

# Quarterly Small Employer Group Carrier- Reported Estimates of Earned Premiums and Enrollment as of October 1 - December 31, 2013

*This information is compiled from financial statement and enrollment data filed by each Small Employer Group Carrier. It has not been audited or independently verified.*



Florida Office of Insurance Regulation  
Market Research Unit  
Data Retrieval Date: June 16, 2014  
Data Source: NAIC OLTPPROD and FLOIR DCAM schema

# Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

The Florida Office of Insurance Regulation (Office) releases this report on a quarterly basis to provide information on the number of basic, standard, and other small employer group health benefit plans in force. 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 employers, employees and their dependents), the total amount of premiums earned and the percentage of earned premiums from new enrollment .

The **Employee Health Care Access Act**, defined in [Section 627.6699, FS](#), was established to promote the availability of health insurance coverage to small employers regardless of their claims experience or their employees' health status, and to improve the overall fairness and efficiency of the small group health insurance market.

The terms used in this report are defined as follows:

- **"Carrier"** means a person or entity that provides health benefit plans in this state, including an authorized insurer, a health maintenance organization, certain multiple-employer welfare arrangement, or any other person providing a health benefit plan that is subject to insurance regulation in this state.
- **"Small employer carrier"** means a carrier that offers health benefit plans covering eligible employees of one or more small employers.
- **"Health benefit plan"** means any hospital or medical policy or certificate, hospital or medical service plan contract, or health maintenance organization subscriber contract. The term does not include accident-only, specified disease, individual hospital indemnity, credit, dental-only, vision-only, Medicare supplement, long-term care, or disability income insurance; similar supplemental plans provided under a separate policy, certificate, or contract of insurance, which cannot duplicate coverage under an underlying health plan and are specifically designed to fill gaps in the underlying health plan, coinsurance, or deductibles; coverage issued as a supplement to liability insurance; workers' compensation or similar insurance; or automobile medical-payment insurance.
- **"Basic health benefit plans"** and **"standard health benefit plans"** mean low-cost health care plans developed pursuant to subsection (12) of the Florida Employee Health Care Access Act. The Act allows small businesses to provide group health insurance coverage for its employees on a guarantee-issue basis regardless of health circumstances, preexisting conditions, or claims history.
- **"Employer"** means, in connection with a health benefit plan with respect to a calendar year and a plan year, any person, sole proprietor, self-employed individual, independent contractor, firm, corporation, partnership, or association that is actively engaged in business, has its principal place of business in this state, employed an average of at least 1 but not more than 50 eligible employees on business days during the preceding calendar year, and employs at least 1 employee on the first day of the plan year. For purposes of this reporting, a sole proprietor, an independent contractor, or a self-employed individual is considered a small employer only if all of the conditions and criteria established in Section 627.6699, FS, are met.
- **"Employee"** means an employee who works full time, having a normal workweek of 25 or more hours, and who has met any applicable waiting-period requirements or other requirements of this act. The term includes a self-employed individual, a sole proprietor, a partner of a partnership, or an independent contractor, if the sole proprietor, partner, or independent contractor is included as an employee under a health benefit plan of a small employer, but does not include a part-time, temporary, or substitute employee.
- **"Dependent"** means the spouse or child of an eligible employee, subject to the applicable terms of the health benefit plan covering that employee.
- **"Covered Lives"** means the simple sum of reported "Employees" and "Dependents."
- **"Earned Premium"** means the portion of premiums paid by the insured "Employer" and/or his "Employees" that has been allocated, in an accounting sense, to the "Carrier's" loss experience, expenses and profit year to date during the reporting period.

## For more information about Florida's Small Employer Group Health Market:

- \* The participating carriers websites' are listed in the report for your convenience.
- \* Call your insurance agent.
- \* Visit the Small Group Rate Comparison Tool webpage @ <https://choices.fldfs.com/landh/SmallGroup>

Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

AETNA HEALTH INC.

NAIC Company Code 95088

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

[Aetna.HMOReporting@aetna.com](mailto:Aetna.HMOReporting@aetna.com)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/28/2014

EMPLOYERS at the end of the Reporting Quarter

EMPLOYEES at the end of the Reporting Quarter

DEPENDENTS at the end of the Reporting Quarter

Total ENROLLEES at the end of the Reporting Quarter

Total PREMIUMS EARNED during the Reporting Quarter

Percentage of EARNED PREMIUMS from New Enrollment

10,695

56,544

32,540

89,084

\$107,811,449

6.95%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

227

237

89

326

\$823,564

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

227

237

89

326

\$823,564

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

91

95

35

130

\$453,880

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

91

95

35

130

\$453,880

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

10,377

56,212

32,416

88,628

\$106,534,005

7.04%

Other Plans In Force W/ Health Savings Account (HSA)

1,167

5,697

3,128

8,825

\$10,122,798

9.34%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

9,210

50,515

29,288

79,803

\$96,411,207

6.79%

Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

AETNA LIFE INSURANCE COMPANY

NAIC Company Code 60054

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

[www.aetna.com](http://www.aetna.com)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/11/2014

EMPLOYERS at the end of  
the Reporting Quarter

EMPLOYEES at the end of  
the Reporting Quarter

DEPENDENTS at the end  
of the Reporting Quarter

Total ENROLLEES at the  
end of the Reporting  
Quarter

Total PREMIUMS EARNED  
during the Reporting  
Quarter

Percentage of EARNED  
PREMIUMS from New  
Enrollment

1,153

4,171

2,679

6,850

\$8,305,924

8.97%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

42

63

35

98

\$189,762

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

13

12

7

19

\$55,911

0.00%

Basic Plans In Force W/ No HRA or HSA

29

51

28

79

\$133,851

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

70

134

67

201

\$565,139

6.27%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

70

134

67

201

\$565,139

6.27%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

1,041

3,974

2,577

6,551

\$7,551,023

9.40%

Other Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

198

705

510

1,215

\$1,376,076

6.47%

Other Plans In Force W/ No HRA or HSA

843

3,269

2,067

5,336

\$6,174,947

10.05%

Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

ALL SAVERS INSURANCE COMPANY

NAIC Company Code 82406

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

myallsavers.com



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/3/2014

EMPLOYERS at the end of the Reporting Quarter

EMPLOYEES at the end of the Reporting Quarter

DEPENDENTS at the end of the Reporting Quarter

Total ENROLLEES at the end of the Reporting Quarter

Total PREMIUMS EARNED during the Reporting Quarter

Percentage of EARNED PREMIUMS from New Enrollment

317

2,808

1,348

4,156

\$3,311,514

100.00%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

317

2,808

1,348

4,156

\$3,311,514

100.00%

Other Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

317

2,808

1,348

4,156

\$3,311,514

100.00%

# Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

AVMED, INC.

NAIC Company Code 95263

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

[www.avmed.org](http://www.avmed.org)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

3/5/2014

EMPLOYERS at the end of  
the Reporting Quarter

EMPLOYEES at the end of  
the Reporting Quarter

DEPENDENTS at the end  
of the Reporting Quarter

Total ENROLLEES at the  
end of the Reporting  
Quarter

Total PREMIUMS EARNED  
during the Reporting  
Quarter

Percentage of EARNED  
PREMIUMS from New  
Enrollment

4,404

25,157

13,142

38,299

\$44,744,389

8.28%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

28

28

9

37

\$100,366

1.03%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

28

28

9

37

\$100,366

1.03%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

17

18

4

22

\$59,455

1.29%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

17

18

4

22

\$59,455

1.29%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

4,359

25,111

13,129

38,240

\$44,584,568

8.30%

Other Plans In Force W/ Health Savings Account (HSA)

240

713

475

1,188

\$1,675,077

3.46%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

4,119

24,398

12,654

37,052

\$42,909,491

8.49%

Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

BLUE CROSS & BLUE SHIELD OF FLORIDA, INC.

NAIC Company Code 98167

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

<http://www.bcbsfl.com/>



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/28/2014

EMPLOYERS at the end of the Reporting Quarter

EMPLOYEES at the end of the Reporting Quarter

DEPENDENTS at the end of the Reporting Quarter

Total ENROLLEES at the end of the Reporting Quarter

Total PREMIUMS EARNED during the Reporting Quarter

Percentage of EARNED PREMIUMS from New Enrollment

23,893

134,677

88,920

223,597

\$279,504,198

0.87%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

46

71

28

99

\$238,457

0.47%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

46

71

28

99

\$238,457

0.47%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

192

323

132

455

\$1,343,666

0.94%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

192

323

132

455

\$1,343,666

0.94%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

23,655

134,283

88,760

223,043

\$277,922,075

0.87%

Other Plans In Force W/ Health Savings Account (HSA)

11,316

54,420

44,357

98,777

\$111,084,479

0.61%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

12,339

79,863

44,403

124,266

\$166,837,596

1.05%



Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

CAPITAL HEALTH PLAN, INC.

NAIC Company Code 95112

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

<http://CapitalHealth.com>



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/28/2014

EMPLOYERS at the end of  
the Reporting Quarter

EMPLOYEES at the end of  
the Reporting Quarter

DEPENDENTS at the end  
of the Reporting Quarter

Total ENROLLEES at the  
end of the Reporting  
Quarter

Total PREMIUMS EARNED  
during the Reporting  
Quarter

Percentage of EARNED  
PREMIUMS from New  
Enrollment

1,767

7,554

5,948

13,502

\$15,985,184

0.68%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

278

1,110

873

1,983

\$1,983,111

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

278

1,110

873

1,983

\$1,983,111

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

52

258

192

450

\$534,593

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

52

258

192

450

\$534,593

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

1,437

6,186

4,883

11,069

\$13,467,480

0.81%

Other Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

1,437

6,186

4,883

11,069

\$13,467,480

0.81%



Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

COVENTRY HEALTH AND LIFE INSURANCE COMPANY

NAIC Company Code 81973

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

[www.cvty.com](http://www.cvty.com)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/17/2014

EMPLOYERS at the end of the Reporting Quarter

EMPLOYEES at the end of the Reporting Quarter

DEPENDENTS at the end of the Reporting Quarter

Total ENROLLEES at the end of the Reporting Quarter

Total PREMIUMS EARNED during the Reporting Quarter

Percentage of EARNED PREMIUMS from New Enrollment

130

632

403

1,035

\$1,194,689

28.15%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

130

632

403

1,035

\$1,194,689

28.15%

Other Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

130

632

403

1,035

\$1,194,689

28.15%

Other Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

COVENTRY HEALTH CARE OF FLORIDA, INC.

NAIC Company Code 95114

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

[www.chcflorida.com](http://www.chcflorida.com)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/14/2014

EMPLOYERS at the end of  
the Reporting Quarter

EMPLOYEES at the end of  
the Reporting Quarter

DEPENDENTS at the end  
of the Reporting Quarter

Total ENROLLEES at the  
end of the Reporting  
Quarter

Total PREMIUMS EARNED  
during the Reporting  
Quarter

Percentage of EARNED  
PREMIUMS from New  
Enrollment

2,145

14,485

6,391

20,876

\$21,099,145

21.31%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

2,145

14,485

6,391

20,876

\$21,099,145

21.31%

Other Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

2,145

14,485

6,391

20,876

\$21,099,145

21.31%

Other Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

EMPLOYER CHOICE INSURANCE COMPANY, INC.

NAIC Company Code 13663

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

[www.concerthealthplan.org](http://www.concerthealthplan.org)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

6/10/2014

EMPLOYERS at the end of  
the Reporting Quarter

EMPLOYEES at the end of  
the Reporting Quarter

DEPENDENTS at the end  
of the Reporting Quarter

Total ENROLLEES at the  
end of the Reporting  
Quarter

Total PREMIUMS EARNED  
during the Reporting  
Quarter

Percentage of EARNED  
PREMIUMS from New  
Enrollment

62

228

130

358

\$413,212

1.80%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

62

228

130

358

\$413,212

1.80%

Other Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

62

228

130

358

\$413,212

1.80%

Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

FLORIDA HEALTH CARE PLAN, INC.

NAIC Company Code 13567

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

[www.fhcp.com](http://www.fhcp.com)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/14/2014

EMPLOYERS at the end of the Reporting Quarter

EMPLOYEES at the end of the Reporting Quarter

DEPENDENTS at the end of the Reporting Quarter

Total ENROLLEES at the end of the Reporting Quarter

Total PREMIUMS EARNED during the Reporting Quarter

Percentage of EARNED PREMIUMS from New Enrollment

1,021

3,584

1,353

4,937

\$6,193,200

1.14%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

8

15

1

16

\$26,603

6.65%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

8

15

1

16

\$26,603

6.65%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

162

435

210

645

\$965,602

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

162

435

210

645

\$965,602

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

851

3,134

1,142

4,276

\$5,200,995

1.32%

Other Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

851

3,134

1,142

4,276

\$5,200,995

1.32%

Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

HEALTH FIRST HEALTH PLANS, INC.

NAIC Company Code 95019

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

[www.health-first.org](http://www.health-first.org)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/27/2014

EMPLOYERS at the end of the Reporting Quarter

EMPLOYEES at the end of the Reporting Quarter

DEPENDENTS at the end of the Reporting Quarter

Total ENROLLEES at the end of the Reporting Quarter

Total PREMIUMS EARNED during the Reporting Quarter

Percentage of EARNED PREMIUMS from New Enrollment

1,119

5,419

2,994

8,413

\$9,914,993

2.87%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

11

11

2

13

\$29,773

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

11

11

2

13

\$29,773

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

11

16

8

24

\$50,447

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

11

16

8

24

\$50,447

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

1,097

5,392

2,984

8,376

\$9,834,773

2.89%

Other Plans In Force W/ Health Savings Account (HSA)

67

141

127

268

\$272,674

0.53%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

1,030

5,251

2,857

8,108

\$9,562,099

2.96%

# Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

HEALTH OPTIONS, INC.

NAIC Company Code 95089

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

<http://www.bcbsfl.com/>



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/28/2014

EMPLOYERS at the end of  
the Reporting Quarter

EMPLOYEES at the end of  
the Reporting Quarter

DEPENDENTS at the end  
of the Reporting Quarter

Total ENROLLEES at the  
end of the Reporting  
Quarter

Total PREMIUMS EARNED  
during the Reporting  
Quarter

Percentage of EARNED  
PREMIUMS from New  
Enrollment

4,519

30,023

14,160

44,183

\$47,383,477

3.84%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

15

20

10

30

\$78,313

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

15

20

10

30

\$78,313

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

30

47

17

64

\$170,439

0.74%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

30

47

17

64

\$170,439

0.74%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

4,474

29,956

14,133

44,089

\$47,134,725

3.86%

Other Plans In Force W/ Health Savings Account (HSA)

826

5,794

2,598

8,392

\$8,614,982

2.47%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

3,648

24,162

11,535

35,697

\$38,519,743

4.17%

Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

HUMANA HEALTH INSURANCE COMPANY OF FLORIDA, INC.

NAIC Company Code 69671

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

www.humana.com



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

3/12/2014

EMPLOYERS at the end of the Reporting Quarter

EMPLOYEES at the end of the Reporting Quarter

DEPENDENTS at the end of the Reporting Quarter

Total ENROLLEES at the end of the Reporting Quarter

Total PREMIUMS EARNED during the Reporting Quarter

Percentage of EARNED PREMIUMS from New Enrollment

196

420

278

698

\$3,078,835

1.15%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

10

11

9

20

\$95,783

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

10

11

9

20

\$95,783

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

3

3

4

7

\$41,897

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

3

3

4

7

\$41,897

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

183

406

265

671

\$2,941,155

1.21%

Other Plans In Force W/ Health Savings Account (HSA)

29

68

62

130

\$296,152

0.90%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

154

338

203

541

\$2,645,003

1.24%



Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

HUMANA MEDICAL PLAN, INC.

NAIC Company Code 95270

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

[www.humana.com](http://www.humana.com)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/27/2014

EMPLOYERS at the end of  
the Reporting Quarter

EMPLOYEES at the end of  
the Reporting Quarter

DEPENDENTS at the end  
of the Reporting Quarter

Total ENROLLEES at the  
end of the Reporting  
Quarter

Total PREMIUMS EARNED  
during the Reporting  
Quarter

Percentage of EARNED  
PREMIUMS from New  
Enrollment

3,562

25,837

12,245

38,082

\$39,578,006

33.51%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

72

74

22

96

\$207,474

2.55%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

72

74

22

96

\$207,474

2.55%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

26

32

5

37

\$90,093

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

26

32

5

37

\$90,093

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

3,464

25,731

12,218

37,949

\$39,280,439

33.75%

Other Plans In Force W/ Health Savings Account (HSA)

572

2,482

1,459

3,941

\$4,923,206

7.10%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

2,892

23,249

10,759

34,008

\$34,357,233

37.56%

# Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

JOHN ALDEN LIFE INSURANCE COMPANY

NAIC Company Code 65080

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

[www.assuranthealth.com](http://www.assuranthealth.com)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/25/2014

EMPLOYERS at the end of  
the Reporting Quarter

EMPLOYEES at the end of  
the Reporting Quarter

DEPENDENTS at the end  
of the Reporting Quarter

Total ENROLLEES at the  
end of the Reporting  
Quarter

Total PREMIUMS EARNED  
during the Reporting  
Quarter

Percentage of EARNED  
PREMIUMS from New  
Enrollment

10

35

24

59

\$73,002

0.00%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

10

35

24

59

\$73,002

0.00%

Other Plans In Force W/ Health Savings Account (HSA)

4

11

11

22

\$24,901

0.00%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

6

24

13

37

\$48,101

0.00%

# Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

MEDICA HEALTH PLANS OF FLORIDA, INC.

NAIC Company Code 12756

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Not Applicable

[HTTP://MHPFL.COM](http://MHPFL.COM)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

3/3/2014

EMPLOYERS at the end of  
the Reporting Quarter

EMPLOYEES at the end of  
the Reporting Quarter

DEPENDENTS at the end  
of the Reporting Quarter

Total ENROLLEES at the  
end of the Reporting  
Quarter

Total PREMIUMS EARNED  
during the Reporting  
Quarter

Percentage of EARNED  
PREMIUMS from New  
Enrollment

60

272

84

356

\$2,939,532

0.00%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

60

272

84

356

\$2,939,532

0.00%

Other Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

60

272

84

356

\$2,939,532

0.00%

Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

NEIGHBORHOOD HEALTH PARTNERSHIP, INC.

NAIC Company Code 95123

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

[www.mynhp.com](http://www.mynhp.com)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/28/2014

EMPLOYERS at the end of the Reporting Quarter

EMPLOYEES at the end of the Reporting Quarter

DEPENDENTS at the end of the Reporting Quarter

Total ENROLLEES at the end of the Reporting Quarter

Total PREMIUMS EARNED during the Reporting Quarter

Percentage of EARNED PREMIUMS from New Enrollment

4,806

28,873

16,611

45,484

\$57,678,030

13.30%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

4,806

28,873

16,611

45,484

\$57,678,030

13.30%

Other Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

4,806

28,873

16,611

45,484

\$57,678,030

13.30%

Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

TIME INSURANCE COMPANY

NAIC Company Code 69477

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

[www.assuranthealth.com](http://www.assuranthealth.com)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/25/2014

EMPLOYERS at the end of  
the Reporting Quarter

EMPLOYEES at the end of  
the Reporting Quarter

DEPENDENTS at the end  
of the Reporting Quarter

Total ENROLLEES at the  
end of the Reporting  
Quarter

Total PREMIUMS EARNED  
during the Reporting  
Quarter

Percentage of EARNED  
PREMIUMS from New  
Enrollment

9

27

17

44

\$117,792

2.98%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

9

27

17

44

\$117,792

2.98%

Other Plans In Force W/ Health Savings Account (HSA)

3

6

5

11

\$20,901

0.00%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

6

21

12

33

\$96,891

3.62%

# Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

UNITEDHEALTHCARE INSURANCE COMPANY

NAIC Company Code 79413

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

[www.uhc.com](http://www.uhc.com)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

3/3/2014

EMPLOYERS at the end of  
the Reporting Quarter

EMPLOYEES at the end of  
the Reporting Quarter

DEPENDENTS at the end  
of the Reporting Quarter

Total ENROLLEES at the  
end of the Reporting  
Quarter

Total PREMIUMS EARNED  
during the Reporting  
Quarter

Percentage of EARNED  
PREMIUMS from New  
Enrollment

20,689

77,901

55,280

133,181

\$209,929,441

0.00%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

20,689

77,901

55,280

133,181

\$209,929,441

0.00%

Other Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Other Plans In Force W/ No HRA or HSA

20,689

77,901

55,280

133,181

\$209,929,441

0.00%

# Quarterly Small Employer Group Carrier-Reported Estimates of Earned Premiums and Enrollment

UNITEDHEALTHCARE OF FLORIDA, INC.

NAIC Company Code 95264

Market Participation Status pursuant to Sections 627.6699(10) and 627.6699(11), Florida Statutes

Risk Assuming Carrier

[www.uhc.com](http://www.uhc.com)



Reporting Quarter

4Q2013

10/1/2013 - 12/31/2013

Reporting Date

2/28/2014

EMPLOYERS at the end of  
the Reporting Quarter

EMPLOYEES at the end of  
the Reporting Quarter

DEPENDENTS at the end  
of the Reporting Quarter

Total ENROLLEES at the  
end of the Reporting  
Quarter

Total PREMIUMS EARNED  
during the Reporting  
Quarter

Percentage of EARNED  
PREMIUMS from New  
Enrollment

6,644

37,862

19,842

57,704

\$65,913,839

48.72%

TOTAL BASIC HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Basic Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL STANDARD HEALTH BENEFIT PLANS IN FORCE

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Savings Account (HSA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ Health Reimbursement Arrangement (HRA)

0

0

0

0

\$0

0.00%

Standard Plans In Force W/ No HRA or HSA

0

0

0

0

\$0

0.00%

TOTAL OTHER SMALL GROUP PLANS (STREET PLANS) IN FORCE

6,644

37,862

19,842

57,704

\$65,913,839

48.72%

Other Plans In Force W/ Health Savings Account (HSA)

484

2,332

3,811

6,143

\$4,214,238

6.01%

Other Plans In Force W/ Health Reimbursement Arrangement (HRA)

10

54

78

132

\$101,374

0.00%

Other Plans In Force W/ No HRA or HSA

6,150

35,476

15,953

51,429

\$61,598,227

51.72%

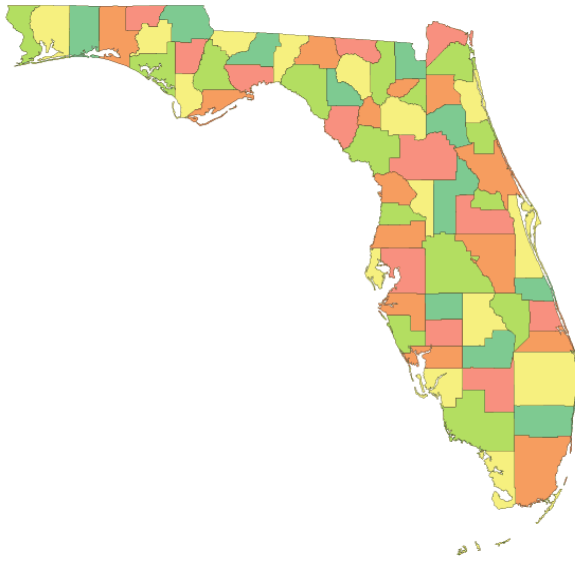


# Quarterly Small Employer Group Carrier Reported Estimates of Earned Premiums and Enrollment Quarterly Aggregate

Reporting Quarter

**4Q2013**

**10/1/2013 - 12/31/2013**



EMPLOYERS at the end of the  
Reporting Quarter

**87,201**

EMPLOYEES at the end of the  
Reporting Quarter

**456,509**

TOTAL ENROLLEES at the end of  
the Reporting Quarter

**730,898**

TOTAL DIRECT PREMIUMS EARNED at  
the end of the Reporting Quarter

**\$925,169,851**

Source: As reported by the carriers on data reporting from OIR-DO-1117