

# **DIVISION OF FINANCIAL OVERSIGHT UPDATE TO THE FSSB**

**August 21, 2013**

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# DFO Updates

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

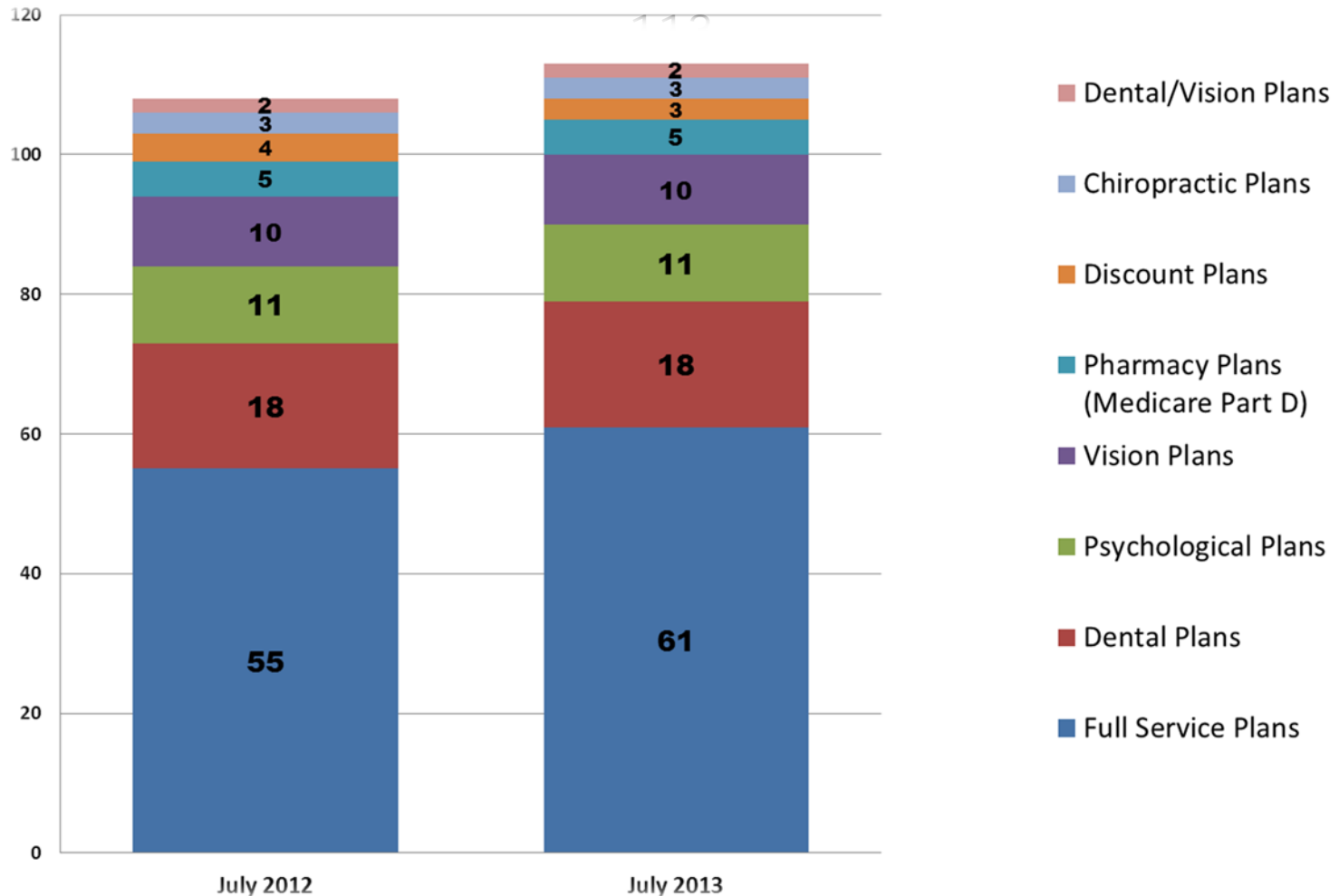
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# DFO Responsibilities

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

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# Knox-Keene Licensed Plans



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# Full Service Enrollment\* (in Millions)

6/30/12    9/30/12    12/31/12    3/31/13

<b>Full Service Lives</b>	<b>22.5</b>	<b>22.6</b>	<b>22.6</b>	<b>22.4</b>
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## Key Enrollment Blocks:

Total Commercial	10.35	10.28	10.22	10.10
Total Government	8.56	8.61	8.63	8.72

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

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# Commercial Enrollment\*

(in Millions)

	<u>6/30/12</u>	<u>9/30/12</u>	<u>12/31/12</u>	<u>3/31/13</u>
Large Group	7.49	7.46	7.44	7.31
Small Group	1.04	1.03	1.03	1.00
Individual	0.17	0.17	0.16	0.16
Point of Service	0.07	0.08	0.08	0.08
PPO (Group & Ind.)	<u>1.58</u>	<u>1.54</u>	<u>1.51</u>	<u>1.55</u>
<b>Total Commercial</b>	<b>10.35</b>	<b>10.28</b>	<b>10.22</b>	<b>10.10</b>

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

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# Government Enrollment \*

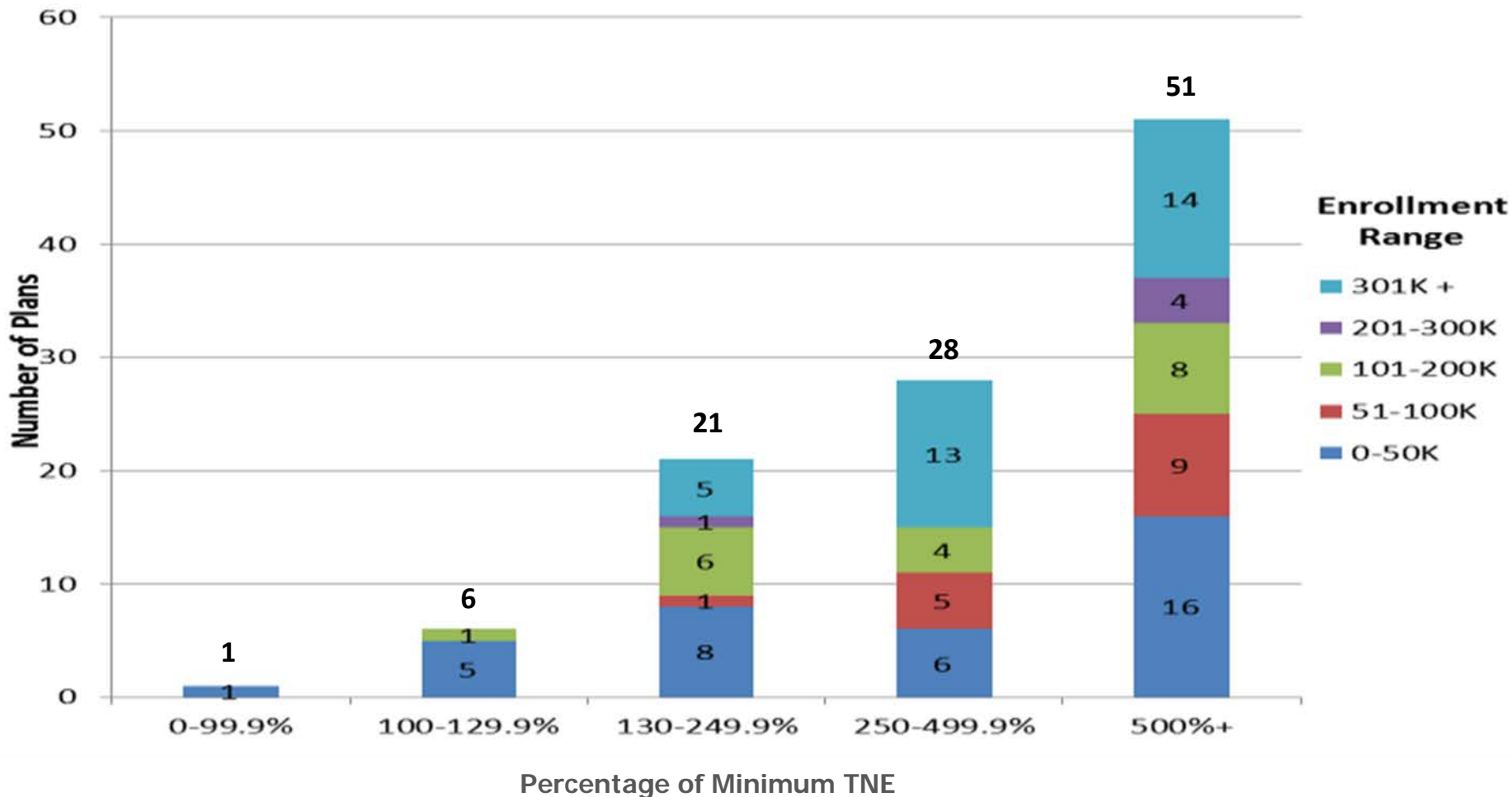
(in Millions)

	<u>6/30/12</u>	<u>9/30/12</u>	<u>12/31/12</u>	<u>3/31/13</u>
Medi-Cal	5.52	5.55	5.56	5.91
Medicare Risk & Medicare Supplement	2.18	2.21	2.24	2.29
Healthy Families Program	<u>0.86</u>	<u>0.85</u>	<u>0.83</u>	<u>0.52</u>
<b>Total Government</b>	<b>8.56</b>	<b>8.61</b>	<b>8.63</b>	<b>8.72</b>

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

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# Tangible Net Equity of Plans as of March 31, 2013



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# Closely Monitored Plans

	3/31/2012	12/31/2012	3/31/2013*
Full Service Plans	22	22	24
Dental Plans	4	4	4
Pharmacy Plans	4	1	1
Discount Plans	3	2	2
Psychological Plans	2	1	2
Vision Plans	<u>6</u>	<u>2</u>	<u>2</u>
Total	41	32	35

\*Approximately 2 million full service enrollees & 2.4 million specialty enrollees are in Closely Monitored Plans

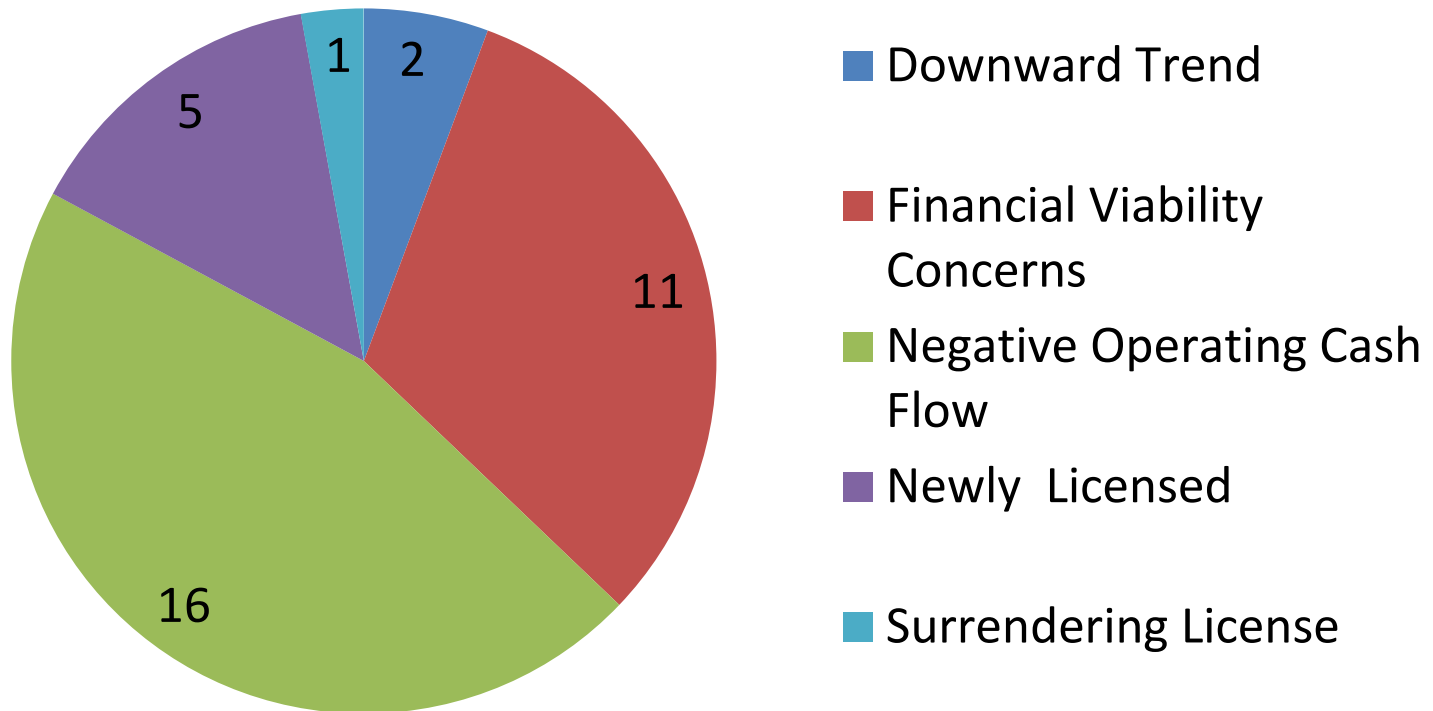
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# Closely Monitored Full Service Plans as of March 31, 2013

	3/31/2012	3/31/2013
Medicare Plans	12	11
Medi-Cal Plans	7	6
Commercial Plans	<u>3</u>	<u>7</u>
Total	22	24

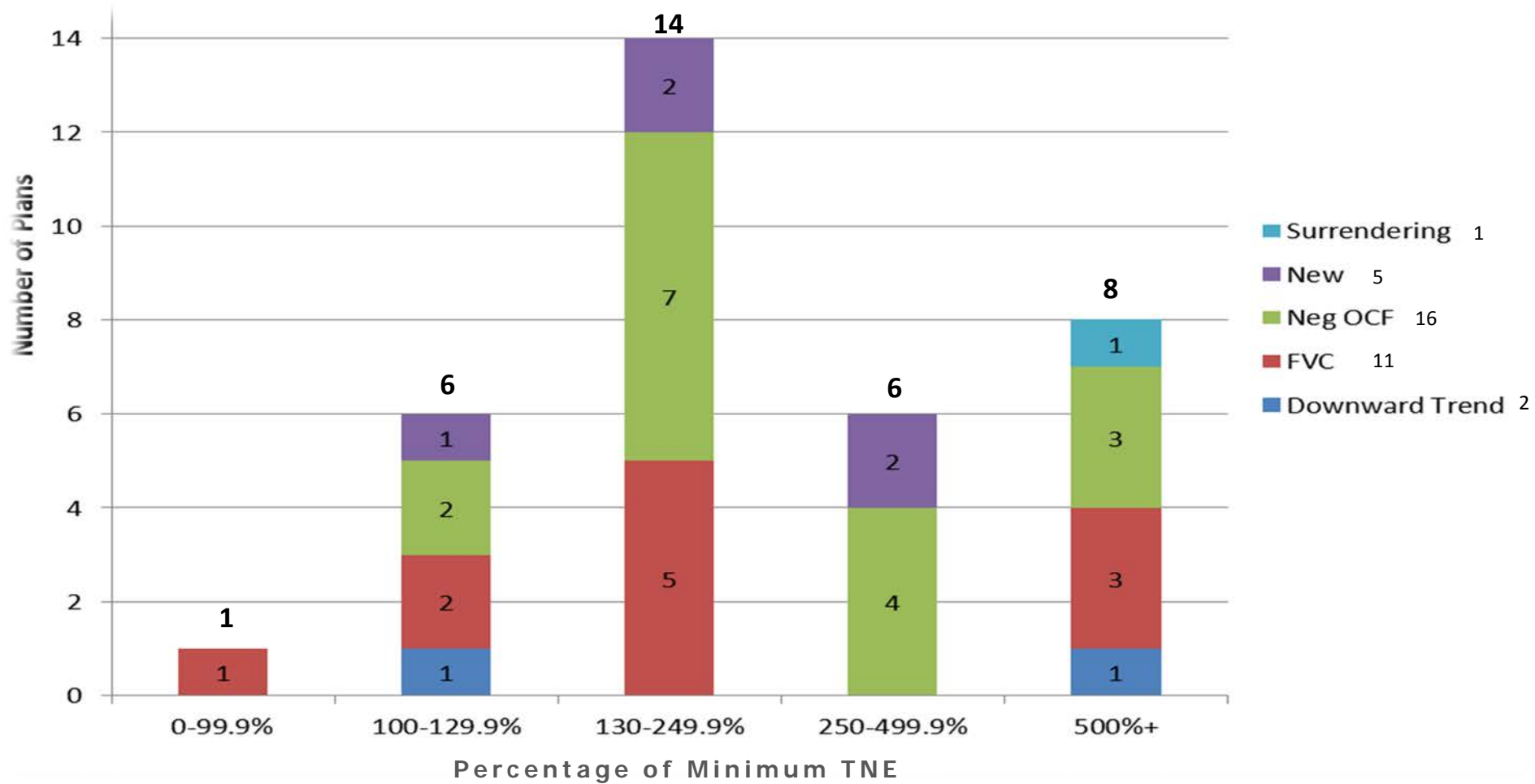
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# Details of Closely Monitored Plans as of March 31, 2013



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# Tangible Net Equity of Closely Monitored Plans as of March 31, 2013



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# TNE Deficient Plans

## As of QE 12/31/2012

—1 Dental Plan, 14,967 lives

## As of ME 5/31/2013

—1 Discount Plan, 16,832 lives

—2 Full Service Plans, 0 lives

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Questions?

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