

Health Plan Quarterly Update

November 15, 2023

Pritika Dutt

Deputy Director, Office of Financial Review

Knox-Keene Licensed Plans

	11/10/2023
Full Service	98
Dental	16
Behavioral Health	13
Vision	8
Pharmacy (Medicare Part D)	2
Discount	2
Chiropractic	3
Total	142

Full Service Enrollment

(in Millions)

	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23
Full Service Lives	29.19	29.55	29.73	30.47	30.66
Total Commercial	13.93	13.88	13.84	13.84	13.77
Total Government	15.26	15.67	15.89	16.63	16.89

Commercial Enrollment: HMO

(in Millions)

	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23
Large Group	7.77	7.74	7.73	7.75	7.70
Small Group	1.28	1.27	1.27	1.25	1.25
Individual	1.50	1.46	1.43	1.47	1.46
Total HMO	10.55	10.47	10.43	10.47	10.41

Commercial Enrollment: PPO/EPO

(in Millions)

	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23
Large Group	1.22	1.24	1.25	1.18	1.17
Small Group	0.92	0.93	0.93	0.92	0.93
Individual	0.72	0.71	0.70	0.74	0.73
Total PPO/EPO	2.86	2.88	2.88	2.84	2.83

Government Enrollment

(in Millions)

	6/30/22	9/30/22	12/31/22	3/31/23	6/30/23
Medi-Cal	12.44	12.82	13.03	13.65	13.89
Medicare Advantage	2.82	2.85	2.86	2.98	3.00
Total Government	15.26	15.67	15.89	16.63	16.89

Closely Monitored Plans at June 30, 2023

	Number of Plans	Enrollment
Full Service Plans	28	3,667,910
Medi-Cal	1	2,881,499
Medicare Advantage	9	268,665
Commercial	4	211,083
Restricted	14	306,663
Specialized Service Plans	6	372,699

TNE Deficient Plans

Plan Name	Plan Type	Covered Lives
Brandman Health Plan	Full Service - Medicare Advantage	0
Holman Professional Counseling Centers	Specialized - Behavioral	69,987

Tangible Net Equity of All Plans as of June 30, 2023

	Less Than 100%	100%- 149.99%	150%- 249.99%	250%- 499.99%	500%+
Commercial		4	7	5	11
Medi-Cal			2	9	22
Medicare Advantage	1	6	11	13	8
Specialized	1		3	4	36
Total	2	10	23	31	77

Tangible Net Equity of Full Service Plans by Enrollment as of June 30, 2023

	Less Than 100%	100%- 149.99%	150%- 249.99%	250%- 499.99%	500%+
0-50K	1	7	13	15	11
51-100K		2	1	5	2
101-200K		1	2	3	4
201-300K				2	5
301K+			4	2	19
Total	1	10	20	27	41

Tangible Net Equity Full Service Plans by Enrollment: 150% to 249.99%

	150%- 174.99%	175%- 199.99%	200%- 224.99%	225%- 249.99%
0-50K	4	1	3	5
51-100K				1
101-200K		2		
201-300K				
301K+	2	1	1	
Total	6	4	4	6

Tangible Net Equity of Full Service Plans by Quarter

	Less Than 100%	100%-149.99%	150%-249.99%	250%-499.99%	500%+
6/30/2023	1	10	20	27	41
3/31/2023	5	4	25	23	40
12/31/2022	6	6	25	22	37
9/30/2022	3	4	21	29	38
6/30/2022	3	8	20	25	37

Working Capital Full Service Plans as of June 30, 2023

	Less than 1.00	1 - 1.49	1.5 - 1.99	2 - 2.49	2.50+
0-50K	7	18	10	4	8
51-100K	2	5	2	1	
101-200K		3	5	2	
201-300K	2	4	1		
301K+	6	10	6	1	2
Total	17	40	24	8	10

Cash-to-Claim Ratio Full Service Plans as of June 30, 2023

	Less than 1.00	1 - 1.49	1.5 - 1.99	2 - 2.49	2.50+
0-50K	11	6	7	8	15
51-100K	5	2	1	1	1
101-200K	1	1	3	1	4
201-300K	3		1		3
301K+	6	12	1	3	3
Total	26	21	13	13	26

Questions