

2019 Federal Medical Loss Ratio (MLR) Summary

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Table 1: Full Service Health Plans – Individual Market

Plan Name	MLR¹	Rebates	Covered Enrollees
Anthem Blue Cross	85.9%	\$0	86,401
Blue Shield of California	82.0%	\$0	705,219
Chinese Community Health Plan	93.6%	\$0	12,581
Health Net of California, Inc.	82.0%	\$0	142,075
Kaiser Permanente	95.7%	\$0	675,031
L.A. Care Health Plan	80.1%	\$0	82,704
Molina Healthcare of California	84.1%	\$0	46,773
Oscar Health Plan of California	94.0%	\$0	52,517
Sharp Health Plan	83.8%	\$0	34,049
Sutter Health Plus	82.8%	\$0	3,641
Valley Health Plan	88.1%	\$0	16,264
Western Health Advantage	97.2%	\$0	11,010

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

Table 2: Full Service Health Plans – Small Group Market

Plan Name	MLR²	Rebates	Covered Enrollees
Aetna Health of California, Inc.	77.7%	\$2,348,516	20,676
Anthem Blue Cross	77.8%	\$53,295,675	387,460
Blue Shield of California	79.0%	\$34,877,445	553,797
Chinese Community Health Plan	105.4%	\$0	2,076
Health Net of California, Inc.	77.8%	\$9,884,645	84,689
Kaiser Permanente	94.1%	\$0	873,332
Oscar Health Plan of California	91.9%	\$0	2,989
Sharp Health Plan	88.0%	\$0	30,293
Sutter Health Plus	91.4%	\$0	33,278
UnitedHealthcare of California	82.8%	\$0	69,373
Ventura County Health Care Plan	88.3%	\$0	695
Western Health Advantage	94.0%	\$0	29,249

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.	87.0%	\$0	183,321
Alameda Alliance For Health	94.0%	\$0	6,092
Anthem Blue Cross	88.0%	\$0	1,218,752
Blue Shield of California	87.9%	\$0	1,214,488
Central California Alliance for Health	116.2%	\$0	619
Chinese Community Health Plan	96.1%	\$0	3,242
Cigna HealthCare of California, Inc.	94.9%	\$0	150,269
Community Care Health Plan, Inc.	82.6%	\$1,302,432	10,419
Contra Costa Health Plan	119.5%	\$0	8,494
Health Net of California, Inc.	88.4%	\$0	287,518
Health Plan of San Mateo	114.7%	\$0	1,155
Kaiser Permanente	91.7%	\$0	5,371,702
L.A. Care Health Plan	101.3%	\$0	51,647
San Francisco Community Health Authority	102.9%	\$0	11,875
Scripps Health Plan Services, Inc.	90.3%	\$0	14,336
Sharp Health Plan	87.6%	\$0	75,441
Sutter Health Plus	89.6%	\$0	57,068
UnitedHealthcare of California	86.7%	\$0	342,758
Valley Health Plan	89.6%	\$0	22,986
Ventura County Health Care Plan	93.4%	\$0	13,089
Western Health Advantage	91.5%	\$0	87,495

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	85.1%	\$0	25,264
Managed Health Network	88.6%	\$0	26,316
OptumHealth Behavioral Solutions of California	57.8%	\$859,350	21,064
OptumHealth Physical Health of California	85.1%	\$0	102,222

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

Table 5: Rebates Paid by Health Plans from 2011 to 2019

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
2019	\$102,568,062
Total	\$454,898,496