

# 2021 Risk Adjustment Transfers

Table of Contents

	<u>Page Number</u>
<u>Tables</u>	
Table 1 Risk Adjustment Transfers for the 2021 Benefit Year – DMHC Health Plans	2
Table 2 High-Cost Risk Pool Payment – DMHC Health Plans	3
Table 3 Risk Adjustment Transfers for the 2021 Benefit Year – CDI Insurers	4
Table 4 High-Cost Risk Pool Payment – CDI Insurers	5

**Table 1: Risk Adjustment Transfers for the 2021 Benefit Year – DMHC Health Plans**

DMHC REGULATED HEALTH PLAN NAME	2020			2021		
	INDIVIDUAL MARKET RISK ADJUSTMENT	SMALL GROUP RISK ADJUSTMENT	TOTAL RISK ADJUSTMENT	INDIVIDUAL MARKET RISK ADJUSTMENT	SMALL GROUP RISK ADJUSTMENT	TOTAL RISK ADJUSTMENT
Aetna Health of California, Inc.	\$0	(\$6,344,342)	(\$6,344,342)	\$0	(\$13,023,957)	(\$13,023,957)
Anthem Blue Cross	(\$86,374,673)	\$230,307,161	\$143,932,488	(\$116,245,218)	\$241,745,465	\$125,500,247
Blue Shield of California	\$1,033,445,135	\$122,699,228	\$1,156,144,363	\$1,034,680,975	\$167,502,089	\$1,202,183,064
Chinese Community Health Plan	(\$20,878,809)	(\$2,422,192)	(\$23,301,001)	(\$14,462,383)	(\$2,590,300)	(\$17,052,683)
Community Care Health Plan, Inc.	\$0	(\$187,565)	(\$187,565)	\$0	(\$313,475)	(\$313,475)
Health Net of California, Inc.	(\$174,253,778)	(\$21,139,793)	(\$195,393,571)	(\$43,990,934)	(\$13,432,849)	(\$57,423,782)
Kaiser Permanente	(\$438,226,915)	(\$301,645,789)	(\$739,872,704)	(\$487,359,771)	(\$379,139,441)	(\$866,499,212)
L.A. Care Health Plan	(\$91,084,170)	\$0	(\$91,084,170)	(\$142,904,121)	\$0	(\$142,904,121)
Molina Healthcare of California	(\$47,950,063)	\$0	(\$47,950,063)	(\$101,935,476)	\$0	(\$101,935,476)
Oscar Health Plan of California	(\$149,186,217)	(\$1,505,791)	(\$150,692,009)	(\$130,042,862)	(\$2,581,045)	(\$132,623,907)
Sharp Health Plan	\$12,653,166	(\$669,643)	\$11,983,523	\$12,476,056	(\$948,683)	\$11,527,373
Sutter Health Plus	(\$499,307)	(\$21,000,769)	(\$21,500,076)	\$1,826,629	(\$4,365,740)	(\$2,539,111)
UHC of California	\$0	(\$26,030,280)	(\$26,030,280)	\$0	(\$33,934,899)	(\$33,934,899)
UnitedHealth Care Benefits Plan of California	\$0	(\$7,205,322)	(\$7,205,322)	\$0	(\$2,926,053)	(\$2,926,053)
Valley Health Plan	(\$48,690,004)	\$0	(\$48,690,004)	(\$56,538,646)	\$0	(\$56,538,646)
Ventura County Health Care Plan	\$0	\$150,602	\$150,602	\$0	\$83,454	\$83,454
Western Health Advantage	(\$5,149,461)	\$2,649,171	(\$2,500,290)	(\$10,481,020)	(\$327,753)	(\$10,808,773)
<b>Total</b>	<b>(\$16,195,096)</b>	<b>(\$32,345,326)</b>	<b>(\$48,540,421)</b>	<b>(\$54,976,770)</b>	<b>(\$44,253,187)</b>	<b>(\$99,229,957)</b>

**Table 2: High-Cost Risk Pool Payment – DMHC Health Plans**

DMHC REGULATED HEALTH PLAN NAME	2020			2021		
	INDIVIDUAL HIGH-COST RISK POOL PAYMENT AMOUNT	SMALL GROUP HIGH-COST RISK POOL PAYMENT AMOUNT	TOTAL HIGH-COST RISK POOL PAYMENT	INDIVIDUAL HIGH-COST RISK POOL PAYMENT AMOUNT	SMALL GROUP HIGH-COST RISK POOL PAYMENT AMOUNT	TOTAL HIGH-COST RISK POOL PAYMENT
Aetna Health of California Inc.	\$0	\$0	\$0	\$0	\$0	\$0
Anthem Blue Cross	\$3,875,535	\$21,831,997	\$25,707,532	\$2,266,604	\$30,208,066	\$32,474,670
Blue Shield of California	\$31,544,836	\$26,160,744	\$57,705,580	\$49,429,557	\$48,399,314	\$97,828,870
Chinese Community Health Plan	\$106,851	\$0	\$106,851	\$148,060	\$0	\$148,060
Community Care Health Plan Inc.	\$0	\$0	\$0	\$0	\$0	\$0
Health Net of California, Inc.	\$3,389,269	\$690,482	\$4,079,751	\$2,533,130	\$402,367	\$2,935,497
Kaiser Permanente	\$20,368,321	\$21,911,558	\$42,279,879	\$34,031,704	\$35,647,292	\$69,678,996
L.A. Care Health Plan	\$0	\$0	\$0	\$929,838	\$0	\$929,838
Molina Healthcare of California	\$54,231	\$0	\$54,231	\$344,868	\$0	\$344,868
Oscar Health Plan of California	\$758,988	\$0	\$758,988	\$1,738,265	\$0	\$1,738,265
Sharp Health Plan	\$506,828	\$60,130	\$566,957	\$140,819	\$35	\$140,854
Sutter Health Plus	\$0	\$0	\$0	\$0	\$1,418,512	\$1,418,512
UHC of California	\$0	\$1,780,696	\$1,780,696	\$0	\$562,063	\$562,063
UnitedHealthcare Benefits Plan of California	\$0	\$369,455	\$369,455	\$0	\$3,939,825	\$3,939,825
Valley Health Plan	\$0	\$0	\$0	\$0	\$0	\$0
Ventura County Health Care Plan	\$0	\$0	\$0	\$0	\$0	\$0
Western Health Advantage	\$0	\$286,799	\$286,799	\$0	\$136,842	\$136,842
<b>Total</b>	<b>\$60,604,859</b>	<b>\$73,091,861</b>	<b>\$133,696,720</b>	<b>\$91,562,845</b>	<b>\$120,714,316</b>	<b>\$212,277,161</b>

**Table 3: Risk Adjustment Transfers for the 2021 Benefit Year – CDI Insurers**

CDI REGULATED INSURANCE COMPANY NAME	2020			2021		
	INDIVIDUAL MARKET RISK ADJUSTMENT	SMALL GROUP RISK ADJUSTMENT	TOTAL RISK ADJUSTMENT	INDIVIDUAL MARKET RISK ADJUSTMENT	SMALL GROUP RISK ADJUSTMENT	TOTAL RISK ADJUSTMENT
Aetna Life Insurance Company	\$0	\$12,783,906	\$12,783,906	\$0	\$15,813,094	\$15,813,094
Cigna Health and Life Insurance Company	N/A	N/A	N/A	\$0	(\$896,374)	(\$896,374)
Health Net Life Insurance Company	\$16,195,095	\$21,115,529	\$37,310,624	\$54,976,770	\$30,946,774	\$85,923,545
Kaiser Permanente Insurance Company	\$0	(\$589,458)	(\$589,458)	\$0	(\$1,045,535)	(\$1,045,535)
National Health Insurance Company	\$0	\$633,175	\$633,175	\$0	\$201,124	\$201,124
UnitedHealthcare Insurance Company	\$0	(\$1,597,826)	(\$1,597,826)	\$0	(\$765,896)	(\$765,896)
<b>Total</b>	<b>\$16,195,095</b>	<b>\$32,345,326</b>	<b>\$48,540,421</b>	<b>\$54,976,770</b>	<b>\$44,253,187</b>	<b>\$99,229,957</b>

**Table 4: High-Cost Risk Pool Payment – CDI Insurers**

CDI REGULATED INSURANCE COMPANY NAME	2020			2021		
	INDIVIDUAL HIGH-COST RISK POOL PAYMENT AMOUNT	SMALL GROUP HIGH-COST RISK POOL PAYMENT AMOUNT	TOTAL HIGH-COST RISK POOL PAYMENT	INDIVIDUAL HIGH-COST RISK POOL PAYMENT AMOUNT	SMALL GROUP HIGH-COST RISK POOL PAYMENT AMOUNT	TOTAL HIGH-COST RISK POOL PAYMENT
Aetna Life Insurance Company	\$0	\$472,842	\$472,842	\$0	\$2,118,663	\$2,118,663
Cigna Health and Life Insurance Company	N/A	N/A	N/A	\$0	\$0	\$0
Health Net Life Insurance Company	\$6,292,089	\$341,774	\$6,633,863	\$4,668,966	\$3,537,903	\$8,206,869
Kaiser Permanente Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0
National Health Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0
UnitedHealthcare Insurance Company	\$0	\$3,453,625	\$3,453,625	\$0	\$0	\$0
<b>Total</b>	<b>\$6,292,089</b>	<b>\$4,268,241</b>	<b>\$10,560,329</b>	<b>\$4,668,966</b>	<b>\$5,656,566</b>	<b>\$10,325,532</b>