



**ANNUAL STATEMENT**  
**For the Year Ending DECEMBER 31, 2020**  
**OF THE CONDITION AND AFFAIRS OF THE**  
**Blue Cross of Idaho Care Plus, Inc.**

NAIC Group Code 1290 , 1290 NAIC Company Code 15022 Employer's ID Number 46-2066513  
(Current Period) (Prior Period)

Organized under the Laws of Idaho , State of Domicile or Port of Entry ID

Country of Domicile United States of America

Licensed as business type: Life, Accident & Health[X] Property/Casualty[ ] Hospital, Medical & Dental Service or Indemnity[ ]  
 Dental Service Corporation[ ] Vision Service Corporation[ ] Health Maintenance Organization[ ]  
 Other[ ] Is HMO Federally Qualified? Yes[ ] No[ ] N/A[X]

Incorporated/Organized 02/19/2013 Commenced Business 02/21/2013

Statutory Home Office 3000 E Pine Ave , Meridian, ID, US 83642  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 3000 E Pine Ave  
(Street and Number)

Meridian, ID, US 83642 (208)345-4550  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 3000 E Pine Ave , Meridian, ID, US 83642  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 3000 E Pine Ave  
(Street and Number)

Meridian, ID, US 83642 (208)345-4550  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address N/A

Statutory Statement Contact Alison Ruth Gale (986)224-4004  
(Name) (Area Code)(Telephone Number)(Extension)  
alison.gale@bcidaho.com (208)331-7618  
(E-Mail Address) (Fax Number)

**OFFICERS**

<u>Name</u>	<u>Title</u>
Charlene Ann Maher	President
Toliver Ralph Woodard, Jr.	Treasurer
Mark T. Kohler	Secretary

**OTHERS**

**DIRECTORS OR TRUSTEES**

Candi Dawn Allphin  
 Charlene Ann Maher  
 Valerie Ann Reardon  
 Alicia Ritter  
 Toliver Ralph Woodard, Jr.  
 Paul Gerald Zurlo

State of Idaho  
 County of Ada ss

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.

_____ (Signature) Charlene Ann Maher _____ (Printed Name) 1. President _____ (Title)	_____ (Signature) T. Ralph Woodard, Jr. _____ (Printed Name) 2. Treasurer _____ (Title)	_____ (Signature) Mark T. Kohler _____ (Printed Name) 3. Secretary _____ (Title)
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Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 2021

- a. Is this an original filing? \_\_\_\_\_  
 b. If no: 1. State the amendment number \_\_\_\_\_  
 2. Date filed \_\_\_\_\_  
 3. Number of pages attached \_\_\_\_\_

Yes[X] No[ ]

\_\_\_\_\_  
 (Notary Public Signature)

## 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) .....	78,461,905		78,461,905	93,923,064
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	927,625		927,625	921,169
2.2 Common Stocks .....	23,255,514		23,255,514	22,627,618
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....				
3.2 Other than first liens .....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances) .....				
4.2 Properties held for the production of income (less \$.....0 encumbrances) .....				
4.3 Properties held for sale (less \$.....0 encumbrances) .....				
5. Cash (\$.....3,650,424, Schedule E Part 1), cash equivalents (\$.....38,897,117, Schedule E Part 2) and short-term investments (\$.....13,099,663, Schedule DA) .....	55,647,204		55,647,204	10,973,717
6. Contract loans (including \$.....0 premium notes) .....				
7. Derivatives (Schedule DB) .....				
8. Other invested assets (Schedule BA) .....				
9. Receivables for securities .....	19,978,430		19,978,430	3,041,309
10. Securities Lending Reinvested Collateral Assets (Schedule DL) .....				
11. Aggregate write-ins for invested assets .....				
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	178,270,679		178,270,679	131,486,877
13. Title plants less \$.....0 charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	274,449		274,449	436,164
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	1,089,878	278,281	811,597	379,061
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (Including \$.....0 earned but unbilled premiums) .....				
15.3 Accrued retrospective premiums (\$.....58,124,258) and contracts subject to redetermination (\$.....0) .....	58,124,258		58,124,258	32,329,860
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	89,987	68,034	21,953	301,072
16.2 Funds held by or deposited with reinsured companies .....				
16.3 Other amounts receivable under reinsurance contracts .....				
17. Amounts receivable relating to uninsured plans .....	15,133,897		15,133,897	8,783,261
18.1 Current federal and foreign income tax recoverable and interest thereon .....				
18.2 Net deferred tax asset .....	6,715,882		6,715,882	1,761,160
19. Guaranty funds receivable or on deposit .....				
20. Electronic data processing equipment and software .....				
21. Furniture and equipment, including health care delivery assets (\$.....0) .....				
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....				
24. Health care (\$.....8,441,856) and other amounts receivable .....	21,200,808	12,758,952	8,441,856	6,368,666
25. Aggregate write-ins for other than invested assets .....				
26. TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	280,899,838	13,105,266	267,794,572	181,846,121
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28. TOTAL (Lines 26 and 27) .....	280,899,838	13,105,266	267,794,572	181,846,121
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above) .....				
2501. Miscellaneous Receivables .....				
2502. ....				
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above) .....				

## LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$.....0 reinsurance ceded) .....	65,966,462		65,966,462	58,462,163
2. Accrued medical incentive pool and bonus amounts .....	16,195,888		16,195,888	4,503,546
3. Unpaid claims adjustment expenses .....	928,000		928,000	982,000
4. Aggregate health policy reserves, including the liability of \$.....425,230 for medical loss ratio rebate per the Public Health Service Act .....	37,019,059		37,019,059	14,798,755
5. Aggregate life policy reserves .....				
6. Property/casualty unearned premium reserves .....				
7. Aggregate health claim reserves .....				
8. Premiums received in advance .....	1,817,943		1,817,943	768,099
9. General expenses due or accrued .....	98,189		98,189	423,400
10.1 Current federal and foreign income tax payable and interest thereon (including \$.....0 on realized capital gains (losses)) .....	19,456,326		19,456,326	8,695,474
10.2 Net deferred tax liability .....				
11. Ceded reinsurance premiums payable .....				
12. Amounts withheld or retained for the account of others .....				
13. Remittances and items not allocated .....				
14. Borrowed money (including \$.....0 current) and interest thereon \$.....0 (including \$.....0 current) .....				
15. Amounts due to parent, subsidiaries and affiliates .....	4,234,503		4,234,503	13,464,166
16. Derivatives .....				
17. Payable for securities .....	29,904,751		29,904,751	6,074,531
18. Payable for securities lending .....				
19. Funds held under reinsurance treaties (with \$.....0 authorized reinsurers, \$.....0 unauthorized reinsurers and \$.....0 certified reinsurers) .....				
20. Reinsurance in unauthorized and certified (\$.....0) companies .....				
21. Net adjustments in assets and liabilities due to foreign exchange rates .....				
22. Liability for amounts held under uninsured plans .....				405,726
23. Aggregate write-ins for other liabilities (including \$.....0 current) .....				
24. TOTAL Liabilities (Lines 1 to 23) .....	175,621,122		175,621,122	108,577,859
25. Aggregate write-ins for special surplus funds .....	X X X	X X X		
26. Common capital stock .....	X X X	X X X		
27. Preferred capital stock .....	X X X	X X X		
28. Gross paid in and contributed surplus .....	X X X	X X X		
29. Surplus notes .....	X X X	X X X	50,000,000	50,000,000
30. Aggregate write-ins for other than special surplus funds .....	X X X	X X X		
31. Unassigned funds (surplus) .....	X X X	X X X	42,173,451	23,268,261
32. Less treasury stock, at cost:				
32.1 .....0 shares common (value included in Line 26 \$.....0) .....	X X X	X X X		
32.2 .....0 shares preferred (value included in Line 27 \$.....0) .....	X X X	X X X		
33. TOTAL Capital and Surplus (Lines 25 to 31 minus Line 32) .....	X X X	X X X	92,173,451	73,268,261
34. TOTAL Liabilities, Capital and Surplus (Lines 24 and 33) .....	X X X	X X X	267,794,572	181,846,121
<b>DETAILS OF WRITE-INS</b>				
2301. ....				
2302. ....				
2303. ....				
2398. Summary of remaining write-ins for Line 23 from overflow page .....				
2399. TOTALS (Lines 2301 through 2303 plus 2398) (Line 23 above) .....				
2501. ....	X X X	X X X		
2502. ....	X X X	X X X		
2503. ....	X X X	X X X		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	X X X	X X X		
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	X X X	X X X		
3001. ....	X X X	X X X		
3002. ....	X X X	X X X		
3003. ....	X X X	X X X		
3098. Summary of remaining write-ins for Line 30 from overflow page .....	X X X	X X X		
3099. TOTALS (Lines 3001 through 3003 plus 3098) (Line 30 above) .....	X X X	X X X		

## STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months .....	X X X	601,722	474,244
2. Net premium income (including \$.....0 non-health premium income) .....	X X X	693,745,915	505,140,452
3. Change in unearned premium reserves and reserve for rate credits .....	X X X	24,452,400	28,995,901
4. Fee-for-service (net of \$.....0 medical expenses) .....	X X X		
5. Risk revenue .....	X X X		
6. Aggregate write-ins for other health care related revenues .....	X X X		
7. Aggregate write-ins for other non-health revenues .....	X X X	24,820	
8. TOTAL Revenues (Lines 2 to 7) .....	X X X	718,223,136	534,136,353
<b>Hospital and Medical:</b>			
9. Hospital/medical benefits .....		425,634,506	336,768,083
10. Other professional services .....		64,761,250	49,406,556
11. Outside referrals .....		39,077,568	39,883,585
12. Emergency room and out-of-area .....		10,537,740	9,240,550
13. Prescription drugs .....		32,110,107	32,476,419
14. Aggregate write-ins for other hospital and medical .....			
15. Incentive pool, withhold adjustments and bonus amounts .....		15,866,351	6,143,595
16. Subtotal (Lines 9 to 15) .....		587,987,521	473,918,787
<b>Less:</b>			
17. Net reinsurance recoveries .....		123,948	374,380
18. TOTAL Hospital and Medical (Lines 16 minus 17) .....		587,863,574	473,544,407
19. Non-health claims (net) .....			
20. Claims adjustment expenses, including \$.....22,901,320 cost containment expenses .....		31,939,137	26,047,213
21. General administrative expenses .....		56,853,151	43,593,535
22. Increase in reserves for life and accident and health contracts (including \$.....0 increase in reserves for life only) .....		20,300,000	
23. TOTAL Underwriting Deductions (Lines 18 through 22) .....		696,955,862	543,185,155
24. Net underwriting gain or (loss) (Lines 8 minus 23) .....	X X X	21,267,274	(9,048,801)
25. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....		1,765,523	2,944,420
26. Net realized capital gains (losses) less capital gains tax of \$.....228,397 .....		859,207	237,197
27. Net investment gains (losses) (Lines 25 plus 26) .....		2,624,729	3,181,617
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$.....0) (amount charged off \$.....0)] .....			
29. Aggregate write-ins for other income or expenses .....			
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29) .....	X X X	23,892,003	(5,867,185)
31. Federal and foreign income taxes incurred .....	X X X	7,199,682	(3,054,780)
32. Net income (loss) (Lines 30 minus 31) .....	X X X	16,692,321	(2,812,405)
<b>DETAILS OF WRITE-INS</b>			
0601. ....	X X X		
0602. ....	X X X		
0603. ....	X X X		
0698. Summary of remaining write-ins for Line 6 from overflow page .....	X X X		
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above) .....	X X X		
0701. Other Income .....	X X X	24,820	
0702. ....	X X X		
0703. ....	X X X		
0798. Summary of remaining write-ins for Line 7 from overflow page .....	X X X		
0799. TOTALS (Line 0701 through 0703 plus 0798) (Line 7 above) .....	X X X	24,820	
1401. ....			
1402. ....			
1403. ....			
1498. Summary of remaining write-ins for Line 14 from overflow page .....			
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above) .....			
2901. ....			
2902. ....			
2903. ....			
2998. Summary of remaining write-ins for Line 29 from overflow page .....			
2999. TOTALS (Line 2901 through 2903 plus 2998) (Line 29 above) .....			

## STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
<b>CAPITAL &amp; SURPLUS ACCOUNT</b>		
33. Capital and surplus prior reporting year .....	73,268,261	76,671,940
34. Net income or (loss) from Line 32 .....	16,692,321	(2,812,405)
35. Change in valuation basis of aggregate policy and claim reserves .....		
36. Change in net unrealized capital gains (losses) less capital gains tax of \$.....399,713 .....	1,503,682	2,316,596
37. Change in net unrealized foreign exchange capital gain or (loss) .....		
38. Change in net deferred income tax .....	4,378,933	(414,312)
39. Change in nonadmitted assets .....	(3,669,746)	(2,493,559)
40. Change in unauthorized and certified reinsurance .....		
41. Change in treasury stock .....		
42. Change in surplus notes .....		
43. Cumulative effect of changes in accounting principles .....		
44. Capital Changes:		
44.1 Paid in .....		
44.2 Transferred from surplus (Stock Dividend) .....		
44.3 Transferred to surplus .....		
45. Surplus adjustments:		
45.1 Paid in .....		
45.2 Transferred to capital (Stock Dividend) .....		
45.3 Transferred from capital .....		
46. Dividends to stockholders .....		
47. Aggregate write-ins for gains or (losses) in surplus .....		
48. Net change in capital and surplus (Lines 34 to 47) .....	18,905,190	(3,403,679)
49. Capital and surplus end of reporting year (Line 33 plus 48) .....	92,173,451	73,268,261
<b>DETAILS OF WRITE-INS</b>		
4701. ....		
4702. ....		
4703. ....		
4798. Summary of remaining write-ins for Line 47 from overflow page .....		
4799. TOTALS (Lines 4701 through 4703 plus 4798) (Line 47 above) .....		

## CASH FLOW

		1	2
		Current Year	Prior Year
<b>Cash from Operations</b>			
1.	Premiums collected net of reinsurance .....	715,118,741	509,756,113
2.	Net investment income .....	2,450,685	3,311,477
3.	Miscellaneous income .....	24,820	
4.	TOTAL (Lines 1 through 3) .....	717,594,246	513,067,590
5.	Benefit and loss related payments .....	595,283,465	456,293,902
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7.	Commissions, expenses paid and aggregate write-ins for deductions .....	95,931,737	79,527,803
8.	Dividends paid to policyholders .....		
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses) .....	(3,332,773)	(6,885,023)
10.	TOTAL (Lines 5 through 9) .....	687,882,430	528,936,682
11.	Net cash from operations (Line 4 minus Line 10) .....	29,711,817	(15,869,092)
<b>Cash from Investments</b>			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds .....	201,186,051	73,928,431
12.2	Stocks .....	1,818,432	5,343,426
12.3	Mortgage loans .....		
12.4	Real estate .....		
12.5	Other invested assets .....		
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments .....	819	134
12.7	Miscellaneous proceeds .....	23,830,220	273,984
12.8	TOTAL Investment proceeds (Lines 12.1 to 12.7) .....	226,835,521	79,545,976
13.	Cost of investments acquired (long-term only):		
13.1	Bonds .....	185,157,206	75,649,984
13.2	Stocks .....	549,861	8,433,233
13.3	Mortgage loans .....		
13.4	Real estate .....		
13.5	Other invested assets .....		
13.6	Miscellaneous applications .....	16,937,121	119,355
13.7	TOTAL Investments acquired (Lines 13.1 to 13.6) .....	202,644,188	84,202,572
14.	Net increase (decrease) in contract loans and premium notes .....		
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	24,191,333	(4,656,596)
<b>Cash from Financing and Miscellaneous Sources</b>			
16.	Cash provided (applied):		
16.1	Surplus notes, capital notes .....		
16.2	Capital and paid in surplus, less treasury stock .....		
16.3	Borrowed funds .....		
16.4	Net deposits on deposit-type contracts and other insurance liabilities .....		
16.5	Dividends to stockholders .....		
16.6	Other cash provided (applied) .....	(9,229,663)	7,268,007
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(9,229,663)	7,268,007
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	44,673,487	(13,257,682)
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year .....	10,973,717	24,231,399
19.2	End of year (Line 18 plus Line 19.1) .....	55,647,205	10,973,717

Note: Supplemental Disclosures of Cash Flow Information for Non-Cash Transactions:

20.0001		
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