

2018 Federal Medical Loss Ratio (MLR) Summary

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Table 1: Full Service Health Plans – Individual Market

Plan Name	MLR ¹	Rebates	Covered Enrollees
Anthem Blue Cross	90.3%	\$0	96,932
Blue Shield of California	84.6%	\$0	761,598
Chinese Community Health Plan	90.9%	\$0	11,024
Health Net of California, Inc.	81.7%	\$0	158,692
Kaiser Permanente	97.8%	\$0	698,078
L.A. Care Health Plan	82.4%	\$0	82,320
Molina Healthcare of California	85.8%	\$0	48,107
Oscar Health Plan of California	95.8%	\$0	38,983
Sharp Health Plan	84.3%	\$0	34,049
Sutter Health Plus	84.4%	\$0	3,273
Valley Health Plan	87.7%	\$0	12,899
Western Health Advantage	98.0%	\$0	11,916

¹ The MLR requirement in the individual market is 80%.

Table 2: Full Service Health Plans – Small Group Market

Plan Name	MLR ²	Rebates	Covered Enrollees
Aetna Health of California, Inc.	79.3%	\$911,074	25,093
Anthem Blue Cross	77.2%	\$61,057,704	385,975
Blue Shield of California	79.7%	\$9,640,575	551,603
Chinese Community Health Plan	104.4%	\$0	1,801
Health Net of California, Inc.	80.8%	\$0	81,130
Kaiser Permanente	95.7%	\$0	884,789
Sharp Health Plan	91.5%	\$0	30,293
Sutter Health Plus	94.6%	\$0	32,134
UnitedHealthcare of California	82.8%	\$0	77,905
Ventura County Health Care Plan	82.9%	\$0	705
Western Health Advantage	92.5%	\$0	30,853
Total Rebates		\$71,609,353	

² The MLR requirement in the small group market is 80%.

Table 3: Full Service Health Plans – Large Group Market

Plan Name	MLR ³	Rebates	Covered Enrollees
Aetna Health of California, Inc.	86.6%	\$0	184,965
Alameda Alliance For Health	88.3%	\$0	5,886
Anthem Blue Cross	88.3%	\$0	1,180,216
Blue Shield of California	88.0%	\$0	1,211,003
Central California Alliance for Health	123.8%	\$0	568
Chinese Community Health Plan	90.5%	\$0	2,617
Cigna HealthCare of California, Inc.	97.5%	\$0	148,802
Community Care Health Plan, Inc.	84.8%	\$94,111	9,550
Contra Costa Health Plan	118.9%	\$0	8,726
Health Net of California, Inc.	91.1%	\$0	294,208
Health Plan of San Mateo	119.4%	\$0	1,158
Kaiser Permanente	92.3%	\$0	5,215,057
L.A. Care Health Plan	102.6%	\$0	50,466
San Francisco Community Health Authority	102.8%	\$0	11,556
Scripps Health Plan Services, Inc.	91.4%	\$0	13,277
Sharp Health Plan	87.4%	\$0	75,441
Sutter Health Plus	90.9%	\$0	48,467
UnitedHealthcare of California	88.2%	\$0	402,796
Valley Health Plan	90.0%	\$0	21,128
Ventura County Health Care Plan	97.6%	\$0	14,331
Western Health Advantage	92.5%	\$0	83,176

³ The MLR requirement in the large group market is 85%.

Table 4: Specialized Health Plans – Large Group Market

Plan Name	MLR⁴	Rebates	Covered Enrollees
Holman Professional Counseling Center	85.6%	\$0	31,539
Managed Health Network	94.1%	\$0	31,374
OptumHealth Behavioral Solutions of California	36.3%	\$50,042	6,106
OptumHealth Physical Health of California	89.9%	\$0	102,533

⁴ The MLR requirement in the large group market is 85%.

Table 5: Rebates Paid by Health Plans from 2011 to 2018

Reporting Year	Rebates
2011	\$43,234,688
2012	\$42,756,907
2013	\$5,540,200
2014	\$88,862,234
2015	\$25,865,822
2016	\$1,993,367
2017	\$72,323,710
2018	\$71,753,506
Total	\$352,330,434