

PREMIUMS WRITTEN FOR ALL KIND OF MEDICAL EXPENSES AND HEALTH PLANS FOR THE PERIOD ENDING JUNE 30, 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.	90,673		3,816,996															3,907,669	
2	First Medical Health Plan, Inc.	31,323,391	93,295	24,464,246	381,625	52,474,755	8,877,989	14,549,889	43,593,512	21,886,278	41,326,862	10,785		17,605,745		586,175,243			842,763,615	
3	Humana Health Plans of Puerto Rico, Inc.													16,448,970	1,199			77,949,127	152,657,694	247,056,990
4	MCS Advantage Inc.													190,890,213				749,928,116	1,405,898,354	2,346,716,683
5	MCS Health Management Options, Inc.																			-
6	MMM Healthcare, LLC																	428,571,005	987,935,920	1,655,805,825
7	MMM Multi Health, LLC															671,160,409				671,160,409
8	Plan de Salud Menonita, Inc.	874,883		9,716,075	639,637	14,262,912	223,115	11,811,781		4,559,396						327,894,908				369,982,707
9	Plan Medico Servicios de Salud Bella Vista	49,592	168,270		897,271	2,988,900	217,096			160,427							3,428			4,484,984
10	PMC Medicare Choice, LLC																			-
11	Ryder Health Plan, Inc.					503,100														503,100
12	Triple-S Advantage, Inc.													40,480,985				375,665,222	348,854,064	765,000,271
Sub-Total		32,338,539	261,565	37,997,317	1,918,533	70,229,667	9,318,200	26,361,670	43,593,512	26,606,101	41,326,862	10,785	487,119,068	17,605,745	1,199	1,585,230,560	3,428	1,632,113,470	2,895,346,032	6,907,382,253
Domestic Insurers																				
1	Delta Dental of PR, Inc.	244,839		7,596,447		1,001,457			36,085		103,764					7,498,858				16,481,450
2	Humana Insurance of Puerto Rico, Inc.	5,637		14,723									181,439				818,282	4,018,802		5,038,883
3	MAPFRE Life Insurance Company of PR	1,394,726	9,053,098		18,482,709						281,603									29,212,136
4	MCS Life Insurance Company	25,450,471	24,511,106	128,231,969		28,244,750	2,310,837		34,930		31,570,518									240,354,581
5	Triple-S Salud, Inc.	28,607,539	10,784,188	247,769,372		64,901,250	11,385,718	1,380,398		8,073,899					135,240,560	697,370,990	3,926,270			1,209,440,184
Sub-Total		55,703,212	44,348,392	383,612,511	18,482,709	94,147,457	13,696,555	1,380,398	71,015	8,073,899	31,955,885	-	181,439	-	135,240,560	704,869,848	4,744,552	4,018,802	-	1,500,527,234
Foreign Insurers																				
1	AETNA Life Insurance Company				185,551										286,929					472,480
2	Cigna Health and Life Insurance Company	2,180		557,832																560,012
3	Mutual of Omaha Insurance Company																38,743			38,743
4	United of Omaha Life Insurance Company																5,747			5,747
5	United Healthcare Insurance Company			472,541													5,535,397		5,409,695	11,417,633
Sub-Total		2,180	-	1,030,373	185,551	-	-	-	-	-	-	-	-	-	286,929	-	5,579,887	-	5,409,695	12,494,615
Total		88,043,931	44,609,957	422,640,201	20,586,793	164,377,124	23,014,755	27,742,068	43,664,527	34,680,000	73,282,747	10,785	487,300,507	17,605,745	135,528,688	2,290,100,408	10,327,867	1,636,132,272	2,900,755,727	8,420,404,102

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 JUNE 30, 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.	64,005		3,198,905															3,262,910	
2	First Medical Health Plan, Inc.	25,454,947	49,468	20,795,957	228,186	37,347,284	9,004,245	11,917,601	46,307,896	21,321,649	41,728,344	4,533		19,109,918		541,325,046			774,595,074	
3	Humana Health Plans of Puerto Rico, Inc.	(31,994)											14,893,025		3,766		70,737,296	128,480,523	214,082,616	
4	MCS Advantage Inc.												176,182,666				610,359,801	1,243,314,245	2,029,856,712	
5	MCS Health Management Options, Inc.																		-	
6	MMM Healthcare, LLC																365,987,652	881,961,459	1,452,170,734	
7	MMM Multi Health, LLC															584,268,040			584,268,040	
8	Plan de Salud Menonita, Inc.	752,852		8,975,064	549,253	12,836,845	334,314	9,762,377		4,666,535						314,503,923			352,381,163	
9	Plan Medico Servicios de Salud Bella Vista	40,448	146,454		976,892	2,292,656	192,653			116,652							82		3,765,837	
10	PMC Medicare Choice, LLC																		-	
11	Ryder Health Plan, Inc.					357,204													357,204	
12	Triple-S Advantage, Inc.												38,187,667				354,383,134	329,090,874	721,661,675	
Sub-Total		26,280,258	195,922	32,969,926	1,754,331	52,833,989	9,531,212	21,679,978	46,307,896	26,104,836	41,728,344	4,533	433,484,981	19,109,918	3,766	1,440,097,009	82	1,401,467,883	2,582,847,101	6,136,401,965
Domestic Insurers																				
1	Delta Dental of PR, Inc.	190,776		5,919,080		780,326			28,117		80,852					5,843,040			12,842,191	
2	Humana Insurance of Puerto Rico, Inc.	49,643		129,659									125,397				819,385	3,700,276	4,824,360	
3	MAPFRE Life Insurance Company of PR	1,177,870	5,328,768		15,659,825						107,678								22,274,141	
4	MCS Life Insurance Company	22,326,956	17,870,175	97,114,094		17,318,839	1,333,502		28,024		23,704,742								179,696,332	
5	Triple-S Salud, Inc.	23,533,439	7,650,696	169,247,969		50,343,219	(1,533,235)	1,481,852		5,877,172					125,240,712	883,228,879	3,744,193		1,268,814,896	
Sub-Total		47,278,684	30,849,639	272,410,802	15,659,825	68,442,384	(199,733)	1,481,852	56,141	5,877,172	23,893,272	-	125,397	-	125,240,712	889,071,919	4,563,578	3,700,276	-	1,488,451,920
Foreign Insurers																				
1	AETNA Life Insurance Company				164,169										232,699				396,868	
2	Cigna Health and Life Insurance Company	(80)		158,204															158,124	
3	Mutual of Omaha Insurance Company																29,599		29,599	
4	United of Omaha Life Insurance Company																753		753	
5	United Healthcare Insurance Company																4,718,814	3,814,581	8,533,395	
Sub-Total		(80)	-	158,204	164,169	-	-	-	-	-	-	-	-	-	232,699	-	4,749,166	-	3,814,581	9,118,739
Total		73,558,862	31,045,561	305,538,932	17,578,325	121,276,373	9,331,479	23,161,830	46,364,037	31,982,008	65,621,616	4,533	433,610,378	19,109,918	125,477,177	2,329,168,928	9,312,826	1,405,168,159	2,586,661,682	7,633,972,624

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 JUNE 30, 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.	117		3,825															3,942	
2	First Medical Health Plan, Inc.	27,428	94	18,131	479	40,830	14,626	7,896	33,389	17,314	32,086	3		8,669		249,248			450,193	
3	Humana Health Plans of Puerto Rico, Inc.												2,637				16,845	14,824	34,306	
4	MCS Advantage Inc.												22,160				121,351	175,542	319,053	
5	MCS Health Management Options, Inc.																		-	
6	MMM Healthcare, LLC																79,571	101,170	214,386	
7	MMM Multi Health, LLC															272,791			272,791	
8	Plan de Salud Menonita, Inc.	899		9,399	770	13,639	247	11,038		4,796						147,572			188,360	
9	Plan Medico Servicios de Salud Bella Vista	54	225		1,474	2,938	371			230							6		5,298	
10	PMC Medicare Choice, LLC																		-	
11	Ryder Health Plan, Inc.					451													451	
12	Triple-S Advantage, Inc.												18,336				49,812	32,170	100,318	
Sub-Total		28,498	319	31,355	2,723	57,858	15,244	18,934	33,389	22,340	32,086	3	76,778	8,669	-	669,611	6	267,579	323,706	1,589,098
Domestic Insurers																				
1	Delta Dental of PR, Inc.	4,797		148,833		19,621			707		2,033					146,921			322,912	
2	Humana Insurance of Puerto Rico, Inc.												24				896	4,769	5,689	
3	MAPFRE Life Insurance Company of PR	775	5,413		14,265						171								20,624	
4	MCS Life Insurance Company	19,594	15,363	100,499		24,582	2,113		30		20,722								182,903	
5	Triple-S Salud, Inc.	16,448	5,822	245,962		52,713	10,868			4,216	10,927	1,214			50,320	398,925	3,666		801,081	
Sub-Total		41,614	26,598	495,294	14,265	96,916	12,981	-	737	4,216	33,853	1,214	24	-	50,320	545,846	4,562	4,769	-	1,333,209
Foreign Insurers																				
1	AETNA Life Insurance Company				182										10				192	
2	Cigna Health and Life Insurance Company	18		856															874	
3	Mutual of Omaha Insurance Company																46		46	
4	United of Omaha Life Insurance Company																3		3	
5	United Healthcare Insurance Company			199													5,607	3,951	9,757	
Sub-Total		18	-	1,055	182	-	-	-	-	-	-	-	-	-	10	-	5,656	-	3,951	10,872
Total		70,130	26,917	527,704	17,170	154,774	28,225	18,934	34,126	26,556	65,939	1,217	76,802	8,669	50,330	1,215,457	10,224	272,348	327,657	2,933,179

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.

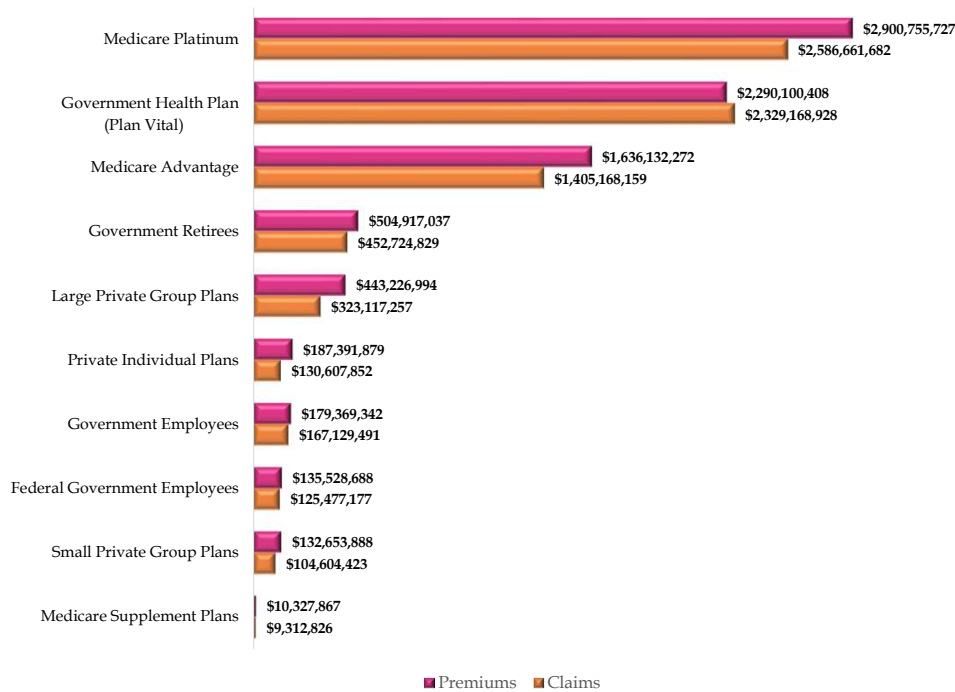
DISTRIBUTIONS BY TYPE OF HEALTH COVERAGE FOR THE PERIOD ENDING JUNE 30, 2025

DISTRIBUTION OF PREMIUMS WRITTEN AND CLAIMS PAID				
Type of Health Coverage	Premiums	%	Claims	MLR
Medicare Platinum	\$ 2,900,755,727	34.4%	\$ 2,586,661,682	89.2%
Government Health Plan	\$ 2,290,100,408	27.2%	\$ 2,329,168,928	101.7%
Medicare Advantage	\$ 1,636,132,272	19.4%	\$ 1,405,168,159	85.9%
Government Retirees	\$ 504,917,037	6.0%	\$ 452,724,829	89.7%
Large Private Group Plans	\$ 443,226,994	5.3%	\$ 323,117,257	72.9%
Private Individual Plans	\$ 187,391,879	2.2%	\$ 130,607,852	69.7%
Government Employees	\$ 179,369,342	2.1%	\$ 167,129,491	93.2%
Federal Government Employees	\$ 135,528,688	1.6%	\$ 125,477,177	92.6%
Small Private Group Plans	\$ 132,653,888	1.6%	\$ 104,604,423	78.9%
Medicare Supplement Plans	\$ 10,327,867	0.1%	\$ 9,312,826	90.2%
Total	\$ 8,420,404,102	100%	\$ 7,633,972,624	

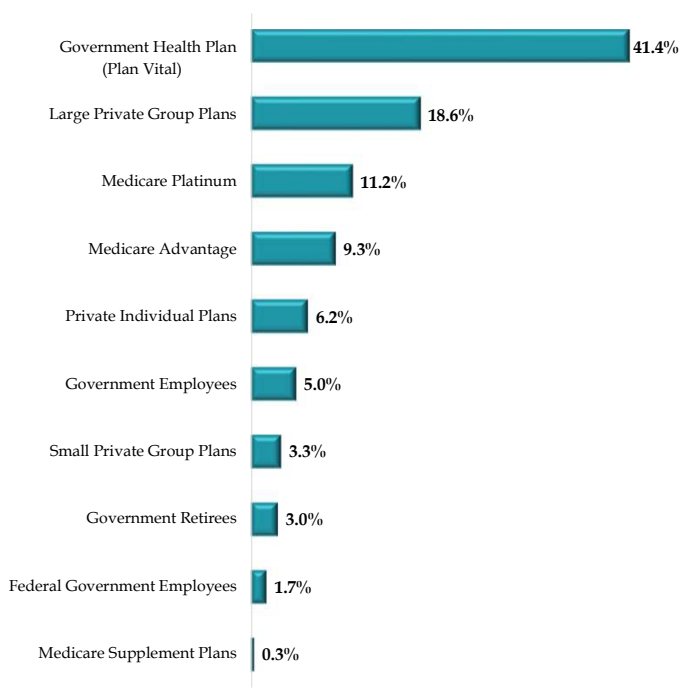
DISTRIBUTION OF INSURED LIVES		
Type of Health Coverage	Suscribers	%
Government Health Plan	1,215,457	41.4%
Large Private Group Plans	544,874	18.6%
Medicare Platinum	327,657	11.2%
Medicare Advantage	272,348	9.3%
Private Individual Plans	182,999	6.2%
Government Employees	145,555	5.0%
Small Private Group Plans	97,047	3.3%
Government Retirees	86,688	3.0%
Federal Government Employees	50,330	1.7%
Medicare Supplement Plans	10,224	0.3%
Total	2,933,179	100%

MEDICAL LOSS RATIO	
Type of Health Coverage	%
Government Health Plan	101.7%
Government Employees	93.2%
Federal Government Employees	92.6%
Medicare Supplement Plans	90.2%
Government Retirees	89.7%
Medicare Platinum	89.2%
Medicare Advantage	85.9%
Small Private Group Plans	78.9%
Large Private Group Plans	72.9%
Private Individual Plans	69.7%

Premiums Written and Claims Paid by Type of Health Coverage
June 30, 2025



Insured Lives by Type of Health Coverage
June 30, 2025



Medical Loss Ratio
June 30, 2025

