



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: March 31, 2012 to March 31, 2016

HMO's

**Net Premiums Written**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	260,958,750	259,541,940	1,416,810	0.55%	132,373,612	127,228,432	124,456,695
2	15125	Constellation Health, LLC	33,701,008	14,215,306	19,485,702	137.08%	2,220,550		
3	95722	First Medical Health Plan, Inc.	256,900,857	113,200,742	143,700,115	126.94%	155,687,703	159,983,061	148,059,408
4	95721	Humana Health Plans of Puerto Rico	82,195,168	108,824,202	(26,629,034)	-24.47%	87,963,979	272,596,361	248,396,749
5	13022	MCS Advantage, Inc.	417,305,838	378,869,034	38,436,804	10.15%	352,109,338	285,982,460	287,447,987
6	95779	MCS Health Management Options, Inc.	-	-	-	0.00%	-	-	-
7	11157	MMM Healthcare, Inc.	380,388,870	396,352,393	(15,963,523)	-4.03%	370,517,926	433,635,800	398,277,367
8	12534	MMM MULTI HEALTH, INC.	60,738,649	-	60,738,649	100.00%	-	-	-
9	15600	Molina Healthcare of P.R. Inc.	191,771,775	-	191,771,775	100.00%			
10	12178	PMC Medicare Choice, Inc.	136,935,741	78,168,789	58,766,952	75.18%	89,569,103	105,132,187	104,908,874
11	13134	Pharmacy Insurance Corporation of America	-	-	-	0.00%	-	2,521,037	3,060,745
12	95762	Plan Medico Servicios de Salud Bella Vista	1,429,897	1,334,195	95,702	7.17%	1,313,607	1,412,247	1,357,837
13	95730	Plan de Salud Mennonite Inc.	3,263,619	2,873,138	390,481	13.59%	2,648,748	4,862,119	4,753,288
14	95743	Ryder Health Plan, Inc.	661,060	454,844	206,216	45.34%	644,964	666,507	657,856
<b>Total</b>			<b>1,826,251,232</b>	<b>1,353,834,583</b>	<b>472,416,649</b>	<b>34.89%</b>	<b>1,195,049,530</b>	<b>1,394,020,211</b>	<b>1,321,376,806</b>

Figures as of May 26, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012 to March 31, 2016

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	235,514,330	225,377,708	10,136,622	4.50%	111,583,734	106,728,807	115,711,312
2	15125	Constellation Health, LLC	28,376,614	11,477,319	16,899,295	147.24%	1,283,698		
3	95722	First Medical Health Plan, Inc.	228,086,425	99,818,889	128,267,536	128.50%	137,043,397	136,662,447	131,921,709
4	95721	Humana Health Plans of Puerto Rico	79,715,522	92,851,341	(13,135,819)	-14.15%	85,020,947	253,784,981	226,286,403
5	13022	MCS Advantage, Inc.	372,780,619	342,544,039	30,236,580	8.83%	317,331,979	254,449,576	263,427,400
6	95779	MCS Health Management Options, Inc.	-	-	-	0.00%	-	-	-
7	11157	MMM Healthcare, Inc.	321,377,603	352,839,798	(31,462,195)	-8.92%	309,018,954	377,943,104	333,222,023
8	12534	MMM MULTI HEALTH, INC.	54,157,482	-	54,157,482	0.00%	-	-	-
9	15600	Molina Healthcare of P.R. Inc.	169,251,889	-	169,251,889	0.00%			
10	12178	PMC Medicare Choice, Inc.	114,384,489	67,643,085	46,741,404	69.10%	72,420,619	91,681,642	88,338,944
11	13134	Pharmacy Insurance Corporation of America	-	-	-	0.00%		2,120,630	3,191,303
12	95762	Plan Medico Servicios de Salud Bella Vista	1,173,842	1,109,749	64,093	5.78%	1,072,650	1,162,214	1,169,292
13	95730	Plan de Salud Mennonite Inc.	2,664,573	2,412,061	252,512	10.47%	2,057,653	3,994,669	4,023,174
14	95743	Ryder Health Plan, Inc.	521,844	402,872	118,972	29.53%	533,357	547,053	600,270
<b>Total</b>			<b>1,608,005,232</b>	<b>1,196,476,861</b>	<b>411,528,371</b>	<b>34.40%</b>	<b>1,037,366,988</b>	<b>1,229,075,123</b>	<b>1,167,891,830</b>

Figures as of May 26, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012 to March 31, 2016

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	2,462,153	2,374,067	88,086	3.71%	981,363	704,010	1,054,165
2	15125	Constellation Health, LLC	49,737	10,000	39,737	397.37%	12,399		
3	95722	First Medical Health Plan, Inc.	(58,192)	-	(58,192)	-100.00%	(65,177)	-	-
4	95721	Humana Health Plans of Puerto Rico	2,794,102	2,546,485	247,617	9.72%	2,453,977	4,484,749	4,171,967
5	13022	MCS Advantage, Inc.	3,588,203	3,661,965	(73,762)	-2.01%	4,398,844	3,356,294	2,465,571
6	95779	MCS Health Management Options, Inc.	-	-	-	0.00%		-	-
7	11157	MMM Healthcare, Inc.	-	-	-	0.00%	-	-	-
8	12534	MMM MULTI HEALTH, INC.	-	-	-	0.00%	-	-	-
9	15600	Molina Healthcare of P.R.. Inc.	4,457,528	-	4,457,528	0.00%			
10	12178	PMC Medicare Choice, Inc.	-	-	-	0.00%	-	-	-
11	13134	Pharmacy Insurance Corporation of America	-	-	-	0.00%		-	-
12	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	0.00%	-	-	-
13	95730	Plan de Salud Mennonite Inc.	-	-	-	0.00%	-	-	-
14	95743	Ryder Health Plan, Inc.	-	-	-	0.00%	-	-	-
<b>Total</b>			<b>13,293,531</b>	<b>8,592,517</b>	<b>4,701,014</b>	<b>54.71%</b>	<b>7,781,406</b>	<b>8,545,053</b>	<b>7,691,703</b>

Figures as of May 26, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012 to March 31, 2016

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	237,976,483	227,751,775	10,224,708	4.49%	112,565,097	107,432,817	116,765,477
2	15125	Constellation Health, LLC	28,426,351	11,487,319	16,939,032	147.46%	1,296,097	-	-
3	95722	First Medical Health Plan, Inc.	228,028,233	99,818,889	128,209,344	128.44%	136,978,220	136,662,447	131,921,709
4	95721	Humana Health Plans of Puerto Rico	82,509,624	95,397,826	(12,888,202)	-13.51%	87,474,924	258,269,730	230,458,370
5	13022	MCS Advantage, Inc.	376,368,822	346,206,004	30,162,818	8.71%	321,730,823	257,805,870	265,892,971
6	95779	MCS Health Management Options, Inc.	-	-	-	0.00%	-	-	-
7	11157	MMM Healthcare, Inc.	321,377,603	352,839,798	(31,462,195)	-8.92%	309,018,954	377,943,104	333,222,023
8	12534	MMM MULTI HEALTH, INC.	54,157,482	-	54,157,482	0.00%	-	-	-
9	15600	Molina Healthcare of P.R.. Inc.	173,709,417	-	173,709,417	0.00%	-	-	-
10	12178	PMC Medicare Choice, Inc.	114,384,489	67,643,085	46,741,404	69.10%	72,420,619	91,681,642	88,338,944
11	13134	Pharmacy Insurance Corporation of America	-	-	-	0.00%	-	2,120,630	3,191,303
12	95762	Plan Medico Servicios de Salud Bella Vista	1,173,842	1,109,749	64,093	5.78%	1,072,650	1,162,214	1,169,292
13	95730	Plan de Salud Mennonite Inc.	2,664,573	2,412,061	252,512	10.47%	2,057,653	3,994,669	4,023,174
14	95743	Ryder Health Plan, Inc.	521,844	402,872	118,972	29.53%	533,357	547,053	600,270
<b>Total</b>			<b>1,621,298,763</b>	<b>1,205,069,378</b>	<b>416,229,385</b>	<b>3453.99%</b>	<b>1,045,148,394</b>	<b>1,237,620,176</b>	<b>1,175,583,533</b>

Figures as of May 26, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012 to March 31, 2016

HMO's

**General administrative expenses**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	48,056,882	49,595,653	(1,538,771)	-3.10%	22,999,059	14,771,615	13,720,180
2	15125	Constellation Health, LLC	4,232,000	3,572,272	659,728	18.47%	2,899,391		
3	95722	First Medical Health Plan, Inc.	20,256,141	15,253,716	5,002,425	32.79%	15,351,685	16,073,511	14,769,080
4	95721	Humana Health Plans of Puerto Rico	16,465,058	15,071,227	1,393,831	9.25%	13,512,884	11,831,760	14,538,370
5	13022	MCS Advantage, Inc.	40,408,298	33,155,236	7,253,062	21.88%	65,761,650	40,842,567	38,181,235
6	95779	MCS Health Management Options, Inc.	1,719	375	1,344	358.40%		4,313	-
7	11157	MMM Healthcare, Inc.	76,594,860	75,697,761	897,099	1.19%	72,504,698	44,430,457	41,223,264
8	12534	MMM MULTI HEALTH, INC.	6,067,830	1,242,797	4,825,033	388.24%	5,000	-	-
9	15600	Molina Healthcare of P.R.. Inc.	25,221,981	3,418,944	21,803,037	637.71%			
10	12178	PMC Medicare Choice, Inc.	19,231,474	18,638,225	593,249	3.18%	17,724,947	10,613,556	10,272,668
11	13134	Pharmacy Insurance Corporation of America	15,596	1,822	13,774	755.98%		545,323	643,782
12	95762	Plan Medico Servicios de Salud Bella Vista	204,695	162,900	41,795	25.66%	188,394	159,079	115,198
13	95730	Plan de Salud Mennonite Inc.	859,274	706,000	153,274	21.71%	757,882	642,152	555,850
14	95743	Ryder Health Plan, Inc.	106,851	95,615	11,236	11.75%	105,357	92,718	106,650
<b>Total</b>			<b>257,722,659</b>	<b>216,612,543</b>	<b>41,110,116</b>	<b>18.98%</b>	<b>211,810,947</b>	<b>140,007,051</b>	<b>134,126,277</b>

Figures as of May 26, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: March 31, 2012 to March 31, 2016

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	(24,608,005)	(17,780,899)	(6,827,106)	-38.40%	(3,181,067)	5,024,348	(6,028,962)
2	15125	Constellation Health, LLC	1,042,657	(844,285)	1,886,942	223.50%	(1,974,938)		
3	95722	First Medical Health Plan, Inc.	8,616,483	(1,871,863)	10,488,346	560.32%	3,357,798	7,247,103	1,368,618
4	95721	Humana Health Plans of Puerto Rico	(16,993,760)	(1,350,956)	(15,642,804)	-1157.91%	(13,107,775)	2,848,293	4,070,355
5	13022	MCS Advantage, Inc.	528,717	(492,207)	1,020,924	207.42%	(35,383,135)	(12,665,978)	(16,626,219)
6	95779	MCS Health Management Options, Inc.	(1,719)	(375)	(1,344)	-358.40%	-	(4,313)	-
7	11157	MMM Healthcare, Inc.	(17,583,593)	(32,185,166)	14,601,573	45.37%	(11,005,726)	11,262,239	23,832,080
8	12534	MMM MULTI HEALTH, INC.	513,337	(1,242,797)	1,756,134	141.30%	(5,000)	-	-
9	15600	Molina Healthcare of P.R.. Inc.	(7,343,436)	(3,418,944)	(3,924,492)	-114.79%			
10	12178	PMC Medicare Choice, Inc.	3,319,778	(8,112,521)	11,432,299	140.92%	(576,463)	2,836,989	6,297,262
11	13134	Pharmacy Insurance Corporation of America	(15,596)	(1,822)	(13,774)	-755.98%	-	(144,916)	(774,340)
12	95762	Plan Medico Servicios de Salud Bella Vista	60,776	82,554	(21,778)	-26.38%	63,546	90,954	73,347
13	95730	Plan de Salud Mennonite Inc.	89,474	7,275	82,199	1129.88%	46,209	225,298	174,264
14	95743	Ryder Health Plan, Inc.	33,786	(42,436)	76,222	179.62%	10,678	26,736	(44,158)
<b>Total</b>			<b>(52,341,101)</b>	<b>(67,254,442)</b>	<b>14,913,341</b>	<b>22.17%</b>	<b>(61,755,873)</b>	<b>16,746,753</b>	<b>12,342,247</b>

Figures as of May 26, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012 to March 31, 2016

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	982,171	684,015	298,156	43.59%	771,362	760,123	636,326
2	15125	Constellation Health, LLC	(41,094)	(9,365)	(31,729)	-338.80%	8,405		
3	95722	First Medical Health Plan, Inc.	1,162,658	59,785	1,102,873	1844.73%	231,558	-	-
4	95721	Humana Health Plans of Puerto Rico	644,704	974,514	(329,810)	-33.84%	1,053,443	514,193	837,546
5	13022	MCS Advantage, Inc.	348,104	402,942	(54,838)	-13.61%	450,422	300,568	801,716
6	95779	MCS Health Management Options, Inc.	1,112	1,668	(556)	-33.33%	-	291	99,079
7	11157	MMM Healthcare, Inc.	583,831	703,870	(120,039)	-17.05%	903,724	737,075	1,239,949
8	12534	MMM MULTI HEALTH, INC.	9,633	-	9,633	100.00%	-	-	-
9	15600	Molina Healthcare of P.R.. Inc.	36,428	393	36,035	9169.21%			
10	12178	PMC Medicare Choice, Inc.	-	223,130	(223,130)	-100.00%	240,433	306,043	602,286
11	13134	Pharmacy Insurance Corporation of America	32,910	12,872	20,038	155.67%	-	25,740	21,388
12	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	0.00%	-	-	-
13	95730	Plan de Salud Mennonite Inc.	-	-	-	0.00%	-	-	-
14	95743	Ryder Health Plan, Inc.	2,139	2,201	(62)	-2.82%	2,637	4,069	-
<b>Total</b>			<b>3,762,596</b>	<b>3,056,025</b>	<b>706,571</b>	<b>23.12%</b>	<b>3,661,984</b>	<b>2,648,102</b>	<b>4,238,290</b>

Figures as of May 26, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012 to March 31, 2016

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	(23,469,911)	(17,082,124)	(6,387,787)	-37.39%	(2,074,605)	5,787,471	(5,308,806)
2	15125	Constellation Health, LLC	1,001,563	(853,650)	1,855,213	217.33%	(1,962,887)		
3	95722	First Medical Health Plan, Inc.	1,743,923	(11,984,956)	13,728,879	114.55%	(6,550,557)	7,487,007	1,576,157
4	95721	Humana Health Plans of Puerto Rico	(14,352,823)	598,173	(14,950,996)	-249944.35%	(12,034,877)	3,364,221	4,996,671
5	13022	MCS Advantage, Inc.	(26,778,315)	(30,077,257)	3,298,942	10.97%	(34,945,622)	(12,373,638)	(15,873,029)
6	95779	MCS Health Management Options, Inc.	(607)	1,293	(1,900)	-14694.51%		(4,022)	99,079
7	11157	MMM Healthcare, Inc.	(16,999,762)	(31,481,296)	14,481,534	46.00%	(10,102,002)	11,999,314	25,072,029
8	12534	MMM MULTI HEALTH, INC.	522,970	(1,242,797)	1,765,767	142.08%	(5,000)	-	-
9	15600	Molina Healthcare of P.R.. Inc.	(6,761,563)	(3,418,551)	(3,343,012)	-97.79%			
10	12178	PMC Medicare Choice, Inc.	3,523,960	(7,889,391)	11,413,351	144.67%	(336,030)	3,143,032	6,899,548
11	13134	Pharmacy Insurance Corporation of America	17,314	11,050	6,264	5668.78%		(112,609)	(740,147)
12	95762	Plan Medico Servicios de Salud Bella Vista	60,776	82,554	(21,778)	-26.38%	63,546	90,954	73,347
13	95730	Plan de Salud Mennonite Inc.	79,310	7,275	72,035	990.17%	46,209	225,298	174,264
14	95743	Ryder Health Plan, Inc.	35,925	(40,235)	76,160	189.29%	10,678	30,805	(44,158)
<b>Total</b>			<b>(81,377,240)</b>	<b>(103,369,912)</b>	<b>21,992,672</b>	<b>21.28%</b>	<b>(67,891,147)</b>	<b>19,637,833</b>	<b>16,924,955</b>

Figures as of May 26, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012 to March 31, 2016

HMO's

**Income Taxes Incurred**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	-	(1,391,978.00)	1,391,978	100.00%	-	1,695,277	(1,612,407)
2	15125	Constellation Health, LLC	-	-	-	0.00%	-	-	-
3	95722	First Medical Health Plan, Inc.	-	-	-	0.00%	-	-	-
4	95721	Humana Health Plans of Puerto Rico	-	124,337.00	(124,337)	-100.00%	-	-	-
5	13022	MCS Advantage, Inc.	-	-	-	0.00%	34,635	-	95,128
6	95779	MCS Health Management Options, Inc.	-	-	-	0.00%	-	-	2,620
7	11157	MMM Healthcare, Inc.	-	210,000	(210,000)	-100.00%	741,771	(980,464)	2,769,653
8	12534	MMM MULTI HEALTH, INC.	-	-	-	0.00%	-	-	-
9	15600	Molina Healthcare of P.R.. Inc.	(35,541)	(1,355,858.00)	1,320,317	97.38%	-	-	-
10	12178	PMC Medicare Choice, Inc.	-	-	-	0.00%	50,715	783,179	2,064,663
11	13134	Pharmacy Insurance Corporation of America	-	-	-	0.00%	-	-	-
12	95762	Plan Medico Servicios de Salud Bella Vista	-	-	-	0.00%	-	-	-
13	95730	Plan de Salud Mennonite Inc.	-	-	-	0.00%	-	-	-
14	95743	Ryder Health Plan, Inc.	-	-	-	0.00%	-	-	-
<b>Total</b>			<b>(35,541)</b>	<b>(2,413,499)</b>	<b>2,377,958</b>	<b>98.53%</b>	<b>827,121</b>	<b>1,497,992</b>	<b>3,319,657</b>

Figures as of May 26, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: March 31, 2012 to March 31, 2016

HMO's

**Net income (loss)**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	(23,469,911)	(15,690,146)	(7,779,765)	-49.58%	(2,074,605)	4,092,194	(3,696,399)
2	15125	Constellation Health, LLC	1,001,563	(853,650)	1,855,213	217.33%	(1,962,887)		
3	95722	First Medical Health Plan, Inc.	1,743,923	(11,984,956)	13,728,879	114.55%	(6,550,557)	7,487,007	1,576,157
4	95721	Humana Health Plans of Puerto Rico	(14,352,823)	473,836	(14,826,659)	-312906.98%	(12,034,877)	3,364,221	4,996,671
5	13022	MCS Advantage, Inc.	(26,778,315)	(30,077,257)	3,298,942	10.97%	(34,980,257)	(12,373,638)	(15,968,157)
6	95779	MCS Health Management Options, Inc.	(607)	1,293	(1,900)	-14694.51%		(4,022)	96,460
7	11157	MMM Healthcare, Inc.	(16,999,762)	(31,691,296)	14,691,534	46.36%	(10,843,773)	12,979,778	22,302,376
8	12534	MMM MULTI HEALTH, INC.	522,970	(1,242,797)	1,765,767	142.08%	(5,000)	-	-
9	15600	Molina Healthcare of P.R.. Inc.	(6,726,022)	(2,062,693)	(4,663,329)	-226.08%			
10	12178	PMC Medicare Choice, Inc.	3,523,960	(7,889,391)	11,413,351	144.67%	(386,745)	2,359,853	4,834,885
11	13134	Pharmacy Insurance Corporation of America	17,314	11,050	6,264	5668.78%		(112,609)	(740,147)
12	95762	Plan Medico Servicios de Salud Bella Vista	60,776	82,554	(21,778)	-26.38%	63,546	90,954	73,347
13	95730	Plan de Salud Mennonite Inc.	79,310	7,275	72,035	990.17%	46,209	225,298	174,264
14	95743	Ryder Health Plan, Inc.	35,925	(40,235)	76,160	189.29%	10,678	30,805	(44,158)
<b>Total</b>			<b>(81,341,699)</b>	<b>(100,956,413)</b>	<b>19,614,714</b>	<b>19.43%</b>	<b>(68,718,268)</b>	<b>18,139,841</b>	<b>13,605,299</b>

Figures as of May 26, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: March 31, 2012 to March 31, 2016

HMO's

**Capital and surplus**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	51,869,327	60,768,586	(8,899,259)	-14.64%	53,718,849	36,686,789	11,194,217
2	15125	Constellation Health, LLC	(9,124,663)	(3,735,821)	(5,388,842)	-144.25%	(774,920)		
3	95722	First Medical Health Plan, Inc.	23,073,432	21,499,311	1,574,121	7.32%	24,654,994	30,886,984	16,859,621
4	95721	Humana Health Plans of Puerto Rico	60,657,395	69,298,635	(8,641,240)	-12.47%	74,717,972	105,894,135	87,410,180
5	13022	MCS Advantage, Inc.	23,883,946	22,608,591	1,275,355	5.64%	26,022,935	50,666,791	49,521,975
6	95779	MCS Health Management Options, Inc.	578,824	608,673	(29,849)	-4.90%		4,025,289	1,114,625
7	11157	MMM Healthcare, Inc.	93,967,804	46,868,603	47,099,201	100.49%	100,173,282	96,064,265	93,089,557
8	12534	MMM MULTI HEALTH, INC.	14,547,775	(1,197,216)	15,744,991	1315.13%	(18,371)	(8,124)	-
9	15600	Molina Healthcare of P.R.. Inc.	48,319,907	4,895,723	43,424,184	88698.20%			
10	12178	PMC Medicare Choice, Inc.	40,581,754	16,749,675	23,832,079	142.28%	30,111,073	31,782,300	30,085,793
11	13134	Pharmacy Insurance Corporation of America	5,929,327	5,735,931	193,396	3.37%		3,723,883	3,343,252
12	95762	Plan Medico Servicios de Salud Bella Vista	957,455	1,062,743	(105,288)	-9.91%	992,759	715,397	412,862
13	95730	Plan de Salud Mennonite Inc.	2,766,749	2,778,822	(12,073)	-0.43%	538,592	856,797	174,264
14	95743	Ryder Health Plan, Inc.	558,158	621,970	(63,812)	-10.26%	707,394	547,271	560,734
<b>Total</b>			<b>358,567,190</b>	<b>248,564,226</b>	<b>110,002,964</b>	<b>44.26%</b>	<b>310,844,559</b>	<b>361,841,777</b>	<b>293,767,080</b>

Figures as of May 26, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
Admission and Financial Analysis Division  
Market Analysis for the Period Ended: March 31, 2012 to March 31, 2016

HMO's

**Medical Loss Ratio**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	90.10%	86.80%	3.3%	3.80%	84.3%	83.90%	93.0%
2	15125	Constellation Health, LLC	84.20%	80.70%	3.5%	4.34%	57.8%		
3	95722	First Medical Health Plan, Inc.	88.80%	88.20%	0.6%	0.68%	88.0%	85.40%	89.1%
4	95721	Humana Health Plans of Puerto Rico	97.20%	85.10%	12.1%	14.22%	96.7%	93.00%	90.9%
5	13022	MCS Advantage, Inc.	89.30%	90.40%	-1.1%	-1.22%	90.1%	89.00%	91.6%
6	95779	MCS Health Management Options, Inc.			0.0%	0.00%			
7	11157	MMM Healthcare, Inc.	84.50%	89.0%	-4.5%	-5.06%	83.4%	87.2%	83.7%
8	12534	MMM MULTI HEALTH, INC.	89.20%		89.2%	0.00%			
9	15600	Molina Healthcare of P.R.. Inc.	88.30%		88.3%	0.00%			
10	12178	PMC Medicare Choice, Inc.	83.50%	86.5%	-3.00%	-3.47%	80.9%	87.2%	84.2%
11	13134	Pharmacy Insurance Corporation of America	0.0%	0.00%	0.0%	0.00%	612.1%	84.10%	104.3%
12	95762	Plan Medico Servicios de Salud Bella Vista	82.10%	83.20%	-1.1%	-1.32%	81.7%	1	1
13	95730	Plan de Salud Mennonite Inc.	81.60%	84.00%	-2.4%	-2.86%	77.7%	82.20%	84.6%
14	95743	Ryder Health Plan, Inc.	78.90%	88.60%	-9.7%	-10.95%	82.7%	82.10%	90.6%
<b>Range</b>			<b>97.2%</b>	<b>90.4%</b>	<b>6.8%</b>	<b>7.52%</b>	<b>554.3%</b>	<b>10.9%</b>	<b>20.6%</b>
<b>Median</b>			<b>84.5%</b>	<b>86.5%</b>	<b>-2.0%</b>	<b>-2.31%</b>	<b>83.4%</b>	<b>84.8%</b>	<b>89.9%</b>
<b>Arithmetic Mean</b>			<b>79.8%</b>	<b>78.4%</b>	<b>1.4%</b>	<b>1.80%</b>	<b>130.5%</b>	<b>85.6%</b>	<b>89.8%</b>
<b>Standard Deviation</b>			<b>23.5%</b>	<b>24.9%</b>	<b>-1.5%</b>	<b>-5.83%</b>	<b>152.6%</b>	<b>3.3%</b>	<b>5.8%</b>

Figures as of May 26, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
 Market Analysis for the Period Ended: March 31, 2012 to March 31, 2016

HMO's

**Administrative Expense Ratio**

#	Cocode	Company Name Office of Commissioner of Insurance	For the Period Ended		Increase / (Decrease)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	19.40%	20.00%	-0.6%	-3.00%	18.1%	12.20%	11.9%
2	15125	Constellation Health, LLC	12.70%	25.2%	-12.5%	-49.60%	131.1%		
3	95722	First Medical Health Plan, Inc.	7.90%	13.50%	-5.6%	-41.48%	9.8%	10.00%	10.0%
4	95721	Humana Health Plans of Puerto Rico	23.50%	16.10%	7.4%	45.96%	18.2%	6.00%	7.5%
5	13022	MCS Advantage, Inc.	10.50%	9.70%	0.8%	8.25%	19.9%	15.50%	14.1%
6	95779	MCS Health Management Options, Inc.			0.0%	0.00%			
7	11157	MMM Healthcare, Inc.	20.10%	19.10%	1.0%	5.24%	19.6%	10.2%	10.4%
8	12534	MMM MULTI HEALTH, INC.	10.00%		10.0%	0.00%			
9	15600	Molina Healthcare of P.R.. Inc.	15.50%		15.5%	0.00%			
10	12178	PMC Medicare Choice, Inc.	14.00%	23.80%	-9.8%	-41.18%	19.8%	10.1%	9.8%
11	13134	Pharmacy Insurance Corporation of America		0.00%	0.0%	0.00%	-2210.5%	21.60%	21.0%
12	95762	Plan Medico Servicios de Salud Bella Vista	14.20%	12.00%	2.2%	18.33%	14.2%	0	0
13	95730	Plan de Salud Mennonite Inc.	23.8%	25.0%	-1.2%	-4.80%	26.5%	13.2%	11.7%
14	95743	Ryder Health Plan, Inc.	16.1%	21.00%	-4.9%	-23.33%	16.2%	13.90%	16.1%
		<b>Range</b>	<b>15.9%</b>	<b>25.2%</b>	<b>-9.3%</b>	<b>-36.90%</b>	<b>2341.6%</b>	<b>15.6%</b>	<b>13.5%</b>
		<b>Median</b>	<b>14.9%</b>	<b>19.1%</b>	<b>-4.3%</b>	<b>-22.25%</b>	<b>18.2%</b>	<b>11.8%</b>	<b>11.1%</b>
		<b>Arithmetic Mean</b>	<b>15.6%</b>	<b>16.9%</b>	<b>-1.2%</b>	<b>-7.20%</b>	<b>-174.3%</b>	<b>12.4%</b>	<b>12.1%</b>
		<b>Standard Deviation</b>	<b>5.0%</b>	<b>7.3%</b>	<b>-2.4%</b>	<b>-32.22%</b>	<b>644.7%</b>	<b>3.9%</b>	<b>3.8%</b>

Figures as of May 26, 2016.

Source: National Association of Insurance Commissioners



Office of Commissioner of Insurance  
 Admission and Financial Analysis Division  
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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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	109.40%	106.80%	2.60%	2.43%	102.4%	96.10%	104.8%
2	15125	Constellation Health, LLC	96.90%	105.90%	-9.00%	-8.50%	188.90%		
3	95722	First Medical Health Plan, Inc.	96.60%	101.70%	-5.10%	-5.01%	97.8%	95.50%	99.1%
4	95721	Humana Health Plans of Puerto Rico	120.70%	101.20%	19.50%	19.27%	114.9%	99.00%	98.4%
5	13022	MCS Advantage, Inc.	99.90%	100.10%	-0.20%	-0.20%	110.0%	104.40%	105.8%
6	95779	MCS Health Management Options, Inc.			0.00%	0.00%			
7	11157	MMM Healthcare, Inc.	104.60%	108.1%	-3.50%	-3.24%	103.0%	97.4%	94.0%
8	12534	MMM MULTI HEALTH, INC.	99.20%		99.20%	0.00%			
9	15600	Molina Healthcare of P.R.. Inc.	103.80%		103.80%	0.00%			
10	12178	PMC Medicare Choice, Inc.	97.60%	110.40%	-12.80%	-11.59%	100.6%	97.3%	94.0%
11	13134	Pharmacy Insurance Corporation of America	0.0%	0.00%	0.00%	0.00%	-1598.4%	105.7%	125.3%
12	95762	Plan Medico Servicios de Salud Bella Vista	95.80%	93.90%	1.90%	2.02%	95.20%	93.6%	94.6%
13	95730	Plan de Salud Mennonite Inc.	97.50%	99.80%	-2.30%	-2.30%	98.4%	95.4%	96.3%
14	95743	Ryder Health Plan, Inc.	94.90%	109.30%	-14.40%	-13.17%	98.40%	96.00%	106.7%
		<b>Range</b>	<b>120.7%</b>	<b>110.4%</b>	<b>10.3%</b>	<b>9.33%</b>	<b>1787.3%</b>	<b>12.1%</b>	<b>31.3%</b>
		<b>Median</b>	<b>97.6%</b>	<b>101.7%</b>	<b>-4.1%</b>	<b>-4.03%</b>	<b>100.6%</b>	<b>96.7%</b>	<b>98.8%</b>
		<b>Arithmetic Mean</b>	<b>93.6%</b>	<b>94.3%</b>	<b>-0.7%</b>	<b>-0.72%</b>	<b>-44.4%</b>	<b>98.0%</b>	<b>101.9%</b>
		<b>Standard Deviation</b>	<b>27.9%</b>	<b>30.2%</b>	<b>-2.3%</b>	<b>-7.67%</b>	<b>492.1%</b>	<b>3.8%</b>	<b>9.1%</b>

Figures as of May 26, 2016.

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-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	274,008,451	321,191,022	(47,182,571)	-14.69%	175,659,066	132,567,650	143,755,535
2	15125	Constellation Health, LLC	8,389,499	2,713,767	5,675,732	209.15%	1,279,167		
3	95722	First Medical Health Plan, Inc.	190,640,680	108,236,236	82,404,444	76.13%	122,334,308	132,752,147	121,397,293
4	95721	Humana Health Plans of Puerto Rico	145,281,088	160,054,457	(14,773,369)	-9.23%	177,506,360	276,730,248	258,418,358
5	13022	MCS Advantage, Inc.	238,999,547	239,677,768	(678,221)	-0.28%	236,999,205	211,292,636	280,044,043
6	95779	MCS Health Management Options, Inc.	3,046,511	6,724,852	(3,678,341)	-54.70%		10,709,343	44,741,974
7	11157	MMM Healthcare, Inc.	305,592,905	260,020,716	45,572,189	17.53%	329,385,033	327,241,134	464,457,140
8	12534	MMM MULTI HEALTH, INC.	66,307,608	600,000	65,707,608	10951.27%	600,000	600,000	600,000
9	15600	Molina Healthcare of P.R.. Inc.	149,464,574	7,144,196	142,320,378	1992.11%			
10	12178	PMC Medicare Choice, Inc.	153,986,270	74,248,358	79,737,912	107.39%	88,022,143	92,535,724	135,842,086
11	13134	Pharmacy Insurance Corporation of America	6,907,020	6,774,134	132,886	1.96%		7,027,388	7,294,791
12	95762	Plan Medico Servicios de Salud Bella Vista	3,004,308	2,628,524	375,784	14.30%	2,701,544	2,214,129	2,221,752
13	95730	Plan de Salud Mennonite Inc.	5,541,955	4,547,356	994,599	21.87%	2,984,317	2,701,502	2,545,335
14	95743	Ryder Health Plan, Inc.	1,368,084	1,394,999	(26,915)	-1.93%	1,492,363	1,478,611	1,562,649
<b>Total</b>			<b>1,552,538,500</b>	<b>1,195,956,385</b>	<b>356,582,115</b>	<b>29.82%</b>	<b>1,138,963,506</b>	<b>1,197,850,512</b>	<b>1,462,880,956</b>

Figures as of May 26, 2016.

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)		For the Period Ended		
			Mar-16	Mar-15	Amount	%	Mar-14	Mar-13	Mar-12
1	11152	Triple S Advantage, Inc	222,139,124	260,422,436	(38,283,312)	-14.70%	121,940,217	95,880,861	132,919,685
2	15125	Constellation Health, LLC	17,514,162	6,449,588	11,064,574	171.55%	2,054,087		
3	95722	First Medical Health Plan, Inc.	167,567,248	86,736,925	80,830,323	93.19%	97,679,314	101,865,163	104,537,672
4	95721	Humana Health Plans of Puerto Rico	84,623,693	90,755,822	(6,132,129)	-6.76%	102,788,388	170,836,113	169,333,239
5	13022	MCS Advantage, Inc.	215,115,602	217,069,177	(1,953,575)	-0.90%	210,976,270	160,625,845	230,522,069
6	95779	MCS Health Management Options, Inc.	2,467,688	6,116,179	(3,648,491)	-59.65%		6,684,054	43,627,347
7	11157	MMM Healthcare, Inc.	211,625,101	213,152,115	(1,527,014)	-0.72%	229,211,751	231,176,868	371,367,583
8	12534	MMM MULTI HEALTH, INC.	51,760,033	1,797,215	49,962,818	2780.01%	618,371	608,124	600,000
9	15600	Molina Healthcare of P.R.. Inc.	101,144,667	2,248,473	98,896,194	4398.37%			
10	12178	PMC Medicare Choice, Inc.	113,404,516	57,498,683	55,905,833	97.23%	57,911,073	60,753,424	105,756,293
11	13134	Pharmacy Insurance Corporation of America	977,693	1,038,203	(60,510)	-5.83%		3,303,504	3,951,540
12	95762	Plan Medico Servicios de Salud Bella Vista	2,045,854	1,565,781	480,073	30.66%	1,708,786	1,497,764	1,808,891
13	95730	Plan de Salud Mennonite Inc.	2,775,206	1,768,534	1,006,672	56.92%	2,445,725	1,844,705	2,371,071
14	95743	Ryder Health Plan, Inc.	809,926	773,029	36,897	4.77%	784,969	931,340	1,001,915
<b>Total</b>			<b>1,193,970,513</b>	<b>947,392,160</b>	<b>246,578,353</b>	<b>26.03%</b>	<b>828,118,951</b>	<b>836,007,765</b>	<b>1,167,797,305</b>

Figures as of May 26, 2016.

Source: National Association of Insurance Commissioners