

HEALTH ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021 OF THE CONDITION AND AFFAIRS OF THE

Mount Carmel Health Plan of Idaho, Inc.

NAIC	Group Code 2838 (Current) (Prior)	NAIC Company Co	le <u>16456</u> Employer's II	Number 83-1422704
Organized under the Laws of	(Current) (Phor)		State of Domicile or Port of Er	try <u>ID</u>
Country of Domicile		United States	of America	
Licensed as business type:		Health Maintenan	ce Organization	
ls HMO Federally Qualified?	Yes[]No[X]			
Incorporated/Organized	08/29/2018		Commenced Business	01/01/2020
Statutory Home Office	6150 East Broad Street, EE	320 ,		Columbus, OH, US 43213
	(Street and Number)		(City or	Town, State, Country and Zip Code)
Main Administrative Office		6150 East Broad		
	Columbus, OH, US 43213	(Street and	Number)	614-546-3211
	Town, State, Country and Zip Code)		(A	rea 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 FE320	
initially Education of Education und		(Street and		
(City or	Columbus, OH, US 43213 Town, State, Country and Zip Code)			614-546-3211 rea Code) (Telephone Number)
	rown, state, country and zip code;			rea code) (Telephone Humber)
Internet Website Address		www.medi	gold.com	
Statutory Statement Contact	David Lee			614-546-3211
	(Name) David. Vis@medigold.com			(Area Code) (Telephone Number) 614-546-3131
	(E-mail Address)	,		(FAX Number)
		OFFIC	FDS	
President and CEO	John Charles Randolp		Vice President and CFO	David Lee Vis
Assistant Treasurer	Fatou Kine Ndoye		_	
		ОТН	ER	
		DIRECTORS O		
	e Checketts es Randolph	Jennifer De-	An Gudapati	Christopher Jenall Hoyd
Sour Chanc	o realidophi			
State of	Ohio			
County of	Franklin	SS		
all of the herein described ass statement, together with relate condition and affairs of the said in accordance with the NAIC A rules or regulations require d respectively. Furthermore, the	nets were the absolute property of the d exhibits, schedules and explanations d reporting entity as of the reporting per Annual Statement Instructions and Acc lifferences in reporting not related to excope of this attestation by the descri	said reporting entity, therein contained, ar riod stated above, an ounting Practices an accounting practice ibed officers also inc	free and clear from any liens nexed or referred to, is a full a d of its income and deductions d Procedures manual except to s and procedures, according udes the related corresponding	orting entity, and that on the reporting period stated above, or claims thereon, except as herein stated, and that this nd true statement of all the assets and liabilities and of the therefrom for the period ended, and have been completed to the extent that: (1) state law may differ; or, (2) that state to the best of their information, knowledge and belief, g electronic filing with the NAIC, when required, that is an be requested by various regulators in lieu of or in addition
John Charles Ra	ndolph	David L	ee Vis	Fatou Kine Ndoye
President and		Vice Preside		Assistant Treasurer
Subscribed and sworn to before day of	e me this		a. Is this an original filing b. If no, 1. State the amendm 2. Date filed 3. Number of pages a	ent number 03/01/2022
			o	

ASSETS

-	ASSETS				
		1	Current Year 2	3	Prior Year
		101	2	Net Admitted Assets	Net Admitted
		Assets	Nonadmitted Assets	(Cols. 1 - 2)	Assets
1.	Bonds (Schedule D)	3,904,471		3,904,471	3,921,873
2.	Stocks (Schedule D):				
	2.1 Preferred stocks	222200 2222000		0	0
	2.2 Common stocks			0	0
2	Mortgage loans on real estate (Schedule B):				
3.				0	0
	3.1 First liens			0	0
	3.2 Other than first liens.			0	0
4.	Real estate (Schedule A):				
1	4.1 Properties occupied by the company (less \$				
	encumbrances)			0	0
	4.2 Properties held for the production of income (less				
	\$encumbrances)			0	0
	4.3 Properties held for sale (less \$				
	encumbrances)			0	0
_	-				
5.	Cash (\$(54,975) , Schedule E - Part 1), cash equivalents				
	(\$6,039,485 , Schedule E - Part 2) and short-term				
	investments (\$499,931 , Schedule DA)	6,484,440			1,800,030
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
		10,388,911	0	10,388,911	5,721,903
12.		10,300,911		10,300,911	
13.	Title plants less \$ charged off (for Title insurers			_	_
	only)			0	0
14.	Investment income due and accrued	16,852		16,852	17,402
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	5,454	1	5,453	3,771
	15.2 Deferred premiums and agents' balances and installments booked but				
	deferred and not yet due (including \$				
	earned but unbilled premiums)	0	0	0	0
	15.3 Accrued retrospective premiums (\$				
				0	٥
40					
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
	Furniture and equipment, including health care delivery assets				
21.	(\$)	20,366	20,366	0	_
20	,	∠∪,300	∠∪,300		
22.	Net adjustment in assets and liabilities due to foreign exchange rates	005 005		0	0
23.	Receivables from parent, subsidiaries and affiliates	385,995		385,995	137,710
24.	Health care (\$168,627) and other amounts receivable	261,102	92,475	168,627	187,273
25.	Aggregate write-ins for other than invested assets	0	0	0	0
26.	Total assets excluding Separate Accounts, Segregated Accounts and	14 070 000	440.610	40 005 600	0.000.050
	Protected Cell Accounts (Lines 12 to 25)	11,078,680	112,842	10,965,838	6,068,059
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
20		11,078,680	110 040	10 005 020	6 060 050
28.	Total (Lines 26 and 27)	11,070,000	112,842	10,965,838	6,068,059
	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.	, and the same of				
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

					D-i V
	<u> </u>	1	Current Year 2	3	Prior Year 4
		0	Harmond	Tatal	Total
4	Claims unpaid (less \$0 reinsurance ceded)	Covered 676 722	Uncovered	Total676,732	473,910
	Accrued medical incentive pool and bonus amounts	676,732		336,531	463,149
		13,637		13,637	11,265
	Aggregate health policy reserves, including the liability of			10,007	11,200
4.	\$0 for medical loss ratio rebate per the Public				
	Health Service Act	3,100,000		3,100,000	2,078,793
5.	Aggregate life policy reserves	3,100,000			0,070,730
	Property/casualty unearned premium reserves.			0	0
	Aggregate health claim reserves.	2000000		0	0
		1,209		1,209	676
	General expenses due or accrued.	282,335		282,335	267,265
	Current federal and foreign income tax payable and interest thereon	202,000			207,200
10.1	(including \$ on realized capital gains (losses))			0	0
10.2	Net deferred tax liability.			0	0
	Ceded reinsurance premiums payable			0	0
	Amounts withheld or retained for the account of others.			0	0
	Remittances and items not allocated			0	0
	Borrowed money (including \$ current) and				
14.	interest thereon \$ (including				
	\$ (including			0	0
45	Amounts due to parent, subsidiaries and affiliates.	370,251		370.251	260.992
		370,231		370,231	0
	Derivatives			0	0
	Payable for securities			0	0
	Payable for securities lending			0	0
19.	Funds held under reinsurance treaties (with \$				
	authorized reinsurers, \$0 unauthorized				0
				0	0
20.	Reinsurance in unauthorized and certified (\$)				
	companies			0	0
	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 \$	704.040		704.040	400 450
	·			734,842	-
		5,515,537	I .	5,515,537	3,749,203
	Aggregate write-ins for special surplus funds	XXX	XXX	0	0
	Common capital stock	XXX	XXX		
	Preferred capital stock		XXX	0.005.544	F 077 404
		I .	I .	9,005,511	5,377,464
	•		XXX		
	Aggregate write-ins for other than special surplus funds	XXX	XXX	0	
	Unassigned funds (surplus)	XXX	XXX	(3,555,210)	(3,058,608
	Less treasury stock, at cost:				
	32.1shares common (value included in Line 26				
	\$	XXX	XXX		
	32.2 shares preferred (value included in Line 27				
	\$ <u>)</u>	XXX	XXX		
	Total capital and surplus (Lines 25 to 31 minus Line 32)	XXX	XXX	5,450,301	2,318,856
	Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	10,965,838	6,068,059
	DETAILS OF WRITE-INS				
	2020 Part D	235,543		235,543	181,410
	Part C Retroactivity	27,831		27,831	
2303.	2021 FYRA	(82,370)		(82,370)	
2398.	Summary of remaining write-ins for Line 23 from overflow page	553,838	0	553,838	11,743
	Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	734,842	0	734,842	193, 153
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
	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	XXX	XXX	0	0
		xxx	xxx		
2599.		XXX	xxx		
2599. 3001.			xxx		
2599. 3001. 3002. 3003.	Summary of remaining write-ins for Line 30 from overflow page	xxx		0	0

STATEMENT OF REVENUE AND EXPENSES

8	STATEMENT OF REVENUE AN	Curren	W. Cranton Toronto	Prior Year
		1 Uncovered	2 Total	3 Total
1.	Member Months	XXX	11.328	8, 120
	montale montale			J, 120
2.	Net premium income (including \$ non-health premium income)	xxx	9,403,856	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	9,403,856	6,699,283
10390	Hospital and Medical:	ACTION STREET,	a second management	
9.	Hospital/medical benefits		4,711,924	2,644,980
10.	Other professional services		2,744,759	1,583,682
11.	Outside referrals		0	
12.	Emergency room and out-of-area		0	
13.	Prescription drugs		1,007,752	723,786
14.	Aggregate write-ins for other hospital and medical	0	0	0
15.	Incentive pool, withhold adjustments and bonus amounts		(126,618)	463,149
16.	Subtotal (Lines 9 to 15)	0	8,337,817	5,415,597
	Less:			
17.	Net reinsurance recoveries		0	
18.	Total hospital and medical (Lines 16 minus 17)	0	8,337,817	5,415,597
19.	Non-health claims (net)			
20.	Claims adjustment expenses, including \$137,756 cost containment expenses		775,202	281,826
21.	General administrative expenses		2,783,776	2,044,539
22.	Increase in reserves for life and accident and health contracts (including \$			
	increase in reserves for life only)		1,021,207	2,078,793
23.	Total underwriting deductions (Lines 18 through 22)	0	12,918,002	9,820,755
24.		xxx	(3,514,146)	(3, 121, 472)
25.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	34,374	37,399
26.	Net realized capital gains (losses) less capital gains tax of \$		0	
27.	Net investment gains (losses) (Lines 25 plus 26)	0	34,374	37,399
28.	Net gain or (loss) from agents' or premium balances charged off [(amount recovered			
20.	\$			
29.	Aggregate write-ins for other income or expenses	0	.0	
	Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus			
30.	27 plus 28 plus 29)	xxx	(3,479,772)	(3,084,073)
31.	Federal and foreign income taxes incurred	xxx.		
32.	Net income (loss) (Lines 30 minus 31)	xxx	(3,479,772)	(3,084,073)
	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.				
2902.				
2903	Common of consisting units in fact in 20 from	0	0	
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)	U	U	U

STATEMENT OF REVENUE AND EXPENSES (Continued)

		1 Current Year	2 Prior Year
	CAPITAL AND SURPLUS ACCOUNT		
33.	Capital and surplus prior reporting year	2,318,856	2,173,820
34.	Net income or (loss) from Line 32	(3,479,772)	(3,084,073)
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	(75,437)	(24,094)
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	0	
45.	Surplus adjustments:		
	45.1 Paid in	6,686,655	3,253,202
	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)	3, 131,446	145,035
49.	Capital and surplus end of reporting period (Line 33 plus 48)	5,450,301	2,318,856
	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