

2022 Dental Medical Loss Ratio (MLR) Summary

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Dental Health Maintenance Organization Plans (Dental HMO or DHMO)

2022 Dental HMO MLR Summary

Market Type	Number of Dental Plans	Total Enrollment	MLR Range	
Individual	13	397,175	6% - 86%	64%
Small Group	18	305,274	27% - 87%	49%
Large Group	15	1,655,331	36% - 83%	62%

Table 1: Dental Health Plans – Individual Market - DHMO

Plan Name	2021 DHMO MLR	2021 DHMO Covered Enrollees	2022 DHMO MLR	2022 DHMO Covered Enrollees
Access Dental Plan	62.1%	7,073	63.1%	0
Blue Cross of California	80.7%	28,286	85.6%	30,126
California Dental Network, Inc.	43.9%	44,628	42.8%	39,891
California Physicians' Service	43.0%	37,048	50.6%	51,025
Cigna Dental Health of California, Inc.	34.9%	306	N/A	N/A
Consumer Health, Inc.	39.0%	34	9.0%	0
Delta Dental of California	60.9%	155,007	60.6%	140,293
Dental Benefit Providers of California, Inc.	70.4%	8,901	71.7%	7,586
Dental Health Services	33.3%	10,094	29.1%	5,215
Golden West Health Plan, Inc.	65.5%	2,328	55.4%	1,762
Liberty Dental Plan of California, Inc.	46.3%	30,428	64.0%	29,117
SafeGuard Health Plans, Inc.	39.6%	12,281	39.0%	10,356
Starmount Managed Dental of California, Inc.	5.3%	421	6.0%	364
Western Dental Services, Inc.	80.3%	86,986	86.3%	81,440
Weighted Average MLR	60.7%		64.1%	

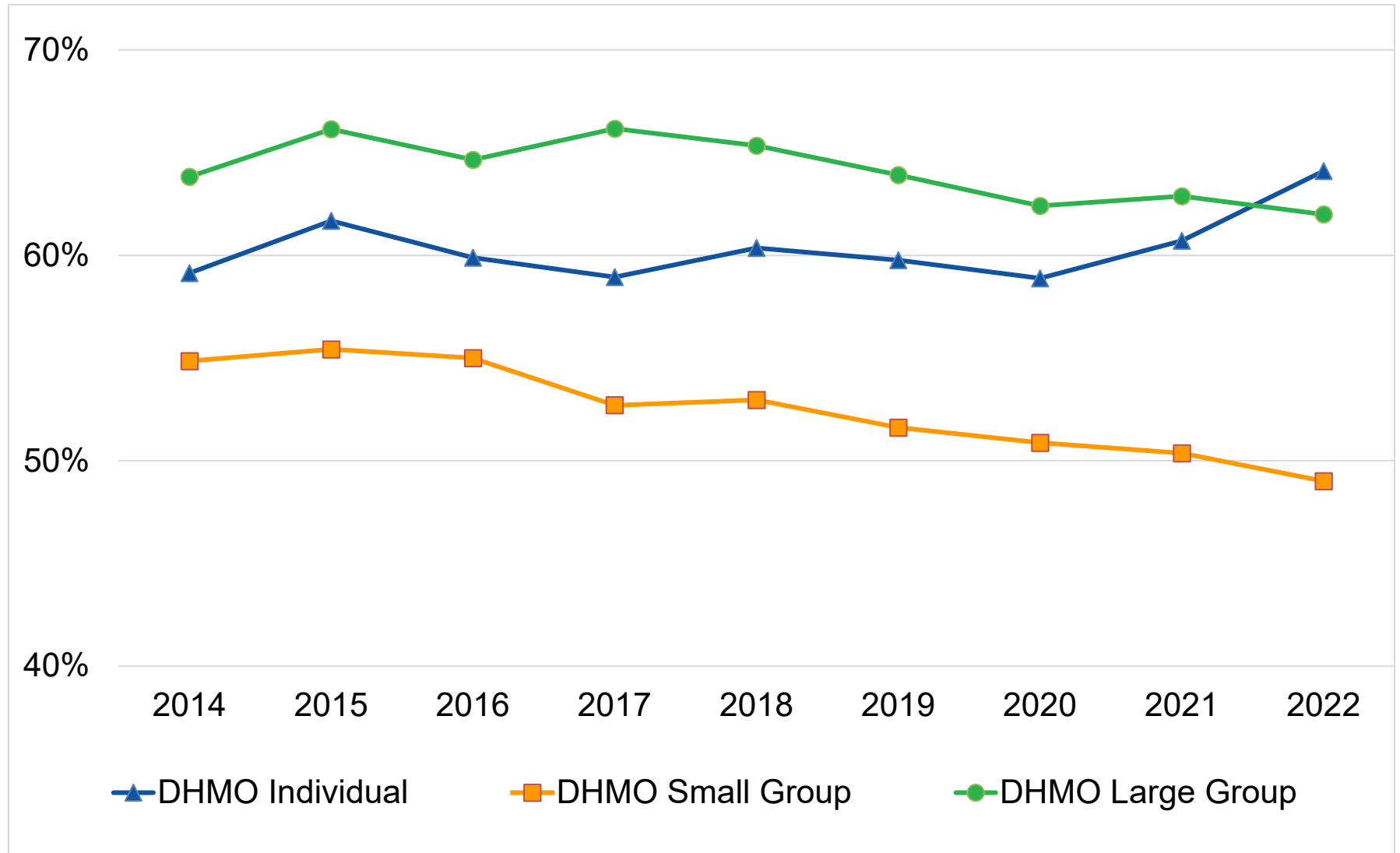
Table 2: Dental Health Plans – Small Group Market - DHMO

Plan Name	2021 DHMO MLR	2021 DHMO Covered Enrollees	2022 DHMO MLR	2022 DHMO Covered Enrollees
Access Dental Plan	50.6%	10,259	44.5%	8,992
Aetna Dental of California Inc.	47.5%	2,152	49.8%	2,213
Blue Cross of California	50.3%	17,442	51.7%	18,115
California Dental Network, Inc.	43.4%	22,271	42.8%	22,274
California Physicians' Service	71.6%	21,256	58.2%	19,739
Cigna Dental Health of California, Inc.	47.9%	1,972	49.2%	1,734
Consumer Health, Inc.	88.0%	6,159	86.5%	6,423
Delta Dental of California	48.9%	70,472	47.3%	75,966
Dental Benefit Providers of California, Inc.	52.8%	22,955	51.9%	20,137
Dental Health Services	38.5%	4,573	33.3%	3,656
Golden West Health Plan, Inc.	41.4%	5,528	44.0%	3,878
Liberty Dental Plan of California, Inc.	37.0%	21,508	37.5%	20,602
Managed Dental Care	57.5%	38,619	58.1%	34,458
SafeGuard Health Plans, Inc.	42.9%	51,466	43.4%	47,648
Starmount Managed Dental of California, Inc.	64.0%	129	27.3%	1,149
UDC Dental California, Inc.	47.8%	7,112	49.2%	6,542
United Concordia Dental Plans of California, Inc.	51.4%	11,332	53.1%	9,918
Western Dental Services, Inc.	65.1%	2,160	66.2%	1,829
Weighted Average MLR	50.4%		49.0%	

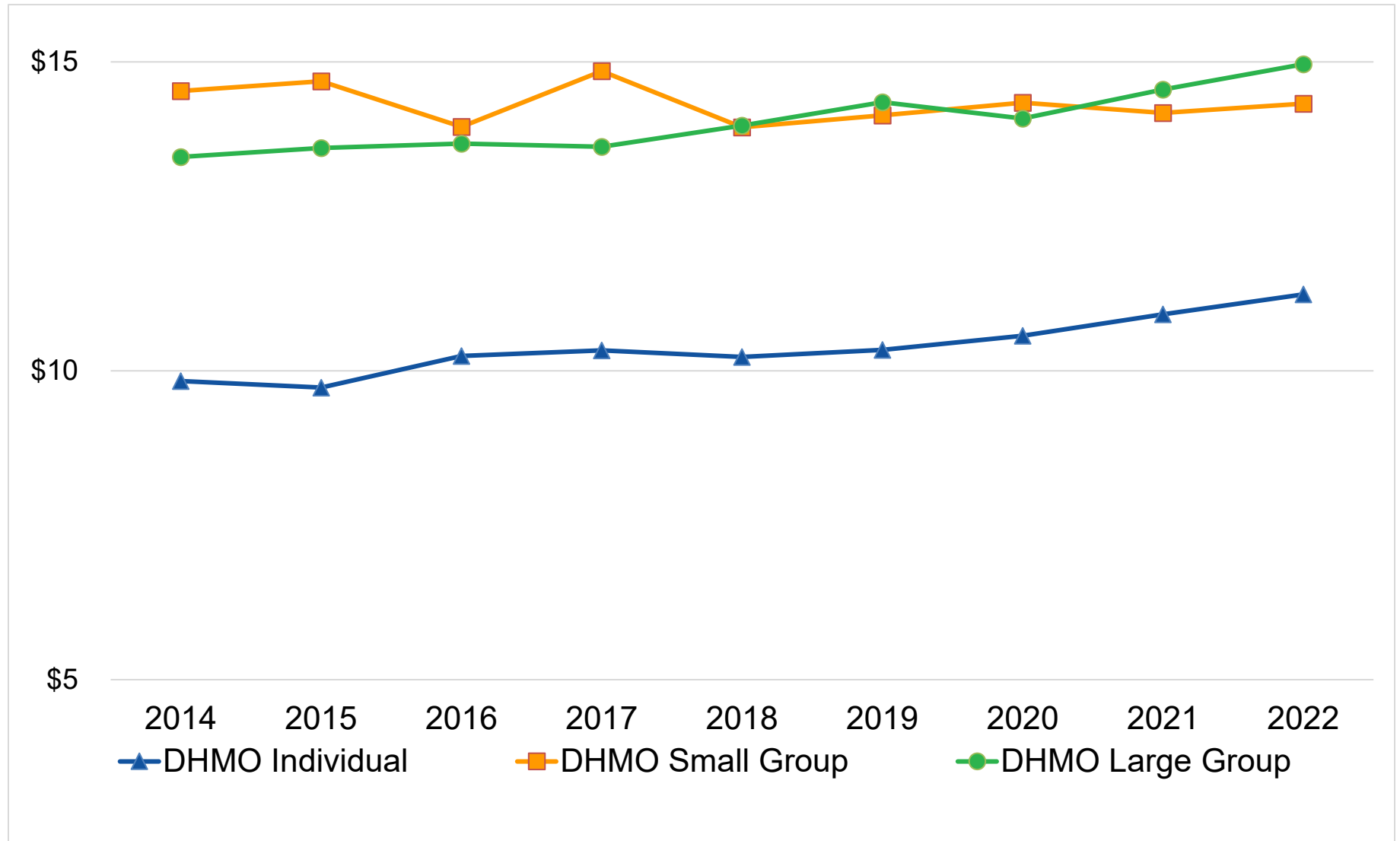
Table 3: Dental Health Plans – Large Group Market - DHMO

Plan Name	2021 DHMO MLR	2021 DHMO Covered Enrollees	2022 DHMO MLR	2022 DHMO Covered Enrollees
Access Dental Plan	67.7%	9,992	83.4%	5,272
Aetna Dental of California Inc.	61.8%	111,479	58.5%	103,801
Blue Cross of California	64.6%	82,984	63.7%	77,286
California Dental Network, Inc.	49.2%	4,889	50.8%	4,889
California Physicians' Service	58.0%	13,094	65.8%	14,549
Cigna Dental Health of California, Inc.	58.2%	196,817	59.6%	187,607
Delta Dental of California	66.6%	744,665	65.0%	697,796
Dental Benefit Providers of California, Inc.	75.0%	130,432	74.0%	126,901
Dental Health Services	37.8%	47,167	36.2%	40,206
Liberty Dental Plan of California, Inc.	61.9%	86,394	64.3%	85,644
Managed Dental Care	58.9%	54,079	58.0%	44,856
SafeGuard Health Plans, Inc.	56.0%	144,039	54.4%	135,574
UDC Dental California, Inc.	48.3%	15,612	49.3%	14,212
United Concordia Dental Plans of California, Inc.	54.9%	62,097	52.9%	57,606
Western Dental Services, Inc.	60.3%	69,824	57.2%	59,132
Weighted Average MLR	62.9%		62.0%	

Dental HMO Weighted Average MLR Trend



Dental HMO Weighted Average Premium Trend



Dental Preferred Provider Organization Plans (Dental PPO or DPPO)

Dental PPO MLR

Market Type	Number of Dental Plans	Total Enrollment	MLR Range	Weighted Average MLR
Individual	2	265,633	62% - 67%	64%
Small Group	3	310,002	54% - 77%	56%
Large Group	3	2,855,113	55% - 88%	87%

Table 4: Dental Health Plans – Individual Market - DPPO

Plan Name	2021 DPPO MLR	2021 DPPO Covered Enrollees	2022 DPPO MLR	2022 DPPO Covered Enrollees
California Physicians' Service	68.5%	98,620	66.9%	109,537
Delta Dental of California	61.5%	134,128	62.3%	156,096
Weighted Average MLR	64.4%		64.2%	

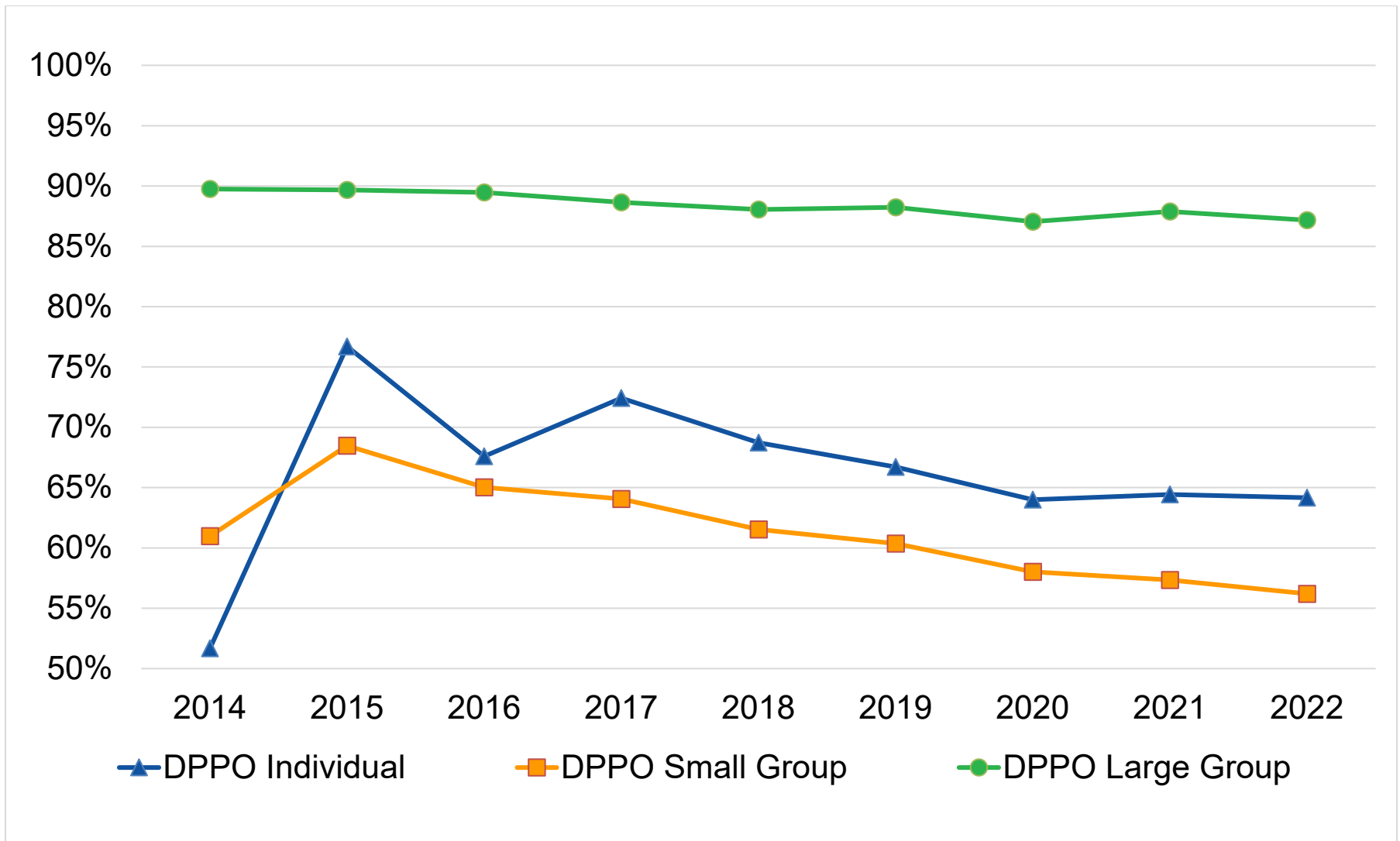
Table 5: Dental Health Plans – Small Group Market - DPPO

Plan Name	2021 DPPO MLR	2021 DPPO Covered Enrollees	2022 DPPO MLR	2022 DPPO Covered Enrollees
California Physicians' Service	55.2%	97,095	54.2%	95,287
Delta Dental of California	58.3%	213,024	57.0%	213,995
Dental Health Services	65.0%	1,068	77.4%	720
Weighted Average MLR	57.4%		56.2%	

Table 6: Dental Health Plans – Large Group Market - DPPO

Plan Name	2021 DPPO MLR	2021 DPPO Covered Enrollees	2022 DPPO MLR	2022 DPPO Covered Enrollees
California Physicians' Service	77.6%	62,657	77.9%	73,494
Delta Dental of California	88.2%	2,736,897	87.5%	2,773,520
Dental Health Services	56.5%	6,287	55.4%	8,099
Weighted Average MLR	87.9%		87.2%	

Dental PPO Weighted Average MLR Trend



Dental PPO Weighted Average Premium Trend

