2024 Risk Adjustment Transfers





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<u>Table 1: Risk Adjustment Transfers for the 2024 Benefit Year – DMHC Health Plans</u>

	2023			2024			
DMHC REGULATED HEALTH PLAN NAME	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.	(\$2,979,441)	(\$23,680,171)	(\$26,659,612)	(\$35,767,615)	(\$17,797,894)	(\$53,565,509)	
Anthem Blue Cross	(\$327,205,495)	\$254,600,926	(\$72,604,570)	(\$438,755,452)	\$235,029,753	(\$203,725,700)	
Blue Shield of California	\$1,089,377,48	\$170,306,271	\$1,259,683,751	\$1,333,174,00	\$167,008,994	\$1,500,183,000	
Chinese Community Health Plan	(\$9,467,495)	(\$2,226,114)	(\$11,693,609)	(\$7,432,221)	(\$2,073,245)	(\$9,505,465)	
Community Care Health California Plan, Inc.	\$0	(\$308,018)	(\$308,018)	\$0	(\$565,978)	(\$565,978)	
Health Net of California, Inc.	\$16,792,419	(\$8,086,230)	\$8,706,189	(\$16,233,924)	(\$6,907,265)	(\$23,141,189)	
Inland Empire Health Plan				(\$25,843,585)	\$0	(\$25,843,585)	
Kaiser Permanente	(\$341,586,829)	(\$388,041,639)	(\$729,628,468)	(\$306,673,828)	(\$356,060,706)	(\$662,734,534)	
L.A. Care Health Plan	(\$229,391,488)	\$0	(\$229,391,488)	(\$348,562,919)	\$0	(\$348,562,919)	
Molina Healthcare of California	(\$100,237,030)	\$0	(\$100,237,030)	(\$75,904,148)	\$0	(\$75,904,148)	
Oscar Health Plan of California	(\$37,217,842)	\$0	(\$37,217,842)				
Sharp Health Plan	\$2,006,152	(\$3,253,688)	(\$1,247,536)	\$284,943	(\$12,458,497)	(\$12,173,555)	
Sutter Health Plus	\$2,369,702	(\$15,846,439)	(\$13,476,737)	\$5,421,966	(\$1,971,504)	\$3,450,462	
UHC of California	\$0	(\$17,804,198)	(\$17,804,198)	\$0	(\$29,305,220)	(\$29,305,220)	
UnitedHealthcare Benefits Plan of California	\$0	\$17,720,670	\$17,720,670	\$0	\$9,525,551	\$9,525,551	
Valley Health Plan	(\$55,127,492)	\$0	(\$55,127,492)	(\$72,053,525)	\$0	(\$72,053,525)	
Western Health Advantage	(\$7,332,641)	(\$8,957,133)	(\$16,289,774)	(\$11,653,699)	(\$4,333,376)	(\$15,987,075)	
Total	\$1	(\$25,575,764)	(\$25,575,763)	\$0	(\$19,909,387)	(\$19,909,387)	

<u>Table 2: High-Cost Risk Pool Payment – DMHC Health Plans</u>

		2023		2024			
DMHC REGULATED HEALTH PLAN NAME	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	\$8,194,933	\$42,814,656	\$51,009,589	\$12,233,298	\$50,828,190	\$63,061,488	
Blue Shield of California	\$54,626,353	\$29,748,111	\$84,374,464	\$90,543,752	\$43,221,046	\$133,764,798	
Chinese Community Health Plan	\$0	\$0	\$0	\$1,910,444	\$0	\$1,910,444	
Community Care Health Plan, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	
Health Net of California, Inc.	\$4,964,372	\$3,309,318	\$8,273,690	\$4,638,359	\$6,228,396	\$10,866,755	
Inland Empire Health Plan				\$86,782	\$0	\$86,782	
Kaiser Permanente	\$41,725,412	\$30,515,744	\$72,241,156	\$37,824,260	\$25,040,621	\$62,864,882	
L.A. Care Health Plan	\$652,646	\$0	\$652,646	\$702,111	\$0	\$702,111	
Molina Healthcare of California	\$381,545	\$0	\$381,545	\$378,962	\$0	\$378,962	
Sharp Health Plan	\$1,809,294	\$1,123,495	\$2,932,789	\$1,822,669	\$1,559,157	\$3,381,826	
Sutter Health Plus	\$157,981	\$2,110,678	\$2,268,659	\$602,201	\$2,095,743	\$2,697,944	
UHC of California	\$0	\$1,380,136	\$1,380,136	\$0	\$1,018,163	\$1,018,163	
UnitedHealthcare Benefits Plan of California	\$0	\$9,958,421	\$9,958,421	\$0	\$7,322,515	\$7,322,515	
Valley Health Plan	\$48,873	\$0	\$48,873	\$960,679	\$0	\$960,679	
Western Health Advantage	\$1,792,663	\$0	\$1,792,663	\$324,596	\$709,752	\$1,034,348	
Total	\$114,354,072	\$120,960,560	\$235,314,632	\$152,028,112	\$138,023,584	\$290,051,696	

<u>Table 3: Risk Adjustment Transfers for the 2024 Benefit Year – CDI Insurers</u>

		2023		2024			
CDI REGULATED INSURANCE COMPANY NAME	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	\$13,077,464	\$13,077,464	\$0	\$22,402,146	\$22,402,146	
Cigna Health and Life Insurance Company	\$0	(\$5,408,993)	(\$5,408,993)	\$0	(\$1,905,222)	(\$1,905,222)	
Health Net Life Insurance Company	\$42,436,740	\$29,502,331	\$71,939,071				
Kaiser Permanente Insurance Company	\$0	(\$1,187,188)	(\$1,187,188)	\$0	(\$151,580)	(\$151,580)	
UnitedHealthcare Insurance Company	\$0	(\$467,241)	(\$467,241)	\$0	(\$435,957)	(\$435,957)	
Total	\$42,436,740	\$35,516,373	\$77,953,113	\$0	\$19,909,387	\$19,909,387	

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

		2023		2024			
CDI REGULATED INSURANCE COMPANY NAME	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	\$2,803,979	\$2,803,979	\$0	\$806,702	\$806,702	
Cigna Health and Life Insurance Company	\$0	\$118,583	\$118,583	\$0	\$1,241,835	\$1,241,835	
Health Net Life Insurance Company	\$0	\$1,123,701	\$1,123,701				
Kaiser Permanente Insurance Company	\$0	\$24,523	\$24,523	\$0	\$0	\$0	
UnitedHealthcare Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	
Total	\$0	\$4,070,786	\$4,070,786	\$0	\$2,048,537	\$2,048,537	