



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

HMO's

Direct Premiums Written

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	538,202,763	272,778,200	265,424,563	97.30%			
2	15125	Constellation Health, LLC.	31,787,665	5,390,852	26,396,813	489.66%			
3	95722	First Medical Health Plan, Inc.	372,952,807	314,503,498	58,449,309	18.58%			
4	95772	Golden Cross Health Plan, Corp.		338,097	(338,097)	-100.00%			
5	95721	Humana Health Plans of Puerto Rico	218,981,156	192,314,638	26,666,518	13.87%			
6	13022	MCS Advantage, Inc.	762,976,490	721,808,056	41,168,434	5.70%			
7	95779	MCS Health Management Options, Inc.	-	-	-	0.00%			
8	11157	MMM Healthcare, Inc.	784,024,334	722,929,955	61,094,379	8.45%			
9	12534	MMM MULTI HEALTH, INC.	-	-	-	100.00%			
10	15600	Molina Healthcare of P.R.. Inc.	193,984,397		193,984,397	100.00%			
11	12178	PMC Medicare Choice, Inc.	231,687,947	175,579,265	56,108,682	31.96%			
12	13134	Pharmacy Insurance Corporation of America	-	(3,335)	3,335	100.00%			
13	95762	Plan Medico Servicios de Salud Bella Vista	2,711,950	2,137,254	574,696	26.89%			
14	95730	Plan de Salud Mennonite Inc.	6,009,842	5,331,763	678,079	12.72%			
15	95743	Ryder Health Plan, Inc.	935,082	1,272,504	(337,422)	-26.52%			
Total			3,144,254,433	2,414,380,747	729,873,686	30.23%	2,801,325,676	2,735,860,785	3,120,811,037

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2011 to June 30, 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		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	466,674,333	227,266,136	239,408,197	105.34%			
2	15125	Constellation Health, LLC.	27,913,668	3,696,193	24,217,475	655.20%			
3	95722	First Medical Health Plan, Inc.	334,937,568	282,443,522	52,494,046	18.59%			
4	95772	Golden Cross Health Plan, Corp.		286,909	(286,909)	-100.00%			
5	95721	Humana Health Plans of Puerto Rico	196,865,269	171,459,802	25,405,467	14.82%			
6	13022	MCS Advantage, Inc.	687,357,153	640,465,187	46,891,966	7.32%			
7	95779	MCS Health Management Options, Inc.	-	-	-	0.00%			
8	11157	MMM Healthcare, Inc.	688,685,713	611,305,397	77,380,316	12.66%			
9	12534	MMM MULTI HEALTH, INC.	60,853,478	-	60,853,478	100.00%			
10	15600	Molina Healthcare of P.R.. Inc.	180,271,081		180,271,081	100.00%			
11	12178	PMC Medicare Choice, Inc.	203,707,437	147,719,143	55,988,294	37.90%			
12	13134	Pharmacy Insurance Corporation of America	-	(19,311)	19,311	100.00%			
13	95762	Plan Medico Servicios de Salud Bella Vista	2,028,722	2,137,254	(108,532)	-5.08%			
14	95730	Plan de Salud Mennonite Inc.	5,190,311	4,280,323	909,988	21.26%			
15	95743	Ryder Health Plan, Inc.	832,853	1,062,043	(229,190)	-21.58%			
Total			2,855,317,586	2,092,102,598	763,214,988	36.48%	2,448,622,083	2,365,361,968	2,705,099,256

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2011 to June 30, 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		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	3,650,986	2,000,359	1,650,627	82.52%	177,295	2,154,252	2,019,182
2	15125	Constellation Health, LLC.	42,572	23,804	18,768	78.84%			
3	95722	First Medical Health Plan, Inc.	72,973	(4,344)	77,317	1779.86%	-	-	-
4	95772	Golden Cross Health Plan, Corp.		-	-	0.00%	-	-	-
5	95721	Humana Health Plans of Puerto Rico	5,230,898	4,750,706	480,192	10.11%	9,508,331	8,244,535	-
6	13022	MCS Advantage, Inc.	7,096,415	8,495,172	(1,398,757)	-16.47%	6,312,963	5,485,785	5,974,246
7	95779	MCS Health Management Options, Inc.	-	-	-	0.00%	-	-	7,602,881
8	11157	MMM Healthcare, Inc.	-	-	-	0.00%	-	-	-
9	12534	MMM MULTI HEALTH, INC.	-	-	-	100.00%	-	-	-
10	15600	Molina Healthcare of P.R.. Inc.	4,200,120		4,200,120	100.00%			
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%	-	-	(8,971)
Total			20,293,964	15,265,697	5,028,267	32.94%	15,998,589	15,884,572	15,587,338

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2011 to June 30, 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		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	470,325,319	229,266,495	241,058,824	105.14%	217,670,856	248,804,340	196,963,397
2	15125	Constellation Health, LLC.	27,956,240	3,719,997	24,236,243	651.51%	-	-	-
3	95722	First Medical Health Plan, Inc.	335,010,541	282,439,178	52,571,363	18.61%	279,652,697	266,305,296	261,804,272
4	95772	Golden Cross Health Plan, Corp.	-	286,909	(286,909)	-100.00%	202,633	119,955	493,048
5	95721	Humana Health Plans of Puerto Rico	202,096,167	176,210,508	25,885,659	14.69%	523,032,766	464,987,808	397,354,145
6	13022	MCS Advantage, Inc.	694,453,568	648,960,359	45,493,209	7.01%	498,093,690	520,416,179	520,105,365
7	95779	MCS Health Management Options, Inc.	-	-	-	0.00%	-	-	525,244,674
8	11157	MMM Healthcare, Inc.	688,685,713	611,305,397	77,380,316	12.66%	751,296,953	687,784,067	608,835,581
9	12534	MMM MULTI HEALTH, INC.	60,853,478	-	60,853,478	100.00%	-	-	-
10	15600	Molina Healthcare of P.R.. Inc.	-	-	-	0.00%	-	-	-
11	12178	PMC Medicare Choice, Inc.	203,707,437	147,719,143	55,988,294	37.90%	180,046,189	177,777,925	193,074,591
12	13134	Pharmacy Insurance Corporation of America	-	(19,311)	19,311	100.00%	4,186,547	5,875,096	6,517,390
13	95762	Plan Medico Servicios de Salud Bella Vista	2,028,722	2,137,254	(108,532)	-5.08%	1,133,620	-	-
14	95730	Plan de Salud Mennonite Inc.	5,190,311	4,280,323	909,988	21.26%	8,210,000	7,958,785	9,137,055
15	95743	Ryder Health Plan, Inc.	832,853	1,062,043	(229,190)	-21.58%	1,094,721	1,217,089	1,157,076
Total			2,691,140,349	2,107,368,295	583,772,054	27.70%	2,464,620,672	2,381,246,540	2,720,686,594

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

HMO's

General administrative expenses

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	83,371,495	38,532,621	44,838,874	116.37%			
2	15125	Constellation Health, LLC.	7,271,236	5,998,670	1,272,566	21.21%			
3	95722	First Medical Health Plan, Inc.	34,358,254	31,114,926	3,243,328	10.42%			
4	95772	Golden Cross Health Plan, Corp.		48,854	(48,854)	-100.00%			
5	95721	Humana Health Plans of Puerto Rico	22,510,568	21,941,011	569,557	2.60%			
6	13022	MCS Advantage, Inc.	65,225,146	107,232,479	(42,007,333)	-39.17%			
7	95779	MCS Health Management Options, Inc.	6,622	8,009	(1,387)	-17.32%			
8	11157	MMM Healthcare, Inc.	123,334,484	111,937,735	11,396,749	10.18%			
9	12534	MMM MULTI HEALTH, INC.	6,166,280	5,247	6,161,033	117420.11%			
10	15600	Molina Healthcare of P.R.. Inc.	19,932,621		19,932,621	100.00%			
11	12178	PMC Medicare Choice, Inc.	34,377,853	25,952,229	8,425,624	32.47%			
12	13134	Pharmacy Insurance Corporation of America	33,193	101,748	(68,555)	-67.38%			
13	95762	Plan Medico Servicios de Salud Bella Vista	372,788	405,337	(32,549)	-8.03%			
14	95730	Plan de Salud Mennonite Inc.	1,499,842	1,438,429	61,413	4.27%			
15	95743	Ryder Health Plan, Inc.	168,598	193,654	(25,056)	-12.94%			
Total			398,628,980	344,910,949	53,718,031	15.57%	314,004,789	262,943,819	290,873,235

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2011 to June 30, 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		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	(15,471,392)	4,992,688	(20,464,080)	-409.88%	10,759,567	(8,580,349)	4,670,423
2	15125	Constellation Health, LLC.	(3,439,811)	(4,327,815)	888,004	20.52%			
3	95722	First Medical Health Plan, Inc.	3,584,013	949,395	2,634,618	277.50%	9,996,476	6,196,931	3,864,078
4	95772	Golden Cross Health Plan, Corp.		2,334	(2,334)	-100.00%	(1,556)	1,430	(34,943)
5	95721	Humana Health Plans of Puerto Rico	(5,972,707)	(5,964,220)	(8,487)	-0.14%	(15,606,909)	14,921,773	8,163,602
6	13022	MCS Advantage, Inc.	3,297,776	(34,384,781)	37,682,557	109.59%	(17,267,144)	(15,584,145)	25,967,881
7	95779	MCS Health Management Options, Inc.	(6,622)	(8,009)	1,387	17.32%	(26,941)	22,758	(7,343,418)
8	11157	MMM Healthcare, Inc.	(27,995,863)	(313,177)	(27,682,686)	-8839.31%	32,387,003	56,527,761	62,140,865
9	12534	MMM MULTI HEALTH, INC.	(1,599,238)	(5,247)	(1,593,991)	-30379.09%	(5,000)	-	-
10	15600	Molina Healthcare of P.R.. Inc.	(10,505,965)		(10,505,965)	-100.00%			
11	12178	PMC Medicare Choice, Inc.	(6,397,343)	1,907,893	(8,305,236)	-43530.93%	3,506,750	12,508,727	17,960,009
12	13134	Pharmacy Insurance Corporation of America	(33,193)	(28,688)	(4,505)	-15.70%	(227,034)	(1,217,421)	(1,095,943)
13	95762	Plan Medico Servicios de Salud Bella Vista	339,724	100,921	238,803	236.62%	79,137		
14	95730	Plan de Salud Mennonite Inc.	30,866	52,991	(22,125)	-41.75%	304,847	343,312	-
15	95743	Ryder Health Plan, Inc.	(59,741)	20,365	(80,106)	-393.35%	48,618	(27,282)	(4,763)
Total			(64,229,496)	(37,005,350)	(27,224,146)	73.57%	23,947,814	65,113,495	114,287,791

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2011 to June 30, 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		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	1,365,364	1,473,844	(108,480)	-7.36%	1,353,764	1,136,675	1,284,269
2	15125	Constellation Health, LLC.	(8,303)	2,135	(10,438)	-488.90%			
3	95722	First Medical Health Plan, Inc.	132,157	467,970	(335,813)	-71.76%	428,302	-	-
4	95772	Golden Cross Health Plan, Corp.		4,706	(4,706)	-100.00%	-	-	-
5	95721	Humana Health Plans of Puerto Rico	1,846,175	2,006,340	(160,165)	-7.98%	1,591,538	1,698,197	1,611,557
6	13022	MCS Advantage, Inc.	794,139	889,753	(95,614)	-10.75%	783,933	1,415,069	1,317,027
7	95779	MCS Health Management Options, Inc.	6,799	10,399	(3,600)	-34.62%	1,807	216,093	663,803
8	11157	MMM Healthcare, Inc.	1,346,206	1,840,060	(493,854)	-26.84%	1,469,367	2,572,945	2,444,522
9	12534	MMM MULTI HEALTH, INC.	244,653	-	244,653	100.00%	-	-	
10	15600	Molina Healthcare of P.R.. Inc.	40,985		40,985	100.00%			
11	12178	PMC Medicare Choice, Inc.	734,492	491,465	(529,896)	49.45%	529,896	980,451	947,966
12	13134	Pharmacy Insurance Corporation of America	56,079	55,305	(51,505)	1.40%	51,505	50,325	71,691
13	95762	Plan Medico Servicios de Salud Bella Vista	(228,130)	-	(228,130)	-100.00%	-		
14	95730	Plan de Salud Mennonite Inc.	-	-	-	0.00%	-		
15	95743	Ryder Health Plan, Inc.	4,391	5,280	(889)	-16.84%	8,493	-	-
Total			6,335,007	7,247,257	(912,250)	-12.59%	6,218,605	8,069,755	8,340,835

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

HMO's

Net income or (loss) after capital gains tax and before all other federal income taxes

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	(14,027,066)	6,826,421	(20,853,487)	-305.48%	12,116,117	(7,367,221)	5,954,692
2	15125	Constellation Health, LLC.	(3,448,114)	(4,322,969)	874,855	20.24%			
3	95722	First Medical Health Plan, Inc.	(9,123,381)	(10,137,651)	1,014,270	10.00%	10,430,259	6,637,846	4,010,802
4	95772	Golden Cross Health Plan, Corp.		7,040	(7,040)	-100.00%	(1,556)	1,430	(34,943)
5	95721	Humana Health Plans of Puerto Rico	(871,428)	(3,928,851)	3,057,423	77.82%	(16,382,995)	16,838,614	9,720,747
6	13022	MCS Advantage, Inc.	(23,414,233)	(33,537,334)	10,123,101	30.18%	(16,491,445)	(13,550,059)	27,317,631
7	95779	MCS Health Management Options, Inc.	177	2,390	(2,213)	-92.59%	(25,134)	256,153	(6,427,029)
8	11157	MMM Healthcare, Inc.	(26,649,657)	1,526,883	(28,176,540)	-1845.36%	33,856,370	59,100,706	64,585,387
9	12534	MMM MULTI HEALTH, INC.	(1,354,585)	(5,247)	(1,349,338)	-25716.37%	(5,000)	-	
10	15600	Molina Healthcare of P.R.. Inc.	(10,464,980)		(10,464,980)	-100.00%			
11	12178	PMC Medicare Choice, Inc.	(5,662,851)	2,399,358	(4,036,646)	-336.02%	4,036,646	13,489,178	18,907,975
12	13134	Pharmacy Insurance Corporation of America	35,326	464,283	140,455	-92.39%	(140,455)	(1,122,786)	(1,024,252)
13	95762	Plan Medico Servicios de Salud Bella Vista	111,594	100,921	10,673	10.58%	79,137		
14	95730	Plan de Salud Mennonite Inc.	30,866	52,991	(304,847)	-41.75%	304,847	343,312	-
15	95743	Ryder Health Plan, Inc.	(55,350)	25,645	(80,995)	-315.83%	57,111	(27,282)	(4,763)
Total			(94,893,682)	(40,526,120)	(54,367,562)	134.15%	27,833,902	74,599,891	123,006,247

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners



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

Income Taxes Incurred

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	-	2,880,814.00	(2,880,814)	-100.00%	2,622,335	(2,227,438)	1,667,502
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%	-	286	-
5	95721	Humana Health Plans of Puerto Rico	29,458	-	29,458	100.00%	-	-	-
6	13022	MCS Advantage, Inc.	-	-	-	0.00%	-	-	7,794,283
7	95779	MCS Health Management Options, Inc.	-	-	-	0.00%	2	74,114	873
8	11157	MMM Healthcare, Inc.	420,000.00	1,483,542	(1,063,542)	-71.69%	117,033	8,962,289	14,422,837
9	12534	MMM MULTI HEALTH, INC.	-	-	-	-100.00%	-	-	
10	15600	Molina Healthcare of P.R.. Inc.	(22,623)		(22,623)	0.00%			
11	12178	PMC Medicare Choice, Inc.	-	722,223	(893,787)	-100.00%	893,787	3,454,851	5,628,995
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			426,835	5,086,579	(4,659,744)	-91.61%	3,633,157	10,264,102	29,514,490

Figures as of September 1, 2015.

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Office of Commissioner of Insurance
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 Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

HMO's

Net income (loss)

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	(14,027,066)	3,945,607	(17,972,673)	-455.51%	9,493,782	(5,139,783)	4,287,190
2	15125	Constellation Health, LLC.	(3,448,114)	(4,322,969)	874,855	20.24%			
3	95722	First Medical Health Plan, Inc.	(9,123,381)	(10,137,651)	1,014,270	10.00%	10,430,259	6,637,846	4,010,802
4	95772	Golden Cross Health Plan, Corp.		7,040	(7,040)	-100.00%	(1,556)	1,144	(34,943)
5	95721	Humana Health Plans of Puerto Rico	(900,886)	(3,928,851)	3,027,965	77.07%	(16,382,995)	16,838,614	9,720,747
6	13022	MCS Advantage, Inc.	(23,414,233)	(33,537,334)	10,123,101	30.18%	(16,491,445)	(13,550,059)	19,523,348
7	95779	MCS Health Management Options, Inc.	177	2,390	(2,213)	-92.59%	(25,136)	182,039	(6,427,901)
8	11157	MMM Healthcare, Inc.	(27,069,657)	43,341	(27,112,998)	-62557.39%	33,739,337	50,138,417	50,162,550
9	12534	MMM MULTI HEALTH, INC.	(1,354,585)	(5,247)	(1,349,338)	-25716.37%	(5,000)	-	
10	15600	Molina Healthcare of P.R.. Inc.	(10,442,357)		(10,442,357)	-100.00%			
11	12178	PMC Medicare Choice, Inc.	(5,662,851)	1,677,135	(7,339,986)	-43765.03%	3,142,859	10,034,327	13,278,980
12	13134	Pharmacy Insurance Corporation of America	35,326	464,283	(428,957)	-92.39%	(140,455)	(1,122,786)	(1,024,252)
13	95762	Plan Medico Servicios de Salud Bella Vista	111,594	100,921	10,673	10.58%	79,137		
14	95730	Plan de Salud Mennonite Inc.	30,866	52,991	(22,125)	-41.75%	304,847	343,312	-
15	95743	Ryder Health Plan, Inc.	(55,350)	25,645	(80,995)	-315.83%	57,111	(27,282)	(4,763)
Total			(95,320,517)	(45,612,699)	(49,707,818)	108.98%	24,200,745	64,335,789	93,491,758

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

HMO's

Capital and surplus

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	57,639,784	58,226,821	(587,037)	-1.01%	42,627,751	18,498,632	21,612,996
2	15125	Constellation Health, LLC.	(6,277,678)	(3,063,582)	(3,214,096)	-104.91%			
3	95722	First Medical Health Plan, Inc.	24,246,130	21,768,867	2,477,263	11.38%	29,039,239	21,759,969	12,841,705
4	95772	Golden Cross Health Plan, Corp.		98,537	(98,537)	-100.00%	155,960	142,793	165,088
5	95721	Humana Health Plans of Puerto Rico	66,093,770	82,904,139	(16,810,369)	-20.28%	87,622,622	97,336,163	77,296,907
6	13022	MCS Advantage, Inc.	23,341,400	25,808,646	(2,467,246)	-9.56%	43,448,470	46,991,685	102,261,379
7	95779	MCS Health Management Options, Inc.	604,673	(450,966)	1,055,639	234.08%	3,726,639	5,233,072	13,185,316
8	11157	MMM Healthcare, Inc.	66,790,370	113,776,513	(46,986,143)	-41.30%	118,319,643	95,675,004	104,904,307
9	12534	MMM MULTI HEALTH, INC.	5,690,996	(18,618)	5,709,614	30667.17%	(13,124)	-	
10	15600	Molina Healthcare of P.R.. Inc.	4,968,295		4,968,295	100.00%			
11	12178	PMC Medicare Choice, Inc.	22,042,287	31,928,776	(9,886,489)	-30.96%	32,489,923	31,574,082	39,699,134
12	13134	Pharmacy Insurance Corporation of America	5,663,385	5,169,534	493,851	9.55%	2,875,173	3,461,151	1,895,065
13	95762	Plan Medico Servicios de Salud Bella Vista	900,990	1,017,948	(116,958)	-11.49%	703,580		
14	95730	Plan de Salud Mennonite Inc.	2,592,392	3,108,208	(515,816)	-16.60%	936,346	343,312	600,000
15	95743	Ryder Health Plan, Inc.	605,171	576,444	28,727	4.98%	622,486	577,611	612,838
Total			274,901,965	340,851,267	(65,949,302)	-19.35%	362,554,708	321,593,474	375,074,735

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

Debido al cambio tan notable de Junio 2014 a Junio 2015 incluye comparación con los últimos tres trimestres

**HMO's
 Capital and surplus**

#	Cocode	Company Name Office of Commissioner of Insurance	Dec-14	Mar-15	Jun-15
1	11152	American Health, Inc.	55,891,064	60,768,586	57,639,784
2	15125	Constellation Health, LLC*	(8,642,883)	(3,735,821)	(6,277,678)
3	95722	First Medical Health Plan, Inc.	35,318,606	21,499,311	24,246,130
4	95772	Golden Cross Health Plan, Corp.	98,862		
5	95721	Humana Health Plans of Puerto Rico	69,525,766	69,298,635	66,093,770
6	13022	MCS Advantage, Inc.	47,525,210	22,608,591	23,341,400
7	95779	MCS Health Management Options, Inc.	603,607	608,673	604,673
8	11157	MMM Healthcare, Inc.	80,313,516	46,868,603	66,790,370
9	12534	MMM MULTI HEALTH, INC.	45,582	(1,197,216)	5,690,996
10	15600	Molina Healthcare of P.R.. Inc.	5,042,556	4,895,723	4,968,295
11	12178	PMC Medicare Choice, Inc.	27,715,213	16,749,675	22,042,287
12	13134	Pharmacy Insurance Corporation of America	5,900,031	5,735,931	5,663,385
13	95762	Plan Medico Servicios de Salud Bella Vista	1,003,533	1,062,743	900,990
14	95730	Plan de Salud Mennonite Inc.	2,771,547	2,778,822	2,592,392
15	95743	Ryder Health Plan, Inc.	655,227	621,970	605,171
Total			323,767,437	248,564,226	274,901,965



Office of Commissioner of Insurance
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 Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

HMO's

Medical Loss Ratio

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	86.70%	83.30%	3.4%	4.08%	83.1%	91.30%	87.4%
2	15125	Constellation Health, LLC.	87.80%	68.60%	19.2%	27.99%			
3	95722	First Medical Health Plan, Inc.	89.80%	89.80%	0.0%	0.00%	87.1%	87.30%	91.3%
4	95772	Golden Cross Health Plan, Corp.		84.90%	-84.9%	-100.00%	83.5%	67.60%	76.0%
5	95721	Humana Health Plans of Puerto Rico	90.00%	89.20%	0.8%	0.90%	93.6%	90.50%	91.5%
6	13022	MCS Advantage, Inc.	90.10%	88.70%	1.4%	1.58%	87.8%	88.80%	84.3%
7	95779	MCS Health Management Options, Inc.			0.0%	0.00%			97.6%
8	15600	Molina Healthcare of P.R.. Inc.	93.0%		93.0%	100.00%			
9	11157	MMM Healthcare, Inc.	87.80%	84.6%	3.2%	3.78%	84.9%	83.3%	79.3%
10	12534	MMM MULTI HEALTH, INC.			0.0%	0.00%			
11	12178	PMC Medicare Choice, Inc.	87.90%	84.1%	3.8%	4.52%	85.8%	84.6%	77.9%
12	13134	Pharmacy Insurance Corporation of America		-35.93%	35.9%	100.00%	84.0%	97.50%	90.0%
13	95762	Plan Medico Servicios de Salud Bella Vista	74.80%	81.40%	-6.6%	-8.11%	81.4%	80.2%	
14	95730	Plan de Salud Mennonite Inc.			0.0%	0.00%	81.4%	84.60%	92.9%
15	95743	Ryder Health Plan, Inc.	89.10%	83.50%	5.6%	6.71%	82.4%	88.40%	87.3%
		Range	18.2%	125.7%	-107.5%	-85.52%	12.2%	29.9%	21.6%
		Median	88.5%	84.1%	4.4%	5.23%	84.0%	87.3%	87.4%
		Arithmetic Mean	87.7%	72.9%	14.8%	20.26%	85.0%	85.8%	86.9%
		Standard Deviation	4.6%	34.9%	-30.2%	-86.76%	3.4%	7.3%	6.5%
			74.8%	-35.9%	-84.9%	-100.0% ##	81.4%	67.6%	76.0%

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

HMO's

Administrative Expense Ratio

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	16.2%	14.90%	1.3%	8.72%	12.8%	11.90%	12.9%
2	15125	Constellation Health, LLC.	23.00%	111.70%	-88.7%	-79.41%			
3	95722	First Medical Health Plan, Inc.	9.20%	9.90%	-0.7%	-7.07%	9.8%	9.60%	8.8%
4	95772	Golden Cross Health Plan, Corp.		14.40%	-14.4%	-100.00%	18.7%	35.8%	22.3%
5	95721	Humana Health Plans of Puerto Rico	12.7%	13.90%	-1.2%	-8.63%	9.3%	6.60%	8.2%
6	13022	MCS Advantage, Inc.	9.5%	16.00%	-6.5%	-40.63%	15.3%	13.80%	12.6%
7	95779	MCS Health Management Options, Inc.			0.0%	0.00%			6.4%
8	15600	Molina Healthcare of P.R.. Inc.	12.4%		12.4%	100.00%			
9	11157	MMM Healthcare, Inc.	15.7%	15.50%	0.2%	1.29%	11.4%	9.9%	9.0%
10	12534	MMM MULTI HEALTH, INC.			0.0%	0.00%			
11	12178	PMC Medicare Choice, Inc.	14.80%	14.80%	0.0%	0.00%	13.5%	11.7%	7.1%
12	13134	Pharmacy Insurance Corporation of America		189.36%	-189.4%	-100.00%	11.8%	9.50%	10.1%
13	95762	Plan Medico Servicios de Salud Bella Vista	13.60%	15.30%	-1.7%	-11.11%	12.9%	12.3%	0.27
14	95730	Plan de Salud Mennonite Inc.		24.9%	-24.9%	-100.00%	12.8%	66.5%	
15	95743	Ryder Health Plan, Inc.	17.9%	15.20%	2.7%	17.76%	13.9%	13.60%	13.1%
		Range	13.8%	179.5%	-165.7%	-92.31%	9.4%	59.9%	20.8%
		Median	14.2%	15.3%	-1.1%	-6.89%	12.8%	11.9%	10.1%
		Arithmetic Mean	14.5%	38.0%	-23.5%	-61.83%	12.9%	18.3%	12.5%
		Standard Deviation	3.9%	52.9%	-49.0%	-92.68%	2.5%	16.9%	6.2%

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

HMO's

Combined Ratio

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	102.90%	98.20%	4.70%	4.8%	95.9%	103.20%	100.3%
2	15125	Constellation Health, LLC.	110.80%	180.30%	-69.50%	-38.5%			
3	95722	First Medical Health Plan, Inc.	99.00%	99.70%	-0.70%	-0.7%	96.9%	96.90%	100.1%
4	95772	Golden Cross Health Plan, Corp.		99.30%	-99.30%	-100.0%	102.2%	99.2%	98.3%
5	95721	Humana Health Plans of Puerto Rico	102.70%	103.10%	-0.40%	-0.4%	102.8%	97.00%	99.7%
6	13022	MCS Advantage, Inc.	99.6%	104.80%	-5.20%	-5.0%	103.1%	102.70%	96.9%
7	95779	MCS Health Management Options, Inc.			0.00%	0.0%			103.9%
8	15600	Molina Healthcare of P.R.. Inc.	105.4%		105.40%	100.0%			
9	11157	MMM Healthcare, Inc.	103.6%	100.0%	3.60%	3.6%	96.3%	93.2%	88.3%
10	12534	MMM MULTI HEALTH, INC.	93.0%		93.00%	100.0%			
11	12178	PMC Medicare Choice, Inc.	102.80%	98.90%	3.90%	3.9%	99.4%	94.0%	87.9%
12	13134	Pharmacy Insurance Corporation of America		153.37%	-153.37%	-100.0%	104.6%	120.2%	117.2%
13	95762	Plan Medico Servicios de Salud Bella Vista	87.60%	96.20%	-8.60%	-8.9%	94.30%	91.1%	
14	95730	Plan de Salud Mennonite Inc.		99.10%	-99.10%	-100.0%	96.9%	96.4%	100.0%
15	95743	Ryder Health Plan, Inc.	106.30%	98.40%	7.90%	8.0%	96.30%	102.00%	100.4%
		Range	23.2%	84.1%	-60.9%	-72.41%	10.3%	29.1%	29.3%
		Median	102.8%	99.5%	3.3%	3.32%	96.9%	97.0%	100.0%
		Arithmetic Mean	101.2%	110.9%	-9.7%	-8.74%	99.0%	99.6%	99.4%
		Standard Deviation	6.1%	25.7%	-19.6%	-76.26%	3.4%	7.5%	7.4%

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance
 Admission and Financial Analysis Division
 Market Analysis for the Period Ended: June 30, 2011 to June 30, 2015

HMO's

Total Admitted Assets

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Jun-15	Jun-14	Amount	%	Jun-13	Jun-12	Jun-11
1	11152	Triple S, Advantage	280,741,434	178,547,576	102,193,858	57.24%	154,498,799	165,486,024	101,444,301
2	15125	Constellation Health, LLC.	2,819,865	569,897	2,249,968	394.80%			
3	95722	First Medical Health Plan, Inc.	171,218,788	127,145,609	44,073,179	34.66%	136,551,795	134,667,251	102,071,886
4	95772	Golden Cross Health Plan, Corp.		803,276	(803,276)	-100.00%	792,013	839,631	956,906
5	95721	Humana Health Plans of Puerto Rico	168,544,013	189,119,163	(20,575,150)	-10.88%	266,009,690	263,920,715	233,273,458
6	13022	MCS Advantage, Inc.	247,978,942	234,808,748	13,170,194	5.61%	187,811,209	315,036,186	281,523,541
7	95779	MCS Health Management Options, Inc.	5,479,172	7,741,843	(2,262,671)	-29.23%	9,566,122	28,511,006	179,584,239
8	11157	MMM Healthcare, Inc.	265,750,393	305,440,636	(39,690,243)	-12.99%	353,754,457	475,853,028	334,965,396
9	12534	MMM MULTI HEALTH, INC.	39,374,813	600,000	38,774,813	6462.47%	600,000	600,000	
10	15600	Molina Healthcare of P.R.. Inc.	77,497,391		77,497,391	#DIV/0!			
11	12178	PMC Medicare Choice, Inc.	118,921,285	84,918,842	34,002,443	40.04%	94,607,520	140,469,551	118,742,908
12	13134	Pharmacy Insurance Corporation of America	6,686,198	6,508,306	177,892	2.73%	6,646,027	7,487,821	6,678,163
13	95762	Plan Medico Servicios de Salud Bella Vista	2,893,316	2,738,926	154,390	5.64%		2,209,038	
14	95730	Plan de Salud Mennonite Inc.	4,982,462	5,606,254	(623,792)	-11.13%	3,455,361	2,734,742	2,404,362
15	95743	Ryder Health Plan, Inc.	1,370,406	1,358,543	11,863	0.87%	1,580,849	1,502,332	1,618,908
Total			1,394,258,478	1,145,907,619	248,350,859	21.67%	1,215,873,842	1,539,317,325	1,363,264,068

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners



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

Total Liabilities

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		Jun-13	Jun-12	Jun-11
			Jun-15	Jun-14	Amount	%			
1	11152	Triple S, Advantage	223,101,651	120,320,755	102,780,896	85.4%	111,871,048	146,987,390	79,831,305
2	15125	Constellation Health, LLC.	9,097,543	3,633,479	5,464,064	150.4%	-	-	-
3	95722	First Medical Health Plan, Inc.	146,972,658	105,376,743	41,595,915	39.5%	107,512,556	112,907,282	89,230,181
4	95772	Golden Cross Health Plan, Corp.		704,739	(704,739)	-100.0%	636,053	696,838	791,818
5	95721	Humana Health Plans of Puerto Rico	102,450,243	106,215,024	(3,764,781)	-3.5%	178,387,068	166,584,552	155,976,551
6	13022	MCS Advantage, Inc.	224,637,542	209,000,102	15,637,440	7.5%	144,362,739	268,044,561	179,262,162
7	95779	MCS Health Management Options, Inc.	4,874,499	8,192,809	(3,318,310)	-40.5%	5,839,483	23,277,935	166,398,923
8	11157	MMM Healthcare, Inc.	198,960,024	191,664,123	7,295,901	3.8%	235,534,814	380,178,023	230,061,087
9	12534	MMM MULTI HEALTH, INC.	33,683,816	618,618	33,065,198	5345.0%	613,123	5,000	-
10	15600	Molina Healthcare of P.R.. Inc.	72,529,096		72,529,096	100.0%			
11	12178	PMC Medicare Choice, Inc.	96,879,138	52,990,066	43,889,072	82.8%	61,854,660	108,895,469	79,043,774
12	13134	Pharmacy Insurance Corporation of America	1,022,814	1,338,774	(315,960)	-23.6%	3,770,767	4,026,669	4,256,477
13	95762	Plan Medico Servicios de Salud Bella Vista	1,992,326	1,708,797	283,529	16.6%		1,666,463	
14	95730	Plan de Salud Mennonite Inc.	2,390,070	2,498,046	(107,976)	-4.3%	2,519,015	2,391,430	1,804,362
15	95743	Ryder Health Plan, Inc.	765,235	782,099	(16,864)	-2.2%	958,363	924,721	1,006,070
Total			1,119,356,655	805,044,174	314,312,481	39.04%	853,859,689	1,216,586,333	987,662,710

Figures as of September 1, 2015.

Source: National Association of Insurance Commissioners