

Large Group Aggregate Rates

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Requirements of SB 546

- Requires health plans to include a statement in their 60 day renewal notice comparing the proposed rate to the average rate increase for CalPERS and Covered California.

	Covered California	CalPERS
2016	4.0%	7.7%
2017	13.2%	3.9%
2018	21.1%	2.5%

Premium Rate

- Premium Rate is the amount you or your employer pays for health coverage.
- Factors that may impact large group premium rates include:
 - Age
 - Geography/Location
 - Family size
 - Occupation/Industry
 - Health Status Factors (experience and utilization)

Summary of 2017 Filing

- 24 Health Care Service Plans were required to file, including:
 - Seven statewide plans
 - Ten regional plans
 - Two cross-border plans
 - Five In-Home Supportive Services (IHSS) Plans
- Nearly 7.8 million enrollees in over 13,400 renewing groups affected by the rate changes.

Average Rate Increase

Category	Unadjusted Average Rate Increase	Adjusted Average Rate Increase	Number of Enrollees	Average Premium Per Member Per Month
All Plans	3.9%	4.5%	7,717,007	\$453.71
Kaiser	3.1%	3.5%	4,951,604	\$448.34
All Plans Minus Kaiser	5.2%	6.2%	2,765,402	\$463.33
Most Common Product (HMO)	3.8%	4.2%	N/A	N/A

Note: Excludes cross-border and IHSS plans

Product Type

Product Type	Average Rate Increase	Minimum	Maximum	Average Premium Per Member Per Month
PPO	5.0%	4.5%	6.4%	\$531.62
POS	6.4%	3.7%	7.5%	\$499.43
EPO	3.6%	N/A	N/A	\$348.49
HMO	3.8%	0.0%	14.6%	\$450.40
HDHP	3.2%	1.9%	5.2%	\$406.56

Note: Excludes cross-border and IHSS plans

Actuarial Value

Product Type	Number of Covered Lives by Actuarial Value					
	0.9 – 1.00	0.8 – 0.899	0.7 – 0.799	0.6 – 0.699	< 0.60	All
HMO	5,208,088	1,274,437	186,574	85,768	86	6,754,953
PPO	227,255	236,239	30,559	527	0	494,580
EPO	39,183	5,665	0	0	0	44,848
POS	96,703	5,962	0	0	0	102,665
HDHP	6,917	145,123	184,760	52,222	1,119	390,141
Total:	5,578,146	1,667,426	401,893	138,517	1,205	7,787,187

Note: Excludes cross-border and IHSS plans; However, number of covered lives includes enrollees that did not have a rate change

Medical Allowed Trend

Plan Type	2016	2017	2018	Percent Change 2018 - 2017
All Plans	5.5%	5.4%	5.6%	0.2%
Statewide Plans Minus Kaiser	7.5%	7.1%	6.6%	-0.5%
Kaiser	4.4%	4.4%	5.1%	0.7%
Regional Plans	5.4%	5.2%	5.7%	0.5%

Note: Excludes cross-border and IHSS plans

Pharmacy Allowed Trend

Plan Type	2016	2017	2018	Percent Change 2018 – 2017
All Plans	10.3%	7.6%	7.8%	0.2%
Statewide Plans Minus Kaiser	13.3%	10.2%	11.0%	0.8%
Kaiser	8.9%	6.0%	6.0%	0.0%
Regional Plans	6.4%	6.9%	8.5%	1.6%

Note: Excludes cross-border and IHSS plans

2016 Expenses

Category	% of Premium			PMPM		
	Claims Expenses	Admin Expenses	Quality Improvement Expenses	Claims Expenses	Admin Expenses	Quality Improvement Expenses
All Plans	86.8%	6.1%	0.3%	\$379.61	\$26.58	\$1.38
Kaiser	88.3%	4.6%	0.1%	\$385.43	\$20.23	\$0.25
Statewide Plans Minus Kaiser	83.6%	8.5%	0.7%	\$364.41	\$36.93	\$3.24
Regional Plans	88.8%	10.7%	1.0%	\$422.89	\$49.66	\$5.12

Large Group Rate Information

www.ratereview.dmhc.ca.gov

Search Rate Review Filings

The DMHC reviews proposed health plan rate changes to make sure health plans are providing detailed information to the public that support rate increases. While the Department does not have the authority to deny rate increases, the DMHC's rate review efforts hold health plans accountable, ensure consumers get value for their premium dollar and saves Californians money.

Use the database below to search premium rate filings and submit public comments.

Want more information on understanding a rate filing? [Click Here](#).

Stay Informed

Stay informed on premium rates filed with the DMHC by signing up for email updates.

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[Why Isn't my plan included?](#)

Filter	Health Plan Name	Large Group	Filing Status	Filing Type	Filter Reset				
Health Plan	Filing Type	<ul style="list-style-type: none"> Individual Large Group <input checked="" type="checkbox"/> Small Group 	Final Average Annual Rate Increase	Status	Effective Date	Total Members	Comments		
San Francisco Community Health Authority	Annual/Aggregate Filing		N	N/A	0.0%	Completed	2017	11,245	0
Local Initiative Health Authority For L.A. County (L.A. Care Health Plan)	Annual/Aggregate Filing		N	N/A	4.2%	Completed	2017	49,338	0
San Mateo Health Commission (Health Plan of San Mateo)	Annual/Aggregate Filing		N	N/A	3.2%	Completed	2017	1,046	0
California Physicians' Service (Blue Shield of California)	Annual/Aggregate Filing		N	N/A	5.3%	Completed	2017	440,777	0

Questions