

Florida Health Market Review 2026

Data Files

Copyright ©2025 Allan Baumgarten. All Rights Reserved

CONVENTIONS AND NOTES:

- * The data set is a series of spreadsheets developed in preparing *Florida Health Market Review 2026*.
- * Files are organized using Microsoft Excel and gathered in a zip file for download.
- * Most health plan data are taken from the annual statements that each HMO and health insurer submits to the Florida Department of Insurance, which follow the standard HMO blank of the National Association of Insurance Commissioners. The detailed financial (balance sheet and income-expense) and enrollment data are generally included for 1995-2024. The spreadsheets also include summary numbers for 1992-1994 that appear in the five-year summary table of the NAIC report. My research was selective, and these files do not include every data item that could be gleaned from the reports. The hospital data are excerpted from the annual hospital survey administered by the Agency for Health Care Administration.
- * Most of the files include additional analysis which begins below the base data tables or in other sheets within each workbook.

Spreadsheets in the first set are **bolded**.

	FILENAME	CONTENTS	YEARS
1.	1.25 FL Medicare	January enrollment by insurer and county in Medicare Advantage and Part D PDP plans	2025
2.	Balance Sheet.xls	Risk Based Capital analysis, balance sheet data and analysis for Florida health plans	1995-2020, 2021-2024
3.	Capitation.xls	HMO capitation payments to major medical groups and IPAs	1995-2012, 2014, 2016, 2018, 2020, 2024
4.	Enrollment.xls	HMO enrollment (end of year members, member months) by line of business (Medicaid, Medicare, commercial); trend analysis.	1994-2024; some third quarter data for 2021 and 2025
5.	Enroll by county.xls	HMO enrollment by county and by line of business	1999-March 2005, June 2008,

			December 2009, 2012, 2014, 2016, 2018, 2020, 2024
6.	Income Statement.xls	Expense and revenue items, multi-year surplus/ (loss) analysis, administrative cost analysis, medical cost analysis. Summary data from earlier years	1995-2020, 2024; limited information for 2021-2023
7.	Income by Line of Business	Revenue and expense items allocated to Commercial, Medicare and Medicaid lines of business; Supplement health care exhibit data on medical loss ratios for individual, small group and large group	1999-2012, 2014, 2016, 2018, 2020, 2024
8.	Medicaid info (medicaid.xls)	Summary items from CMS reports on Medicaid beneficiaries and vendor payments	1996, 1998, 2001, 2002, 2004, 2008, 2009, 2010, 2012, 2014, 2019, 2023
9.	Hospital data	Excerpted data from annual hospital survey and calculations	2012-2024 (some tables in odd years are incomplete)

February 2026

LICENSE AGREEMENT

Allan Baumgarten licenses the enclosed Florida Health Market computer software program on a non-exclusive and non-transferable basis to the original purchaser of the software for his or her use only and subject to the following terms.

BY USING OR INSTALLING THIS SOFTWARE, YOU ACCEPT THESE TERMS.

This software is licensed and not sold. Allan Baumgarten retains sole ownership and title to the software and all rights conferred by United States Copyright laws as well as International Treaty Provisions.

You may

- (a) use the enclosed software on any computer provided that the software is installed on only one computer at a time; or
- (b) make one (1) archival copy of the software for use solely as a backup and which may not be sold, lent, leased, rented or otherwise transferred to, or used by, any other person.

You may not

- (a) make copies of the Colorado Health Market software program or user documentation except for one (1) backup copy of the software provided for above;
- (b) use the software in any multiple CPU, multiple user, or network arrangement to enable users who are not individually licensed by Allan Baumgarten to use;
- (c) rent, lease, or grant sublicenses or other rights in the software;
- (d) disassemble, decompile, reverse-engineer, or attempt to disassemble, decompile, or reverse engineer any part of the software;
- (e) translate the software or user's documentation;
- (f) transmit the software or any part thereof, via telecommunications;
- (g) commercially resell the data contained in the program in any form or,
- (h) transfer the license to another person.

Failure to comply with any terms of this Agreement terminates your license.

LIMITED WARRANTY ON DISKETTE

Allan Baumgarten warrants to the original licensee that the diskette on which the software is recorded and the accompanying printed materials are free from defects in materials under normal use and service for a period of ninety (90) days from the date of delivery (the "90-day warranty period"), as evidence by proof of purchase. Allan Baumgarten's entire liability and your sole remedy shall be replacement of the diskette or printed materials not meeting this limited warranty, and which are to be returned to Allan Baumgarten with proof of payment.

If failure of the diskette has resulted from accident, abuse or misapplication of the product, then Allan Baumgarten shall have no responsibility to replace the diskette under the limited warranty.

LIMITATION OF LIABILITY AND WARRANTY

The above is the only warranty of any kind, either express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose, that is made by Allan Baumgarten or any other person involved in the creation, production or distribution of the software. You rely on the software and results solely at your own risk.

Neither Allan Baumgarten nor anyone else who has been involved in the creation, production, or distribution of this software shall be liable for any direct, indirect, consequential or incidental damages arising out of the use, the results of use, or inability to use the software, even if Allan Baumgarten or any such other party has been advised of the possibility of such damages.

In no event will Allan Baumgarten's liability to you exceed the original license fee paid by you as evidenced by your purchase receipt.

Governing law: This agreement is to be governed by and interpreted in accordance with the Laws of the State of Minnesota and the United States.

Name of purchaser (please print) _____
Signature of purchaser _____ Date _____

**Please sign and return to:
Allan Baumgarten, 4800 West 27th Street, Minneapolis, MN 55416**