

2023 Dental Medical Loss Ratio (MLR) Summary

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Dental Health Maintenance Organization Plans (Dental HMO or DHMO)

2023 Dental HMO MLR Summary

Market Type	Number of Dental Plans	Total Enrollment	MLR Range	Weighted Average MLR
Individual	10	560,779	4% - 90%	71%
Small Group	17	371,072	12% - 85%	49%
Large Group	15	1,556,044	36% - 70%	62%

Table 1: Dental Health Plans – Individual Market - DHMO

Plan Name	2022 DHMO MLR	2022 DHMO Covered Enrollees	2023 DHMO MLR	2023 DHMO Covered Enrollees
Blue Cross of California	85.6%	30,126	78.5%	34,922
California Dental Network, Inc.	42.8%	39,891	48.4%	48,863
California Physicians' Service	50.6%	51,025	54.1%	75,838
Delta Dental of California	60.6%	140,293	59.7%	143,145
Dental Benefit Providers of California, Inc.	71.7%	7,586	75.5%	6,663
Dental Health Services	29.1%	5,215	27.7%	4,922
Golden West Health Plan, Inc.	55.4%	1,762	Surrendered License	Surrendered License
Liberty Dental Plan of California, Inc.	64.0%	29,117	69.4%	4,106
SafeGuard Health Plans, Inc.	39.0%	10,356	39.4%	8,363
Starmount Managed Dental of California, Inc.	6.0%	364	4.3%	306
Western Dental Services, Inc.	86.3%	81,440	90.1%	233,651
Weighted Average MLR	64.1%		71.4%	

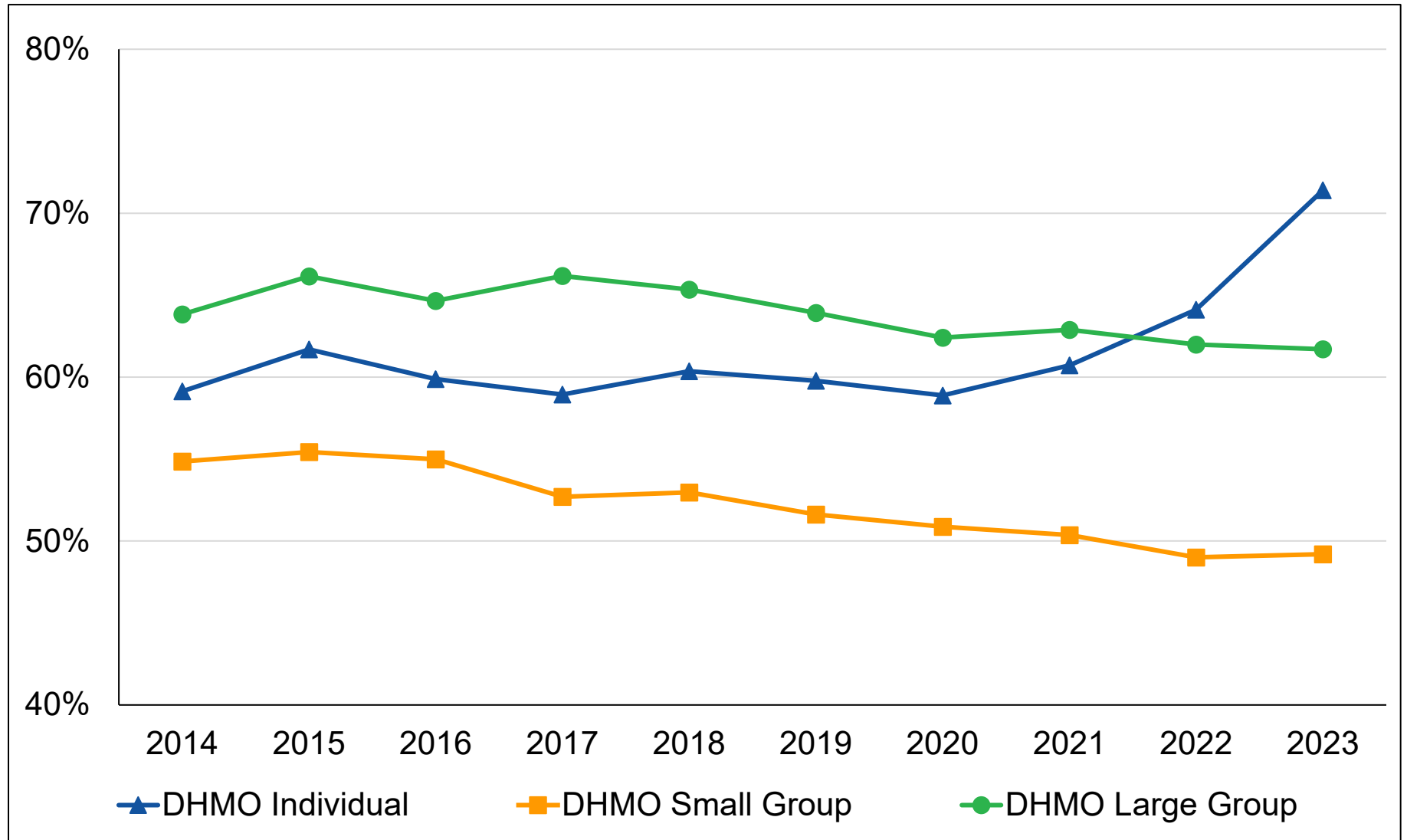
Table 2: Dental Health Plans – Small Group Market - DHMO

Plan Name	2022 DHMO MLR	2022 DHMO Covered Enrollees	2023 DHMO MLR	2023 DHMO Covered Enrollees
Access Dental Plan	44.5%	8,992	41.5%	7,159
Aetna Dental of California Inc.	49.8%	2,213	50.8%	2,075
Blue Cross of California	51.7%	18,115	53.4%	18,557
California Dental Network, Inc.	42.8%	22,274	49.7%	22,674
California Physicians' Service	58.2%	19,739	56.1%	17,433
Cigna Dental Health of California, Inc.	49.2%	1,734	53.7%	1,460
Consumer Health, Inc.	86.5%	6,423	85.0%	6,717
Delta Dental of California	47.3%	75,966	44.6%	127,342
Dental Benefit Providers of California, Inc.	51.9%	20,137	50.3%	22,334
Dental Health Services	33.3%	3,656	42.0%	3,436
Golden West Health Plan, Inc.	44.0%	3,878	Surrendered License	Surrendered License
Liberty Dental Plan of California, Inc.	37.5%	20,602	38.7%	20,182
Managed Dental Care	58.1%	34,458	56.6%	44,854
SafeGuard Health Plans, Inc.	43.4%	47,648	45.2%	42,424
Starmount Managed Dental of California, Inc.	27.3%	1,149	12.2%	1,428
UDC Dental California, Inc.	49.2%	6,542	50.5%	5,825
United Concordia Dental Plans of California, Inc.	53.1%	9,918	50.8%	9,629
Western Dental Services, Inc.	66.2%	1,829	65.3%	17,542
Weighted Average MLR	49.0%		49.2%	

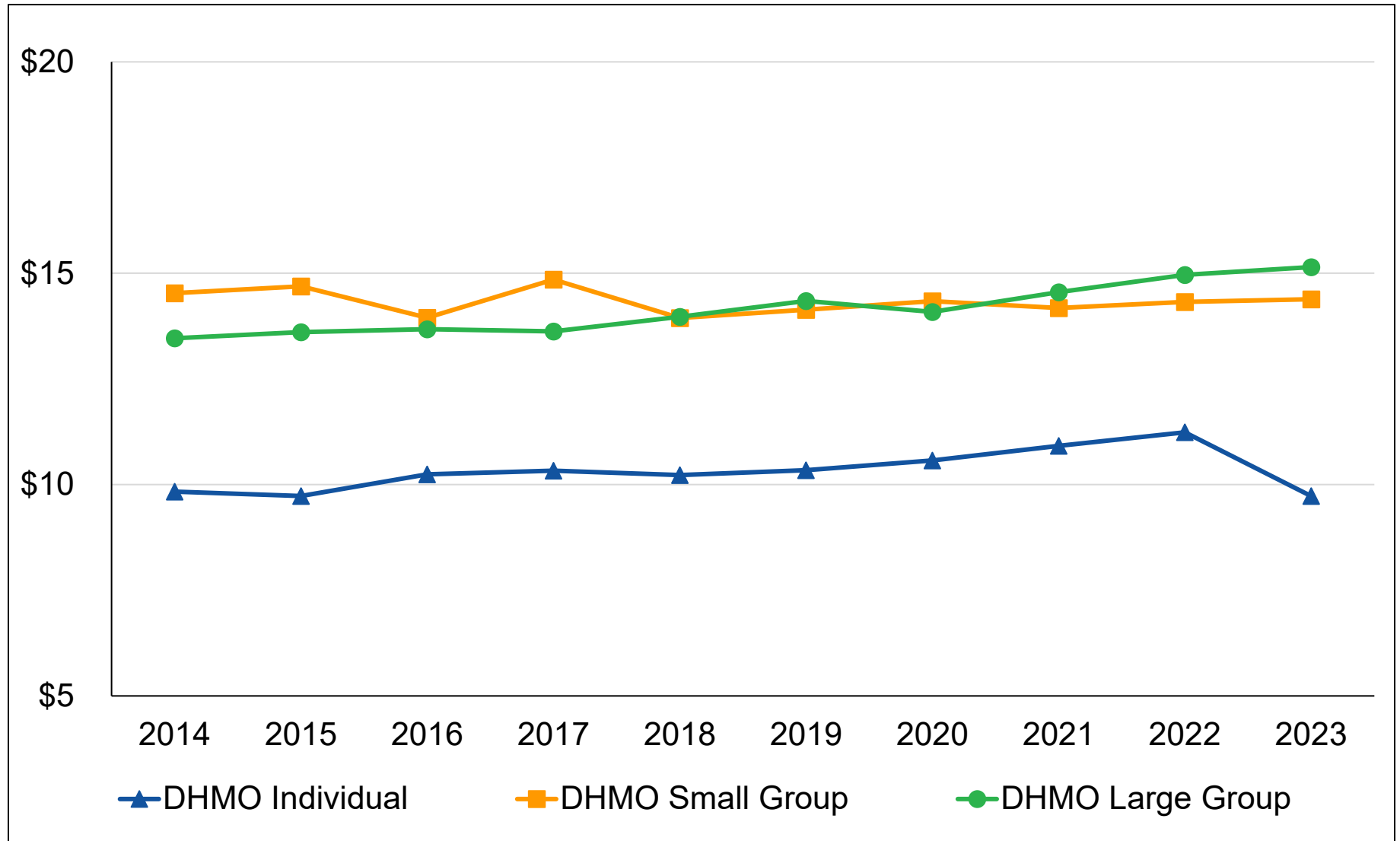
Table 3: Dental Health Plans – Large Group Market - DHMO

Plan Name	2022 DHMO MLR	2022 DHMO Covered Enrollees	2023 DHMO MLR	2023 DHMO Covered Enrollees
Access Dental Plan	83.4%	5,272	70.4%	5,219
Aetna Dental of California Inc.	58.5%	103,801	57.8%	100,086
Blue Cross of California	63.7%	77,286	59.8%	67,635
California Dental Network, Inc.	50.8%	4,889	49.7%	4,977
California Physicians' Service	65.8%	14,549	66.7%	15,145
Cigna Dental Health of California, Inc.	59.6%	187,607	62.3%	188,236
Delta Dental of California	65.0%	697,796	64.4%	606,778
Dental Benefit Providers of California, Inc.	74.0%	126,901	69.4%	115,399
Dental Health Services	36.2%	40,206	35.5%	36,874
Liberty Dental Plan of California, Inc.	64.3%	85,644	66.0%	91,344
Managed Dental Care	58.0%	44,856	56.7%	31,083
SafeGuard Health Plans, Inc.	54.4%	135,574	56.1%	126,553
UDC Dental California, Inc.	49.3%	14,212	50.7%	13,488
United Concordia Dental Plans of California, Inc.	52.9%	57,606	50.2%	49,343
Western Dental Services, Inc.	57.2%	59,132	62.2%	103,884
Weighted Average MLR	62.0%		61.7%	

Dental HMO Weighted Average MLR Trend



Dental HMO Weighted Average Premium Trend



Dental Preferred Provider Organization Plans (Dental PPO or DPPO)

Dental PPO MLR

Market Type	Number of Dental Plans	Total Enrollment	MLR Range	Weighted Average MLR
Individual	3	312,183	54% - 71%	67%
Small Group	4	392,978	58% - 105%	59%
Large Group	3	2,837,644	53% - 89%	89%

Table 4: Dental Health Plans – Individual Market - DPPO

Plan Name	2022 DPPO MLR	2022 DPPO Covered Enrollees	2023 DPPO MLR	2023 DPPO Covered Enrollees
Blue Cross of California	N/A	N/A	54.1%	15,404
California Physicians' Service	66.9%	109,537	71.4%	115,323
Delta Dental of California	62.3%	156,096	64.6%	181,456
Weighted Average MLR	64.2%		66.6%	

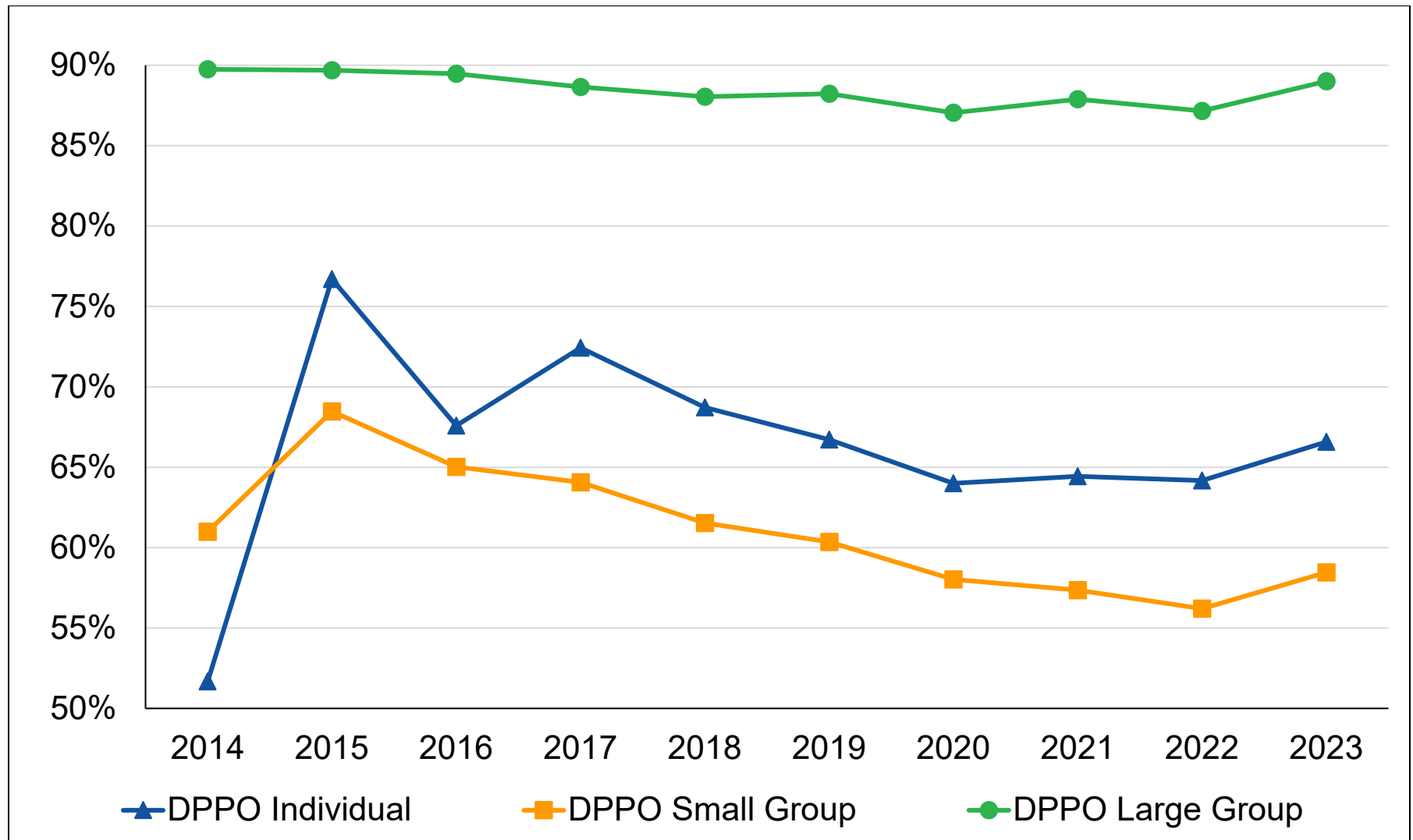
Table 5: Dental Health Plans – Small Group Market - DPPO

Plan Name	2022 DPPO MLR	2022 DPPO Covered Enrollees	2023 DPPO MLR	2023 DPPO Covered Enrollees
California Physicians' Service	54.2%	95,287	57.7%	90,993
Delta Dental of California	57.0%	213,995	58.5%	300,255
Dental Benefit Providers of California, Inc.	N/A	N/A	92.1%	1,059
Dental Health Services	77.4%	720	105.0%	671
Weighted Average MLR	56.2%		58.5%	

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

Plan Name	2022 DPPO MLR	2022 DPPO Covered Enrollees	2023 DPPO MLR	2023 DPPO Covered Enrollees
California Physicians' Service	77.9%	73,494	81.2%	88,389
Delta Dental of California	87.5%	2,773,520	89.4%	2,740,989
Dental Health Services	55.4%	8,099	53.3%	8,266
Weighted Average MLR	87.2%		89.0%	

Dental PPO Weighted Average MLR Trend



Dental PPO Weighted Average Premium Trend

