

Dental Medical Loss Ratio

April 18, 2018

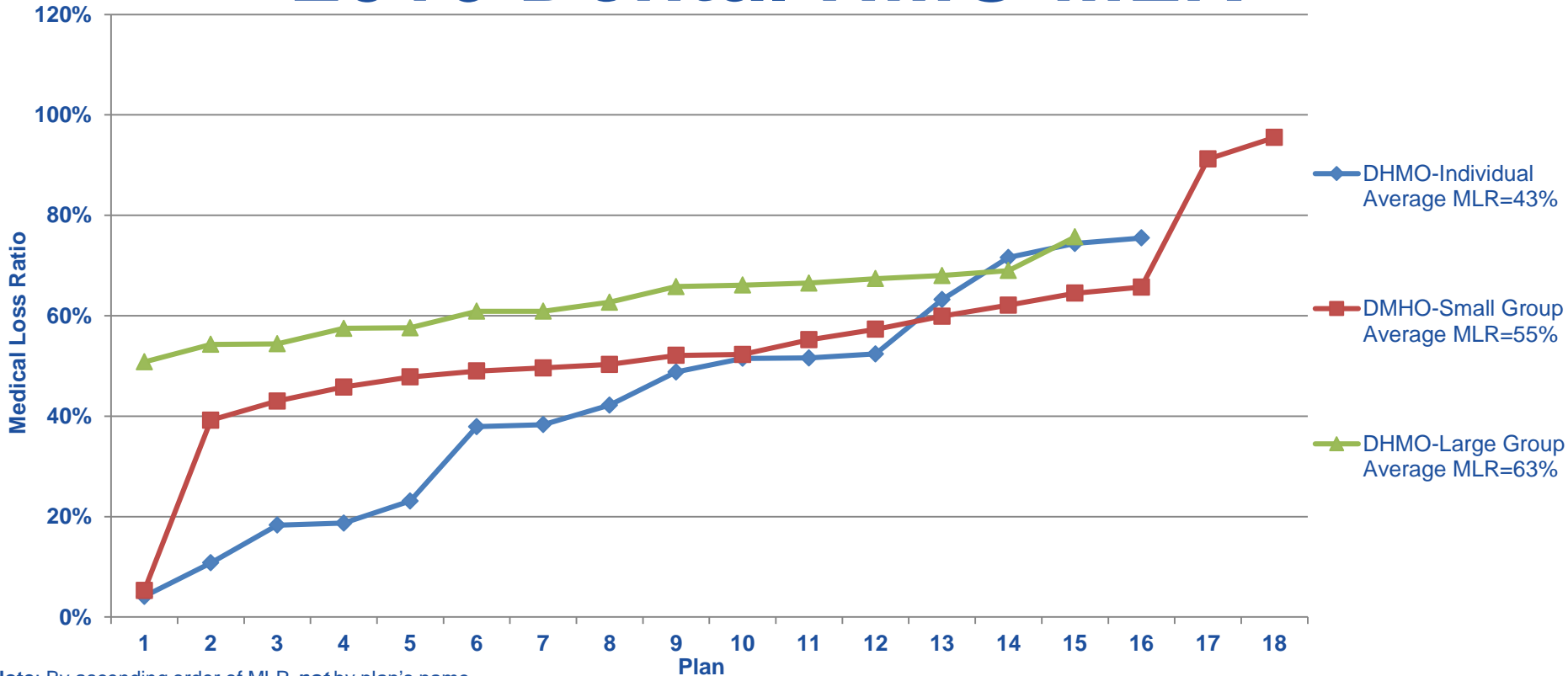
Pritika Dutt

Deputy Director, Office of Financial Review

Dental Medical Loss Ratio (MLR) Requirements

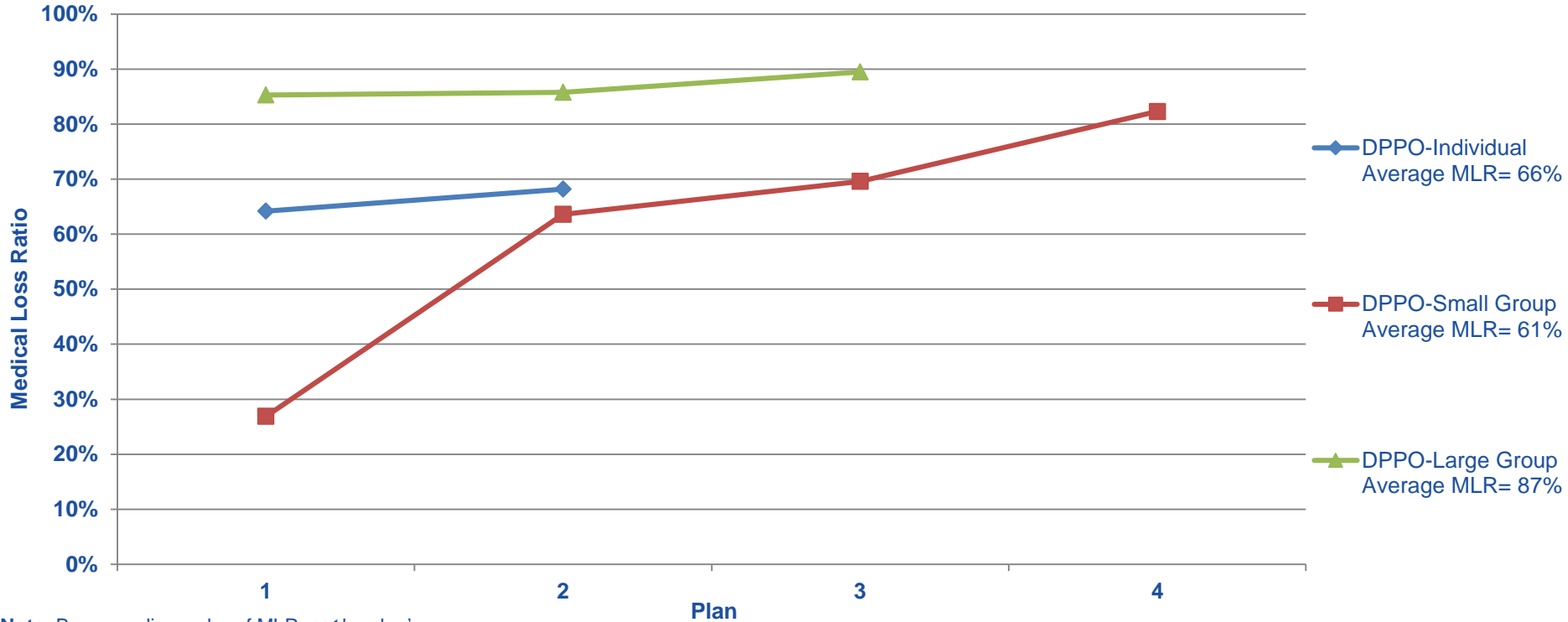
- AB 1962 (Skinner) enacted Health & Safety Code Section 1367.004 in 2014.
- Requires health plans offering commercial dental coverage to file a MLR report created by the DMHC, CDI and stakeholders.
- Organized by market and product type.

2016 Dental HMO MLR



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

2016 Dental PPO MLR



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

2016 Consolidated Overview

Dental Plan	MLR	Administrative Cost Ratio	Profit Margin	Percentage of Overall Dental Plan Enrollment
1	87%	19%	2%	73.6% 4,378,714 Covered Lives
2	85%	11%	6%	
3	73%	23%	10%	
4	72%	40%	2%	
5	70%	41%	-1%	
6	67%	23%	15%	17.4% 1,033,718 Covered Lives
7	65%	29%	17%	
8	64%	61%	-19%	
9	61%	38%	8%	
10	61%	26%	26%	
11	61%	31%	17%	8.5% 503,267 Covered Lives
12	58%	37%	15%	
13	58%	31%	13%	
14	56%	53%	-3%	
15	51%	102%	-57%	
16	50%	67%	-14%	0.5% 29,597 Covered Lives
17	40%	24%	7%	
18	18%	68%	26%	
19	4%	49%	49%	Total = 100% or 5,945,293
Average	58%	41%	6%	

Questions