



# HEALTH ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020  
OF THE CONDITION AND AFFAIRS OF THE

## Mount Carmel Health Plan of Idaho, Inc.

NAIC Group Code 2838 2838 NAIC Company Code 16456 Employer's ID Number 83-1422704  
(Current) (Prior)

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: Health Maintenance Organization

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

Incorporated/Organized 08/29/2018 Commenced Business 01/01/2020

Statutory Home Office 6150 East Broad Street, EE320, Columbus, OH, US 43213  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 6150 East Broad Street, EE320  
(Street and Number)  
Columbus, OH, US 43213 614-546-3211  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 6150 East Broad Street, EE320, Columbus, OH, US 43213  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 6150 East Broad Street, EE320  
(Street and Number)  
Columbus, OH, US 43213 614-546-3211  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.medigold.com

Statutory Statement Contact Juan Manuel Fraiz, 614-546-3211  
(Name) (Area Code) (Telephone Number)  
Juan.Fraiz@mchs.com 614-546-3131  
(E-mail Address) (FAX Number)

### OFFICERS

President and CEO John Charles Randolph #

Secretary and Treasurer Juan Manuel Fraiz

### OTHER

### DIRECTORS OR TRUSTEES

Brian Lannie Checketts John Charles Randolph # Juan Manuel Fraiz

Jennifer De-An Gudapati Christopher Jenali Hoyd

State of Ohio SS:

County of Franklin

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.

John Charles Randolph Juan Manuel Fraiz Juan Manuel Fraiz  
President and CEO # Secretary Treasurer

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_

- a. Is this an original filing? ..... Yes [ X ] No [ ]
- b. If no,
1. State the amendment number.....
  2. Date filed .....03/01/2021
  3. Number of pages attached.....

**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) .....	3,921,873		3,921,873	1,863,151
2. Stocks (Schedule D):				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....			0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....			0	0
3.2 Other than first liens .....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....			0	0
encumbrances) .....				
4.2 Properties held for the production of income (less			0	0
\$ .....				
encumbrances) .....				
4.3 Properties held for sale (less \$ .....			0	0
encumbrances) .....				
5. Cash (\$ .....(51,318) , Schedule E - Part 1), cash equivalents				
(\$ .....851,509 , Schedule E - Part 2) and short-term				
investments (\$ .....999,839 , Schedule DA) .....	1,800,030		1,800,030	304,154
6. Contract loans, (including \$ ..... premium notes) .....			0	0
7. Derivatives (Schedule DB) .....			0	0
8. Other invested assets (Schedule BA) .....			0	0
9. Receivables for securities .....			0	0
10. Securities lending reinvested collateral assets (Schedule DL) .....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	5,721,903	0	5,721,903	2,167,305
13. Title plants less \$ ..... charged off (for Title insurers			0	0
only) .....				
14. Investment income due and accrued .....	17,402		17,402	6,207
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	3,774	3	3,771	0
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$ .....)			0	0
earned but unbilled premiums) .....				
15.3 Accrued retrospective premiums (\$ ..... ) and			0	0
contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....			0	0
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....			0	0
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....			0	0
18.2 Net deferred tax asset .....			0	0
19. Guaranty funds receivable or on deposit .....			0	0
20. Electronic data processing equipment and software .....			0	0
21. Furniture and equipment, including health care delivery assets				
(\$ ..... ) .....	25,284	25,284	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....	137,710		137,710	308
24. Health care (\$ .....187,273 ) and other amounts receivable .....	199,391	12,118	187,273	0
25. Aggregate write-ins for other than invested assets .....	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25) .....	6,105,464	37,405	6,068,059	2,173,820
27. From Separate Accounts, Segregated Accounts and Protected Cell			0	0
Accounts .....				
28. Total (Lines 26 and 27) .....	6,105,464	37,405	6,068,059	2,173,820
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0	0
2501. ....				
2502. ....				
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	0	0	0	0

**LIABILITIES, CAPITAL AND SURPLUS**

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ _____ 0 reinsurance ceded) .....	473,910		473,910	0
2. Accrued medical incentive pool and bonus amounts .....	463,149		463,149	0
3. Unpaid claims adjustment expenses .....	11,265		11,265	0
4. Aggregate health policy reserves, including the liability of \$ _____ 278,793 for medical loss ratio rebate per the Public Health Service Act .....	2,078,793		2,078,793	0
5. Aggregate life policy reserves .....			0	0
6. Property/casualty unearned premium reserves .....			0	0
7. Aggregate health claim reserves .....			0	0
8. Premiums received in advance .....	676		676	0
9. General expenses due or accrued .....	267,265		267,265	0
10.1 Current federal and foreign income tax payable and interest thereon (including \$ _____ on realized capital gains (losses)) .....			0	0
10.2 Net deferred tax liability .....			0	0
11. Ceded reinsurance premiums payable .....			0	0
12. Amounts withheld or retained for the account of others .....			0	0
13. Remittances and items not allocated .....			0	0
14. Borrowed money (including \$ _____ current) and interest thereon \$ _____ (including \$ _____ current) .....			0	0
15. Amounts due to parent, subsidiaries and affiliates .....	260,992		260,992	0
16. Derivatives .....			0	0
17. Payable for securities .....			0	0
18. Payable for securities lending .....			0	0
19. Funds held under reinsurance treaties (with \$ _____ authorized reinsurers, \$ _____ 0 unauthorized reinsurers and \$ _____ 0 certified reinsurers) .....			0	0
20. Reinsurance in unauthorized and certified (\$ _____ ) companies .....			0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates .....			0	0
22. Liability for amounts held under uninsured plans .....			0	0
23. Aggregate write-ins for other liabilities (including \$ _____ current) .....	193,153	0	193,153	0
24. Total liabilities (Lines 1 to 23) .....	3,749,203	0	3,749,203	0
25. Aggregate write-ins for special surplus funds .....	XXX	XXX	0	0
26. Common capital stock .....	XXX	XXX		
27. Preferred capital stock .....	XXX	XXX		
28. Gross paid in and contributed surplus .....	XXX	XXX	5,377,464	2,124,262
29. Surplus notes .....	XXX	XXX		
30. Aggregate write-ins for other than special surplus funds .....	XXX	XXX	0	0
31. Unassigned funds (surplus) .....	XXX	XXX	(3,058,608)	49,558
32. Less treasury stock, at cost:				
32.1 _____ shares common (value included in Line 26 \$ _____ ) .....	XXX	XXX		
32.2 _____ shares preferred (value included in Line 27 \$ _____ ) .....	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32) .....	XXX	XXX	2,318,856	2,173,820
34. Total liabilities, capital and surplus (Lines 24 and 33) .....	XXX	XXX	6,068,059	2,173,820
<b>DETAILS OF WRITE-INS</b>				
2301. 2020 Part D Settlement .....	181,410		181,410	
2302. QMS Premiums Part C .....	11,743		11,743	
2303. ....				
2398. Summary of remaining write-ins for Line 23 from overflow page .....	0	0	0	0
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above) .....	193,153	0	193,153	0
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 thru 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 thru 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	8,120	
2. Net premium income ( including \$ ..... non-health premium income).....	XXX	6,699,283	
3. Change in unearned premium reserves and reserve for rate credits .....	XXX	.0	
4. Fee-for-service (net of \$ ..... medical expenses).....	XXX	.0	
5. Risk revenue .....	XXX	.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	6,699,283	.0
<b>Hospital and Medical:</b>			
9. Hospital/medical benefits .....		2,644,980	
10. Other professional services .....		1,583,682	
11. Outside referrals .....		.0	
12. Emergency room and out-of-area .....		.0	
13. Prescription drugs .....		723,786	
14. Aggregate write-ins for other hospital and medical.....	.0	.0	.0
15. Incentive pool, withhold adjustments and bonus amounts .....		463,149	
16. Subtotal (Lines 9 to 15) .....	.0	5,415,597	.0
<b>Less:</b>			
17. Net reinsurance recoveries .....		.0	
18. Total hospital and medical (Lines 16 minus 17) .....	.0	5,415,597	.0
19. Non-health claims (net) .....			
20. Claims adjustment expenses, including \$ .....150,562 cost containment expenses .....		281,826	.0
21. General administrative expenses .....		2,044,539	
22. Increase in reserves for life and accident and health contracts (including \$ ..... increase in reserves for life only) .....		2,078,793	.0
23. Total underwriting deductions (Lines 18 through 22).....	.0	9,820,755	.0
24. Net underwriting gain or (loss) (Lines 8 minus 23) .....	XXX	(3,121,472)	.0
25. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....		37,399	45,479
26. Net realized capital gains (losses) less capital gains tax of \$ .....			
27. Net investment gains (losses) (Lines 25 plus 26) .....	.0	37,399	45,479
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$ ..... ) (amount charged off \$ ..... )] .....			
29. Aggregate write-ins for other income or expenses .....	.0	.0	.0
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	(3,084,073)	45,479
31. Federal and foreign income taxes incurred .....	XXX		
32. Net income (loss) (Lines 30 minus 31) .....	XXX	(3,084,073)	45,479
<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 thru 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 thru 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 thru 1403 plus 1498)(Line 14 above) .....	0	0	0
2901. ....			
2902. ....			
2903. ....			
2998. Summary of remaining write-ins for Line 29 from overflow page .....	.0	.0	.0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above) .....	0	0	0

**STATEMENT OF REVENUE AND EXPENSES (Continued)**

	1 Current Year	2 Prior Year
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
33. Capital and surplus prior reporting year.....	2,173,820	2,141,652
34. Net income or (loss) from Line 32 .....	(3,084,073)	45,479
35. Change in valuation basis of aggregate policy and claim reserves .....		
36. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....		
37. Change in net unrealized foreign exchange capital gain or (loss) .....		
38. Change in net deferred income tax .....		
39. Change in nonadmitted assets .....	(24,094)	(13,311)
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 .....		
44. Capital Changes:		
44.1 Paid in .....	0	0
44.2 Transferred from surplus (Stock Dividend) .....	0	0
44.3 Transferred to surplus .....		
45. Surplus adjustments:		
45.1 Paid in .....	3,253,202	0
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 .....	0	0
48. Net change in capital and surplus (Lines 34 to 47) .....	145,035	32,168
49. Capital and surplus end of reporting period (Line 33 plus 48) .....	2,318,856	2,173,820
<b>DETAILS OF WRITE-INS</b>		
4701. ....		
4702. ....		
4703. ....		
4798. Summary of remaining write-ins for Line 47 from overflow page .....	0	0
4799. Totals (Lines 4701 thru 4703 plus 4798)(Line 47 above) .....	0	0



**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	8,774,978	0
2. Net investment income .....	32,053	50,876
3. Miscellaneous income .....	0	0
4. Total (Lines 1 through 3) .....	8,807,031	50,876
5. Benefit and loss related payments .....	6,756,722	0
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	2,047,835	0
8. Dividends paid to policyholders .....		
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	0	0
10. Total (Lines 5 through 9) .....	8,804,557	0
11. Net cash from operations (Line 4 minus Line 10) .....	2,474	50,876
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	0	1,950,000
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 .....	0	0
12.7 Miscellaneous proceeds .....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	0	1,950,000
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	2,064,570	1,711,876
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 .....	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	2,064,570	1,711,876
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) .....	(2,064,570)	238,124
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	3,253,202	0
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) .....	304,770	(13,619)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	3,557,972	(13,619)
<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) .....	1,495,876	275,381
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	304,154	28,774
19.2 End of year (Line 18 plus Line 19.1) .....	1,800,030	304,154

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

--	--	--