

# Federal Medical Loss Ratio (MLR) Summary for Reporting Year 2020

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**Table 1: Full Service Health Plans – Individual Market**

Plan Name	2019			2020		
	MLR <sup>1</sup>	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Anthem Blue Cross	85.9%	\$0	86,401	80.9%	\$0	118,920
Blue Shield of California	82.0%	\$0	705,219	80.3%	\$0	684,314
Chinese Community Health Plan	93.6%	\$0	12,581	88.5%	\$0	8,835
Health Net of California, Inc.	82.0%	\$0	142,075	83.5%	\$0	199,518
Kaiser Permanente	95.7%	\$0	675,031	95.1%	\$0	764,884
L.A. Care Health Plan	80.1%	\$0	82,704	77.8%	\$9,684,487	76,339
Molina Healthcare of California	84.1%	\$0	46,773	78.6%	\$3,442,808	44,203
Oscar Health Plan of California	94.0%	\$0	52,517	94.2%	\$0	98,648
Sharp Health Plan	83.8%	\$0	34,049	84.5%	\$0	31,351
Sutter Health Plus	82.8%	\$0	3,641	85.0%	\$0	3,671
Valley Health Plan	88.1%	\$0	16,264	90.0%	\$0	21,996
Western Health Advantage	97.2%	\$0	11,010	95.6%	\$0	10,750

<sup>1</sup> The MLR requirement in the individual market is 80%.

**Table 2: Full Service Health Plans – Small Group Market**

Plan Name	2019			2020		
	MLR <sup>2</sup>	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Aetna Health of California, Inc.	77.7%	\$2,348,516	20,676	80.3%	\$0	20,435
Anthem Blue Cross	77.8%	\$53,295,675	387,460	77.3%	\$66,676,788	386,950
Blue Shield of California	79.1%	\$34,877,445	553,797	80.3%	\$0	535,917
Chinese Community Health Plan	105.4%	\$0	2,076	102.4%	\$0	911
Health Net of California, Inc.	77.8%	\$9,884,645	84,689	78.3%	\$7,656,645	80,799
Kaiser Permanente	94.1%	\$0	873,332	92.3%	\$0	847,992
Oscar Health Plan of California	91.9%	\$0	2,989	85.4%	\$0	3,828
Sharp Health Plan	88.0%	\$0	30,293	83.8%	\$0	27,605
Sutter Health Plus	91.4%	\$0	33,278	89.0%	\$0	34,121
UnitedHealthcare of California	82.8%	\$0	69,373	82.0%	\$0	62,252
UnitedHealthcare Benefits Plan of California	NA	NA	NA	81.1%	\$0	113,392
Ventura County Health Care Plan	88.3%	\$0	695	91.7%	\$0	494
Western Health Advantage	94.0%	\$0	29,249	92.5%	\$0	26,682

<sup>2</sup> The MLR requirement in the small group market is 80%.

**Table 3: Full Service Health Plans – Large Group Market**

Plan Name	2019			2020		
	MLR <sup>3</sup>	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Aetna Health of California, Inc.	87.0%	\$0	183,321	87.7%	\$0	176,644
Alameda Alliance For Health	94.0%	\$0	6,092	95.2%	\$0	5,957
Anthem Blue Cross	88.0%	\$0	1,218,752	88.0%	\$0	1,152,096
Blue Shield of California	87.8%	\$0	1,214,488	88.3%	\$0	1,152,997
Central California Alliance for Health	116.2%	\$0	619	108.2%	\$0	568
Chinese Community Health Plan	96.1%	\$0	3,242	98.4%	\$0	1,588
Cigna HealthCare of California, Inc.	94.9%	\$0	150,269	92.9%	\$0	144,387
Community Care Health Plan, Inc.	82.6%	\$1,302,432	10,419	87.7%	\$0	11,261
Contra Costa Health Plan	119.5%	\$0	8,494	115.2%	\$0	7,904
Health Net of California, Inc.	88.4%	\$0	287,518	88.5%	\$0	287,016
Health Plan of San Mateo	114.7%	\$0	1,155	100.7%	\$0	1,137
Kaiser Permanente	91.7%	\$0	5,371,702	90.6%	\$0	5,331,712
L.A. Care Health Plan	101.3%	\$0	51,647	105.5%	\$0	51,474
San Francisco Health Plan	102.9%	\$0	11,875	102.8%	\$0	11,858
Scripps Health Plan Services, Inc.	90.3%	\$0	14,336	90.5%	\$0	15,253
Sharp Health Plan	87.6%	\$0	75,441	88.5%	\$0	80,014
Sutter Health Plus	89.6%	\$0	57,068	89.5%	\$0	58,900
UnitedHealthcare of California	86.7%	\$0	342,758	85.4%	\$0	343,138
UnitedHealthcare Benefits Plan of California	NA	NA	NA	94.9%	\$0	48,974
Valley Health Plan	89.6%	\$0	22,986	88.6%	\$0	23,234
Ventura County Health Care Plan	93.4%	\$0	13,089	91.1%	\$0	11,752
Western Health Advantage	91.5%	\$0	87,495	91.2%	\$0	64,324

<sup>3</sup> The MLR requirement in the large group market is 85%.

**Table 4: Specialized Health Plans – Large Group Market**

Plan Name	2019			2020		
	MLR <sup>4</sup>	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Holman Professional Counseling Center	85.1%	\$0	25,264	84.6%	\$19,794	26,987
Managed Health Network	88.6%	\$0	26,316	89.8%	\$0	16,029
OptumHealth Behavioral Solutions of California	57.8%	\$859,350	21,064	65.8%	\$2,394,459	141,302
OptumHealth Physical Health of California	85.1%	\$0	102,222	87%	\$0	109,810

<sup>4</sup> The MLR requirement in the large group market is 85%.

**Table 5: Rebates Paid by Health Plans from 2011 to 2020**

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	\$71,753,506
2019	\$102,568,063
2020	\$89,874,981
<b>Total</b>	<b>\$544,773,478</b>