

PREMIUMS WRITTEN FOR ALL KIND OF MEDICAL EXPENSES AND HEALTH PLANS FOR THE PERIOD ENDING MARCH 31, 2026

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.	87,043		2,016,948				483,351											2,587,342	
2	First Medical Health Plan, Inc.	14,027,416	52,313	8,415,261	216,625	21,784,593	4,289,775	6,057,791	21,789,104	9,433,321	19,825,421			7,068,043		268,537,112			381,496,775	
3	Humana Health Plans of Puerto Rico, Inc.												(126,398)		(3,769)			523,526	369,994	
4	MCS Advantage Inc.												103,112,696					450,828,506	1,399,305,436	
5	MCS Health Management Options, Inc.																		-	
6	MMM Healthcare, LLC												112,873,902				217,668,861	498,531,826	829,074,589	
7	MMM Multi Health, LLC															320,203,007			320,203,007	
8	PMC Medicare Choice, LLC																		-	
9	Plan Medico Servicios de Salud Bella Vista	35,864	80,115		447,551	1,617,717	102,337			73,323							1,632		2,358,539	
10	Plan de Salud Menonita, Inc.	494,651		5,726,958		7,876,208	95,126	6,740,661		2,477,577						172,385,611			195,796,792	
11	Ryder Health Plan, Inc.					238,021													238,021	
12	Triple-S Advantage, Inc.												128,739,993				134,581,996	231,148,917	494,470,906	
Sub-Total		14,644,974	132,428	16,159,167	664,176	31,516,539	4,487,238	13,281,803	21,789,104	11,984,221	19,825,421	-	344,600,193	7,068,043	(3,769)	761,125,730	1,632	803,055,998	1,575,568,503	3,625,901,401
Domestic Insurers																				
1	Delta Dental of PR, Inc.	104,345		4,459,528		453,402		44,754	14,432							3,334,877			8,411,338	
2	Humana Insurance of Puerto Rico, Inc.	2,008		24,000									(2,506)				246,403	(66,113)	203,792	
3	MAPFRE Life Insurance Company of PR	522,730	3,451,853		9,208,457			(13,516)			158,654								13,328,178	
4	MCS Life Insurance Company	16,768,395	12,987,422	76,133,825		18,495,369	1,063,320		20,442		16,600,032								142,068,805	
5	Triple-S Salud, Inc.	13,222,804	5,304,335	123,389,711		33,246,558	6,662,563	572,846		8,581,796					64,026,576	471,401,075	1,660,411		728,068,675	
Sub-Total		30,620,282	21,743,610	204,007,064	9,208,457	52,195,329	7,725,883	604,084	34,874	8,581,796	16,758,686	-	(2,506)	-	64,026,576	474,735,952	1,906,814	(66,113)	-	892,080,788
Foreign Insurers																				
1	AETNA Life Insurance Company				132,664										125,936				258,600	
2	Cigna Health and Life Insurance Company	2,006		231,444															233,450	
3	Mutual of Omaha Insurance Company																21,114		21,114	
4	Silver Script Insurance Company													270,980					270,980	
5	United of Omaha Life Insurance Company																3,214		3,214	
6	United Healthcare Insurance Company			34,331													2,884,268	3,883,260	6,801,859	
Sub-Total		2,006	-	265,775	132,664	-	-	-	-	-	-	-	-	-	270,980	125,936	-	2,908,596	-	7,589,217
Total		45,267,262	21,876,038	220,432,006	10,005,297	83,711,868	12,213,121	13,885,887	21,823,978	20,566,017	36,584,107	-	344,597,687	7,339,023	64,148,743	1,235,861,682	4,817,042	802,989,885	1,579,451,763	4,525,571,406

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, 2026

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.	65,134		1,867,015				568,274											2,500,423	
2	First Medical Health Plan, Inc.	12,115,947	54,867	7,252,037	136,690	16,034,935	4,474,937	4,948,348	19,006,938	9,774,124	19,171,211			7,869,265		248,628,233			349,467,532	
3	Humana Health Plans of Puerto Rico, Inc.	(1,032,206)				15,453							2,506,542	(55,415)			3,149,374	6,565,619	11,149,367	
4	MCS Advantage Inc.												94,365,793				373,040,162	737,920,963	1,205,326,918	
5	MCS Health Management Options, Inc.																		-	
6	MMM Healthcare, LLC												74,378,789				149,492,005	333,620,038	557,490,832	
7	MMM Multi Health, LLC														308,925,727				308,925,727	
8	PMC Medicare Choice, LLC																		-	
9	Plan Medico Servicios de Salud Bella Vista	24,233	76,608		588,188	1,160,632	110,058			65,856						34			2,025,609	
10	Plan de Salud Menonita, Inc.	303,755		4,630,594		7,459,395	69,815	4,937,384		2,054,467					154,615,831				174,071,241	
11	Ryder Health Plan, Inc.					180,847													180,847	
12	Triple-S Advantage, Inc.												85,085,945				120,108,222	200,539,664	405,733,831	
Sub-Total		11,476,863	131,475	13,749,646	724,878	24,851,262	4,654,810	10,454,006	19,006,938	11,894,447	19,171,211	-	256,337,069	7,869,265	(55,415)	712,169,791	34	645,789,763	1,278,646,284	3,016,872,327
Domestic Insurers																				
1	Delta Dental of PR, Inc.	76,367		3,263,793		331,832		32,754	10,562						2,440,695				6,156,003	
2	Humana Insurance of Puerto Rico, Inc.	121,895		318,370									(69,210)			332,797	472,137		1,175,989	
3	MAPFRE Life Insurance Company of PR	380,021	1,981,994		6,946,405						104,645								9,413,065	
4	MCS Life Insurance Company	14,605,336	9,226,603	57,234,797		10,954,669	707,831		12,832		12,775,811								105,517,879	
5	Triple-S Salud, Inc.	9,535,187	3,293,052	78,939,467		24,554,143	245,939	498,083		5,762,407				56,628,640	437,434,107	1,538,022			618,429,047	
Sub-Total		24,718,806	14,501,649	139,756,427	6,946,405	35,840,644	953,770	530,837	23,394	5,762,407	12,880,456	-	(69,210)	-	56,628,640	439,874,802	1,870,819	472,137	-	740,691,983
Foreign Insurers																				
1	AETNA Life Insurance Company				110,080									99,011					209,091	
2	Cigna Health and Life Insurance Company			193,094															193,094	
3	Mutual of Omaha Insurance Company															18,726			18,726	
4	Silver Script Insurance Company												65,100						65,100	
5	United of Omaha Life Insurance Company															2,117			2,117	
6	United Healthcare Insurance Company															2,510,007		2,179,110	4,689,117	
Sub-Total		-	-	193,094	110,080	-	-	-	-	-	-	-	-	65,100	99,011	-	2,530,850	-	2,179,110	5,177,245
Total		36,195,669	14,633,124	153,699,167	7,781,363	60,691,906	5,608,580	10,984,843	19,030,332	17,656,854	32,051,667	-	256,267,859	7,934,365	56,672,236	1,152,044,593	4,401,703	646,261,900	1,280,825,394	3,762,741,555

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, 2026

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.	182		3,953				883											5,018	
2	First Medical Health Plan, Inc.	24,716	104	14,611	576	35,291	13,631	6,945	32,007	16,841	30,550				221,256				396,528	
3	Humana Health Plans of Puerto Rico, Inc.																	28	28	
4	MCS Advantage Inc.												23,270				141,872	187,681	352,823	
5	MCS Health Management Options, Inc.																		-	
6	MMM Healthcare, LLC												30,668				76,848	92,944	200,460	
7	MMM Multi Health, LLC														281,746				281,746	
8	PMC Medicare Choice, LLC																		-	
9	Plan Medico Servicios de Salud Bella Vista	61	218		1,449	2,888	396			207						6			5,225	
10	Plan de Salud Menonita, Inc.	976		10,538		14,344	215	11,902		4,905					148,853				191,733	
11	Ryder Health Plan, Inc.					404													404	
12	Triple-S Advantage, Inc.												35,063				46,093	42,565	123,721	
Sub-Total		25,935	322	29,102	2,025	52,927	14,242	19,730	32,007	21,953	30,550	-	89,001	-	-	651,855	6	264,813	323,218	1,557,686
Domestic Insurers																				
1	Delta Dental of PR, Inc.	4,649		198,691		20,201		643	1,994						148,583				374,761	
2	Humana Insurance of Puerto Rico, Inc.															516			516	
3	MAPFRE Life Insurance Company of PR	597	4,372		13,887						180								19,036	
4	MCS Life Insurance Company	22,812	14,961	106,366		29,746	2,002		30		20,321								196,238	
5	Triple-S Salud, Inc.	15,469	5,319	232,965		51,907	9,813			4,075		895		11,142	61,013	430,285	2,778		825,661	
Sub-Total		43,527	24,652	538,022	13,887	101,854	11,815	643	2,024	4,075	20,501	895	-	11,142	61,013	578,868	3,294	-	-	1,416,212
Foreign Insurers																				
1	AETNA Life Insurance Company				186										10				196	
2	Cigna Health and Life Insurance Company	10		3,159															3,169	
3	Mutual of Omaha Insurance Company															45			45	
4	Silver Script Insurance Company													255					255	
5	United of Omaha Life Insurance Company															2			2	
6	United Healthcare Insurance Company			226												5,747		5,254	11,227	
Sub-Total		10	-	3,385	186	-	-	-	-	-	-	-	-	255	10	-	5,794	-	5,254	14,894
Total		69,472	24,974	570,509	16,098	154,781	26,057	20,373	34,031	26,028	51,051	895	89,001	11,397	61,023	1,230,723	9,094	264,813	328,472	2,988,792

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, 2026

DISTRIBUTION OF PREMIUMS WRITTEN AND CLAIMS PAID				
Type of Health Coverage	Premiums	%	Claims	MLR
Medicare Platinum	\$ 1,579,451,763	34.9%	\$ 1,280,825,394	81.1%
Government Health Plan	\$ 1,235,861,682	27.3%	\$ 1,152,044,593	93.2%
Medicare Advantage	\$ 802,989,885	17.7%	\$ 646,261,900	80.5%
Government Retirees	\$ 351,936,710	7.8%	\$ 264,202,224	75.1%
Large Private Group Plans	\$ 230,437,303	5.1%	\$ 161,480,530	70.1%
Private Individual Plans	\$ 95,924,989	2.1%	\$ 66,300,486	69.1%
Government Employees	\$ 92,859,989	2.1%	\$ 79,723,696	85.9%
Small Private Group Plans	\$ 67,143,300	1.5%	\$ 50,828,793	75.7%
Federal Government Employees	\$ 64,148,743	1.4%	\$ 56,672,236	88.3%
Medicare Supplement Plans	\$ 4,817,042	0.1%	\$ 4,401,703	91.4%
Total	\$ 4,525,571,406	100%	\$ 3,762,741,555	

DISTRIBUTION OF INSURED LIVES		
Type of Health Coverage	Suscribers	%
Government Health Plan	1,230,723	41.2%
Large Private Group Plans	586,607	19.6%
Medicare Platinum	328,472	11.0%
Medicare Advantage	264,813	8.9%
Private Individual Plans	180,838	6.1%
Government Employees	131,483	4.4%
Government Retirees	101,293	3.4%
Small Private Group Plans	94,446	3.2%
Federal Government Employees	61,023	2.0%
Medicare Supplement Plans	9,094	0.3%
Total	2,988,792	100%

GOVERNMENT OF PUERTO RICO

MEDICAL LOSS RATIO	
Type of Health Coverage	%
Government Health Plan	93.2%
Medicare Supplement Plans	91.4%
Federal Government Employees	88.3%
Government Employees	85.9%
Medicare Platinum	81.1%
Medicare Advantage	80.5%
Small Private Group Plans	75.7%
Government Retirees	75.1%
Large Private Group Plans	70.1%
Private Individual Plans	69.1%

