



HEALTH ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE

Medical Health Insuring Corporation of Ohio

NAIC Group Code07300730NAIC Company Code95828Employer's ID Number34-1442712
(Current)(Prior)

Organized under the Laws ofOhio, State of Domicile or Port of EntryOH

Country of DomicileUnited States of America

Licensed as business type:Property/Casualty

Is HMO Federally Qualified? Yes [] No []

Incorporated/Organized07/13/1984Commenced Business01/01/1985

Statutory Home Office100 American RoadCleveland, OH, US 44144
(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office100 American RoadCleveland, OH, US 44144216-687-7000
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address100 American RoadCleveland, OH, US 44144
(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records100 American RoadCleveland, OH, US 44144216-687-7000
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.MedMutual.com

Statutory Statement ContactKevin Spruch216-687-2759
(Name)(Area Code) (Telephone Number)

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OFFICERS

President & CEOSteven Craig GlassTreasurerAnthony Michael Helton

SecretaryAnthea Rena Daniels

OTHER

DIRECTORS OR TRUSTEES

Thomas Parke DeweySteven Craig GlassAnthony Michael Helton

State ofOhioSS

County ofCuyahoga

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.

Steven Craig GlassAnthea Rena DanielsAnthony Michael Helton
President & CEOSecretaryTreasurer

Subscribed and sworn to before me this day of

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.....

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	103,778,641		103,778,641	118,374,455
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens.....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$			0	0
encumbrances)				
4.2 Properties held for the production of income (less				
\$ encumbrances)			0	0
4.3 Properties held for sale (less \$				
encumbrances)			0	0
5. Cash (\$2,050,172 , Schedule E - Part 1), cash equivalents				
(\$38,852,934 , Schedule E - Part 2) and short-term				
investments (\$, Schedule DA)	40,903,106		40,903,106	109,253,044
6. Contract loans, (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)			0	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	144,681,747	0	144,681,747	227,627,499
13. Title plants less \$ charged off (for Title insurers				
only)			0	0
14. Investment income due and accrued	717,528	0	717,528	657,316
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	1,144,734	0	1,144,734	1,601,157
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums (\$) and				
contracts subject to redetermination (\$1,076)	1,076	0	1,076	1,160,335
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	44,374,279	0	44,374,279	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	511,235		511,235	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	6,058,648	0	6,058,648	7,006,075
18.2 Net deferred tax asset	0	0	0	0
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
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	0
24. Health care (\$ (3,253,084)) and other amounts receivable	(3,250,201)	0	(3,250,201)	14,189,000
25. Aggregate write-ins for other than invested assets	543,267	498,416	44,851	2,275,147
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	194,782,314	498,416	194,283,898	254,516,530
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts			0	0
28. Total (Lines 26 and 27)	194,782,314	498,416	194,283,898	254,516,530
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 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid Assets	28,500	28,500	0	0
2502. Other Receivables	469,916	469,916	0	0
2503. Contraceptive Only Coverage Receivable	44,851		44,851	2,275,147
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	543,267	498,416	44,851	2,275,147

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1	2	3	4
	Covered	Uncovered	Total	Total
1. Claims unpaid (less \$ 74,391,250 reinsurance ceded)	425,000		425,000	74,473,750
2. Accrued medical incentive pool and bonus amounts	233,000		233,000	1,307,000
3. Unpaid claims adjustment expenses.....	1,787,206		1,787,206	1,977,395
4. Aggregate health policy reserves, including the liability of \$0 for medical loss ratio rebate per the Public Health Service Act	0		0	56,075,000
5. Aggregate life policy reserves.....			0	0
6. Property/casualty unearned premium reserves.....			0	0
7. Aggregate health claim reserves.....			0	0
8. Premiums received in advance.....	12,945,393		12,945,393	13,066,205
9. General expenses due or accrued.....	12,336,455		12,336,455	12,390,905
10.1 Current federal and foreign income tax payable and interest thereon (including \$ on realized capital gains (losses)) ..	0		0	0
10.2 Net deferred tax liability.....	0		0	0
11. Ceded reinsurance premiums payable.....	51,714,006		51,714,006	0
12. Amounts withheld or retained for the account of others.....	0		0	0
13. Remittances and items not allocated.....	0		0	0
14. Borrowed money (including \$ current) and interest thereon \$ (including \$ current).....			0	0
15. Amounts due to parent, subsidiaries and affiliates.....	4,897,891		4,897,891	8,969,303
16. Derivatives.....			0	0
17. Payable for securities.....	0		0	0
18. Payable for securities lending			0	0
19. Funds held under reinsurance treaties (with \$ authorized reinsurers, \$0 unauthorized reinsurers and \$0 certified reinsurers).....			0	0
20. Reinsurance in unauthorized and certified (\$) companies	0		0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates			0	0
22. Liability for amounts held under uninsured plans.....	0		0	0
23. Aggregate write-ins for other liabilities (including \$ 6,731,236 current).....	7,000,236	0	7,000,236	7,986,232
24. Total liabilities (Lines 1 to 23).....	91,339,187	0	91,339,187	176,245,791
25. Aggregate write-ins for special surplus funds.....	XXX	XXX	0	0
26. Common capital stock.....	XXX	XXX	4,000,000	4,000,000
27. Preferred capital stock.....	XXX	XXX		
28. Gross paid in and contributed surplus.....	XXX	XXX	194,066,417	194,066,417
29. Surplus notes.....	XXX	XXX	0	
30. Aggregate write-ins for other than special surplus funds.....	XXX	XXX	0	0
31. Unassigned funds (surplus).....	XXX	XXX	(95,121,706)	(119,795,678)
32. Less treasury stock, at cost: 32.1 shares common (value included in Line 26 \$).....	XXX	XXX		
32.2 shares preferred (value included in Line 27 \$).....	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32).....	XXX	XXX	102,944,711	78,270,739
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	194,283,898	254,516,530
DETAILS OF WRITE-INS				
2301. Other Liabilities	2,543,982		2,543,982	1,650,232
2302. Drug Benefits Discount Liability	4,187,254		4,187,254	6,169,000
2303. Guaranty Fund Liability	269,000		269,000	167,000
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	7,000,236	0	7,000,236	7,986,232
2501.	XXX	XXX		0
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 thru 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 thru 3003 plus 3098)(Line 30 above)	XXX	XXX	0	0

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX.....	2,405,913	2,450,791
2. Net premium income (including \$ non-health premium income)	XXX.....	127,906,348	616,592,755
3. Change in unearned premium reserves and reserve for rate credits	XXX.....	0	0
4. Fee-for-service (net of \$ medical expenses)	XXX.....	0	0
5. Risk revenue	XXX.....	0	0
6. Aggregate write-ins for other health care related revenues	XXX.....	0	0
7. Aggregate write-ins for other non-health revenues	XXX.....	0	0
8. Total revenues (Lines 2 to 7)	XXX.....	127,906,348	616,592,755
Hospital and Medical:			
9. Hospital/medical benefits		367,474,561	368,245,439
10. Other professional services		49,115,445	49,119,937
11. Outside referrals		22,280,285	18,444,745
12. Emergency room and out-of-area		31,273,462	32,924,189
13. Prescription drugs		66,198,987	72,468,690
14. Aggregate write-ins for other hospital and medical.....	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts		4,260,260	1,233,434
16. Subtotal (Lines 9 to 15)	0	540,602,998	542,436,434
Less:			
17. Net reinsurance recoveries		546,352,805	911,210
18. Total hospital and medical (Lines 16 minus 17)	0	(5,749,806)	541,525,225
19. Non-health claims (net)			
20. Claims adjustment expenses, including \$ 23,930,908 cost containment expenses		43,383,709	39,873,603
21. General administrative expenses		86,423,043	77,031,447
22. Increase in reserves for life and accident and health contracts (including \$ increase in reserves for life only)		0	4,807,000
23. Total underwriting deductions (Lines 18 through 22).....	0	124,056,946	663,237,275
24. Net underwriting gain or (loss) (Lines 8 minus 23)	XXX.....	3,849,403	(46,644,520)
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)		6,677,990	3,175,509
26. Net realized capital gains (losses) less capital gains tax of \$		0	(58,996)
27. Net investment gains (losses) (Lines 25 plus 26)	0	6,677,990	3,116,514
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$) (amount charged off \$)]			
29. Aggregate write-ins for other income or expenses	0	(1,538,861)	(1,974,737)
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.....	8,988,531	(45,502,744)
31. Federal and foreign income taxes incurred	XXX.....	(6,283,852)	(8,455,899)
32. Net income (loss) (Lines 30 minus 31)	XXX	15,272,383	(37,046,845)
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
0699. Totals (Lines 0601 thru 0603 plus 0698)(Line 6 above)	XXX	0	0
0701.	XXX.....		
0702.	XXX.....		
0703.	XXX.....		
0798. Summary of remaining write-ins for Line 7 from overflow page	XXX.....	0	0
0799. Totals (Lines 0701 thru 0703 plus 0798)(Line 7 above)	XXX	0	0
1401.			
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	0	0	0
2901. Other Expense, net of Other Income		(1,538,861)	(1,974,737)
2902.			
2903.			
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	(1,538,861)	(1,974,737)

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	78,270,739	99,719,509
34. Net income or (loss) from Line 32	15,272,383	(37,046,845)
35. Change in valuation basis of aggregate policy and claim reserves		
36. Change in net unrealized capital gains (losses) less capital gains tax of \$		
37. Change in net unrealized foreign exchange capital gain or (loss)		
38. Change in net deferred income tax	1,427,300	(2,033,492)
39. Change in nonadmitted assets	7,974,289	(2,368,433)
40. Change in unauthorized and certified reinsurance	0	0
41. Change in treasury stock	0	0
42. Change in surplus notes	0	0
43. Cumulative effect of changes in accounting principles.....		
44. Capital Changes:		
44.1 Paid in	0	0
44.2 Transferred from surplus (Stock Dividend).....	0	0
44.3 Transferred to surplus.....		
45. Surplus adjustments:		
45.1 Paid in	0	20,000,000
45.2 Transferred to capital (Stock Dividend)		
45.3 Transferred from capital		
46. Dividends to stockholders		
47. Aggregate write-ins for gains or (losses) in surplus	0	0
48. Net change in capital and surplus (Lines 34 to 47)	24,673,972	(21,448,770)
49. Capital and surplus end of reporting period (Line 33 plus 48)	102,944,711	78,270,739
DETAILS OF WRITE-INS		
4701.	0	0
4702.		
4703.		
4798. Summary of remaining write-ins for Line 47 from overflow page	0	0
4799. Totals (Lines 4701 thru 4703 plus 4798)(Line 47 above)	0	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	163,548,225	618,634,497
2. Net investment income	6,900,038	3,409,326
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	170,448,262	622,043,823
5. Benefit and loss related payments	90,139,298	529,908,455
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	132,100,490	117,194,301
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	0	0
10. Total (Lines 5 through 9)	222,239,787	647,102,756
11. Net cash from operations (Line 4 minus Line 10)	(51,791,525)	(25,058,933)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	14,500,000	17,390,000
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	14,500,000	17,390,000
13. Cost of investments acquired (long-term only):		
13.1 Bonds	187,445	7,228,165
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	187,445	7,228,165
14. Net increase/(decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	14,312,555	10,161,835
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	20,000,000
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(30,870,968)	13,439,522
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(30,870,968)	33,439,522
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)	(68,349,938)	18,542,424
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	109,253,044	90,710,620
19.2 End of year (Line 18 plus Line 19.1)	40,903,106	109,253,044

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

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	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
1. Net premium income	127,906,348	70,120,886		55,973,643	498,964	1,312,855								
2. Change in unearned premium reserves and reserve for rate credit	0	0												
3. Fee-for-service (net of \$														
medical expenses)	0													XXX.
4. Risk revenue	0													XXX.
5. Aggregate write-ins for other health care related revenues	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX.
6. Aggregate write-ins for other non-health care related revenues	0	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	0
7. Total revenues (Lines 1 to 6)	127,906,348	70,120,886	0	55,973,643	498,964	1,312,855	0	0	0	0	0	0	0	0
8. Hospital/medical benefits	367,474,561	176,474,263	(1,370)	191,001,668	0	0	0	0	0	0	0	0	0	XXX.
9. Other professional services	49,115,445	21,220,824	(165)	22,967,727	591,670	4,335,388	0	0	0	0	0	0	0	XXX.
10. Outside referrals	22,280,285	10,699,780	(83)	11,580,588	0	0	0	0	0	0	0	0	0	XXX.
11. Emergency room and out-of-area	31,273,462	15,018,621	(117)	16,254,957	0	0	0	0	0	0	0	0	0	XXX.
12. Prescription drugs	66,198,987	66,198,905	82	0	0	0	0	0	0	0	0	0	0	XXX.
13. Aggregate write-ins for other hospital and medical incentive pool, withhold adjustments and bonus amounts	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX.
4,260,260	4,260,260	4,259,988	0	272	0	0	0	0	0	0	0	0	0	XXX.
15. Subtotal (Lines 8 to 14)	540,602,998	293,872,381	(1,653)	241,805,212	591,670	4,335,388	0	0	0	0	0	0	0	XXX.
16. Net reinsurance recoveries	546,352,805	302,183,432	0	239,110,152	591,670	4,467,551	0	0	0	0	0	0	0	XXX.
17. Total medical and hospital (Lines 15 minus 16).....	(5,749,806)	(8,311,051)	(1,653)	2,695,061	0	(132,164)	0	0	0	0	0	0	0	XXX.
18. Non-health claims (net)	0	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	
19. Claims adjustment expenses including \$	23,930,908	cost containment expenses	0	17,549,263	0	308,347								
20. General administrative expenses	86,423,043	50,963,338	0	34,959,221	39,553	460,931								
21. Increase in reserves for accident and health contracts	0													XXX.
22. Increase in reserves for life contracts	0	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	
23. Total underwriting deductions (Lines 17 to 22)	124,056,946	68,178,386	(1,653)	55,203,545	39,553	637,114	0	0	0	0	0	0	0	0
24. Net underwriting gain or (loss) (Line 7 minus Line 23)	3,849,403	1,942,500	1,653	770,098	459,411	675,741	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS														
0501.														XXX.
0502.														XXX.
0503.														XXX.
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX.
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
0601.		XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	
0602.		XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	
0603.		XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	
0698. Summary of remaining write-ins for Line 6 from overflow page	0	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	XXX.	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
1301.														XXX.
1302.														XXX.
1303.														XXX.
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX.
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS

	1	2	3	4
Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Ceded	Net Premium Income (Cols. 1 + 2 - 3)
1. Comprehensive (hospital and medical) individual	352,787,733	0	282,666,847	70,120,886
2. Comprehensive (hospital and medical) group	0	0		0
3. Medicare Supplement	269,344,171		213,370,528	55,973,643
4. Vision only	1,252,911		753,947	498,964
5. Dental only	6,282,631		4,969,776	1,312,855
6. Federal Employees Health Benefits Plan	0			0
7. Title XVIII - Medicare	0			0
8. Title XIX - Medicaid	0			0
9. Credit A&H				0
10. Disability Income				0
11. Long-Term Care				0
12. Other health				0
13. Health subtotal (Lines 1 through 12)	629,667,446	0	501,761,098	127,906,348
14. Life	0			0
15. Property/casualty	0			0
16. Totals (Lines 13 to 15)	629,667,446	0	501,761,098	127,906,348

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - CLAIMS INCURRED DURING THE YEAR

	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
1. Payments during the year:														
1.1 Direct	524,180,724	285,536,671	(20,653)	233,677,648	591,670	4,395,388								
1.2 Reinsurance assumed	0													
1.3 Reinsurance ceded	467,623,171	255,405,919	0	207,458,031	591,670	4,167,551								
1.4 Net	56,557,553	30,130,752	(20,653)	26,219,617	0	227,836	0	0	0	0	0	0	0	0
2. Paid medical incentive pools and bonuses	995,877	995,726	0	151										
3. Claim liability December 31, current year from Part 2A:														
3.1 Direct	74,816,250	42,466,250	(1,000)	32,051,000	0	300,000	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	74,391,250	42,439,250	0	31,652,000	0	300,000	0	0	0	0	0	0	0	0
3.4 Net	425,000	27,000	(1,000)	399,000	0	0	0	0	0	0	0	0	0	0
4. Claim reserve December 31, current year from Part 2D:														
4.1 Direct	0													
4.2 Reinsurance assumed	0													
4.3 Reinsurance ceded	0													
4.4 Net	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Accrued medical incentive pools and bonuses, current year	233,000	233,000												
6. Net health care receivables (a)	(11,819,514)	(7,197,221)	0	(4,622,293)										
7. Amounts recoverable from reinsurers December 31, current year	0													
8. Claim liability December 31, prior year from Part 2A:														
8.1 Direct	74,473,750	45,587,750	(20,000)	28,546,000	0	360,000	0	0	0	0	0	0	0	0
8.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8.4 Net	74,473,750	45,587,750	(20,000)	28,546,000	0	360,000	0	0	0	0	0	0	0	0
9. Claim reserve December 31, prior year from Part 2D:														
9.1 Direct	0													
9.2 Reinsurance assumed	0													
9.3 Reinsurance ceded	0													
9.4 Net	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10. Accrued medical incentive pools and bonuses, prior year	1,307,000	1,307,000												
11. Amounts recoverable from reinsurers December 31, prior year	0													
12. Incurred Benefits:														
12.1 Direct	536,342,738	289,612,392	(1,653)	241,804,941	591,670	4,335,388	0	0	0	0	0	0	0	0
12.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12.3 Reinsurance ceded	542,014,421	297,845,169	0	239,110,031	591,670	4,467,551	0	0	0	0	0	0	0	0
12.4 Net	(5,671,683)	(8,232,777)	(1,653)	2,694,910	0	(132,164)	0	0	0	0	0	0	0	0
13. Incurred medical incentive pools and bonuses	(78,123)	(78,274)	0	151	0	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - CLAIMS LIABILITY END OF CURRENT YEAR

	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
1. Reported in Process of Adjustment:														
1.1 Direct	0													
1.2 Reinsurance assumed	0													
1.3 Reinsurance ceded	0													
1.4 Net	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Incurred but Unreported:														
2.1 Direct	74,816,250	42,466,250	(1,000)	32,051,000	0	300,000								
2.2 Reinsurance assumed	0													
2.3 Reinsurance ceded	74,391,250	42,439,250	0	31,652,000	0	300,000								
2.4 Net	425,000	27,000	(1,000)	399,000	0	0	0	0	0	0	0	0	0	0
3. Amounts Withheld from Paid Claims and Capitations:														
3.1 Direct	0													
3.2 Reinsurance assumed	0													
3.3 Reinsurance ceded	0													
3.4 Net	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4. TOTALS:														
4.1 Direct	74,816,250	42,466,250	(1,000)	32,051,000	0	300,000	0	0	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	74,391,250	42,439,250	0	31,652,000	0	300,000	0	0	0	0	0	0	0	0
4.4 Net	425,000	27,000	(1,000)	399,000	0	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2B - ANALYSIS OF CLAIMS UNPAID - PRIOR YEAR - NET OF REINSURANCE

Line of Business	Claims Paid During the Year		Claim Reserve and Claim Liability December 31 of Current Year		5	6
	1	2	3	4		
	On Claims Incurred Prior to January 1 of Current Year	On Claims Incurred During the Year	On Claims Unpaid December 31 of Prior Year	On Claims Incurred During the Year	Claims Incurred In Prior Years (Columns 1 + 3)	Estimated Claim Reserve and Claim Liability December 31 of Prior Year
1. Comprehensive (hospital and medical) individual	16,707,127	137	27,000	0	16,734,127	45,587,750
2. Comprehensive (hospital and medical) group	(20,653)	0	(1,000)	0	(21,653)	(20,000)
3. Medicare Supplement	25,870,066	0	399,000	0	26,269,066	28,546,000
4. Vision Only	0	0	0	0	0	0
5. Dental Only	227,836	0	0	0	227,836	360,000
6. Federal Employees Health Benefits Plan					0	0
7. Title XVIII - Medicare					0	0
8. Title XIX - Medicaid					0	0
9. Credit A&H					0	0
10. Disability Income					0	0
11. Long-Term Care					0	0
12. Other health					0	0
13. Health subtotal (Lines 1 to 12)	42,784,377	137	425,000	0	43,209,377	74,473,750
14. Health care receivables (a)	(3,253,084)	0			(3,253,084)	22,339,469
15. Other non-health					0	0
16. Medical incentive pools and bonus amounts	995,877	0	233,000	0	1,228,877	1,307,000
17. Totals (Lines 13 - 14 + 15 + 16)	47,033,337	137	658,000	0	47,691,337	53,441,281

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(\$000 Omitted)

Section A - Paid Health Claims - Comprehensive (Hospital & Medical)

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	31,237	31,680	31,495	242,577	310,606
2.	2019	316,359	350,829	351,155	350,976	350,920
3.	2020	XXX	263,075	285,534	287,243	287,224
4.	2021	XXX	XXX	234,528	257,313	258,287
5.	2022	XXX	XXX	XXX	294,801	311,595
6.	2023	XXX	XXX	XXX	XXX	0

Section B - Incurred Health Claims - Comprehensive (Hospital & Medical)

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	9,463	9,436	9,031	242,438	310,577
2.	2019	361,939	351,964	352,510	352,826	352,828
3.	2020	XXX	296,220	285,739	285,892	285,765
4.	2021	XXX	XXX	254,669	232,866	233,567
5.	2022	XXX	XXX	XXX	25,261	16,370
6.	2023	XXX	XXX	XXX	XXX	0

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Comprehensive (Hospital & Medical)

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019	451,631	350,920	18,285	5.2	369,205	81.7	(13)	0	369,192	81.7
2. 2020	369,489	287,224	15,198	5.3	302,422	81.8	(26)	0	302,396	81.8
3. 2021	290,597	258,287	17,600	6.8	275,887	94.9	(71)	0	275,816	94.9
4. 2022	351,371	311,595	23,176	7.4	334,771	95.3	369	705	335,845	95.6
5. 2023	70,121	0	0	0.0	0	0.0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(\$000 Omitted)

Section A - Paid Health Claims - Medicare Supplement

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	8,650	8,780	8,717	54,486	66,730
2.	2019	121,976	142,326	142,433	142,508	142,469
3.	2020	XXX	152,081	174,984	175,821	176,008
4.	2021	XXX	XXX	182,922	203,795	202,943
5.	2022	XXX	XXX	XXX	191,772	218,366
6.	2023	XXX	XXX	XXX	XXX	0

Section B - Incurred Health Claims - Medicare Supplement

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	8,263	8,781	8,930	54,681	66,904
2.	2019	143,975	142,509	142,405	142,431	142,403
3.	2020	XXX	178,389	175,417	175,464	175,663
4.	2021	XXX	XXX	208,546	182,855	182,003
5.	2022	XXX	XXX	XXX	26,997	30,391
6.	2023	XXX	XXX	XXX	XXX	0

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Medicare Supplement

Years in which Premiums were Earned and Claims were Incurred		1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1.	2019	163,992	142,469	14,064	9.9	156,533	95.5	(12)	0	156,521	95.4
2.	2020	218,206	176,008	15,590	8.9	191,598	87.8	(24)	0	191,574	87.8
3.	2021	246,750	202,943	13,136	6.5	216,079	87.6	(67)	0	216,012	87.5
4.	2022	259,036	218,366	16,695	7.6	235,061	90.7	502	1,082	236,645	91.4
5.	2023	55,974	0	0	0.0	0	0.0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(\$000 Omitted)

Section A - Paid Health Claims - Dental Only

Year in Which Losses Were Incurred						Cumulative Net Amounts Paid				
						1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	.....	.....	.....	.....	40	40	41	97	528
2.	2019	.....	.....	.....	.....	1,824	1,967	1,968	1,968	1,968
3.	2020	.....	.....	.....	.....	XXX	1,997	2,180	2,180	2,181
4.	2021	.....	.....	.....	.....	XXX	XXX	2,762	2,935	2,938
5.	2022	.....	.....	.....	.....	XXX	XXX	XXX	3,297	3,522
6.	2023	.....	.....	.....	.....	XXX	XXX	XXX	XXX	0

Section B - Incurred Health Claims - Dental Only

Year in Which Losses Were Incurred						Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
						1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	.....	.....	.....	.....	42	42	43	97	528
2.	2019	.....	.....	.....	.....	2,014	1,967	1,968	1,968	1,968
3.	2020	.....	.....	.....	.....	XXX	2,207	2,190	2,190	2,191
4.	2021	.....	.....	.....	.....	XXX	XXX	3,022	2,752	2,754
5.	2022	.....	.....	.....	.....	XXX	XXX	XXX	360	224
6.	2023	.....	.....	.....	.....	XXX	XXX	XXX	XXX	0

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Dental Only

Years in which Premiums were Earned and Claims were Incurred		1	2	3	4	5	6	7	8	9	10
		Premiums Earned	Claims Payment	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1.	2019	.....3,503	.....1,968	.....276	.....14.0	.....2,244	.....64.1	.....0	.....0	.....2,244	.....64.1
2.	2020	.....4,031	.....2,181	.....127	.....5.8	.....2,308	.....57.3	.....0	.....0	.....2,308	.....57.3
3.	2021	.....4,999	.....2,938	.....192	.....6.5	.....3,130	.....62.6	.....0	.....0	.....3,130	.....62.6
4.	2022	.....5,688	.....3,522	.....0	.....0.0	.....3,522	.....61.9	.....0	.....0	.....3,522	.....61.9
5.	2023	.....1,313	.....0	.....0	.....0.0	.....0	.....0.0	.....0	.....0	.....0	.....0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(\$000 Omitted)

Section A - Paid Health Claims - Vision Only

Year in Which Losses Were Incurred						Cumulative Net Amounts Paid				
						1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	0	0	0	28	126				
2.	2019	582	582	582	582	582				
3.	2020	XXX	606	606	606	606				
4.	2021	XXX	XXX		0	0				
5.	2022	XXX	XXX	XXX	0	0				
6.	2023	XXX	XXX	XXX	XXX	0				

Section B - Incurred Health Claims - Vision Only

Year in Which Losses Were Incurred						Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
						1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	0	0	0	28	126				
2.	2019	582	582	582	582	582				
3.	2020	XXX	606	606	606	606				
4.	2021	XXX	XXX		0	0				
5.	2022	XXX	XXX	XXX	0	0				
6.	2023	XXX	XXX	XXX	XXX	0				

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Vision Only

Years in which Premiums were Earned and Claims were Incurred		1	2	3	4	5	6	7	8	9	10
		Premiums Earned	Claims Payment	Claim Adjustment Expense Payments	(Col. 3/2) Percent	Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	(Col. 5/1) Percent	Claims Unpaid	Unpaid Claims Adjustment Expenses	Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	(Col. 9/1) Percent
1.	2019	983	582	0	0.0	582	59.2	0	0	582	59.2
2.	2020	1,003	606	0	0.0	606	60.4	0	0	606	60.4
3.	2021	444	0	0	0.0	0	0.0	0	0	0	0.0
4.	2022	497	0	0	0.0	0	0.0	0	0	0	0.0
5.	2023	499	0	0	0.0	0	0.0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(\$000 Omitted)

Section A - Paid Health Claims - Federal Employees Health Benefits Plan Premium

Year in Which Losses Were Incurred						Cumulative Net Amounts Paid				
						1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	NONE								
2.	2019									
3.	2020									
4.	2021									
5.	2022									
6.	2023									

Section B - Incurred Health Claims - Federal Employees Health Benefits Plan Premium

Year in Which Losses Were Incurred						Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
						1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	NONE								
2.	2019									
3.	2020									
4.	2021									
5.	2022									
6.	2023									

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Federal Employees Health Benefits Plan Premium

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payment	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019			NONE							
2. 2020										
3. 2021										
4. 2022										
5. 2023										

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2C - DEVELOPMENT OF PAID AND INCURRED HEALTH CLAIMS
(\$000 Omitted)

Section A - Paid Health Claims - Grand Total

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	39,927	40,500	40,253	297,188	377,990
2.	2019	440,741	495,704	496,138	496,034	495,939
3.	2020	XXX	417,759	463,304	465,850	466,019
4.	2021	XXX	XXX	420,212	464,043	464,168
5.	2022	XXX	XXX	XXX	489,870	533,483
6.	2023	XXX	XXX	XXX	XXX	0

Section B - Incurred Health Claims - Grand Total

Year in Which Losses Were Incurred		Sum of Cumulative Net Amount Paid and Claim Liability, Claim Reserve and Medical Incentive Pool and Bonuses Outstanding at End of Year				
		1 2019	2 2020	3 2021	4 2022	5 2023
1.	Prior	17,768	18,259	18,004	297,244	378,135
2.	2019	508,510	497,022	497,465	497,807	497,781
3.	2020	XXX	477,422	463,952	464,152	464,225
4.	2021	XXX	XXX	466,237	418,473	418,324
5.	2022	XXX	XXX	XXX	52,618	46,985
6.	2023	XXX	XXX	XXX	XXX	0

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Grand Total

Years in which Premiums were Earned and Claims were Incurred	1 Premiums Earned	2 Claims Payment	3 Claim Adjustment Expense Payments	4 (Col. 3/2) Percent	5 Claim and Claim Adjustment Expense Payments (Col. 2 + 3)	6 (Col. 5/1) Percent	7 Claims Unpaid	8 Unpaid Claims Adjustment Expenses	9 Total Claims and Claims Adjustment Expense Incurred (Col. 5+7+8)	10 (Col. 9/1) Percent
1. 2019	620,109	495,939	32,625	6.6	528,564	85.2	(25)	0	528,539	85.2
2. 2020	592,729	466,019	30,915	6.6	496,934	83.8	(50)	0	496,884	83.8
3. 2021	542,790	464,168	30,928	6.7	495,096	91.2	(138)	0	494,958	91.2
4. 2022	616,593	533,483	39,871	7.5	573,354	93.0	871	1,787	576,012	93.4
5. 2023	127,907	0	0	0.0	0	0.0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2D - AGGREGATE RESERVE FOR ACCIDENT AND HEALTH CONTRACTS ONLY

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13
		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
1. Unearned premium reserves													
2. Additional policy reserves (a)													
3. Reserve for future contingent benefits													
4. Reserve for rate credits or experience rating refunds (including \$ for investment income) ..													
5. Aggregate write-ins for other policy reserves													
6. Totals (gross)													
7. Reinsurance ceded													
8. Totals (Net)(Page 3, Line 4)													
9. Present value of amounts not yet due on claims													
10. Reserve for future contingent benefits													
11. Aggregate write-ins for other claim reserves													
12. Totals (gross)													
13. Reinsurance ceded													
14. Totals (Net)(Page 3, Line 7)													
DETAILS OF WRITE-INS													
0501.													
0502.													
0503.													
0598. Summary of remaining write-ins for Line 5 from overflow page													
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)													
1101.													
1102.													
1103.													
1198. Summary of remaining write-ins for Line 11 from overflow page													
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)													

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

UNDERWRITING AND INVESTMENT EXHIBIT

	Claim Adjustment Expenses		3	4	5
	1	2			
	Cost Containment Expenses	Other Claim Adjustment Expenses	General Administrative Expenses	Investment Expenses	Total
1. Rent (\$ for occupancy of own building)	15	495,787	1,006,736		1,502,538
2. Salary, wages and other benefits	8,217,403	11,594,841	19,872,101		39,684,345
3. Commissions (less \$ ceded plus \$ assumed)	0	0	33,323,802		33,323,802
4. Legal fees and expenses	3,549	0	559,737		563,286
5. Certifications and accreditation fees	416,892	0	0		416,892
6. Auditing, actuarial and other consulting services ...	187,770	207,135	4,203,670		4,598,575
7. Traveling expenses	37,868	46,793	539,373		624,034
8. Marketing and advertising	0	0	969,746		969,746
9. Postage, express and telephone	176,430	858,120	703,540		1,738,090
10. Printing and office supplies	33,674	151,431	318,562		503,667
11. Occupancy, depreciation and amortization	0	0	28,205		28,205
12. Equipment	4,738	15,861	350,221		370,820
13. Cost or depreciation of EDP equipment and software	3,521,107	2,564,678	2,742,612		8,828,397
14. Outsourced services including EDP, claims, and other services	10,800,731	2,830,704	3,165,017		16,796,452
15. Boards, bureaus and association fees	9,162	6,195	131,578		146,935
16. Insurance, except on real estate	0	0	603,485		603,485
17. Collection and bank service charges				291,252	291,252
18. Group service and administration fees					0
19. Reimbursements by uninsured plans					0
20. Reimbursements from fiscal intermediaries					0
21. Real estate expenses					0
22. Real estate taxes					0
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes					0
23.2 State premium taxes	0	0	7,397,762		7,397,762
23.3 Regulatory authority licenses and fees	0	0	68,527		68,527
23.4 Payroll taxes	454,258	681,256	957,415		2,092,929
23.5 Other (excluding federal income and real estate taxes)	0	0	8,844,282		8,844,282
24. Investment expenses not included elsewhere				9,423	9,423
25. Aggregate write-ins for expenses	67,311	0	636,672	0	703,983
26. Total expenses incurred (Lines 1 to 25)	23,930,908	19,452,801	86,423,043	300,675	(a) 130,107,427
27. Less expenses unpaid December 31, current year	985,842	801,365	12,312,368	24,087	14,123,661
28. Add expenses unpaid December 31, prior year	1,071,170	906,225	12,365,819	25,086	14,368,300
29. Amounts receivable relating to uninsured plans, prior year					0
30. Amounts receivable relating to uninsured plans, current year					0
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30)	24,016,236	19,557,661	86,476,495	301,674	130,352,066
DETAILS OF WRITE-INS					
2501. Network Access Fees	67,311				67,311
2502. Other			636,672		636,672
2503.					
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	67,311	0	636,672	0	703,983

(a) Includes management fees of \$ 74,005,053 to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. government bonds	(a) .....428,636	.....423,823
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....1,509,930	.....1,464,392
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract Loans .....	.....	.....
6	Cash, cash equivalents and short-term investments	(e) .....4,979,886	.....5,090,450
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....0	.....0
10.	Total gross investment income	6,918,452	6,978,665
11.	Investment expenses		(g) .....300,675
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....0
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....300,675
17.	Net investment income (Line 10 minus Line 16)		6,677,990
DETAILS OF WRITE-INS			
0901.	.....	
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$96,977 accrual of discount less \$380,236 amortization of premium and less \$813 paid for accrued interest on purchases.
- (b) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued dividends on purchases.
- (c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$. investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$0 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	0	0	0	0	0
1.1	Bonds exempt from U.S. tax .....	.....	.....	0	.....	.....
1.2	Other bonds (unaffiliated)	0	0	0	0	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	0	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans .....	.....	.....	0	0	0
4.	Real estate .....	.....	.....	0	.....	0
5.	Contract loans .....	.....	.....	0	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....	.....	0	.....	.....
7.	Derivative instruments .....	.....	.....	0	.....	.....
8.	Other invested assets .....	.....	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	0	0	0	0	0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company		0	0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)		0	0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities		0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	0	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivable from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	8,150,469	8,150,469
25. Aggregate write-ins for other than invested assets	498,416	322,236	(176,181)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	498,416	8,472,705	7,974,289
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	498,416	8,472,705	7,974,289
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid Assets	28,500	43,500	15,000
2502. Other Receivables	469,916	278,736	(191,181)
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	498,416	322,236	(176,181)

EXHIBIT 1 - ENROLLMENT BY PRODUCT TYPE FOR HEALTH BUSINESS ONLY

Source of Enrollment	Total Members at End of					6 Current Year Member Months
	1 Prior Year	2 First Quarter	3 Second Quarter	4 Third Quarter	5 Current Year	
1. Health Maintenance Organizations	49,722	49,759	48,985	48,387	47,136	585,394
2. Provider Service Organizations						
3. Preferred Provider Organizations						
4. Point of Service						
5. Indemnity Only						
6. Aggregate write-ins for other lines of business.....	153,729	150,878	151,640	152,629	152,685	1,820,519
7. Total	203,451	200,637	200,625	201,016	199,821	2,405,913
DETAILS OF WRITE-INS						
0601. Dental Only	17,582	18,081	18,411	18,847	19,100	221,984
0602. Vision Only	11,700	11,682	11,871	12,059	12,027	142,490
0603. Medicare Supplement	124,447	121,115	121,358	121,723	121,558	1,456,045
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	153,729	150,878	151,640	152,629	152,685	1,820,519

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The accompanying statutory financial statements of Medical Health Insuring Corporation of Ohio (the Company) have been prepared in conformity with the National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual (NAIC SAP), as prescribed by the Ohio Department of Insurance (ODI). No accounting practices were employed by the Company in 2023 or 2022 that departed from NAIC SAP.

	SSAP #	F/S Page	F/S Line #		2023		2022
NET INCOME							
(1) State basis (Page 4, Line 32, Columns 2 & 3)	XXX	XXX	XXX	\$	15,272,383	\$	(37,046,845)
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:							
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:							
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$	15,272,383	\$	(37,046,845)
SURPLUS							
(5) State basis (Page 3, Line 33, Columns 3 & 4)	XXX	XXX	XXX	\$	102,944,711	\$	78,270,739
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:							
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:							
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$	102,944,711	\$	78,270,739

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

The preparation of the statutory financial statements requires management to make estimates and assumptions that affect amounts reported in the statutory financial statements and accompanying notes. Such estimates and assumptions could change in the future as more information becomes known which could impact the amounts reported and disclosed herein.

C. Accounting Policy

Basis of Presentation

Statutory accounting practices vary from U.S. generally accepted accounting principles (GAAP). The more significant variances from GAAP are as follows:

Nonadmitted Assets

Certain assets designated as nonadmitted, principally certain health care receivables, prepaid expenses and premiums in the course of collections over 90 days past due, not identified as an admitted asset in the NAIC SAP, are excluded from the accompanying statutory statements of admitted assets, liabilities and capital and surplus and are charged directly to capital and surplus. In accordance with GAAP, such assets are included in the balance sheet, net of valuation allowance, if necessary. Capital and surplus was reduced by nonadmitted assets of \$499,000 and \$8,473,000 at December 31, 2023 and 2022, respectively.

Investments

Investments in bonds are reported at cost, or the lower of amortized cost or fair value based on their NAIC rating; for GAAP, such fixed maturity investments are held as available-for-sale and are reported at fair value with unrealized holding gains and losses reported as a separate component of capital and surplus.

Under statutory accounting, a realized loss is recorded upon the sale of an investment at a loss or when a decline in the fair value of an investment is determined by management to be other than temporary. Realized capital gains and losses are determined on the first-in, first-out cost method.

For GAAP, the Company evaluates an available-for-sale debt security for credit-related impairment by considering the present value of expected cash flows relative to a security's amortized cost, the extent to which fair value is less than amortized cost, the financial condition and near-term prospects of the issuer and specific events or circumstances which may influence the operations of the issuer. Credit-related impairments are recorded as an allowance, with an offset to investment and other income. Non-credit related impairments are recorded through other comprehensive income. If the Company intends to sell an impaired security, or will likely be required to sell a security before recovery of the entire amortized cost, the entire impairment is included in net earnings. The amount of the total impairment related to the credit loss would be recognized in earnings. The amount of the total impairment related to other factors would be recognized in other comprehensive income.

Deferred Income Taxes

The Company computes deferred income taxes in accordance with Statement of Statutory Accounting Principle (SSAP) No. 101, Income Taxes. Under SSAP No. 101, gross deferred tax assets are reduced by a statutory valuation allowance adjustment if, based on the weight of available evidence, it is more likely than not that some portion or all of the gross deferred tax assets will not be realized to calculate the adjusted gross deferred tax assets.

Considerable judgment is required in determining whether a valuation allowance is necessary, and if so, the amount of such valuation allowance. In evaluating the need for a valuation allowance the Company includes many factors, including: (1) the nature of the deferred tax assets and liabilities; (2) whether they are ordinary or capital; (3) the timing of reversal; (4) taxable income in prior carry back years as well as projected taxable earnings exclusive of reversing temporary differences and carry forwards; (5) the length of time that carryovers can be used; (6) unique tax rules that would impact the utilization of the deferred tax assets; and (7) any tax planning strategies that the Company would employ to avoid a tax benefit expiring unused.

Admitted adjusted deferred income tax assets are limited to: (1) the amount of federal income taxes paid in prior years that can be recovered through loss carrybacks for existing temporary differences that reverse during a timeframe corresponding with the Internal Revenue Service (IRS) tax loss carryback provisions, not to exceed three years, plus (2) the amount of adjusted gross deferred income tax assets expected to be realized within three years limited to an amount that is no greater than 15% of current period's adjusted statutory capital and surplus, plus (3) the amount of remaining adjusted gross deferred income tax assets that can be offset against existing gross deferred income tax liabilities after considering the character (i.e., ordinary versus capital) and reversal patterns of the deferred tax assets and liabilities. The remaining adjusted deferred income tax assets are nonadmitted.

Under GAAP, a deferred income tax asset is recorded for the amount of gross deferred income tax assets expected to be realized in all future years, and a valuation allowance is established for deferred income tax assets not realizable.

Reinsurance

Reserves for unpaid claims and claims adjustment expenses ceded to reinsurers have been reported as reductions of the related reserves rather than as assets, as would be required under GAAP.

Premium Deficiency Reserves

Premium deficiency reserves are recognized when expected claims, claim adjustment expenses, and administrative costs exceed the premium to be collected for the remainder of the contract period. The Company considers anticipated net investment income as a factor in determining the premium deficiency reserve amount. Under GAAP, general overhead is excluded from the premium deficiency reserve calculation.

NOTES TO FINANCIAL STATEMENTS

Statutory Statement of Cash Flow

Cash and short-term investments in the statutory statements of cash flow represent cash balances and investments with maturities of one year or less. In accordance with GAAP, the corresponding caption of cash and cash equivalents includes cash balances and investments with initial maturities of three months or less.

Other significant accounting policies are as follows:

Cash and Invested Assets

Short-term investments, principally money market accounts, include investments with maturities of one year or less at the time of acquisition and are principally stated at amortized cost, which approximates fair value.

U.S. government securities and corporate bonds not backed by other assets are recorded at amortized cost using the interest method or fair value based on their NAIC rating. Single class mortgage-backed securities are valued at amortized cost using the interest method including anticipated prepayments. Prepayment assumptions are obtained from dealer surveys or internal estimates and are based on the current interest rate and economic environment. The retrospective adjustment method is used to value all such securities held. The fair values disclosed for these securities are obtained from independent pricing services.

Other-Than-Temporary Impairment

The Company reviews the values of the Company's investments on a quarterly basis. If the value of the investment falls below its cost basis, the decline is analyzed to determine whether it is an other-than-temporary decline in value. To make this determination for each security, the following is considered:

- The length of time and the extent to which the fair value has been less than the amortized cost basis.
- The Company's ability and intent to hold the security long enough for it to recover its value.
- A significant deterioration in the earning performance, credit rating, asset quality or business prospects of the investee.
- A significant adverse change in the regulatory, economic, or technological environment of the investee.
- Factors that raise significant concerns about the investee's ability to continue as a going concern such as negative cash flows from operations, working capital deficiencies, or noncompliance with statutory capital requirements or debt covenants.

Investment Credit Risk

The Company invests in a professionally managed portfolio of securities, which includes obligations of the U.S. government and corporate bonds. Such investments are inherently exposed to various risks, such as interest rate, market and credit risks. Due to the level of risks in such investments, it is at least reasonably possible that changes in risk factors in the near term could affect the varying value of individual investments and the related amounts reported in the Company's financial statements, and such amounts could be material. The credit quality of the portfolio at December 31, 2023 and 2022, is Class 1 and Class 2, as rated by the NAIC's Securities Valuation Office (SVO), which is the highest quality.

Fair Value Measurements

Assets recorded in the statutory statements of admitted assets, liabilities and surplus are categorized based on the level of judgment associated with the inputs used to measure their fair value. Level inputs are as follows:

- Level 1- Values are unadjusted quoted prices for identical assets in active markets accessible at the measurement date.
- Level 2- Inputs include quoted prices for similar assets in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are observable or can be corroborated by market data for the term of the instrument. Such inputs include market interest rates, volatilities, spreads, and yield curves.
- Level 3- Certain inputs are unobservable (supported by little or no market activity) and significant to the fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset at the reporting date.

Unpaid Claims and Claims Adjustment Expenses

Unpaid claims and claims adjustment expenses represent management's best estimate of the ultimate net cost of all reported and unreported claims, less the estimated amount recoverable from claim overpayments and subrogation. The unpaid claims liability is actuarially estimated based on a review of historical claim payment patterns and claim trends. The estimates are subject to the effects of trends in claim severity and frequency, and a reasonable provision for adverse development has been incorporated in management's best estimate. Although considerable variability is inherent in such estimates, management believes that the amounts reported for unpaid claims and claims adjustment expenses are adequate. The estimates are reviewed and adjusted as necessary as experience develops or new information becomes known; such adjustments are included in current operations.

Federal Medical Loss Ratio Rebate

The Company is subject to the ACA, which requires the payment of rebates to eligible policyholders or enrollees when the amounts paid for healthcare benefits and quality improvement initiatives fall below specified thresholds. Separate calculations are performed by group size (individual, small group, and large group). At December 31, 2023 and 2022, no liability was recognized on the accompanying statutory statements of admitted assets, liabilities, and capital and surplus as the calculated amounts exceeded the applicable thresholds.

Premiums

Premiums are earned and recorded pro rata over the period for which coverage is provided. Uncollected premiums include uncollected amounts from insured individuals and groups and are reported net of an allowance for amounts deemed uncollectible. Premium payments received prior to the period of coverage are classified as advance premiums.

Uncertain Tax Policies

The Company records uncertain tax positions on the basis of a two-step process whereby (1) the Company determines whether it is more likely than not that the tax positions will be sustained on the basis of the technical merits of the position and (2) for those tax positions that meet the more likely than not recognition threshold, the Company recognizes the largest amount of tax benefit that is more than 50% likely to be realized upon ultimate settlement with the related tax authority.

Changes to liabilities for uncertain tax positions are recorded as income tax expense in the accompanying statutory statements of revenue and expenses. The total liability for uncertain tax positions at December 31, 2023 and 2022, was \$0 and \$1,676,000, respectively, and is included in current federal income tax receivable from Parent on the statutory statements of admitted assets, liabilities, and capital and surplus.

Premium Subsidy

Under regulations established by the ACA, Health and Human Services (HHS) pays the Company a portion of the premium (Premium Subsidy) for qualifying individual members. The Company recognizes monthly premiums received from members and the Premium Subsidy as premium revenue ratably over the contract period. The Premium Subsidy totaled \$148,956,000 and \$137,576,000 in 2023 and 2022, respectively, and is included in net premiums earned.

NOTES TO FINANCIAL STATEMENTS

ACA Risk Adjustment Program

The ACA authorized a permanent risk adjustment program designed to transfer funds from qualified individual and small group plans with below average risks scores to those respective plans with above average risk scores. The estimates of amounts owed or due from the permanent risk adjustment program is required to be reflected as an adjustment to earned premium if sufficient data is available to make an estimate. The Company accounts for the Premium Stabilization Program in accordance with SSAP No.107, Accounting for the Risk-Sharing Provisions of the Affordable Care Act (SSAP No. 107).

In 2023, the Company recognized a reduction of \$3,448,000 in net risk adjustment in net premiums earned, of which \$0 of the reduction in revenue related to the 2023 program year and \$3,448,000 related to the prior program years as the final settlement was unfavorable to the estimate recorded in the 2022 statutory financial statements.

In 2022, the Company recognized a reduction of \$21,550,000 in net risk adjustment in net premiums earned, of which \$17,567,000 of the reduction in revenue related to the 2022 program year and \$3,983,000 related to the prior program years as the final settlement was unfavorable to the estimate recorded in the 2021 statutory financial statements.

- D. Going Concern
 Not Applicable.

NOTE 2 Accounting Changes and Corrections of Errors
 Not applicable

NOTE 3 Business Combinations and Goodwill
 Not Applicable.

NOTE 4 Discontinued Operations
 Not Applicable.

NOTE 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
 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 (LIHTC)
 Not Applicable.

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	1 Total Gross (Admitted & Non- admitted) Restricted from Current Year	2 Total Gross (Admitted & Non- admitted) Restricted from Prior Year	3 Increase/ (Decrease) (1 minus 2)	4 Total Current Year Non- admitted Restricted	5 Total Current Year Admitted Restricted (1 minus 4)	6 Gross (Admitted & Non- admitted) Restricted to Total Assets (a)	7 Admitted Restricted to Total Admitted Assets (b)
a. Subject to contractual obligation for which liability is not shown			\$ -		\$ -	0.000%	0.000%
b. Collateral held under security lending agreements			\$ -		\$ -	0.000%	0.000%
c. Subject to repurchase agreements			\$ -		\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements			\$ -		\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements			\$ -		\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements			\$ -		\$ -	0.000%	0.000%
g. Placed under option contracts			\$ -		\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock			\$ -		\$ -	0.000%	0.000%
i. FHLB capital stock			\$ -		\$ -	0.000%	0.000%
j. On deposit with states	\$ 744,753	\$ 430,416	\$ 314,337		\$ 744,753	0.382%	0.383%
k. On deposit with other regulatory bodies			\$ -		\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)			\$ -		\$ -	0.000%	0.000%
m. Pledged as collateral not captured in other categories			\$ -		\$ -	0.000%	0.000%
n. Other restricted assets			\$ -		\$ -	0.000%	0.000%
o. Total Restricted Assets (Sum of a through n)	\$ 744,753	\$ 430,416	\$ 314,337	\$ -	\$ 744,753	0.382%	0.383%

(a) Column 1 divided by Asset Page, Column 1, Line 28

(b) Column 5 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)
Not Applicable.
3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)
Not Applicable.
4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements
Not Applicable.

M. Working Capital Finance Investments
Not Applicable.

N. Offsetting and Netting of Assets and Liabilities
Not Applicable.

O. 5GI Securities
Not Applicable.

P. Short Sales
Not Applicable.

Q. Prepayment Penalty and Acceleration Fees

	<u>General Account</u>
1. Number of CUSIPs	0
2. Aggregate Amount of Investment Income	\$ -

R. Reporting Entity's Share of Cash Pool by Asset Type
Not Applicable.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies
Not Applicable.

NOTE 7 Investment Income
A. Not Applicable

B. -

C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	<u>Amount</u>
1. Gross	\$ 717,528
2. Nonadmitted	\$ -
3. Admitted	\$ 717,528

D. The aggregate deferred interest.

Aggregate Deferred Interest	<u>Amount</u>
	\$ -

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

NOTES TO FINANCIAL STATEMENTS

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.

	Amount
Cumulative amounts of PIK interest included in the current principal balance	\$ -

NOTE 8 Derivative Instruments
Not Applicable

NOTE 9 Income Taxes

A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:
The Company is taxed as a stock property and casualty insurance company and files a consolidated federal income tax return with MMO and other affiliates.

Deferred income tax assets (DTAs) and liabilities (DTLs) represent the expected future tax consequences of temporary items with differences generated by statutory accounting as defined in SSAP No. 101. DTAs and DTLs are computed by means of identifying temporary differences which are measured using a balance sheet approach whereby statutory and tax basis statutory statements of admitted assets, liabilities and capital and surplus are compared.

Current federal income tax, receivable in both 2023 and 2022, from Parent include all current income taxes, including interest, expected to be collected in a subsequent accounting period. Any tax related to the tax sharing agreement is included in the current federal income tax receivable/payable balance until the tax return is filed and amounts are then settled with the Parent.

The Company paid no federal income taxes during 2023 or 2022.

The Company is subject to federal income tax examinations by tax authorities for the years 2020 through 2023. 2019 and prior years are closed.

1.

	As of End of Current Period			12/31/2022			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 761,165		\$ 761,165	\$10,715,346		\$10,715,346	\$(9,954,181)	\$ -	\$(9,954,181)
(b) Statutory Valuation Allowance Adjustment	\$ 759,739		\$ 759,739	\$10,711,843		\$10,711,843	\$(9,952,104)	\$ -	\$(9,952,104)
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 1,426	\$ -	\$ 1,426	\$ 3,503	\$ -	\$ 3,503	\$ (2,077)	\$ -	\$ (2,077)
(d) Deferred Tax Assets Nonadmitted			\$ -			\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 1,426	\$ -	\$ 1,426	\$ 3,503	\$ -	\$ 3,503	\$ (2,077)	\$ -	\$ (2,077)
(f) Deferred Tax Liabilities	\$ 1,426		\$ 1,426	\$ 3,503		\$ 3,503	\$ (2,077)	\$ -	\$ (2,077)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

2.

	As of End of Current Period			12/31/2022			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks			\$ -			\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)			\$ -	\$ -		\$ -	\$ -	\$ -	\$ -
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.			\$ -			\$ -	\$ -	\$ -	\$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX		XXX	XXX		XXX	XXX	\$ -
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 1,426		\$ 1,426	\$ 3,503		\$ 3,503	\$ (2,077)	\$ -	\$ (2,077)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 1,426	\$ -	\$ 1,426	\$ 3,503	\$ -	\$ 3,503	\$ (2,077)	\$ -	\$ (2,077)

3.

	2023	2022
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	2663.825%	394.255%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 102,944,711	\$ 78,270,739

NOTES TO FINANCIAL STATEMENTS

4.

	As of End of Current Period		12/31/2022		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1 (c)	\$ 1,426	\$ -	\$ 3,503	\$ -	\$ (2,077)	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies					0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 1,426	\$ -	\$ 3,503	\$ -	\$ (2,077)	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies					0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance?

B. There are no temporary differences for deferred tax liabilities that are not recognized at December 31, 2023 and 2022.

C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) 12/31/2022	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ (6,307,528)	\$ (8,392,418)	\$ 2,084,890
(b) Foreign			\$ -
(c) Subtotal (1a+1b)	\$ (6,307,528)	\$ (8,392,418)	\$ 2,084,890
(d) Federal income tax on net capital gains	\$ -	\$ 1,452	\$ (1,452)
(e) Utilization of capital loss carry-forwards			\$ -
(f) Other	\$ 23,676	\$ (64,932)	\$ 88,608
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ (6,283,852)	\$ (8,455,898)	\$ 2,172,046
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses			\$ -
(2) Unearned premium reserve	\$ 543,707	\$ 548,781	\$ (5,074)
(3) Policyholder reserves	\$ 44,855	\$ 8,326,612	\$ (8,281,757)
(4) Investments			\$ -
(5) Deferred acquisition costs			\$ -
(6) Policyholder dividends accrual			\$ -
(7) Fixed assets			\$ -
(8) Compensation and benefits accrual			\$ -
(9) Pension accrual			\$ -
(10) Receivables - nonadmitted			\$ -
(11) Net operating loss carry-forward			\$ -
(12) Tax credit carry-forward			\$ -
(13) Other	\$ 172,603	\$ 1,839,953	\$ (1,667,350)
(99) Subtotal (sum of 2a1 through 2a13)	\$ 761,165	\$ 10,715,346	\$ (9,954,181)
(b) Statutory valuation allowance adjustment	\$ 759,739	\$ 10,711,843	\$ (9,952,104)
(c) Nonadmitted			\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 1,426	\$ 3,503	\$ (2,077)
(e) Capital:			
(1) Investments			\$ -
(2) Net capital loss carry-forward			\$ -
(3) Real estate			\$ -
(4) Other			\$ -
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ -	\$ -	\$ -
(f) Statutory valuation allowance adjustment			\$ -
(g) Nonadmitted			\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets (2d + 2h)	\$ 1,426	\$ 3,503	\$ (2,077)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments			\$ -
(2) Fixed assets			\$ -
(3) Deferred and uncollected premium			\$ -
(4) Policyholder reserves			\$ -
(5) Other	\$ 1,426	\$ 3,503	\$ (2,077)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 1,426	\$ 3,503	\$ (2,077)
(b) Capital:			
(1) Investments			\$ -
(2) Real estate			\$ -
(3) Other			\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ -	\$ -	\$ -
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 1,426	\$ 3,503	\$ (2,077)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

D. The provision for federal income tax benefits is different from that which would be obtained by applying the statutory federal income tax rate to income before taxes. The significant items causing this difference are as follows:

Description	December 31, 2023			December 31, 2022		
	Amount	Tax Effect	Effective Tax	Amount	Tax Effect	Effective Tax
(Loss) Income before taxes	\$ 8,989,000	\$ 1,888,000	21.0%	\$ (45,502,000)	\$ (9,556,000)	21.0%
Change in valuation allowance	(47,391,000)	(9,952,000)	-110.7%	15,900,000	3,339,000	-7.3%
Change in reserves for uncertain tax positions	505,000	106,000	1.2%	1,394,000	293,000	-0.7%
Change in nonadmitted assets	7,974,000	1,674,000	18.6%	(2,369,000)	(497,000)	1.1%
Permanent adjustments and other				-	-	0.0%
	<u>\$ (29,923,000)</u>	<u>\$ (6,284,000)</u>	<u>-69.9%</u>	<u>\$ (30,577,000)</u>	<u>\$ (6,421,000)</u>	<u>14.1%</u>
Federal income tax (benefit) expense		(6,284,000)	-69.9%		(8,456,000)	18.6%
Change in net deferred income taxes		-	0.0%		2,033,000	-4.5%
Federal income tax on capital gains		-	0.0%		1,000	0.0%
Total statutory income taxes		<u>(6,284,000)</u>	<u>-69.9%</u>		<u>(6,422,000)</u>	<u>14.1%</u>

E. At December 31, 2023 and 2022, the Company did not have any net operating loss carryforwards. The Company has no capital loss carryforwards to utilize in future years at December 31, 2023 and 2022.

F. Consolidated Federal Income Tax Return

The Company's federal income tax return is consolidated with the following entities:

Medical Mutual of Ohio
MedMutual Life Insurance Company
Medical Health Insuring Corporation of Ohio
Superior Dental Care, Inc.

The Company is party to a written tax sharing agreement with its Parent and other affiliates. According to the agreement each member pays taxes or receives credits (from the Parent) as if the member had filed a separate tax return. The payment is finalized for the tax year after the return is filed and/or after an IRS audit is completed. A member generating a taxable loss, or whose net operating losses (NOLs) or other tax attributes are utilized in the current year, or whose tax attributes are utilized, is compensated for such losses or attributes utilized in the year absorbed.

G. The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

H. Repatriation Transition Tax (RTT)
Not Applicable.

I. Alternative Minimum Tax (AMT) Credit
Not Applicable.

NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A-B; MMO provides administrative services to the Company in connection with an administrative services agreement. Expense allocations are reviewed periodically to D-G. ensure expenses are being appropriately charged to each affiliate and could vary from year-to-year. In 2023 and 2022, charges to the Company for these services totaled \$74,005,000 and \$58,253,000, respectively. These charges could vary if the administrative services were provided by an unaffiliated vendor. Amounts payable and receivable between the Company and MMO are settled within three months.

The Company received a capital contribution of \$0 and \$20,000,000 from MMO in 2023 and 2022, respectively

C; H
-O. Not Applicable.

NOTE 11 Debt
Not Applicable.

NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other
Postretirement Benefit Plans

Not Applicable.

NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- A. The Company has 25,000 shares of common stock authorized; 10,000 shares issued and outstanding. All shares have a par value of \$400.
- B. The Company has no preferred stock authorized or outstanding.
- C. The payment of dividends by the Company to MMO is limited and can only be made from earned profits unless prior approval is received from the Ohio Insurance Commissioner. The maximum amount of dividends that may be paid by insurance companies without prior approval of the Ohio Insurance Commissioner is also subject to restrictions relating to statutory capital and surplus and net income. There were no dividends paid by the Company in 2023 or 2022.
- D. Not Applicable.
- E. Within the limitations of (C) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
- F. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- G. Not Applicable.
- H. Not Applicable.
- I. There were no changes in special surplus in 2023 or 2022.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is
- K. The Company issued the following surplus debentures or similar obligations:
Not Applicable.
- L. The impact of any restatement due to prior quasi-reorganizations is as follows:
Not Applicable.
- M. Not Applicable.

NOTE 14 Liabilities, Contingencies and Assessments

- A. Contingent Commitments
Not Applicable.
- B. Assessments
Not Applicable.

NOTES TO FINANCIAL STATEMENTS

- C. Gain Contingencies
Not Applicable.
- D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits
Not Applicable.
- E. Joint and Several Liabilities
Not Applicable.
- F. All Other Contingencies

Various lawsuits against the Company have arisen in the ordinary course of business. While the outcome of these matters cannot be predicted with certainty at this time, management believes they will not have a material adverse effect on the Company's financial position or results of operations.

The Company is subject to regulations that may result in assessments under state insurance guaranty association laws. The Company is not anticipating any significant assessments as of December 31, 2023.

NOTE 15 Leases
Not Applicable.

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk
Not Applicable.

NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities
Not Applicable.

NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans
Not Applicable.

NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators
Not Applicable.

NOTE 20 Fair Value Measurements

- A.

(1) Fair Value Measurements at Reporting Date
Not Applicable.

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy
Not Applicable.

(3) Not Applicable.

(4) Assets recorded in the statutory statements of admitted assets, liabilities and capital and surplus are categorized based on the level of judgment associated with the inputs used to measure their fair value. Level inputs are as follows:

Level 1- Values are unadjusted quoted prices for identical assets in active markets accessible at the measurement date.

Level 2- Inputs include quoted prices for similar assets in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are observable or can be corroborated by market data for the term of the instrument. Such inputs include market interest rates, volatilities, spreads, and yield curves.

Level 3- Certain inputs are unobservable (supported by little or no market activity) and significant to the fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset at the reporting date.

(5) Not Applicable.
- B. Not Applicable.
- C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
BONDS	\$ 97,550,207	\$ 103,778,641		\$ 97,550,207			

- D. Not Practicable to Estimate Fair Value
Not Applicable.
- E. Not Applicable.

NOTE 21 Other Items

- A. Unusual or Infrequent Items
Not Applicable
- B. Troubled Debt Restructuring: Debtors
Not Applicable.
- C. Other Disclosures

The Company is subject to certain RBC requirements specified by the NAIC and required by the ODI. Under those requirements, the amount of capital and surplus maintained by the Company is determined based on various risk factors. At December 31, 2023 and 2022, the Company met the RBC requirements.

MMO has guaranteed that the Company will maintain the minimum capital and surplus as required by Ohio law.
- D. Business Interruption Insurance Recoveries
Not Applicable.

NOTES TO FINANCIAL STATEMENTS

- E. State Transferable and Non-transferable Tax Credits
Not Applicable.
- F. Subprime Mortgage Related Risk Exposure
Not Applicable.
- G. Retained Assets
Not Applicable.
- H. Insurance-Linked Securities (ILS) Contracts
Not Applicable.

NOTE 22 Events Subsequent

The Company has evaluated subsequent events from the end of the most recent fiscal year through February 28, 2024, the date the statutory financial statements were available to be issued, and determined that there have been no events that have occurred that would require adjustments to our disclosures in the financial statements.

NOTE 23 Reinsurance

- A. Ceded Reinsurance Report
Effective January 1, 2023, the Company entered into a reinsurance agreement with MMO. Under the agreement, 100% of claims expenses are ceded to MMO, and net premiums earned are ceded net of claims adjustment and general and administrative expenses and other expense. Net investment income and net realized capital losses are not ceded under the agreement. The agreement is for one year with an automatic renewal unless the Company or MMO provides a written termination notice of 60 days.

The effects of reinsurance for the year ended December 31, 2023 are as follows:

	Year Ended December 31	
	2023	2022
Direct accident and health insurance premiums	\$ 629,668,000	\$ -
Ceded accident and health insurance premiums	(501,762,000)	-
Assumed accident and health insurance premiums	-	-
Net accident and health insurance premiums	\$ 127,906,000	\$ -

Differences between written and earned premiums subject to reinsurance are not significant.

	Year Ended December 31	
	2023	2022
Direct accident and health insurance benefits	\$ 505,492,000	\$ -
Ceded accident and health insurance benefits	(511,242,000)	-
Assumed accident and health insurance benefits	-	-
Net accident and health insurance benefits	\$ (5,750,000)	\$ -

- B. Uncollectible Reinsurance
Not Applicable.
- C. Commutation of Reinsurance Reflected in Income and Expenses.
Not Applicable.
- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
Not Applicable.
- E. Reinsurance Credit
Not Applicable.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. Not Applicable.
- B. Not Applicable.
- C. Not Applicable.
- D. Medical loss ratio rebates required pursuant to the Public Health Service Act.
At December 31, 2023 and 2022 no liability was recognized on the accompanying statutory statements of admitted assets, liabilities and capital and surplus as the calculated amounts exceeded the applicable thresholds.

	1	2	3	4	5
	Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior Reporting Year					
(1) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ -	\$ -
(2) Medical loss ratio rebates paid	\$ -	\$ -	\$ -	\$ -	\$ -
(3) Medical loss ratio rebates unpaid	\$ -	\$ -	\$ -	\$ -	\$ -
(4) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	
(5) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	
(6) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	\$ -
Current Reporting Year-to-Date					
(7) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ -	\$ -
(8) Medical loss ratio rebates paid	\$ -	\$ -	\$ -	\$ -	\$ -
(9) Medical loss ratio rebates unpaid	\$ -	\$ -	\$ -	\$ -	\$ -
(10) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	
(11) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	
(12) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	\$ -

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

NOTES TO FINANCIAL STATEMENTS

E. Risk Sharing Provisions of the Affordable Care Act

(1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions (YES/NO)?

Yes [X] No []

(2) Impact of Risk Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

Amount

a. Permanent ACA Risk Adjustment Program	
Assets	
1. Premium adjustments receivable due to ACA Risk Adjustment (including high risk pool payments)	\$ 1,076
Liabilities	
2. Risk adjustment user fees payable for ACA Risk Adjustment	\$ 128,787
3. Premium adjustments payable due to ACA Risk Adjustment (including high risk pool premium)	\$ 8,388,991
Operations (Revenue & Expense)	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	\$ (11,828,256)
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	\$ 129,015
b. Transitional ACA Reinsurance Program	
Assets	
1. Amounts recoverable for claims paid due to ACA Reinsurance	
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	
Liabilities	
4. Liabilities for contributions payable due to ACA Reinsurance – not reported as ceded premium	
5. Ceded reinsurance premiums payable due to ACA Reinsurance	
6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	
Operations (Revenue & Expense)	
7. Ceded reinsurance premiums due to ACA Reinsurance	
8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	
9. ACA Reinsurance contributions – not reported as ceded premium	
c. Temporary ACA Risk Corridors Program	
Assets	
1. Accrued retrospective premium due to ACA Risk Corridors	
Liabilities	
2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	
Operations (Revenue & Expense)	
3. Effect of ACA Risk Corridors on net premium income (paid/received)	
4. Effect of ACA Risk Corridors on change in reserves for rate credits	

(3) Roll forward of prior year ACA risk sharing provisions for the following asset (gross of any nonadmission) and liability balances along with the reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	Payable	Receivable	Payable	Receivable	Payable	Receivable	Payable	Ref	Receivable	Payable
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable (including high risk pool payments)	\$ 1,160,335		\$ 2,277,390		\$(1,117,055)	\$ -	\$ 1,118,131		A	\$ 1,076	\$ -
2. Premium adjustments (payable) (including high risk pool premium)		\$ (17,567,000)		\$ (22,124,396)	\$ -	\$ 4,557,396		\$(4,566,387)	B	\$ -	\$ (8,991)
3. Subtotal ACA Permanent Risk Adjustment Program	\$ 1,160,335	\$ (17,567,000)	\$ 2,277,390	\$ (22,124,396)	\$(1,117,055)	\$ 4,557,396	\$ 1,118,131	\$(4,566,387)		\$ 1,076	\$ (8,991)
b. Transitional ACA Reinsurance Program											
1. Amounts recoverable for claims paid					\$ -	\$ -			C	\$ -	\$ -
2. Amounts recoverable for claims unpaid (contra liability)					\$ -	\$ -			D	\$ -	\$ -
3. Amounts receivable relating to uninsured plans					\$ -	\$ -			E	\$ -	\$ -
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium					\$ -	\$ -			F	\$ -	\$ -
5. Ceded reinsurance premiums payable					\$ -	\$ -			G	\$ -	\$ -
6. Liability for amounts held under uninsured plans					\$ -	\$ -			H	\$ -	\$ -
7. Subtotal ACA Transitional Reinsurance Program	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
c. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium					\$ -	\$ -			I	\$ -	\$ -
2. Reserve for rate credits or policy experience rating refunds					\$ -	\$ -			J	\$ -	\$ -
3. Subtotal ACA Risk Corridors Program	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
d. Total for ACA Risk Sharing Provisions	\$ 1,160,335	\$ (17,567,000)	\$ 2,277,390	\$ (22,124,396)	\$(1,117,055)	\$ 4,557,396	\$ 1,118,131	\$(4,566,387)		\$ 1,076	\$ (8,991)

Explanations of Adjustments

A. ACA Risk Adjustment based on the final risk adjustment report received from HHS on June 30, 2023 and payments received(made) through December 2023.

NOTES TO FINANCIAL STATEMENTS

- ACA Risk Adjustment based on the final risk adjustment report received from HHS on June 30, 2023 and payments received(made) through December 2023.
- B. ACA Risk Adjustment based on the final risk adjustment report received from HHS on June 30, 2023 and payments received(made) through December 2023.
- ACA Risk Adjustment based on the final risk adjustment report received from HHS on June 30, 2023 and payments received(made) through December 2023.
- C. Not Applicable.
- D. Not Applicable.
- E. Not Applicable.
- F. Not Applicable.
- G. Not Applicable.
- H. Not Applicable.
- I. Not Applicable.
- J. Not Applicable.

(4) Roll-Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1-3+7)	Cumulative Balance from Prior Years (Col 2-4+8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	Payable	Receivable	Payable	Receivable	Payable	Receivable	Payable	Ref	Receivable	Payable
a. 2014											
1. Accrued retrospective premium					\$ -	\$ -			A	\$ -	\$ -
2. Reserve for rate credits or policy experience rating refunds					\$ -	\$ -			B	\$ -	\$ -
b. 2015											
1. Accrued retrospective premium					\$ -	\$ -			C	\$ -	\$ -
2. Reserve for rate credits or policy experience rating refunds					\$ -	\$ -			D	\$ -	\$ -
c. 2016											
1. Accrued retrospective premium					\$ -	\$ -			E	\$ -	\$ -
2. Reserve for rate credits or policy experience rating refunds					\$ -	\$ -			F	\$ -	\$ -
d. Total for Risk Corridors	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -

Explanations of Adjustments

- A. Not Applicable.
- B. Not Applicable.
- C. Not Applicable.
- D. Not Applicable.
- E. Not Applicable.
- F. Not Applicable.

24E(4)d (Columns 1 through 10) should equal 24E(3)c3 (Column 1 through 10 respectively)

(5) ACA Risk Corridors Receivable as of Reporting Date

	1	2	3	4	5	6
	Estimated Amount to be Filed or Final Amount Filed with CMS	Non-Accrued Amounts for Impairment or Other Reasons	Amounts received from CMS	Asset Balance (Gross of Non-admissions) (1-2-3)	Non-admitted Amount	Net Admitted Asset (4 - 5)
a. 2014	\$ 4,977,524		\$ 4,977,524	\$ -		\$ -
b. 2015	\$ 4,279,011		\$ 4,279,011	\$ -		\$ -
c. 2016	\$ 13,342,649		\$ 13,342,649	\$ -		\$ -
d. Total (a + b + c)	\$ 22,599,184	\$ -	\$ 22,599,184	\$ -	\$ -	\$ -

24E(5)d (Column 4) should equal 24E(3)c1 (Column 9)

24E(5)d (Column 6) should equal 24E(2)c1

NOTES TO FINANCIAL STATEMENTS

NOTE 25 Change in Incurred Claims and Claim Adjustment Expenses

The following table provides a reconciliation of the beginning and ending reserve balances for unpaid claims and claim adjustment expenses (CAE), net of reinsurance, and health care receivables.

	2023	2022
Unpaid claims and CAE	\$ 77,758,000	\$ 66,198,000
Reinsurance recoverable, net of allowances	-	-
Health care receivables	(22,339,000)	(16,829,000)
Drug Discount Liability	6,169,000	-
Reserves at beginning of year, net	61,588,000	49,369,000
Add provision for claims and CAE, net of reinsurance, occurring in		
Current year	40,134,000	582,362,000
Prior years	(2,500,000)	(963,000)
Net incurred claims and CAE during the current year	37,634,000	581,399,000
Deduct payments for claims and CAE, net of reinsurance:		
Current year	84,702,000	521,597,000
Prior years	49,011,000	47,582,000
Net claims and CAE payments during the current year	133,713,000	569,179,000
Reserves at end of year, net	(34,491,000)	61,589,000
Reinsurance recoverable, net of allowances	44,374,000	-
Health care receivables	(3,250,000)	22,339,000
Drug Discount Liability	(4,188,000)	(6,170,000)
Unpaid claims and unpaid claims adjustment expenses	\$ 2,445,000	\$ 77,758,000

The foregoing reconciliation shows that a \$2,500,000 redundancy in the December 31, 2022 reserves emerged in 2023, and a \$963,000 redundancy in the December 31, 2021 reserves emerged in 2022. The majority of the 2023 and 2022 redundancies resulted from differences in claims severity and utilization as compared to expectations.

At December 31, 2023 and 2022, health care receivables above include \$0 and \$8,150,000 respectively, that are nonadmitted in accordance with the original SSAP No. 84, Certain Health Care Receivables and Receivables Under Government Insured Plans (SSAP No. 84).

NOTE 26 Intercompany Pooling Arrangements

Not Applicable.

NOTE 27 Structured Settlements

Not Applicable.

NOTE 28 Health Care Receivables

A. Pharmaceutical Rebate Receivables

The Company accounts for pharmaceutical rebate receivables in accordance with SSAP No. 84. The admitted receivable balances as of December 31, 2023 and 2022, are \$0 and \$14,189,000, respectively, are included in health care and other receivables on the statutory statements of admitted assets, liabilities, and capital and surplus. These are comprised of the estimated pharmacy rebates for the current quarter as reported in the statutory financial statements plus the pharmacy rebates invoiced / confirmed for the preceding quarter. Additional details are included in the table below:

Date	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received Within 90 Days of Billing	Actual Rebates Received Within 91 to 180 Days of Billing	Actual Rebates Received More Than 180 Days After Billing
12/31/2023					
09/30/2023					
06/30/2023					
03/31/2023					
12/31/2022	\$ 7,131,000	\$ 7,131,000	\$ 1,328,163	\$ 6,965,424	\$ 7,947
09/30/2022	\$ 6,143,000	\$ 7,058,000	\$ 6,345,886	\$ 2,232,837	\$ (74,025)
06/30/2022	\$ 5,974,000	\$ 6,680,000	\$ 6,158,633		\$ 2,075,499
03/31/2022	\$ 5,390,000	\$ 6,215,000	\$ 5,601,562	\$ (23,377)	\$ 1,540,480
12/31/2021	\$ 5,139,000	\$ 5,139,000	\$ 1,104,144	\$ 5,378,659	\$ (50,094)
09/30/2021	\$ 4,791,000	\$ 5,233,000	\$ 5,277,991	\$ 933,305	\$ (110,780)
06/30/2021	\$ 4,349,000	\$ 4,734,000	\$ 5,093,976	\$ (12,065)	\$ 643,213
03/31/2021	\$ 2,612,000	\$ 4,263,000	\$ 4,740,672	\$ (11,897)	\$ 447,284

NOTE 29 Participating Policies

Not Applicable.

NOTE 30 Premium Deficiency Reserves

Aggregate health policy reserves include premium deficiency reserves and reserves for contracts subject to redetermination. Premium deficiency reserves related to Medicare Supplement policies at December 31, 2023 and 2022, totaled \$0 and \$20,759,000, respectively. Premium deficiency reserves related to Individual ACA policies at December 31, 2023 and 2022, totaled \$0 and \$17,749,000. The aggregate health policy reserves also include a risk adjustment liability for ACA permanent risk adjustment program of \$0 and \$17,567,000 at December 31, 2023 and 2022, respectively. See the related policy below.

1. Liability carried for premium deficiency reserves	\$ -
2. Date of the most recent evaluation of this liability	12/31/2023
3. Was anticipated investment income utilized in the calculation?	Yes [X] No []

NOTE 31 Anticipated Salvage and Subrogation

The reserves for unpaid claims and CAE at December 31, 2023 and 2022, have been reduced by \$475,000 and \$1,266,000, respectively, related to anticipated subrogation claims recoverable.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

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, 1A, 2 and 3.

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

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

1.3

State Regulating?

Ohio

1.4

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

Yes [] No [X]

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

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

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

12/31/2019

3.2

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.

12/31/2019

3.3

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).

10/27/2020

3.4

By what department or departments?
Ohio Department of Insurance

3.5

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]

3.6

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

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

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes [] No [X]
Yes [X] No []

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes [] No [X]

5.2

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

6.1

Has the 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]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

GENERAL INTERROGATORIES

8.1

Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board?

Yes [] No [X]

8.2

If the response to 8.1 is yes, please identify the name of the DIHC.

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

8.5

Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company?

Yes [] No [X]

8.6

If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule?

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

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
RSM US LLP 801 Nicollet Mall, Suite 1200 Minneapolis, MN 55402

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]

10.2

If the response to 10.1 is yes, provide information related to this exemption:

10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]

10.4

If the response to 10.3 is yes, provide information related to this exemption:

10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

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

10.6

If the response to 10.5 is no or n/a, please explain.

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Ms. Alisa Widmer, FSA, MAAA, Risk & Regulatory Consulting, LLC, 20 Batterson Park Road, Suite 380, Farmington, CT 06032

12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]

12.11

Name of real estate holding company ...

12.12

Number of parcels involved

12.13

Total book/adjusted carrying value

\$

12.2

If yes, provide explanation

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A []

14.1

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?

Yes [X] No []

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.

14.11

If the response to 14.1 is No, please explain:

14.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]

14.21

If the response to 14.2 is yes, provide information related to amendment(s).

14.3

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

Yes [] No [X]

14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
.....

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers.....\$0

20.12 To stockholders not officers.....\$0

20.13 Trustees, supreme or grand (Fraternal Only)\$0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers.....\$0

20.22 To stockholders not officers.....\$0

20.23 Trustees, supreme or grand (Fraternal Only)\$0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others.....\$

21.22 Borrowed from others.....\$

21.23 Leased from others\$

21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No []
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$ 22,124,396

22.22 Amount paid as expenses\$

22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)
.....

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

GENERAL INTERROGATORIES

25.02 If no, give full and complete information, relating thereto

25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0

25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0

25.093 Total payable for securities lending reported on the liability page. \$ 0

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []

26.2 If yes, state the amount thereof at December 31 of the current year:

26.21 Subject to repurchase agreements \$ 0

26.22 Subject to reverse repurchase agreements \$ 0

26.23 Subject to dollar repurchase agreements \$ 0

26.24 Subject to reverse dollar repurchase agreements \$ 0

26.25 Placed under option agreements \$ 0

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0

26.27 FHLB Capital Stock \$ 0

26.28 On deposit with states 744,753

26.29 On deposit with other regulatory bodies \$ 0

26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 0

26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 0

26.32 Other \$ 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

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

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No [X]

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108 Yes [] No []

27.42 Permitted accounting practice Yes [] No []

27.43 Other accounting guidance Yes [] No []

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

The reporting entity has obtained explicit approval from the domiciliary state.

Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.

Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.

Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

28.2 If yes, state the amount thereof at December 31 of the current year. \$

29. 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 [X] No []

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
FIFTH THIRD BANK	5050 KINGSLEY DRIVE, CINCINNATI, OHIO 45263

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

GENERAL INTERROGATORIES

29.02 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 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

29.04 If yes, give full and complete information relating thereto:

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

29.05 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 Name of Firm or Individual	2 Affiliation
JAMES CELLURA	I.....
.....

29.0597 For those firms/individuals listed in the table for Question 29.05, 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]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

29.06 For those firms or individuals listed in the table for 29.05 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
.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....
30.2999 - Total		0

30.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

GENERAL INTERROGATORIES

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	103,778,641	97,550,207	(6,228,435)
31.2 Preferred stocks	0		0
31.3 Totals	103,778,641	97,550,207	(6,228,435)

- 31.4 Describe the sources or methods utilized in determining the fair values:
The fair value of our securities was determined by utilizing prices obtained from our custodian, Fifth Third Bank. Fifth Third utilizes ICE Data Services for their pricing.
- 32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []
- 32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []
- 32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....
- 33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []
- 33.2 If no, list exceptions:
.....
34. By self-designating 5GI securities, the reporting entity is certifying the following elements of 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]
35. 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]
36. 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]
37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

GENERAL INTERROGATORIES

- 38.1

Does the reporting entity directly hold cryptocurrencies?

Yes [] No [X]
- 38.2

If the response to 38.1 is yes, on what schedule are they reported?
.....
- 39.1

Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies?

Yes [] No [X]
- 39.2

If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
39.21 Held directly Yes [] No [X]
39.22 Immediately converted to U.S. dollars Yes [] No [X]
- 39.3

If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums
.....

OTHER

- 40.1

Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$
- 40.2

List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.
- | 1 | 2 |
|-------|-------------|
| Name | Amount Paid |
| | |
- 41.1

Amount of payments for legal expenses, if any?

\$
- 41.2

List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.
- | 1 | 2 |
|-------|-------------|
| Name | Amount Paid |
| | |
- 42.1

Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?

\$
- 42.2

List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.
- | 1 | 2 |
|-------|-------------|
| Name | Amount Paid |
| | |

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

GENERAL INTERROGATORIES

PART 2 - HEALTH INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [X] No []

1.2

If yes, indicate premium earned on U.S. business only.

\$ 269,344,171

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31

Reason for excluding

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above

\$

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$ 241,805,212

1.6

Individual policies:

Most current three years:

1.61 Total premium earned \$ 37,006,398

1.62 Total incurred claims \$ 31,633,102

1.63 Number of covered lives 24,062

All years prior to most current three years:

1.64 Total premium earned \$ 232,337,773

1.65 Total incurred claims \$ 210,172,111

1.66 Number of covered lives 97,496

1.7

Group policies:

Most current three years:

1.71 Total premium earned \$ 0

1.72 Total incurred claims \$ 0

1.73 Number of covered lives 0

All years prior to most current three years:

1.74 Total premium earned \$ 0

1.75 Total incurred claims \$ 0

1.76 Number of covered lives 0

2.

Health Test:

1

Current Year

2

Prior Year

2.1 Premium Numerator 127,906,348 616,592,755

2.2 Premium Denominator 127,906,348 616,592,755

2.3 Premium Ratio (2.1/2.2) 1.000 1.000

2.4 Reserve Numerator 658,000 131,855,750

2.5 Reserve Denominator 658,000 131,855,750

2.6 Reserve Ratio (2.4/2.5) 1.000 1.000

3.1

Has the reporting entity received any endowment or gift from contracting hospitals, physicians, dentists, or others that is agreed will be returned when, as and if the earnings of the reporting entity permits?

Yes [] No [X]

3.2

If yes, give particulars:

4.1

Have copies of all agreements stating the period and nature of hospitals', physicians', and dentists' care offered to subscribers and dependents been filed with the appropriate regulatory agency?

Yes [X] No []

4.2

If not previously filed, furnish herewith a copy(ies) of such agreement(s). Do these agreements include additional benefits offered?

Yes [] No []

5.1

Does the reporting entity have stop-loss reinsurance?

Yes [] No [X]

5.2

If no, explain:
Management considered (1) the increasing cost of retaining stop loss coverage, (2) the maximum exposure per enrollee, and (3) the strong surplus position of the Company in deciding to forego stop loss coverage during the year. Risk retention decisions are reviewed by management regularly.

5.3

Maximum retained risk (see instructions)

5.31 Comprehensive Medical \$

5.32 Medical Only \$

5.33 Medicare Supplement \$

5.34 Dental & Vision \$

5.35 Other Limited Benefit Plan \$

5.36 Other \$

6.

Describe arrangement which the reporting entity may have to protect subscribers and their dependents against the risk of insolvency including hold harmless provisions, conversion privileges with other carriers, agreements with providers to continue rendering services, and any other agreements:
Hold harmless provisions and covered service provisions

7.1

Does the reporting entity set up its claim liability for provider services on a service date basis?.....

Yes [X] No []

7.2

If no, give details

8.

Provide the following information regarding participating providers:

8.1 Number of providers at start of reporting year 66,646

8.2 Number of providers at end of reporting year 66,842

9.1

Does the reporting entity have business subject to premium rate guarantees?

Yes [] No [X]

9.2

If yes, direct premium earned:

9.21 Business with rate guarantees between 15-36 months.. \$.....

9.22 Business with rate guarantees over 36 months \$.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

GENERAL INTERROGATORIES

10.1 Does the reporting entity have Incentive Pool, Withhold or Bonus Arrangements in its provider contracts? Yes [X] No []

10.2 If yes:

10.21 Maximum amount payable bonuses.....\$4,282,200

10.22 Amount actually paid for year bonuses.....\$995,877

10.23 Maximum amount payable withholds.....\$

10.24 Amount actually paid for year withholds.....\$

11.1 Is the reporting entity organized as:

11.12 A Medical Group/Staff Model, Yes [] No [X]

11.13 An Individual Practice Association (IPA), or, Yes [] No [X]

11.14 A Mixed Model (combination of above)? Yes [] No [X]

11.2 Is the reporting entity subject to Statutory Minimum Capital and Surplus Requirements? Yes [X] No []

11.3 If yes, show the name of the state requiring such minimum capital and surplus. Ohio

11.4 If yes, show the amount required. \$ 9,133,919

11.5 Is this amount included as part of a contingency reserve in stockholder's equity? Yes [] No [X]

11.6 If the amount is calculated, show the calculation

Greater of 10% of total liabilities or minimum net worth per ORC 1751.28

12. List service areas in which reporting entity is licensed to operate:

1
Name of Service Area
.....
.....

13.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

13.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

13.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

13.4 If yes, please provide the balance of funds administered as of the reporting date. \$

14.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]

14.2 If the answer to 14.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....
.....

15. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

15.1 Direct Premium Written \$

15.2 Total Incurred Claims \$

15.3 Number of Covered Lives

*Ordinary Life Insurance Includes
Term(whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

16. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []

16.1 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 []

FIVE-YEAR HISTORICAL DATA

	1 2023	2 2022	3 2021	4 2020	5 2019
Balance Sheet (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28)	194,283,898	254,516,530	243,904,097	273,099,480	289,686,556
2. Total liabilities (Page 3, Line 24)	91,339,187	176,245,791	144,184,588	190,134,763	199,924,370
3. Statutory minimum capital and surplus requirement	9,133,919	17,624,579	14,418,459	19,013,476	19,992,437
4. Total capital and surplus (Page 3, Line 33)	102,944,711	78,270,739	99,719,509	82,964,717	89,762,186
Income Statement (Page 4)					
5. Total revenues (Line 8)	127,906,348	616,592,755	542,789,386	592,530,106	621,918,096
6. Total medical and hospital expenses (Line 18)	(5,749,806)	541,525,225	452,954,866	466,426,478	505,042,715
7. Claims adjustment expenses (Line 20)	43,383,709	39,873,603	30,925,616	33,240,756	31,737,151
8. Total administrative expenses (Line 21)	86,423,043	77,031,447	72,585,776	91,331,235	88,865,754
9. Net underwriting gain (loss) (Line 24)	3,849,403	(46,644,520)	(19,277,872)	831,637	(27,027,524)
10. Net investment gain (loss) (Line 27)	6,677,990	3,116,514	1,895,037	2,893,200	4,956,994
11. Total other income (Lines 28 plus 29)	(1,538,861)	(1,974,737)	(1,326,115)	(1,623,028)	(2,381,980)
12. Net income or (loss) (Line 32)	15,272,383	(37,046,845)	(15,829,170)	349,684	(24,034,158)
Cash Flow (Page 6)					
13. Net cash from operations (Line 11)	(51,791,525)	(25,058,933)	(39,970,660)	(33,397,936)	35,601,468
Risk-Based Capital Analysis					
14. Total adjusted capital	102,944,711	78,270,739	99,719,509	82,964,717	89,762,186
15. Authorized control level risk-based capital	3,864,545	19,852,840	16,442,494	17,443,588	19,241,615
Enrollment (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7)	199,821	203,451	197,690	206,431	213,507
17. Total members months (Column 6, Line 7)	2,405,913	2,450,791	2,349,367	2,460,643	2,319,402
Operating Percentage (Page 4) (Item divided by Page 4, sum of Lines 2, 3 and 5) x 100.0					
18. Premiums earned plus risk revenue (Line 2 plus Lines 3 and 5)	100.0	100.0	100.0	100.0	100.0
19. Total hospital and medical plus other non-health (Lines 18 plus Line 19)	(4.5)	87.8	83.4	78.7	81.2
20. Cost containment expenses	18.7	3.5	3.0	2.6	2.4
21. Other claims adjustment expenses	15.2	3.0	2.7	3.0	2.7
22. Total underwriting deductions (Line 23)	97.0	107.6	103.6	99.9	104.3
23. Total underwriting gain (loss) (Line 24)	3.0	(7.6)	(3.6)	0.1	(4.3)
Unpaid Claims Analysis (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 17, Col. 5)	47,691,337	47,030,690	47,700,391	56,853,382	39,438,050
25. Estimated liability of unpaid claims-[prior year (Line 17, Col. 6)]	53,441,281	47,993,511	60,982,446	67,849,373	43,474,765
Investments In Parent, Subsidiaries and Affiliates					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)				0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)			0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)			0	0	0
29. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)				0	0
30. Affiliated mortgage loans on real estate					
31. All other affiliated					
32. Total of above Lines 26 to 31	0	0	0	0	0
33. Total investment in parent included in Lines 26 to 31 above.					

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Medical Health Insuring Corporation of Ohio

SCHEDULE T PREMIUMS AND OTHER CONSIDERATIONS

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	
2.	Alaska	AK	N.....								.....0	
3.	Arizona	AZ	L.....								.....0	
4.	Arkansas	AR	N.....								.....0	
5.	California	CA	N.....								.....0	
6.	Colorado	CO	N.....								.....0	
7.	Connecticut	CT	N.....								.....0	
8.	Delaware	DE	N.....								.....0	
9.	District of Columbia	DC	N.....								.....0	
10.	Florida	FL	N.....								.....0	
11.	Georgia	GA	N.....								.....0	
12.	Hawaii	HI	N.....								.....0	
13.	Idaho	ID	N.....								.....0	
14.	Illinois	IL	N.....								.....0	
15.	Indiana	IN	N.....								.....0	
16.	Iowa	IA	N.....								.....0	
17.	Kansas	KS	N.....								.....0	
18.	Kentucky	KY	N.....								.....0	
19.	Louisiana	LA	N.....								.....0	
20.	Maine	ME	N.....								.....0	
21.	Maryland	MD	N.....								.....0	
22.	Massachusetts	MA	N.....								.....0	
23.	Michigan	MI	N.....								.....0	
24.	Minnesota	MN	N.....								.....0	
25.	Mississippi	MS	N.....								.....0	
26.	Missouri	MO	N.....								.....0	
27.	Montana	MT	N.....								.....0	
28.	Nebraska	NE	N.....								.....0	
29.	Nevada	NV	N.....								.....0	
30.	New Hampshire	NH	N.....								.....0	
31.	New Jersey	NJ	N.....								.....0	
32.	New Mexico	NM	N.....								.....0	
33.	New York	NY	N.....								.....0	
34.	North Carolina	NC	N.....								.....0	
35.	North Dakota	ND	N.....								.....0	
36.	Ohio	OH	L.....	629,667,446							629,667,446	
37.	Oklahoma	OK	N.....								.....0	
38.	Oregon	OR	N.....								.....0	
39.	Pennsylvania	PA	N.....								.....0	
40.	Rhode Island	RI	N.....								.....0	
41.	South Carolina	SC	N.....								.....0	
42.	South Dakota	SD	N.....								.....0	
43.	Tennessee	TN	N.....								.....0	
44.	Texas	TX	N.....								.....0	
45.	Utah	UT	N.....								.....0	
46.	Vermont	VT	N.....								.....0	
47.	Virginia	VA	N.....								.....0	
48.	Washington	WA	N.....								.....0	
49.	West Virginia	WV	N.....								.....0	
50.	Wisconsin	WI	N.....								.....0	
51.	Wyoming	WY	N.....								.....0	
52.	American Samoa	AS	N.....								.....0	
53.	Guam	GU	N.....								.....0	
54.	Puerto Rico	PR	N.....								.....0	
55.	U.S. Virgin Islands ..	VI	N.....								.....0	
56.	Northern Mariana Islands	MP	N.....								.....0	
57.	Canada	CAN	N.....								.....0	
58.	Aggregate Other Aliens	OT	XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
59.	Subtotal		XXX.....	629,667,446	.....0	.....0	.....0	.....0	.....0	.....0	629,667,446	.....0
60.	Reporting Entity Contributions for Employee Benefit Plans		XXX.....								.....0	
61.	Totals (Direct Business)		XXX.....	629,667,446	0	0	0	0	0	0	629,667,446	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	

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 2

2. R - Registered - Non-domiciled RRGs..... 0

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state. 0

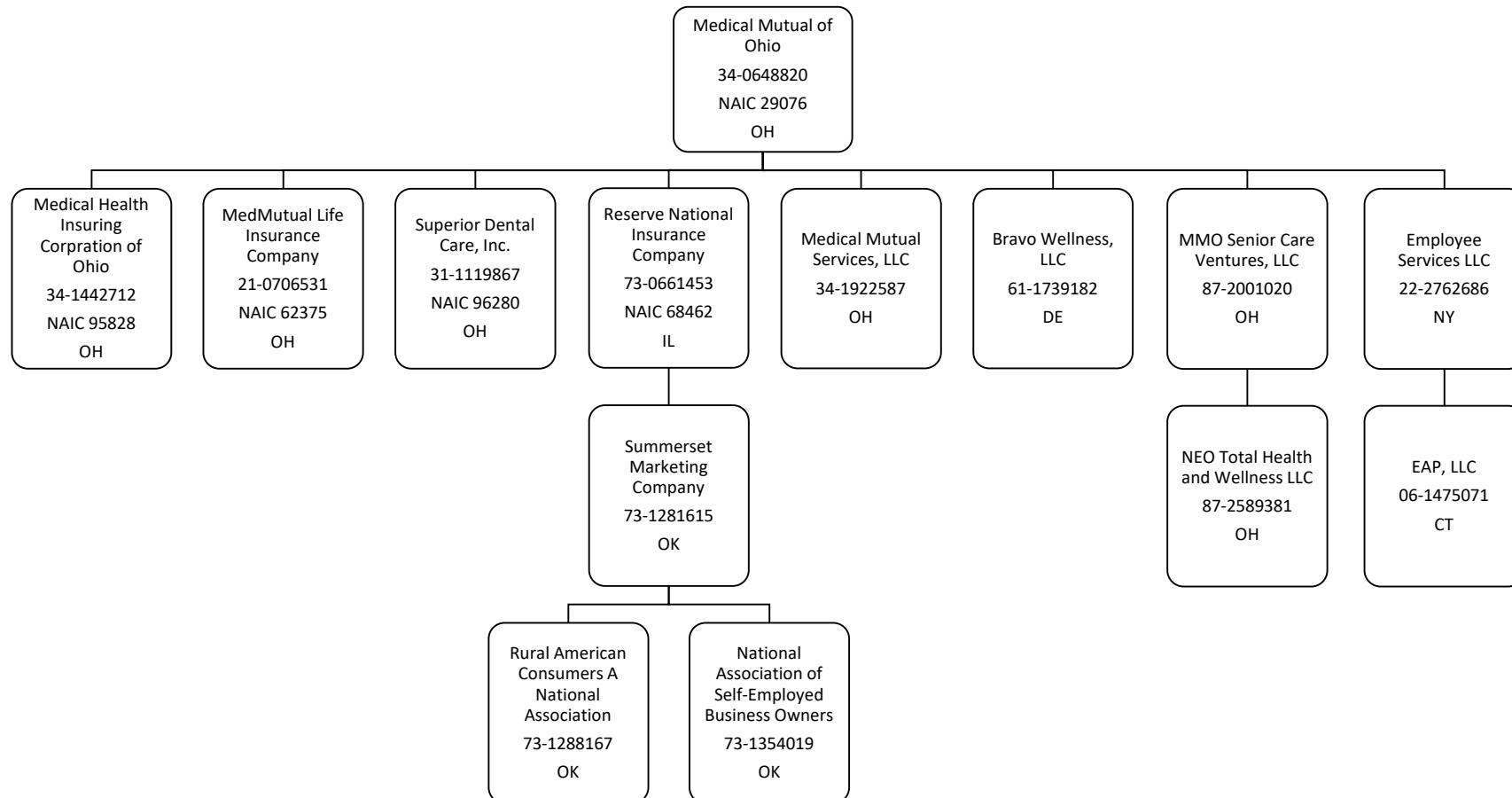
4. Q - Qualified - Qualified or accredited reinsurer..... 0

5. N - None of the above - Not allowed to write business in the state..... 55

(b) Explanation of basis of allocation by states, premiums by state, etc.

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

40



NONE