



FLORIDA OFFICE OF
INSURANCE REGULATION

PRESS RELEASE

Premium & Enrollment Data Released for the HMO and Small Employer Group Health Insurance Market

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TALLAHASSEE, Fla. – The Florida Office of Insurance Regulation (Office) has released three reports with premium and enrollment data on the 39 Health Maintenance Organizations (HMOs) and 20 small employer group health insurance companies providing coverage in the Florida market. A small employer group consists of one to 50 employees.

All three reports use data that is collected by the Office in a format prescribed by Florida Statutes. The data is not intended to and does not directly correlate to the Patient Protection and Affordable Care Act (PPACA) data that may be collected and published by the Department of Health & Human Services (HHS).

The “[Managed Care Quarterly Data Summary](#)” Report provides financial information about HMOs operating in the Florida market during 2013, with specific 4th quarter breakouts. This includes information on each company’s assets, liabilities, capital and surplus; premiums and other considerations by market segment; and, enrollment figures by county and market segment. Listed below are highlights extracted from this quarterly report:

- Humana Medical Plan, Inc. had the largest total net admitted assets, liabilities, capital, surplus, premium and net income of any carrier in 2013.
- Aetna Health, Inc. had the most premium for the Accident/Health market segment; Humana Medical Plan, Inc. for Medicare and federal employees; and, Wellcare of Florida, Inc. for Medicaid.
- Miami-Dade County led all Florida counties in enrollment for small group, large group, individual, conversion, Healthy Kids, Medicaid, Medicare and federal employees.
- Aetna Health, Inc. experienced the highest enrollment for small group and the individual market, while Health Options, Inc. had the highest enrollment for large group.

In the small employer group market, the following two reports provide information on premium and enrollment.

The "[Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premium and Enrollment](#)" Report provides information on the number of basic, standard, and other small group health benefit plans in force for the period of October 1, 2013 – December 31, 2013. Information includes the number of plans with a Health Savings Account (HSA) and a Health Reimbursement Arrangement (HRA). The report also provides the number of enrollees (by employees and their dependents), the total amount of premiums earned, and the percentage of earned premiums from new enrollment.

The "[Summary of Small Employer Group Health CY 2013 Annualized Premiums Earned](#)" Report is a 2013 year-end calculation of each insurance company's overall market share of the small employer group health market, together with the total premiums earned. The report also provides aggregate gross annual premiums for new, but not renewal, standard and basic plans and each company's corresponding market share. Blue Cross & Blue Shield of Florida, Inc. (30.32%), United HealthCare Insurance Company (22.95%), and Aetna Health, Inc. (12.20%) remain the three largest writers of such insurance in the state.

For more information, visit the Office's "[Industry Reports and Required Data Reporting](#)" webpage.

About the Florida Office of Insurance Regulation

The Florida Office of Insurance Regulation has primary responsibility for regulation, compliance and enforcement of statutes related to the business of insurance and the monitoring of industry markets. For more information about the Office, please visit www.floir.com or follow us on Twitter [@FLOIR_comm](https://twitter.com/FLOIR_comm) and [Facebook](https://www.facebook.com/FLOIR).

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