



## Unreasonable Health Plan Premium Rate Filings

### 2021 Report

March 7, 2022

## **UNREASONABLE HEALTH PLAN PREMIUM RATE FILINGS REPORT**

The Department of Managed Health Care (DMHC) protects consumers' health care rights and ensures a stable health care delivery system. As part of this mission, the DMHC licenses and regulates health care service plans (health plans) under the Knox-Keene Health Care Service Plan Act of 1975. The DMHC regulates the vast majority of commercial health plans and products in the large group, small group, and individual markets, including all of the health plans that participate in Covered California.

SB 1163 (Leno, Chapter 661, Statutes of 2010), as codified in Health and Safety Code Section 1385.11, requires health plans to file specified premium rate information and provide certain actuarial certifications to the DMHC, and meet specified website and consumer notice requirements. These filings are posted on the [DMHC's website for public comment](#).

SB 1163 also authorizes the DMHC to review premium rates to determine if such rates are unreasonable, as defined by the federal Affordable Care Act. Although the DMHC may determine that premium rates are unreasonable, the DMHC does not have the authority to approve or disapprove premium rates. As required by SB 1163, the DMHC must report to the Legislature quarterly on all unreasonable rate increases filed by health plans. Copies of all previously submitted Unreasonable Health Plan Premium Rate Filings Reports are available for review on the [DMHC's website for Legislative Reports](#). This report reflects the DMHC rate review activities for the four quarters of calendar year 2021.

### **January 1, 2021 through March 31, 2021**

The DMHC reviewed 7 premium rate filings. The DMHC determined that none of these rate filings were unreasonable.

### **April 1, 2021 through June 30, 2021**

The DMHC reviewed 8 premium rate filings. The DMHC determined that none of these rate filings were unreasonable.

### **July 1, 2021 through September 30, 2021**

The DMHC reviewed 19 premium rate filings. The DMHC determined that none of these rate filings were unreasonable.

### **October 1, 2021 through December 31, 2021**

The DMHC reviewed 17 premium rate filings. The DMHC determined that none of these rate filings were unreasonable.