



ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 2021
 OF THE CONDITION AND AFFAIRS OF THE
BLUE CROSS OF IDAHO HEALTH SERVICE, INC.

NAIC Group Code 1290, 1290 NAIC Company Code 60095 Employer's ID Number 82-0344294
 (Current) (Prior)

Organized under the Laws of ID State of Domicile or Port of Entry ID
 Country of Domicile US
 Licensed as business type: Life, Accident & Health Is HMO Federally Qualified? NO
 Incorporated/Organized 01/01/1978 Commenced Business 01/01/1978
 Statutory Home Office 3000 E Pine Ave Meridian, ID, 83642
 Main Administrative Office 3000 E Pine Ave Meridian, ID, 83642 (208)-345-4550
 (Telephone)
 Mail Address 3000 E Pine Ave Meridian, ID, 83642
 Primary Location of Books and Records 3000 E Pine Ave Meridian, ID, 83642 (208)-345-4550
 (Telephone)
 Internet Website Address bcidaho.com
 Statutory Statement Contact Alison Ruth Gale (986)-224-4004
 (Telephone)
 alison.gale@bcidaho.com (208)-331-7618
 (E-Mail) (Fax)

OFFICERS

Charlene Ann Maher, President & CEO Mark T. Kohler, Secretary
 David Michael Ward#, Treasurer

OTHER

Jill Elizabeth Alessi, VP - Healthcare Operations Carlos Brown#, VP - Customer Service
 Stacey Lynne Gehlken, VP - Human Resources Lance Clifford Hatfield, VP - Chief Technology Officer
 Drew Edward Hobby, Exec VP - Healthcare Economics & Operations 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 Valerie Ann Reardon, Exec VP - Chief Operating & Continuity Officer
 Michael Ray Reynoldson, Sr VP - Govt Affairs & Public Relations Marc Frederik Roberts, VP - Healthcare Economics
 Jayson M Ronk#, VP - Public Affairs Karen E Smith-Hagman, VP - Clinical Consultancy
 Peter Coriantumr Sorensen, VP - Individual & Government Markets Wade Darrell Thornock, VP - Chief Compliance Officer
 Kevin Francis Tighe, Sr VP - Internal Audit & Compliance David Michael Ward, Sr VP - Finance/CFO
 Rex Carroll Warwick, VP - Group Markets Charles F Weber, Sr VP - IT & Chief Information Officer
 Brian Clayton Wonderlich#, Sr VP - General Counsel John C Worley III, VP - Provider Network Management
 Todd R York, VP - Provider Partnerships Paul Gerald Zurlo, Exec VP - Health Markets

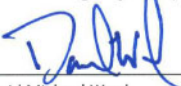
DIRECTORS OR TRUSTEES

Micheal John Adcox Darrel Thomas Anderson
 Larry Richard Bird Gordon Sinclair Jones
 Cortney Liddiard# Catherine Terese Lyons
 Charlene Ann Maher CEO Sheryl Lynne Rickard
 Michael James Shirley Brent Jay Stacey
 Jo Anne Stringfield Linda Copple Trout

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.

x 
Charlene Ann Maher
President & CEO

x 
David Michael Ward
Treasurer

x 
Mark T. Kohler
Secretary

Subscribed and sworn to before me
this 28 day of
February

x 

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



ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	548,404,870		548,404,870	490,882,236
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	4,833,054		4,833,054	4,640,938
2.2 Common stocks.....	306,658,961	79,741	306,579,220	263,452,221
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 \$ encumbrances).....	35,346,830		35,346,830	33,983,635
4.2 Properties held for the production of income (less \$ encumbrances).....				
4.3 Properties held for sale (less \$ encumbrances).....				
5. Cash (\$ 4,247,615), Schedule E - Part 1), cash equivalents (\$ 88,897,930, Schedule E - Part 2) and short-term investments (\$ 18,698,718, Schedule DA).....	103,349,033		103,349,033	142,315,480
6. Contract loans (including \$ premium notes).....				
7. Derivatives (Schedule DB).....				
8. Other invested assets (Schedule BA).....	118,555,224	31,821,715	86,733,509	93,668,802
9. Receivables for securities.....	48,983,023		48,983,023	53,580,399
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).....	1,166,130,995	31,901,456	1,134,229,539	1,082,523,711
13. Title plants less \$ charged off (for Title insurers only).....				
14. Investment income due and accrued.....	2,038,638		2,038,638	1,992,363
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	67,649,006	669,745	66,979,261	80,389,880
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....				
15.3 Accrued retrospective premiums (\$ 1,939,174) and contracts subject to redetermination (\$ 24,365,401).....	26,667,062	362,487	26,304,575	29,741,986
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	1,147,583		1,147,583	1,015,999
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.....	13,203,465	6,117,413	7,086,052	3,809,961
18.1 Current federal and foreign income tax recoverable and interest thereon.....	12,231,476		12,231,476	8,209,840
18.2 Net deferred tax asset.....				120,782
19. Guaranty funds receivable or on deposit.....	382,429		382,429	776,331
20. Electronic data processing equipment and software.....	41,709,509	36,386,240	5,323,269	5,617,356
21. Furniture and equipment, including health care delivery assets (\$).....	11,255,582	1,820,751	9,434,831	10,391,828
22. Net adjustment in assets and liabilities due to foreign exchange rates.....				
23. Receivables from parent, subsidiaries and affiliates.....	85,739		85,739	4,308,915
24. Health care (\$ 14,493,461) and other amounts receivable.....	53,340,523	38,274,332	15,066,191	27,378,164
25. Aggregate write-ins for other-than-invested assets.....	31,681,607	31,070,081	611,526	974,095
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	1,427,523,614	146,602,505	1,280,921,109	1,257,251,211
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27).....	1,427,523,614	146,602,505	1,280,921,109	1,257,251,211
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.....	8,366,568	8,366,568	-	
2502. Prepaid Expenses and Misc Receivables.....	22,703,513	22,703,513	-	384,069
2503. Cash Value Life Insurance.....	611,526		611,526	590,026
2598. Summary of remaining write-ins for Line 25 from overflow page.....				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	31,681,607	31,070,081	611,526	974,095

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ 999,626 reinsurance ceded)	137,327,419		137,327,419	132,086,075
2. Accrued medical incentive pool and bonus amounts	19,507,383		19,507,383	22,463,808
3. Unpaid claims adjustment expenses	1,180,000		1,180,000	1,424,000
4. Aggregate health policy reserves, including the liability of \$ 381,510 for medical loss ratio rebate per the Public Health Service Act	38,740,688		38,740,688	41,485,954
5. Aggregate life policy reserves				
6. Property/casualty unearned premium reserves				
7. Aggregate health claim reserves				
8. Premiums received in advance	25,899,773		25,899,773	26,088,447
9. General expenses due or accrued	77,916,163		77,916,163	108,146,525
10.1 Current federal and foreign income tax payable and interest thereon (including \$ on realized capital gains (losses))				
10.2 Net deferred tax liability	105,872		105,872	
11. Ceded reinsurance premiums payable	222,001		222,001	391,266
12. Amounts withheld or retained for the account of others	16,965,830		16,965,830	17,050,860
13. Remittances and items not allocated				
14. Borrowed money (including \$ current) and interest thereon \$ (including \$ current)				
15. Amounts due to parent, subsidiaries and affiliates	2,712,045		2,712,045	
16. Derivatives				
17. Payable for securities	111,209,522		111,209,522	91,348,052
18. Payable for securities lending				
19. Funds held under reinsurance treaties (with \$ authorized reinsurers, \$ unauthorized reinsurers and \$ certified reinsurers)				
20. Reinsurance in unauthorized and certified (\$) companies				
21. Net adjustments in assets and liabilities due to foreign exchange rates				
22. Liability for amounts held under uninsured plans	34,383,752		34,383,752	30,024,175
23. Aggregate write-ins for other liabilities (including \$ current)	17,398,792		17,398,792	18,998,464
24. Total liabilities (Lines 1 to 23)	483,569,240		483,569,240	489,507,626
25. Aggregate write-ins for special surplus funds	XXX	XXX		
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		
30. Aggregate write-ins for other-than-special surplus funds	XXX	XXX		
31. Unassigned funds (surplus)	XXX	XXX	797,351,869	767,743,585
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	797,351,869	767,743,585
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	1,280,921,109	1,257,251,211
Details of Write-Ins				
2301. FEP Working Capital	100,000		100,000	200,000
2302. Provision for Litigation Contingencies	17,298,792		17,298,792	17,298,792
2303. Premium Credits	-		-	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)	17,398,792		17,398,792	18,998,464
2501. Segregated surplus for data year ACA 9010 fees	XXX	XXX		
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	XXX	XXX		
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	XXX	XXX		

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1	2	3
	Uncovered	Total	Total
1. Member Months	XXX	2,968,728	3,004,792
2. Net premium income (including \$ non-health premium income)	XXX	1,307,820,485	1,365,280,571
3. Change in unearned premium reserves and reserve for rate credits	XXX	(2,546,876)	(27,372)
4. Fee-for-service (net of \$ medical expenses)	XXX		
5. Risk revenue	XXX		
6. Aggregate write-ins for other health care related revenues	XXX		
7. Aggregate write-ins for other non-health revenues	XXX	64,190	(52,050)
8. Total revenues (Lines 2 to 7)	XXX	1,305,337,799	1,365,201,149
Hospital and Medical:			
9. Hospital/medical benefits		867,051,324	785,549,814
10. Other professional services		56,296,917	49,382,037
11. Outside referrals		26,078,919	22,737,371
12. Emergency room and out-of-area		21,315,279	17,919,434
13. Prescription drugs		179,299,087	171,740,282
14. Aggregate write-ins for other hospital and medical			
15. Incentive pool, withhold adjustments and bonus amounts		12,296,013	20,913,890
16. Subtotal (Lines 9 to 15)		1,162,337,539	1,068,242,828
Less:			
17. Net reinsurance recoveries		8,512,962	7,660,217
18. Total hospital and medical (Lines 16 minus 17)		1,153,824,577	1,060,582,612
19. Non-health claims (net)			
20. Claims adjustment expenses, including \$ 23,865,876 cost containment expenses		38,616,916	39,229,699
21. General administrative expenses		132,061,819	177,219,353
22. Increase in reserves for life and accident and health contracts (including \$ increase in reserves for life only)			
23. Total underwriting deductions (Lines 18 through 22)		1,324,503,312	1,277,031,663
24. Net underwriting gain or (loss) (Lines 8 minus 23)	XXX	(19,165,513)	88,169,486
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)		22,873,641	18,936,730
26. Net realized capital gains (losses) less capital gains tax of \$ 3,676,890		13,267,418	4,960,690
27. Net investment gains (losses) (Lines 25 plus 26)		36,141,059	23,897,420
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			(554,278)
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	16,975,546	111,512,628
31. Federal and foreign income taxes incurred	XXX	901,474	23,199,328
32. Net income (loss) (Lines 30 minus 31)	XXX	16,074,072	88,313,300
Details of Write-Ins			
0601.	XXX		
0602.	XXX		
0603.	XXX		
0698. Summary of remaining write-ins for Line 6 from overflow page	XXX		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	XXX		
0701. Other Income & Asset Disposals	XXX	64,190	(52,050)
0702.	XXX		
0703.	XXX		
0798. Summary of remaining write-ins for Line 7 from overflow page	XXX		
0799. Totals (Lines 0701 through 0703 plus 0798) (Line 7 above)	XXX	64,190	(52,050)
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)
2902.			
2903.			
2998. Summary of remaining write-ins for Line 29 from overflow page			
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)			(554,278)