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## Health Insurance in Maryland: Premiums and Complaints 2007 and 2008

The table below shows information about health insurance in Maryland.

- The names of the largest health insurers, nonprofit health service plans and health maintenance organizations offering insured health benefits to Maryland residents and employers as well as their group affiliation;
- The premium written by each of these companies in 2007 and 2008 as reported by the company to the Maryland Insurance Administration (MIA);<sup>1</sup>
- The loss ratio, a measure of the amount of the premium dollar spent on medical care;
- The number of complaints the MIA closed during the year for each company; and
- The complaint index, a comparative measure of the company's complaints to all companies.

A loss ratio of 80 percent, for example, indicates the company spent 80 cents of every premium dollar collected on medical care. Insurers, nonprofit health service plans and health maintenance organizations offering insured health benefits to individuals must have a loss ratio of at least 60 percent; those offering insured health benefits to small groups must have a loss ratio of at least 75 percent.

The complaint index compares the share of complaints to the share of premiums. It lets you see how a company compares to the average. A complaint index of 1 is average. Less than 1 is better than average. Greater than 1 is worse than average. The MIA included every complaint received from a consumer, provider or other source about a company closed during 2007 and 2008, irrespective of whether the complaint was justified or unjustified. **The complaint index is an indication of dissatisfaction but not of any inappropriate behavior by a company.**

When shopping for health care coverage, there are many things you should consider. These include, but are not limited to:

- The monthly premium;
- The medical services the policy covers and the medical services it excludes;
- Your out-of-pocket costs, such as any copayments, coinsurance, deductibles and your annual limits on out-of-pocket costs (the annual out-of-pocket maximum); and
- For HMOs and preferred provider organizations, the size of the provider network and whether your doctors participate in the HMO or preferred provider organization network.

There is other information available to help you make your selection. You will find a number of publications under Consumers – Publications – General Health Coverage on this website. The Maryland Health Care Commission also has additional information about the performance of HMOs on its website, [www.mhcc.md.gov](http://www.mhcc.md.gov).

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<sup>1</sup> Please note the premium reported by the companies is unaudited.

Health Insurance in Maryland: Premiums and Complaints 2007 and 2008											
Company	2007 Premium	% total 2007 Health Benefits Premium	2007 Loss Ratio	2008 Premium	% total 2008 Health Benefits Premium	2008 Loss Ratio	Closed Complaints 2007	Closed Complaints 2008	% Change Closed Complaints 2007-2008	Complaint Index 2007	Complaint Index 2008
<b>CareFirst</b>	<b>3,027,940,286</b>	<b>50.74%</b>	<b>84.12%</b>	<b>3,276,318,436</b>	<b>53.82%</b>	<b>87.38%</b>	<b>1,440</b>	<b>1,358</b>	<b>-5.69%</b>	<b>0.62</b>	<b>0.56</b>
CareFirst of Maryland, Inc.	1,250,217,625	20.95%	88.44%	1,308,177,094	21.49%	92.24%	788	635	-19.42%	0.82	0.65
Group Hospitalization and Medical Services, Inc.	587,695,635	9.85%	83.05%	671,161,933	11.02%	83.91%	274	311	13.50%	0.61	0.62
CareFirst BlueChoice, Inc.	1,190,027,026	19.94%	80.69%	1,296,979,409	21.30%	84.27%	378	412	8.99%	0.41	0.43
<b>Aetna</b>	<b>835,610,312</b>	<b>14.00%</b>	<b>79.42%</b>	<b>945,175,583</b>	<b>15.53%</b>	<b>79.47%</b>	<b>529</b>	<b>422</b>	<b>-20.23%</b>	<b>0.82</b>	<b>0.60</b>
Aetna Life Insurance Company (Insurer)	104,353,959	1.75%	75.72%	127,265,781	2.09%	71.62%	314	247	-21.34%	3.91	2.61
Aetna Health Inc. (HMO)	731,256,353	12.25%	79.95%	817,909,802	13.44%	80.96%	215	175	-18.60%	0.38	0.29
<b>Coventry</b>	<b>207,382,934</b>	<b>3.48%</b>	<b>84.73%</b>	<b>205,631,812</b>	<b>3.38%</b>	<b>84.70%</b>	<b>121</b>	<b>102</b>	<b>-15.70%</b>	<b>0.76</b>	<b>0.67</b>
Coventry Health & Life Ins. Co. (Insurer)	5,334,029	0.09%	86.30%	7,438,139	0.12%	97.16%	2	1	-50.00%	0.49	0.18
Coventry Health Care of DE, Inc. (HMO)	202,048,905	3.39%	84.69%	198,193,673	3.26%	84.23%	119	101	-15.13%	0.76	0.69
<b>Cigna</b>	<b>133,282,593</b>	<b>2.23%</b>	<b>73.50%</b>	<b>115,683,902</b>	<b>1.90%</b>	<b>77.94%</b>	<b>103</b>	<b>131</b>	<b>27.18%</b>	<b>1.00</b>	<b>1.52</b>
Connecticut General Life Ins. Co. (Insurer)	109,029,241	1.83%	71.99%	112,142,853	1.84%	78.03%	88	116	31.82%	1.05	1.39
Cigna Healthcare Mid., Inc. (HMO)	24,253,352	0.41%	80.32%	3,541,049	0.06%	75.13%	15	15	0.00%	0.80	5.70
<b>UnitedHealthcare</b>	<b>946,621,936</b>	<b>15.86%</b>	<b>78.48%</b>	<b>834,632,845</b>	<b>13.71%</b>	<b>80.27%</b>	<b>1058</b>	<b>1,090</b>	<b>3.02%</b>	<b>1.45</b>	<b>1.76</b>
Optimum Choice	473,116,657	7.93%	80.14%	328,573,377	5.40%	80.07%	457	439	-3.94%	1.25	1.80
M.D. IPA	14,477,397	0.24%	79.34%	23,502,268	0.39%	130.07%	137	182	32.85%	12.29	10.42
MAMSI Life & Health Insurance Co., Inc.	210,488,643	3.53%	75.32%	122,442,014	2.01%	73.57%	184	150	-18.48%	1.14	1.65
UnitedHealthcare Insurance Co.	182,628,284	3.06%	80.96%	250,624,317	4.12%	79.80%	187	213	13.90%	1.33	1.14
UnitedHealthcare of Mid-Atlantic	41,514,175	0.70%	84.16%	80,589,995	1.32%	89.62%	77	81	5.19%	2.41	1.35
Golden Rule	24,396,780	0.41%	44.63%	28,900,874	0.47%	48.49%	16	25	56.25%	0.85	1.16
<b>Kaiser</b>	<b>498,455,834</b>	<b>8.35%</b>	<b>88.70%</b>	<b>494,703,438</b>	<b>8.13%</b>	<b>86.30%</b>	<b>119</b>	<b>147</b>	<b>23.53%</b>	<b>0.31</b>	<b>0.40</b>
Subtotal Largest Writers	5,649,293,895	94.67%	82.61%	5,872,146,016	96.46%	84.80%	3,370	3,250	-3.56%	0.77	0.74
<b>Total All Health Benefits</b>	<b>5,967,426,222</b>	<b>100.00%</b>	<b>82.18%</b>	<b>6,087,701,409</b>	<b>100.00%</b>	<b>84.17%</b>	<b>4,596</b>	<b>4,524</b>	<b>-1.57%</b>	<b>1.00</b>	<b>1.00</b>