

PREMIUMS WRITTEN FOR ALL KIND OF MEDICAL EXPENSES AND HEALTH PLANS FOR THE PERIOD ENDING SEPTEMBER 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 Supplement Plans / 2	Medicare Advantage	Medicare Platinum	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 Supplement Plans / 1	Advantage	Other						
Health Maintenance Organizations																				
1	Auxilio Salud Plus, Inc.	170,818	-	5,899,646	-	-	-	147,860	-	-	-	-	-	-	-	-	-	-	6,218,324	
2	First Medical Health Plan, Inc.	46,466,271	140,822	36,166,979	572,140	76,944,571	13,528,626	21,360,525	65,399,142	31,703,759	61,321,907	14,394	-	25,491,840	-	860,616,601	-	-	1,239,727,577	
3	Humana Health Plans of Puerto Rico, Inc.	-	-	-	-	-	-	-	-	-	-	-	23,031,491	-	1,196	-	106,736,065	200,359,034	330,127,786	
4	MCS Advantage Inc.	-	-	-	-	-	-	-	-	-	-	-	282,105,800	-	-	-	1,137,216,620	2,112,376,801	3,531,699,221	
5	MCS Health Management Options, Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	MMM Healthcare, LLC	-	-	-	-	-	-	-	-	-	-	-	356,663,077	-	-	-	637,275,864	1,487,510,261	2,481,449,202	
7	MMM Multi Health, LLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,001,132,308	-	-	1,001,132,308	
8	Plan de Salud Menonita, Inc.	1,313,677	-	14,949,853	971,701	21,372,939	323,201	17,782,736	-	7,169,518	-	-	-	-	-	504,925,126	-	-	568,808,751	
9	Plan Médico Servicios de Salud Bella Vista	88,012	248,259	-	1,346,199	4,518,459	308,398	-	-	238,652	-	-	-	-	-	-	5,060	-	6,753,039	
10	PMC Medicare Choice, LLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Ryder Health Plan, Inc.	-	-	-	-	755,927	-	-	-	-	-	-	-	-	-	-	-	-	755,927	
12	Triple-S Advantage, Inc.	-	-	-	-	-	-	-	-	-	-	-	59,942,508	-	-	-	567,538,136	515,670,037	1,143,150,681	
Sub-Total		48,038,778	389,081	57,016,478	2,890,040	103,591,896	14,160,225	39,291,121	65,399,142	39,111,929	61,321,907	14,394	721,742,876	25,491,840	1,196	2,366,674,035	5,060	2,448,766,685	4,315,916,133	10,309,822,816
Domestic Insurers																				
1	Delta Dental of PR, Inc.	385,938	-	11,262,696	-	1,520,133	-	55,700	51,738	-	171,520	-	-	-	-	11,424,387	-	-	24,872,112	
2	Humana Insurance of Puerto Rico, Inc.	7,210	-	18,833	-	-	-	-	-	-	-	-	248,352	-	-	-	5,883,196	1,226,675	7,384,266	
3	MAPFRE Life Insurance Company of PR	2,040,639	13,060,228	-	27,761,797	-	-	-	-	-	414,160	-	-	-	-	-	-	-	43,276,824	
4	MCS Life Insurance Company	39,877,439	36,807,545	199,117,240	-	43,245,437	3,419,593	-	54,579	-	47,746,363	-	-	-	-	-	-	-	370,268,196	
5	Triple-S Salud, Inc.	42,770,232	16,085,549	370,259,154	-	97,381,333	17,108,620	1,989,284	-	14,728,379	-	-	-	-	205,871,586	1,362,632,794	5,746,061	-	2,134,572,992	
Sub-Total		85,081,458	65,953,322	580,657,923	27,761,797	142,146,903	20,528,213	2,044,984	106,317	14,728,379	48,332,043	-	248,352	-	205,871,586	1,374,057,181	5,746,061	5,883,196	1,226,675	2,580,374,390
Foreign Insurers																				
1	AETNA Life Insurance Company	-	-	-	293,759	-	-	-	-	-	-	-	-	-	357,222	-	-	-	650,981	
2	Cigna Health and Life Insurance Company	2,776	-	636,327	-	-	-	-	-	-	-	-	-	-	-	-	-	-	639,103	
3	Mutual of Omaha Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60,714	-	60,714	
4	United of Omaha Life Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,696	-	8,696	
5	United Healthcare Insurance Company	-	-	764,820	-	-	-	-	-	-	-	-	-	-	-	-	8,348,445	-	8,112,648	17,225,913
Sub-Total		2,776	-	1,401,147	293,759	-	-	-	-	-	-	-	-	-	357,222	-	8,417,855	-	8,112,648	18,585,407
Total		133,123,012	66,342,403	639,073,548	30,945,596	245,738,799	34,688,438	41,336,105	65,505,459	53,840,308	109,653,950	14,394	721,991,228	25,491,840	206,230,004	3,740,731,216	14,168,976	2,454,649,881	4,325,255,456	12,908,782,613

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 SEPTEMBER 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 Supplement Plans / 2	Medicare Advantage	Medicare Platinum	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 Supplement Plans / 1	Advantage	Other						
Health Maintenance Organizations																				
1	Auxilio Salud Plus, Inc.	98,836	-	5,005,263	-	-	-	12,594	-	-	-	-	-	-	-	-	-	-	5,116,693	
2	First Medical Health Plan, Inc.	37,625,982	73,240	30,850,552	396,968	56,681,947	13,506,760	17,186,328	67,409,216	30,955,091	61,984,228	5,251	-	27,681,967	-	793,939,306	-	-	1,138,296,836	
3	Humana Health Plans of Puerto Rico, Inc.	85,438	-	-	-	(15,453)	-	-	-	-	-	-	22,920,536	-	910,736	-	101,364,642	171,763,621	297,029,520	
4	MCS Advantage Inc.	-	-	-	-	-	-	-	-	-	-	-	260,407,775	-	-	-	925,022,976	1,861,980,509	3,047,411,260	
5	MCS Health Management Options, Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	MMM Healthcare, LLC	-	-	-	-	-	-	-	-	-	-	-	300,216,197	-	-	-	563,543,211	1,319,362,927	2,183,122,335	
7	MMM Multi Health, LLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	907,802,209	-	-	907,802,209	
8	Plan de Salud Menonita, Inc.	1,159,864	-	13,420,420	832,319	19,542,107	655,583	13,731,962	-	7,632,736	-	-	-	-	-	485,381,644	-	-	542,356,635	
9	Plan Médico Servicios de Salud Bella Vista	61,851	196,033	-	1,522,304	3,508,040	287,238	-	-	189,037	-	-	-	-	-	-	169	-	5,764,672	
10	PMC Medicare Choice, LLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Ryder Health Plan, Inc.	-	-	-	-	526,116	-	-	-	-	-	-	-	-	-	-	-	-	526,116	
12	Triple-S Advantage, Inc.	-	-	-	-	-	-	-	-	-	-	-	56,923,236	-	-	-	528,249,994	490,548,888	1,075,722,118	
Sub-Total		39,031,971	269,273	49,276,235	2,751,591	80,242,757	14,449,581	30,930,884	67,409,216	38,776,864	61,984,228	5,251	640,467,744	27,681,967	910,736	2,187,123,159	169	2,118,180,823	3,843,655,945	9,203,148,394
Domestic Insurers																				
1	Delta Dental of PR, Inc.	310,997	-	9,075,723	-	1,224,955	-	44,884	41,692	-	138,214	-	-	-	-	9,206,016	-	-	20,042,481	
2	Humana Insurance of Puerto Rico, Inc.	27,929	-	72,947	-	-	-	-	-	-	-	-	238,358	-	-	-	5,652,403	1,174,759	7,166,396	
3	MAPFRE Life Insurance Company of PR	1,671,978	7,904,714	-	23,787,388	-	-	-	-	-	206,918	-	-	-	-	-	-	-	33,570,998	
4	MCS Life Insurance Company	35,223,198	27,656,231	152,555,940	-	27,890,650	2,120,393	-	46,457	-	36,157,231	-	-	-	-	-	-	-	281,650,100	
5	Triple-S Salud, Inc.	34,288,432	11,353,792	279,733,140	-	72,491,071	14,733,545	1,999,036	-	10,219,108	-	-	-	-	186,432,386	1,340,249,418	5,141,431	-	1,956,641,359	
Sub-Total		71,522,534	46,914,737	441,437,750	23,787,388	101,606,676	16,853,938	2,043,920	88,149	10,219,108	36,502,363	-	238,358	-	186,432,386	1,349,455,434	5,141,431	5,652,403	1,174,759	2,299,071,334
Foreign Insurers																				
1	AETNA Life Insurance Company	-	-	-	263,578	-	-	-	-	-	-	-	-	-	294,794	-	-	-	558,372	
2	Cigna Health and Life Insurance Company	81	-	357,474	-	-	-	-	-	-	-	-	-	-	-	-	-	-	357,555	
3	Mutual of Omaha Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43,441	-	43,441	
4	United of Omaha Life Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	827	-	827	
5	United Healthcare Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,581,564	-	6,345,726	12,927,290
Sub-Total		81	-	357,474	263,578	-	-	-	-	-	-	-	-	-	294,794	-	6,625,832	-	6,345,726	13,887,485
Total		110,554,586	47,184,010	491,071,459	26,802,557	181,849,433	31,303,519	32,974,804	67,497,365	48,995,972	98,486,591	5,251	640,706,102	27,681,967	187,637,916	3,536,578,593	11,767,432	2,123,833,226	3,851,176,430	11,516,107,213

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 SEPTEMBER 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 Supplement Plans / 2	Medicare Advantage	Medicare Platinum	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 Supplement Plans / 1	Advantage	Other						
Health Maintenance Organizations																				
1	Auxilio Salud Plus, Inc.	173	-	3,829	-	-	-	710	-	-	-	-	-	-	-	-	-	-	4,712	
2	First Medical Health Plan, Inc.	25,989	95	16,383	461	38,508	14,268	6,494	31,957	16,755	28,925	-	-	7,132	-	243,802	-	-	430,769	
3	Humana Health Plans of Puerto Rico, Inc.	-	-	-	-	-	-	-	-	-	-	-	2,105	-	-	-	10,701	7,737	20,543	
4	MCS Advantage Inc.	-	-	-	-	-	-	-	-	-	-	-	21,904	-	-	-	126,690	182,954	331,548	
5	MCS Health Management Options, Inc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	MMM Healthcare, LLC	-	-	-	-	-	-	-	-	-	-	-	33,569	-	-	-	79,336	101,760	214,665	
7	MMM Multi Health, LLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	279,672	-	-	279,672	
8	Plan de Salud Menonita, Inc.	926	-	9,974	748	13,721	241	11,104	-	5,001	-	-	-	-	-	150,662	-	-	192,377	
9	Plan Médico Servicios de Salud Bella Vista	32	213	-	1,480	2,962	431	-	-	227	-	-	-	-	-	-	6	-	5,351	
10	PMC Medicare Choice, LLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Ryder Health Plan, Inc.	-	-	-	-	454	-	-	-	-	-	-	-	-	-	-	-	-	454	
12	Triple-S Advantage, Inc.	-	-	-	-	-	-	-	-	-	-	-	18,553	-	-	-	51,315	33,699	103,567	
Sub-Total		27,120	308	30,186	2,689	55,645	14,940	18,308	31,957	21,983	28,925	-	76,131	7,132	-	674,136	6	268,042	326,150	1,583,658
Domestic Insurers																				
1	Delta Dental of PR, Inc.	5,065	-	147,810	-	19,950	-	731	679	-	2,251	-	-	-	-	149,932	-	-	326,418	
2	Humana Insurance of Puerto Rico, Inc.	-	-	-	-	-	-	-	-	-	-	-	22	-	-	-	-	4,526	876	5,424
3	MAPFRE Life Insurance Company of PR	729	5,231	-	13,977	-	-	-	-	-	143	-	-	-	-	-	-	-	20,080	
4	MCS Life Insurance Company	21,136	15,064	104,699	-	25,705	2,078	-	30	-	20,855	-	-	-	-	-	-	-	189,567	
5	Triple-S Salud, Inc.	16,150	5,626	243,903	-	52,970	10,509	11,003	-	4,148	-	-	-	-	46,034	411,199	4,390	-	805,932	
Sub-Total		43,080	25,921	496,412	13,977	98,625	12,587	11,734	709	4,148	23,249	-	22	-	46,034	561,131	4,390	4,526	876	1,347,421
Foreign Insurers																				
1	AETNA Life Insurance Company	-	-	-	202	-	-	-	-	-	-	-	-	-	10	-	-	-	212	
2	Cigna Health and Life Insurance Company	6	-	572	-	-	-	-	-	-	-	-	-	-	-	-	-	-	578	
3	Mutual of Omaha Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47	-	47	
4	United of Omaha Life Insurance Company	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	4	
5	United Healthcare Insurance Company	-	-	228	-	-	-	-	-	-	-	-	-	-	-	-	5,646	-	3,951	9,825
Sub-Total		6	-	800	202	-	-	-	-	-	-	-	-	-	10	-	5,697	-	3,951	10,666
Total		70,206	26,229	527,398	16,868	154,270	27,527	30,042	32,666	26,131	52,174	-	76,153	7,132	46,044	1,235,267	10,093	272,568	330,977	2,941,745

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 SEPTEMBER 30, 2025

DISTRIBUTION OF PREMIUMS WRITTEN AND CLAIMS PAID				
Type of Health Coverage	Premiums	%	Claims	MLR
Medicare Platinum	\$ 4,325,255,456	33.5%	\$ 3,851,176,430	89.0%
Government Health Plan	\$ 3,740,731,216	29.0%	\$ 3,536,578,593	94.5%
Medicare Advantage	\$ 2,454,649,881	19.0%	\$ 2,123,833,226	86.5%
Government Retirees	\$ 747,497,462	5.8%	\$ 668,393,320	89.4%
Large Private Groups Plans	\$ 670,021,144	5.2%	\$ 517,874,016	77.3%
Private Individual Plans	\$ 280,427,237	2.2%	\$ 213,152,952	76.0%
Government Employees	\$ 270,335,822	2.1%	\$ 247,954,732	91.7%
Federal Government Employees	\$ 206,230,004	1.6%	\$ 187,637,916	91.0%
Small Private Group Plans	\$ 199,465,415	1.5%	\$ 157,738,596	79.1%
Medicare Supplement Plans	\$ 14,168,976	0.1%	\$ 11,767,432	83.1%
Total	\$ 12,908,782,613	100%	\$ 11,516,107,213	

DISTRIBUTION OF INSURED LIVES		
Type of Health Coverage	Suscribers	%
Government Health Plan	1,235,267	42.0%
Large Private Groups Plans	544,266	18.5%
Medicare Platinum	330,977	11.3%
Medicare Advantage	272,568	9.3%
Private Individual Plans	181,797	6.2%
Government Employees	141,013	4.8%
Small Private Group Plans	96,435	3.3%
Government Retirees	83,285	2.8%
Federal Government Employees	46,044	1.6%
Medicare Supplement Plans	10,093	0.3%
Total	2,941,745	100%

MEDICAL LOSS RATIO	
Type of Health Coverage	%
Government Health Plan	94.5%
Government Employees	91.7%
Federal Government Employees	91.0%
Government Retirees	89.4%
Medicare Platinum	89.0%
Medicare Advantage	86.5%
Medicare Supplement Plans	83.1%
Small Private Group Plans	79.1%
Large Private Groups Plans	77.3%
Private Individual Plans	76.0%

