



ANNUAL STATEMENT

For the Year Ending DECEMBER 31, 2020

OF THE CONDITION AND AFFAIRS OF THE

Blue Cross of Idaho Health Service, Inc.

NAIC Group Code	1290 (Current Period)	1290 (Prior Period)	NAIC Company Code	60095	Employer's ID Number	82-0344294
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[X] N/A[]					
Incorporated/Organized	01/01/1978		Commenced Business	01/01/1978		
Statutory Home Office	3000 E Pine Ave (Street and Number)		Meridian, ID, 83642 (City or Town, State, Country and Zip Code)			
Main Administrative Office	3000 E Pine Ave (Street and Number)		Meridian, ID, 83642 (City or Town, State, Country and Zip Code)			
Mail Address	3000 E Pine Ave (Street and Number or P.O. Box)		Meridian, ID, 83642 (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	Meridian, ID, 83642 (City or Town, State, Country and Zip Code)		3000 E Pine Ave (Street and Number)			
Internet Website Address	bcidaho.com		(208)345-4550 (Area Code) (Telephone Number)			
Statutory Statement Contact	Alison Ruth Gale (Name)		(986)224-4004 (Area Code) (Telephone Number) (Extension)			
	alison.gale@bcidaho.com (E-Mail Address)		(208)331-7618 (Fax Number)			

OFFICERS

Name	Title
Charlene Ann Maher	President & CEO
Toliver Ralph Woodard, Jr.	Treasurer
Mark T Kohler	Secretary

OTHERS

Jill Elizabeth Alessi, VP - Healthcare Operations #
 Richard J Campagna, VP- Internal Operations
 Stacey Lynne Gehlken, VP - Human Resources
 Lance Clifford Hatfield, Chief Technology Officer
 Drew Edward Hobby, Sr VP - Healthcare Economics
 Jennifer C Hoppins, VP - Service Operations
 David James Hutchins, VP - Actuarial Services & Underwriting
 Mark T Kohler, VP - Legal Services & Deputy General Counsel
 Julia E Kukuruda, VP - Sales, Account Management & Customer Exp
 Stephen Lucht, MD, VP- Medical Director
 Pamela A McNamara, VP - Marketing & Brand
 Arthur D Palileo, VP - Strategic Implementation

DIRECTORS OR TRUSTEES

Micheal John Adcox
 Kenlon Porter Johnson
 Catherine Terese Lyons
 Michael James Shirley
 Richard Kent Thurston

Darrel Thomas Anderson
 Steven Lee Goddard
 Charlene Ann Maher CEO
 Brent Jay Stacey
 Linda Copple Trout

Larry Richard Bird
 Gordon Sinclair Jones
 Sheryl Lynne Rickard
 Jo Anne Stringfield

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 & CEO (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)

OTHERS (continued)

Valerie Ann Reardon, Exec VP - Chief Operating & Continuity Officer
Michael Ray Reynoldson, Sr VP - Govt Affairs & Public Relations
Marc Frederik Roberts, VP - Healthcare Economics #
Karen E Smith-Hagman, VP - Clinical Consultant National Accounts
Peter Coriantumr Sorensen, VP - Individual & Government Markets
Wade Darrell Thomock, VP - Chief Compliance Officer
Kevin Francis Tighe, Sr VP - Internal Audit & Compliance
Steven J Tobiason, Exec VP - Gen Counsel, Chief Adviser & Pol Strateg
David Michael Ward, VP - Controller & Chief Accounting Officer
Rex Carroll Warwick, VP - Group Markets
Charles F Weber, Sr VP - IT & Chief Information Officer
Toliver Ralph Woodard, Jr., Exec VP - Finance & Chief Financial Officer
John C Worley III, VP - Provider Network Management
Todd R York, VP - Provider Partnerships
Paul Gerald Zurlo, Exec VP - Sales, Marketing & Communication

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)	490,882,236		490,882,236	467,992,922
2. Stocks (Schedule D):				
2.1 Preferred stocks	4,640,938		4,640,938	2,921,349
2.2 Common Stocks	263,531,962	79,741	263,452,221	231,867,206
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)	34,155,659	172,024	33,983,635	29,112,640
4.2 Properties held for the production of income (less \$.....0 encumbrances)				
4.3 Properties held for sale (less \$.....0 encumbrances)				
5. Cash (\$.....5,891,711, Schedule E Part 1), cash equivalents (\$.....96,426,672, Schedule E Part 2) and short-term investments (\$.....39,997,097, Schedule DA)	142,315,480		142,315,480	37,960,913
6. Contract loans (including \$.....0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	107,718,670	14,049,868	93,668,802	66,507,493
9. Receivables for securities	53,580,399		53,580,399	16,902,909
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)	1,096,825,344	14,301,633	1,082,523,711	853,265,430
13. Title plants less \$.....0 charged off (for Title insurers only)				
14. Investment income due and accrued	1,992,363		1,992,363	2,379,484
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	81,099,008	709,128	80,389,880	69,665,061
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 (\$.....29,741,986) and contracts subject to redetermination (\$.....0)	29,990,657	248,671	29,741,986	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,015,999		1,015,999	1,039,448
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	13,656,359	9,846,398	3,809,961	32,272,764
18.1 Current federal and foreign income tax recoverable and interest thereon	8,209,840		8,209,840	11,289,869
18.2 Net deferred tax asset	120,782		120,782	10,751,078
19. Guaranty funds receivable or on deposit	776,331		776,331	1,075,482
20. Electronic data processing equipment and software	24,775,083	19,157,727	5,617,356	5,742,833
21. Furniture and equipment, including health care delivery assets (\$.....0)	12,392,752	2,000,924	10,391,828	8,775,256
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	4,308,915		4,308,915	13,464,166
24. Health care (\$.....14,364,575) and other amounts receivable	74,176,524	46,798,360	27,378,164	25,807,125
25. Aggregate write-ins for other than invested assets	25,126,923	24,152,828	974,095	569,061
26. TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,374,466,880	117,215,669	1,257,251,211	1,036,097,058
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. TOTAL (Lines 26 and 27)	1,374,466,880	117,215,669	1,257,251,211	1,036,097,058
DETAILS OF WRITE-INS				
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. Other Benefit Costs	6,167,459	6,167,459		
2502. Prepaid Expenses and Misc Receivables	18,369,438	17,985,369	384,069	
2503. Cash Value Life Insurance	590,026		590,026	569,061
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	25,126,923	24,152,828	974,095	569,061

LIABILITIES, CAPITAL AND SURPLUS

		Current Year			Prior Year
		1 Covered	2 Uncovered	3 Total	4 Total
1.	Claims unpaid (less \$.....649,371 reinsurance ceded)	132,086,075		132,086,075	122,133,247
2.	Accrued medical incentive pool and bonus amounts	22,463,808		22,463,808	13,481,079
3.	Unpaid claims adjustment expenses	1,424,000		1,424,000	1,348,000
4.	Aggregate health policy reserves, including the liability of \$.....0 for medical loss ratio rebate per the Public Health Service Act	41,485,954		41,485,954	46,356,681
5.	Aggregate life policy reserves				
6.	Property/casualty unearned premium reserves				
7.	Aggregate health claim reserves				
8.	Premiums received in advance	26,088,447		26,088,447	20,985,278
9.	General expenses due or accrued	108,146,525		108,146,525	79,854,310
10.1	Current federal and foreign income tax payable and interest thereon (including \$.....0 on realized capital gains (losses))				
10.2	Net deferred tax liability				
11.	Ceded reinsurance premiums payable	391,266		391,266	353,984
12.	Amounts withheld or retained for the account of others	17,050,860		17,050,860	14,330,671
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				
16.	Derivatives				
17.	Payable for securities	91,348,052		91,348,052	33,383,904
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	30,024,175		30,024,175	25,393,765
23.	Aggregate write-ins for other liabilities (including \$.....1,499,672 current)	18,998,464		18,998,464	20,400,000
24.	TOTAL Liabilities (Lines 1 to 23)	489,507,626		489,507,626	378,020,921
25.	Aggregate write-ins for special surplus funds	X X X	X X X		23,460,637
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		
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	767,743,585	634,615,500
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	767,743,585	658,076,137
34.	TOTAL Liabilities, Capital and Surplus (Lines 24 and 33)	X X X	X X X	1,257,251,211	1,036,097,058
DETAILS OF WRITE-INS					
2301.	FEP Working Capital	200,000		200,000	200,000
2302.	Provision for Litigation Contingencies	17,298,792		17,298,792	20,200,000
2303.	Premium Credits	1,499,672		1,499,672	
2398.	Summary of remaining write-ins for Line 23 from overflow page				
2399.	TOTALS (Lines 2301 through 2303 plus 2398) (Line 23 above)	18,998,464		18,998,464	20,400,000
2501.	Segregated surplus for data year ACA 9010 fees	X X X	X X X		23,460,637
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		23,460,637
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	3,004,792	3,143,740
2. Net premium income (including \$.....0 non-health premium income)	X X X	1,365,280,571	1,292,577,382
3. Change in unearned premium reserves and reserve for rate credits	X X X	(27,372)	(2,299,942)
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	(52,050)	73,498
8. TOTAL Revenues (Lines 2 to 7)	X X X	1,365,201,149	1,290,350,938
Hospital and Medical:			
9. Hospital/medical benefits		785,549,814	781,960,521
10. Other professional services		49,382,037	49,889,980
11. Outside referrals		22,737,371	27,554,010
12. Emergency room and out-of-area		17,919,434	18,814,351
13. Prescription drugs		171,740,282	216,619,682
14. Aggregate write-ins for other hospital and medical			
15. Incentive pool, withhold adjustments and bonus amounts		20,913,890	16,190,402
16. Subtotal (Lines 9 to 15)		1,068,242,828	1,111,028,946
Less:			
17. Net reinsurance recoveries		7,660,217	6,666,140
18. TOTAL Hospital and Medical (Lines 16 minus 17)		1,060,582,612	1,104,362,805
19. Non-health claims (net)			
20. Claims adjustment expenses, including \$.....34,940,744 cost containment expenses		61,772,838	34,695,722
21. General administrative expenses		154,676,214	144,017,371
22. Increase in reserves for life and accident and health contracts (including \$.....0 increase in reserves for life only)			
23. TOTAL Underwriting Deductions (Lines 18 through 22)		1,277,031,663	1,283,075,898
24. Net underwriting gain or (loss) (Lines 8 minus 23)	X X X	88,169,486	7,275,040
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)		18,936,730	25,279,754
26. Net realized capital gains (losses) less capital gains tax of \$.....1,380,701		4,960,690	7,511,606
27. Net investment gains (losses) (Lines 25 plus 26)		23,897,420	32,791,361
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		(554,278)	(20,200,000)
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	111,512,628	19,866,400
31. Federal and foreign income taxes incurred	X X X	23,199,328	6,075,970
32. Net income (loss) (Lines 30 minus 31)	X X X	88,313,300	13,790,431
DETAILS OF WRITE-INS			
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 & Asset Disposals	X X X	(52,050)	73,498
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	(52,050)	73,498
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. Provision for Litigation Contingencies & Other		(554,278)	(20,200,000)
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)		(554,278)	(20,200,000)

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL & SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year	658,076,137	632,939,169
34. Net income or (loss) from Line 32	88,313,300	13,790,431
35. Change in valuation basis of aggregate policy and claim reserves		
36. Change in net unrealized capital gains (losses) less capital gains tax of \$.....4,725,797	18,324,282	36,765,879
37. Change in net unrealized foreign exchange capital gain or (loss)	(4,379,171)	
38. Change in net deferred income tax		706,776
39. Change in nonadmitted assets	5,738,132	(39,987,324)
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	1,670,905	13,861,207
48. Net change in capital and surplus (Lines 34 to 47)	109,667,448	25,136,969
49. Capital and surplus end of reporting year (Line 33 plus 48)	767,743,585	658,076,137
DETAILS OF WRITE-INS		
4701. Other Comprehensive Income	1,670,905	13,861,207
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)	1,670,905	13,861,207

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,325,212,112	1,248,125,388
2. Net investment income	22,980,993	28,336,299
3. Miscellaneous income	(52,050)	73,498
4. TOTAL (Lines 1 through 3)	1,348,141,055	1,276,535,185
5. Benefit and loss related payments	1,050,149,972	1,065,518,181
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	151,203,395	151,669,906
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)	21,500,000	4,760,000
10. TOTAL (Lines 5 through 9)	1,222,853,367	1,221,948,087
11. Net cash from operations (Line 4 minus Line 10)	125,287,688	54,587,098
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	597,806,494	387,710,575
12.2 Stocks	14,938,813	11,651,349
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets	2,678,863	985,122
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	393	1,347
12.7 Miscellaneous proceeds	21,286,657	11,366,636
12.8 TOTAL Investment proceeds (Lines 12.1 to 12.7)	636,711,221	411,715,028
13. Cost of investments acquired (long-term only):		
13.1 Bonds	619,886,643	406,365,078
13.2 Stocks	18,680,797	18,383,884
13.3 Mortgage loans		
13.4 Real estate	5,636,495	7,653,741
13.5 Other invested assets	5,954,885	32,869,590
13.6 Miscellaneous applications		
13.7 TOTAL Investments acquired (Lines 13.1 to 13.6)	650,158,820	465,272,292
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)	(13,447,599)	(53,557,264)
Cash from Financing and Miscellaneous Sources		
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)	(7,485,522)	(23,573,768)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(7,485,522)	(23,573,768)
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)	104,354,567	(22,543,934)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	37,960,913	60,504,847
19.2 End of year (Line 18 plus Line 19.1)	142,315,480	37,960,913

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

20.0001	Charitable Contribution of Securities to the Blue Cross of Idaho Foundation for Health, Inc.	10,891,860
20.0002	Pension Settlement Expense	11,017,011