

QUARTERLY STATEMENT

OF THE

Ohio Chamber Health Benefit Program Trust

TO THE

Insurance Department

OF THE

STATE OF

Ohio

**FOR THE QUARTER ENDED
SEPTEMBER 30, 2023**

HEALTH

2023



HEALTH QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2023
OF THE CONDITION AND AFFAIRS OF THE

Ohio Chamber Health Benefit Program Trust

NAIC Group Code 0000 (Current) (Prior) NAIC Company Code 16619 Employer's ID Number 83-6804326

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

Country of Domicile United States of America

Licensed as business type: Other

Is HMO Federally Qualified? Yes [] No []

Incorporated/Organized 06/21/2019 Commenced Business 08/07/2019

Statutory Home Office 34 S. Third Street, Suite 100 Columbus, OH, US 43215
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 34 S. Third Street, Suite 100
(Street and Number)
Columbus, OH, US 43215 614-629-0938
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 34 S. Third Street, Suite 100 Columbus, OH, US 43215
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 34 S. Third Street, Suite 100
(Street and Number)
Columbus, OH, US 43215 614-629-0938
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.ohiochamber.com

Statutory Statement Contact Cynthia Ann Powell 614-629-0913
(Name) (Area Code) (Telephone Number)
CPowell@ohiochamber.com 614-340-7953
(E-mail Address) (FAX Number)

OFFICERS

Executive Director Scott Michael Colby Treasurer Dwight William Seeley
Chief Financial Officer Cynthia Ann Powell Secretary Jonathan Alexander Allison

OTHER

Steven Ernst Stivers, Chairman of the Board

DIRECTORS OR TRUSTEES

Dwight William Seeley Steven Ernst Stivers Jonathan Alexander Allison
Jennifer Heston Sitterley Eric Henderson Kearney

State of Ohio State of Ohio State of Ohio
County of Franklin County of Franklin County of Franklin

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ, or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Scott Michael Colby
Executive Director

Cynthia Ann Powell
Chief Financial Officer

Dwight William Seeley
Treasurer

Subscribed and sworn to before me this
9th day of November, 2023

Subscribed and sworn to before me this
9th day of November, 2023

Subscribed and sworn to before me this
day of



TUCKER JAMES KING
Notary Public, State of Ohio
My Commission Expires:
10/25/28

a. Is this an original filing?..... Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed.....
3. Number of pages attached.....

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Ohio Chamber Health Benefit Program Trust

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	0	0	0	0
2. Stocks:				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	0	0	0
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$7,617,911), cash equivalents (\$0) and short-term investments (\$0)	7,617,911	0	7,617,911	5,736,553
6. Contract loans (including \$0 premium notes)	0	0	0	0
7. Derivatives	0	0	0	0
8. Other invested assets	0	0	0	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	7,617,911	0	7,617,911	5,736,553
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	0	0	0	0
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	662,169	4,053	658,116	412,263
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	0	0	0	0
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	9,554,168	0	9,554,168	8,730,606
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	880,723	0	880,723	622,281
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	44,699	0	44,699	227,523
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	0
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	931,349	5,325	926,024	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	19,691,019	9,378	19,681,641	15,729,226
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	19,691,019	9,378	19,681,641	15,729,226
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Premiums Collected in Excess of Administrator Expenditures	926,024	0	926,024	0
2502. Prepaid Commissions	5,325	5,325	0	0
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	931,349	5,325	926,024	0

LIABILITIES, CAPITAL AND SURPLUS

	Current Period			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ 12,931,747 reinsurance ceded)	1,436,787	0	1,436,787	1,288,227
2. Accrued medical incentive pool and bonus amounts	73	0	73	3,823
3. Unpaid claims adjustment expenses	66,119	0	66,119	52,552
4. Aggregate health policy reserves, including the liability of \$0 for medical loss ratio rebate per the Public Health Service Act	0	0	0	0
5. Aggregate life policy reserves	0	0	0	0
6. Property/casualty unearned premium reserve	0	0	0	0
7. Aggregate health claim reserves	94,520	0	94,520	84,242
8. Premiums received in advance	2,016,244	0	2,016,244	1,278,181
9. General expenses due or accrued	591,361	0	591,361	289,829
10.1 Current federal and foreign income tax payable and interest thereon (including \$0 on realized gains (losses))	0	0	0	0
10.2 Net deferred tax liability	0	0	0	0
11. Ceded reinsurance premiums payable	11,644,794	0	11,644,794	8,543,063
12. Amounts withheld or retained for the account of others.....	0	0	0	0
13. Remittances and items not allocated	0	0	0	0
14. Borrowed money (including \$0 current) and interest thereon \$0 (including \$0 current)	0	0	0	0
15. Amounts due to parent, subsidiaries and affiliates	0	0	0	0
16. Derivatives	0	0	0	0
17. Payable for securities	0	0	0	0
18. Payable for securities lending	0	0	0	0
19. Funds held under reinsurance treaties (with \$0 authorized reinsurers, \$0 unauthorized reinsurers and \$0 certified reinsurers).....	0	0	0	0
20. Reinsurance in unauthorized and certified (\$0) companies	0	0	0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates	0	0	0	0
22. Liability for amounts held under uninsured plans	0	0	0	0
23. Aggregate write-ins for other liabilities (including \$0 current)	0	0	0	1,045,330
24. Total liabilities (Lines 1 to 23)	15,849,898	0	15,849,898	12,585,247
25. Aggregate write-ins for special surplus funds	XXX	XXX	0	0
26. Common capital stock	XXX	XXX	0	0
27. Preferred capital stock	XXX	XXX	0	0
28. Gross paid in and contributed surplus	XXX	XXX	0	0
29. Surplus notes	XXX	XXX	4,000,000	4,000,000
30. Aggregate write-ins for other than special surplus funds	XXX	XXX	0	0
31. Unassigned funds (surplus)	XXX	XXX	(168,257)	(856,021)
32. Less treasury stock, at cost:				
32.1 .....0 shares common (value included in Line 26 \$0)	XXX	XXX	0	0
32.2 .....0 shares preferred (value included in Line 27 \$0)	XXX	XXX	0	0
33. Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	3,831,743	3,143,979
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	19,681,641	15,729,226
DETAILS OF WRITE-INS				
2301. Administrator Expenditures in Excess of Premiums Collected	0	0	0	1,045,330
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	0	0	0	1,045,330
2501.	XXX	XXX		
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	XXX	XXX	0	0
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 through 3003 plus 3098)(Line 30 above)	XXX	XXX	0	0

STATEMENT OF REVENUE AND EXPENSES

	Current Year To Date		Prior Year To Date	Prior Year Ended December 31
	1 Uncovered	2 Total	3 Total	4 Total
1. Member Months	XXX	187,210	143,502	197,733
2. Net premium income (including \$0 non-health premium income).....	XXX	9,446,013	6,728,581	9,280,141
3. Change in unearned premium reserves and reserve for rate credits.....	XXX	0	0	0
4. Fee-for-service (net of \$0 medical expenses)	XXX	0	0	0
5. Risk revenue	XXX	0	0	0
6. Aggregate write-ins for other health care related revenues	XXX	0	0	0
7. Aggregate write-ins for other non-health revenues	XXX	0	0	0
8. Total revenues (Lines 2 to 7)	XXX	9,446,013	6,728,581	9,280,141
Hospital and Medical:				
9. Hospital/medical benefits	0	63,798,156	48,760,751	70,302,930
10. Other professional services	0	0	0	0
11. Outside referrals	0	0	0	0
12. Emergency room and out-of-area	0	0	0	0
13. Prescription drugs	0	20,900,854	13,966,884	19,477,827
14. Aggregate write-ins for other hospital and medical	0	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts	0	71,693	3,563	38,641
16. Subtotal (Lines 9 to 15)	0	84,770,703	62,731,198	89,819,398
Less:				
17. Net reinsurance recoveries	0	76,927,915	56,950,427	81,563,390
18. Total hospital and medical (Lines 16 minus 17)	0	7,842,788	5,780,771	8,256,008
19. Non-health claims (net)	0	0	0	0
20. Claims adjustment expenses, including \$196,935 cost containment expenses	0	331,068	150,410	336,600
21. General administrative expenses	0	504,281	456,254	506,147
22. Increase in reserves for life and accident and health contracts (including \$0 increase in reserves for life only) .	0	0	19,635	(152,601)
23. Total underwriting deductions (Lines 18 through 22).....	0	8,678,137	6,407,070	8,946,154
24. Net underwriting gain or (loss) (Lines 8 minus 23)	XXX	767,876	321,511	333,987
25. Net investment income earned	0	98,187	9,276	14,692
26. Net realized capital gains (losses) less capital gains tax of \$0	0	0	0	0
27. Net investment gains (losses) (Lines 25 plus 26)	0	98,187	9,276	14,692
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$0) (amount charged off \$ (2,131))].	0	(2,131)	(148)	(148)
29. Aggregate write-ins for other income or expenses	0	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	863,932	330,639	348,531
31. Federal and foreign income taxes incurred	XXX	0	0	0
32. Net income (loss) (Lines 30 minus 31)	XXX	863,932	330,639	348,531
DETAILS OF WRITE-INS				
0601.	XXX			
0602.	XXX			
0603.	XXX			
0698. Summary of remaining write-ins for Line 6 from overflow page	XXX	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698)(Line 6 above)	XXX	0	0	0
0701.	XXX			
0702.	XXX			
0703.	XXX			
0798. Summary of remaining write-ins for Line 7 from overflow page	XXX	0	0	0
0799. Totals (Lines 0701 through 0703 plus 0798)(Line 7 above)	XXX	0	0	0
1401.				
1402.				
1403.				
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0	0
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	0	0	0	0
2901.				
2902.				
2903.				
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	0	0	0

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
CAPITAL AND SURPLUS ACCOUNT			
33. Capital and surplus prior reporting year.....	3,143,979	2,575,559	2,575,559
34. Net income or (loss) from Line 32	863,932	330,639	348,531
35. Change in valuation basis of aggregate policy and claim reserves	0	0	0
36. Change in net unrealized capital gains (losses) less capital gains tax of \$0	0	0	0
37. Change in net unrealized foreign exchange capital gain or (loss)	0	0	0
38. Change in net deferred income tax	(182,824)	0	227,523
39. Change in nonadmitted assets	6,656	(10,327)	(7,634)
40. Change in unauthorized and certified reinsurance	0	0	0
41. Change in treasury stock	0	0	0
42. Change in surplus notes	0	0	0
43. Cumulative effect of changes in accounting principles.....	0	0	0
44. Capital Changes:			
44.1 Paid in	0	0	0
44.2 Transferred from surplus (Stock Dividend).....	0	0	0
44.3 Transferred to surplus.....	0	0	0
45. Surplus adjustments:			
45.1 Paid in	0	0	0
45.2 Transferred to capital (Stock Dividend)	0	0	0
45.3 Transferred from capital	0	0	0
46. Dividends to stockholders	0	0	0
47. Aggregate write-ins for gains or (losses) in surplus	0	0	0
48. Net change in capital & surplus (Lines 34 to 47)	687,764	320,312	568,420
49. Capital and surplus end of reporting period (Line 33 plus 48)	3,831,743	2,895,871	3,143,979
DETAILS OF WRITE-INS			
4701.			
4702.			
4703.			
4798. Summary of remaining write-ins for Line 47 from overflow page	0	0	0
4799. Totals (Lines 4701 through 4703 plus 4798)(Line 47 above)	0	0	0

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	13,051,934	10,223,325	12,629,829
2. Net investment income	98,187	9,276	14,692
3. Miscellaneous income	0	0	0
4. Total (Lines 1 to 3)	13,150,121	10,232,601	12,644,521
5. Benefit and loss related payments	8,511,262	10,145,124	14,067,389
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	786,147	382,756	491,315
8. Dividends paid to policyholders	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	0	0	0
10. Total (Lines 5 through 9)	9,297,409	10,527,880	14,558,704
11. Net cash from operations (Line 4 minus Line 10)	3,852,712	(295,279)	(1,914,183)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	0	0	0
12.2 Stocks	0	0	0
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	0	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	0	0	0
13. Cost of investments acquired (long-term only):			
13.1 Bonds	0	0	0
13.2 Stocks	0	0	0
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	0
13.6 Miscellaneous applications	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	0	0	0
14. Net increase (or decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	0	0	0
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0	0
16.3 Borrowed funds	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0	0
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	(1,971,354)	(908,156)	662,337
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(1,971,354)	(908,156)	662,337
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .	1,881,358	(1,203,435)	(1,251,846)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	5,736,553	6,988,399	6,988,399
19.2 End of period (Line 18 plus Line 19.1)	7,617,911	5,784,964	5,736,553

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001.	0	0	0
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STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Ohio Chamber Health Benefit Program Trust

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13	14
		2	3											
	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
Total Members at end of:														
1. Prior Year	18,383	0	18,383	0	0	0	0	0	0	0	0	0	0	0
2. First Quarter	18,899	0	18,899	0	0	0	0	0	0	0	0	0	0	0
3. Second Quarter	21,904	0	21,904	0	0	0	0	0	0	0	0	0	0	0
4. Third Quarter	23,324	0	23,324	0	0	0	0	0	0	0	0	0	0	0
5. Current Year	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Current Year Member Months	187,210	0	187,210	0	0	0	0	0	0	0	0	0	0	0
Total Member Ambulatory Encounters for Period:														
7. Physician	104,851	0	104,851	0	0	0	0	0	0	0	0	0	0	0
8. Non-Physician	4,902	0	4,902	0	0	0	0	0	0	0	0	0	0	0
9. Total	109,753	0	109,753	0	0	0	0	0	0	0	0	0	0	0
10. Hospital Patient Days Incurred	2,104	0	2,104	0	0	0	0	0	0	0	0	0	0	0
11. Number of Inpatient Admissions	588	0	588	0	0	0	0	0	0	0	0	0	0	0
12. Health Premiums Written (a)	103,279,794	0	103,279,794	0	0	0	0	0	0	0	0	0	0	0
13. Life Premiums Direct	0	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	0
15. Health Premiums Earned.....	103,279,794	0	103,279,794	0	0	0	0	0	0	0	0	0	0	0
16. Property/Casualty Premiums Earned	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17. Amount Paid for Provision of Health Care Services.....	83,219,820	0	83,219,820	0	0	0	0	0	0	0	0	0	0	0
18. Amount Incurred for Provision of Health Care Services	84,770,703	0	84,770,703	0	0	0	0	0	0	0	0	0	0	0

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

CLAIMS UNPAID AND INCENTIVE POOL, WITHHOLD AND BONUS (Reported and Unreported)

UNDERWRITING AND INVESTMENT EXHIBIT

ANALYSIS OF CLAIMS UNPAID - PRIOR YEAR - NET OF REINSURANCE

Line of Business	Claims Paid Year to Date		Liability End of Current Quarter		5 Claims Incurred in Prior Years (Columns 1 + 3)	6 Estimated Claim Reserve and Claim Liability December 31 of Prior Year
	1 On Claims Incurred Prior to January 1 of Current Year	2 On Claims Incurred During the Year	3 On Claims Unpaid Dec. 31 of Prior Year	4 On Claims Incurred During the Year		
1. Comprehensive (hospital and medical) individual	0	0	0	0	0	0
2. Comprehensive (hospital and medical) group	1,057,556	6,554,701	46,662	1,484,646	1,104,218	1,372,469
3. Medicare Supplement	0	0	0	0	0	0
4. Dental Only	0	0	0	0	0	0
5. Vision Only	0	0	0	0	0	0
6. Federal Employees Health Benefits Plan	0	0	0	0	0	0
7. Title XVIII - Medicare	0	0	0	0	0	0
8. Title XIX - Medicaid	0	0	0	0	0	0
9. Credit A&H	0	0	0	0	0	0
10. Disability Income	0	0	0	0	0	0
11. Long-term care	0	0	0	0	0	0
12. Other health	0	0	0	0	0	0
13. Health subtotal (Lines 1 to 12)	1,057,556	6,554,701	46,662	1,484,646	1,104,218	1,372,469
14. Health care receivables (a)	0	0	0	0	0	0
15. Other non-health	0	0	0	0	0	0
16. Medical incentive pools and bonus amounts	73,730	1,712	17	57	73,747	3,823
17. Totals (Lines 13 - 14 + 15 + 16)	1,131,286	6,556,413	46,679	1,484,703	1,177,965	1,376,292

(a) Excludes \$ 0 loans or advances to providers not yet expensed.

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

Organization and Operation

Ohio Chamber Health Benefit Program Trust (the “Company”) is a multiple-employer welfare arrangement and health and welfare benefit plan covering participating employers, sponsored by the Ohio Chamber of Commerce. The board of trustees of the Company is the plan administrator. Each participating employer must execute an agreement to participate in the Company. The Company was established to provide medical and prescription drug benefits for eligible employees of participating employers and their eligible dependents.

A. Accounting Practices

The statutory basis financial statements (herein referred to as “financial statements”) of the Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of a multiple-employer welfare agreement, for determining its solvency under Ohio Insurance Law. The State of Ohio prescribes the use of the National Association of Insurance Commissioners’ (“NAIC”) Accounting Practices and Procedures manual (“NAIC SAP”) in effect for the accounting periods covered in the financial statements.

No significant differences exist between the practices prescribed or permitted by the State of Ohio and the NAIC SAP which materially affect the statutory basis net income and capital and surplus, as illustrated in the table below:

	SSAP #	F/S Page #	F/S Line #	September 30, 2023	December 31, 2022
Net Income					
(1) Company state basis (Page 4, Line 32, Columns 2 & 4)	XXX	XXX	XXX	\$ 863,932	\$ 348,531
(2) State prescribed practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(3) State permitted practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(4) NAIC SAP (1 - 2 - 3 = 4)	XXX	XXX	XXX	<u>\$ 863,932</u>	<u>\$ 348,531</u>
Capital and Surplus					
(5) Company state basis (Page 3, Line 33, Columns 3 & 4)	XXX	XXX	XXX	\$ 3,831,743	\$ 3,143,979
(6) State prescribed practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(7) State permitted practices that are an increase/(decrease) from NAIC SAP: Not Applicable				—	—
(8) NAIC SAP (5 - 6 - 7 = 8)	XXX	XXX	XXX	<u>\$ 3,831,743</u>	<u>\$ 3,143,979</u>

B. Use of Estimates in the Preparation of the Financial Statements

No significant change.

C. Accounting Policy

- (1) No significant change.
- (2) The Company does not have any mandatory convertible securities or Securities Valuation Office of the NAIC identified funds (i.e.: exchange traded funds or bond mutual funds) as the Company holds no bonds.
- (3-5) No significant change.
- (6) The Company has no loan-backed securities.
- (7-13) No significant change.

D. Going Concern

The Company has the ability and will continue to operate for a period of time sufficient to carry out its commitments, obligations, and business objectives.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

No significant change.

3. BUSINESS COMBINATIONS AND GOODWILL

A-E. No significant change.

4. DISCONTINUED OPERATIONS**A. Discontinued Operation Disposed of or Classified as Held for Sale**

(1-4) No significant change.

B. Change in Plan of Sale of Discontinued Operations — Not applicable.**C. Nature of any Significant Continuing Involvement with Discontinued Operations after Disposal — Not applicable.****D. Equity Interest Retained in the Discontinued Operation after Disposal — Not applicable.****5. INVESTMENTS****A. Mortgage Loans, including Mezzanine Real Estate Loans — Not applicable.****B. Debt Restructuring — Not applicable.****C. Reverse Mortgages — Not applicable.****D. Loan-Backed Securities**

(1-5) Not applicable.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions — Not applicable.**F. Repurchase Agreements Transactions Accounted for as Secured Borrowing — Not applicable.****G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing — Not applicable.****H. Repurchase Agreements Transactions Accounted for as a Sale — Not applicable.****I. Reverse Repurchase Agreements Transactions Accounted for as a Sale — Not applicable.****J. Real Estate — Not applicable.****K. Low-Income Housing Tax Credits — Not applicable.****L. Restricted Assets — No significant change.****M. Working Capital Finance Investments — Not applicable.****N. Offsetting and Netting of Assets and Liabilities**

The Company does not have any offsetting or netting of assets and liabilities as it relates to derivatives, repurchase and reverse repurchase agreements, and securities borrowing and securities lending activities.

O. 5GI Securities

The Company does not have any investments with an NAIC designation of 5GI as of September 30, 2023 and December 31, 2022.

P. Short Sales — Not applicable.**Q. Prepayment Penalty and Acceleration Fees — Not applicable.****R. Reporting Entity's Share of Cash Pool by Asset Type — Not applicable.****6. JOINT VENTURES, PARTNERSHIPS, AND LIMITED LIABILITY COMPANIES**

A-B. No significant change.

7. INVESTMENT INCOME

A-B. No significant change.

8. DERIVATIVE INSTRUMENTS

A-B. Not applicable.

9. INCOME TAXES

The Inflation Reduction Act was enacted on August 16, 2022 and included a new corporate alternative minimum tax ("CAMT"). The Inflation Reduction Act and the CAMT go into effect for tax years beginning after 2022. On October 24, 2022, the NAIC adopted INT 22-02 *Third Quarter 2022 Reporting of the Inflation Reduction Act – Corporate Alternative Minimum Tax* ("INT 22-02"). After internal analysis of the CAMT and its impact on the Company, along with required disclosures of INT 22-02 as of September 30, 2023, the Company has determined that it does not expect to be subject to CAMT in 2023.

A. Deferred Tax Asset/Liability

The Company's net deferred tax asset decreased \$182,824 from December 31, 2022 to September 30, 2023 as a result of the decrease in net operating loss carryforwards to offset the estimated current federal income tax provision. As a result, the Company has not recorded an amount for current federal and foreign income taxes incurred in the statutory basis statements of operations as of September 30, 2023.

B-I. No significant change.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AND AFFILIATES

A-O. Material Related Party Transactions

No significant change.

11. DEBT

A-B. The Company had no outstanding debt with third-parties or outstanding Federal Home Loan Bank agreements during 2023 and 2022.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES, AND OTHER POSTRETIREMENT BENEFIT PLANS

A-I. The Company has no defined benefit plans, defined contribution plans, multiemployer plans, consolidated/holding company plans, postemployment benefits, and compensated absences plans and is not impacted by the Medicare Modernization Act on postretirement benefits.

13. CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS, AND QUASI-REORGANIZATIONS

A-M. No significant change.

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A-F. No significant change.

15. LEASES

A-B. No significant change.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE-SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

(1-4) No significant change.

17. SALE, TRANSFER, AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

A-C. The Company did not participate in any transfers of receivables, financial assets, or wash sales.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

A-C. No significant change.

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD-PARTY ADMINISTRATORS

No significant change.

20. FAIR VALUE MEASUREMENTS

A. Fair Value

(1-5) The Company does not have any financial assets that are measured and reported at fair value in the financial statements at September 30, 2023 and December 31, 2022.

B. Fair Value Combination — Not applicable.

C. Aggregate Fair Value Hierarchy - Not applicable.

D. Not Practicable to Estimate Fair Value — Not applicable.

E. Investments Measured Using the NAV Practical Expedient — Not applicable.

21. OTHER ITEMS

A-I. No significant change.

22. EVENTS SUBSEQUENT

Subsequent events have been evaluated through November 10, 2023, which is the date these financial statements were available for issuance.

TYPE I — Recognized Subsequent Events

Any material Type I events subsequent to September 30, 2023, have been recognized in the financial statements and corresponding disclosures.

TYPE II — Non-Recognized Subsequent Events

There are no material non-recognized Type II events that require disclosure.

23. REINSURANCE

A-E. No significant change.

24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION

A-C. The Company does not have any retrospectively rated contracts or contracts subject to redetermination as of September 30, 2023 or December 31, 2022.

D. The Company does not have any business subject to specific minimum loss ratio requirements as of September 30, 2023 and December 31, 2022.

E. Risk-Sharing Provisions of the Affordable Care Act

(1-5) The Company did not write accident and health premiums in 2023 and 2022 subject to the risk-sharing provisions of the Affordable Care Act.

25. CHANGE IN INCURRED CLAIMS AND CLAIMS ADJUSTMENT EXPENSES

A. Changes in estimates related to the prior year incurred claims are included in total hospital and medical expenses in the current year in the financial statements. The following tables disclose paid claims, incurred claims, and the balance in claims unpaid, accrued medical incentive pool and bonus amounts, aggregate health claim reserves, and reinsurance recoverables at September 30, 2023 and December 31, 2022:

	September 30, 2023		
	Current Year Incurred Claims	Prior Years Incurred Claims	Total
Beginning of year claim reserve	\$ —	\$ (1,376,292)	\$ (1,376,292)
Paid claims—net of reinsurance recoveries collected	15,965,428	(7,454,166)	8,511,262
End of year claim reserve	1,484,702	46,678	1,531,380
Incurring claims excluding the change in reinsurance recoverables as presented below	17,450,130	(8,783,780)	8,666,350
Beginning of year reinsurance recoverables	—	8,730,606	8,730,606
End of year reinsurance recoverables	(9,409,016)	(145,152)	(9,554,168)
Total incurred claims	\$ 8,041,114	\$ (198,326)	\$ 7,842,788

	December 31, 2022		
	Current Year Incurred Claims	Prior Years Incurred Claims	Total
Beginning of year claim reserve	\$ —	\$ (1,296,968)	\$ (1,296,968)
Paid claims—net of reinsurance recoveries collected	15,600,801	(1,533,412)	14,067,389
End of year claim reserve	1,373,563	2,729	1,376,292
Incurring claims excluding the change in reinsurance recoverables as presented below	16,974,364	(2,827,651)	14,146,713
Beginning of year reinsurance recoverables	—	2,839,901	2,839,901
End of year reinsurance recoverables	(8,684,117)	(46,489)	(8,730,606)
Total incurred claims	\$ 8,290,247	\$ (34,239)	\$ 8,256,008

As a result of changes to estimates for total incurred claims attributable to insured events of prior years, net of reinsurance, the Company experienced a favorable retroactivity of \$198,326 and \$34,239 as of September 30, 2023 and December 31, 2022, respectively, due to ongoing analysis of loss development trends as additional information becomes known.

The Company incurred claims adjustment expenses of \$331,068 and \$336,600 for the nine months ended September 30, 2023 and the year ended December 31, 2022, respectively. These costs are included in the administrative fees paid by the Company to United HealthCare Services, Inc. as part of the administrative services agreement. The following table discloses paid claims adjustment expenses, incurred claims adjustment expenses, and the balance in unpaid claims adjustment expenses reserve for the nine months ended September 30, 2023 and the year ended December 31, 2022:

	September 30, 2023	December 31, 2022
Total claims adjustment expenses	\$ 331,068	\$ 336,600
Less: current year unpaid claims adjustment expenses	(66,119)	(52,552)
Add: prior year unpaid claims adjustment expenses	52,552	36,580
Total claims adjustment expenses paid	<u>\$ 317,501</u>	<u>\$ 320,628</u>

B. The Company did not make any significant changes in methodologies and assumptions used in the calculation of the liability for claims unpaid and unpaid claim adjustment expenses in 2023.

26. INTERCOMPANY POOLING ARRANGEMENTS

A-G. No significant change.

27. STRUCTURED SETTLEMENTS

A-B. No significant change.

28. HEALTH CARE AND OTHER AMOUNTS RECEIVABLE

A-B. No significant change.

29. PARTICIPATING POLICIES — Not applicable.

30. PREMIUM DEFICIENCY RESERVES

The Company has not recorded any premium deficiency reserve as of September 30, 2023 and December 31, 2022. The analysis of premium deficiency reserve was completed as of September 30, 2023 and December 31, 2022. The Company did consider anticipated investment income when calculating the premium deficiency reserve.

The following table summarizes the Company’s premium deficiency reserve as of September 30, 2023 and December 31, 2022:

	September 30, 2023
1. Liability carried for premium deficiency reserves	\$ —
2. Date of the most recent evaluation of this liability	<u>09/30/23</u>
3. Was anticipated investment income utilized in this calculation?	Yes ☒ No ☐
	December 31, 2022
1. Liability carried for premium deficiency reserves	\$ —
2. Date of the most recent evaluation of this liability	<u>12/31/22</u>
3. Was anticipated investment income utilized in this calculation?	Yes ☒ No ☐

31. ANTICIPATED SALVAGE AND SUBROGATION

No significant change.

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Ohio Chamber Health Benefit Program Trust

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes [] No [X]
- 1.2

If yes, has the report been filed with the domiciliary state?

Yes [] No []
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]
- 2.2

If yes, date of change:
- 3.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

If yes, complete Schedule Y, Parts 1 and 1A.

Yes [] No [X]
- 3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes [] No [X]
- 3.3

If the response to 3.2 is yes, provide a brief description of those changes.
- 3.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [] No [X]
- 3.5

If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 4.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]
- 4.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Company Code	State of Domicile
5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?

If yes, attach an explanation.

Yes [] No [X] N/A []
- 6.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2022
- 6.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

07/23/2019
- 6.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

07/23/2019
- 6.4

By what department or departments?
Ohio Department of Insurance
- 6.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [] No [] N/A [X]
- 6.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [] No [] N/A [X]
- 7.1

Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]
- 7.2

If yes, give full information:
- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]
- 8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Ohio Chamber Health Benefit Program Trust

GENERAL INTERROGATORIES

- 9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

Yes [X] No []
- 9.11

If the response to 9.1 is No, please explain:
.....
- 9.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 9.21

If the response to 9.2 is Yes, provide information related to amendment(s).
.....
- 9.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 9.31

If the response to 9.3 is Yes, provide the nature of any waiver(s).
.....

FINANCIAL

- 10.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [] No [X]
- 10.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$.....

0

INVESTMENT

- 11.1

Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)

Yes [] No [X]
- 11.2

If yes, give full and complete information relating thereto:
.....
12.

Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$.....

0
13.

Amount of real estate and mortgages held in short-term investments:

\$.....

0
- 14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes [] No [X]
- 14.2

If yes, please complete the following:

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$.....0	\$.....0
14.22 Preferred Stock	\$.....0	\$.....0
14.23 Common Stock	\$.....0	\$.....0
14.24 Short-Term Investments	\$.....0	\$.....0
14.25 Mortgage Loans on Real Estate	\$.....0	\$.....0
14.26 All Other	\$.....0	\$.....0
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$.....0	\$.....0
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$.....0	\$.....0

15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes [] No [X]

15.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A []
If no, attach a description with this statement.
.....

16.

For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

\$

0

16.2

Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

\$

0

16.3

Total payable for securities lending reported on the liability page.

\$

0

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Ohio Chamber Health Benefit Program Trust

GENERAL INTERROGATORIES

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [] No [X]
- 17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1	2
Name of Custodian(s)	Custodian Address

- 17.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1	2	3
Name(s)	Location(s)	Complete Explanation(s)

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No [X]
- 17.4 If yes, give full information relating thereto:

1	2	3	4
Old Custodian	New Custodian	Date of Change	Reason

- 17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1	2
Name of Firm or Individual	Affiliation

- 17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X]

- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

- 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

- 18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
- Has the reporting entity self-designated 5GI securities? Yes [] No [X]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
- Has the reporting entity self-designated PLGI securities? Yes [] No [X]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
- Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

GENERAL INTERROGATORIES

PART 2 - HEALTH

1.

Operating Percentages:

1.1 A&H loss percent

85.1 %

1.2 A&H cost containment percent

2.1 %

1.3 A&H expense percent excluding cost containment expenses

6.8 %
- 2.1

Do you act as a custodian for health savings accounts?

Yes ☐ No ☒
- 2.2

If yes, please provide the amount of custodial funds held as of the reporting date

\$.0
- 2.3

Do you act as an administrator for health savings accounts?

Yes ☐ No ☒
- 2.4

If yes, please provide the balance of the funds administered as of the reporting date

\$.0
3.

Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?

Yes ☐ No ☒
- 3.1

If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?

Yes ☐ No ☒

SCHEDULE S - CEDED REINSURANCE

1	2	3	4	5	6	7	8	9	10
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Business Ceded	Type of Reinsurer	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating
			NONE						

SCHEDULE T - PREMIUMS AND OTHER CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

		1	Direct Business Only								
			2	3	4	5	6	7	8	9	10
States, etc.		Active Status (a)	Accident and Health Premiums	Medicare Title XVIII	Medicaid Title XIX	CHIP Title XXI	Federal Employees Health Benefits Program Premiums	Life and Annuity Premiums & Other Considerations	Property/Casualty Premiums	Total Columns 2 Through 8	Deposit-Type Contracts
1.	Alabama	AL	..N.....0	0	0	0	0	0	0	0	0
2.	Alaska	AK	..N.....0	0	0	0	0	0	0	0	0
3.	Arizona	AZ	..N.....0	0	0	0	0	0	0	0	0
4.	Arkansas	AR	..N.....0	0	0	0	0	0	0	0	0
5.	California	CA	..N.....0	0	0	0	0	0	0	0	0
6.	Colorado	CO	..N.....0	0	0	0	0	0	0	0	0
7.	Connecticut	CT	..N.....0	0	0	0	0	0	0	0	0
8.	Delaware	DE	..N.....0	0	0	0	0	0	0	0	0
9.	District of Columbia	DC	..N.....0	0	0	0	0	0	0	0	0
10.	Florida	FL	..N.....0	0	0	0	0	0	0	0	0
11.	Georgia	GA	..N.....0	0	0	0	0	0	0	0	0
12.	Hawaii	HI	..N.....0	0	0	0	0	0	0	0	0
13.	Idaho	ID	..N.....0	0	0	0	0	0	0	0	0
14.	Illinois	IL	..N.....0	0	0	0	0	0	0	0	0
15.	Indiana	IN	..N.....0	0	0	0	0	0	0	0	0
16.	Iowa	IA	..N.....0	0	0	0	0	0	0	0	0
17.	Kansas	KS	..N.....0	0	0	0	0	0	0	0	0
18.	Kentucky	KY	..N.....0	0	0	0	0	0	0	0	0
19.	Louisiana	LA	..N.....0	0	0	0	0	0	0	0	0
20.	Maine	ME	..N.....0	0	0	0	0	0	0	0	0
21.	Maryland	MD	..N.....0	0	0	0	0	0	0	0	0
22.	Massachusetts	MA	..N.....0	0	0	0	0	0	0	0	0
23.	Michigan	MI	..N.....0	0	0	0	0	0	0	0	0
24.	Minnesota	MN	..N.....0	0	0	0	0	0	0	0	0
25.	Mississippi	MS	..N.....0	0	0	0	0	0	0	0	0
26.	Missouri	MO	..N.....0	0	0	0	0	0	0	0	0
27.	Montana	MT	..N.....0	0	0	0	0	0	0	0	0
28.	Nebraska	NE	..N.....0	0	0	0	0	0	0	0	0
29.	Nevada	NV	..N.....0	0	0	0	0	0	0	0	0
30.	New Hampshire	NH	..N.....0	0	0	0	0	0	0	0	0
31.	New Jersey	NJ	..N.....0	0	0	0	0	0	0	0	0
32.	New Mexico	NM	..N.....0	0	0	0	0	0	0	0	0
33.	New York	NY	..N.....0	0	0	0	0	0	0	0	0
34.	North Carolina	NC	..N.....0	0	0	0	0	0	0	0	0
35.	North Dakota	ND	..N.....0	0	0	0	0	0	0	0	0
36.	Ohio	OH	..L.....103,279,794	0	0	0	0	0	0	103,279,794	0
37.	Oklahoma	OK	..N.....0	0	0	0	0	0	0	0	0
38.	Oregon	OR	..N.....0	0	0	0	0	0	0	0	0
39.	Pennsylvania	PA	..N.....0	0	0	0	0	0	0	0	0
40.	Rhode Island	RI	..N.....0	0	0	0	0	0	0	0	0
41.	South Carolina	SC	..N.....0	0	0	0	0	0	0	0	0
42.	South Dakota	SD	..N.....0	0	0	0	0	0	0	0	0
43.	Tennessee	TN	..N.....0	0	0	0	0	0	0	0	0
44.	Texas	TX	..N.....0	0	0	0	0	0	0	0	0
45.	Utah	UT	..N.....0	0	0	0	0	0	0	0	0
46.	Vermont	VT	..N.....0	0	0	0	0	0	0	0	0
47.	Virginia	VA	..N.....0	0	0	0	0	0	0	0	0
48.	Washington	WA	..N.....0	0	0	0	0	0	0	0	0
49.	West Virginia	WV	..N.....0	0	0	0	0	0	0	0	0
50.	Wisconsin	WI	..N.....0	0	0	0	0	0	0	0	0
51.	Wyoming	WY	..N.....0	0	0	0	0	0	0	0	0
52.	American Samoa	AS	..N.....0	0	0	0	0	0	0	0	0
53.	Guam	GU	..N.....0	0	0	0	0	0	0	0	0
54.	Puerto Rico	PR	..N.....0	0	0	0	0	0	0	0	0
55.	U.S. Virgin Islands	VI	..N.....0	0	0	0	0	0	0	0	0
56.	Northern Mariana Islands	MP	..N.....0	0	0	0	0	0	0	0	0
57.	Canada	CAN	..N.....0	0	0	0	0	0	0	0	0
58.	Aggregate Other Aliens	OT	..XXX.....0	0	0	0	0	0	0	0	0
59.	Subtotal	XXX	103,279,794	0	0	0	0	0	0	103,279,794	0
60.	Reporting Entity Contributions for Employee Benefit Plans	XXX	0	0	0	0	0	0	0	0	0
61.	Totals (Direct Business)	XXX	103,279,794	0	0	0	0	0	0	103,279,794	0
DETAILS OF WRITE-INS											
58001.	.....	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....
58002.	.....	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....
58003.	.....	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0	0

(a) Active Status Counts:
1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 1 4. Q - Qualified - Qualified or accredited reinsurer..... 0
2. R - Registered - Non-domiciled RRGs..... 0 5. N - None of the above - Not allowed to write business in the state..... 56
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state. 0

All premiums are written in the state of Ohio.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Ohio Chamber Health Benefit Program Trust Employer ID Number: 83-6804326 NAIC Company Code: 16619 State of Domicile: OH
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Schedule Y - Part 1A - Detail of Insurance Holding Company System

N O N E

Schedule Y - Part 1A - Explanations

N O N E

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Ohio Chamber Health Benefit Program Trust

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Response
1. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO

AUGUST FILING

2. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A
--	-----

Explanation:

1.

Bar Code:

1. Medicare Part D Coverage Supplement [Document Identifier 365]



NONE

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

Schedule BA - Verification - Other Long-Term Invested Assets

N O N E

Schedule D - Verification - Bonds and Stock

N O N E

Schedule D - Part 1B - Bonds and Preferred Stock by NAIC Designation

N O N E

Schedule DA - Part 1 - Short-Term Investments

N O N E

Schedule DA - Verification - Short-Term Investments

N O N E

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

N O N E

Schedule E - Part 2 - Verification - Cash Equivalents

N O N E

Schedule A - Part 2 - Real Estate Acquired and Additions Made

N O N E

Schedule A - Part 3 - Real Estate Disposed
N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made
N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid
N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made
N O N E

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid
N O N E

Schedule D - Part 3 - Long-Term Bonds and Stocks Acquired
N O N E

Schedule D - Part 4 - Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed Of
N O N E

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open
N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open
N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made
N O N E

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open
N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By
N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To
N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees
N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 1 - CASH

E13

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Ohio Chamber Health Benefit Program Trust

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP	Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due and Accrued	Amount Received During Year
NONE								
8609999999 - Total Cash Equivalents								