

2022 Federal Medical Loss Ratio (MLR) Summary

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Pritika Dutt

Deputy Director, Office of Financial Review

HealthHelp.ca.gov

Individual Market – Full Service

- MLR Requirement = 80%
- 12 Health Plans
- MLR Range = 84.2% to 101.3%
- No Rebates Paid

Small Group Market – Full Service

- MLR Requirement = 80%
- 14 Health Plans
- MLR Range = 78.0% to 99.2%
- Two Plans Paid Rebates = \$77.9 million
 - Anthem Blue Cross paid \$62.9 million
 - UnitedHealthCare Benefits Plan paid \$15 million

Large Group Market – Full Service

- MLR Requirement = 85%
- 22 Health Plans
- MLR Range = 87.0% to 113.3%
- No Rebates Paid

Large Group Market – Specialized

- MLR Requirement = 85%
- 4 Health Plans
- MLR Range = 69.9% to 96.0%
- Three Plans Paid Rebates = \$2.3 million
 - Managed Health Network paid \$60 thousand
 - OptumHealth Behavioral paid \$1.8 million
 - OptumHealth Physical paid \$361 thousand

Rebates Paid by Health Plans 2011-2022

Year	Rebate	Year	Rebate
2011	\$43.2M	2017	\$72.3M
2012	\$42.8M	2018	\$73.1M
2013	\$5.5M	2019	\$109.3M
2014	\$88.9M	2020	\$95.7M
2015	\$25.9M	2021	\$99.9M
2016	\$2M	2022	\$80.2M

Questions