## **2023 Risk Adjustment Transfers**





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Table 1: Risk Adjustment Transfers for the 2023 Benefit Year – DMHC Health Plans

		2022		2023			
DMHC REGULATED HEALTH PLAN NAME	INDIVIDUAL MARKET RISK ADJUSTMENT	SMALL GROUP RISK ADJUSTMENT	TOTAL RISK ADJUSTMENT	INDIVIDUAL MARKET RISK ADJUSTMENT	SMALL GROUP RISK ADJUSTMENT	TOTAL RISK ADJUSTMENT	
Aetna Health of California, Inc.	\$0	(\$25,220,359)	(\$25,220,359)	(\$2,979,441)	(\$23,680,171)	(\$26,659,612)	
Anthem Blue Cross	(\$215,281,460)	\$303,027,899	\$87,746,438	(\$327,205,495)	\$254,600,926	(\$72,604,570)	
Blue Shield of California	\$1,020,375,36	\$123,177,161	\$1,143,552,528	\$1,089,377,48	\$170,306,271	\$1,259,683,751	
Chinese Community Health	(\$8,403,322)	(\$2,632,311)	(\$11,035,632)	(\$9,467,495)	(\$2,226,114)	(\$11,693,609)	
Community Care Health California Plan, Inc.	\$0	(\$511,828)	(\$511,828)	\$0	(\$308,018)	(\$308,018)	
Health Net of California, Inc.	(\$5,028,140)	(\$20,822,882)	(\$25,851,022)	\$16,792,419	(\$8,086,230)	\$8,706,189	
Kaiser Permanente	(\$387,984,066)	(\$362,660,218)	(\$750,644,283)	(\$341,586,829)	(\$388,041,639)	(\$729,628,468)	
L.A. Care Health Plan	(\$180,021,988)	\$0	(\$180,021,988)	(\$229,391,488)	\$0	(\$229,391,488)	
Molina Healthcare of California	(\$132,667,671)	\$0	(\$132,667,671)	(\$100,237,030)	\$0	(\$100,237,030)	
Oscar Health Plan of California	(\$76,347,845)	(\$1,153,036)	(\$77,500,880)	(\$37,217,842)	\$0	(\$37,217,842)	
Sharp Health Plan	\$1,521,229	(\$1,457,731)	\$63,498	\$2,006,152	(\$3,253,688)	(\$1,247,536)	
Sutter Health Plus	\$2,792,199	(\$10,194,918)	(\$7,402,719)	\$2,369,702	(\$15,846,439)	(\$13,476,737)	
UHC of California	\$0	(\$32,657,458)	(\$32,657,458)	\$0	(\$17,804,198)	(\$17,804,198)	
UnitedHealthcare Benefits Plan of California	\$0	\$672,869	\$672,869	\$0	\$17,720,670	\$17,720,670	
Valley Health Plan	(\$50,830,918)	\$0	(\$50,830,918)	(\$55,127,492)	\$0	(\$55,127,492)	
Ventura County Health Care Plan	\$0	\$58,566	\$58,566				
Western Health Advantage	(\$10,560,126)	(\$5,142,128)	(\$15,702,255)	(\$7,332,641)	(\$8,957,133)	(\$16,289,774)	
Total	(\$42,436,740)	(\$35,516,373)	(\$77,953,114)	\$1	(\$25,575,764)	(\$25,575,763)	

<u>Table 2: High-Cost Risk Pool Payment – DMHC Health Plans</u>

	2022				2023	
DMHC REGULATED HEALTH PLAN NAME	INDIVIDUAL HIGH-COST RISK POOL PAYMENT AMOUNT	SMALL GROUP HIGH-COST RISK POOL PAYMENT AMOUNT	TOTAL HIGH- COST RISK POOL PAYMENT	INDIVIDUAL HIGH-COST RISK POOL PAYMENT AMOUNT	SMALL GROUP HIGH-COST RISK POOL PAYMENT AMOUNT	TOTAL HIGH-COST RISK POOL PAYMENT
Aetna Health of California Inc.	\$0	\$134,305	\$134,305	\$0	\$0	\$0
Anthem Blue Cross	\$3,936,973	\$19,132,915	\$23,069,889	\$8,194,933	\$42,814,656	\$51,009,589
Blue Shield of California	\$53,214,284	\$31,067,717	\$84,282,001	\$54,626,353	\$29,748,111	\$84,374,464
Chinese Community Health Plan	\$0	\$0	\$0	\$0	\$0	\$0
Community Care Health Plan, Inc.	\$0	\$0	\$0	\$0	\$0	\$0
Health Net of California, Inc.	\$1,358,729	\$1,338,269	\$2,696,998	\$4,964,372	\$3,309,318	\$8,273,690
Kaiser Permanente	\$42,454,578	\$44,651,981	\$87,106,558	\$41,725,412	\$30,515,744	\$72,241,156
L.A. Care Health Plan	\$1,073,346	\$0	\$1,073,346	\$652,646	\$0	\$652,646
Molina Healthcare of California	\$0	\$0	\$0	\$381,545	\$0	\$381,545
Oscar Health Plan of California	\$1,101,097	\$0	\$1,101,097	\$0	\$0	\$0
Sharp Health Plan	\$614,779	\$703,071	\$1,317,850	\$1,809,294	\$1,123,495	\$2,932,789
Sutter Health Plus	\$0	\$195,613	\$195,613	\$157,981	\$2,110,678	\$2,268,659
UHC of California	\$0	\$1,912,612	\$1,912,612	\$0	\$1,380,136	\$1,380,136
UnitedHealthcare Benefits Plan of California	\$0	\$6,819,718	\$6,819,718	\$0	\$9,958,421	\$9,958,421
Valley Health Plan	\$356,833	\$0	\$356,833	\$48,873	\$0	\$48,873
Ventura County Health Care Plan	\$0	\$0	\$0			
Western Health Advantage	\$494,027	\$275,210	\$769,237	\$1,792,663	\$0	\$1,792,663
Total	\$104,604,645	\$106,231,411	\$210,836,057	\$114,354,072	\$120,960,560	\$235,314,632

<u>Table 3: Risk Adjustment Transfers for the 2023 Benefit Year – CDI Insurers</u>

		2022		2023			
CDI REGULATED INSURANCE COMPANY NAME	INDIVIDUAL MARKET RISK ADJUSTMENT	SMALL GROUP RISK ADJUSTMENT	TOTAL RISK ADJUSTMENT	INDIVIDUAL MARKET RISK ADJUSTMENT	SMALL GROUP RISK ADJUSTMENT	TOTAL RISK ADJUSTMENT	
Aetna Life Insurance Company	\$0	\$13,077,464	\$13,077,464	\$0	\$18,275,797	\$18,275,797	
Cigna Health and Life Insurance Company	\$0	(\$5,408,993)	(\$5,408,993)	\$0	(\$8,227,156)	(\$8,227,156)	
Health Net Life Insurance Company	\$42,436,740	\$29,502,331	\$71,939,071	\$0	\$15,586,310	\$15,586,310	
Kaiser Permanente Insurance Company	\$0	(\$1,187,188)	(\$1,187,188)	\$0	\$294,104	\$294,104	
UnitedHealthcare Insurance Company	\$0	(\$467,241)	(\$467,241)	\$0	(\$353,292)	(\$353,292)	
Total	\$42,436,740	\$35,516,373	\$77,953,113	\$0	\$25,575,764	\$25,575,764	

Table 4: High-Cost Risk Pool Payment – CDI Insurers

		2022		2023			
CDI REGULATED INSURANCE COMPANY NAME	INDIVIDUAL HIGH-COST RISK POOL PAYMENT AMOUNT	SMALL GROUP HIGH-COST RISK POOL PAYMENT AMOUNT	TOTAL HIGH- COST RISK POOL PAYMENT	INDIVIDUAL HIGH-COST RISK POOL PAYMENT AMOUNT	SMALL GROUP HIGH-COST RISK POOL PAYMENT AMOUNT	TOTAL HIGH- COST RISK POOL PAYMENT	
Aetna Life Insurance Company	\$0	\$1,405,697	\$1,405,697	\$0	\$2,803,979	\$2,803,979	
Cigna Health and Life Insurance Company	\$0	\$0	\$0	\$0	\$118,583	\$118,583	
Health Net Life Insurance Company	\$4,582,307	\$804,205	\$5,386,512	\$0	\$1,123,701	\$1,123,701	
Kaiser Permanente Insurance Company	\$0	\$0	\$0	\$0	\$24,523	\$24,523	
UnitedHealthcare Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	
Total	\$4,582,307	\$2,209,902	\$6,792,209	<b>\$0</b>	\$4,070,786	\$4,070,786	