

2020 Dental Medical Loss Ratio (MLR) Summary

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Table 1: Dental Health Plans – Individual Market – DHMO

Plan Name	2019 DHMO MLR	2019 DHMO Covered Enrollees	2020 DHMO MLR	2020 DHMO Covered Enrollees
Access Dental Plan	51.1%	10,711	56.8%	9,314
Blue Cross of California	57.9%	12,957	70.4%	23,048
California Dental Network, Inc.	45.8%	37,199	43.8%	37,518
California Physicians' Service	59.4%	22,297	32.7%	24,031
Cigna Dental Health of California, Inc.	34.3%	407	32.8%	360
Consumer Health, Inc.	77.8%	10,221	69.9%	63
Delta Dental of California	62.9%	215,790	62.7%	227,770
Dental Benefit Providers of California, Inc.	73.0%	11,792	70.4%	9,897
Dental Health Services	40.5%	11,616	37.6%	12,588
Golden West Health Plan, Inc.	65.0%	3,485	66.3%	3,025
Liberty Dental Plan of California, Inc.	27.1%	23,711	32.1%	26,044
SafeGuard Health Plans, Inc.	39.2%	17,863	39.9%	14,546
Starmount Managed Dental of California, Inc.	13.2%	2,804	6.2%	1,120
Western Dental Services, Inc.	71.3%	97,554	76.3%	72,092
Weighted Average MLR	59.8%		58.9%	

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

Plan Name	2019 DHMO MLR	2019 DHMO Covered Enrollees	2020 DHMO MLR	2020 DHMO Covered Enrollees
Access Dental Plan	61.9%	14,198	55.9%	11,501
Aetna Dental of California Inc.	55.8%	1,449	50.3%	2,554
Blue Cross of California	50.7%	18,050	47.9%	17,079
California Dental Network, Inc.	44.1%	27,470	42.1%	25,845
California Physicians' Service	87.2%	23,238	84.1%	22,165
Cigna Dental Health of California, Inc.	51.6%	3,266	50.8%	2,234
Consumer Health, Inc.	86.9%	6,672	85.9%	6,131
Delta Dental of California	48.8%	67,245	48.4%	69,071
Dental Benefit Providers of California, Inc.	54.4%	30,741	54.1%	26,244
Dental Health Services	53.2%	5,467	39.7%	5,202
Golden West Health Plan, Inc.	35.0%	8,795	36.9%	6,884
Liberty Dental Plan of California, Inc.	37.6%	27,391	36.8%	21,717
Managed Dental Care	58.4%	43,934	57.6%	39,574
SafeGuard Health Plans, Inc.	41.7%	63,812	42.4%	56,555
Starmount Managed Dental of California, Inc.	71.3%	1,908	68.5%	109
UDC Dental California, Inc.	48.0%	8,903	47.8%	8,455
United Concordia Dental Plans of California, Inc.	44.7%	12,266	52.7%	13,177
Western Dental Services, Inc.	66.3%	3,544	65.7%	2,172
Weighted Average MLR	51.6%		50.9%	

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

Plan Name	2019 DHMO MLR	2019 DHMO Covered Enrollees	2020 DHMO MLR	2020 DHMO Covered Enrollees
Access Dental Plan	62.8%	19,106	64.6%	16,990
Aetna Dental of California Inc.	70.7%	136,140	66.9%	118,586
Blue Cross of California	67.3%	93,225	65.6%	83,604
California Dental Network, Inc.	39.9%	6,867	46.3%	5,673
California Physicians' Service	47.7%	14,866	50.2%	13,678
Cigna Dental Health of California, Inc.	57.7%	211,205	56.4%	207,246
Delta Dental of California	67.8%	710,663	65.9%	693,218
Dental Benefit Providers of California, Inc.	75.4%	138,280	76.0%	131,166
Dental Health Services	42.6%	69,749	38.0%	49,280
Liberty Dental Plan of California, Inc.	59.0%	98,817	59.6%	91,581
Managed Dental Care	59.6%	69,427	59.0%	60,964
SafeGuard Health Plans, Inc.	57.0%	175,460	55.9%	160,740
UDC Dental California, Inc.	49.7%	23,028	48.7%	17,682
United Concordia Dental Plans of California, Inc.	61.1%	85,880	56.4%	71,878
Western Dental Services, Inc.	66.8%	67,325	60.3%	70,165
Weighted Average MLR	63.9%		62.4%	

Table 4: Dental Health Plans – Individual Market – DPPO

Plan Name	2019 DPPO MLR	2019 DPPO Covered Enrollees	2020 DPPO MLR	2020 DPPO Covered Enrollees
California Physicians' Service	74.2%	66,929	69.4%	71,665
Delta Dental of California	59.5%	69,951	60.1%	100,912
Weighted Average MLR	66.7%		64.0%	

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

Plan Name	2019 DPPO MLR	2019 DPPO Covered Enrollees	2020 DPPO MLR	2020 DPPO Covered Enrollees
California Physicians' Service	61.5%	90,941	57.2%	91,337
Delta Dental of California	59.9%	229,732	58.4%	192,854
Dental Health Services	56.5%	1,345	51.8%	986
Weighted Average MLR	60.4%		58.0%	

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

Plan Name	2019 DPPO MLR	2019 DPPO Covered Enrollees	2020 DPPO MLR	2020 DPPO Covered Enrollees
California Physicians' Service	78.5%	46,594	75.7%	54,675
Delta Dental of California	88.5%	2,695,206	87.3%	2,830,647
Dental Health Services	47.1%	5,866	52.4%	5,099
Weighted Average MLR	88.2%		87.0%	