199,834	397,079,161	1,954,026			579,998,355
Sub-Total		24,114,504	15,212,640	131,031,317	7,192,667	33,276,124	(3,252,574)	(256,963)	36,031	2,384,603	11,663,238	-	61,371	-	59,199,834	399,821,166	2,389,644	1,724,072	-	684,597,674
Foreign Insurers																				
1	AETNA Life Insurance Company				81,795										78,121					159,916
2	Cigna Health and Life Insurance Company			99,622																99,622
3	Mutual of Omaha Insurance Company																18,248			18,248
4	United of Omaha Life Insurance Company																326			326
5	United Healthcare Insurance Company			106,655													2,412,129		1,129,973	3,648,757
Sub-Total		-	-	206,277	81,795	-	-	-	-	-	-	-	-	-	78,121	-	2,430,703	-	1,129,973	3,926,869
Total		37,269,284	15,313,722	147,765,931	8,146,814	59,386,903	1,865,576	10,165,690	23,545,342	15,438,165	32,188,181	1,327	107,095,653	9,927,385	59,282,184	1,079,844,617	4,820,347	1,172,835,059	792,276,107	3,577,168,287

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

Note: Delta Dental handles the dental network and Medicaid dental claims for Plan de Salud Menonita.

NUMBER OF INSURED FOR ALL KIND OF MEDICAL EXPENSES AND HEALTH PLANS FOR THE PERIOD ENDING MARCH 31, 2025

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 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.	90		3,838															3,928	
2	First Medical Health Plan, Inc.	28,340	93	18,409	485	42,268	14,970	7,866	34,030	19,523	32,695	3		9,127		257,308			465,117	
3	Humana Health Plans of Puerto Rico, Inc.												2,687				16,099	16,279	35,065	
4	MCS Advantage Inc.												22,550				117,977	172,351	312,878	
5	MCS Health Management Options, Inc.																		-	
6	MMM Healthcare, LLC																215,917		215,917	
7	MMM Multi Health, LLC															278,046			278,046	
8	Plan de Salud Menonita, Inc.	901		9,851		13,162	261	10,937		4,667						149,444			189,223	
9	Plan Medico Servicios de Salud Bella Vista	54	230		1,478	2,807	447			226							6		5,248	
10	PMC Medicare Choice, LLC																		-	
11	Ryder Health Plan, Inc.					441													441	
12	Triple-S Advantage, Inc.												18,356				49,996	32,653	101,005	
Sub-Total		29,385	323	32,098	1,963	58,678	15,678	18,803	34,030	24,416	32,695	3	43,593	9,127	-	684,798	6	399,989	221,283	1,606,868
Domestic Insurers																				
1	Delta Dental of PR, Inc.	4,754		150,026		19,128			957		2,208					149,302			326,375	
2	Humana Insurance of Puerto Rico, Inc.												24				890	4,742	5,656	
3	MAPFRE Life Insurance Company of PR	818	5,542		15,462						166								21,988	
4	MCS Life Insurance Company	18,409	15,551	95,766		22,850	2,154		30		21,386								176,146	
5	Triple-S Salud, Inc.	16,898	5,825	251,212		51,896	11,167			2,404	10,322	1,260			46,557	399,023	3,734		800,298	
Sub-Total		40,879	26,918	497,004	15,462	93,874	13,321	-	987	2,404	34,082	1,260	24	-	46,557	548,325	4,624	4,742	-	1,330,463
Foreign Insurers																				
1	AETNA Life Insurance Company				183										11				194	
2	Cigna Health and Life Insurance Company	8		543															551	
3	Mutual of Omaha Insurance Company																48		48	
4	United of Omaha Life Insurance Company																3		3	
5	United Healthcare Insurance Company			204													5,632	4,021	9,857	
Sub-Total		8	-	747	183	-	-	-	-	-	-	-	-	-	11	-	5,683	-	4,021	10,653
Total		70,272	27,241	529,849	17,608	152,552	28,999	18,803	35,017	26,820	66,777	1,263	43,617	9,127	46,568	1,233,123	10,313	404,731	225,304	2,947,984

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

Note: Delta Dental handles the dental network and Medicaid dental claims for Plan de Salud Menonita.

DISTRIBUTIONS BY TYPE OF HEALTH COVERAGE FOR THE PERIOD ENDING MARCH 31, 2025

DISTRIBUTION OF PREMIUMS WRITTEN AND CLAIMS PAID				
Type of Health Coverage	Premiums	%	Claims	MLR
Medicare Advantage	\$ 1,438,621,607	34.8%	\$ 1,172,835,059	81.5%
Government Health Plan	\$ 1,055,605,516	25.5%	\$ 1,079,844,617	102.3%
Medicare Platinum	\$ 955,367,452	23.1%	\$ 792,276,107	82.9%
Large Private Group Plans	\$ 224,107,624	5.4%	\$ 155,912,745	69.6%
Government Retirees	\$ 134,319,718	3.3%	\$ 117,024,365	87.1%
Private Individual Plans	\$ 94,793,465	2.3%	\$ 61,252,479	64.6%
Government Employees	\$ 90,595,118	2.2%	\$ 81,337,378	89.8%
Small Private Group Plans	\$ 67,113,324	1.6%	\$ 52,583,006	78.3%
Federal Government Employees	\$ 66,033,755	1.6%	\$ 59,282,184	89.8%
Medicare Supplement Plans	\$ 5,140,025	0.1%	\$ 4,820,347	93.8%
Total	\$ 4,131,697,604	100%	\$ 3,577,168,287	

DISTRIBUTION OF INSURED LIVES		
Type of Health Coverage	Suscribers	%
Government Health Plan	1,233,123	41.8%
Large Private Group Plans	547,457	18.6%
Medicare Advantage	404,731	13.7%
Medicare Platinum	225,304	7.6%
Private Individual Plans	181,551	6.2%
Government Employees	147,417	5.0%
Small Private Group Plans	97,513	3.3%
Government Retirees	54,007	1.8%
Federal Government Employees	46,568	1.6%
Medicare Supplement Plans	10,313	0.3%
Total	2,947,984	100%

MEDICAL LOSS RATIO	
Type of Health Coverage	%
Government Health Plan	102.3%
Medicare Supplement Plans	93.8%
Government Employees	89.8%
Federal Government Employees	89.8%
Government Retirees	87.1%
Medicare Platinum	82.9%
Medicare Advantage	81.5%
Small Private Group Plans	78.3%
Large Private Group Plans	69.6%
Private Individual Plans	64.6%

