

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Regence BlueShield of Idaho, Inc.



HEALTH ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 2021
 OF THE CONDITION AND AFFAIRS OF THE
Regence BlueShield of Idaho, Inc.

NAIC Group Code 1207 1207 NAIC Company Code 60131 Employer's ID Number 82-0206874
(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: HMDI

Is HMO Federally Qualified? Yes [] No []

Incorporated/Organized 02/23/1946 Commenced Business 04/15/1946

Statutory Home Office 1602 21st Avenue Lewiston, ID, US 83501-4061
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1602 21st Avenue 208-746-2671
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 1271 MS WW2-25 Portland, OR, US 97207-1271
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1621 SW 1st Avenue 503-725-1610
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.regence.com

Statutory Statement Contact Meagan Ranae Wilcox 503-725-1610
(Name) (Area Code) (Telephone Number)
meagan.wilcox@cambiahealth.com 503-225-6755
(E-mail Address) (FAX Number)

OFFICERS

President Mark Henry Ruszczyk Assistant Secretary John Wilson Attey
 Treasurer Andreas Bernhard Ellis Secretary Tara Lee Harrison

OTHER

Stacy Jean Simpson, Vice President and Corporate Controller
 Christopher Guy Blanton, Vice President, Individual Market
 Michael Scott Jones, Vice President, Sales
 Ryan C Pharis, Vice President of Network Management
 Lynn Gunkler Hoffmann, Chair
 George James Mulhern, Vice Chair

DIRECTORS OR TRUSTEES

Mary Carol Niland
 Daniel Jack Meulenber, M.D.
 Katherine Lucile Steele Moriarty
 Thomas Lewis Gibson, CPA
 Joseph Allen Forney
 Jeffrey Orange Williams
 Lynn Gunkler Hoffmann
 Mark Henry Ruszczyk
 John Anthony Fernandez, Ph.D.
 David Jeffery Fox, Ph.D.
 Rebecca Lee Noah Casper, Ph. D.
 Esther Bishop Machen, D.D.S.
 Mary Pat Thompson
 Geoffrey Thomas Emry, M.D.
 George James Mulhern

State of Idaho SS
 County of Nez Perce

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.

DocuSigned by:

 Mark Henry Ruszczyk
 President 1/21/2022

DocuSigned by:

 Tara Lee Harrison
 Secretary 1/21/2022

DocuSigned by:

 Andreas Bernhard Ellis
 Treasurer 1/20/2022

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
 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)	292,808,816		292,808,816	244,337,091
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks	79,632,105		79,632,105	75,901,602
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 encumbrances)	16,689,372		16,689,372	17,488,637
4.2 Properties held for the production of income (less \$0 encumbrances)			0	0
4.3 Properties held for sale (less \$0 encumbrances)			0	0
5. Cash (\$921,759 , Schedule E - Part 1), cash equivalents (\$5,195,815 , Schedule E - Part 2) and short-term investments (\$1,299,777 , Schedule DA)	7,417,351		7,417,351	10,405,022
6. Contract loans, (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)	0		0	0
9. Receivables for securities	4,258		4,258	201,539
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets			0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	396,551,902	0	396,551,902	348,333,890
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	1,761,144		1,761,144	1,678,020
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	7,279,501	119,473	7,160,028	6,742,271
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums (\$974,467) and contracts subject to redetermination (\$6,138,005)	7,112,472		7,112,472	8,240,951
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	110,678		110,678	48,658
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	28,367,290	2,904,882	25,462,408	17,370,619
18.1 Current federal and foreign income tax recoverable and interest thereon	806,825		806,825	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	4,371,371	4,371,371	0	0
21. Furniture and equipment, including health care delivery assets (\$)	393,027		393,027	515,540
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	13,671,561		13,671,561	10,878,336
24. Health care (\$6,401,659) and other amounts receivable	10,266,984	3,865,326	6,401,658	5,687,034
25. Aggregate write-ins for other than invested assets	3,440,823	338,878	3,101,945	3,735,982
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	474,133,578	11,599,930	462,533,648	403,231,301
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	474,133,578	11,599,930	462,533,648	403,231,301
DETAILS OF WRITE-INS				
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. Executives and Directors Deferred Compensation	2,971,471		2,971,471	2,676,331
2502. Miscellaneous Assets	65,174	61,283	3,891	0
2503. Prepaid Assets	277,595	277,595	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	126,583	0	126,583	1,059,651
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,440,823	338,878	3,101,945	3,735,982

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$963 reinsurance ceded)	61,002,607		61,002,607	39,617,001
2. Accrued medical incentive pool and bonus amounts	6,218,982		6,218,982	1,491,054
3. Unpaid claims adjustment expenses	1,537,460		1,537,460	1,326,327
4. Aggregate health policy reserves, including the liability of \$0 for medical loss ratio rebate per the Public Health Service Act	48,398,919		48,398,919	42,290,049
5. Aggregate life policy reserves			0	0
6. Property/casualty unearned premium reserves			0	0
7. Aggregate health claim reserves	1,009,382		1,009,382	1,020,000
8. Premiums received in advance	4,410,921		4,410,921	6,628,138
9. General expenses due or accrued	4,315,831		4,315,831	4,989,865
10.1 Current federal and foreign income tax payable and interest thereon (including \$ on realized capital gains (losses))			0	6,108,580
10.2 Net deferred tax liability	2,272,671		2,272,671	209,034
11. Ceded reinsurance premiums payable	30,452		30,452	35,648
12. Amounts withheld or retained for the account of others	4,728,539		4,728,539	4,064,680
13. Remittances and items not allocated	315,637		315,637	403,960
14. Borrowed money (including \$6,000,000 current) and interest thereon \$ (including \$ current)	6,000,000		6,000,000	0
15. Amounts due to parent, subsidiaries and affiliates	5,332,203		5,332,203	7,291,801
16. Derivatives			0	0
17. Payable for securities	1,516,393		1,516,393	700,356
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	22,578,911		22,578,911	18,422,962
23. Aggregate write-ins for other liabilities (including \$129,103 current)	129,103	0	129,103	106,073
24. Total liabilities (Lines 1 to 23)	169,798,011	0	169,798,011	134,705,528
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		
29. Surplus notes	XXX	XXX	0	0
30. Aggregate write-ins for other than special surplus funds	XXX	XXX	0	0
31. Unassigned funds (surplus)	XXX	XXX	292,735,637	268,525,773
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	292,735,637	268,525,773
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	462,533,648	403,231,301
DETAILS OF WRITE-INS				
2301. Unclaimed Property	129,103		129,103	106,073
2302.				
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)	129,103	0	129,103	106,073
2501. Surplus appropriated for the Affordable Care Act Section 9010 fee	XXX	XXX		0
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	2,016,455	1,946,307
2. Net premium income (including \$ non-health premium income).....	XXX	457,654,335	387,874,111
3. Change in unearned premium reserves and reserve for rate credits	XXX	(1,640,608)	(2,704,147)
4. Fee-for-service (net of \$ medical expenses).....	XXX	.0	.0
5. Risk revenue.....	XXX	.0	.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	456,013,727	385,169,964
Hospital and Medical:			
9. Hospital/medical benefits.....		220,693,568	172,851,731
10. Other professional services.....		24,900,953	18,590,662
11. Outside referrals.....		4,856,234	2,943,664
12. Emergency room and out-of-area.....		77,113,933	64,254,822
13. Prescription drugs.....		59,332,417	49,719,426
14. Aggregate write-ins for other hospital and medical.....	.0	.0	.0
15. Incentive pool, withhold adjustments and bonus amounts.....		6,109,357	1,217,060
16. Subtotal (Lines 9 to 15).....	.0	393,006,462	309,577,364
Less:			
17. Net reinsurance recoveries.....		1,336,144	809,670
18. Total hospital and medical (Lines 16 minus 17).....	.0	391,670,318	308,767,694
19. Non-health claims (net).....			
20. Claims adjustment expenses, including \$15,494,092 cost containment expenses.....		23,433,029	22,407,637
21. General administrative expenses.....		34,925,255	39,205,236
22. Increase in reserves for life and accident and health contracts (including \$ increase in reserves for life only).....		500,563	3,067,681
23. Total underwriting deductions (Lines 18 through 22).....	.0	450,529,165	373,448,248
24. Net underwriting gain or (loss) (Lines 8 minus 23).....	XXX	5,484,562	11,721,716
25. Net investment income earned (Exhibit of Net Investment Income, Line 17).....		7,224,598	7,698,949
26. Net realized capital gains (losses) less capital gains tax of \$714,273.....		5,891,822	1,946,436
27. Net investment gains (losses) (Lines 25 plus 26).....	.0	13,116,420	9,645,385
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$) (amount charged off \$21,127)].....		(21,127)	(5,088)
29. Aggregate write-ins for other income or expenses.....	.0	603,579	(1,252,381)
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	19,183,434	20,109,632
31. Federal and foreign income taxes incurred.....	XXX	(1,979,678)	1,244,736
32. Net income (loss) (Lines 30 minus 31).....	XXX	21,163,112	18,864,896
DETAILS OF WRITE-INS			
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. Other Income.....		2,507,053	243,226
2902. Other Expense.....		(1,903,474)	(1,495,607)
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	603,579	(1,252,381)

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	268,525,773	245,741,482
34. Net income or (loss) from Line 32.....	21,163,112	18,864,896
35. Change in valuation basis of aggregate policy and claim reserves.....		
36. Change in net unrealized capital gains (losses) less capital gains tax of \$ 973,802	2,657,434	4,370,566
37. Change in net unrealized foreign exchange capital gain or (loss)		
38. Change in net deferred income tax.....	(1,089,835)	656,740
39. Change in nonadmitted assets.....	1,479,152	(1,107,911)
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.....	0	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).....	24,209,863	22,784,291
49. Capital and surplus end of reporting period (Line 33 plus 48)	292,735,637	268,525,773
DETAILS OF WRITE-INS		
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