

Look up your health insurer here to find out how much they earn in premiums vs. how much they pay in benefits:

Company Name	Earned Premiums¹ (\$ millions)	Health Benefits² (\$ millions)	Payout Ratio (%)
Aware Integrated	1,582	1,418	89.7%
Baylor Scott & White Holdings	1,217	983	80.8%
Blue Cross & Blue Shield of Mississippi	719	617	85.9%
Blue Cross & Blue Shield of Rhode Island	673	581	86.3%
Blue Cross and Blue Shield of Alabama	4,109	3,683	89.6%
Blue Cross and Blue Shield of Kansas City	899	733	81.5%
Blue Cross and Blue Shield of Massachusetts	4,603	4,067	88.4%
Blue Cross and Blue Shield of North Carolina	4,851	3,960	81.6%
Blue Cross and Blue Shield of South Carolina	2,878	2,347	81.6%
Blue Cross Blue Shield of Michigan	6,721	5,943	88.4%
BlueCross BlueShield of Tennessee	2,359	1,803	76.4%
Cambia Health Solutions	3,140	2,514	80.1%
Capital Blue Cross	649	603	92.9%
CareFirst	3,990	3,316	83.1%
CareSource	1,280	946	73.9%
Carle Foundation	1,042	1,007	96.6%
Centene Corporation	21,347	11,498	53.9%
Corewell Health	2,581	2,234	86.6%
CVS Health Corporation	7,974	6,876	86.2%
Elevance Health	17,070	13,547	79.4%
EmblemHealth	2,798	2,415	86.3%
Excelsior Health	521	422	81.1%
Geisinger Health System Foundation	508	457	89.9%
Gemstone Holdings	683	619	90.6%
GoodLife Partners	873	852	97.6%
GuideWell Mutual Holding Corporation	15,252	12,841	84.2%
Harris Health System	852	721	84.6%
Hawaii Medical Service Association	1,672	1,480	88.5%
Health Care Service Corporation	28,883	24,412	84.5%
HealthPartners	1,448	1,302	89.9%
HealthyDakota Mutual Holdings	680	603	88.7%
Henry Ford Health System	628	538	85.7%
Highmark Health	5,997	5,279	88.0%
Independence Health Group	2,877	2,328	80.9%
Independent Health Association	682	604	88.5%
Intermountain Health Care	2,560	2,124	83.0%
Kaiser Foundation Health Plan	9,705	8,902	91.7%
Lifetime Healthcare	2,365	2,009	85.0%
Louisiana Health Service & Indemnity Company	2,687	2,136	79.5%

Mass General Brigham Incorporated	630	541	85.9%
Medica Holding Company	2,719	2,342	86.1%
Medical Mutual of Ohio	1,677	1,425	85.0%
Molina Healthcare	1,862	1,296	69.6%
MVP Health Care	1,141	1,012	88.7%
Oscar Health	6,352	4,722	74.3%
PacificSource	870	769	88.5%
Point32Health	3,427	3,049	89.0%
Premera	2,355	1,957	83.1%
Prosano	1,392	1,045	75.1%
Providence St. Joseph Health	934	836	89.5%
Sanford	689	598	86.8%
Sentara Health	870	806	92.6%
The Cigna Group	1,004	944	94.0%
UnitedHealth Group Incorporated	17,159	13,405	78.1%
University Health Care	1,327	1,230	92.7%
UPMC	1,681	1,425	84.7%
USable Mutual Insurance Company	1,415	1,259	89.0%
Wellmark	2,507	2,057	82.1%
TOTAL:	221,368	179,439	AVG: 81.1%

¹ Combines subsidiaries domiciled in various states. Excludes groups with combined earned premiums of under \$500 million.

² Includes both group and individual policies.

Source: Each subsidiary's statutory filings with NAIC for 2024 Q1, Q2 and Q3.