

Dental Medical Loss Ratio

January 30, 2019

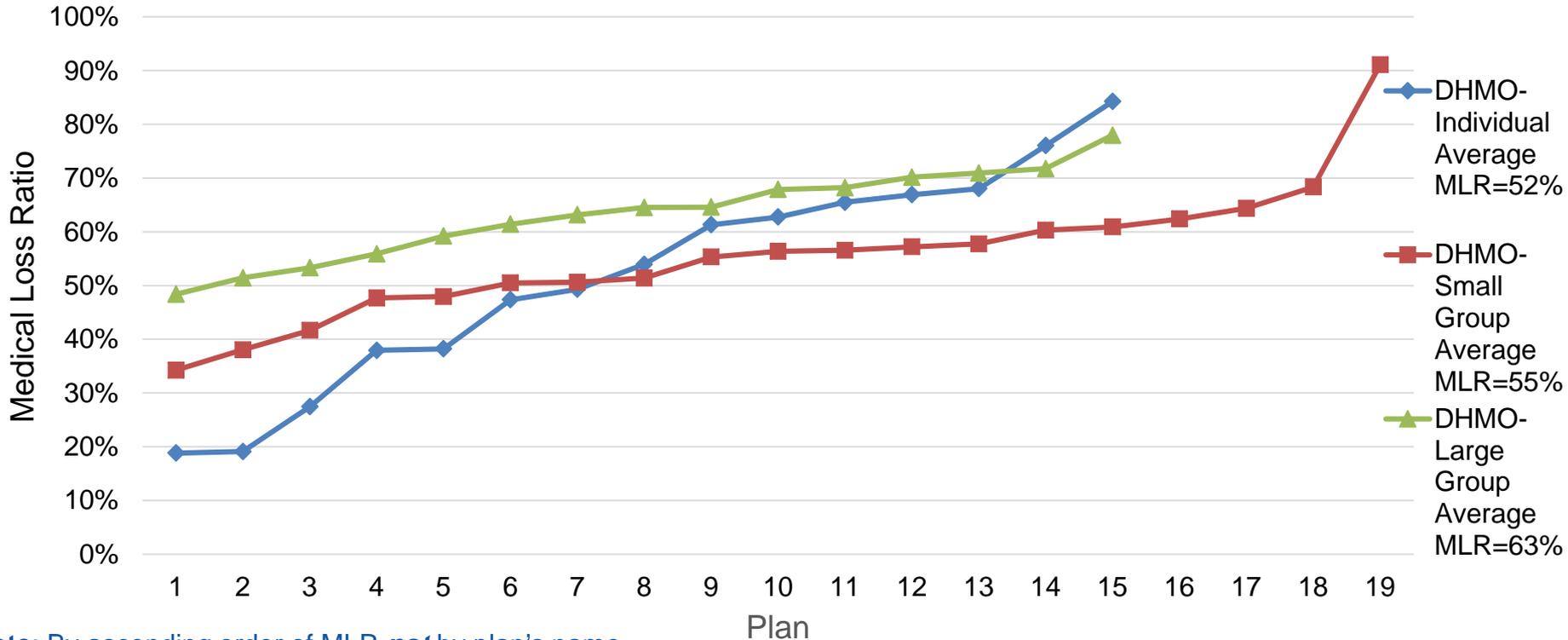
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Dental Medical Loss Ratio (MLR) Requirements

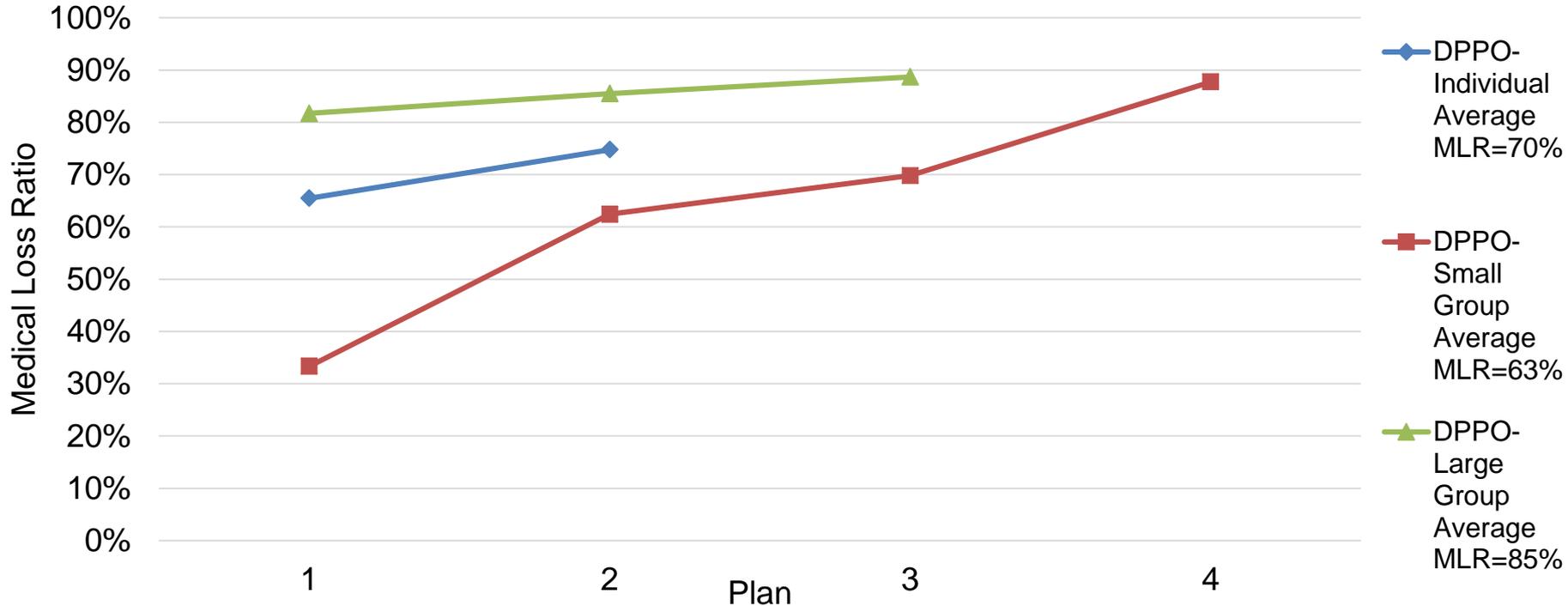
- AB 1962 (Skinner) enacted Health & Safety Code Section 1367.004 in 2014.
- Requires health plans offering commercial dental coverage to file a MLR report created by the DMHC, CDI and stakeholders.
- Organized by market and product type.

2017 Dental HMO MLR



Note: By ascending order of MLR *not* by plan's name

2017 Dental PPO MLR



Note: By ascending order of MLR *not* by plan's name

2017 Consolidated Overview

Dental Plan	MLR	Administrative Cost Ratio	Profit Margin	Percentage of Overall Dental Plan Enrollment
1	88%	18%	-4%	75.72% 4,665,796 Covered Lives
2	84%	11%	6%	
3	74%	25%	8%	
4	74%	24%	8%	
5	71%	22%	13%	
6	68%	35%	0%	12.04% 741,765 Covered Lives
7	63%	25%	18%	
8	63%	27%	20%	
9	63%	63%	-20%	
10	62%	30%	14%	
11	61%	24%	29%	10.74% 661,548 Covered Lives
12	58%	39%	14%	
13	58%	32%	22%	
14	55%	33%	14%	
15	54%	41%	12%	
16	52%	55%	0%	1.5% 92,438 Covered Lives
17	48%	52%	5%	
18	39%	33%	22%	
19	31%	37%	17%	
Average	61%	33%	10%	Total = 100% or 6,161,547

Questions