

Health Insurance in Oregon

Where Oregonians Are Insured

Where do Oregonians get insurance?

2010 Oregon population 3,749,000

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Subject to rate regulation

Commercial (private) health insurance

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Individual (don't get insurance at work)	174,000	4.6%
Portability (for people leaving group coverage)	19,000	0.5%
Employers with 2-50 employees	210,000	5.6%
Oregon Medical Insurance Pool (high-risk pool)	14,000	0.4%
Large employers (50+ employees)	634,000	16.9%
Associations (offer plans to employer/union members)	178,000	4.7%
<hr/>		
Total covered under state regulation	1,229,000	32.8%

The Insurance Division has authority to approve or deny rates in these markets, which cover roughly 11 percent of all Oregonians. These buyers are considered the most vulnerable consumers because they lack the negotiating power of large groups.

Medical Loss Ratio

Percent of premium spent on medical care
(Medical loss ratio)



Insurer	2006	2007	2008	2009	2010	5-year average (2006-2010)	YTD 6-11
Health Net	82%	82%	87%	89%	81%	85%	79%
Kaiser	96%	95%	96%	96%	96%	96%	95%
Lifewise	78%	88%	88%	83%	83%	84%	78%
ODS	84%	84%	88%	101%	93%	91%	88%
PacificSource	86%	89%	87%	84%	85%	86%	83%
Providence	85%	88%	89%	90%	90%	88%	89%
Regence	87%	89%	90%	87%	82%	87%	85%
Overall Average (premium weighted)	89%	90%	91%	91%	89%	90%	89%

Profit

Profit (net income to premium earned) 

Insurer	2006	2007	2008	2009	2010	5-year average (2006-2010)	YTD 6-11
Health Net	3%	3%	1%	-1%	5%	3%	6%
Kaiser	2%	3%	1%	2%	2%	2%	2%
Lifewise	4%	-2%	-4%	0%	-2%	2%	3%
ODS	4%	2%	1%	-5%	2%	1%	4%
PacificSource	6%	2%	-1%	1%	1%	3%	3%
Providence	8%	7%	0%	3%	6%	5%	6%
Regence	4%	1%	1%	1%	4%	2%	3%
Average all seven	4%	2%	1%	1%	3%	2%	3%


Underwriting gain/loss

Net Underwriting Gain/Loss

Insurer	2006	2007	2008	2009	2010	5-year average (2006-2010)	YTD 6-11
Health Net	4%	3%	1%	-2%	6%	2%	7%
Kaiser	1%	1%	1%	1%	1%	1%	1%
Lifewise	4%	-4%	-6%	-2%	-6%	-3%	1%
ODS	1%	0%	-1%	-9%	0%	-2%	3%
PacificSource	4%	-2%	0%	1%	1%	1%	3%
Providence	7%	4%	3%	2%	3%	4%	3%
Regence	1%	-2%	-1%	0%	2%	0%	1%
Overall average (premium weighted)	2%	0%	0%	0%	1%	1%	2%

Source: Annual or quarterly financial statements filed with the NAIC or the Oregon Insurance Division

Money made off insuring versus investments

Collectively, underwriting gains for all seven of the largest insurers improved in the first half of 2011 for the first time since 2006. In 2007, 2008, and 2009, three insurers out of the seven reported underwriting losses. Year-to-date data through June 2011 show an overall average net underwriting gain of 2 percent. 

In recent years,
insurers averaged a

1% profit
off health plans

Investments

Net Investment Gain

Net investment gain to earned premium from 2006 to June 30, 2011

Insurer	2006	2007	2008	2009	2010	5-year average (2006-2010)	YTD 6-11
Health Net	1%	1%	0%	0%	1%	1%	1%
Kaiser	1%	1%	1%	1%	1%	1%	1%
Lifewise	2%	2%	1%	2%	3%	2%	3%
ODS	3%	3%	-1%	2%	2%	2%	3%
PacificSource	4%	3%	-2%	0%	1%	1%	1%
Providence	1%	3%	-3%	1%	3%	1%	3%
Regence	2%	4%	2%	1%	3%	2%	3%
Overall Average (premium weighted)	2%	3%	0%	1%	2%	2%	2%

Source: Annual or quarterly financial statements filed with the NAIC or the Oregon Insurance Division

Premiums

- Premiums in small group and individual markets down significantly in 2011
- Reason: Drop in medical claims
- May be recession-driven

Individual Market

Market share by premium

OVERALL SHARE

LARGE EMPLOYER

INDIVIDUAL

ASSOCIATIONS

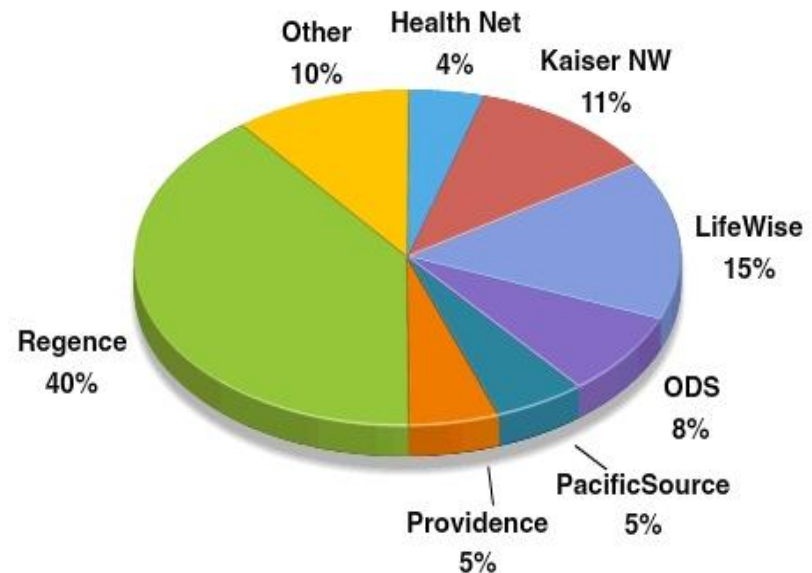
SMALL GROUP

COMPARE ALL



Market share of Oregon's largest health insurers (2010 premium)

Individual market: Regence is the largest insurer in individual market for people who don't get coverage through an employer and buy directly from the insurance company.



Source: Oregon Insurance Division
Percents may not add to 100% due to rounding.

Small employer market

Market share by premium

OVERALL SHARE

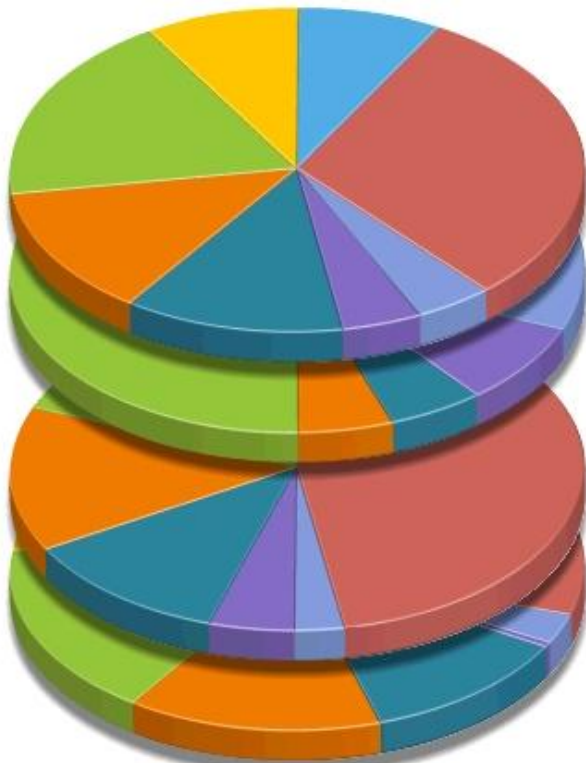
LARGE EMPLOYER

INDIVIDUAL

ASSOCIATIONS

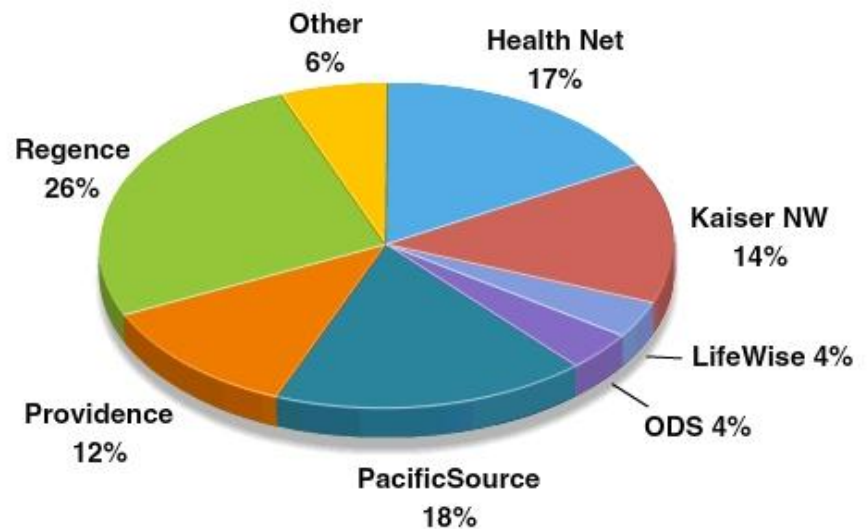
SMALL GROUP

COMPARE ALL



Market share of Oregon's largest health insurers
(2010 premium)

Small group market: Regence is the largest insurer in the small group insurance market for employers with 2-50 employees.



Source: Oregon Insurance Division
Percents may not add to 100% due to rounding.

Large group market

Market share by premium

OVERALL SHARE

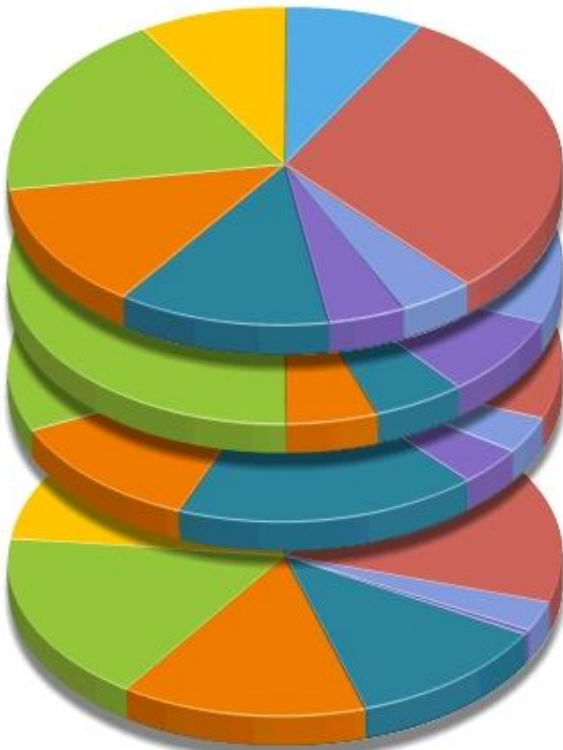
LARGE EMPLOYER

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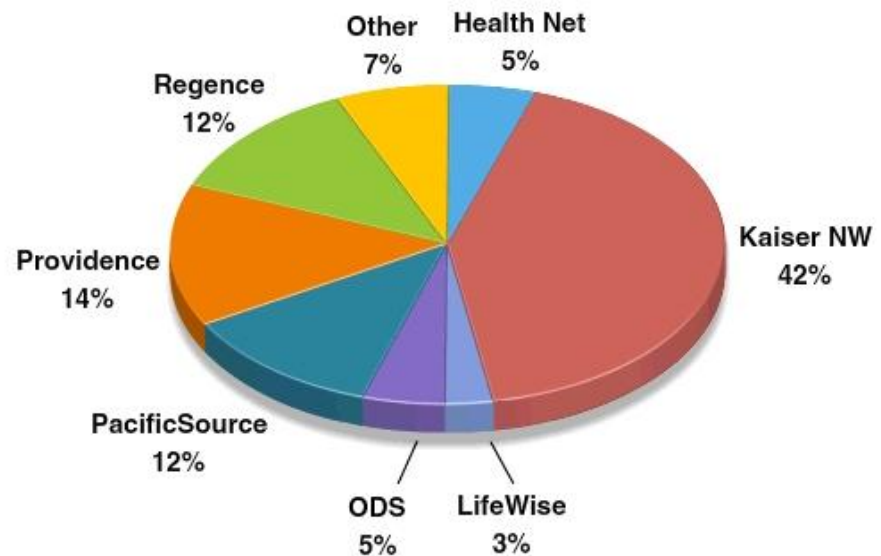
SMALL GROUP

COMPARE ALL




Market share of Oregon's largest health insurers (2010 premium)

Large employer market: Kaiser is the largest insurer in the large group insurance market for employers with 50+ employees.



Source: Oregon Insurance Division
Percents may not add to 100% due to rounding.

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