

Federal Medical Loss Ratio (MLR) Summary for Reporting Year 2023

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Table 1: Full Service Health Plans – Individual Market

Plan Name	2022			2023		
	MLR ¹	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Aetna Health of California Inc.				122.7%	\$0	2,357
Anthem Blue Cross	90.7%	\$0	190,258	93.2%	\$0	250,107
Blue Shield of California	88.9%	\$0	760,580	91.3%	\$0	742,938
Chinese Community Health Plan	84.2%	\$0	6,304	86.1%	\$0	5,891
Health Net of California, Inc.	87.3%	\$0	95,308	89.0%	\$0	114,887
Kaiser Permanente	101.2%	\$0	762,112	104.2%	\$0	731,379
L.A. Care Health Plan	87.5%	\$0	111,494	91.6%	\$0	136,275
Molina Healthcare of California	86.9%	\$0	62,217	87.1%	\$0	52,685
Oscar Health Plan of California	101.3%	\$0	62,455	99.0%	\$0	37,257
Sharp Health Plan	88.1%	\$0	40,837	87.1%	\$0	36,633
Sutter Health Plus	85.8%	\$0	2,926	85.5%	\$0	2,862
Valley Health Plan	94.8%	\$0	20,103	124.6%	\$0	20,786
Western Health Advantage	93.4%	\$0	11,060	92.9%	\$0	11,563

¹ The MLR requirement in the individual market is 80%.

Table 2: Full Service Health Plans – Small Group Market

Plan Name	2022			2023		
	MLR ²	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Aetna Health of California, Inc.	89.9%	\$0	26,065	96.0%	\$0	23,398
Anthem Blue Cross	78.0%	\$62,870,467	478,039	80.2%	\$0	539,742
Blue Shield of California	85.7%	\$0	534,297	86.3%	\$0	464,369
Chinese Community Health Plan	98.1%	\$0	809	96.0%	\$0	695
Community Care Health Plan, Inc.	88.4%	\$0	469	92.3%	\$0	413
Health Net of California, Inc.	80.3%	\$0	76,473	82.7%	\$0	103,139
Kaiser Permanente	95.7%	\$0	816,483	98.4%	\$0	794,552
Oscar Health Plan of California	99.2%	\$0	2		Exit Market	
Sharp Health Plan	83.2%	\$0	23,946	85.8%	\$0	22,771
Sutter Health Plus	89.1%	\$0	32,921	86.3%	\$0	32,944
UnitedHealthcare of California	83.9%	\$0	45,324	82.6%	\$0	38,169
UnitedHealthcare Benefits Plan of California	78.2%	\$15,054,397	119,500	77.1%	\$24,423,365	113,554
Western Health Advantage	93.0%	\$0	24,214	93.9%	\$0	22,976

² The MLR requirement in the small group market is 80%.

Table 3: Full Service Health Plans – Large Group Market

Plan Name	2022			2023		
	MLR ³	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Aetna Health of California, Inc.	88.6%	\$0	173,807	88.9%	\$0	190,049
Alameda Alliance For Health	95.5%	\$0	5,776	93.3%	\$0	5,623
Anthem Blue Cross	89.6%	\$0	1,206,377	88.9%	\$0	1,177,723
Blue Shield of California	88.0%	\$0	1,150,788	87.9%	\$0	1,139,953
Central California Alliance for Health	95.6%	\$0	618	101.0%	\$0	680
Chinese Community Health Plan	91.0%	\$0	2,045	89.3%	\$0	2,129
Cigna HealthCare of California, Inc.	91.9%	\$0	103,797	91.6%	\$0	98,089
Community Care Health Plan, Inc.	88.8%	\$0	11,394	90.5%	\$0	10,310
Contra Costa Health Plan	113.3%	\$0	7,048	116.1%	\$0	6,660
Health Net of California, Inc.	90.8%	\$0	262,969	90.4%	\$0	271,124
Health Plan of San Mateo	103.2%	\$0	1,200	107.1%	\$0	1,227
Kaiser Permanente	92.5%	\$0	5,318,095	93.9%	\$0	5,274,832
L.A. Care Health Plan Joint Power Authority	93.5%	\$0	49,603	95.3%	\$0	48,275
San Francisco Health Plan	99.8%	\$0	11,594	97.9%	\$0	11,042
Scripps Health Plan Services, Inc.	92.3%	\$0	16,240	95.7%	\$0	17,325
Sharp Health Plan	88.0%	\$0	72,444	86.8%	\$0	74,017
Sutter Health Plus	92.1%	\$0	66,921	92.6%	\$0	71,867
UnitedHealthcare of California	88.2%	\$0	322,886	87.1%	\$0	328,228
UnitedHealthcare Benefits Plan of California	89.1%	\$0	263,386	89.1%	\$0	262,968
Valley Health Plan	88.5%	\$0	24,579	95.4%	\$0	25,964
Ventura County Health Care Plan	84.7%	\$242,609	11,192	90.3%	\$0	10,471
Western Health Advantage	90.2%	\$0	65,682	89.8%	\$0	70,713

³ The MLR requirement in the large group market is 85%.

Table 4: Specialized Health Plans – Small Group Market

Plan Name	2022			2023		
	MLR ⁴	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
OptumHealth Physical Health of California				72.7%	\$1,130	899

Table 5: Specialized Health Plans – Large Group Market

Plan Name	2022			2023		
	MLR ⁵	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Holman Professional Counseling Center	96.0%	\$0	25,460	98.8%	\$0	25,654
Managed Health Network	82.0%	\$59,621	15,781		Surrendered License	
OptumHealth Behavioral Solutions of California	71.7%	\$1,831,216	146,346	73.7%	\$1,775,843	156,548
OptumHealth Physical Health of California	69.9%	\$361,474	107,627	67.1%	\$507,404	127,950

⁴ The MLR requirement in the small group market is 80%.

⁵ The MLR requirement in the large group market is 85%.

Table 5: Rebates Paid by Health Plans from 2011 to 2023

Reporting Year	Rebates
2011	\$43,234,688
2012	\$42,756,907
2013	\$5,540,200
2014	\$88,862,234
2015	\$25,865,822
2016	\$1,993,367
2017	\$72,323,710
2018	\$73,052,777
2019	\$109,307,594
2020	\$95,730,062
2021	\$99,907,982
2022	\$80,419,784
2023	\$26,707,742
Total	\$765,702,869