



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

HMO's

Net Premiums Written

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	259,541,940	132,373,612	127,168,328	96.07%	127,228,432	124,456,695	116,040,333
2	15125	Constellation Health, LLC	14,215,306	2,220,550	11,994,756	540.17%			
3	95722	First Medical Health Plan, Inc.	113,200,742	155,687,703	(42,486,961)	-27.29%	159,983,061	148,059,408	145,874,975
4	95772	Golden Cross Health Plan, Corp.*		119,437	(119,437)	-100.00%	121,811	82,111	258,111
5	95721	Humana Health Plans of Puerto Rico	108,824,202	87,963,979	20,860,223	23.71%	272,596,361	248,396,749	218,616,582
6	13022	MCS Advantage, Inc.	378,869,034	352,109,338	26,759,696	7.60%	285,982,460	287,447,987	306,363,479
7	95779	MCS Health Management Options, Inc.	-	-	-	0.00%	-	-	271,104,416
8	11157	MMM Healthcare, Inc.	396,352,393	370,517,926	25,834,467	6.97%	433,635,800	398,277,367	-
9	12534	MMM MULTI HEALTH, INC.	-	-	-	0.00%	-	-	-
10	15600	Molina Healthcare of P.R. Inc.	-		-	0.00%			
11	12178	PMC Medicare Choice, Inc.	78,168,789	89,569,103	(11,400,314)	-12.73%	105,132,187	104,908,874	116,375,894
12	13134	Pharmacy Insurance Corporation of America	-	-	-	0.00%	2,521,037	3,060,745	3,687,889
13	95762	Plan Medico Servicios de Salud Bella Vista	1,334,195	1,313,607	20,588	1.57%	1,412,247	1,357,837	
14	95730	Plan de Salud Mennonite Inc.	2,873,138	2,648,748	224,390	8.47%	4,862,119	4,753,288	6,749,002
15	95743	Ryder Health Plan, Inc.	454,844	644,964	(190,120)	-29.48%	666,507	657,856	661,470
Total			1,353,834,583	1,195,168,967	158,665,616	13.28%	1,394,142,022	1,321,458,917	1,185,732,151

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

HMO's

Total hospital and medical loss

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	225,377,708	111,583,734	113,793,974	101.98%	106,728,807	115,711,312	95,759,211
2	15125	Constellation Health, LLC*	11,477,319	1,283,698	10,193,621	794.08%			
3	95722	First Medical Health Plan, Inc.	99,818,889	137,043,397	(37,224,508)	-27.16%	136,662,447	131,921,709	125,686,666
4	95772	Golden Cross Health Plan, Corp.		82,891	(82,891)	-100.00%	105,067	60,367	187,142
5	95721	Humana Health Plans of Puerto Rico	92,851,341	85,020,947	7,830,394	9.21%	253,784,981	226,286,403	194,305,176
6	13022	MCS Advantage, Inc.	342,544,039	317,331,979	25,212,060	7.95%	254,449,576	263,427,400	252,188,969
7	95779	MCS Health Management Options, Inc.	-	-	-	0.00%	-	-	250,794,229
8	11157	MMM Healthcare, Inc.	352,839,798	309,018,954	43,820,844	14.18%	377,943,104	333,222,023	298,768,894
9	12534	MMM MULTI HEALTH, INC.	-	-	-	0.00%	-	-	
10	15600	Molina Healthcare of P.R. Inc.	-		-	0.00%			
11	12178	PMC Medicare Choice, Inc.	67,643,085	72,420,619	(4,777,534)	-6.60%	91,681,642	88,338,944	99,727,534
12	13134	Pharmacy Insurance Corporation of America	-		-	0.00%	2,120,630	3,191,303	3,404,874
13	95762	Plan Medico Servicios de Salud Bella Vista	1,109,749	1,072,650	37,099	3.46%	1,162,214	1,169,292	
14	95730	Plan de Salud Mennonite Inc.	2,412,061	2,057,653	354,408	17.22%	3,994,669	4,023,174	6,097,955
15	95743	Ryder Health Plan, Inc.	402,872	533,357	(130,485)	-24.46%	547,053	600,270	598,679
Total			1,196,476,861	1,037,449,879	159,026,982	15.33%	1,229,180,190	1,167,952,197	1,327,519,329

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

HMO's

Claims adjustment expenses, including \$(1) cost containment expenses

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	2,374,067	981,363	1,392,704	141.92%	704,010	1,054,165	1,012,137
2	15125	Constellation Health, LLC*	10,000	12,399	(2,399)	-19.35%			
3	95722	First Medical Health Plan, Inc.	-	(65,177)	65,177	100.00%	-	-	-
4	95772	Golden Cross Health Plan, Corp.		-	-	0.00%	-	-	-
5	95721	Humana Health Plans of Puerto Rico	2,546,485	2,453,977	92,508	3.77%	4,484,749	4,171,967	-
6	13022	MCS Advantage, Inc.	3,661,965	4,398,844	(736,879)	-16.75%	3,356,294	2,465,571	3,055,003
7	95779	MCS Health Management Options, Inc.	-		-	0.00%	-	-	3,802,243
8	11157	MMM Healthcare, Inc.	-	-	-	0.00%	-	-	-
9	12534	MMM MULTI HEALTH, INC.	-	-	-	0.00%	-	-	
10	15600	Molina Healthcare of P.R.. Inc.	-		-	0.00%			
11	12178	PMC Medicare Choice, Inc.	-	-	-	0.00%	-	-	-
12	13134	Pharmacy Insurance Corporation of America	-		-	0.00%	-	-	
13	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	0.00%	-	-	
14	95730	Plan de Salud Mennonite Inc.	-	-	-	0.00%	-	-	-
15	95743	Ryder Health Plan, Inc.	-	-	-	0.00%	-	-	-
Total			8,592,517	7,781,406	811,111	10.42%	8,545,053	7,691,703	7,869,383

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

HMO's

Losses and LAE Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	227,751,775	112,565,097	115,186,678	102.33%	107,432,817	116,765,477	96,771,348
2	15125	Constellation Health, LLC*	11,487,319	1,296,097	10,191,222	786.30%	-	-	-
3	95722	First Medical Health Plan, Inc.	99,818,889	136,978,220	(37,159,331)	-27.13%	136,662,447	131,921,709	125,686,666
4	95772	Golden Cross Health Plan, Corp.	-	82,891	(82,891)	-100.00%	105,067	60,367	187,142
5	95721	Humana Health Plans of Puerto Rico	95,397,826	87,474,924	7,922,902	9.06%	258,269,730	230,458,370	194,305,176
6	13022	MCS Advantage, Inc.	346,206,004	321,730,823	24,475,181	7.61%	257,805,870	265,892,971	255,243,972
7	95779	MCS Health Management Options, Inc.	-	-	-	0.00%	-	-	254,596,472
8	11157	MMM Healthcare, Inc.	352,839,798	309,018,954	43,820,844	14.18%	377,943,104	333,222,023	298,768,894
9	12534	MMM MULTI HEALTH, INC.	-	-	-	0.00%	-	-	-
10	15600	Molina Healthcare of P.R.. Inc.	-	-	-	0.00%	-	-	-
11	12178	PMC Medicare Choice, Inc.	67,643,085	72,420,619	(4,777,534)	-6.60%	91,681,642	88,338,944	99,727,534
12	13134	Pharmacy Insurance Corporation of America	-	-	-	0.00%	2,120,630	3,191,303	3,404,874
13	95762	Plan Medico Servicios de Salud Bella Vista	1,109,749	1,072,650	37,099	3.46%	1,162,214	1,169,292	-
14	95730	Plan de Salud Mennonite Inc.	2,412,061	2,057,653	354,408	17.22%	3,994,669	4,023,174	6,097,955
15	95743	Ryder Health Plan, Inc.	402,872	533,357	(130,485)	-24.46%	547,053	600,270	598,679
Total			1,205,069,378	1,045,231,285	159,838,093	1529.21%	1,237,725,243	1,175,643,900	1,335,388,712

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

HMO's

General administrative expenses

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	49,595,653	22,999,059	26,596,594	115.64%	14,771,615	13,720,180	14,059,059
2	15125	Constellation Health, LLC*	3,572,272	2,899,391	672,881	23.21%			
3	95722	First Medical Health Plan, Inc.	15,253,716	15,351,685	(97,969)	-0.64%	16,073,511	14,769,080	16,109,705
4	95772	Golden Cross Health Plan, Corp.		32,472	(32,472)	-100.00%	18,796	53,461	113,946
5	95721	Humana Health Plans of Puerto Rico	15,071,227	13,512,884	1,558,343	11.53%	11,831,760	14,538,370	16,731,242
6	13022	MCS Advantage, Inc.	33,155,236	65,761,650	(32,606,414)	-49.58%	40,842,567	38,181,235	34,928,474
7	95779	MCS Health Management Options, Inc.	375		375	100.00%	4,313	-	13,092,178
8	11157	MMM Healthcare, Inc.	75,697,761	72,504,698	3,193,063	4.40%	44,430,457	41,223,264	37,694,368
9	12534	MMM MULTI HEALTH, INC.	1,242,797	5,000	1,237,797	24755.94%	-	-	
10	15600	Molina Healthcare of P.R.. Inc.	3,418,944		3,418,944	100.00%			
11	12178	PMC Medicare Choice, Inc.	18,638,225	17,724,947	913,278	5.15%	10,613,556	10,272,668	13,192,036
12	13134	Pharmacy Insurance Corporation of America	1,822		1,822	100.00%	545,323	643,782	786,205
13	95762	Plan Medico Servicios de Salud Bella Vista	162,900	188,394	(25,494)	-13.53%	159,079	115,198	
14	95730	Plan de Salud Mennonite Inc.	706,000	757,882	(51,882)	-6.85%	642,152	555,850	651,047
15	95743	Ryder Health Plan, Inc.	95,615	105,357	(9,742)	-9.25%	92,718	106,650	72,919
Total			216,612,543	211,843,419	4,769,124	2.25%	140,025,847	134,179,738	147,431,179

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

HMO's

Net underwriting gain (loss)

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	(17,780,899)	(3,181,067)	(14,599,832)	-458.96%	5,024,348	(6,028,962)	5,059,589
2	15125	Constellation Health, LLC*	(844,285)	(1,974,938)	1,130,653	57.25%			
3	95722	First Medical Health Plan, Inc.	(1,871,863)	3,357,798	(5,229,661)	-155.75%	7,247,103	1,368,618	4,078,604
4	95772	Golden Cross Health Plan, Corp.		4,074	(4,074)	-100.00%	(2,052)	(20,038)	(41,825)
5	95721	Humana Health Plans of Puerto Rico	(1,350,956)	(13,107,775)	11,756,819	89.69%	2,848,293	4,070,355	7,580,447
6	13022	MCS Advantage, Inc.	(492,207)	(35,383,135)	34,890,928	98.61%	(12,665,978)	(16,626,219)	16,282,784
7	95779	MCS Health Management Options, Inc.	(375)	-	(375)	-100.00%	(4,313)	-	3,415,766
8	11157	MMM Healthcare, Inc.	(32,185,166)	(11,005,726)	(21,179,440)	-192.44%	11,262,239	23,832,080	16,380,298
9	12534	MMM MULTI HEALTH, INC.	(1,242,797)	(5,000)	(1,237,797)	-24755.94%	-	-	
10	15600	Molina Healthcare of P.R.. Inc.	(3,418,944)		(3,418,944)	-100.00%			
11	12178	PMC Medicare Choice, Inc.	(8,112,521)	(576,463)	(7,536,058)	-1307.29%	2,836,989	6,297,262	3,456,324
12	13134	Pharmacy Insurance Corporation of America	(1,822)	-	(1,822)	-100.00%	(144,916)	(774,340)	(500,679)
13	95762	Plan Medico Servicios de Salud Bella Vista	82,554	63,546	19,008	29.91%	90,954	73,347	
14	95730	Plan de Salud Mennonite Inc.	7,275	46,209	(38,934)	-84.26%	225,298	174,264	-
15	95743	Ryder Health Plan, Inc.	(42,436)	10,678	(53,114)	-497.42%	26,736	(44,158)	(1,878)
Total			(67,254,442)	(61,751,799)	(5,502,643)	-8.91%	16,744,701	12,322,209	55,709,430

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

HMO's

Net investment income earned

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	684,015	771,362	(87,347)	-11.32%	760,123	636,326	621,437
2	15125	Constellation Health, LLC*	(9,365)	8,405	(17,770)	-211.42%			
3	95722	First Medical Health Plan, Inc.	59,785	231,558	(171,773)	-74.18%	-	-	-
4	95772	Golden Cross Health Plan, Corp.		904	(904)	-100.00%	3,590	-	-
5	95721	Humana Health Plans of Puerto Rico	974,514	1,053,443	(78,929)	-7.49%	514,193	837,546	782,896
6	13022	MCS Advantage, Inc.	402,942	450,422	(47,480)	-10.54%	300,568	801,716	590,275
7	95779	MCS Health Management Options, Inc.	1,668	-	1,668	100.00%	291	99,079	389,406
8	11157	MMM Healthcare, Inc.	703,870	903,724	(199,854)	-22.11%	737,075	1,239,949	1,252,269
9	12534	MMM MULTI HEALTH, INC.	-	-	-	0.00%	-	-	-
10	15600	Molina Healthcare of P.R.. Inc.	393		393	100.00%			
11	12178	PMC Medicare Choice, Inc.	223,130	240,433	(17,303)	-7.20%	306,043	602,286	505,161
12	13134	Pharmacy Insurance Corporation of America	12,872	-	12,872	100.00%	25,740	21,388	25,524
13	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	0.00%	-	-	-
14	95730	Plan de Salud Mennonite Inc.	-	-	-	0.00%	-	-	-
15	95743	Ryder Health Plan, Inc.	2,201	2,637	(436)	-16.53%	4,069	-	-
Total			3,056,025	3,662,888	(606,863)	-16.57%	2,651,692	4,238,290	4,166,968

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

HMO's

Net income before taxes

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	(17,082,124)	(2,074,605)	(15,007,519)	-723.39%	5,787,471	(5,308,806)	5,681,026
2	15125	Constellation Health, LLC*	(853,650)	(1,962,887)	1,109,237	56.51%			
3	95722	First Medical Health Plan, Inc.	(11,984,956)	(6,550,557)	(5,434,399)	-82.96%	7,487,007	1,576,157	4,175,831
4	95772	Golden Cross Health Plan, Corp.		4,978	(4,978)	-100.00%	1,538	(20,038)	(41,825)
5	95721	Humana Health Plans of Puerto Rico	598,173	(12,034,877)	12,633,050	104.97%	3,364,221	4,996,671	8,328,119
6	13022	MCS Advantage, Inc.	(30,077,257)	(34,945,622)	4,868,365	13.93%	(12,373,638)	(15,873,029)	16,885,119
7	95779	MCS Health Management Options, Inc.	1,293		1,293	100.00%	(4,022)	99,079	3,800,148
8	11157	MMM Healthcare, Inc.	(31,481,296)	(10,102,002)	(21,379,294)	-211.63%	11,999,314	25,072,029	17,632,567
9	12534	MMM MULTI HEALTH, INC.	(1,242,797)	(5,000)	(1,237,797)	-24755.94%	-	-	
10	15600	Molina Healthcare of P.R.. Inc.	(3,418,551)		(3,418,551)	-100.00%			
11	12178	PMC Medicare Choice, Inc.	(7,889,391)	(336,030)	(7,553,361)	-2247.82%	3,143,032	6,899,548	3,961,485
12	13134	Pharmacy Insurance Corporation of America	11,050		11,050	100.00%	(112,609)	(740,147)	(475,155)
13	95762	Plan Medico Servicios de Salud Bella Vista	82,554	63,546	19,008	29.91%	90,954	73,347	
14	95730	Plan de Salud Mennonite Inc.	7,275	46,209	(38,934)	-84.26%	225,298	174,264	-
15	95743	Ryder Health Plan, Inc.	(40,235)	10,678	(50,913)	-476.80%	30,805	(44,158)	(1,878)
Total			(103,369,912)	(67,886,169)	(35,483,743)	-52.27%	19,639,371	16,904,917	59,945,437

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

HMO's

Income Taxes Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	(1,391,978)	-	(1,391,978)	-100.00%	1,695,277	(1,612,407)	1,688,931
2	15125	Constellation Health, LLC*	-	-	-	0.00%			
3	95722	First Medical Health Plan, Inc.	-	-	-	0.00%	-	-	-
4	95772	Golden Cross Health Plan, Corp.		-	-	0.00%	-	-	-
5	95721	Humana Health Plans of Puerto Rico	124,337	-	124,337	100.00%	-	-	-
6	13022	MCS Advantage, Inc.	-	34,635.00	(34,635)	-100.00%	-	95,128	4,890,288
7	95779	MCS Health Management Options, Inc.	-		-	0.00%	-	2,620	1,062,238
8	11157	MMM Healthcare, Inc.	210,000	741,771	(531,771)	-71.69%	(980,464)	2,769,653	5,236,230
9	12534	MMM MULTI HEALTH, INC.	-	-	-	0.00%	-	-	
10	15600	Molina Healthcare of P.R.. Inc.	(1,355,858)		(1,355,858)	-100.00%			
11	12178	PMC Medicare Choice, Inc.	-	50,715.00	(50,715)	-100.00%	783,179	2,064,663	1,179,985
12	13134	Pharmacy Insurance Corporation of America	-		-	0.00%	-	-	-
13	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	0.00%	-	-	
14	95730	Plan de Salud Mennonite Inc.	-	-	-	0.00%	-	-	-
15	95743	Ryder Health Plan, Inc.	-	-	-	0.00%	-	-	-
Total			(2,413,499)	827,121	(3,240,620)	-391.80%	1,497,992	3,319,657	14,057,672

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

HMO's

Net income (loss)

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	(15,690,146)	(2,074,605)	(13,615,541)	-656.30%	4,092,194	(3,696,399)	3,992,095
2	15125	Constellation Health, LLC*	(853,650)	(1,962,887)	1,109,237	56.51%			
3	95722	First Medical Health Plan, Inc.	(11,984,956)	(6,550,557)	(5,434,399)	-82.96%	7,487,007	1,576,157	4,175,831
4	95772	Golden Cross Health Plan, Corp.		4,978	(4,978)	-100.00%	1,538	(20,038)	(41,825)
5	95721	Humana Health Plans of Puerto Rico	473,836	(12,034,877)	12,508,713	103.94%	3,364,221	4,996,671	8,328,119
6	13022	MCS Advantage, Inc.	(30,077,257)	(34,980,257)	4,903,000	14.02%	(12,373,638)	(15,968,157)	11,994,831
7	95779	MCS Health Management Options, Inc.	1,293		1,293	100.00%	(4,022)	96,460	2,737,909
8	11157	MMM Healthcare, Inc.	(31,691,296)	(10,843,773)	(20,847,523)	-192.25%	12,979,778	22,302,376	12,396,337
9	12534	MMM MULTI HEALTH, INC.	(1,242,797)	(5,000)	(1,237,797)	-24755.94%	-	-	
10	15600	Molina Healthcare of P.R.. Inc.	(2,062,693)		(2,062,693)	-100.00%			
11	12178	PMC Medicare Choice, Inc.	(7,889,391)	(386,745)	(7,502,646)	-1939.95%	2,359,853	4,834,885	2,781,500
12	13134	Pharmacy Insurance Corporation of America	11,050		11,050	100.00%	(112,609)	(740,147)	(475,155)
13	95762	Plan Medico Servicios de Salud Bella Vista	82,554	63,546	19,008	29.91%	90,954	73,347	
14	95730	Plan de Salud Mennonite Inc.	7,275	46,209	(38,934)	-84.26%	225,298	174,264	-
15	95743	Ryder Health Plan, Inc.	(40,235)	10,678	(50,913)	-476.80%	30,805	(44,158)	(1,878)
Total			(100,956,413)	(68,713,290)	(32,243,123)	-46.92%	18,141,379	13,585,261	45,887,764

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
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HMO's

Capital and surplus

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	60,768,586	53,718,849	7,049,737	13.12%	36,686,789	11,194,217	21,047,169
2	15125	Constellation Health, LLC*	(3,735,821)	(774,920)	(2,960,901)	-382.09%			
3	95722	First Medical Health Plan, Inc.	21,499,311	24,654,994	(3,155,683)	-12.80%	30,886,984	16,859,621	12,950,347
4	95772	Golden Cross Health Plan, Corp.		99,025	(99,025)	-100.00%	164,073	115,878	158,019
5	95721	Humana Health Plans of Puerto Rico	69,298,635	74,717,972	(5,419,337)	-7.25%	105,894,135	87,410,180	76,419,007
6	13022	MCS Advantage, Inc.	22,608,591	26,022,935	(3,414,344)	-13.12%	50,666,791	49,521,975	95,423,765
7	95779	MCS Health Management Options, Inc.	608,673		608,673	100.00%	4,025,289	1,114,625	21,784,342
8	11157	MMM Healthcare, Inc.	46,868,603	100,173,282	(53,304,679)	-53.21%	96,064,265	93,089,557	69,833,791
9	12534	MMM MULTI HEALTH, INC.	(1,197,216)	(18,371)	(1,178,845)	-6416.88%	(8,124)	-	
10	15600	Molina Healthcare of P.R.. Inc.	4,895,723		4,895,723	100.00%			
11	12178	PMC Medicare Choice, Inc.	16,749,675	30,111,073	(13,361,398)	-44.37%	31,782,300	30,085,793	29,311,404
12	13134	Pharmacy Insurance Corporation of America	5,735,931		5,735,931	100.00%	3,723,883	3,343,252	2,709,389
13	95762	Plan Medico Servicios de Salud Bella Vista	1,062,743	992,759	69,984	7.05%	715,397	412,862	
14	95730	Plan de Salud Mennonite Inc.	2,778,822	538,592	2,240,230	415.94%	856,797	174,264	600,000
15	95743	Ryder Health Plan, Inc.	621,970	707,394	(85,424)	-12.08%	547,271	560,734	615,723
Total			248,564,226	310,943,584	(62,379,358)	-20.06%	362,005,850	293,882,958	330,852,956

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: March 31, 2011 to March 31, 2015

HMO's

Medical Loss Ratio

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	86.80%	84.30%	2.5%	2.97%	83.9%	93.00%	82.6%
2	15125	Constellation Health, LLC*	80.70%	57.80%	22.9%	39.62%			
3	95722	First Medical Health Plan, Inc.	88.20%	88.00%	0.2%	0.23%	85.4%	89.10%	86.2%
4	95772	Golden Cross Health Plan, Corp.		69.40%	-69.4%	-100.00%	86.3%	73.50%	72.2%
5	95721	Humana Health Plans of Puerto Rico	85.10%	96.70%	-11.6%	-12.00%	93.0%	90.90%	88.9%
6	13022	MCS Advantage, Inc.	90.40%	90.10%	0.3%	0.33%	89.0%	91.60%	82.3%
7	95779	MCS Health Management Options, Inc.			0.0%	0.00%			92.5%
8	11157	MMM Healthcare, Inc.	89.00%	83.4%	5.6%	6.71%	87.2%	83.7%	84.7%
9	12534	MMM MULTI HEALTH, INC.			0.0%	0.00%			
10	15600	Molina Healthcare of P.R.. Inc.			0.0%	0.00%			
11	12178	PMC Medicare Choice, Inc.	86.50%	80.9%	5.6%	6.92%	87.2%	84.2%	85.7%
12	13134	Pharmacy Insurance Corporation of America	0.0%	612.10%	-612.1%	-100.00%	84.1%	104.30%	92.3%
13	95762	Plan Medico Servicios de Salud Bella Vista	83.20%	81.70%	1.5%	1.84%	82.3%	1	
14	95730	Plan de Salud Mennonite Inc.		77.70%	-77.7%	-100.00%	82.2%	84.60%	90.4%
15	95743	Ryder Health Plan, Inc.	88.60%	82.70%	5.9%	7.13%	82.1%	90.60%	89.4%
Range			90.4%	554.3%	-463.9%	-83.69%	10.9%	30.8%	20.3%
Median			86.7%	83.1%	3.6%	4.33%	85.4%	89.1%	86.2%
Arithmetic Mean			77.9%	125.4%	-47.6%	-37.92%	85.7%	88.3%	86.1%
Standard Deviation			26.1%	147.1%	-121.0%	-82.25%	3.2%	7.2%	5.5%

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
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HMO's

Administrative Expense Ratio

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	20.0%	18.10%	1.9%	10.50%	12.2%	11.90%	13.0%
2	15125	Constellation Health, LLC*	25.20%	131.1%	-105.9%	-80.78%			
3	95722	First Medical Health Plan, Inc.	13.50%	9.80%	3.7%	37.76%	10.0%	10.00%	11.0%
4	95772	Golden Cross Health Plan, Corp.		27.20%	-27.2%	-100.00%	15.4%	57.0%	44.0%
5	95721	Humana Health Plans of Puerto Rico	16.10%	18.20%	-2.1%	-11.54%	6.0%	7.50%	7.7%
6	13022	MCS Advantage, Inc.	9.70%	19.90%	-10.2%	-51.26%	15.5%	14.10%	12.4%
7	95779	MCS Health Management Options, Inc.			0.0%	0.00%			6.2%
8	11157	MMM Healthcare, Inc.	19.10%	19.60%	-0.5%	-2.55%	10.2%	10.4%	10.7%
9	12534	MMM MULTI HEALTH, INC.			0.0%	0.00%			
10	15600	Molina Healthcare of P.R.. Inc.			0.0%	0.00%			
11	12178	PMC Medicare Choice, Inc.	23.80%	19.80%	-19.8%	20.20%	10.1%	9.8%	11.3%
12	13134	Pharmacy Insurance Corporation of America	0.0%	-2210.50%	2222.5%	100.00%	21.6%	21.00%	21.3%
13	95762	Plan Medico Servicios de Salud Bella Vista	12.00%	14.20%	-14.2%	-15.49%	11.3%	0	
14	95730	Plan de Salud Mennonite Inc.		26.5%	-5.5%	-100.00%	13.2%	11.7%	9.6%
15	95743	Ryder Health Plan, Inc.	21.0%	16.20%	4.8%	29.63%	13.9%	16.10%	10.9%
		Range	25.2%	2341.6%	-2316.4%	-98.92%	15.6%	49.5%	37.8%
		Median	17.6%	18.9%	-1.3%	-6.88%	12.2%	11.7%	11.0%
		Arithmetic Mean	16.0%	-157.5%	173.5%	110.18%	12.7%	16.2%	14.4%
		Standard Deviation	7.2%	619.8%	-612.6%	-98.84%	3.9%	13.4%	10.1%

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
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HMO's

Combined Ratio

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	106.80%	102.40%	4.40%	4.30%	96.1%	104.80%	95.6%
2	15125	Constellation Health, LLC*	105.9%	188.90%	-83.00%	-43.94%			
3	95722	First Medical Health Plan, Inc.	101.70%	97.80%	3.90%	3.99%	95.5%	99.10%	97.2%
4	95772	Golden Cross Health Plan, Corp.		96.60%	-96.60%	-100.00%	101.7%	121.4%	116.1%
5	95721	Humana Health Plans of Puerto Rico	101.20%	114.90%	-13.70%	-11.92%	99.0%	98.40%	96.5%
6	13022	MCS Advantage, Inc.	100.10%	110.00%	-9.90%	-9.00%	104.4%	105.80%	94.7%
7	95779	MCS Health Management Options, Inc.			0.00%	0.00%			98.7%
8	11157	MMM Healthcare, Inc.	108.1%	103.0%	5.10%	4.95%	97.4%	94.0%	95.4%
9	12534	MMM MULTI HEALTH, INC.			0.00%	0.00%			
10	15600	Molina Healthcare of P.R.. Inc.			0.00%	0.00%			
11	12178	PMC Medicare Choice, Inc.	110.40%	100.60%	9.80%	9.74%	97.3%	94.0%	97.0%
12	13134	Pharmacy Insurance Corporation of America	0.0%	-1598.40%	1598.40%	100.00%	105.7%	125.3%	113.6%
13	95762	Plan Medico Servicios de Salud Bella Vista	93.90%	95.20%	-1.30%	-1.37%	93.60%	94.6%	
14	95730	Plan de Salud Mennonite Inc.		98.40%	-98.40%	-100.00%	95.4%	96.3%	100.0%
15	95743	Ryder Health Plan, Inc.	109.30%	98.40%	10.90%	11.08%	96.00%	106.70%	100.3%
		Range	110.4%	1787.3%	-1676.9%	-93.82%	12.1%	31.3%	21.4%
		Median	101.7%	99.5%	2.2%	2.21%	97.3%	99.1%	97.2%
		Arithmetic Mean	92.4%	-32.7%	125.1%	382.68%	98.4%	103.7%	100.5%
		Standard Deviation	33.0%	472.7%	-439.7%	-93.01%	3.7%	10.3%	7.0%

Figures as of June 17, 2015.
 Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
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HMO's

Total Admitted Assets

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	321,191,022	175,659,066	145,531,956	82.85%	132,567,650	143,755,535	82,881,972
2	15125	Constellation Health, LLC*	2,713,767	1,279,167	1,434,600	112.15%			
3	95722	First Medical Health Plan, Inc.	108,236,236	122,334,308	(14,098,072)	-11.52%	132,752,147	121,397,293	110,796,070
4	95772	Golden Cross Health Plan, Corp.		729,810	(729,810)	-100.00%	886,733	826,979	951,974
5	95721	Humana Health Plans of Puerto Rico	160,054,457	177,506,360	(17,451,903)	-9.83%	276,730,248	258,418,358	214,552,318
6	13022	MCS Advantage, Inc.	239,677,768	236,999,205	2,678,563	1.13%	211,292,636	280,044,043	269,409,743
7	95779	MCS Health Management Options, Inc.	6,724,852		6,724,852	100.00%	10,709,343	44,741,974	181,928,602
8	11157	MMM Healthcare, Inc.	260,020,716	329,385,033	(69,364,317)	-21.06%	327,241,134	464,457,140	316,495,621
9	12534	MMM MULTI HEALTH, INC.	600,000	600,000	-	0.00%	600,000	600,000	
10	15600	Molina Healthcare of P.R.. Inc.	7,144,196		7,144,196	0.00%			
11	12178	PMC Medicare Choice, Inc.	74,248,358	88,022,143	(13,773,785)	-15.65%	92,535,724	135,842,086	112,462,975
12	13134	Pharmacy Insurance Corporation of America	6,774,134		6,774,134	0.00%	7,027,388	7,294,791	7,105,994
13	95762	Plan Medico Servicios de Salud Bella Vista	2,628,524	2,701,544	(73,020)	-2.70%	2,214,129	2,221,752	
14	95730	Plan de Salud Mennonite Inc.	4,547,356	2,984,317	1,563,039	52.38%	2,701,502	2,545,335	2,178,733
15	95743	Ryder Health Plan, Inc.	1,394,999	1,492,363	(97,364)	-6.52%	1,478,611	1,562,649	1,635,064
Total			1,195,956,385	1,139,693,316	56,263,069	4.94%	1,198,737,245	1,463,707,935	1,300,399,066

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
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HMO's

Total Liabilities

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-15	Mar-14	Amount	%	Mar-13	Mar-12	Mar-11
1	11152	American Health, Inc.	260,422,436	121,940,217	138,482,219	113.57%	95,880,861	132,919,685	61,834,804
2	15125	Constellation Health, LLC*	6,449,588	2,054,087	4,395,501	213.99%			
3	95722	First Medical Health Plan, Inc.	86,736,925	97,679,314	(10,942,389)	-11.20%	101,865,163	104,537,672	97,845,723
4	95772	Golden Cross Health Plan, Corp.		630,785	(630,785)	-100.00%	722,660	711,101	793,985
5	95721	Humana Health Plans of Puerto Rico	90,755,822	102,788,388	(12,032,566)	-11.71%	170,836,113	169,333,239	138,133,310
6	13022	MCS Advantage, Inc.	217,069,177	210,976,270	6,092,907	2.89%	160,625,845	230,522,069	173,985,998
7	95779	MCS Health Management Options, Inc.	6,116,179		6,116,179	0.00%	6,684,054	43,627,347	160,144,261
8	11157	MMM Healthcare, Inc.	213,152,115	229,211,751	(16,059,636)	-7.01%	231,176,868	371,367,583	246,661,829
9	12534	MMM MULTI HEALTH, INC.	1,797,215	618,371	1,178,844	190.64%	608,124	600,000	
10	15600	Molina Healthcare of P.R.. Inc.	2,248,473		2,248,473	0.00%			
11	12178	PMC Medicare Choice, Inc.	57,498,683	57,911,073	(412,390)	-0.71%	60,753,424	105,756,293	83,151,572
12	13134	Pharmacy Insurance Corporation of America	1,038,203		1,038,203	0.00%	3,303,504	3,951,540	4,396,740
13	95762	Plan Medico Servicios de Salud Bella Vista	1,565,781	1,708,786	(143,005)	-8.37%	1,497,764	1,808,891	
14	95730	Plan de Salud Mennonite Inc.	1,768,534	2,445,725	(677,191)	-27.69%	1,844,705	2,371,071	1,578,733
15	95743	Ryder Health Plan, Inc.	773,029	784,969	(11,940)	-1.52%	931,340	1,001,915	1,019,341
Total			947,392,160	828,749,736	118,642,424	14.32%	836,730,425	1,168,508,406	969,546,296

Figures as of June 17, 2015.

Source: National Association of Insurance Commissioners