2021 Federal Medical Loss Ratio (MLR) Summary

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HealthHelp.ca.gov
Individual Market – Full Service

- MLR Requirement = 80%
- 12 Health Plans
- MLR Range = 81.7% to 99.9%
- No Rebates Paid
Small Group Market – Full Service

- MLR Requirement = 80%
- 13 Health Plans
- MLR Range = 77.3% to 96.6%
- Three Plans Paid Rebates = $95.5 million
  - Anthem Blue Cross paid $75.9 million
  - Health Net paid $9.1 million
  - UnitedHealthCare Benefits Plan paid $10.4 million
Large Group Market – Full Service

• MLR Requirement = 85%
• 22 Health Plans
• MLR Range = 86.0% to 111.8%
• No Rebates Paid
Large Group Market – Specialized

- MLR Requirement = 85%
- 4 Health Plans
- MLR Range = 70.4% to 90.0%
- Two Plans Paid Rebates = $1.9 million
  - OptumHealth Behavioral paid $1.8 million
  - OptumHealth Physical paid $101,000
<table>
<thead>
<tr>
<th>Year</th>
<th>Rebate</th>
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Questions