

Health Plan Quarterly Update

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Pritika Dutt

Deputy Director, Office of Financial Review

Knox-Keene Licensed Plans

	10/1/2024
Full Service	99
Dental	15
Behavioral Health	12
Vision	7
Pharmacy (Medicare Part D)	2
Discount	2
Chiropractic	3
Total	140

Full Service Enrollment (in Millions)

	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24
Full Service Lives	30.65	30.40	29.91	30.26	30.15
Total Commercial	13.77	13.74	13.71	13.63	13.62
Total Government	16.88	16.66	16.20	16.63	16.53

Commercial Enrollment: HMO (in Millions)

	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24
Large Group	7.70	7.68	7.66	7.60	7.59
Small Group	1.25	1.24	1.25	1.23	1.22
Individual	1.46	1.45	1.43	1.51	1.53
Total HMO	10.41	10.37	10.34	10.34	10.34

Commercial Enrollment: PPO/EPO (in Millions)

	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24
Large Group	1.17	1.17	1.16	1.09	1.10
Small Group	0.93	0.93	0.95	0.93	0.93
Individual	0.73	0.73	0.72	0.72	0.71
Total HMO	2.83	2.83	2.83	2.75	2.74

Government Enrollment

(in Millions)

	6/30/23	9/30/23	12/31/23	3/31/24	6/30/24
Medi-Cal	13.89	13.64	13.17	13.63	13.51
Medicare Advantage	2.99	3.02	3.03	3.00	3.02
Total Government	16.88	16.67	16.20	16.63	16.53

Closely Monitored Plans at June 30, 2024

	Number of Plans	Enrollment
Full Service Plans	22	745,218
Medicare Advantage	8	321,109
Commercial	4	146,526
Restricted	10	277,583
Specialized Service Plans	5	296,472

TNE Deficient Plans

Plan Name	Plan Type	Covered Lives
Meritage Health Plan	Restricted Medicare Advantage	10,430

Tangible Net Equity of All Plans as of June 30, 2024

	Less Than 100%	100%- 149.99%	150%- 249.99%	250%- 499.99%	500%+
Commercial		5	5	8	9
Medi-Cal			3	8	21
Medicare Advantage		3	16	8	11
Specialized			2	6	33
Total		8	26	30	74

Tangible Net Equity of Full Service Plans by Enrollment as of June 30, 2024

	Less Than 100%	100%- 149.99%	150%- 249.99%	250%- 499.99%	500%+
0-50K		8	17	10	14
51-100K			1	3	2
101-200K			3	2	4
201-300K			1	3	5
301K+			2	6	16
Total		8	24	24	41

Tangible Net Equity of Full Service Plans by Enrollment: 150% to 249.99%

	150%- 174.99%	175%- 199.99%	200%- 224.99%	225%- 249.99%
0-50K	3		7	7
51-100K			1	
101-200K	1		2	
201-300K	1			
301K+		1		1
Total	5	1	10	8

Tangible Net Equity of Full Service Plans by Quarter

	Less Than 100%	100%- 149.99%	150%- 249.99%	250%- 499.99%	500%+
6/30/2024		8	24	24	41
3/31/2024		10	20	29	37
12/31/2023	2	10	18	30	35
9/30/2023		6	24	30	35
6/30/2023		11	17	26	40

Working Capital Full Service Plans as of June 30, 2024

	Less than 1.00	1 - 1.49	1.5 - 1.99	2 - 2.49	2.50+
0-50K	8	18	9	4	10
51-100K	1	2	3		
101-200K		5	3		1
201-300K	2	3	2	1	1
301K+	5	15	2		2
Total	16	43	19	5	14

Cash-to-Claim Ratio Full Service Plans as of June 30, 2024

	Less than 1.00	1 - 1.49	1.5 - 1.99	2 - 2.49	2.50+
0-50K	14	13	8	4	10
51-100K	3		2		1
101-200K	1	1	2	2	3
201-300K	3		2	1	3
301K+	9	5	4	3	3
Total	30	19	18	10	20

Questions