

DIVISION OF FINANCIAL OVERSIGHT UPDATE TO THE FSSB

August 20, 2014

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Supervising Examiner

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DFO Responsibilities

- Review of Health Plan Filings
- Financial Statement Review
- Financial Examinations
- Claims Initiative Exams
- Medical Loss Ratio Exams

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DFO Updates

1. Number of Licensed Plans
2. Enrollment
3. Tangible Net Equity of Plans
4. Closely Monitored Plans
5. TNE Deficient Plans

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Knox-Keene Licensed Plans

	8/14/13	8/14/14
• Full Service (Health)	62	68
• Dental	18	16
• Psychological	11	12
• Vision	10	11
• Pharmacy (Medicare Part D)	5	5
• Discount	3	3
• Chiropractic	3	3
• Dental/Vision	2	2
• Grand Total	114	120

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Full Service Enrollment*

(in Millions)

6/30/11 6/30/12 6/30/13 6/30/14

Full Service Lives **22.0** **22.5** **22.7** **26.1**

Key Enrollment Blocks:

Total Commercial **11.04** **10.35** **10.06** **12.39**

Total Government **8.20** **8.56** **9.07** **10.20**

*Total Enrollment as reported by Plans including Plan-to-Plan enrollees.

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Commercial Enrollment

(in Millions)

6/30/11 6/30/12 6/30/13 6/30/14

Total HMO	9.38	8.77	8.50	9.75
Large Group	8.11	7.49	7.26	7.65
Small Group	0.96	1.04	1.00	1.18
Individual	0.20	0.17	0.15	0.83
Point of Service	0.11	0.07	0.09	0.09
PPO/EPO	<u>1.66</u>	<u>1.58</u>	<u>1.56</u>	<u>2.64</u>
Total Commercial	11.04	10.35	10.06	12.39

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Government Enrollment

(in Millions)

6/30/11 6/30/12 6/30/13 6/30/14

Medi-Cal	5.22	5.52	6.60	7.76
Healthy Families	0.96	0.86	0.15	0.00
Medicare Risk/ Medicare Supp	<u>2.02</u>	<u>2.18</u>	<u>2.32</u>	<u>2.44</u>
Total Government	8.20	8.56	9.07	10.20

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Closely Monitored Full Service Plans

as of June 30, 2014

Full Service Plans		19
Medi-Cal	9	
Medicare	7	
Commercial	3	
Dental		2
Psychological		2
Vision		<u>1</u>
Total		24

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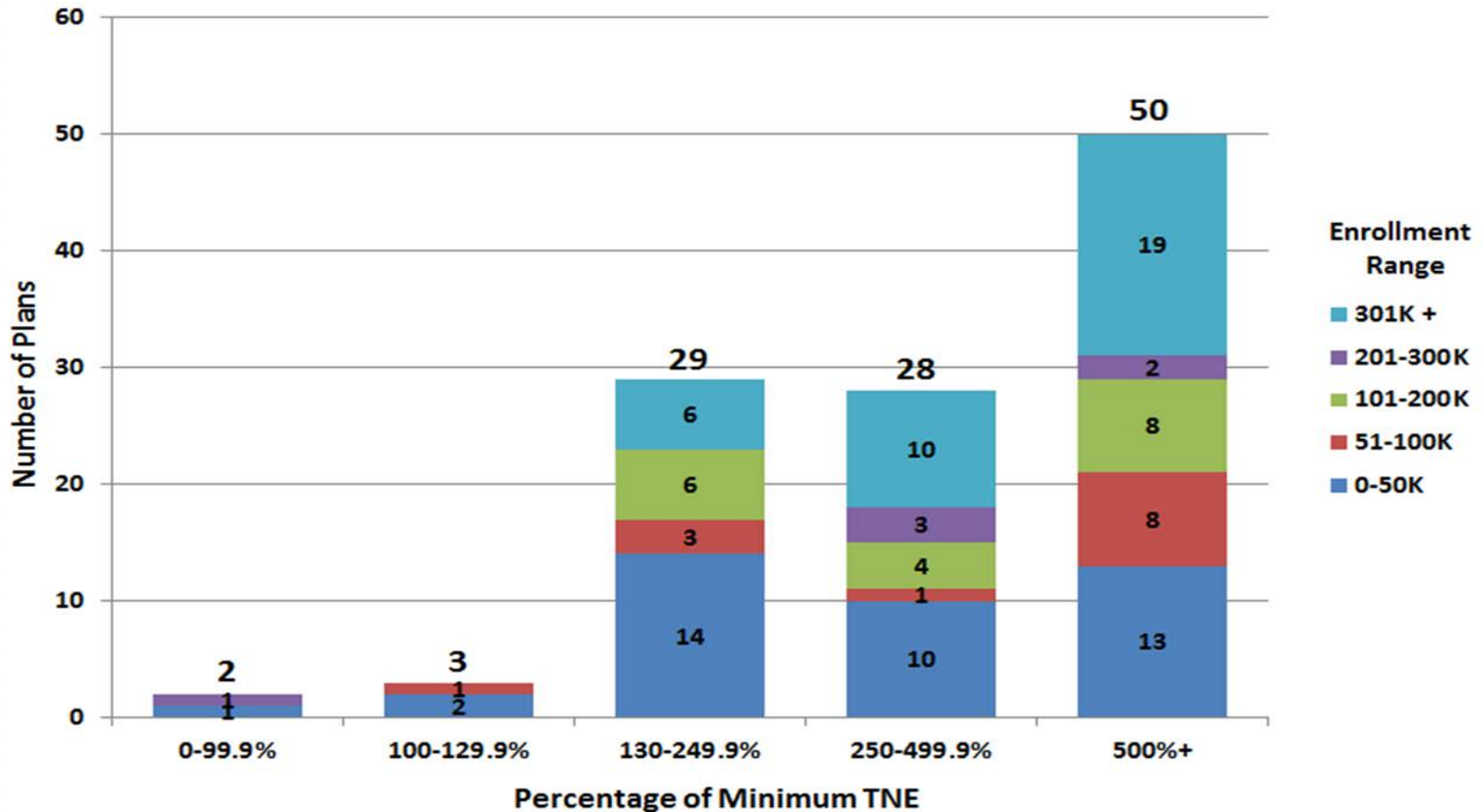
TNE Deficient Plans

As of 6/30/2014

- 1 Full Service: 209,500 lives
- 1 Vision: 13,520 lives

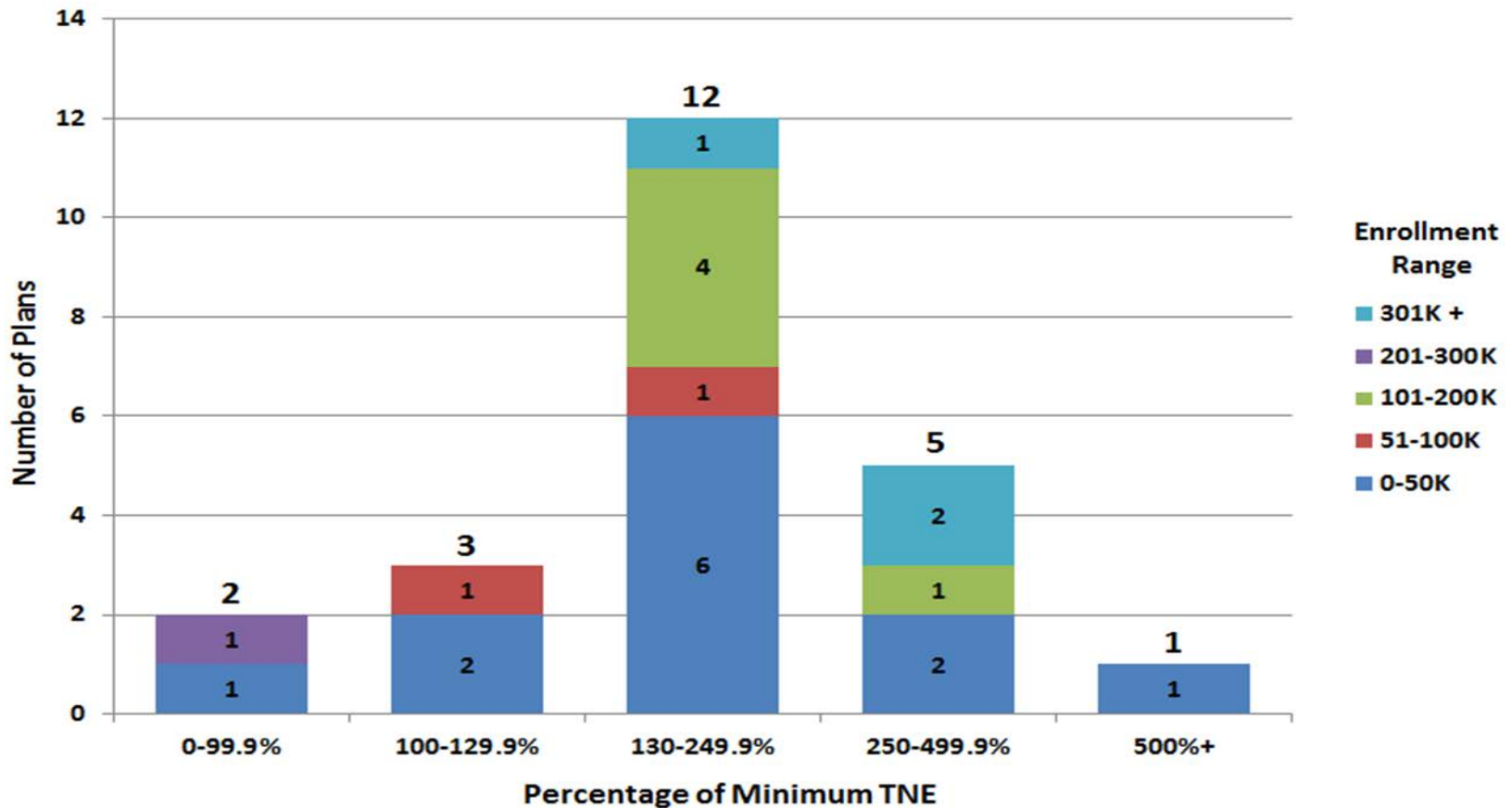
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Tangible Net Equity of Plans as of June 30, 2014



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TNE of Closely Monitored Plans as of June 30, 2014



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Questions?

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