

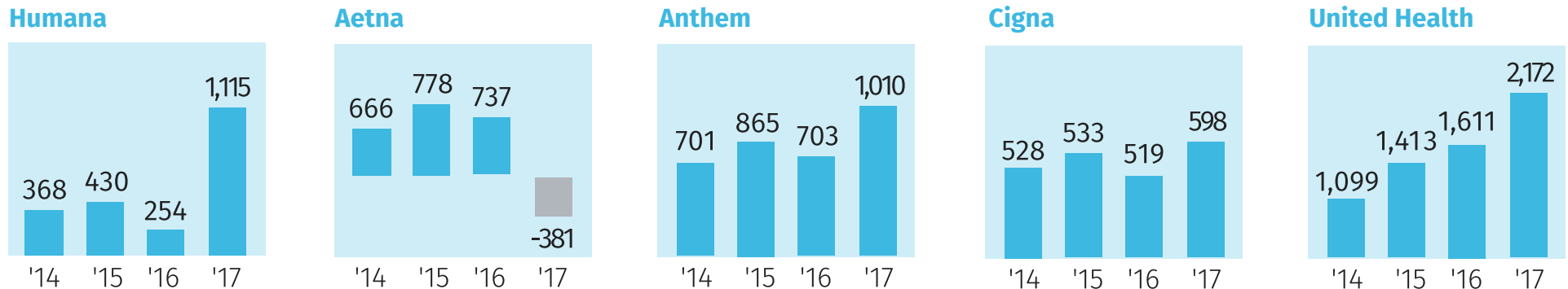
Growing Profits From Americas Largest Health Insurers

Still Counting on the Carriers to Save You Money?

Aetna, Anthem, Cigna, Humana, and UnitedHealth Group – the big five for-profit insurers – cumulatively collected \$4.5 billion in net earnings in the first three months of 2017. Despite all the noise that they were losing money in the ACA marketplaces, the was by far the biggest first-quarter haul for the group since the exchanges went live in 2014.

Q1 Profits at Health Insurance Companies

2014 to 2017 in Millions of Dollars



DATA: Company Financial Filings: Charts & Axios

Some other things to keep in mind:

- **Aetna lost money because it had to pay Humana a \$1 billion break-up fee after their merger failed; otherwise it would have been in the black.**
- **The ACA exchanges represent a small amount of the insurance market, and most of the for-profit carriers have bailed on those plans.**
- **Employer-based coverage are the carrier's major profit center.**

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