

Health Plan Quarterly Updates

December 9, 2015

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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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DFO Updates

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

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Knox-Keene Licensed Plans

	11/30/2014	11/30/2015
• Full Service (Health)	70	72
• Dental	16	15
• Psychological	12	12
• Vision	11	10
• Pharmacy (Medicare Part D)	5	5
• Discount	3	3
• Chiropractic	3	3
• Dental/Vision	2	2
Grand Total	122	122

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Full Service Enrollment* (in Millions)

	<u>9/30/12</u>	<u>9/30/13</u>	<u>9/30/14</u>	<u>9/30/15</u>
Full Service Lives	20.75	21.48	26.09	28.29

Key Enrollment Blocks:

Total Commercial	11.32	11.28	12.46	12.57
Total Government	8.30	9.01	11.26	12.38

*Total Enrollment as reported by Plans including Plan-to-Plan enrollees but excluding ASO.

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Commercial Enrollment (in Millions)

	<u>9/30/12</u>	<u>9/30/13</u>	<u>9/30/14</u>	<u>9/30/15</u>
Total HMO	9.78	9.70	9.84	9.90
Large Group	7.78	7.64	7.67	7.56
Small Group	1.36	1.38	1.17	1.21
Individual	0.56	0.59	0.91	1.04
Point of Service	0.08	0.09	0.09	0.09
PPO/EPO	<u>1.54</u>	<u>1.58</u>	<u>2.62</u>	<u>2.67</u>
Total Commercial	11.32	11.28	12.46	12.57

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Government Enrollment (in Millions)

	<u>9/30/2012</u>	<u>9/30/2013</u>	<u>9/30/2014</u>	<u>9/30/2015</u>
Medi-Cal	5.56	6.97	9.12	10.17
Healthy Families	0.85	0.03	0.00	0.00
Medicare Risk	1.85	1.99	2.12	2.20
Other Gov't Programs	<u>0.04</u>	<u>0.02</u>	<u>0.02</u>	<u>0.01</u>
Total Government	8.30	9.01	11.26	12.38

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Closely Monitored Full Service Plans

as of November 30, 2015 (QE 9/30/2015 and ME 9/30/2015)

Full Service Plans		20
Medi-Cal	2	
Medicare Advantage	11	
Commercial	7	
Psychological		1
Dental		2
Vision		1
Pharmacy		<u>1</u>
Total		25

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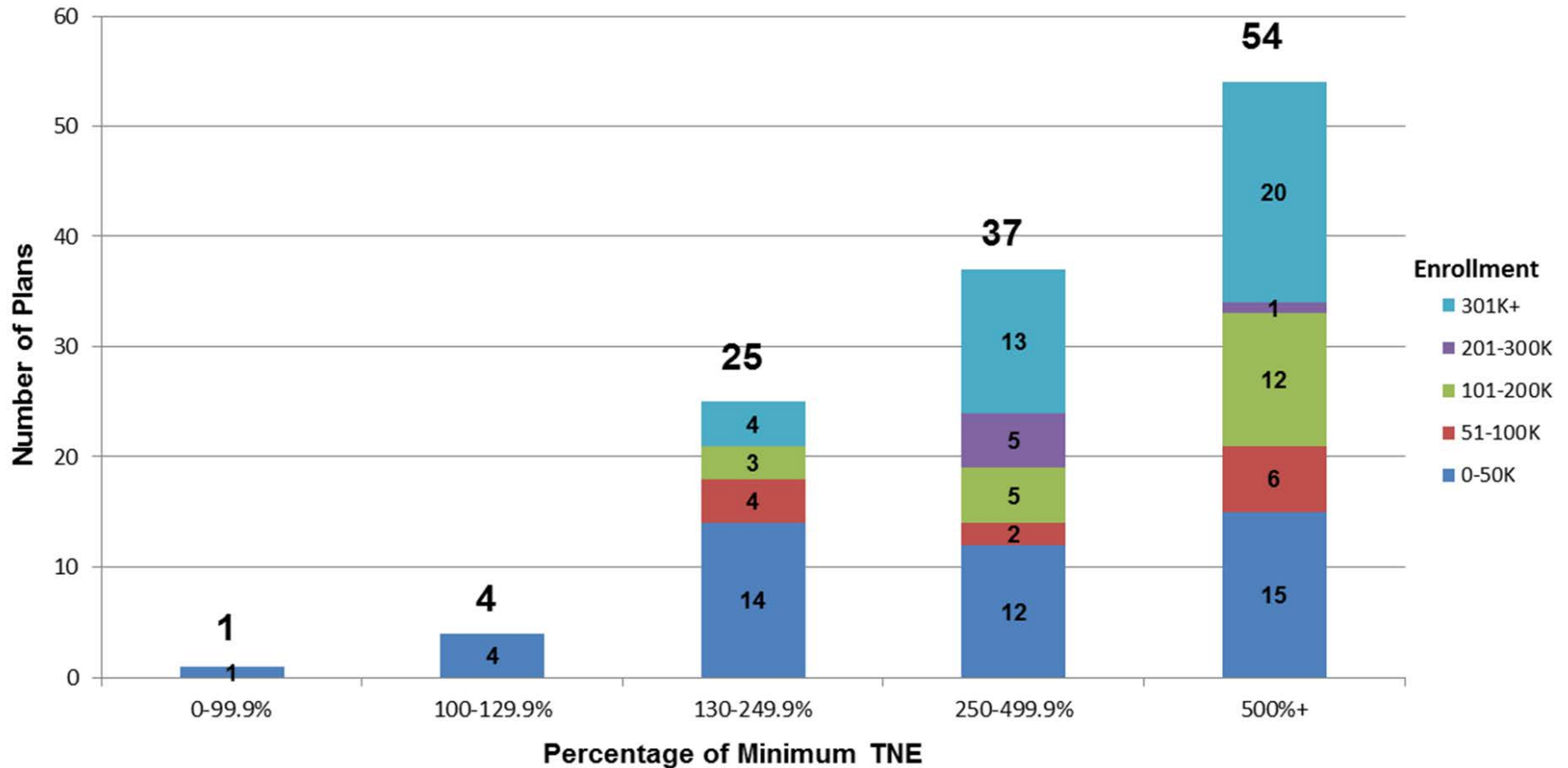
TNE Deficient Plans

Plans	1-FS	1-FS	1-FS	1-Spec
Covered Lives	17,654	163,892	223,204	13,295

FS=Full Service
Spec= Specialized

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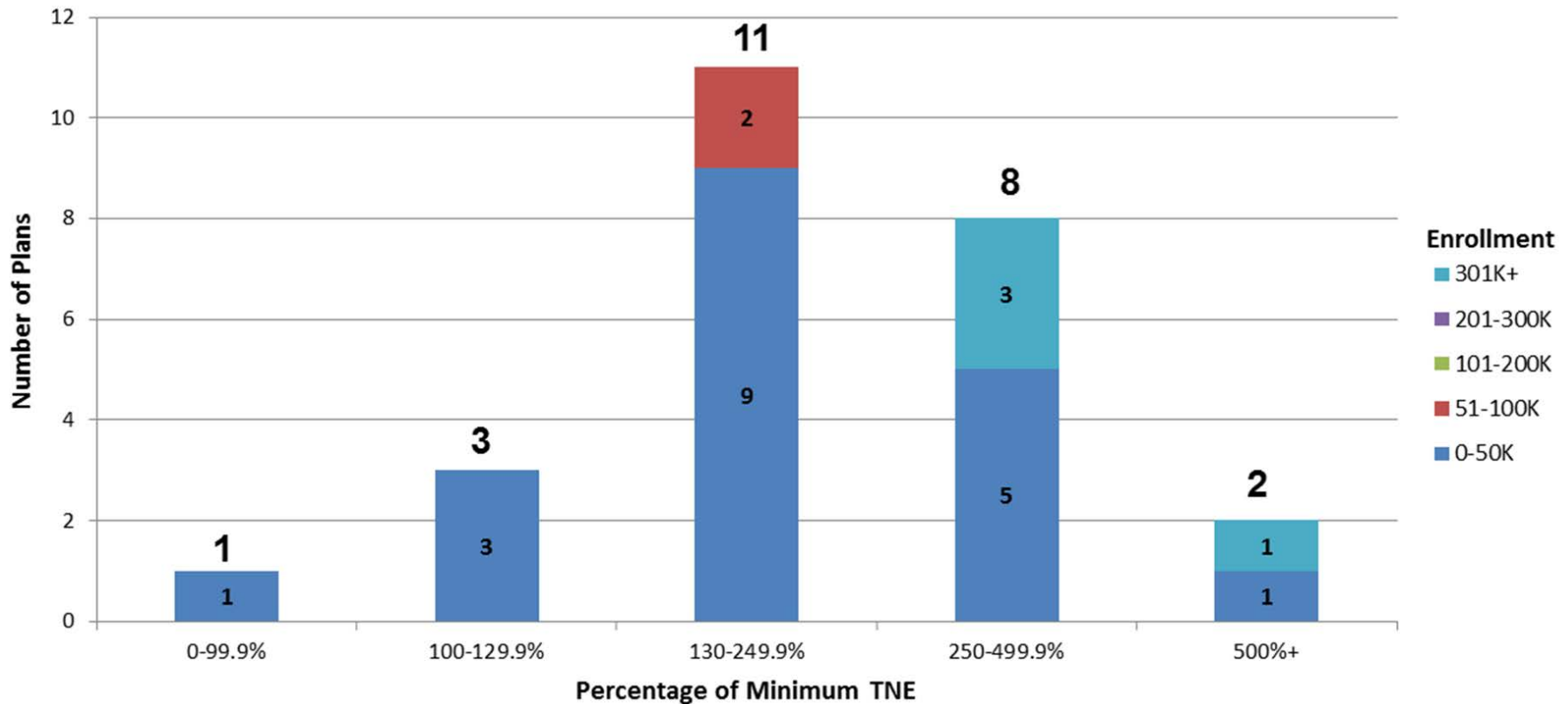
Tangible Net Equity of Plans as of September 30, 2015



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Tangible Net Equity of Closely Monitored Plans

as of November 30, 2015 (QE 9/30/2015 and ME 9/30/2015)



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Questions?

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