

Federal Medical Loss Ratio (MLR) Summary for Reporting Year 2021

Table of Contents

| | | <u>Page Number</u> |
|---------------|--|--------------------|
| <u>Tables</u> | | |
| Table 1 | Full Service Health Plans – Individual Market | 2 |
| Table 2 | Full Service Health Plans – Small Group Market | 3 |
| Table 3 | Full Service Health Plans – Large Group Market | 4 |
| Table 4 | Specialized Health Plans – Large Group Market | 5 |
| Table 5 | Rebates Paid by Health Plans from 2011 to 2021 | 6 |

Table 1: Full Service Health Plans – Individual Market

| Plan Name | 2020 | | | 2021 | | |
|---------------------------------|------------------|-------------|-------------------|-------|---------|-------------------|
| | MLR ¹ | Rebates | Covered Enrollees | MLR | Rebates | Covered Enrollees |
| Anthem Blue Cross | 80.9% | \$0 | 118,920 | 84.7% | \$0 | 142,083 |
| Blue Shield of California | 80.3% | \$0 | 684,314 | 83.2% | \$0 | 683,796 |
| Chinese Community Health Plan | 88.5% | \$0 | 8,835 | 87.0% | \$0 | 7,530 |
| Health Net of California, Inc. | 83.6% | \$0 | 199,518 | 85.8% | \$0 | 141,538 |
| Kaiser Permanente | 95.1% | \$0 | 764,884 | 97.3% | \$0 | 830,329 |
| L.A. Care Health Plan | 77.8% | \$9,684,487 | 76,339 | 84.1% | \$0 | 101,257 |
| Molina Healthcare of California | 78.6% | \$3,442,808 | 44,203 | 81.7% | \$0 | 60,108 |
| Oscar Health Plan of California | 94.2% | \$0 | 98,648 | 99.9% | \$0 | 124,616 |
| Sharp Health Plan | 84.5% | \$0 | 31,351 | 86.3% | \$0 | 35,635 |
| Sutter Health Plus | 85.0% | \$0 | 3,671 | 84.8% | \$0 | 3,370 |
| Valley Health Plan | 90.0% | \$0 | 21,996 | 91.4% | \$0 | 21,769 |
| Western Health Advantage | 95.6% | \$0 | 10,750 | 94.3% | \$0 | 12,250 |

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

Table 2: Full Service Health Plans – Small Group Market

| Plan Name | 2020 | | | 2021 | | |
|--|------------------|--------------|-------------------|-------|--------------|-------------------|
| | MLR ² | Rebates | Covered Enrollees | MLR | Rebates | Covered Enrollees |
| Aetna Health of California, Inc. | 80.3% | \$0 | 20,435 | 84.1% | \$0 | 22,985 |
| Anthem Blue Cross | 77.3% | \$66,676,788 | 386,950 | 77.3% | \$75,932,639 | 433,082 |
| Blue Shield of California | 80.3% | \$0 | 535,917 | 81.7% | \$0 | 546,747 |
| Chinese Community Health Plan | 102.4% | \$0 | 911 | 96.6% | \$0 | 836 |
| Health Net of California, Inc. | 77.0% | \$13,511,726 | 80,799 | 78.0% | \$9,147,632 | 76,991 |
| Kaiser Permanente | 92.3% | \$0 | 847,992 | 94.0% | \$0 | 832,673 |
| Oscar Health Plan of California | 85.4% | \$0 | 3,828 | 93.3% | \$0 | 5,678 |
| Sharp Health Plan | 83.8% | \$0 | 27,605 | 82.3% | \$0 | 25,550 |
| Sutter Health Plus | 89.0% | \$0 | 34,121 | 86.5% | \$0 | 33,301 |
| UnitedHealthcare of California | 82.0% | \$0 | 62,252 | 83.3% | \$0 | 51,404 |
| UnitedHealthcare Benefits Plan of California | 81.1% | \$0 | 113,392 | 78.7% | \$10,428,214 | 117,787 |
| Ventura County Health Care Plan | 91.7% | \$0 | 494 | 88.2% | \$0 | 285 |
| Western Health Advantage | 92.5% | \$0 | 26,682 | 93.6% | \$0 | 25,809 |

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

Table 3: Full Service Health Plans – Large Group Market

| Plan Name | 2020 | | | 2021 | | |
|--|------------------|---------|-------------------|--------|---------|-------------------|
| | MLR ³ | Rebates | Covered Enrollees | MLR | Rebates | Covered Enrollees |
| Aetna Health of California, Inc. | 87.7% | \$0 | 176,644 | 89.0% | \$0 | 172,753 |
| Alameda Alliance For Health | 95.5% | \$0 | 5,957 | 97.8% | \$0 | 5,823 |
| Anthem Blue Cross | 88.0% | \$0 | 1,152,096 | 88.4% | \$0 | 1,527,409 |
| Blue Shield of California | 88.3% | \$0 | 1,152,997 | 88.7% | \$0 | 1,142,685 |
| Central California Alliance for Health | 108.2% | \$0 | 568 | 96.0% | \$0 | 514 |
| Chinese Community Health Plan | 98.4% | \$0 | 1,588 | 95.4% | \$0 | 1,898 |
| Cigna HealthCare of California, Inc. | 92.9% | \$0 | 144,387 | 91.7% | \$0 | 132,956 |
| Community Care Health Plan, Inc. | 87.7% | \$0 | 11,261 | 90.7% | \$0 | 11,347 |
| Contra Costa Health Plan | 115.2% | \$0 | 7,904 | 111.8% | \$0 | 7,383 |
| Health Net of California, Inc. | 87.7% | \$0 | 287,016 | 88.9% | \$0 | 272,269 |
| Health Plan of San Mateo | 100.7% | \$0 | 1,137 | 101.3% | \$0 | 1,205 |
| Kaiser Permanente | 90.6% | \$0 | 5,331,712 | 90.7% | \$0 | 5,307,572 |
| L.A. Care Health Plan Joint Power Authority | 105.5% | \$0 | 51,474 | 101.1% | \$0 | 50,563 |
| San Francisco Health Plan | 102.8% | \$0 | 11,858 | 100.9% | \$0 | 11,790 |
| Scripps Health Plan Services, Inc. | 90.5% | \$0 | 15,253 | 89.8% | \$0 | 15,908 |
| Sharp Health Plan | 88.5% | \$0 | 80,014 | 88.2% | \$0 | 72,780 |
| Sutter Health Plus | 89.5% | \$0 | 58,900 | 90.3% | \$0 | 63,789 |
| UnitedHealthcare of California | 85.4% | \$0 | 343,138 | 86.1% | \$0 | 337,819 |
| UnitedHealthcare Benefits Plan of California | 94.9% | \$0 | 48,974 | 89.2% | \$0 | 252,051 |
| Valley Health Plan | 88.6% | \$0 | 23,234 | 88.7% | \$0 | 23,870 |
| Ventura County Health Care Plan | 91.1% | \$0 | 11,752 | 86.0% | \$0 | 11,706 |
| Western Health Advantage | 91.2% | \$0 | 64,324 | 90.3% | \$0 | 63,152 |

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

Table 4: Specialized Health Plans – Large Group Market

| Plan Name | 2020 | | | 2021 | | |
|--|------------------|-------------|-------------------|-------|-------------|-------------------|
| | MLR ⁴ | Rebates | Covered Enrollees | MLR | Rebates | Covered Enrollees |
| Holman Professional Counseling Center | 84.6% | \$19,794 | 26,987 | 90.0% | \$0 | 25,804 |
| Managed Health Network | 89.8% | \$0 | 16,029 | 85.2% | \$0 | 16,438 |
| OptumHealth Behavioral Solutions of California | 65.8% | \$2,394,459 | 141,302 | 70.4% | \$1,785,454 | 144,651 |
| OptumHealth Physical Health of California | 87.0% | \$0 | 109,810 | 81.1% | \$100,961 | 114,298 |

⁴ The MLR requirement in the large group market is 85%.

Table 5: Rebates Paid by Health Plans from 2011 to 2021

| 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 | \$97,394,900 |
| Total | \$656,062,261 |