

2021 Dental Medical Loss Ratio (MLR) Summary

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Table 1: Dental Health Plans – Individual Market - DHMO

Plan Name	2020 DHMO MLR	2020 DHMO Covered Enrollees	2021 DHMO MLR	2021 DHMO Covered Enrollees
Access Dental Plan	56.8%	9,314	62.1%	7,073
Blue Cross of California	70.4%	23,048	80.7%	28,286
California Dental Network, Inc.	43.8%	37,518	43.9%	44,628
California Physicians' Service	32.7%	24,031	43.0%	37,048
Cigna Dental Health of California, Inc.	32.8%	360	34.9%	306
Consumer Health, Inc.	69.9%	63	39.0%	34
Delta Dental of California	62.7%	227,770	60.9%	155,007
Dental Benefit Providers of California, Inc.	70.4%	9,897	70.4%	8,901
Dental Health Services	37.6%	12,588	33.3%	10,094
Golden West Health Plan, Inc.	66.3%	3,025	65.5%	2,328
Liberty Dental Plan of California, Inc.	32.1%	26,044	46.3%	30,428
SafeGuard Health Plans, Inc.	39.9%	14,546	39.6%	12,281
Starmount Managed Dental of California, Inc.	6.2%	1,120	5.3%	421
Western Dental Services, Inc.	76.3%	72,092	80.3%	86,986
Weighted Average MLR	58.9%		60.7%	

Table 2: Dental Health Plans – Small Group Market - DHMO

Plan Name	2020 DHMO MLR	2020 DHMO Covered Enrollees	2021 DHMO MLR	2021 DHMO Covered Enrollees
Access Dental Plan	55.9%	11,501	50.6%	10,259
Aetna Dental of California Inc.	50.3%	2,554	47.5%	2,152
Blue Cross of California	47.9%	17,079	50.3%	17,442
California Dental Network, Inc.	42.1%	25,845	43.4%	22,271
California Physicians' Service	84.1%	22,165	71.6%	21,256
Cigna Dental Health of California, Inc.	50.8%	2,234	47.9%	1,972
Consumer Health, Inc.	85.9%	6,131	88.0%	6,159
Delta Dental of California	48.4%	69,071	48.9%	70,472
Dental Benefit Providers of California, Inc.	54.1%	26,244	52.8%	22,955
Dental Health Services	39.7%	5,202	38.5%	4,573
Golden West Health Plan, Inc.	36.9%	6,884	41.4%	5,528
Liberty Dental Plan of California, Inc.	36.8%	21,717	37.0%	21,508
Managed Dental Care	57.6%	39,574	57.5%	38,619
SafeGuard Health Plans, Inc.	42.4%	56,555	42.9%	51,466
Starmount Managed Dental of California, Inc.	68.5%	109	64.0%	129
UDC Dental California, Inc.	47.8%	8,455	47.8%	7,112
United Concordia Dental Plans of California, Inc.	52.7%	13,177	51.4%	11,332
Western Dental Services, Inc.	65.7%	2,172	65.1%	2,160
Weighted Average MLR	50.9%		50.4%	

Table 3: Dental Health Plans – Large Group Market - DHMO

Plan Name	2020 DHMO MLR	2020 DHMO Covered Enrollees	2021 DHMO MLR	2021 DHMO Covered Enrollees
Access Dental Plan	64.6%	16,990	67.7%	9,992
Aetna Dental of California Inc.	66.9%	118,586	61.8%	111,479
Blue Cross of California	65.6%	83,604	64.6%	82,984
California Dental Network, Inc.	46.3%	5,673	49.2%	4,889
California Physicians' Service	50.2%	13,678	58.0%	13,094
Cigna Dental Health of California, Inc.	56.4%	207,246	58.2%	196,817
Delta Dental of California	65.9%	693,218	66.6%	744,665
Dental Benefit Providers of California, Inc.	76.0%	131,166	75.0%	130,432
Dental Health Services	38.0%	49,280	37.8%	47,167
Liberty Dental Plan of California, Inc.	59.6%	91,581	61.9%	86,394
Managed Dental Care	59.0%	60,964	58.9%	54,079
SafeGuard Health Plans, Inc.	55.9%	160,740	56.0%	144,038
UDC Dental California, Inc.	48.7%	17,682	48.3%	15,612
United Concordia Dental Plans of California, Inc.	56.4%	71,878	54.9%	62,097
Western Dental Services, Inc.	60.3%	70,165	60.3%	69,824
Weighted Average MLR	62.4%		62.9%	

Table 4: Dental Health Plans – Individual Market - DPPO

Plan Name	2020 DPPO MLR	2020 DPPO Covered Enrollees	2021 DPPO MLR	2021 DPPO Covered Enrollees
California Physicians' Service	69.4%	71,665	68.5%	98,620
Delta Dental of California	60.1%	100,912	61.5%	134,128
Weighted Average MLR	64.0%		64.4%	

Table 5: Dental Health Plans – Small Group Market - DPPO

Plan Name	2020 DPPO MLR	2020 DPPO Covered Enrollees	2021 DPPO MLR	2021 DPPO Covered Enrollees
California Physicians' Service	57.2%	91,337	55.2%	97,095
Delta Dental of California	58.4%	192,854	58.3%	213,024
Dental Health Services	51.8%	986	65.0%	1,068
Weighted Average MLR	58.0%		57.4%	

Table 6: Dental Health Plans – Large Group Market - DPPO

Plan Name	2020 DPPO MLR	2020 DPPO Covered Enrollees	2021 DPPO MLR	2021 DPPO Covered Enrollees
California Physicians' Service	75.7%	54,675	77.6%	62,657
Delta Dental of California	87.3%	2,830,647	88.2%	2,736,897
Dental Health Services	52.4%	5,099	56.5%	6,287
Weighted Average MLR	87.0%		87.9%	