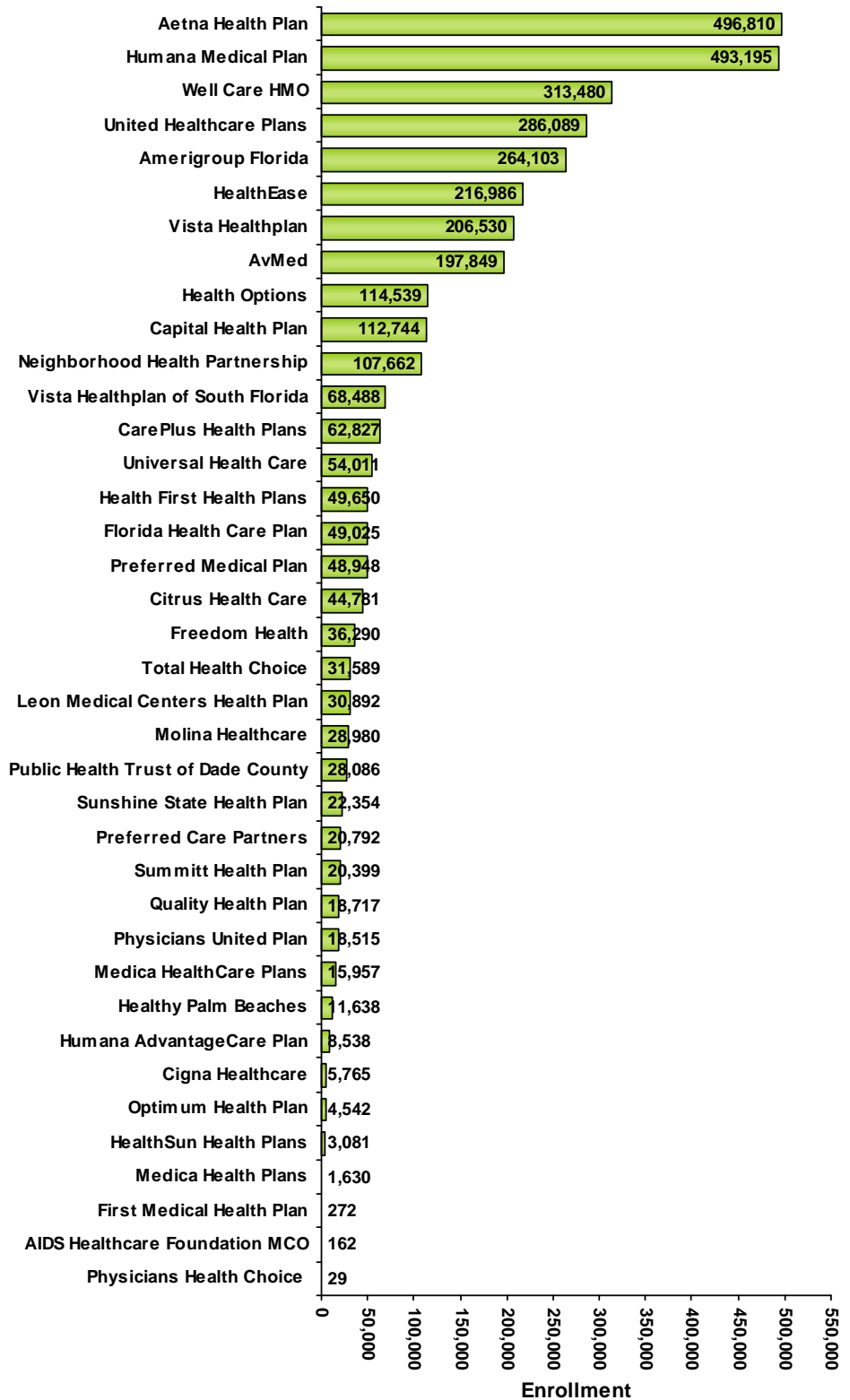


# HMO Trends in Florida

(based on second quarter data 2004 to 2009)

## Enrollment in Florida's HMOs Second Quarter 2009

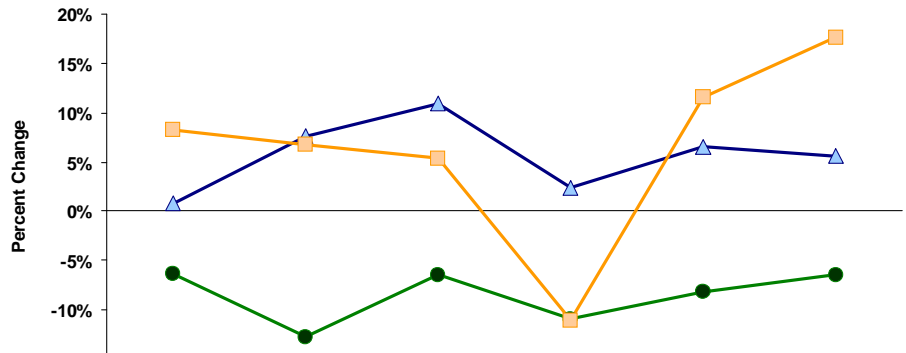


Source: FHA Eye on the Market: HMO Indicators Report, 2Q04-2Q09

# HMO Trends in Florida

(based on second quarter data 2004 to 2009)

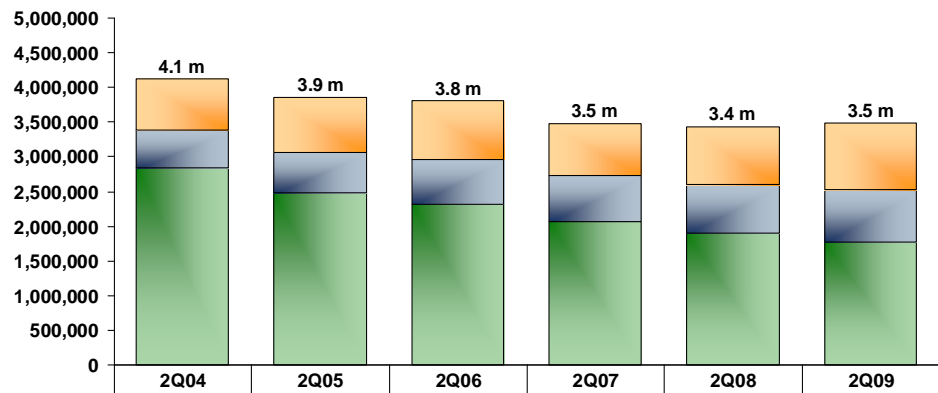
## Percent Change in HMO Enrollment 2Q04 - 2Q09



	2Q04	2Q05	2Q06	2Q07	2Q08	2Q09
Commercial	-6.4%	-12.8%	-6.5%	-10.9%	-8.2%	-6.5%
Medicare	0.8%	7.6%	10.9%	2.4%	6.6%	5.6%
Medicaid	8.3%	6.8%	5.4%	-11.1%	11.6%	17.6%

## Floridians in HMOs 2Q04 - 2Q09

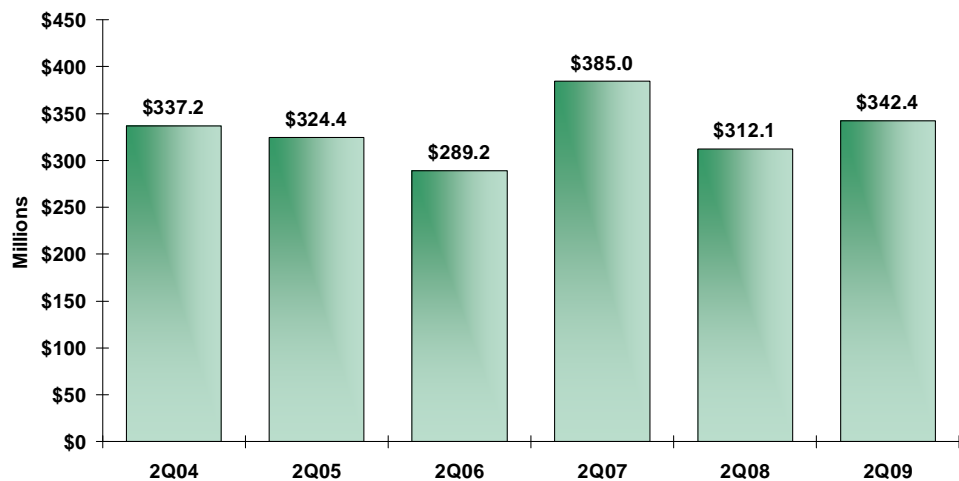
Total HMO Enrollment: 3,495,945



	2Q04	2Q05	2Q06	2Q07	2Q08	2Q09
Medicaid	742,371	793,170	835,762	743,206	829,397	975,497
Medicare	543,537	584,945	648,759	664,170	707,751	747,205
Commercial	2,844,324	2,480,124	2,318,031	2,065,177	1,896,701	1,773,243

## Net Income in Florida's HMOs 2Q04 - 2Q09

Total Net Income: \$342,447,218

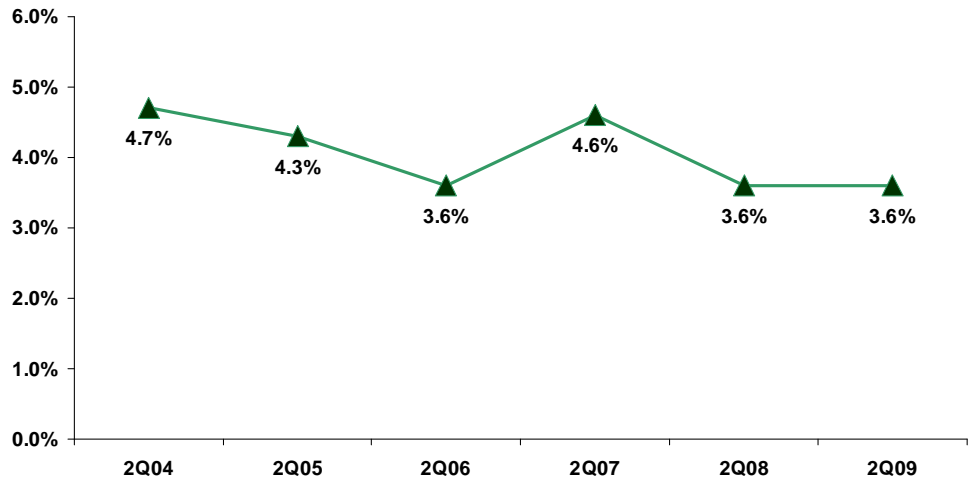


Source: FHA Eye on the Market: HMO Indicators Report, 2Q04-2Q09

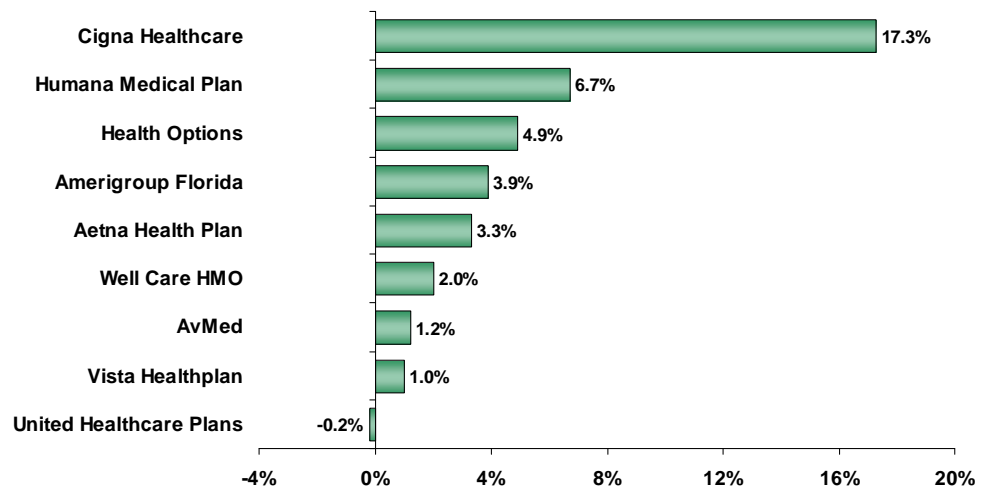
# HMO Trends in Florida

(based on second quarter data 2004 to 2009)

## Profit Margin in Florida's HMOs 2Q04 - 2Q09

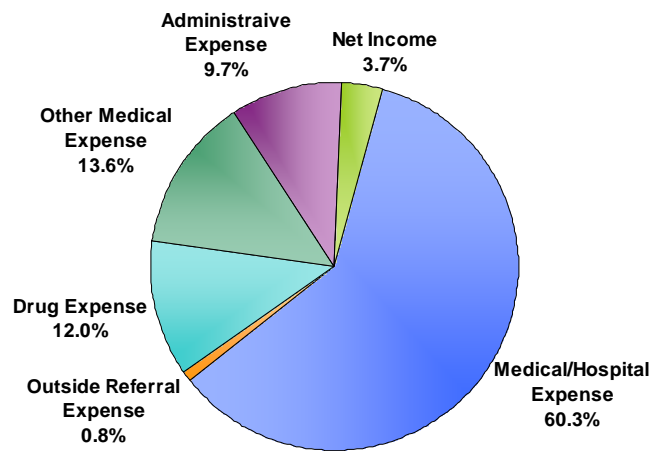


## Profit Margins for Select HMOs Second Quarter 2009



## How the HMO Premium is Allocated Second Quarter 2009

Total Premiums YTD:  
\$9,378,155,545

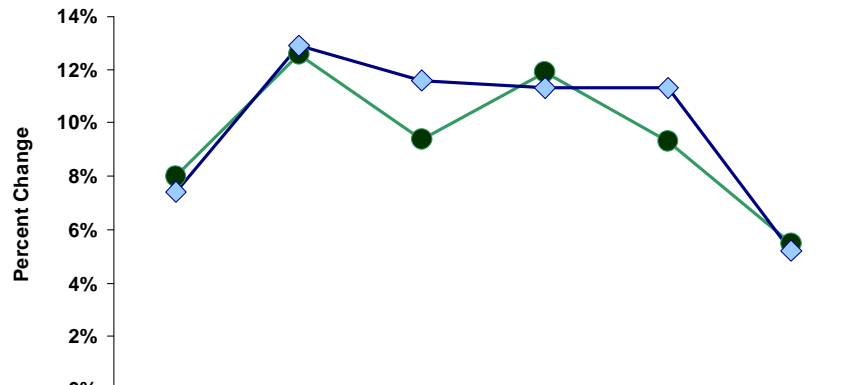


Source: FHA Eye on the Market: HMO Indicators Report, 2Q04-2Q09

# HMO Trends in Florida

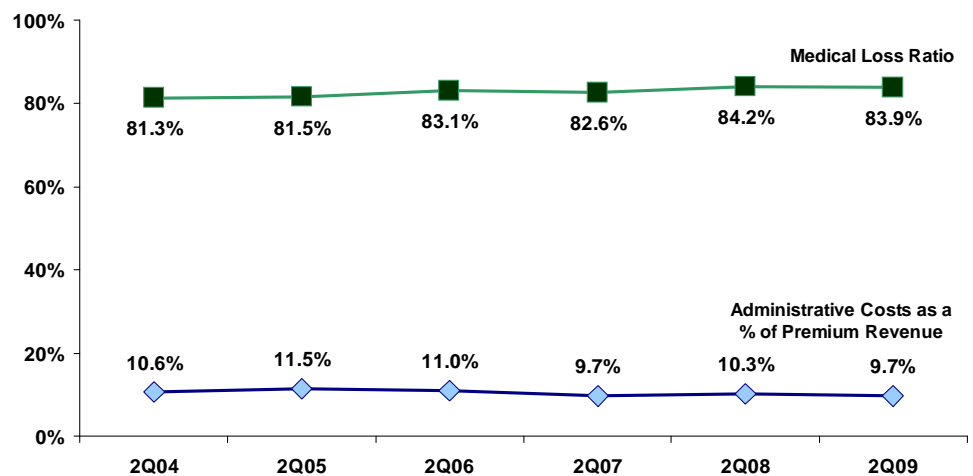
(based on second quarter data 2004 to 2009)

## Premium Revenue & Medical Expense per Member per Month Percent Change 2Q04 - 2Q09



	2Q04	2Q05	2Q06	2Q07	2Q08	2Q09
Premium Revenue	8.0%	12.6%	9.4%	11.9%	9.3%	5.5%
Medical Expense	7.4%	12.9%	11.6%	11.3%	11.3%	5.2%

## Medical Loss Ratio & Administrative Costs as a Percent of Premium Revenue 2Q04 - 2Q09



Source: FHA Eye on the Market: HMO Indicators Report, 2Q04-2Q09

## HMO Reports Available from FHA

To ORDER these reports, go to the appropriate link to download the order form or e-mail Angela Colkett at [angelac@fha.org](mailto:angelac@fha.org).

HMO Indicators Report: *YTD financial & utilization data*  
[www.fha.org/acrobat/indicatorsorder.pdf](http://www.fha.org/acrobat/indicatorsorder.pdf)

HMO Market Share Report: *Quarterly enrollment & market penetration*  
[www.fha.org/acrobat/hmomarketshare.pdf](http://www.fha.org/acrobat/hmomarketshare.pdf)

For questions or comments, contact Debbie Hegarty at (407) 841-6230 or [debbieh@fha.org](mailto:debbieh@fha.org).