



HEALTH ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024  
OF THE CONDITION AND AFFAIRS OF THE

Humana Health Plan of Ohio, Inc.

NAIC Group Code01190119NAIC Company Code95348Employer's ID Number31-1154200  
(Current)(Prior)

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

Country of DomicileUnited States of America

Licensed as business type:Health Maintenance Organization

Is HMO Federally Qualified? Yes [ X ] No [ ]

Incorporated/Organized08/19/1985Commenced Business01/01/1986

Statutory Home Officec/o CT Corporation System, 4400 Easton Commons Way, Suite 125Columbus, OH, US 43219  
(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office500 West Main Street  
(Street and Number)  
Louisville, KY, US 40202513-784-5320  
(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail AddressP.O. Box 740036Louisville, KY, US 40201-7436  
(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records500 West Main Street  
(Street and Number)  
Louisville, KY, US 40202513-784-5320  
(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.humana.com

Statutory Statement ContactAmanda Nethery502-580-1624  
(Name)(Area Code) (Telephone Number)  
DOIINQUIRIES@humana.com502-580-2099  
(E-mail Address)(FAX Number)

OFFICERS

PresidentGeorge Renaudin IIChief Financial OfficerSusan Marie Diamond

VP, Associate General Counsel & Corporate SecretaryJoseph Matthew RuschellVP & TreasurerRobert Martin Marcoux Jr.

OTHER

John Edward Barger III, SVP, Medicaid President	Courtney Danielle Durall, Assistant Corporate Secretary & Director, ESG Strategy	Douglas Allen Edwards, SVP, Enterprise Associate & Business Solutions
Daniel Kevin Feld, Associate VP, Tax	John-Paul William Felter, SVP, Chief Accounting Officer & Controller	Jeremy Leon Gaskill, VP, Medicare Regional President
Leann Moren Hutchinson, VP, Group Business Operations	John Stephen Littig, VP, Medicare Regional President	Sean Joseph O'Reilly, SVP, Chief Compliance Officer
William Mark Preston, VP, Investments	Frederick William Roth, VP, Medicare Supplement	Leah Sonnenschein Schraudenbach, SVP, Chief Risk Officer
Gilbert Alan Stewart #, SVP, Medicare Divisional Leader		

DIRECTORS OR TRUSTEES

Sean Joseph O'Reilly #	George Renaudin II	Joseph Matthew Ruschell
------------------------	--------------------	-------------------------

State ofKentuckySS

County ofJefferson

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.

George Renaudin II President	Joseph Matthew Ruschell VP, Associate General Counsel & Corporate Secretary	Robert Martin Marcoux, Jr. VP & Treasurer
---------------------------------	--	--

Subscribed and sworn to before me this17thday ofFebruary, 2025

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.....

Julia Wentworth  
Notary Public  
January 10, 2029

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE HUMANA HEALTH PLAN OF OHIO INC.

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	118,423,046	0	118,423,046	86,994,366
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	0	0	0	0
2.2 Common stocks .....	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	0	0	0	0
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....	0	0	0	0
5. Cash (\$ .....7,442,230 , Schedule E - Part 1), cash equivalents (\$ .....101,638,091 , Schedule E - Part 2) and short-term investments (\$ .....0 , Schedule DA) .....	109,080,322	0	109,080,322	125,098,726
6. Contract loans, (including \$ .....0 premium notes) .....	0	0	0	0
7. Derivatives (Schedule DB) .....	0	0	0	0
8. Other invested assets (Schedule BA) .....	0	0	0	0
9. Receivables for securities .....	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL) .....	1,952,173	0	1,952,173	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	229,455,541	0	229,455,541	212,093,092
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	756,809	0	756,809	439,047
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	80,063,991	16,636	80,047,355	66,317,656
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	0	0	0	0
15.3 Accrued retrospective premiums (\$ .....38,827,712 ) and contracts subject to redetermination (\$ .....1,737,522 ) .....	40,565,234	0	40,565,234	3,326,830
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	0	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0	0
17. Amounts receivable relating to uninsured plans .....	892,529	15,847	876,683	324,669
18.1 Current federal and foreign income tax recoverable and interest thereon ....	0	0	0	3,803,454
18.2 Net deferred tax asset .....	5,875,298	0	5,875,298	7,087,770
19. Guaranty funds receivable or on deposit .....	0	0	0	0
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	0	0	0	0
24. Health care (\$ .....3,212,722 ) and other amounts receivable .....	8,574,392	5,234,313	3,340,079	7,632,755
25. Aggregate write-ins for other-than-invested assets .....	131,891	131,891	0	47,831
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	366,315,685	5,398,687	360,916,998	301,073,104
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27)	366,315,685	5,398,687	360,916,998	301,073,104
DETAILS OF WRITE-INS				
1101. ....	0	0	0	0
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid Commissions .....	131,891	131,891	0	0
2502. Federal Contingency Reserves .....	0	0	0	47,831
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	131,891	131,891	0	47,831

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1	2	3	4
	Covered	Uncovered	Total	Total
1. Claims unpaid (less \$ .....0 reinsurance ceded) .....	130,141,223	9,872,451	140,013,674	107,740,919
2. Accrued medical incentive pool and bonus amounts .....	999,531	0	999,531	2,389,000
3. Unpaid claims adjustment expenses.....	1,364,862	0	1,364,862	714,178
4. Aggregate health policy reserves, including the liability of \$ .....27,930 for medical loss ratio rebate per the Public Health Service Act .....	12,041,544	0	12,041,544	26,321,114
5. Aggregate life policy reserves.....	0	0	0	0
6. Property/casualty unearned premium reserves.....	0	0	0	0
7. Aggregate health claim reserves.....	1,467	0	1,467	68,474
8. Premiums received in advance.....	19,200	0	19,200	462,682
9. General expenses due or accrued.....	21,642,996	0	21,642,996	14,783,352
10.1 Current federal and foreign income tax payable and interest thereon (including \$ .....20,099 on realized capital gains (losses)) ..	766,405	0	766,405	0
10.2 Net deferred tax liability.....	0	0	0	0
11. Ceded reinsurance premiums payable.....	0	0	0	0
12. Amounts withheld or retained for the account of others.....	0	0	0	0
13. Remittances and items not allocated.....	13,375	0	13,375	21,569
14. Borrowed money (including \$ .....0 current) and interest thereon \$ .....0 (including \$ .....0 current).....	0	0	0	0
15. Amounts due to parent, subsidiaries and affiliates.....	57,164,402	0	57,164,402	21,686,615
16. Derivatives.....	0	0	0	0
17. Payable for securities.....	0	0	0	0
18. Payable for securities lending .....	1,952,173	0	1,952,173	0
19. Funds held under reinsurance treaties (with \$ .....0 authorized reinsurers, \$ .....0 unauthorized reinsurers and \$ .....0 certified reinsurers).....	0	0	0	0
20. Reinsurance in unauthorized and certified (\$ .....0 ) companies .....	0	0	0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates .....	0	0	0	0
22. Liability for amounts held under uninsured plans.....	952,684	0	952,684	3,094,491
23. Aggregate write-ins for other liabilities (including \$ .....4,010,288 current).....	4,661,998	0	4,661,998	1,556,383
24. Total liabilities (Lines 1 to 23).....	231,721,860	9,872,451	241,594,311	178,838,778
25. Aggregate write-ins for special surplus funds.....	XXX	XXX	0	0
26. Common capital stock.....	XXX	XXX	1,000	1,000
27. Preferred capital stock.....	XXX	XXX	0	0
28. Gross paid in and contributed surplus.....	XXX	XXX	195,223,747	195,223,747
29. Surplus notes.....	XXX	XXX	0	0
30. Aggregate write-ins for other-than-special surplus funds.....	XXX	XXX	0	0
31. Unassigned funds (surplus).....	XXX	XXX	(75,902,060)	(72,990,421)
32. Less treasury stock, at cost: 32.1 .....0 shares common (value included in Line 26 \$ .....0 ).....	XXX	XXX	0	0
32.2 .....0 shares preferred (value included in Line 27 \$ .....0 ).....	XXX	XXX	0	0
33. Total capital and surplus (Lines 25 to 31 minus Line 32).....	XXX	XXX	119,322,687	122,234,326
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	360,916,998	301,073,104
DETAILS OF WRITE-INS				
2301. Unclaimed Property .....	22,375	0	22,375	23,141
2302. Premium Payable .....	4,639,623	0	4,639,623	1,533,241
2303. ....				
2398. Summary of remaining write-ins for Line 23 from overflow page .....	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	4,661,998	0	4,661,998	1,556,383
2501. ....	XXX	XXX		
2502. ....	XXX	XXX		
2503. ....	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	XXX	XXX	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	XXX	XXX	0	0
3001. ....	XXX	XXX		
3002. ....	XXX	XXX		
3003. ....	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page .....	XXX	XXX	0	0
3099. Totals (Lines 3001 through 3003 plus 3098)(Line 30 above)	XXX	XXX	0	0

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX	2,013,224	1,355,864
2. Net premium income ( including \$ .....0 non-health premium income) .....	XXX	1,186,896,210	796,047,101
3. Change in unearned premium reserves and reserve for rate credits .....	XXX	(27,930)	0
4. Fee-for-service (net of \$ .....0 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	1,186,868,280	796,047,101
<b>Hospital and Medical:</b>			
9. Hospital/medical benefits .....	76,717,466	936,672,113	612,745,909
10. Other professional services .....	175,023	2,136,923	959,977
11. Outside referrals .....	0	0	0
12. Emergency room and out-of-area .....	3,763,225	45,946,614	27,547,317
13. Prescription drugs .....	1,270,205	15,508,396	30,139,714
14. Aggregate write-ins for other hospital and medical.....	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts .....	0	17,009,549	(145,491)
16. Subtotal (Lines 9 to 15) .....	81,925,919	1,017,273,595	671,247,426
<b>Less:</b>			
17. Net reinsurance recoveries .....	0	0	0
18. Total hospital and medical (Lines 16 minus 17) .....	81,925,919	1,017,273,595	671,247,426
19. Non-health claims (net) .....	0	0	0
20. Claims adjustment expenses, including \$ .....38,673,615 cost containment expenses ....	0	46,304,344	39,971,786
21. General administrative expenses .....	0	147,998,820	132,220,973
22. Increase in reserves for life and accident and health contracts (including \$ .....0 increase in reserves for life only) .....	0	(13,990,646)	(10,364,870)
23. Total underwriting deductions (Lines 18 through 22).....	81,925,919	1,197,586,113	833,075,315
24. Net underwriting gain or (loss) (Lines 8 minus 23) .....	XXX	(10,717,833)	(37,028,214)
25. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....	0	9,949,547	6,881,889
26. Net realized capital gains (losses) less capital gains tax of \$ .....38,660 .....	0	145,436	362,344
27. Net investment gains (losses) (Lines 25 plus 26) .....	0	10,094,983	7,244,233
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$ .....0 ) (amount charged off \$ .....0 )] .....	0	0	0
29. Aggregate write-ins for other income or expenses .....	0	1	3
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	(622,849)	(29,783,978)
31. Federal and foreign income taxes incurred .....	XXX	(1,684,826)	(7,126,683)
32. Net income (loss) (Lines 30 minus 31)	XXX	1,061,977	(22,657,295)
<b>DETAILS OF WRITE-INS</b>			
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 through 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 through 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 through 1403 plus 1498)(Line 14 above)	0	0	0
2901. Miscellaneous Income .....	0	1	3
2902. ....			
2903. ....			
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	1	3

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	122,234,326	50,932,550
34. Net income or (loss) from Line 32 .....	1,061,977	(22,657,295)
35. Change in valuation basis of aggregate policy and claim reserves .....	0	0
36. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....0 .....	0	0
37. Change in net unrealized foreign exchange capital gain or (loss) .....	0	0
38. Change in net deferred income tax .....	(1,212,472)	(775,089)
39. Change in nonadmitted assets .....	(2,761,144)	4,734,161
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.....	0	0
44. Capital Changes:		
44.1 Paid in .....	0	0
44.2 Transferred from surplus (Stock Dividend).....	0	0
44.3 Transferred to surplus.....	0	0
45. Surplus adjustments:		
45.1 Paid in .....	0	90,000,000
45.2 Transferred to capital (Stock Dividend) .....	0	0
45.3 Transferred from capital .....	0	0
46. Dividends to stockholders .....	0	0
47. Aggregate write-ins for gains or (losses) in surplus .....	0	0
48. Net change in capital and surplus (Lines 34 to 47) .....	(2,911,639)	71,301,776
49. Capital and surplus end of reporting period (Line 33 plus 48)	119,322,687	122,234,326
DETAILS OF WRITE-INS		
4701. ....		
4702. ....		
4703. ....		
4798. Summary of remaining write-ins for Line 47 from overflow page .....	0	0
4799. Totals (Lines 4701 through 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 .....	1,138,205,636	728,476,218
2. Net investment income .....	9,523,441	6,834,187
3. Miscellaneous income .....	0	0
4. Total (Lines 1 through 3) .....	1,147,729,077	735,310,405
5. Benefit and loss related payments .....	986,889,349	588,721,977
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	189,336,486	157,920,891
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ .....137,939 tax on capital gains (losses) .....	(6,216,025)	(3,897,329)
10. Total (Lines 5 through 9) .....	1,170,009,810	742,745,539
11. Net cash from operations (Line 4 minus Line 10) .....	(22,280,734)	(7,435,134)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	23,041,758	48,809,194
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 .....	11	(2)
12.7 Miscellaneous proceeds .....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	23,041,769	48,809,193
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	54,178,009	92,030,786
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 .....	1,952,173	22,007
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	56,130,182	92,052,793
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) .....	(33,088,413)	(43,243,600)
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	90,000,000
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) .....	39,350,742	67,724,445
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	39,350,742	157,724,445
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) .....	(16,018,404)	107,045,711
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	125,098,726	18,053,015
19.2 End of year (Line 18 plus Line 19.1) .....	109,080,322	125,098,726

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

--	--	--

## ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

2

8

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE HUMANA HEALTH PLAN OF OHIO INC.

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 .....	28,552	0	0	28,552
2. Comprehensive (hospital and medical) group .....	9,274,398	0	0	9,274,398
3. Medicare Supplement .....	0	0	0	0
4. Vision only .....	0	0	0	0
5. Dental only .....	0	0	0	0
6. Federal Employees Health Benefits Plan .....	(144,443)	0	0	(144,443)
7. Title XVIII - Medicare .....	164,075,892	0	0	164,075,892
8. Title XIX - Medicaid .....	1,013,661,811	0	0	1,013,661,811
9. Credit A&H .....	0	0	0	0
10. Disability Income .....	0	0	0	0
11. Long-Term Care .....	0	0	0	0
12. Other health .....	0	0	0	0
13. Health subtotal (Lines 1 through 12) .....	1,186,896,210	0	0	1,186,896,210
14. Life .....	0	0	0	0
15. Property/casualty .....	0	0	0	0
16. Totals (Lines 13 to 15)	1,186,896,210	0	0	1,186,896,210



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE HUMANA HEALTH PLAN OF OHIO INC.

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 .....	968,856,476	(29,195)	10,911,852	0	0	0	(76,128)	143,378,298	814,671,649	0	0	0	0	0
1.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.4 Net .....	968,856,476	(29,195)	10,911,852	0	0	0	(76,128)	143,378,298	814,671,649	0	0	0	0	0
2. Paid medical incentive pools and bonuses .....	18,399,017	0	0	0	0	0	0	1,873,025	16,525,992	0	0	0	0	0
3. Claim liability December 31, current year from Part 2A:														
3.1 Direct .....	140,013,674	0	1,209,261	0	0	0	4,068	12,819,313	125,981,032	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 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.4 Net .....	140,013,674	0	1,209,261	0	0	0	4,068	12,819,313	125,981,032	0	0	0	0	0
4. Claim reserve December 31, current year from Part 2D:														
4.1 Direct .....	1,467	0	1,467	0	0	0	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 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.4 Net .....	1,467	0	1,467	0	0	0	0	0	0	0	0	0	0	0
5. Accrued medical incentive pools and bonuses, current year .....	999,531	0	0	0	0	0	0	999,531	0	0	0	0	0	0
6. Net health care receivables (a) .....	798,176	0	(4,084,892)	0	0	0	(114,870)	89,193	4,908,746	0	0	0	0	0
7. Amounts recoverable from reinsurers December 31, current year .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Claim liability December 31, prior year from Part 2A:														
8.1 Direct .....	107,740,919	(40)	9,628,468	0	0	0	210,731	14,905,199	82,996,561	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 .....	107,740,919	(40)	9,628,468	0	0	0	210,731	14,905,199	82,996,561	0	0	0	0	0
9. Claim reserve December 31, prior year from Part 2D:														
9.1 Direct .....	68,474	0	68,474	0	0	0	0	0	0	0	0	0	0	0
9.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9.4 Net .....	68,474	0	68,474	0	0	0	0	0	0	0	0	0	0	0
10. Accrued medical incentive pools and bonuses, prior year .....	2,389,000	0	0	0	0	0	0	2,389,000	0	0	0	0	0	0
11. Amounts recoverable from reinsurers December 31, prior year .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Incurred Benefits:														
12.1 Direct .....	1,000,264,046	(29,155)	6,510,530	0	0	0	(167,921)	141,203,219	852,747,373	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 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12.4 Net .....	1,000,264,046	(29,155)	6,510,530	0	0	0	(167,921)	141,203,219	852,747,373	0	0	0	0	0
13. Incurred medical incentive pools and bonuses .....	17,009,549	0	0	0	0	0	0	483,557	16,525,992	0	0	0	0	0

(a) Excludes \$ ..... 294,781 loans or advances to providers not yet expensed.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE HUMANA HEALTH PLAN OF OHIO INC.

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 .....	8,786,541	0	14,564	0	0	0	140	1,671,947	7,099,891	0	0	0	0	0
1.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1.4 Net .....	8,786,541	0	14,564	0	0	0	140	1,671,947	7,099,891	0	0	0	0	0
2. Incurred but Unreported:														
2.1 Direct .....	120,417,842	0	1,194,697	0	0	0	3,928	9,052,063	110,167,153	0	0	0	0	0
2.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.4 Net .....	120,417,842	0	1,194,697	0	0	0	3,928	9,052,063	110,167,153	0	0	0	0	0
3. Amounts Withheld from Paid Claims and Capitations:														
3.1 Direct .....	10,809,290	0	0	0	0	0	0	2,095,302	8,713,988	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 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.4 Net .....	10,809,290	0	0	0	0	0	0	2,095,302	8,713,988	0	0	0	0	0
4. TOTALS:														
4.1 Direct .....	140,013,674	0	1,209,261	0	0	0	4,068	12,819,313	125,981,032	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 .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	140,013,674	0	1,209,261	0	0	0	4,068	12,819,313	125,981,032	0	0	0	0	0

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 .....	(29,195)	0	0	0	(29,195)	(40)
2. Comprehensive (hospital and medical) group .....	2,332,189	8,579,663	255,738	954,990	2,587,927	9,696,942
3. Medicare Supplement .....	0	0	0	0	0	0
4. Vision Only .....	0	0	0	0	0	0
5. Dental Only .....	0	0	0	0	0	0
6. Federal Employees Health Benefits Plan .....	(76,128)	0	4,068	0	(72,060)	210,731
7. Title XVIII - Medicare .....	7,877,641	135,500,657	1,498,476	11,320,837	9,376,117	14,905,199
8. Title XIX - Medicaid .....	53,756,221	760,915,427	(1,731,334)	127,712,366	52,024,887	82,996,561
9. Credit A&H .....	0	0	0	0	0	0
10. Disability Income .....	0	0	0	0	0	0
11. Long-Term Care .....	0	0	0	0	0	0
12. Other health .....	0	0	0	0	0	0
13. Health subtotal (Lines 1 to 12) .....	63,860,728	904,995,747	26,948	139,988,192	63,887,677	107,809,394
14. Health care receivables (a) .....	350,218	7,802,036	0	0	350,218	7,354,077
15. Other non-health .....	0	0	0	0	0	0
16. Medical incentive pools and bonus amounts .....	17,366,677	1,032,339	0	999,531	17,366,677	2,389,000
17. Totals (Lines 13 - 14 + 15 + 16)	80,877,188	898,226,050	26,948	140,987,724	80,904,136	102,844,316

(a) Excludes \$ 294,781 loans or advances to providers not yet expensed.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE HUMANA HEALTH PLAN OF OHIO INC.

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior .....	10,898	11,017	11,073	11,061	11,028
2.	2020 .....	109,821	118,009	119,807	120,100	120,048
3.	2021 .....	XXX	96,619	102,806	103,240	103,359
4.	2022 .....	XXX	XXX	96,088	102,807	103,391
5.	2023 .....	XXX	XXX	XXX	92,253	93,938
6.	2024 .....	XXX	XXX	XXX	XXX	8,580

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior .....	11,227	11,062	11,073	11,061	11,028
2.	2020 .....	124,594	119,959	120,161	120,100	120,048
3.	2021 .....	XXX	108,981	103,394	103,245	103,359
4.	2022 .....	XXX	XXX	106,256	102,875	103,404
5.	2023 .....	XXX	XXX	XXX	101,877	94,181
6.	2024 .....	XXX	XXX	XXX	XXX	9,535

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. 2020 .....	151,041	120,048	1,142	1.0	121,189	80.2	0	0	121,189	80.2
2. 2021 .....	128,819	103,359	983	1.0	104,342	81.0	0	0	104,342	81.0
3. 2022 .....	131,716	103,391	983	1.0	104,375	79.2	13	4	104,391	79.3
4. 2023 .....	117,391	93,938	893	1.0	94,831	80.8	243	70	95,143	81.0
5. 2024 .....	9,303	8,580	82	1.0	8,661	93.1	955	273	9,890	106.3

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior .....	NONE				
2.	2020 .....					
3.	2021 .....					
4.	2022 .....					
5.	2023 .....					
6.	2024 .....					

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior .....	NONE				
2.	2020 .....					
3.	2021 .....					
4.	2022 .....					
5.	2023 .....					
6.	2024 .....					

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

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. 2020 .....			NONE							
2. 2021 .....										
3. 2022 .....										
4. 2023 .....										
5. 2024 .....										

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior .....	NONE				
2.	2020 .....					
3.	2021 .....					
4.	2022 .....					
5.	2023 .....					
6.	2024 .....					

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior .....	NONE				
2.	2020 .....					
3.	2021 .....					
4.	2022 .....					
5.	2023 .....					
6.	2024 .....					

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

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. 2020 .....			NONE							
2. 2021 .....										
3. 2022 .....										
4. 2023 .....										
5. 2024 .....										

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE HUMANA HEALTH PLAN OF OHIO INC.

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior .....	220	221	221	221	221
2.	2020 .....	1,330	1,638	1,638	1,638	1,638
3.	2021 .....	XXX	1,693	1,679	1,679	1,679
4.	2022 .....	XXX	XXX	1,547	1,518	1,518
5.	2023 .....	XXX	XXX	XXX	1,445	1,369
6.	2024 .....	XXX	XXX	XXX	XXX	0

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior .....	226	221	221	221	221
2.	2020 .....	1,458	1,641	1,638	1,638	1,638
3.	2021 .....	XXX	1,769	1,683	1,679	1,679
4.	2022 .....	XXX	XXX	1,648	1,525	1,518
5.	2023 .....	XXX	XXX	XXX	1,649	1,373
6.	2024 .....	XXX	XXX	XXX	XXX	0

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 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.	2020 .....	1,946	1,638	16	1.0	1,654	85.0	0	0	1,654	85.0
2.	2021 .....	1,603	1,679	16	1.0	1,695	105.7	0	0	1,695	105.7
3.	2022 .....	1,308	1,518	14	1.0	1,532	117.1	0	0	1,532	117.1
4.	2023 .....	1,634	1,369	13	1.0	1,382	84.6	4	0	1,386	84.8
5.	2024 .....	(144)	0	0	0.0	0	0.0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE HUMANA HEALTH PLAN OF OHIO INC.

UNDERWRITING AND INVESTMENT EXHIBIT

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

Section A - Paid Health Claims - Title XVIII

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior .....	2,789	2,621	2,620	2,618	2,618
2.	2020 .....	71,952	78,849	78,654	78,691	78,672
3.	2021 .....	XXX	92,423	99,651	99,711	99,712
4.	2022 .....	XXX	XXX	92,077	99,620	99,438
5.	2023 .....	XXX	XXX	XXX	118,082	128,050
6.	2024 .....	XXX	XXX	XXX	XXX	135,483

Section B - Incurred Health Claims - Title XVIII

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior .....	2,821	2,625	2,620	2,618	2,618
2.	2020 .....	80,955	80,377	78,660	78,691	78,672
3.	2021 .....	XXX	103,117	101,218	99,726	99,712
4.	2022 .....	XXX	XXX	104,810	101,449	99,442
5.	2023 .....	XXX	XXX	XXX	133,532	129,544
6.	2024 .....	XXX	XXX	XXX	XXX	147,803

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Title XVIII

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. 2020 .....	89,933	78,672	748	1.0	79,420	88.3	0	0	79,420	88.3
2. 2021 .....	107,276	99,712	948	1.0	100,660	93.8	0	0	100,660	93.8
3. 2022 .....	120,206	99,438	946	1.0	100,384	83.5	4	0	100,388	83.5
4. 2023 .....	150,282	128,050	1,218	1.0	129,268	86.0	1,494	12	130,773	87.0
5. 2024 .....	164,076	135,483	1,288	1.0	136,772	83.4	12,320	95	149,186	90.9



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE HUMANA HEALTH PLAN OF OHIO INC.

UNDERWRITING AND INVESTMENT EXHIBIT

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

Section A - Paid Health Claims - Title XIX

Year in Which Losses Were Incurred		Cumulative Net Amounts Paid				
		1 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior .....	0	0	0	0	0
2.	2020 .....	0	0	0	0	0
3.	2021 .....	XXX	0	0	0	0
4.	2022 .....	XXX	XXX	0	0	0
5.	2023 .....	XXX	XXX	XXX	361,183	430,408
6.	2024 .....	XXX	XXX	XXX	XXX	761,973

Section B - Incurred Health Claims - Title XIX

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior .....	0	0	0	0	0
2.	2020 .....	0	0	0	0	0
3.	2021 .....	xxx	0	0	0	0
4.	2022 .....	xxx	xxx	0	0	0
5.	2023 .....	xxx	xxx	xxx	444,179	428,676
6.	2024 .....	xxx	xxx	xxx	xxx	889,685

Section C - Incurred Year Health Claims and Claims Adjustment Expense Ratio - Title XIX

		1	2	3	4	5	6	7	8	9	10
Years in which Premiums were Earned and Claims were Incurred		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.	2020 .....	0	0	0	0.0	0	0.0	0	0	0	0.0
2.	2021 .....	0	0	0	0.0	0	0.0	0	0	0	0.0
3.	2022 .....	0	0	0	0.0	0	0.0	0	0	0	0.0
4.	2023 .....	526,741	430,408	4,093	1.0	434,501	82.5	(1,731)	(13)	432,757	82.2
5.	2024 .....	1,013,662	761,973	7,246	1.0	769,219	75.9	127,712	924	897,856	88.6

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE HUMANA HEALTH PLAN OF OHIO INC.

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior	.....	.....	.....	.....	13,908	13,859	13,913	13,899	13,867
2.	2020	.....	.....	.....	.....	183,103	198,496	200,099	200,429	200,357
3.	2021	.....	.....	.....	.....	XXX	190,735	204,136	204,630	204,750
4.	2022	.....	.....	.....	.....	XXX	XXX	189,711	203,945	204,347
5.	2023	.....	.....	.....	.....	XXX	XXX	XXX	572,963	653,764
6.	2024	.....	.....	.....	.....	XXX	XXX	XXX	XXX	906,035

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 2020	2 2021	3 2022	4 2023	5 2024
1.	Prior	.....	.....	.....	.....	14,274	13,908	13,913	13,899	13,867
2.	2020	.....	.....	.....	.....	207,007	201,977	200,459	200,429	200,357
3.	2021	.....	.....	.....	.....	XXX	213,867	206,295	204,650	204,750
4.	2022	.....	.....	.....	.....	XXX	XXX	212,713	205,849	204,364
5.	2023	.....	.....	.....	.....	XXX	XXX	XXX	681,237	653,774
6.	2024	.....	.....	.....	.....	XXX	XXX	XXX	XXX	1,047,023

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

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.	2020	.....242,920	.....200,357	.....1,905	.....1.0	.....202,263	.....83.3	.....0	.....0	.....202,263	.....83.3
2.	2021	.....237,698	.....204,750	.....1,947	.....1.0	.....206,698	.....87.0	.....0	.....0	.....206,698	.....87.0
3.	2022	.....253,230	.....204,347	.....1,943	.....1.0	.....206,291	.....81.5	.....17	.....4	.....206,311	.....81.5
4.	2023	.....796,047	.....653,764	.....6,217	.....1.0	.....659,981	.....82.9	.....10	.....68	.....660,059	.....82.9
5.	2024	.....1,186,896	.....906,035	.....8,616	.....1.0	.....914,652	.....77.1	.....140,987	.....1,293	.....1,056,932	.....89.1

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 .....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Additional policy reserves (a) .....	10,996,341	0	0	0	0	0	0	2,168,159	8,828,182	0	0	0	0
3. Reserve for future contingent benefits .....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Reserve for rate credits or experience rating refunds (including \$ .....0 for investment income) ..	153,643	0	27,930	0	0	0	0	125,713	0	0	0	0	0
5. Aggregate write-ins for other policy reserves .....	891,560	0	171,356	0	0	0	0	719,704	500	0	0	0	0
6. Totals (gross) .....	12,041,544	0	199,286	0	0	0	0	3,013,576	8,828,682	0	0	0	0
7. Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Totals (Net)(Page 3, Line 4) .....	12,041,544	0	199,286	0	0	0	0	3,013,576	8,828,682	0	0	0	0
9. Present value of amounts not yet due on claims .....	0	0	0	0	0	0	0	0	0	0	0	0	0
10. Reserve for future contingent benefits .....	1,467	0	1,467	0	0	0	0	0	0	0	0	0	0
11. Aggregate write-ins for other claim reserves .....	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals (gross) .....	1,467	0	1,467	0	0	0	0	0	0	0	0	0	0
13. Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Net)(Page 3, Line 7)	1,467	0	1,467	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS													
0501. Risk Adjustment Premium Payable .....	891,560	0	171,356	0	0	0	0	719,704	500	0	0	0	0
0502. ....													
0503. ....													
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
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	891,560	0	171,356	0	0	0	0	719,704	500	0	0	0	0
1101. ....													
1102. ....													
1103. ....													
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0	0	0	0	0	0	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

(a) Includes \$ .....10,996,341 premium deficiency reserve.

UNDERWRITING AND INVESTMENT EXHIBIT

	Claim Adjustment Expenses		3  General Administrative Expenses	4  Investment Expenses	5  Total
	1 Cost Containment Expenses	2 Other Claim Adjustment Expenses			
1. Rent (\$ .....0 for occupancy of own building) .....	193,903	43,697	393,299	630	631,529
2. Salary, wages and other benefits .....	14,130,119	3,851,597	34,192,187	55,630	52,229,533
3. Commissions (less \$ .....0 ceded plus \$ .....0 assumed) .....	0	0	4,520,425	667	4,521,092
4. Legal fees and expenses .....	6,263	1,409	13,513	21	21,206
5. Certifications and accreditation fees .....	5,487	3,839	35,309	56	44,692
6. Auditing, actuarial and other consulting services ...	200,264	45,130	476,954	665	723,013
7. Traveling expenses .....	166,181	37,331	343,160	547	547,219
8. Marketing and advertising .....	3,260,529	734,220	6,746,141	10,800	10,751,689
9. Postage, express and telephone .....	1,333,374	300,273	2,758,841	4,385	4,396,872
10. Printing and office supplies .....	79,195	17,737	403,993	642	501,568
11. Occupancy, depreciation and amortization .....	162,047	36,519	369,621	53	568,241
12. Equipment .....	11,031	2,486	22,863	37	36,417
13. Cost or depreciation of EDP equipment and software .....	4,012,780	904,241	8,321,601	4,317	13,242,939
14. Outsourced services including EDP, claims, and other services .....	13,364,110	1,283,735	18,699,020	29,653	33,376,518
15. Boards, bureaus and association fees .....	70,423	15,836	145,352	232	231,844
16. Insurance, except on real estate .....	119,166	26,855	246,975	395	393,391
17. Collection and bank service charges .....	194,498	43,832	403,109	646	642,085
18. Group service and administration fees .....	327,231	49,802	264,768	181	641,983
19. Reimbursements by uninsured plans .....	0	0	0	0	0
20. Reimbursements from fiscal intermediaries .....	0	0	0	0	0
21. Real estate expenses .....	280,789	63,278	683,935	1,095	1,029,097
22. Real estate taxes .....	0	0	0	0	0
23. Taxes, licenses and fees:					
23.1 State and local insurance taxes .....	0	0	(173,488)	0	(173,488)
23.2 State premium taxes .....	0	0	10,804,168	0	10,804,168
23.3 Regulatory authority licenses and fees .....	0	0	54,335,691	607	54,336,298
23.4 Payroll taxes .....	0	0	2,128,993	3,383	2,132,376
23.5 Other (excluding federal income and real estate taxes) .....	0	0	303,377	31	303,408
24. Investment expenses not included elsewhere .....	707,275	159,391	1,472,829	41,777	2,381,273
25. Aggregate write-ins for expenses .....	48,949	9,520	86,182	56	144,708
26. Total expenses incurred (Lines 1 to 25) .....	38,673,615	7,630,729	147,998,819	156,507	(a) ..... 194,459,670
27. Less expenses unpaid December 31, current year .....	0	1,364,862	21,642,996	0	23,007,858
28. Add expenses unpaid December 31, prior year .....	0	714,178	14,783,352	0	15,497,531
29. Amounts receivable relating to uninsured plans, prior year .....	0	0	324,669	0	324,669
30. Amounts receivable relating to uninsured plans, current year .....	0	0	876,683	0	876,683
31. Total expenses paid (Lines 26 minus 27 plus 28 minus 29 plus 30) .....	38,673,615	6,980,045	141,691,190	156,507	187,501,356
DETAILS OF WRITE-INS					
2501. Miscellaneous Administrative Expenses .....	48,949	9,520	86,182	56	144,708
2502. ....					
2503. ....					
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	48,949	9,520	86,182	56	144,708

(a) Includes management fees of \$ ..... 112,347,075 to affiliates and \$ ..... 0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. government bonds .....	(a) .....607,861	.....860,260
1.1	Bonds exempt from U.S. tax .....	(a) .....0	.....0
1.2	Other bonds (unaffiliated) .....	(a) .....3,011,298	.....3,098,960
1.3	Bonds of affiliates .....	(a) .....0	.....0
2.1	Preferred stocks (unaffiliated) .....	(b) .....0	.....0
2.11	Preferred stocks of affiliates .....	(b) .....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0
3.	Mortgage loans .....	(c) .....0	.....0
4.	Real estate .....	(d) .....0	.....0
5	Contract Loans .....	.....0	.....0
6	Cash, cash equivalents and short-term investments .....	(e) .....6,156,137	.....6,145,487
7	Derivative instruments .....	(f) .....0	.....0
8.	Other invested assets .....	.....0	.....0
9.	Aggregate write-ins for investment income .....	.....0	.....1,347
10.	Total gross investment income .....	9,775,297	10,106,053
11.	Investment expenses .....		(g) .....152,485
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g) .....4,022
13.	Interest expense .....		(h) .....0
14.	Depreciation on real estate and other invested assets .....		(i) .....0
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....156,507
17.	Net investment income (Line 10 minus Line 16) .....		9,949,547
DETAILS OF WRITE-INS			
0901.	Misc Income .....	.....0	.....1,347
0902.	.....		
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above) .....	0	1,347
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15, above) .....		0

- (a) Includes \$ .....373,421 accrual of discount less \$ .....265,077 amortization of premium and less \$ .....144,477 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 \$ .....0 paid for accrued interest on purchases.
- (d) Includes \$ .....0 for company's occupancy of its own buildings; and excludes \$ .....0 interest on encumbrances.
- (e) Includes \$ .....5,650,747 accrual of discount less \$ .....0 amortization of premium and less \$ .....0 paid for accrued interest on purchases.
- (f) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium.
- (g) Includes \$. .....0 investment expenses and \$ .....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ .....0 interest on surplus notes and \$ .....0 interest on capital notes.
- (i) Includes \$ .....0 depreciation on real estate and \$ .....0 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 .....	100,544	0	100,544	0	0
1.1	Bonds exempt from U.S. tax .....	0	0	0	0	0
1.2	Other bonds (unaffiliated) .....	83,541	0	83,541	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	0	0
4.	Real estate .....	0	0	0	0	0
5.	Contract loans .....	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments .....	11	0	11	0	0
7.	Derivative instruments .....	0	0	0	0	0
8.	Other invested assets .....	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses) .....	0	0	0	0	0
10.	Total capital gains (losses) .....	184,096	0	184,096	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 through 0903 plus 0998) (Line 9, above) .....	0	0	0	0	0

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	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	0	0	0
2.2 Common stocks .....	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale .....	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....	0	0	0
6. Contract loans .....	0	0	0
7. Derivatives (Schedule DB) .....	0	0	0
8. Other invested assets (Schedule BA) .....	0	0	0
9. Receivables for securities .....	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	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	0	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 .....	16,636	15,127	(1,509)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..	0	0	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	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0
17. Amounts receivable relating to uninsured plans .....	15,847	11,884	(3,963)
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	0	0
23. Receivable from parent, subsidiaries and affiliates .....	0	0	0
24. Health care and other amounts receivable .....	5,234,313	656,446	(4,577,867)
25. Aggregate write-ins for other-than-invested assets .....	131,891	1,954,086	1,822,195
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	5,398,687	2,637,543	(2,761,144)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
28. Total (Lines 26 and 27) .....	5,398,687	2,637,543	(2,761,144)
DETAILS OF WRITE-INS			
1101. ....	0	0	0
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above) .....	0	0	0
2501. Prepaid Commissions .....	131,891	207,737	75,845
2502. Prepaid Expenses .....	0	668,660	668,660
2503. Deposits .....	0	1,077,689	1,077,689
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	131,891	1,954,086	1,822,195

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 .....	126,273	144,161	161,961	179,801	197,053	1,987,575
2. Provider Service Organizations .....	0	0	0	0	0	0
3. Preferred Provider Organizations .....	257	235	233	228	226	2,713
4. Point of Service .....	15,703	3,270	2,299	1,034	0	22,936
5. Indemnity Only .....	0	0	0	0	0	0
6. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
7. Total	142,233	147,666	164,493	181,063	197,279	2,013,224
DETAILS OF WRITE-INS						
0601. ....	0	0	0	0	0	0
0602. ....						
0603. ....						
0698. Summary of remaining write-ins for Line 6 from overflow page .....	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0

NOTES TO THE FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of the Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

In February 2023, Humana announced the planned exit from the Employer Group Commercial Medical Products business, which includes all fully insured, self-funded and Federal Employee Health Benefit medical plans, as well as associated wellness and rewards programs, which was less than 1% of total premiums for the year ended December 31, 2024. No other Humana health plan offerings are materially affected. Following a strategic review, Humana determined the Employer Group Commercial Medical Products business was no longer positioned to sustainably meet the needs of commercial members over the long term or support Humana’s long-term strategic plans. Humana anticipates the exit of this line of business to be finalized in the first half of 2025.

The Ohio Department of Insurance (the Department) recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners’ (NAIC) Accounting Practices and Procedures manual (NAIC SSAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices. No deviations from the Codification currently exist.

A reconciliation of the Company’s net income and capital and surplus between NAIC SSAP and practices prescribed and permitted by the State of Ohio is shown below:

	SSAP #	F/S Page	F/S Line #		2024	2023
Net Income/(Loss)						
1. Humana Health Plan of Ohio, Inc. Ohio basis	xxx	xxx	xxx	\$	1,061,977	\$ (22,657,295)
2. State Prescribed Practices that is an increase/(decrease) NAIC SSAP					-	-
3. State Permitted Practices that is an increase/(decrease) NAIC					-	-
4. NAIC SSAP	xxx	xxx	xxx	\$	<u>1,061,977</u>	<u>\$ (22,657,295)</u>
Surplus						
5. Humana Health Plan of Ohio, Inc. Ohio basis	xxx	xxx	xxx	\$	119,322,687	\$ 122,234,326
6. State Prescribed Practices that is an increase/(decrease) NAIC SSAP					-	-
7. State Permitted Practices that is an increase/(decrease) NAIC SSAP					-	-
8. NAIC SSAP	xxx	xxx	xxx	\$	<u>119,322,687</u>	<u>\$ 122,234,326</u>

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. These estimates are based on knowledge of current events and anticipated future events, and accordingly, actual results could differ from those estimates.

C. Accounting Policy

Premiums are reported as earned in the period in which members are entitled to receive services, and are net of retroactive membership adjustments. Retroactive membership adjustments result from enrollment changes not yet processed, or not yet reported by an employer group or the government. Premiums received prior to such period are recorded as advance premiums.

Benefits incurred and loss adjustment expenses include claim payments, capitation payments, pharmacy costs net of rebates, allocations of certain centralized expenses, legal and administrative costs to settle claims, and various other costs incurred to provide health insurance coverage to members, as well as estimates of future payments to hospitals and others for medical care provided prior to the date of the statements of admitted assets, liabilities and surplus. Capitation payments represent monthly contractual fees disbursed to participating primary care physicians, and other providers who are responsible for providing medical care to members. Pharmacy costs represent payments for members’ prescription drug benefits, net of rebates from drug manufacturers.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments include investments mainly in U.S. Government obligations with a maturity of twelve months or less from the date of purchase. Short-term investments are recorded at amortized cost. The carrying value of short-term investments approximates fair value due to the short-term maturities of the investments.



NOTES TO THE FINANCIAL STATEMENTS

- (2-4) Investments are valued and classified in accordance with methods prescribed by the NAIC. Bonds with an NAIC rating of 1 or 2 are carried at amortized cost, with all other bonds being recorded at the lower of amortized cost or fair value; redeemable preferred stocks are carried at amortized cost; and non-redeemable preferred stocks are carried at fair value. Common stocks are carried at fair value.
- The Company regularly evaluates investment securities for impairment. For all securities other than loan-backed and structured securities, the Company considers factors affecting the investee, factors affecting the industry the investee operates within, and general debt and equity market trends. The Company also considers the length of time an investment's fair value has been below carrying value, the near term prospects for recovery to carrying value, and the Company's intent and ability to hold the investment until maturity or market recovery is realized. If and when a determination is made that a decline in fair value below the cost basis is other-than-temporary, the related investment is written down to its estimated fair value through earnings.
- Amortization of bond premium or discount is computed using the scientific interest method.
- Income from investments is recorded on an accrual basis. For the purpose of determining realized gains and losses, the cost of securities sold is based upon specific identification. Investment income due and accrued over 90 days past due is nonadmitted.
- (5) Not Applicable.
- (6) For loan backed and structured securities where the securities fair value is less than the amortized cost, the Company considers several factors to determine if the security's impairment is other-than-temporary. If the Company has the intent to sell the security or if the Company does not have the intent and ability to retain the security until recovery of its fair value, the related investment is written down to its estimated fair value through earnings. If, however, the Company has the intent and ability to retain the security until recovery of its fair value, the Company considers factors affecting the investee, factors affecting the industry the investee operates within, and general debt and equity market trends. The Company also considers the length of time an investment's fair value has been below carrying value and the near term prospects for recovery to carrying value. If the determination is made, based on these factors, that the Company does expect to recover the entire amortized cost of the security, then an other-than-temporary impairment has not occurred. If, however, the determination is made that the Company does not expect to recover the entire amortized cost of the security based on the factors noted above, the Company recognizes a realized loss in earnings for the non-interest related decline. No loss is recognized for the interest impairment.
- (7) Not Applicable.
- (8) Not Applicable.
- (9) Not Applicable.
- (10-11) The estimates of future medical benefit payments are developed using actuarial methods and assumptions based upon claim payment patterns, medical cost inflation, historical development such as claim inventory levels and claim receipt patterns, and other relevant factors. Corresponding administrative costs to process outstanding claims are estimated and accrued. Estimates of future payments relating to services incurred in the current and prior periods are continually reviewed by management and adjusted as necessary.
- The Company assesses the profitability of its contracts for providing health insurance coverage to its members when current operating results or forecasts indicate probable future losses. The Company records a premium deficiency liability in current operations to the extent that the sum of expected future medical costs, claim adjustment expenses and maintenance costs exceed related future premiums. Investment income is utilized in the calculation of the premium deficiency liability.
- Management believes the Company's benefits payable and loss adjustment expense are adequate to cover future claims and loss adjustment expense payments required, however, such estimates are based on knowledge of current events and anticipated future events and, therefore, the actual liability could differ from the amounts provided.
- (12) The Company has not modified its capitalization policy from the prior period.
- Equipment is stated at cost less accumulated depreciation. Depreciation expense is computed using the straight-line method over estimated useful lives generally ranging from three to five years. Improvements to leased facilities are depreciated over the shorter of the remaining lease term or the anticipated life of the improvement.
- The Company recognizes an asset or liability for the deferred tax consequences of temporary differences between the tax basis of assets or liabilities and their reported amounts in the financial statements. The temporary differences will result in taxable or deductible amounts in future years when the reported amounts of the assets or liabilities are recovered or settled.
- (13) The Company estimates anticipated Pharmacy Rebate Receivables using the analysis of historical recovery patterns.
- (14) Not Applicable.
- (15) Not Applicable.

NOTES TO THE FINANCIAL STATEMENTS

D. Going Concern

Management of the Company has evaluated the Company’s ability to continue as a going concern under SSAP No. 1, *Accounting Policies, Risks & Uncertainties, and Other Disclosures* (SSAP No. 1). Based on this evaluation, Management has determined that there is no substantial doubt about the Company’s ability to continue as a going concern.

2. Accounting Changes and Corrections of Errors

Not Applicable.

3. Business Combinations and Goodwill

A. Statutory Purchase Method

Not Applicable.

B. Statutory Merger

Not Applicable.

C. Assumption Reinsurance

Not Applicable.

D. Impairment Loss

Not Applicable.

E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

Not Applicable.

4. Discontinued Operations

Not Applicable.

5. Investments

A. Mortgage Loans, Including Mezzanine Real Estate Loans

Not Applicable.

B. Debt Restructuring

Not Applicable.

C. Reverse Mortgages

Not Applicable.

D. Loan-Backed Securities

- (1) Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from industry market sources.
- (2) Not Applicable.
- (3) Not Applicable.
- (4) The Company does not have any investments in an other-than-temporary impairment position at December 31, 2024.

Gross unrealized losses and related fair value of temporarily impaired securities that have been in a continuous unrealized loss position were as follows at December 31, 2024:

(a) The aggregate amount of unrealized losses:

1. Less than Twelve Months	\$	(1,680,362)
2. Twelve Months or Longer	\$	(3,129,686)

(b) The aggregate related fair value of securities with unrealized losses:

1. Less than Twelve Months	\$	49,296,269
2. Twelve Months or Longer	\$	17,547,597

- (5) Unrealized losses are primarily due to increases in market interest rates and tighter liquidity conditions in the current markets than when the securities were purchased. All issuers of securities trading at an unrealized loss remain current on all contractual payments and the Company believes it is probable that all

NOTES TO THE FINANCIAL STATEMENTS

amounts due according to the contractual terms of the debt securities are collectible. After taking into account these and other factors, including the severity of the decline and the Company’s ability and intent to hold these securities until recovery or maturity, the Company determined the unrealized losses on these investment securities were temporary and, as such, no impairment was required.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

- (1) The Company participates in securities lending transactions. The book/adjusted carrying value and fair value of securities on loan at December 31, 2024 and December 31, 2023 was \$2,148,691 and \$0, respectively. Book/adjusted carrying value approximates fair value due to the short-term maturity of the investments. The Company maintains effective control over the loaned securities and requires collateral initially equal to at least 102% of the market value of the loaned securities. Collateral received consists of cash and fixed-income securities. Non-cash collateral is not recorded in the statements of assets, liabilities, capital and surplus, as the Company does not have the right to sell, pledge, or otherwise reinvest the non-cash collateral. The Company did not have OTTI's on invested collateral at December 31, 2024 and December 31, 2023.
- (2) The Company has not pledged any of its assets as collateral that are not reclassified and separately reported in the statement of assets, liabilities, capital and surplus.
- (3) Collateral Received

- a. The aggregate amounts of contractually obligated open collateral positions and the corresponding liabilities that represented the Company’s obligations to return the collateral at December 31, 2024 and December 31, 2023 were as follows:

	December 31, 2024	December 31, 2023
(1) Securities Lending		
a. Open	\$ -	\$ -
b. 30 days or less	1,952,173	-
c. 31 to 60 days	-	-
d. 61 to 90 days	-	-
e. Greater than 90 days	-	-
f. Sub-total (Sum of a+b+c+d+e)	1,952,173	-
g. Securities received	244,892	-
h. Total collateral received (f+g)	\$ 2,197,065	\$ -

- b. The fair value of the collateral and the portion of the collateral that was sold or repledged was \$2,197,065 and \$0, at December 31, 2024 and December 31, 2023, respectively.
- c. Cash collateral is invested in fixed income, short-term and cash equivalent securities and the offsetting collateral liability is included in payable for securities lending in the statements of assets, liabilities, capital and surplus. Non-cash collateral consists of fixed income debt securities.

- (4) The Company did not have any securities lending transactions administered by an affiliated agent which were “one-line” at December 31, 2024 and December 31, 2023.
- (5) Collateral Reinvested

- a. The aggregate amounts of reinvested cash collateral and securities available to repledge by maturity term at December 31, 2024 and December 31, 2023 were as follows:

(1) Securities Lending	December 31, 2024				December 31, 2023			
	Amortized				Amortized			
	Cost		Fair Value		Cost		Fair Value	
a. Open	\$ -		\$ -		\$ -		\$ -	
b. 30 days or less	1,359,738		1,359,749		-		-	
c. 31 to 60 days	363,813		363,815		-		-	
d. 61 to 90 days	27,990		27,983		-		-	
e. 91 to 120 days	41,985		41,981		-		-	
f. 121 to 180 days	37,320		37,332		-		-	
g. 181 to 365 days	121,291		121,313		-		-	
h. 1 to 2 years	-		-		-		-	
i. 2 to 3 years	-		-		-		-	
j. Greater than 3 years	-		-		-		-	
k. Sub-total (Sum of a through i)	1,952,138		1,952,173		-		-	
l. Securities reinvested	-		-		-		-	
m. Total collateral reinvested (k+l)	\$ 1,952,138		\$ 1,952,173		\$ -		\$ -	

- b. The Company did not have maturity dates of the collateral to be returned that did not match the invested assets at December 31, 2024 and December 31, 2023.

NOTES TO THE FINANCIAL STATEMENTS

(6) The Company accepts non-cash collateral through its participation in securities lending transactions with its lending agent. Non-cash collateral generally consists of U.S. government securities which are not recorded in the statements of assets, liabilities, capital and surplus as the Company does not have the right to sell, pledge or otherwise reinvest these securities unless the counterparty defaults. The aggregate fair value of non-cash collateral accepted was \$244,892 and \$0, at December 31, 2024 and December 31, 2023, respectively.

(7) The Company had no cash or non-cash collateral for securities lending transactions that extended beyond one year at December 31, 2024 and December 31, 2023, respectively.

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.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

	1	2	3	4	5	6	7
	Total Gross (Admitted & Nonadmitted) Restricted from Current Year	Total Gross (Admitted & Nonadmitted) Restricted from Prior Year	Increase/ (Decrease) (1 minus 2)	Total Current Year Nonadmitted Restricted	Total Current Year Admitted Restricted (1 minus 4)	Percentage Gross (Admitted & Nonadmitted) Restricted to Total Assets (a)	Percentage Admitted Restricted to Total Admitted Assets (b)
Restricted Asset Category							
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	-%	-%
b. Collateral held under security lending agreements	1,952,173	-	1,952,173	-	1,952,173	0.53%	0.54%
c. Subject to repurchase agreements	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-
h. Letter stock or securities restricted to sale – excluding FHLB capital stock	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-
j. On deposit with states	1,112,357	1,117,091	(4,734)	-	1,112,357	0.30%	0.31%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
o. Total Restricted Assets	\$ 3,064,530	\$ 1,117,091	\$ 1,947,439	-	\$ 3,064,530	0.84%	0.85%

NOTES TO THE FINANCIAL STATEMENTS

- (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 Categories (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

Not Applicable.

R. Share of Cash Pool by Asset Type

Not Applicable.

S. Aggregate Collateral Loans by Qualifying Investment Collateral

Not Applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10.0 percent of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. Investment Income

- A. Due and accrued income was excluded from surplus on the following basis:

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

- B. The total amount excluded was \$0.

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

Interest Income Due and Accrued		Amount
1. Gross	\$	756,809
2. Nonadmitted	\$	-
3. Admitted	\$	756,809

- D. The aggregate deferred interest.

		Amount
Aggregate Deferred Interest	\$	-

- 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	\$	-

NOTES TO THE FINANCIAL STATEMENTS

8. Derivative Instruments

Not Applicable.

9. Income Taxes

The Inflation Reduction Act (Act) was enacted on August 16, 2022 and included a new corporate alternative minimum tax (CAMT). The Act and the CAMT went into effect for tax years beginning after 2022. The Company is an applicable corporation for 2024 as the average adjusted financial statement income for Humana Inc. and Subsidiaries for the applicable three-tax-year period exceeds the \$1 billion income-based threshold. However, the Company does not expect to incur a CAMT liability in 2024 as its regular tax liability is expected to exceed the tentative minimum tax. Further, no other taxable entities or taxable groups within the Company’s structure are expected to exceed the average adjusted financial statement income threshold. The Company has not made an accounting policy election to disregard CAMT when evaluating the need for a valuation allowance for its non-CAMT DTAs.

A. Deferred Tax Assets/(Liabilities)

(1) The components of the net admitted deferred tax asset/(liability) by tax character were as follows:

		December 31, 2024		
		Ordinary	Capital	Total
a.	Gross deferred tax assets	\$ 5,880,182	\$ -	\$ 5,880,182
b.	Statutory valuation allowance adjustments	-	-	-
c.	Adjusted gross deferred tax assets	5,880,182	-	5,880,182
d.	Deferred tax assets nonadmitted	-	-	-
e.	Net admitted deferred tax assets	5,880,182	-	5,880,182
f.	Deferred tax liabilities	(4,884)	-	(4,884)
g.	Net admitted deferred tax asset/(liability)	\$ 5,875,298	\$ -	\$ 5,875,298
		December 31, 2023		
		Ordinary	Capital	Total
a.	Gross deferred tax assets	\$ 7,097,304	\$ -	\$ 7,097,304
b.	Statutory valuation allowance adjustments	-	-	-
c.	Adjusted gross deferred tax assets	7,097,304	-	7,097,304
d.	Deferred tax assets nonadmitted	-	-	-
e.	Net admitted deferred tax assets	7,097,304	-	7,097,304
f.	Deferred tax liabilities	(9,534)	-	(9,534)
g.	Net admitted deferred tax asset/(liability)	\$ 7,087,770	\$ -	\$ 7,087,770
		Change		
		Ordinary	Capital	Total
a.	Gross deferred tax assets	\$ (1,217,122)	\$ -	\$ (1,217,122)
b.	Statutory valuation allowance adjustments	-	-	-
c.	Adjusted gross deferred tax assets	(1,217,122)	-	(1,217,122)
d.	Deferred tax assets nonadmitted	-	-	-
e.	Net admitted deferred tax assets	(1,217,122)	-	(1,217,122)
f.	Deferred tax liabilities	4,650	-	4,650
g.	Net admitted deferred tax asset/(liability)	\$ (1,212,472)	\$ -	\$ (1,212,472)

(2) The amount of admitted adjusted gross deferred tax assets under SSAP No. 101 were as follows:

		December 31, 2024		
		Ordinary	Capital	Total
a.	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
b.	Adjusted gross deferred tax assets expected to be realized after application of the threshold limitation	5,880,182	-	5,880,182
1.	Adjusted gross deferred tax assets expected to be realized following the Balance Sheet date	XXX	XXX	5,880,182
2.	Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	17,017,108
c.	Adjusted gross deferred tax assets offset by gross deferred tax liabilities	-	-	-
d.	Deferred tax assets admitted as the result of application of SSAP No. 101. Total	\$ 5,880,182	\$ -	\$ 5,880,182

NOTES TO THE FINANCIAL STATEMENTS

	December 31, 2023		
	Ordinary	Capital	Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 2,632,876	\$ -	\$ 2,632,876
b. Adjusted gross deferred tax assets expected to be realized after application of the threshold limitation	4,464,428	-	4,464,428
1. Adjusted gross deferred tax assets expected to be realized following the Balance Sheet date	XXX	XXX	4,464,428
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	17,271,983
c. Adjusted gross deferred tax assets offset by gross deferred tax liabilities	-	-	-
d. Deferred tax assets admitted as the result of application of SSAP No. 101. Total	\$ 7,097,304	\$ -	\$ 7,097,304

	Change		
	Ordinary	Capital	Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$ (2,632,876)	\$ -	\$ (2,632,876)
b. Adjusted gross deferred tax assets expected to be realized after application of the threshold limitation	1,415,754	-	1,415,754
1. Adjusted gross deferred tax assets expected to be realized following the Balance Sheet date	XXX	XXX	1,415,754
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	(254,875)
c. Adjusted gross deferred tax assets offset by gross deferred tax liabilities	-	-	-
d. Deferred tax assets admitted as the result of application of SSAP No. 101. Total	\$ (1,217,122)	\$ -	\$ (1,217,122)

(3) The ratio percentage used to determine recovery period and threshold limitation amount was as follows:

	December 31, 2024	December 31, 2023
a. Ratio percentage used to determine recovery period and threshold limitation amount	315%	485%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2 b.2 above	113,447,389	115,146,556

(4) The impact of tax planning strategies on adjusted gross DTAs and net admitted DTAs was as follows:

	December 31, 2024	
	Ordinary	Capital
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)	\$ 5,880,182	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%
3. Net admitted adjusted gross DTAs amount from note 9A1(e)	\$ 5,880,182	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	0.00%
	December 31, 2023	
	Ordinary	Capital
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)	\$ 7,097,304	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%
3. Net admitted adjusted gross DTAs amount from note 9A1(e)	\$ 7,097,304	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	0.00%

NOTES TO THE FINANCIAL STATEMENTS

		Change	
		Ordinary	Capital
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)	\$ (1,217,122)	\$ -
2.	Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%
3.	Net admitted adjusted gross DTAs amount from note 9A1(e)	\$ (1,217,122)	\$ -
4.	Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	0.00%
b.	Does the Company's tax planning strategies include the use of reinsurance? Yes [    ] No [ X ]		
B.	There are no temporary differences for which a DTL has not been established.		
C.	Current and deferred income taxes		
(1)	Current income taxes incurred consist of the following major components:		

		December 31, 2024	December 31, 2023	Change
a.	Federal	\$ (1,686,143)	\$ (7,127,057)	\$ 5,440,914
b.	Foreign	-	-	-
c.	Subtotal	(1,686,143)	(7,127,057)	5,440,914
d.	Federal income tax on net capital gains	38,660	105,661	(67,001)
e.	Utilization of capital loss carryforwards	-	-	-
f.	Other	1,317	374	943
g.	Federal and foreign income taxes incurred	\$ (1,646,166)	\$ (7,021,022)	\$ 5,374,856

(2–3) The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

DTAs resulting from Book/Tax Differences in:

		December 31, 2024	December 31, 2023	Change
a.	Ordinary			
1.	Discounting of unpaid losses	\$ 4,769,941	\$ 6,706,638	\$ (1,936,697)
2.	Unearned premium reserve	806	19,433	(18,627)
3.	Policyholder reserves	-	-	-
4.	Investments and other	-	-	-
5.	Deferred acquisition costs	-	-	-
6.	Policyholder dividends accrual	-	-	-
7.	Fixed assets	-	-	-
8.	Compensation and benefit accruals	-	-	-
9.	Pension accruals	-	-	-
10.	Receivables – nonadmitted	-	-	-
11.	Net operating loss carry-forward	-	-	-
12.	Tax credit carry-forward	-	-	-
13.	Other	-	-	-
14.	Bad debts	1,089,448	128,455	960,993
15.	Accrued litigation	-	-	-
16.	CMS Rx reserve	19,328	15,815	3,513
17.	CMS risk corridor -ACA	-	-	-
18.	Medicare risk adjustment data	-	-	-
19.	Miscellaneous reserves	659	226,963	(226,304)
20.	Accrued lease	-	-	-
21.	Section 197 intangible	-	-	-
22.	Premium rebates MER	-	-	-
23.	Provider contracts	-	-	-
24.	Premium acquisition expense	-	-	-
99.	Subtotal	5,880,182	7,097,304	(1,217,122)
b.	Statutory valuation allowance adjustment	-	-	-
c.	Nonadmitted	-	-	-
d.	Admitted Ordinary DTAs	5,880,182	7,097,304	(1,217,122)



NOTES TO THE FINANCIAL STATEMENTS

e.	Capital			
1.	Investments	-	-	-
2.	Net capital loss carry-forward	-	-	-
3.	Real estate	-	-	-
4.	Other	-	-	-
99.	Subtotal	-	-	-
f.	Statutory valuation allowance adjustment	-	-	-
g.	Nonadmitted	-	-	-
h.	Admitted capital DTAs	-	-	-
i.	Admitted DTAs	\$ 5,880,182	\$ 7,097,304	\$ (1,217,122)

DTLs resulting from Book/Tax Differences in:

	December 31, 2024	December 31, 2023	Change
a. Ordinary			
1. Investments	\$ -	\$ -	\$ -
2. Fixed assets	-	-	-
3. Deferred and uncollected premium	-	-	-
4. Policyholder reserves/salvage & subrogation	-	-	-
5. Other	-	-	-
6. Premium acquisition reserve	(1,550)	(2,868)	1,318
7. CMS Rx reserve	-	-	-
8. Reserve transition adjustment	(3,334)	(6,666)	3,332
9. Accrued lease	-	-	-
99. Subtotal	(4,884)	(9,534)	4,650
b. Capital			
1. Investments	-	-	-
2. Real estate	-	-	-
3. Other	-	-	-
99. Subtotal	-	-	-
c. DTLs	(4,884)	(9,534)	4,650
Net deferred tax asset/(liability)	\$ 5,875,298	\$ 7,087,770	\$ (1,212,472)

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference as of December 31, 2024 are as follows:

	Amount	Tax Effect	Effective Tax Rate
Income before taxes	\$ (584,189)	\$ (122,680)	21.00%
Tax-exempt interest	(65,888)	(13,836)	2.37%
Dividends received deduction	-	-	0.00%
Proration	16,472	3,459	(0.59%)
Meals & entertainment, lobbying expenses, etc.	1,329,544	279,204	(47.79%)
Statutory valuation allowance adjustment	-	-	0.00%
Change to nonadmitted assets & deferred tax true-up	(2,761,143)	(579,840)	99.26%
Other, including prior year true-up	(5)	(1)	0.00%
Total	\$ (2,065,209)	\$ (433,694)	74.25%
Federal income taxes incurred [expense/(benefit)]		\$ (1,684,826)	288.42%
Tax on capital gains/(losses)		38,660	(6.62%)
Change in net deferred income tax [charge/(benefit)]		1,212,472	(207.55%)
Total statutory income taxes		\$ (433,694)	74.25%

E. Operating loss and tax credit carry-forwards and protective tax deposits

(1) At December 31, 2024, the Company had no net operating loss carry-forwards.

At December 31, 2024, the Company had no capital loss carry-forwards.

At December 31, 2024, the Company had no AMT credit carry-forwards.

NOTES TO THE FINANCIAL STATEMENTS

(2) The following table demonstrates the income tax expense for 2023 and 2024 that is available for the recoupment in the event of future net losses:

	Ordinary	Capital	Total
2023	-	-	-
2024	-	-	-
Total	\$ -	\$ -	\$ -

(3) There are no deposits admitted under IRC § 6603.

F. The Company is included in a consolidated federal income tax return with its parent Company, Humana Inc. The Company has a written agreement, approved by the Company’s Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity which is a party to the consolidation. Pursuant to this agreement, the Company has the enforceable right to be paid for any future net losses it may incur. The Company has no contingent income tax liabilities. The Company has not adjusted gross deferred tax assets due to changes in judgment about the realizability of the related deferred tax asset. The Company has no deposits under Section 6603 of the Internal Revenue Code.

HUMANA INC. AND SUBSIDIARIES INCLUDED IN 2024 CONSOLIDATED FEDERAL INCOME TAX RETURN

CALENDAR YEAR ENDED DECEMBER 31, 2024  
AFFILIATIONS SCHEDULE

CORPORATE NAME AND EMPLOYER IDENTIFICATION NUMBER  
THE ADDRESS OF EACH COMPANY IS: P. O. BOX 740026, LOUISVILLE, KY 40201

CORP. NO.	CORPORATION NAME	EMPLOYER IDENTIFICATION NUMBER
1	516-526 WEST MAIN STREET CONDOMINIUM COUNCIL OF CO-OWNERS, INC.	20-5309363
2	A & A HOMECARE, INC.	03-0523544
3	ABERDEEN HOLDINGS, INC.	72-2695805
4	ABLE HOME HEALTHCARE, INC.	77-0601595
5	ACCREDITED HOME CARE OF BROWARD, INC.	45-2594868
6	ADVANCED ONCOLOGY SERVICES, INC.	65-0180784
7	ALPINE HOME HEALTH CARE, LLC	36-4473376
8	AMAZING HOME HEALTH CARE INC.	26-0751512
9	AMAZING HOME HEALTH HOLDINGS LLC	85-3668783
10	AMERICAN HOMECARE MANAGEMENT CORP.	11-3306095
11	AMICUS MEDICAL CENTER, LLC	45-4020797
12	AMICUS MEDICAL GROUP, INC.	27-3974953
13	AMICUS MEDICAL SERVICES ORGANIZATION, LLC	27-1085323
14	ARCADIAN HEALTH PLAN, INC.	20-1001348
15	ASIAN AMERICAN HOME CARE, INC.	94-3247811
16	BALANCED HOME HEALTHCARE, INC.	27-0287186
17	BRIDGES HOME HEALTH, INC.	20-1903568
18	CARE HOPE HOLDINGS, INC.	47-4681334
19	CARE HOPE HOME HEALTH AGENCY, INC.	80-0732207
20	CARENETWORK, INC.	39-1514846
21	CAREPLUS HEALTH PLANS, INC.	59-2598550
22	CARITEN HEALTH PLAN INC.	62-1579044
23	CENTERWELL CARE SOLUTIONS, INC.	85-0858631
24	CENTERWELL CERTIFIED HEALTHCARE CORP.	11-2645333
25	CENTERWELL HEALTH SERVICES (CERTIFIED), INC.	11-3454105
26	CENTERWELL HEALTH SERVICES HOLDING CORP.	11-3454104
27	CENTERWELL HEALTH SERVICES, INC.	36-4335801
28	CENTERWELL PHARMACY, INC.	61-1316926
29	CENTERWELL SENIOR PRIMARY CARE (FL), INC.	59-3164234
30	CENTERWELL SENIOR PRIMARY CARE (KS), P.A.	30-1236218
31	CENTERWELL SENIOR PRIMARY CARE (MO), P.C.	85-3676937
32	CENTERWELL SENIOR PRIMARY CARE (NC), P.C.	82-1926920
33	CENTERWELL SENIOR PRIMARY CARE (SC), P.C.	85-3577914
34	CENTERWELL SENIOR PRIMARY CARE HOLDINGS I, P.C.	33-1299261
35	CENTERWELL SENIOR PRIMARY CARE HOLDINGS II, P.A.	33-1317891
36	CENTERWELL SERVICES OF NEW YORK, INC.	11-2802024
37	CHA HMO, INC.	61-1279717
38	COMPBENEFITS COMPANY	59-2531815

NOTES TO THE FINANCIAL STATEMENTS

39	COMPBENEFITS CORPORATION	04-3185995
40	COMPBENEFITS DENTAL, INC.	36-3686002
41	COMPBENEFITS DIRECT, INC.	58-2228851
42	COMPBENEFITS INSURANCE COMPANY	74-2552026
43	COMPLEX CLINICAL MANAGEMENT, INC.	45-3713941
44	CONVIVA HEALTH MANAGEMENT, LLC	46-5329373
45	CONVIVA HEALTH MSO OF TEXAS, INC.	46-1225873
46	CONVIVA MEDICAL CENTER MANAGEMENT OF TEXAS, P.A.	47-1161014
47	CORPUS CHRISTI HOME CARE, INC.	74-2769755
48	DENTAL CARE PLUS MANAGEMENT, CORP.	36-3512545
49	DENTICARE, INC.	76-0039628
50	EAGLE RX HOLDCO, INC.	47-1407967
51	EAGLE RX, INC.	47-1416614
52	EDGE HEALTH MSO, INC.	84-2214810
53	EMPHEYSYS INSURANCE COMPANY	31-0935772
54	EMPHEYSYS, INC.	61-1237697
55	ENCLARA PHARMACIA, INC.	23-3068914
56	FIRST HOME HEALTH, INC.	55-0750157
57	FOCUS CARE HEALTH RESOURCES, INC.	75-2784006
58	FPG ACQUISITION CORP.	81-3802918
59	FPG ACQUISITION HOLDINGS CORP.	81-3819187
60	FPG HOLDING COMPANY, LLC	32-0505460
61	GBA HOLDING, INC.	75-2855493
62	GILBERT'S HOME HEALTH AGENCY, INC.	64-0730826
63	GUIDANTRX, INC.	39-1789830
64	HARRIS, ROTHENBERG INTERNATIONAL INC.	27-1649291
65	HAWKEYE HEALTH SERVICES, INC.	42-1285486
66	HEALTH VALUE MANAGEMENT, INC.	61-1223418
67	HHS HEALTHCARE CORP.	90-0527683
68	HOME HEALTH CARE AFFILIATES OF MISSISSIPPI, INC.	62-1775256
69	HOME HEALTH CARE AFFILIATES, INC.	74-2737989
70	HOME HEALTH OF RURAL TEXAS, INC.	75-2374091
71	HOME HEALTH SERVICES, INC.	87-0494759
72	HEMECARE HOLDINGS, INC.	65-0837269
73	HORIZON HEALTH CARE SERVICES, INC.	76-0456316
74	HUMANA ACTIVE OUTLOOK, INC.	20-4835394
75	HUMANA AT HOME (DALLAS), INC.	75-2739333
76	HUMANA AT HOME (HOUSTON), INC.	76-0537878
77	HUMANA AT HOME (SAN ANTONIO), INC	01-0766084
78	HUMANA AT HOME (TLC), INC.	75-2600512
79	HUMANA AT HOME 1, INC.	65-0274594
80	HUMANA AT HOME, INC.	13-4036798
81	HUMANA BENEFIT PLAN OF ILLINOIS, INC.	37-1326199
82	HUMANA BENEFIT PLAN OF SOUTH CAROLINA, INC.	84-3226630
83	HUMANA BENEFIT PLAN OF TEXAS, INC.	75-2043865
84	HUMANA CARE HOLDINGS, INC.	33-2663918
85	HUMANA DENTAL COMPANY	59-1843760
86	HUMANA DIGITAL HEALTH AND ANALYTICS PLATFORM SERVICES, INC.	80-0072760
87	HUMANA DIRECT CONTRACTING ENTITY, INC.	85-3099097
88	HUMANA EAP AND WORK-LIFE SERVICES OF CALIFORNIA, INC.	46-4912173
89	HUMANA EMPLOYERS HEALTH PLAN OF GEORGIA, INC.	58-2209549
90	HUMANA GOVERNMENT BUSINESS, INC.	61-1241225
91	HUMANA HEALTH BENEFIT PLAN OF LOUISIANA, INC.	72-1279235
92	HUMANA HEALTH COMPANY OF NEW YORK, INC.	26-2800286
93	HUMANA HEALTH INSURANCE COMPANY OF FLORIDA, INC.	61-1041514
94	HUMANA HEALTH PLAN OF CALIFORNIA, INC.	26-3473328
95	HUMANA HEALTH PLAN OF OHIO, INC.	31-1154200
96	HUMANA HEALTH PLAN OF TEXAS, INC.	61-0994632
97	HUMANA HEALTH PLAN, INC.	61-1013183
98	HUMANA HEALTHCARE RESEARCH, INC.	42-1575099
99	HUMANA HOME ADVANTAGE (TX), P.A.	81-0789608
100	HUMANA INC.	61-0647538
101	HUMANA INNOVATION ENTERPRISES, INC.	61-1343791
102	HUMANA INSURANCE COMPANY	39-1263473
103	HUMANA INSURANCE COMPANY OF KENTUCKY	61-1311685
104	HUMANA INSURANCE COMPANY OF NEW YORK	20-2888723
105	HUMANA LIFE INSURANCE COMPANY OF NEW YORK, INC.	33-2023109
106	HUMANA MARKETPOINT, INC.	61-1343508
107	HUMANA MEDICAL PLAN OF MICHIGAN, INC.	27-3991410

## NOTES TO THE FINANCIAL STATEMENTS

108	HUMANA MEDICAL PLAN OF PENNSYLVANIA, INC.	27-4460531
109	HUMANA MEDICAL PLAN OF UTAH, INC.	20-8411422
110	HUMANA MEDICAL PLAN, INC.	61-1103898
111	HUMANA PHARMACY SOLUTIONS, INC.	45-2254346
112	HUMANA REAL ESTATE COMPANY	20-1724127
113	HUMANA REGIONAL HEALTH PLAN, INC.	20-2036444
114	HUMANA WISCONSIN HEALTH ORGANIZATION INSURANCE CORPORATION	39-1525003
115	HUMANADENTAL INSURANCE COMPANY	39-0714280
116	HUMANADENTAL, INC.	61-1364005
117	HUMCO, INC.	61-1239538
118	HUM-E-FL, INC.	61-1383567
119	INDEPENDENT CARE HEALTH PLAN	39-1769093
120	INTEGRACARE HOLDINGS, INC.	20-8781607
121	INTEGRACARE HOME HEALTH SERVICES, INC.	75-2865632
122	INTEGRACARE INTERMEDIATE HOLDINGS, INC.	20-8781715
123	KENTUCKY HOMECARE HOLDINGS, INC.	82-3695166
124	KENTUCKY HOMECARE PARENT INC.	82-3986306
125	MANAGED CARE INDEMNITY, INC.	61-1232669
126	MED. TECH. SERVICES OF SOUTH FLORIDA, INC.	65-0277280
127	MEDICAL GROUP AT SUN CITY (IQBAL), P.C.	88-0386657
128	MEDICAL GROUP AT SUN CITY HOSPITALISTS (NAJMI), P.C.	84-3377726
129	MED-TECH SERVICES OF DADE, INC.	65-1033439
130	MED-TECH SERVICES OF PALM BEACH, INC.	65-0644307
131	METCARE OF FLORIDA, INC.	65-0879131
132	METROPOLITAN HEALTH NETWORKS, INC.	65-0635748
133	MISSOURI HOME CARE OF ROLLA, INC.	43-1317147
134	M-SAC, INC.	20-5123865
135	NEW YORK HEALTHCARE SERVICES, INC.	22-2695367
136	NURSING CARE-HOME HEALTH AGENCY, INC.	55-0633030
137	ON THE WAY HOME CARE, INC.	20-3443369
138	ONE HOME HEALTH HOLDINGS CCTX, LLC	82-2018741
139	ONE HOME HEALTH HOLDINGS, LLC	81-3485437
140	ONE TPA SYSTEMS INC.	20-4271850
141	PBM HOLDING COMPANY	61-1340806
142	PBM PLUS MAIL SERVICE PHARMACY, LLC	20-2373204
143	PHH ACQUISITION CORP.	20-5043135
144	PHHC ACQUISITION CORP.	38-3784032
145	PHP COMPANIES, INC.	62-1552091
146	PREFERRED HEALTH PARTNERSHIP, INC.	62-1250945
147	QC-MEDI NEW YORK, INC.	11-2750425
148	QUALITY CARE - USA, INC.	11-2256479
149	QUALITY LIVING HOME HEALTH CARE LLC	45-2823888
150	ROHC, INC. (FKA ROHC L.L.C.)	75-2844854
151	SENIOR HOME CARE, INC.	59-3080333
152	SENIORBRIDGE FAMILY COMPANIES (FL), INC.	65-1096853
153	SENIORBRIDGE FAMILY COMPANIES (NY), INC.	36-4484443
154	SHC HOLDING, INC.	42-1699530
155	SOUTHERN NEVADA HOME HEALTH CARE, INC.	87-0494757
156	SYNERGY HOME CARE-ACADIANA REGION, INC.	72-1487473
157	SYNERGY HOME CARE-CAPITOL REGION, INC.	20-1376846
158	SYNERGY HOME CARE-CENTRAL REGION, INC.	36-4516940
159	SYNERGY HOME CARE-NORTHEASTERN REGION, INC.	72-1178497
160	SYNERGY HOME CARE-NORTHSHORE REGION, INC.	72-1223659
161	SYNERGY HOME CARE-NORTHWESTERN REGION, INC.	72-1431394
162	SYNERGY HOME CARE-SOUTHEASTERN REGION, INC.	72-1429305
163	SYNERGY, INC.	93-3419676
164	TEXAS DENTAL PLANS, INC.	74-2352809
165	THE DENTAL CONCERN, INC.	52-1157181
166	TRANSCEND COMMUNITY PHYSICIAN NETWORK (AR), P.A.	47-2770181
167	TRANSCEND COMMUNITY PHYSICIAN NETWORK (KS), P.A.	47-2111323
168	TRANSCEND COMMUNITY PHYSICIAN NETWORK, P.C.	47-2750105
169	TRILOGY HOME HEALTHCARE OF NE FL, INC	81-3442232
170	TRILOGY HOME HEALTHCARE OF SW FL, INC	81-4466479
171	VAN WINKLE HOME HEALTH CARE, INC.	62-1669388
172	VITALITY HHS HOLDINGS, INC.	81-2022629
173	VITALITY HOME CARE, INC.	81-2019673
174	VOYAGER HOME HEALTH, INC.	26-1501792
175	VOYAGER HOSPICECARE, INC.	20-1173787

NOTES TO THE FINANCIAL STATEMENTS

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.

10. Information Concerning Parent, Subsidiaries and Affiliates

A.-B. The Company has several management contracts with Humana Inc. and other related parties whereby the Company is provided with medical and executive management, information systems, claims processing, billing and enrollment, and telemarketing and other services as required by the Company. Management fees charged to operations for the years ended December 31, 2024 and 2023 were \$110,488,761 and \$88,573,316, respectively. As a part of this agreement, Humana Inc. makes cash disbursements on behalf of the Company which includes, but is not limited to, medical related items, general and administrative expenses, commissions and payroll. The Company continues to be primarily liable for any outstanding payments made on behalf of the Company, should Humana Inc. not be able to fulfill its obligations.

In the ordinary course of business, the Company also directly contracts with related parties to provide services that are routine in nature to its members. The administrative services, access fees, and cost of care services provided are determined within each individual agreement. The following table identifies the amount for the administrative services, access fees, and cost of care services provided by related parties for the years ended December 31, 2024 and 2023 , which meet the disclosure requirements pursuant to SSAP No. 25, *Affiliate and Other Related Parties* (SSAP No. 25):

	2024	2023
SeniorBridge and Humana At Home	\$ 341,457	\$ 386,503
CenterWell Home Health	\$ 745,320	\$ 634,502
Total	\$ 1,086,777	\$ 1,021,004

In addition to the related parties above, the Company also has a contracted relationship with Humana Pharmacy Solutions, Inc. (HPS). HPS is responsible for designing pharmacy benefits, including defining member co-share responsibilities, determining formulary listings, contracting with retail pharmacies, confirming member eligibility, reviewing drug utilization, and processing claims for Humana entities. HPS has various contracts with pharmacy manufacturers to provide the Company with purchase discounts and volume rebates on certain prescription drugs utilized by its members. The Company has an agreement with HPS to collect pharmacy rebates on its behalf and remit them to the Company on a monthly basis. The Company had \$49,119,598 and \$72,670,762 of administrative service and prescription costs in 2024 and 2023, respectively, with HPS. The prescription costs included in fees paid to HPS are gross of the pharmacy rebates that the Company receives, see Footnote 28, and also includes payments for Medicare Part D claims that CMS reimburses the Company for through the Coverage Gap, Low Income and Reinsurance subsidies.

Included in the payments to HPS are also costs incurred from Humana Pharmacy, Inc. Humana Pharmacy, Inc. provides covered members with prescription services through use of the mail order as well as brick and mortar locations. These services are limited to maintenance medication prescription drug and allied services and supplies normally provided to the general public in the ordinary course of pharmacy business. The Company had \$10,489,797 and \$20,778,615 of prescription costs in 2024 and 2023, respectively, with Humana Pharmacy, Inc.

No dividends or returns of capital were paid by the Company as of December 31, 2024.

C. (1) Detail of Material Related Party Transactions

Reference #	Date of Transaction	Name of Related Party	Name of Relationship	Type of Transaction	Written Agreement (Yes/No)	Due Date	Reporting Period Date Amount Due From (To)
3	1/1/2024 – 12/31/2024	Availity LLC	Admin	Other Transactions Involving Services	Yes	1/31/2025	\$-

(2) Detail of Material Related Party Transactions Involving Services

Reference #	Name of Related Party	Overview Description	Amount Charged	Amount Based on Allocation of Costs or Market Rates	Amount Charged Modified or Waived (Yes/No)
3	Availity LLC	Provider Services to Members	\$407,156	\$407,156	No

(3) Detail of Material Related Party Transactions Exchange of Assets and Liabilities

Not Applicable.

(4) Detail of Amounts Owed To/From a Related Party

Reference #	Name of Related Party	Aggregate Reporting Period Amount Due From	Aggregate Reporting Period Amount (Due To)	Amount Offset in Financial Statement (if Qualifying)	Net Amount Recoverable / (Payable) by Related Party	Admitted Recoverable
3	Availity LLC	\$-	\$-	\$-	\$-	\$-

NOTES TO THE FINANCIAL STATEMENTS

- D.

At December 31, 2024, the Company reported \$57,164,402 due to Humana Inc. Amounts due to or from parent are generally settled within 90 days.
- E.

Not Applicable.
- F.

The Company has a parental guarantee with Humana Inc. in accordance with certain regulatory requirements.
- G.

All outstanding shares of the Company are owned by the Parent Company.
- H.

Not Applicable.
- I.

Not Applicable.
- J.

Not Applicable.
- K.

Not Applicable.
- L.

Not Applicable.
- M.

All SCA Investments

Not Applicable.
- N.

Investment in Insurance SCA

Not Applicable.
- O.

SCA Loss Tracking

Not Applicable.
11.

Debt

A.

Debt Including Capital Notes

The Company has no debentures outstanding.

The Company has no capital notes outstanding.

The Company does not have any reverse repurchase agreements.

B.

Federal Home Loan Bank (FHLB) Agreements

The Company does not have any FHLB agreements.
12.

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

A.-D.

Defined Benefit Plans

Not Applicable.

E.

Defined Contribution Plans

Not Applicable.

F.

Multiemployer Plans

Not Applicable.

G.

Consolidated/Holding Company Plans

The Company employees are eligible to participate in the Humana Retirement and Savings Plan (“the Plan”), a defined contribution plan, sponsored by Humana Inc. The Plan maintains two accounts, the Savings Account and the Retirement Account.

Humana Inc.’s total contributions paid to the Savings and Retirement accounts of the Humana Retirement Savings Plan were \$290,945,744 and \$276,415,225 for the years ended December 31, 2024 and 2023, respectively. As of December 31, 2024 and 2023, the fair market value of the Humana Retirement Savings Plan’s assets was \$7,694,418,361 and \$7,361,090,600, respectively.

H.

Postemployment Benefits and Compensated Absences

Not Applicable.

I.

Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

Not Applicable.

NOTES TO THE FINANCIAL STATEMENTS

13. Capital and Surplus, Shareholders’ Dividend Restrictions and Quasi-Reorganizations

- A. The Company has \$0 par value common stock with 1,000 shares authorized and 200 shares issued and 200 outstanding. All shares are common stock shares.
- B. The Company has no preferred stock outstanding.
- C.-E. Dividends and returns of capital to shareholders are noncumulative and are paid as determined by the Board of Directors. In accordance with the Department statutes, the maximum amount which can be paid by the Company to shareholders without prior approval by the Department is the greater of 10% of total surplus or net income from the prior year. All ordinary dividends are limited to available and accumulated surplus funds. Any dividends paid in the twelve months preceding a proposed dividend are considered in determining whether a dividend is extraordinary. Based on these restrictions, no dividend was available without prior approval.

Within the limitations above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.

No dividends or returns of capital were paid by the Company as of December 31, 2024.

- 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. Not Applicable.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$0.
- K. Not Applicable.
- L. Not Applicable.
- M. Not Applicable.

14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments  
Not Applicable.
- B. Assessments  
Not Applicable.
- C. Gain Contingencies  
Not Applicable.
- D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits  
Not Applicable.
- E. Joint and Several Liabilities  
Not Applicable.
- F. All Other Contingencies

During the ordinary course of business, the Company is subject to pending and threatened legal actions. Management of the Company does not believe that any of these actions will have a material adverse effect on the Company’s surplus, results of operations or cash flows. However, the likelihood or outcome of current or future legal proceedings cannot be accurately predicted, and they could adversely affect the Company’s surplus, results of operations and cash flows.

The Company is not aware of any other material contingent liabilities as of December 31, 2024.

15. Leases

Not Applicable.

16. Information about Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company has no investment in Financial Instruments with Off-Balance Sheet Risk or Concentrations of Credit Risk.

## NOTES TO THE FINANCIAL STATEMENTS

### 17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

#### A. Transfers of Receivables Reported as Sales

Not Applicable.

#### B. Transfer and Servicing of Financial Assets

Refer to Note 5E – *Dollar Repurchase Agreements and/or Securities Lending Transactions*.

#### C. Wash Sales

Not Applicable.

### 18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

#### A. ASO Plans

Not Applicable.

#### B. ASC Plans

Not Applicable.

#### C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

- (1) The Company records no revenue explicitly attributable to the cost share and reinsurance components of its Medicare or other similarly structured cost based reimbursement contracts.
- (2) As of December 31, 2024, the Company has recorded a receivable from CMS of \$856,647 related to the cost share and reinsurance components of administered Medicare products. The Company does not have any receivables greater than 10% of the Company's accounts receivable from uninsured accident and health plans or \$10,000.
- (3) As no revenue is recorded in connection with the cost share and reinsurance components of the Company's Medicare or other similarly structured cost based reimbursement contracts, the Company has recorded no allowances and reserves for adjustment of recorded revenues and receivables.
- (4) The Company has made no adjustment to revenue resulting from audit of receivables related to revenues recorded in the prior period.

### 19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not Applicable.

### 20. Fair Value Measurements

#### A. (1) The Company did not have any financial assets carried at fair value at December 31, 2024.

The Company reports transfers between Level 1 and Level 2 of the fair value hierarchy levels at the end of the reporting period. There were no transfers between Level 1 and Level 2 of the fair value hierarchy between December 31, 2023 and December 31, 2024.

#### (2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy

Not Applicable.

#### (3) The Company reports transfers into or out of Level 3 of the fair value hierarchy levels at the end of the reporting period. There were no transfers into or out of Level 3 of the fair value hierarchy levels between December 31, 2023 and December 31, 2024.

#### (4) Fair value of actively traded debt securities are based on quoted market prices. Fair value of other debt securities are based on quoted market prices of identical or similar securities or based on observable inputs like interest rates generally using a market valuation approach, or, less frequently, an income valuation approach and are generally classified as Level 2. The Company generally obtains one quoted price for each security from a third party pricing service. These prices are generally derived from recently reported trades for identical or similar securities, including adjustments through the reporting date based upon observable market information. When quoted prices are not available, the third party pricing service may use quoted market prices of comparable securities or discounted cash flow analyses, incorporating inputs that are currently observable in the markets for similar securities. Inputs that are often used in the valuation methodologies include benchmark yields, reported trades, credit spreads, broker quotes, default rates and prepayment speeds. The Company is responsible for the determination of fair value and as such, the Company performs analysis on the prices received from the third party pricing service to determine whether the prices are reasonable estimates of fair value. The Company's analysis includes a review of monthly price fluctuations as well as a quarterly comparison of the prices received from the pricing service to prices reported by the Company's third party investment advisor. Based on the Company's internal price verification procedures and review of fair value methodology documentation provided by the third party pricing service, there were no material adjustments to the prices obtained from the third party pricing service during the year ended December 31, 2024.



NOTES TO THE FINANCIAL STATEMENTS

(5) Derivative Fair Values

Not Applicable.

B. Other Fair Value Disclosures

Securities lending collateral assets: Fair values of securities lending collateral are based on quoted market prices, where available. These fair values are obtained primarily from a third party pricing service, which generally uses Level 1 or Level 2 inputs for the determination of fair value to facilitate fair value measurements and disclosures.

C. Fair Values for All Financial Instruments by Levels 1, 2 and 3

Type of Financial Instrument	Aggregate Fair Value		Admitted Assets				Net Asset Value (NAV)		Not Practicable (Carrying Value)	
				Level 1	Level 2	Level 3				
Bonds and cash equivalents	\$	213,572,392	\$	220,061,137	\$	101,638,091	\$	111,934,301	\$	-
Securities lending collateral assets		1,952,173		1,952,173		1,952,173		-		-
Total	\$	215,524,565	\$	222,013,310	\$	103,590,264	\$	111,934,301	\$	-

D. Financial Instruments for which Not Practicable to Estimate Fair Values

Not Applicable.

21. Other Items

A. Extraordinary Items

Not Applicable.

B. Troubled Debt Restructuring: Debtors

Not Applicable.

C. Other Disclosures and Unusual Items

Not Applicable.

D. Business Interruption Insurance Recoveries

Not Applicable.

E. State Transferable and Non-transferable Tax Credits

Not Applicable.

F. Subprime Mortgage Related Risk Exposure

- (1) The Company consults with its external investment managers to assess its subprime mortgage related risk exposure. Certain characteristics are utilized to determine if a mortgage-backed security has subprime exposure. The main characteristics reviewed when determining this are the collateral and structure of the security, the loan purpose, loan documentation, occupancy, geographical location, loan size and type. Subprime mortgage borrowers typically have lower credit scores, lower loan balances and higher loan-to-values than other conforming loans. Management’s practices include reviewing quantitative and qualitative credit models that analyze loan-level collateral composition, historical underwriter performance trends, the impact of macroeconomic factors, and issuer risks; as well as reviewing the estimation of security cash flows and monthly model calibrations.

(2) Direct exposure through investments in sub-prime mortgage loans.

The Company has no direct exposure through investment to sub-prime mortgage loans.

(3) Direct exposure through other investments:

a. Residential mortgage backed securities – No substantial exposure noted.

b. Commercial mortgage backed securities – No substantial exposure noted.

c. Collateralized debt obligations – No substantial exposure noted.

d. Structured securities – No substantial exposure noted.

e. Equity investment in SCAs – No substantial exposure noted.

f. Other assets – No substantial exposure noted.

g. Total – No substantial exposure noted.

(4) Underwriting exposure to sub-prime mortgage risk through Mortgage Guaranty coverage, Financial Guaranty coverage, Directors and Officers liability coverage, or Errors and Omissions liability coverage.

The Company does not have sub-prime mortgage risk.

NOTES TO THE FINANCIAL STATEMENTS

Classification of mortgage related securities is primarily based on information from outside data services, including rating agency actions. When considering our exposure, the Company evaluated the percentage of full documentation loans, percent of owner occupied properties, FICO scores, average margin for ARM loans, percent of loans with prepayment penalties, the existence of non-traditional underwriting standards, among other factors.

G. Retained Assets

Not Applicable.

H. Insurance Linked Securities

Not Applicable.

22. Events Subsequent

The Company is not aware of any events or transactions occurring subsequent to the close of the books for this statement which may have a material effect on its financial condition. Subsequent events have been considered through February 27, 2025 for the Statutory Statement issued on February 27, 2025.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10.0 percent or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes ( ) No (X)

- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10.0 percent or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

Yes ( ) No (X)

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes ( ) No (X)

- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes ( ) No (X)

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes ( ) No (X)

B. Uncollectible Reinsurance

Not Applicable.

C. Commutation of Ceded Reinsurance

Not Applicable.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not Applicable.

NOTES TO THE FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

A. The Company estimates accrued retrospective premium adjustments for its Medicare business through a mathematical approach using an algorithm based upon settlement procedures defined by contracts with CMS.

The Company estimates accrued retrospective premium adjustments for its Commercial business based on experience to date, knowledge of the marketplace, and the terms of the risk corridors program with HHS.

B. The Company records accrued retrospective premium as an adjustment to earned premiums.

C. The amount of net premiums written by the Company at December 31, 2024 that are subject to retrospective rating features was \$1,186,896,210, or 100.00% of the total net premiums written. No other net premiums written by the Company are subject to retrospective rating features.

D. Medical loss ratio rebates required pursuant to the Public Health Service Act

	Individual		Small Group Employer	Large Group Employer	Other Categories with rebates	Total		
Prior Reporting Year:								
Medical loss ratio rebates incurred	\$	-	\$	-	\$	-	\$	-
Medical loss ratio rebates paid		-		-		-		-
Medical loss rebates unpaid		-		-		-		-
Plus reinsurance assumed amounts		XXX		XXX		XXX		-
Less reinsurance ceded amounts		XXX		XXX		XXX		-
Rebates unpaid net of reinsurance		XXX		XXX		XXX	\$	-
Current Reporting Year-to-date:								
Medical loss ratio rebates incurred	\$	-	\$	27,930	\$	-	\$	27,930
Medical loss ratio rebates paid		-		-		-		-
Medical loss rebates unpaid		-		27,930		-		27,930
Plus reinsurance assumed amounts		XXX		XXX		XXX		-
Less reinsurance ceded amounts		XXX		XXX		XXX		-
Rebates unpaid net of reinsurance		XXX		XXX		XXX	\$	27,930

E. Risk Sharing Provisions of the Affordable Care Act

(1) Did the reporting entity write accident and health insurance premium that 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

a. Permanent ACA Risk Adjustment Program

Assets

1. Premium adjustments receivable due to ACA Risk Adjustment (including high risk pool payments) \$ -

Liabilities

2. Risk adjustment user fees payable for ACA Risk Adjustment \$ 631

3. Premium adjustments payable due to ACA Risk Adjustment (including high risk pool premium) \$ 171,356

Operations (Revenue & Expenses)

4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment \$ (268,649)

5. Reported in expenses as ACA risk adjustment user fees (incurred/paid) \$ 1,307

(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		Cumulativ e 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	Ref	9	10
Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)

a. Permanent ACA Risk Adjustment Program

1. Premium adjustments receivable (including high risk pool payments)	1,976,014		1,981,283		(5,269)		5,269	A.	-	
2. Premium adjustments (payables) (including high risk pool premium)		-	(102,561)		102,561		(273,917)	B.		(171,356)
3. Subtotal ACA Permanent Risk Adjustment Program	1,976,014	-	1,981,283	(102,561)	(5,269)	102,561	5,269	(273,917)	-	(171,356)

NOTES TO THE FINANCIAL STATEMENTS

- Explanations of adjustments
- A. Adjustments related to updates received from CMS associated with 2023 benefit year and the latest data from Wakely Consulting.
- B. Adjustments related to updates received from CMS associated with 2023 benefit year and the latest data from Wakely Consulting.

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

Not Applicable.

(5) ACA Risk Corridors Receivable as of Reporting Date

Not Applicable.

25. Change in Incurred Claims and Claim Adjustment Expenses

Benefits and loss adjustment expenses payable, net of health care receivables, as of December 31, 2023, were \$103,558,494. As of December 31, 2024, \$81,591,104 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$27,211 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$21,940,179 favorable prior-year development since December 31, 2023. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims. Included in this decrease, the Company experienced \$21,991,931 of favorable prior year claim development on retrospectively rated policies. However, the business to which it relates is subject to premium adjustments.

26. Intercompany Pooling Arrangements

Not Applicable.

27. Structured Settlements

The Company has no structured settlements.

28. Health Care Receivables

A. Pharmaceutical Rebate Receivables						
	Estimate 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 181 Days after Billing	
Quarter						
12/31/2024	\$ 2,767,947	\$ 2,767,947	\$ -	\$ -	\$ -	
9/30/2024	3,021,055	3,001,679	2,713,929	215,174	-	
6/30/2024	3,330,615	3,254,620	2,917,277	318,772	612	
3/31/2024	4,038,301	3,926,371	3,739,747	186,069	2,690	
12/31/2023	5,996,180	6,156,443	3,819,926	2,366,009	(6,065)	
9/30/2023	6,300,606	6,383,801	3,747,814	2,547,949	119,504	
6/30/2023	6,391,734	6,486,079	4,010,070	2,498,715	(1,426)	
3/31/2023	6,170,306	6,153,198	3,780,023	2,427,313	(27,800)	
12/31/2022	5,918,355	5,743,820	3,561,455	2,172,959	9,406	
9/30/2022	5,830,371	5,931,391	5,700,019	231,372	-	
6/30/2022	6,244,367	6,389,184	6,495,207	(106,023)	-	
3/31/2022	5,817,837	5,622,786	5,517,944	104,842	-	
B. Risk Sharing Receivables						
Not Applicable.						

29. Participating Policies

The Company has no participating policies.

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves \$ 10,996,341
2. Date of the most recent evaluation of this liability December 31, 2024
3. Was anticipated investment income utilized in the calculation? Yes ( X ) No ( )

31. Anticipated Salvage and Subrogation

Not Applicable.

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 [ X ] No [ ]

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. ....

0000049071

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. ....

12/31/2020

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. ....

12/31/2020

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). ....

05/23/2022

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 [ X ] No [ ] N/A [ ]

3.6

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

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

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 [ ] No [ X ]

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).

0.0 %

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

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.  
Not Applicable. ....

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 locations (city and state of the main office) of any affiliates regulated by a federal financial 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?  
PricewaterhouseCoopers LLC, 500 West Main Street, Suite 1800, Louisville, Kentucky 40202-4264 .....

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?  
Steven Jones, Appointed Actuary, 500 West Main Street, Louisville, KY 40202 .....

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 .....

0

12.13

Total book/adjusted carrying value .....

\$ .....0

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?  
Not Applicable. ....

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 [ X ]

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 [ X ] No [ ]

14.21

If the response to 14.2 is yes, provide information related to amendment(s).  
Ethics Every Day was amended in June 2024 to update content based on operational changes, clarify content where necessary and perform general document maintenance. ....

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).  
.....

## GENERAL INTERROGATORIES

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

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 [ ]

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

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 [ ]

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)  
Refer to Note 17

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. \$ 244,892

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$ 0

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 [ X ] No [ ] N/A [ ]

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

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 [ X ] No [ ] N/A [ ]

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 \$ 1,952,173

25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 1,952,138

25.093 Total payable for securities lending reported on the liability page \$ 1,952,173

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 \$ 1,112,357

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 [ ]

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.

Yes [ ] No [ ]

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. \$ 0

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
JP Morgan Chase	4 Metro Tech Center, 6th Floor, Mail Code: NY1-C512, Brooklyn, NY 11245, Attn: Charline Ottley



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE HUMANA HEALTH PLAN OF OHIO INC.

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. This includes both primary and sub-advisors. 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
BLACKROCK FINANCIAL MANAGEMENT, INC .....	U.....
Humana Inc. ....	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 [ X ] No [ ]

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 [ X ] No [ ]

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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107105 .....	BLACKROCK FINANCIAL MANAGEMENT, INC .....	549300LVXY1VJKE13M84 .....	The SEC .....	DS.....

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE HUMANA HEALTH PLAN OF OHIO INC.

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 .....	216,067,590	209,578,845	(6,488,745)
31.2 Preferred stocks .....	0	0	0
31.3 Totals	216,067,590	209,578,845	(6,488,745)

31.4 Describe the sources or methods utilized in determining the fair values:  
Fair value of actively traded debt and equity securities are based on quoted market prices. Fair value of inactive traded debt securities are based on quoted market prices of identical or similar securities or based on observable inputs like interest rates using either a market or income valuation. ....

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 [ ] No [ X ]

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 [ ] 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 its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:  
a. The security was either:  
i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or  
ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").  
b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.  
c. The NAIC Designation and NAIC Designation Category were 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, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.  
d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.  
Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? ..... 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 ]

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 [ ]  
39.22 Immediately converted to U.S. dollars ..... Yes [ ] No [ ]
- 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? .....\$ .....0
- 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? .....\$ .....579
- 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
CONSILIO INC .....	543
- 42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? .....\$ .....0
- 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

GENERAL INTERROGATORIES

PART 2 - HEALTH INTERROGATORIES

1.1

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

Yes [   ] No [ X ]

1.2

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

\$ 0

1.3

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

\$ 0

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 .....

\$ 0

1.5

Indicate total incurred claims on all Medicare Supplement Insurance. ....

\$ 0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned .....

\$ 0

1.62

Total incurred claims .....

\$ 0

1.63

Number of covered lives .....

0

1.64

Total premium earned .....

\$ 0

1.65

Total incurred claims .....

\$ 0

1.66

Number of covered lives .....

0

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

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 .....

1,186,868,280

796,047,101

2.2

Premium Denominator .....

1,186,868,280

796,047,101

2.3

Premium Ratio (2.1/2.2) .....

1.000

1.000

2.4

Reserve Numerator .....

153,056,216

136,519,507

2.5

Reserve Denominator .....

153,056,216

136,519,507

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 [ X ]

5.1

Does the reporting entity have stop-loss reinsurance? .....

Yes [   ] No [ X ]

5.2

If no, explain:  
Stop-Loss Reinsurance is not required .....

.....

5.3

Maximum retained risk (see instructions)

5.31

Comprehensive Medical .....

\$ 0

5.32

Medical Only .....

\$ 0

5.33

Medicare Supplement .....

\$ 0

5.34

Dental & Vision .....

\$ 0

5.35

Other Limited Benefit Plan .....

\$ 0

5.36

Other .....

\$ 0

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:  
Provider contracts include hold harmless and continuation of benefits provisions. Insurer has an indemnity agreement with the parent company. ....

.....

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 ....

147,386

8.2

Number of providers at end of reporting year .....

189,666

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.. \$.....

0

9.22

Business with rate guarantees over 36 months .....

\$.....

0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE HUMANA HEALTH PLAN OF OHIO INC.

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.....\$ ..... 999,531

10.22 Amount actually paid for year bonuses.....\$ ..... 18,399,017

10.23 Maximum amount payable withholds.....\$ ..... 0

10.24 Amount actually paid for year withholds.....\$ ..... 0

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. .... \$ 109,414,284

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  
See state regulation. ....

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

1 Name of Service Area
IN - Medicare - Statewide Commercial - Dearborn, Franklin, Ohio, Ripley, Union .....
KY - Medicare - Statewide .....
Commercial - Statewide .....
OH - Medicare - Statewide .....
.....

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. .... \$ ..... 0

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. .... \$ ..... 0

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 ..... \$ ..... 0

15.2 Total Incurred Claims ..... \$ ..... 0

15.3 Number of Covered Lives ..... 0

*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 2024	2 2023	3 2022	4 2021	5 2020
<b>Balance Sheet</b> (Pages 2 and 3)					
1. Total admitted assets (Page 2, Line 28) .....	360,916,998	301,073,104	119,465,117	81,207,458	82,513,573
2. Total liabilities (Page 3, Line 24) .....	241,594,311	178,838,778	68,532,567	37,375,959	42,205,972
3. Statutory minimum capital and surplus requirement .....	109,414,284	71,177,538	23,480,952	23,054,145	23,299,134
4. Total capital and surplus (Page 3, Line 33) .....	119,322,687	122,234,326	50,932,550	43,831,499	40,307,601
<b>Income Statement</b> (Page 4)					
5. Total revenues (Line 8) .....	1,186,868,280	796,047,101	252,982,689	237,697,140	243,410,362
6. Total medical and hospital expenses (Line 18) .....	1,017,273,595	671,247,426	203,589,510	206,164,639	201,069,586
7. Claims adjustment expenses (Line 20) .....	46,304,344	39,971,786	8,465,221	7,431,886	7,486,658
8. Total administrative expenses (Line 21) .....	147,998,820	132,220,973	29,556,038	26,417,845	30,929,752
9. Net underwriting gain (loss) (Line 24) .....	(10,717,833)	(37,028,214)	(23,935,669)	4,994,075	(3,345,674)
10. Net investment gain (loss) (Line 27) .....	10,094,983	7,244,233	976,059	716,453	848,350
11. Total other income (Lines 28 plus 29) .....	1	3	1	0	1
12. Net income or (loss) (Line 32) .....	1,061,977	(22,657,295)	(25,591,950)	6,546,454	(4,256,553)
<b>Cash Flow</b> (Page 6)					
13. Net cash from operations (Line 11) .....	(22,280,734)	(7,435,134)	8,147,261	(2,083,123)	5,488,819
<b>Risk-Based Capital Analysis</b>					
14. Total adjusted capital .....	119,322,687	122,234,326	50,932,550	43,831,499	40,307,601
15. Authorized control level risk-based capital .....	36,071,684	23,725,846	7,843,027	7,684,715	7,766,378
<b>Enrollment</b> (Exhibit 1)					
16. Total members at end of period (Column 5, Line 7) .....	197,279	142,233	32,626	32,003	34,011
17. Total members months (Column 6, Line 7) .....	2,013,224	1,355,864	392,652	385,757	421,659
<b>Operating Percentage</b> (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) .....	85.7	84.3	80.4	86.7	82.6
20. Cost containment expenses .....	3.3	4.3	2.9	2.7	2.6
21. Other claims adjustment expenses .....	0.6	0.8	0.5	0.5	0.5
22. Total underwriting deductions (Line 23) .....	100.9	104.7	109.4	97.9	101.4
23. Total underwriting gain (loss) (Line 24) .....	(0.9)	(4.7)	(9.5)	2.1	(1.4)
<b>Unpaid Claims Analysis</b> (U&I Exhibit, Part 2B)					
24. Total claims incurred for prior years (Line 17, Col. 5) .....	80,904,136	16,905,249	17,577,500	18,872,719	14,241,512
25. Estimated liability of unpaid claims-[prior year (Line 17, Col. 6)] .....	102,844,316	19,602,986	20,783,237	20,696,520	16,637,705
<b>Investments In Parent, Subsidiaries and Affiliates</b>					
26. Affiliated bonds (Sch. D Summary, Line 12, Col. 1) .....	0	0	0	0	0
27. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1) .....	0	0	0	0	0
28. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1) .....	0	0	0	0	0
29. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....	0	0	0	0	0
30. Affiliated mortgage loans on real estate .....	0	0	0	0	0
31. All other affiliated .....	0	0	0	0	0
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.	0	0	0	0	0

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 2024 OF THE HUMANA HEALTH PLAN OF OHIO INC.

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	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2.	Alaska .....	AK	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
3.	Arizona .....	AZ	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
4.	Arkansas .....	AR	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
5.	California .....	CA	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6.	Colorado .....	CO	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
7.	Connecticut .....	CT	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
8.	Delaware .....	DE	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
9.	District of Columbia	DC	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
10.	Florida .....	FL	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
11.	Georgia .....	GA	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
12.	Hawaii .....	HI	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
13.	Idaho .....	ID	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
14.	Illinois .....	IL	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
15.	Indiana .....	IN	.....L.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
16.	Iowa .....	IA	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
17.	Kansas .....	KS	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
18.	Kentucky .....	KY	.....L.....0	163,635,393	.....0	.....0	.....0	.....0	.....0	163,635,393	.....0
19.	Louisiana .....	LA	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
20.	Maine .....	ME	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
21.	Maryland .....	MD	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
22.	Massachusetts .....	MA	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
23.	Michigan .....	MI	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
24.	Minnesota .....	MN	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
25.	Mississippi .....	MS	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
26.	Missouri .....	MO	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
27.	Montana .....	MT	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
28.	Nebraska .....	NE	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
29.	Nevada .....	NV	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
30.	New Hampshire .....	NH	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
31.	New Jersey .....	NJ	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
32.	New Mexico .....	NM	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
33.	New York .....	NY	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
34.	North Carolina .....	NC	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
35.	North Dakota .....	ND	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
36.	Ohio .....	OH	.....L.....9,302,950	440,499	1,013,661,811	.....0	(144,443)	.....0	.....0	1,023,260,816	.....0
37.	Oklahoma .....	OK	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
38.	Oregon .....	OR	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
39.	Pennsylvania .....	PA	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
40.	Rhode Island .....	RI	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
41.	South Carolina .....	SC	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
42.	South Dakota .....	SD	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
43.	Tennessee .....	TN	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
44.	Texas .....	TX	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
45.	Utah .....	UT	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
46.	Vermont .....	VT	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
47.	Virginia .....	VA	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
48.	Washington .....	WA	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
49.	West Virginia .....	WV	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
50.	Wisconsin .....	WI	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
51.	Wyoming .....	WY	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
52.	American Samoa .....	AS	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
53.	Guam .....	GU	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
54.	Puerto Rico .....	PR	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
55.	U.S. Virgin Islands ..	VI	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
56.	Northern Mariana Islands .....	MP	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
57.	Canada .....	CAN	.....N.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
58.	Aggregate Other Aliens .....	OT	.....XXX.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
59.	Subtotal .....	XXX	.....9,302,950	164,075,892	1,013,661,811	.....0	(144,443)	.....0	.....0	1,186,896,210	.....0
60.	Reporting Entity Contributions for Employee Benefit Plans .....	XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
61.	Totals (Direct Business)	XXX	9,302,950	164,075,892	1,013,661,811	0	(144,443)	0	0	1,186,896,210	0
DETAILS OF WRITE-INS											
58001.	.....	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....
58002.	.....	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....
58003.	.....	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....
58998.	Summary of remaining write-ins for Line 58 from overflow page .....	XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0	0

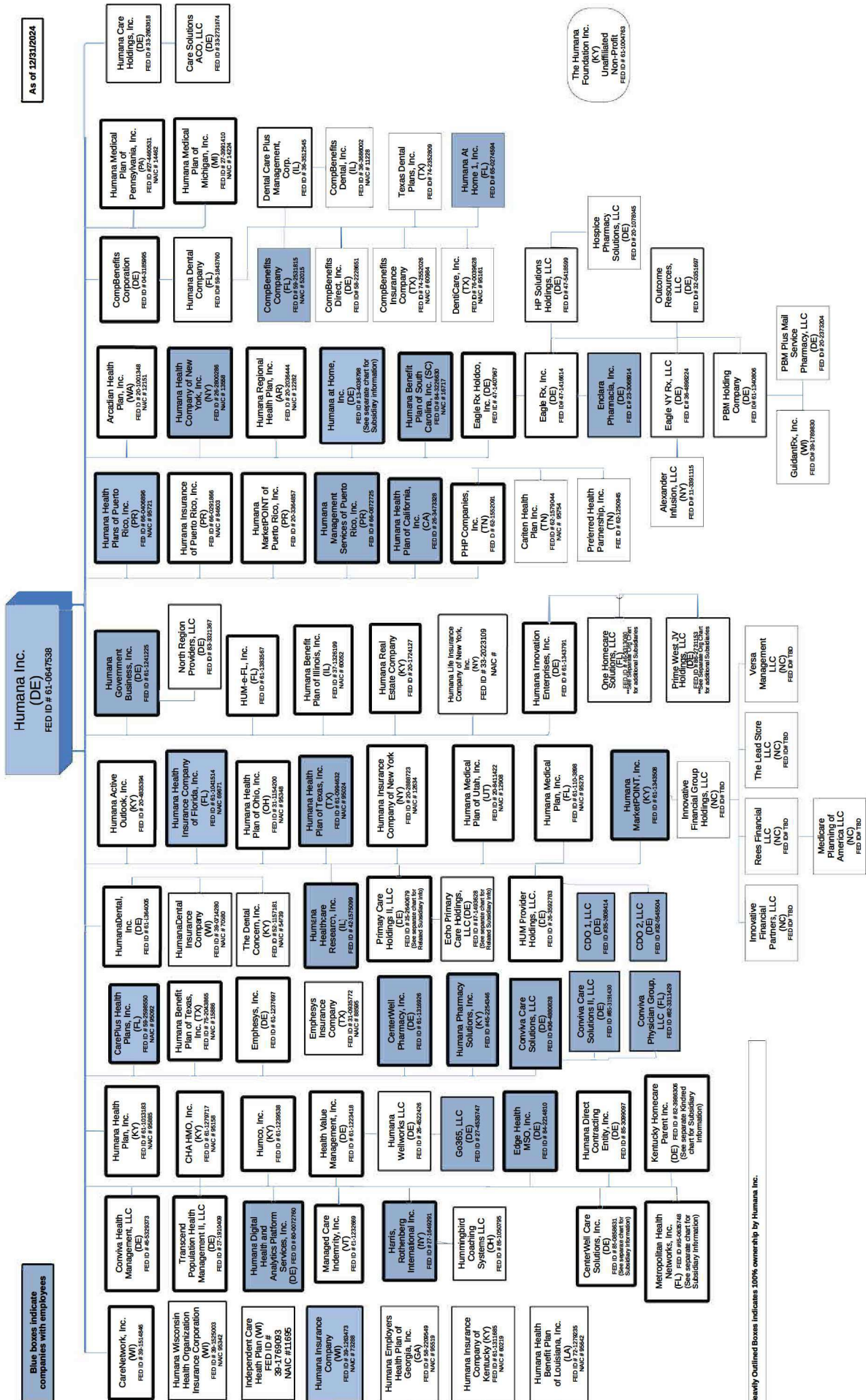
(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	3	4. Q - Qualified - Qualified or accredited reinsurer.....	0
2. R - Registered - Non-domiciled RRGs.....	0	5. N - None of the above - Not allowed to write business in the state.....	54
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state. ....	0		

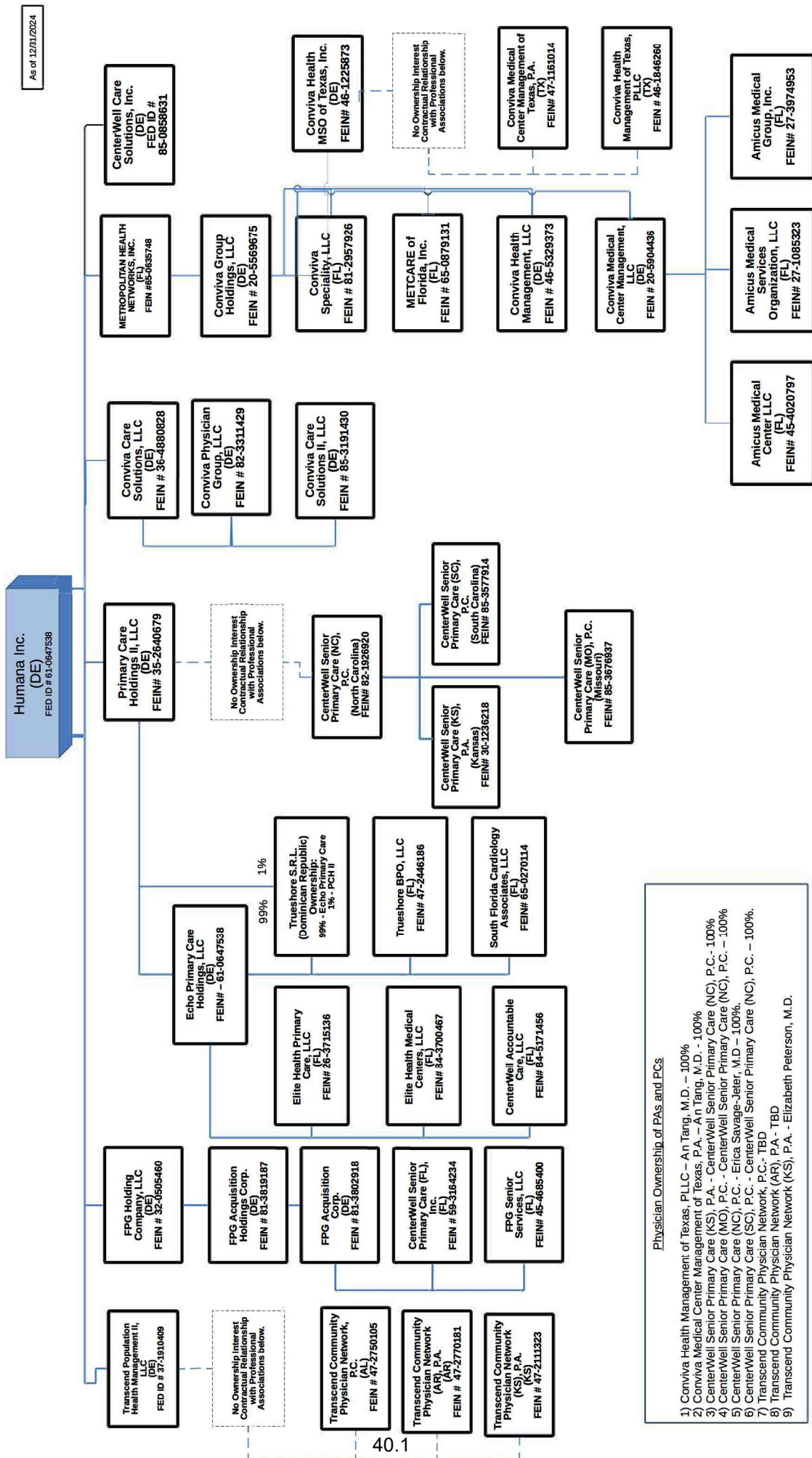
(b) Explanation of basis of allocation by states, premiums by state, etc.

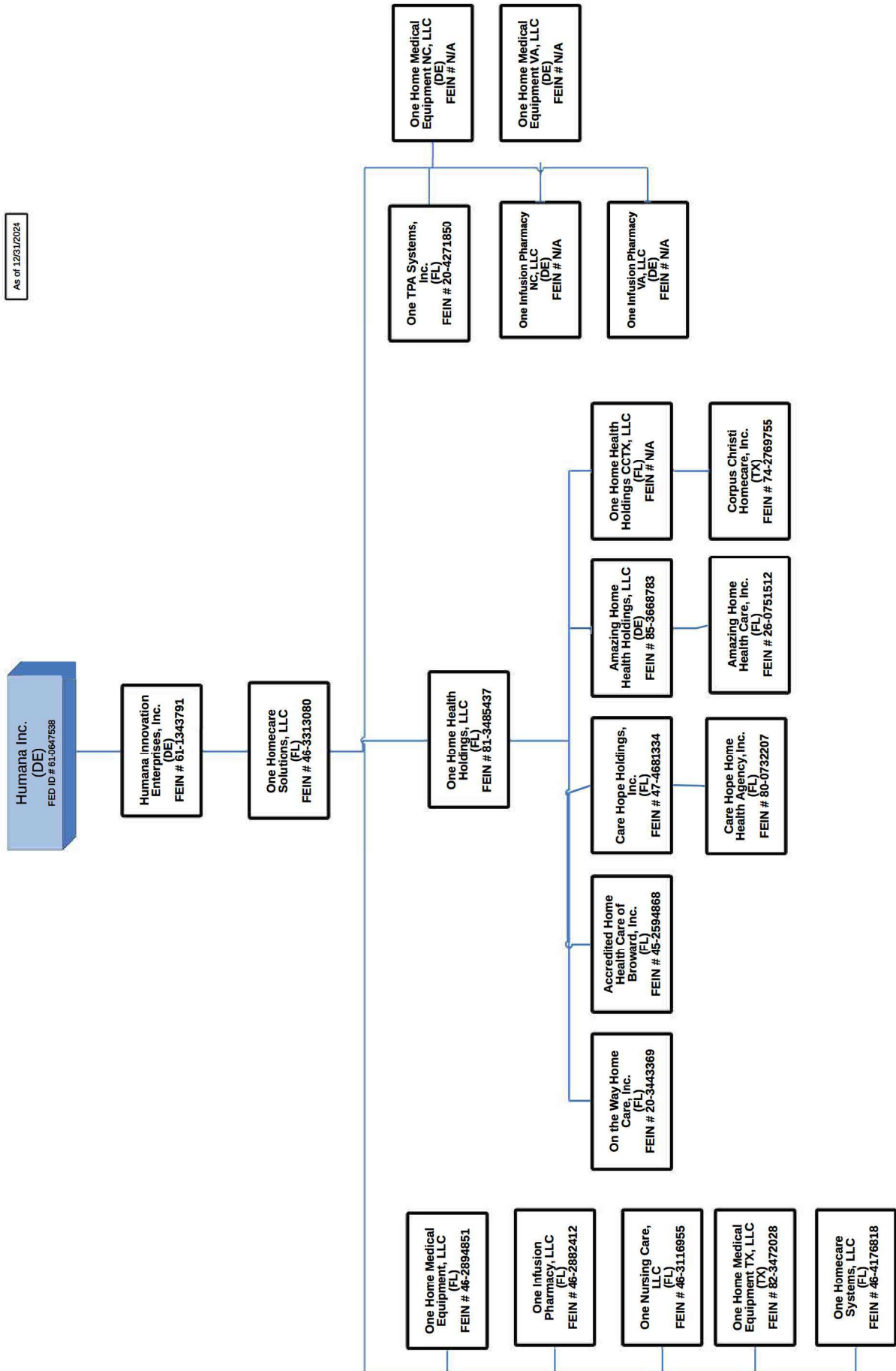
The Company reports premium based on the situs of the contract

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE HUMANA HEALTH PLAN OF OHIO INC.



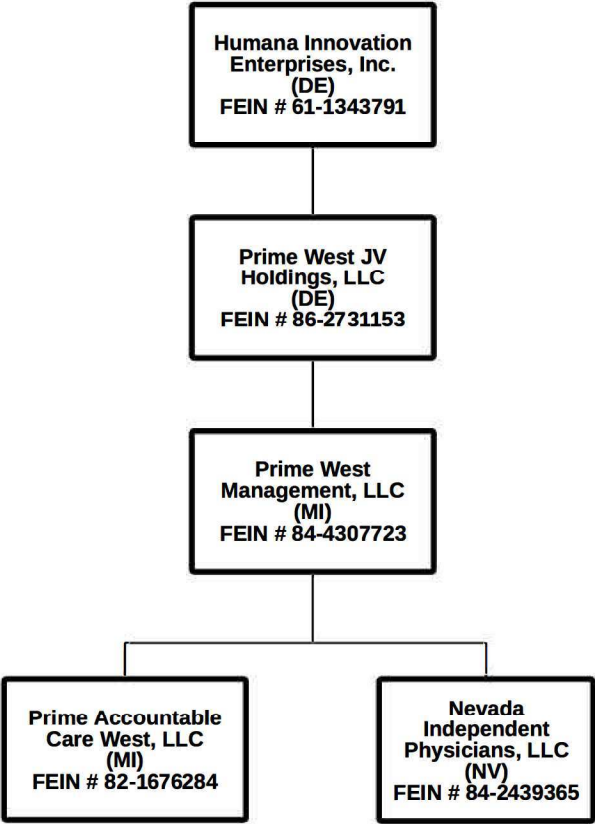


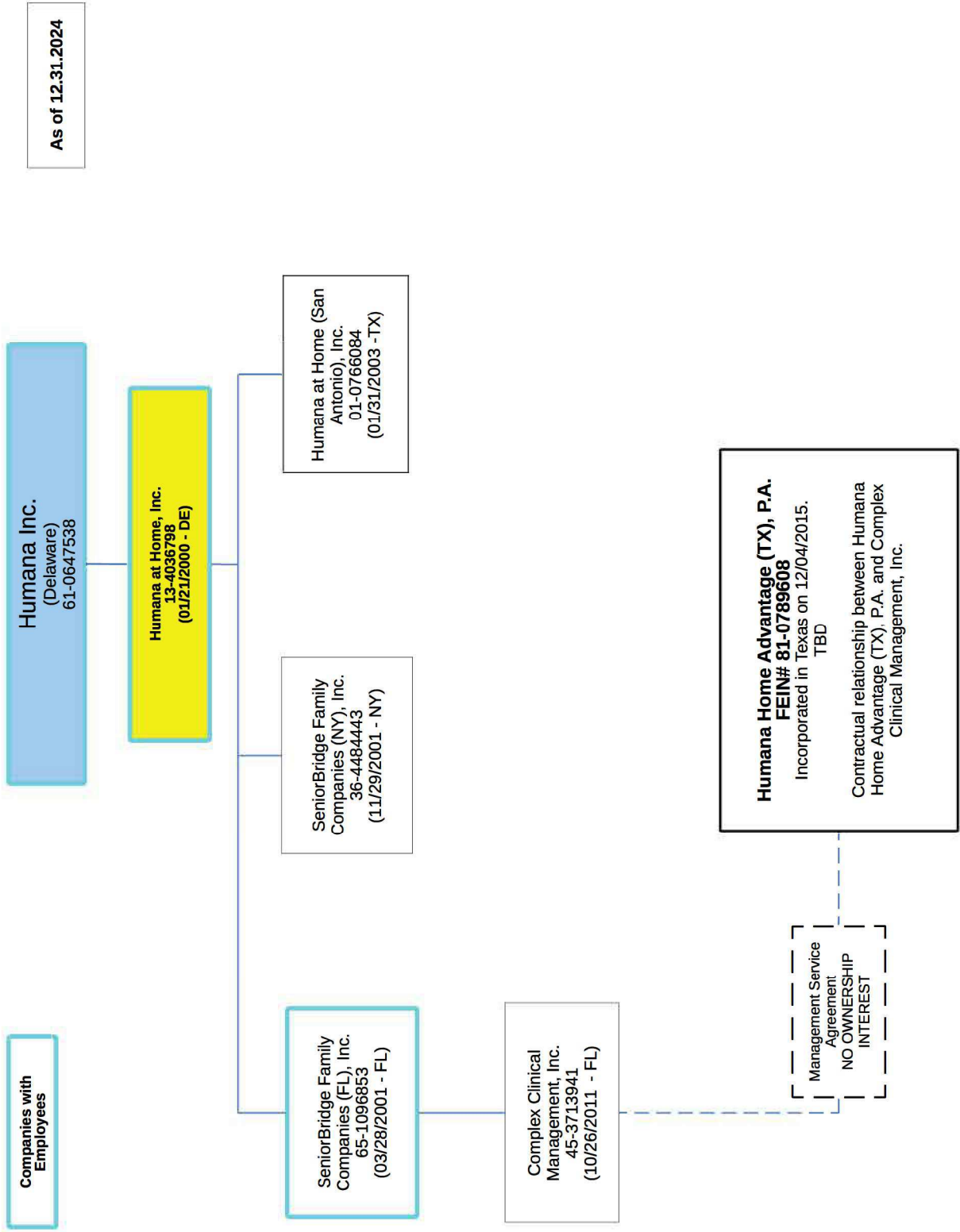


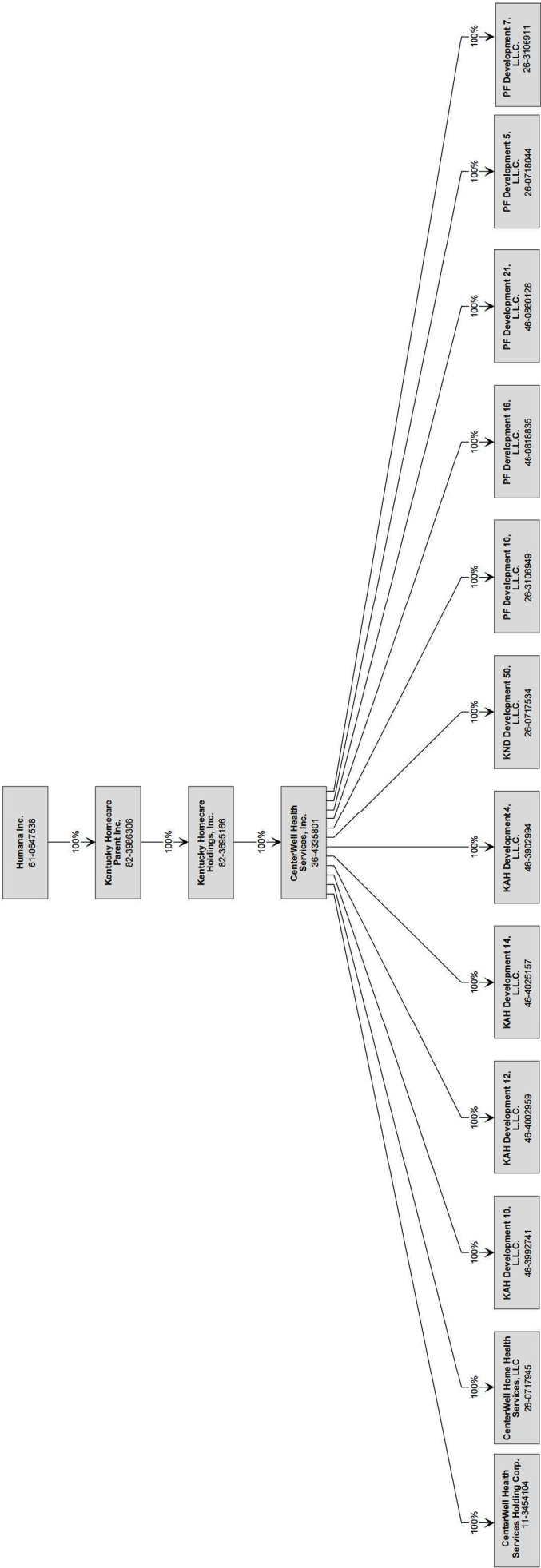


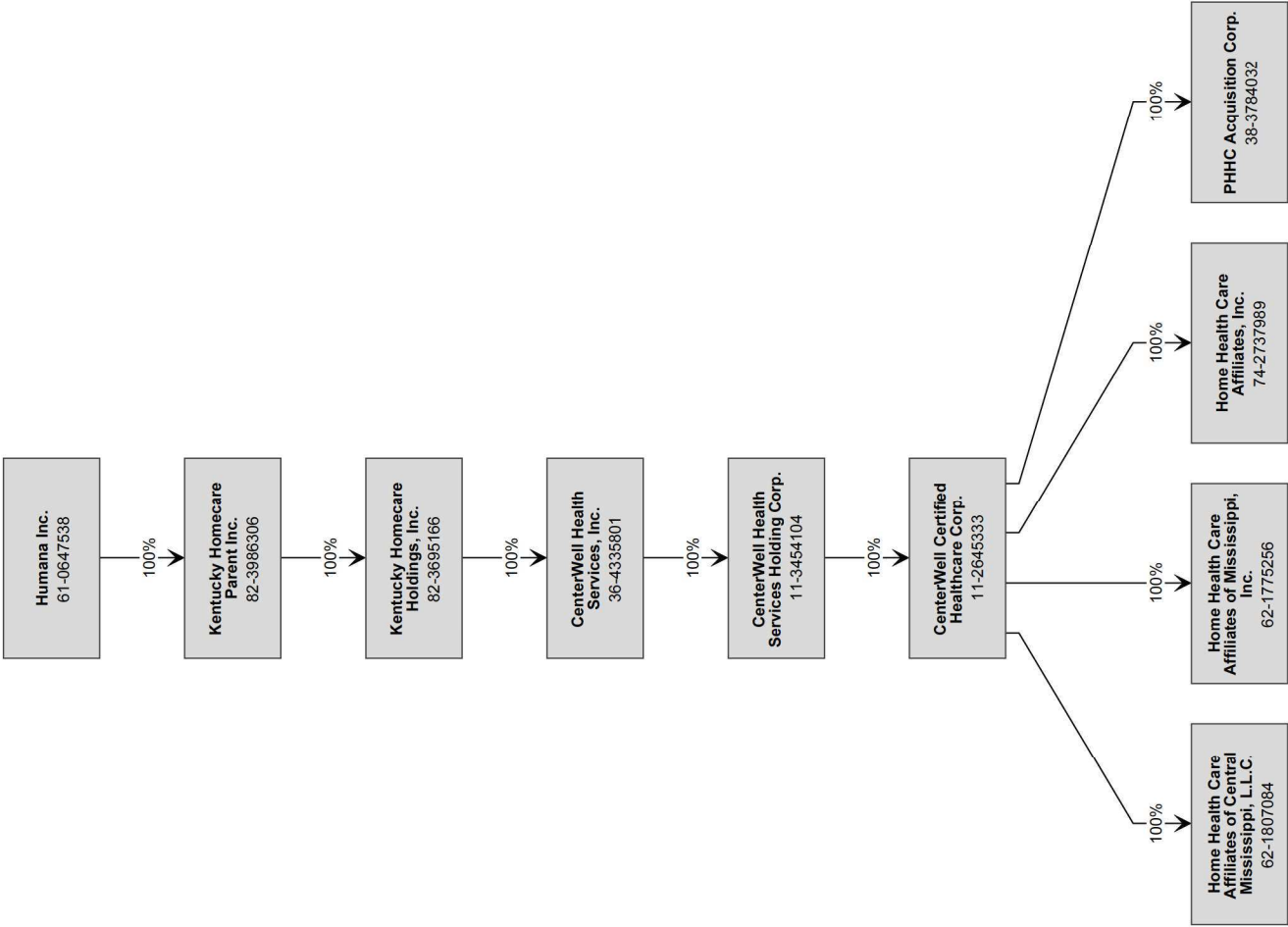
Prime West Organizational  
Chart

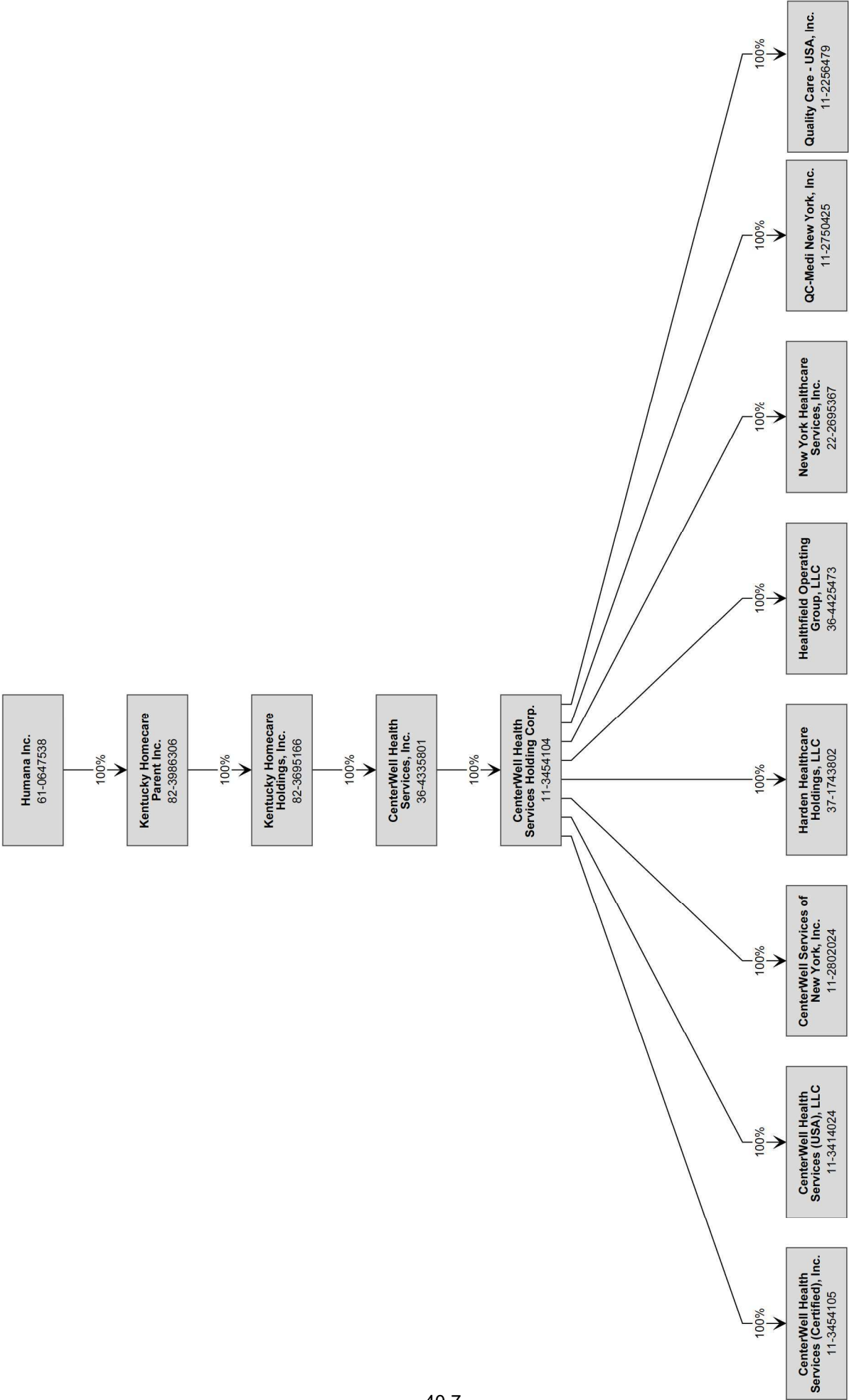
As of 12/31/2024

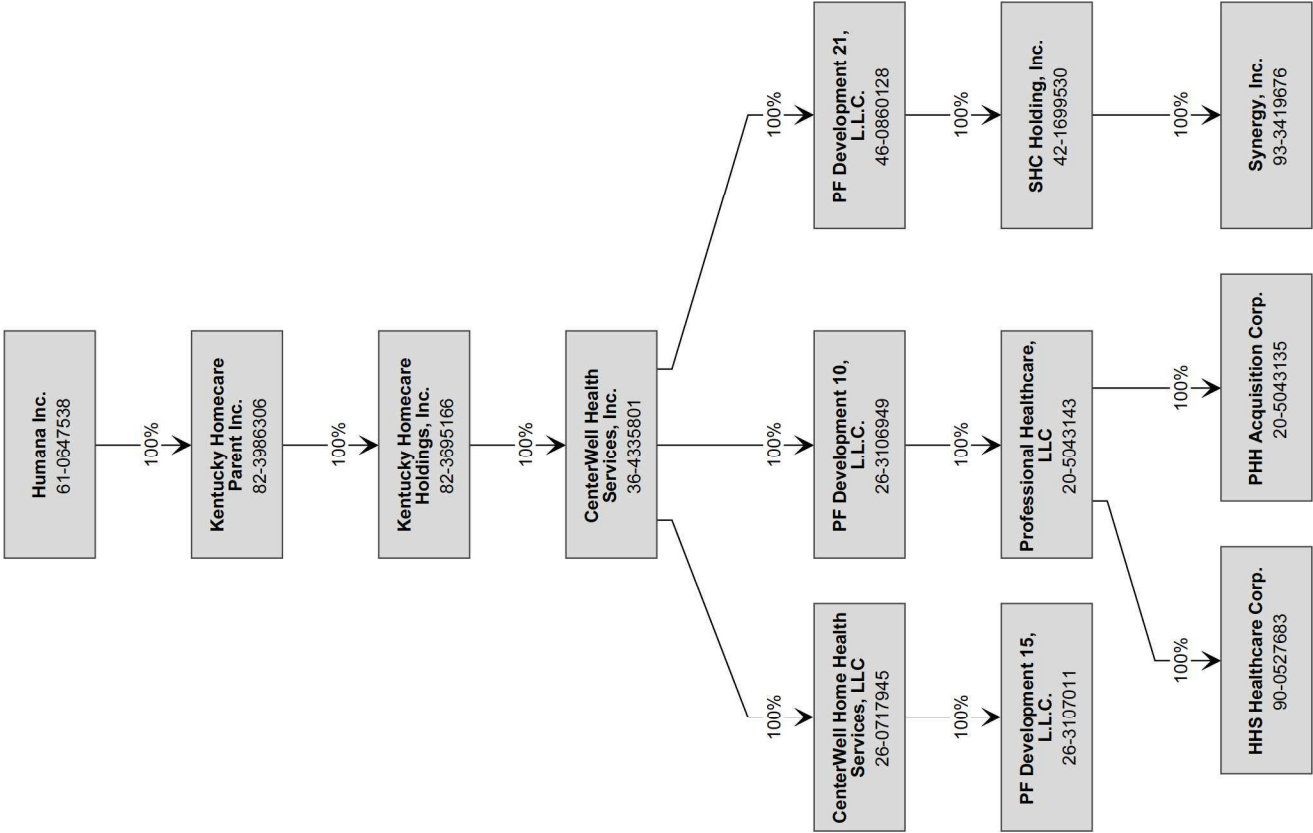




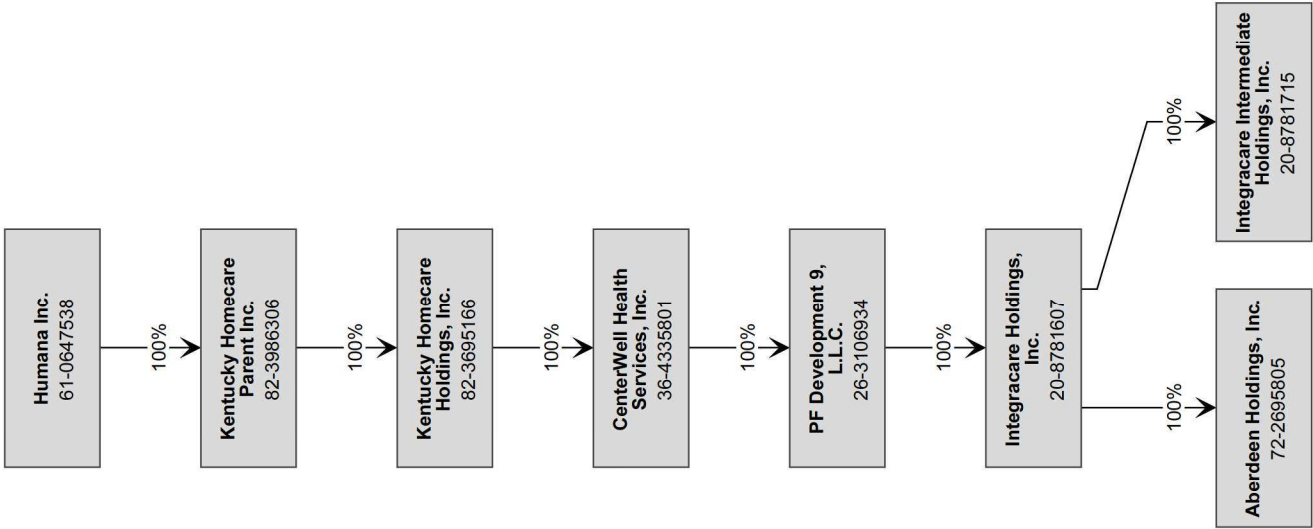


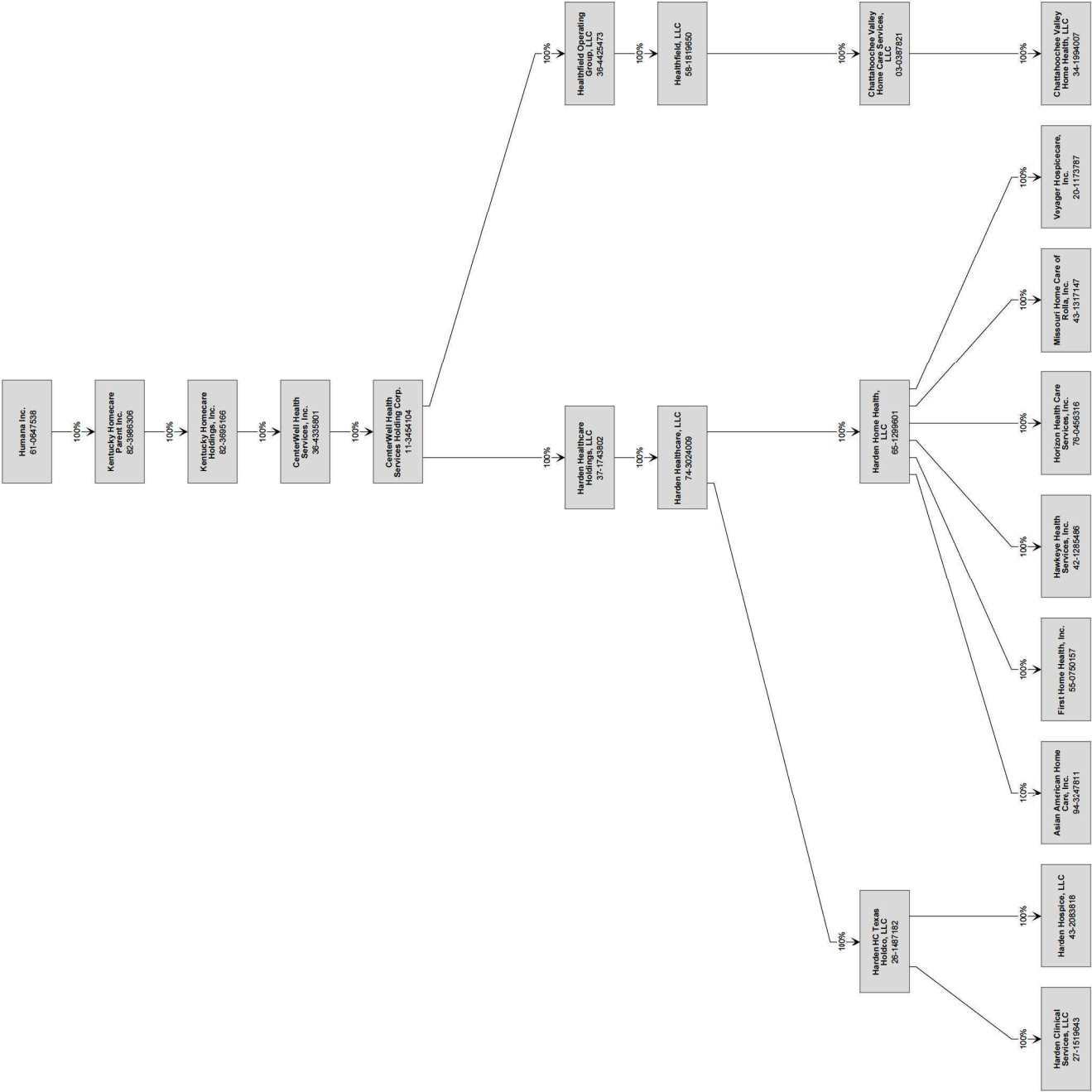


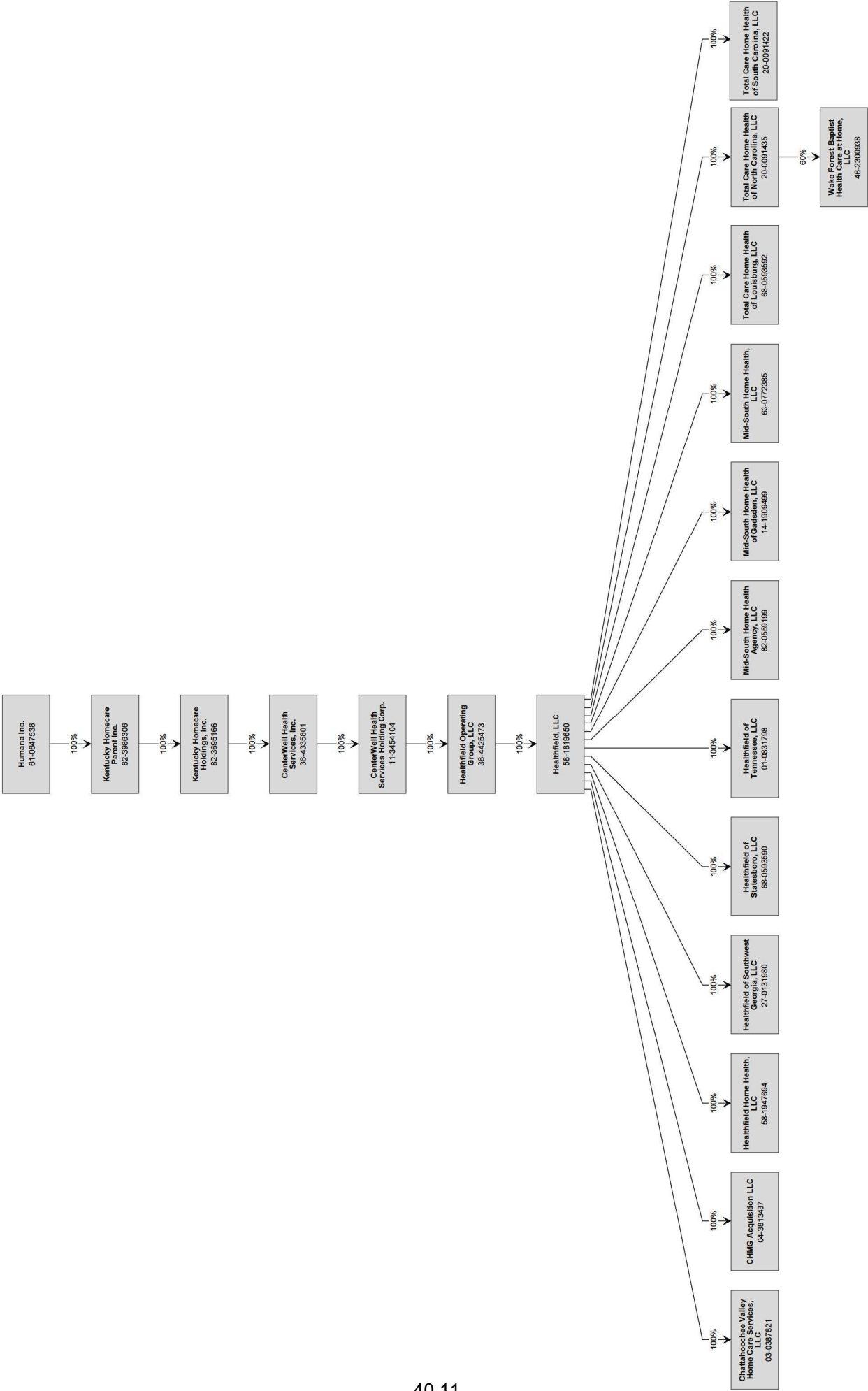


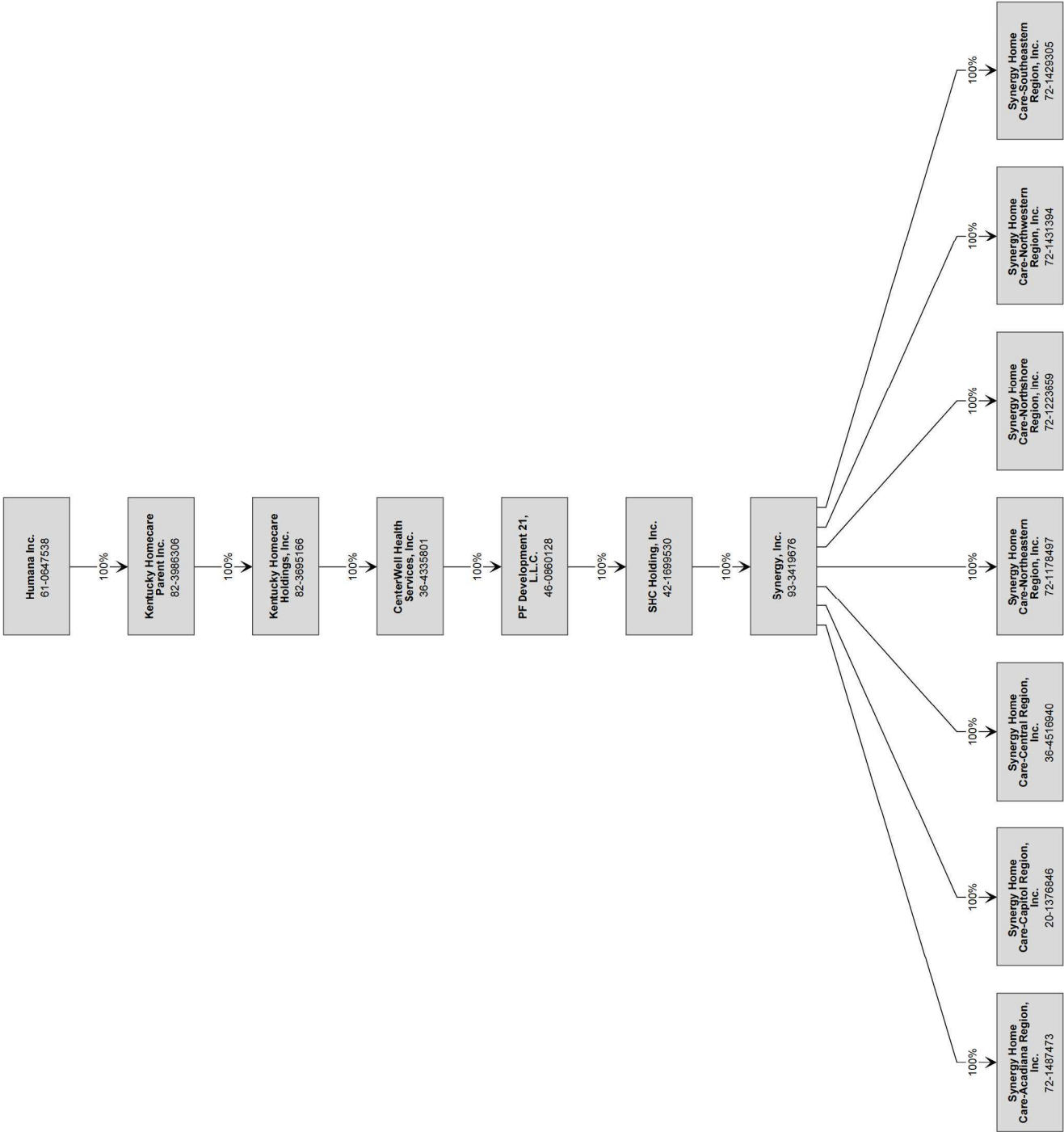


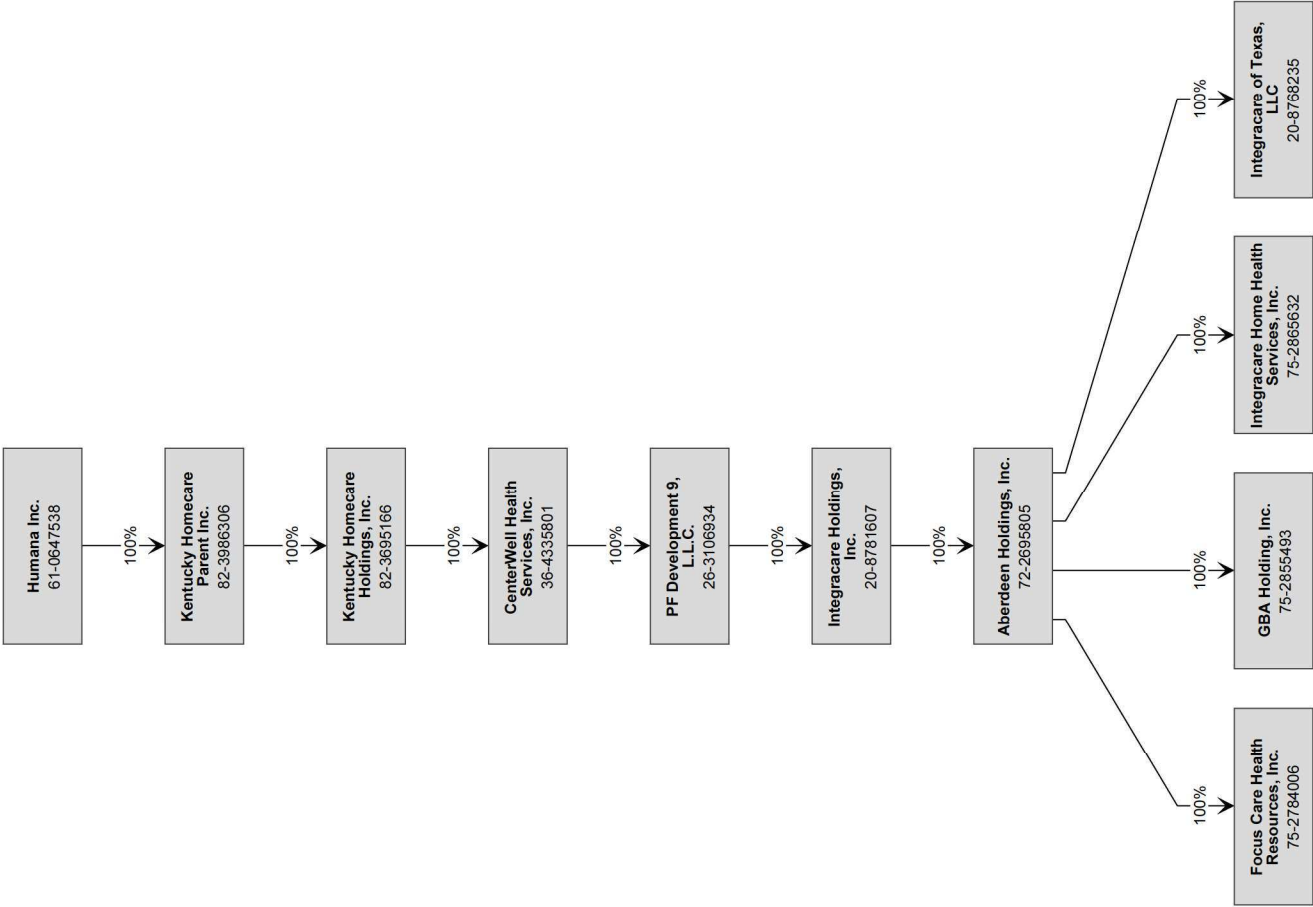


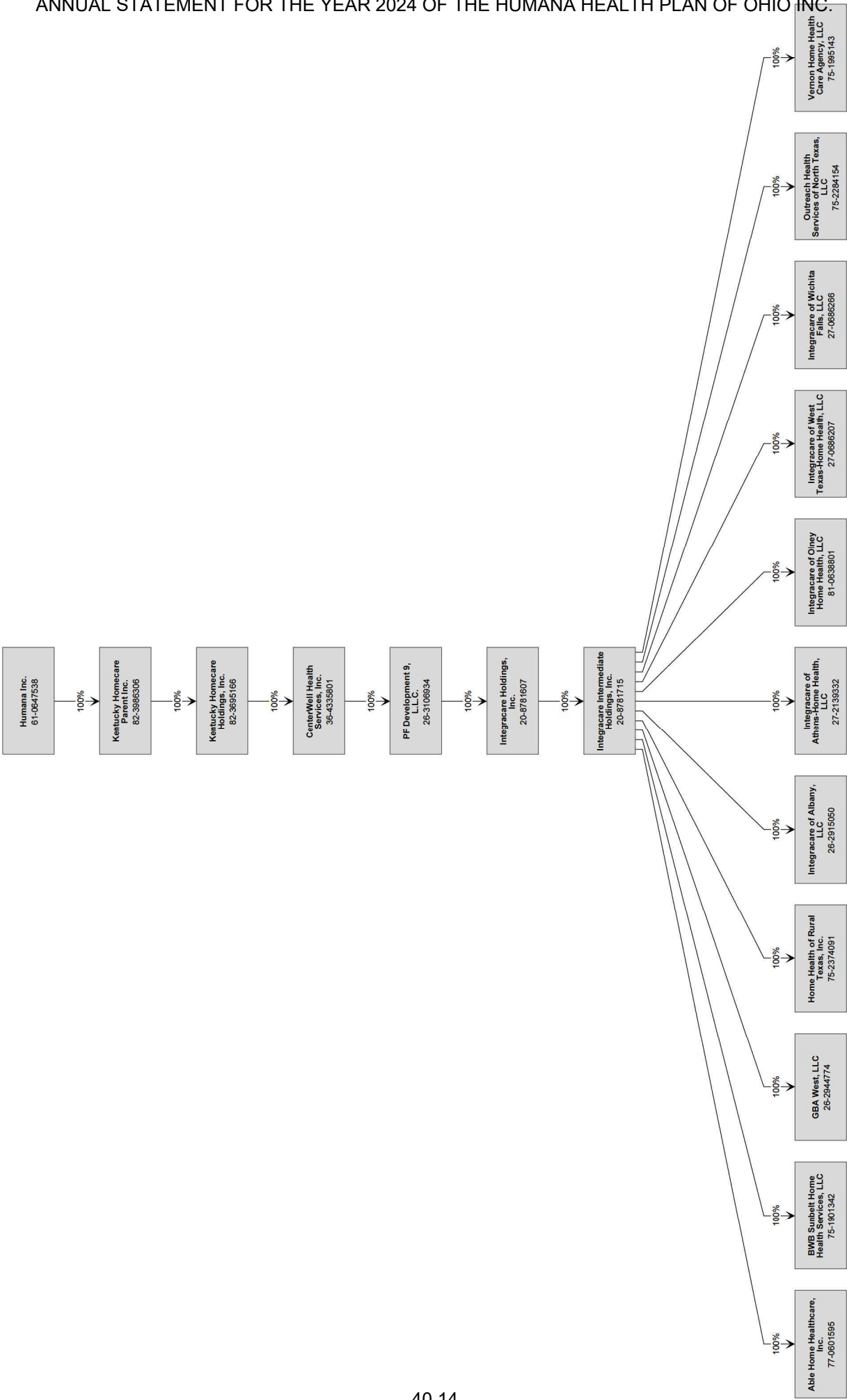


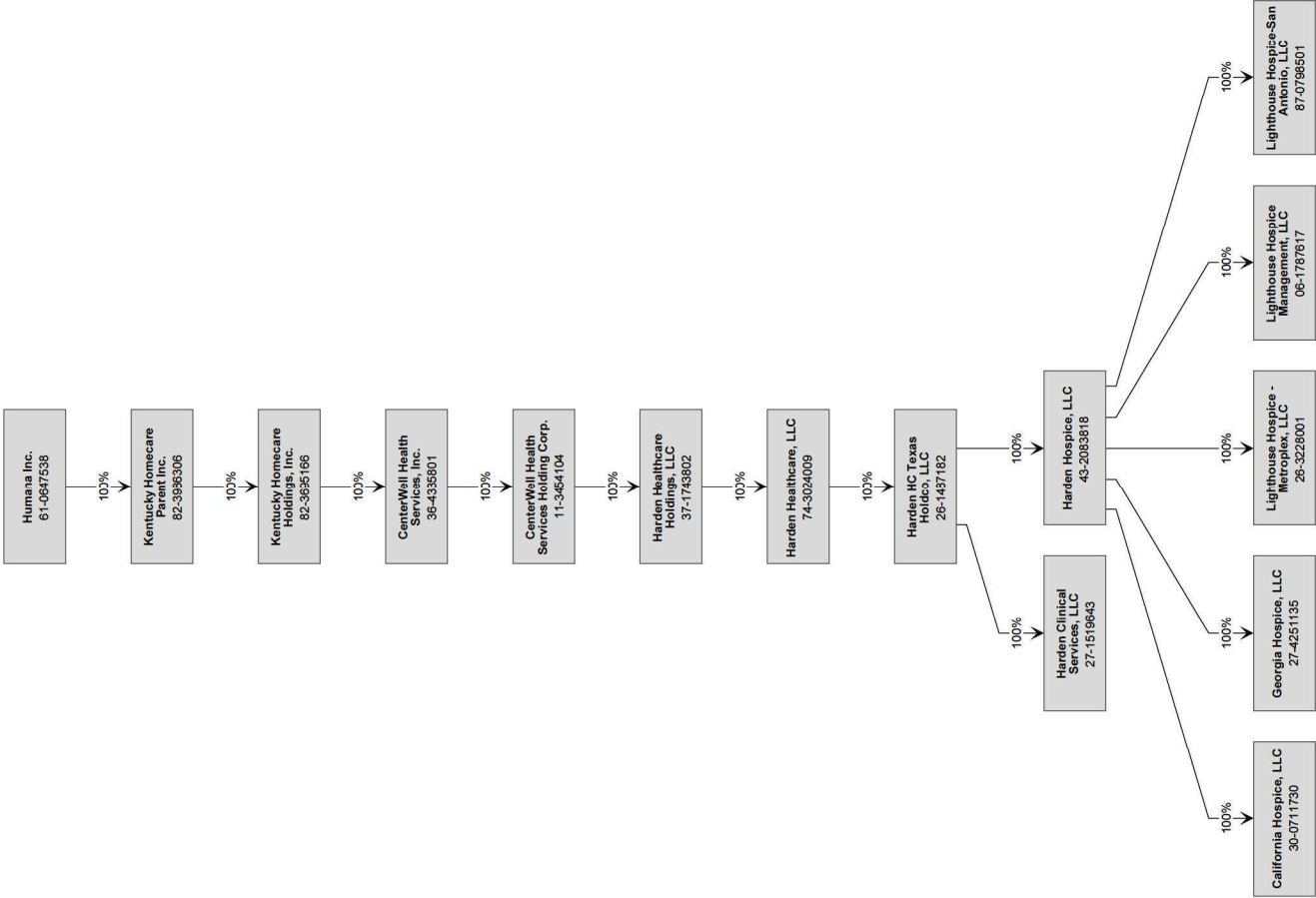


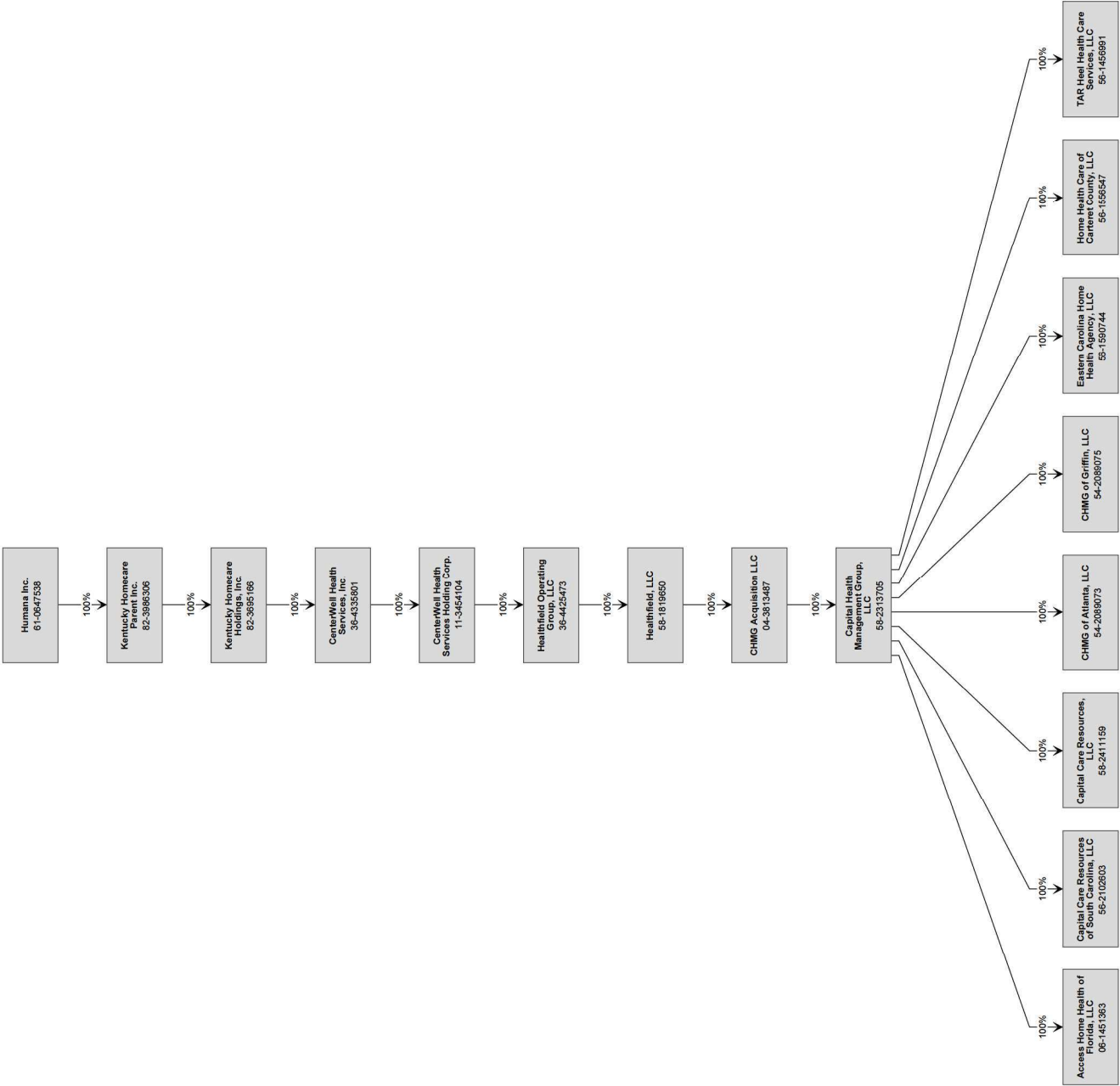




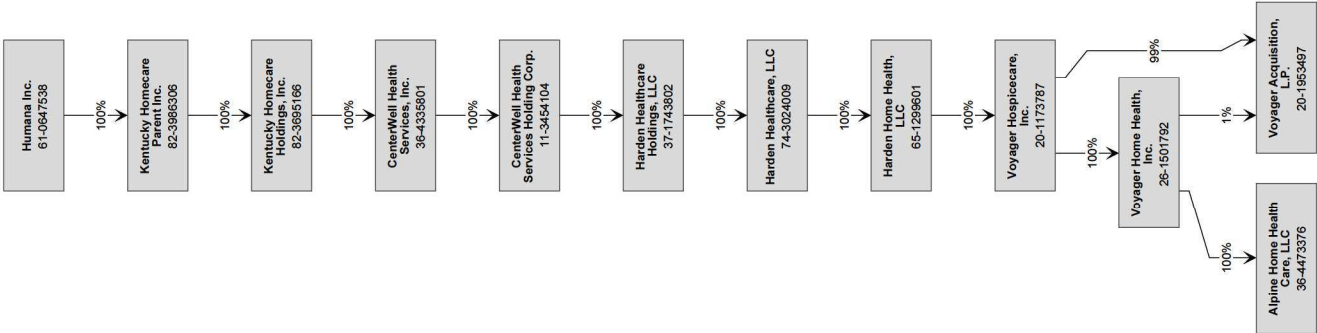


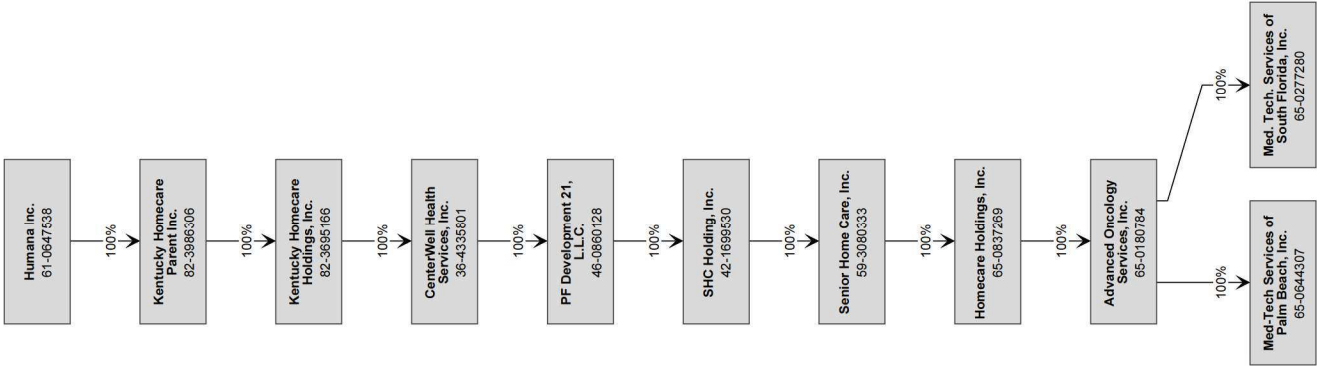












**NONE**