Federal Medical Loss Ratio (MLR) Summary for Reporting Year 2024

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Table 1: Full Service Health Plans – Individual Market

Plan Name	2023			2024		
	MLR[1]	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Aetna Health of California Inc.	122.7%	$0	2,357	113.0%	$0	21,296
Anthem Blue Cross	93.2%	$0	250,107	92.6%	$0	276,022
Blue Shield of California	91.3%	$0	742,938	89.7%	$0	694,575
Chinese Community Health Plan	86.1%	$0	5,891	88.8%	$0	4,930
Health Net of California, Inc.	89.0%	$0	114,887	89.7%	$0	134,927
Inland Empire Health Plan				93.5%	$0	30,089
Kaiser Permanente	104.2%	$0	731,379	105.8%	$0	717,586
L.A. Care Health Plan	91.6%	$0	136,275	90.2%	$0	196,228
Molina Healthcare of California	87.1%	$0	52,685	89.1%	$0	58,719
Oscar Health Plan of California	99.0%	$0	37,257		Exit Market	
Sharp Health Plan	87.1%	$0	36,633	87.1%	$0	36,107
Sutter Health Plus	85.5%	$0	2,862	85.2%	$0	2,869
Valley Health Plan	124.6%	$0	20,786	102.1%	$0	28,760
Western Health Advantage	92.9%	$0	11,563	93.0%	$0	16,438

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

Table 2: Full Service Health Plans – Small Group Market

Plan Name	2023			2024		
	MLR[2]	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Aetna Health of California, Inc.	96.0%	$0	23,398	95.7%	$0	17,774
Anthem Blue Cross	80.2%	$0	539,742	80.7%	$0	576,176
Blue Shield of California	86.3%	$0	464,369	85.9%	$0	401,398
Chinese Community Health Plan	96.0%	$0	695	89.6%	$0	758
Community Care Health Plan, Inc.	92.3%	$0	413	99.7%	$0	915
Health Net of California, Inc.	82.7%	$0	103,139	87.5%	$0	113,239
Kaiser Permanente	98.4%	$0	794,552	99.8%	$0	765,266
Sharp Health Plan	85.8%	$0	22,771	90.3%	$0	22,603
Sutter Health Plus	86.3%	$0	32,944	88.4%	$0	33,185
UnitedHealthcare of California	82.6%	$0	38,169	81.7%	$0	35,439
UnitedHealthcare Benefits Plan of California	77.1%	$24,423,365	113,554	78.5%	$13,362,586	113,802
Western Health Advantage	93.9%	$0	22,976	91.7%	$0	22,212

[2] The MLR requirement in the small group market is 80%.

Table 3: Full Service Health Plans – Large Group Market

Plan Name	2023			2024		
	MLR[3]	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Aetna Health of California, Inc.	88.9%	$0	190,049	87.3%	$0	185,140
Alameda Alliance For Health	93.3%	$0	5,623	94.2%	$0	5,789
Anthem Blue Cross	88.9%	$0	1,177,723	87.0%	$0	1,112,897
Blue Shield of California	87.9%	$0	1,139,953	88.1%	$0	1,126,316
Central California Alliance for Health	101.0%	$0	680	105.0%	$0	712
Chinese Community Health Plan	89.3%	$0	2,129	89.1%	$0	2,633
Cigna HealthCare of California, Inc.	91.6%	$0	98,089	90.2%	$0	97,291
Community Care Health Plan, Inc.	90.5%	$0	10,310	87.1%	$0	10,190
Contra Costa Health Plan	116.1%	$0	6,660	119.5%	$0	6,554
Health Net of California, Inc.	90.4%	$0	271,124	91.4%	$0	265,805
Health Plan of San Mateo	107.1%	$0	1,227	105.8%	$0	1,296
Kaiser Permanente	93.9%	$0	5,274,832	94.3%	$0	5,159,425
L.A. Care Health Plan	95.3%	$0	48,275	97.5%	$0	49,967
San Francisco Health Plan	97.9%	$0	11,042	99.0%	$0	11,648
Scripps Health Plan Services, Inc.	95.7%	$0	17,325	97.3%	$0	17,656
Sharp Health Plan	86.8%	$0	74,017	86.1%	$0	79,008
Sutter Health Plus	92.6%	$0	71,867	93.0%	$0	82,111
UnitedHealthcare of California	87.1%	$0	328,228	85.2%	$0	344,637
UnitedHealthcare Benefits Plan of California	89.1%	$0	262,968	89.6%	$0	222,286
Valley Health Plan	95.4%	$0	25,964	101.7%	$0	27,449
Ventura County Health Care Plan	90.3%	$0	10,471	93.9%	$0	9,908
Western Health Advantage	89.8%	$0	70,713	90.5%	$0	79,086

[3] The MLR requirement in the large group market is 85%.

Table 4: Specialized Health Plans – Small Group Market

Plan Name	2023			2024		
	MLR[4]	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
OptumHealth Physical Health of California	72.7%	$1,130	899	68.8%	$2,147	1,074

Table 5: Specialized Health Plans – Large Group Market

Plan Name	2023			2024		
	MLR[5]	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Holman Professional Counseling Center	98.8%	$0	25,654	98.4%	$0	24,320
OptumHealth Behavioral Solutions of California	73.7%	$1,775,843	156,548	74.4%	$1,629,181	162,362
OptumHealth Physical Health of California	67.1%	$507,404	127,950	71.2%	$342,221	137,813

[4] The MLR requirement in the small group market is 80%.
[5] The MLR requirement in the large group market is 85%.

Table 5: Rebates Paid by Health Plans from 2011 to 2024

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	$73,052,777
2019	$109,307,594
2020	$95,730,062
2021	$99,907,982
2022	$80,419,784
2023	$26,707,742
2024	$15,336,135
Total	**$765,702,869**