

# **ANNUAL STATEMENT**

of the

**HMO Maine, a Line of Business of  
Anthem Health Plans of Maine, Inc.**

of

**South Portland**

in the State of

**Maine**

to the

**Bureau of Insurance**

of the State of

**Maine**

For the Year Ended  
December 31, 2022

**2022**

## STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX	928,682	1,035,444
2. Net premium income ( including \$ ..... non-health premium income) .....	XXX	458,294,431	482,422,575
3. Change in unearned premium reserves and reserve for rate credits .....	XXX	79,050,217	24,794,378
4. Fee-for-service (net of \$ ..... medical expenses) .....	XXX	0	0
5. Risk revenue .....	XXX	0	0
6. Aggregate write-ins for other health care related revenues .....	XXX	0	0
7. Aggregate write-ins for other non-health revenues .....	XXX	0	0
8. Total revenues (Lines 2 to 7) .....	XXX	537,344,648	507,216,953
<b>Hospital and Medical:</b>			
9. Hospital/medical benefits .....		277,173,372	277,197,430
10. Other professional services .....		38,584,544	43,711,634
11. Outside referrals .....		8,771,932	9,644,886
12. Emergency room and out-of-area .....		62,141,563	57,962,169
13. Prescription drugs .....		82,476,911	79,121,991
14. Aggregate write-ins for other hospital and medical.....	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts .....		3,744,994	3,959,178
16. Subtotal (Lines 9 to 15) .....	0	472,893,316	471,597,288
<b>Less:</b>			
17. Net reinsurance recoveries .....		138,555	21,421,975
18. Total hospital and medical (Lines 16 minus 17) .....	0	472,754,761	450,175,313
19. Non-health claims (net) .....			
20. Claims adjustment expenses, including \$ ..... 7,688,878 cost containment expenses ....		14,304,608	13,924,767
21. General administrative expenses .....		25,147,903	26,927,957
22. Increase in reserves for life and accident and health contracts (including \$ ..... increase in reserves for life only) .....		0	0
23. Total underwriting deductions (Lines 18 through 22).....	0	512,207,272	491,028,037
24. Net underwriting gain or (loss) (Lines 8 minus 23) .....	XXX	25,137,376	16,188,916
25. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....		6,140,741	3,455,509
26. Net realized capital gains (losses) less capital gains tax of \$ .....			
27. Net investment gains (losses) (Lines 25 plus 26) .....	0	6,140,741	3,455,509
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$ ..... ) (amount charged off \$ ..... )] .....			
29. Aggregate write-ins for other income or expenses .....	0	0	0
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29) .....	XXX	31,278,117	19,644,425
31. Federal and foreign income taxes incurred .....	XXX	6,568,405	4,125,329
32. Net income (loss) (Lines 30 minus 31)	XXX	24,709,712	15,519,096
<b>DETAILS OF WRITE-INS</b>			
0601. ....	XXX		
0602. ....	XXX		
0603. ....	XXX		
0698. Summary of remaining write-ins for Line 6 from overflow page .....	XXX	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698)(Line 6 above)	XXX	0	0
0701. ....	XXX		
0702. ....	XXX		
0703. ....	XXX		
0798. Summary of remaining write-ins for Line 7 from overflow page .....	XXX	0	0
0799. Totals (Lines 0701 thru 0703 plus 0798)(Line 7 above)	XXX	0	0
1401. ....			
1402. ....			
1403. ....			
1498. Summary of remaining write-ins for Line 14 from overflow page .....	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	0	0	0
2901. ....			
2902. ....			
2903. ....			
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Anthem Health Plans of Maine, Inc.

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS**

	1	2	3	4	5	6	7	8	9	10
	Total	Comprehensive (Hospital & Medical)	Medicare Supplement	Dental Only	Vision Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Other Health	Other Non-Health
1. Net premium income	458,294,431	457,154,319							1,140,112	
2. Change in unearned premium reserves and reserve for rate credit	79,050,217	79,050,217								
3. Fee-for-service (net of \$ medical expenses)	0									XXX
4. Risk revenue	0									XXX
5. Aggregate write-ins for other health care related revenues	0	0	0	0	0	0	0	0	0	XXX
6. Aggregate write-ins for other non-health care related revenues	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
7. Total revenues (Lines 1 to 6)	537,344,648	536,204,536	0	0	0	0	0	0	1,140,112	0
8. Hospital/medical benefits	277,173,372	276,129,936	0				(1,866)		1,045,302	XXX
9. Other professional services	38,584,544	38,584,544								XXX
10. Outside referrals	8,771,932	8,771,932								XXX
11. Emergency room and out-of-area	62,141,563	62,141,563								XXX
12. Prescription drugs	82,476,911	82,476,793					118			XXX
13. Aggregate write-ins for other hospital and medical	0	0	0	0	0	0	0	0	0	XXX
14. Incentive pool, withhold adjustments and bonus amounts	3,744,994	3,744,980					14			XXX
15. Subtotal (Lines 8 to 14)	472,893,316	471,849,748	0	0	0	0	(1,734)	0	1,045,302	XXX
16. Net reinsurance recoveries	138,555	138,555								XXX
17. Total medical and hospital (Lines 15 minus 16)	472,754,761	471,711,193	0	0	0	0	(1,734)	0	1,045,302	XXX
18. Non-health claims (net)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
19. Claims adjustment expenses including \$ 7,688,878 cost containment expenses	14,304,608	15,101,281					(59,207)		(737,466)	
20. General administrative expenses	25,147,903	26,548,479					(104,090)	0	(1,296,486)	
21. Increase in reserves for accident and health contracts	0									XXX
22. Increase in reserves for life contracts	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23. Total underwriting deductions (Lines 17 to 22)	512,207,272	513,360,953	0	0	0	0	(165,031)	0	(988,650)	0
24. Total underwriting gain or (loss) (Line 7 minus Line 23)	25,137,376	22,843,583	0	0	0	0	165,031	0	2,128,762	0
DETAILS OF WRITE-INS										
0501.										XXX
0502.										XXX
0503.										XXX
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	XXX
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0	XXX
0601.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0602.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0603.		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0698. Summary of remaining write-ins for Line 6 from overflow page	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
1301.										XXX
1302.										XXX
1303.										XXX
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	XXX
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Anthem Health Plans of Maine, Inc.

**UNDERWRITING AND INVESTMENT EXHIBIT**

**PART 1 - PREMIUMS**

Line of Business	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Ceded	4 Net Premium Income (Cols. 1 + 2 - 3)
1. Comprehensive (hospital and medical) individual .....	133,528,133		1,760,022	131,768,111
2. Comprehensive (hospital and medical) group .....	325,386,208			325,386,208
3. Medicare Supplement .....				0
4. Dental only .....				0
5. Vision only .....				0
6. Federal Employees Health Benefits Plan .....				0
7. Title XVIII - Medicare .....				0
8. Title XIX - Medicaid .....				0
9. Credit A&H .....				0
10. Disability Income .....				0
11. Long-Term Care .....				0
12. Other health .....	1,140,112			1,140,112
13. Health subtotal (Lines 1 through 12) .....	460,054,453	0	1,760,022	458,294,431
14. Life .....				0
15. Property/casualty .....				0
16. Totals (Lines 13 to 15)	460,054,453	0	1,760,022	458,294,431

**EXHIBIT 1 - ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY**

Source of Enrollment	Total Members at End of					6 Current Year Member Months
	1 Prior Year	2 First Quarter	3 Second Quarter	4 Third Quarter	5 Current Year	
1. Health Maintenance Organizations .....	22,695	32,674	32,077	31,128	30,813	382,491
2. Provider Service Organizations .....						
3. Preferred Provider Organizations .....						
4. Point of Service .....	54,566	45,133	44,857	44,340	44,076	537,051
5. Indemnity Only .....						
6. Aggregate write-ins for other lines of business.....	8,991	676	670	774	742	9,140
7. Total	86,252	78,483	77,604	76,242	75,631	928,682
<b>DETAILS OF WRITE-INS</b>						
0601. Stop Loss .....	8,991	676	670	774	742	9,140
0602. ....						
0603. ....						
0698. Summary of remaining write-ins for Line 6 from overflow page .....	0	0	0	0	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	8,991	676	670	774	742	9,140



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**EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)**

REPORT FOR: 1. CORPORATION

Anthem Health Plans of Maine, Inc.

2. South Portland, ME

NAIC Group Code	0671 BUSINESS IN THE STATE OF Maine			DURING THE YEAR 2022 (LOCATION) NAIC Company Code 52618										
	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health	14 Other Non-Health
		2 Individual	3 Group											
<b>Total Members at end of:</b>														
1. Prior Year .....	86,252	26,151	51,110										8,991	
2. First Quarter .....	78,483	26,120	51,687										676	
3. Second Quarter .....	77,604	25,075	51,859										670	
4. Third Quarter .....	76,242	24,243	51,225										774	
5. Current Year .....	75,631	23,530	51,359										742	
6. Current Year Member Months	928,682	300,875	618,667										9,140	
<b>Total Member Ambulatory Encounters for Year:</b>														
7. Physician .....	449,971	129,174	320,797											
8. Non-Physician .....	347,164	90,801	256,363											
9. Total	797,135	219,975	577,160	0	0	0	0	0	0	0	0	0	0	0
10. Hospital Patient Days Incurred	15,443	5,312	10,131											
11. Number of Inpatient Admissions	3,230	1,018	2,212											
12. Health Premiums Written (b) .....	460,054,453	133,528,133	325,386,208										1,140,112	
13. Life Premiums Direct .....	0													
14. Property/Casualty Premiums Written .....	0													
15. Health Premiums Earned .....	539,104,670	137,760,586	400,203,972										1,140,112	
16. Property/Casualty Premiums Earned	0													
17. Amount Paid for Provision of Health Care Services .....	0													
18. Amount Incurred for Provision of Health Care Services	472,893,316	105,558,451	366,291,297					(1,734)					1,045,302	

(a) For health business: number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ .....

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**EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION (a)**

REPORT FOR: 1. CORPORATION

Anthem Health Plans of Maine, Inc.

2. South Portland, ME

NAIC Group Code	0671	BUSINESS IN THE STATE OF		Grand Total	DURING THE YEAR										(LOCATION)	
		Comprehensive (Hospital & Medical)			4	5	6	7	8	9	10	11	12	13	14	
		2	3													NAIC Company Code
Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health	Other Non-Health			
<b>Total Members at end of:</b>																
1. Prior Year .....	86,252	26,151	51,110	0	0	0	0	0	0	0	0	8,991	0			
2. First Quarter .....	78,483	26,120	51,687	0	0	0	0	0	0	0	0	676	0			
3. Second Quarter .....	77,604	25,075	51,859	0	0	0	0	0	0	0	0	670	0			
4. Third Quarter .....	76,242	24,243	51,225	0	0	0	0	0	0	0	0	774	0			
5. Current Year .....	75,631	23,530	51,359	0	0	0	0	0	0	0	0	742	0			
6. Current Year Member Months	928,682	300,875	618,667	0	0	0	0	0	0	0	0	9,140	0			
<b>Total Member Ambulatory Encounters for Year:</b>																
7. Physician .....	449,971	129,174	320,797	0	0	0	0	0	0	0	0	0	0			
8. Non-Physician .....	347,164	90,801	256,363	0	0	0	0	0	0	0	0	0	0			
9. Total	797,135	219,975	577,160	0	0	0	0	0	0	0	0	0	0			
10. Hospital Patient Days Incurred	15,443	5,312	10,131	0	0	0	0	0	0	0	0	0	0			
11. Number of Inpatient Admissions	3,230	1,018	2,212	0	0	0	0	0	0	0	0	0	0			
12. Health Premiums Written (b) .....	460,054,453	133,528,133	325,386,208	0	0	0	0	0	0	0	0	1,140,112	0			
13. Life Premiums Direct .....	0	0	0	0	0	0	0	0	0	0	0	0	0			
14. Property/Casualty Premiums Written .....	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Health Premiums Earned .....	539,104,670	137,760,586	400,203,972	0	0	0	0	0	0	0	0	1,140,112	0			
16. Property/Casualty Premiums Earned	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Amount Paid for Provision of Health Care Services .....	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Amount Incurred for Provision of Health Care Services	472,893,316	105,558,451	366,291,297	0	0	0	(1,734)	0	0	0	0	1,045,302	0			

(a) For health business: number of persons insured under PPO managed care products .....0 and number of persons insured under indemnity only products .....0 .

(b) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ .....0

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