

# Dental Medical Loss Ratio

April 19, 2017

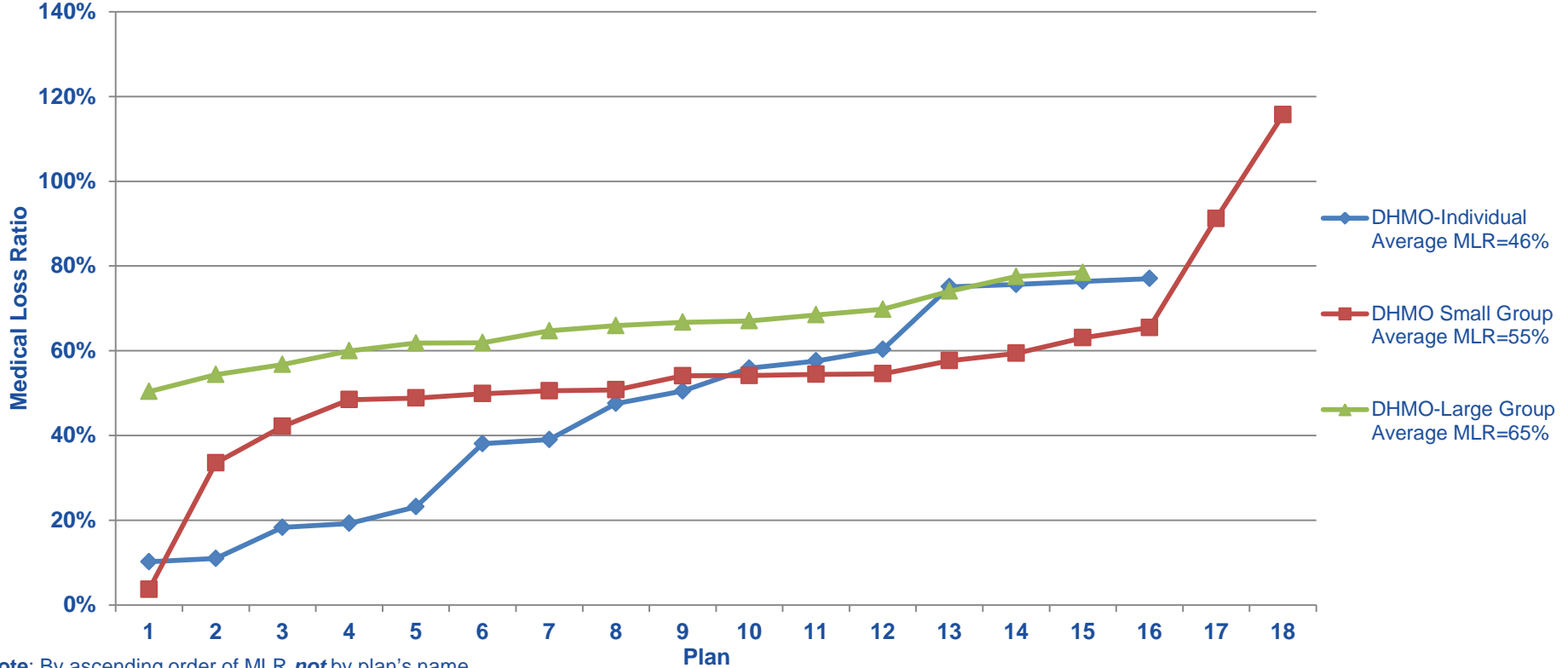
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# Dental Medical Loss Ratio (MLR) Requirements

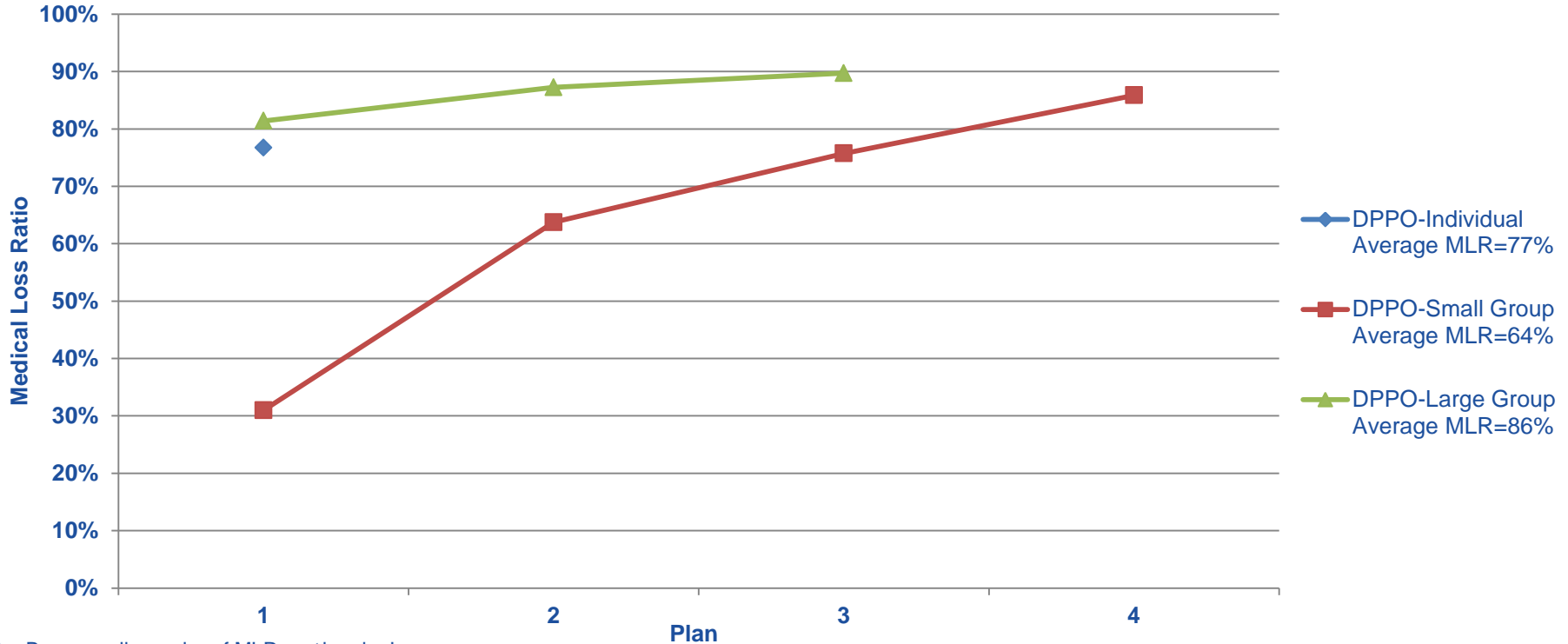
- AB 1962 (Skinner) enacted Health & Safety Code Section 1367.004 in 2014.
- Requires health plans offering commercial dental coverage to file a MLR report created by the DMHC, CDI and stakeholders.
- Organized by market and product type.

# 2015 Dental HMO MLR



Note: By ascending order of MLR *not* by plan's name

# 2015 Dental PPO MLR



Note: By ascending order of MLR *not* by plan's name

# 2015 Consolidated Overview

Dental Plan	MLR	Administrative Cost Ratio	Profit Margin	Percentage of Overall Dental Plan Enrollment
1	10%	81%	9%	1%
2	23%	111%	-33%	
3	37%	38%	17%	
4	50%	54%	-2%	11%
5	54%	29%	30%	
6	57%	28%	24%	
7	57%	28%	15%	
8	58%	43%	8%	
9	59%	50%	-7%	
10	61%	38%	5%	14%
11	64%	61%	-20%	
12	66%	29%	15%	
13	68%	36%	1%	
14	69%	29%	15%	
15	74%	36%	-8%	74%
16	76%	23%	9%	
17	77%	46%	-1%	
18	86%	10%	5%	
19	86%	20%	2%	
<b>Average</b>	<b>60%</b>	<b>42%</b>	<b>4%</b>	

# Questions