Federal Medical Loss Ratio (MLR) Summary for Reporting Year 2025

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Table 1: Full Service Health Plans – Individual Market

Plan Name	2024			2025		
	MLR[1]	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Aetna Health of California Inc.	113.0%	$0	21,296	107.6%	$0	21,726
Anthem Blue Cross	92.6%	$0	276,022	92.5%	$0	250,980
Blue Shield of California	89.7%	$0	694,575	87.5%	$0	670,264
Chinese Community Health Plan	88.8%	$0	4,930	87.1%	$0	3,918
Health Net of California, Inc.	89.7%	$0	134,927	88.5%	$0	151,408
Inland Empire Health Plan	100.4%	$0	30,089	102.1%	$0	55,160
Kaiser Permanente	105.8%	$0	717,586	104.0%	$0	797,187
L.A. Care Health Plan	90.2%	$0	196,228	93.0%	$0	219,833
Molina Healthcare of California	89.1%	$0	58,719	88.0%	$0	68,093
Sharp Health Plan	87.1%	$0	36,107	87.0%	$0	40,992
Sutter Health Plus	85.2%	$0	2,869	81.7%	$0	2,669
Valley Health Plan	102.1%	$0	28,760	103.0%	$0	24,967
Western Health Advantage	93.0%	$0	16,438	94.2%	$0	29,720

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

Table 2: Full Service Health Plans – Small Group Market

Plan Name	2024			2025		
	MLR[2]	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Aetna Health of California, Inc.	95.7%	$0	17,774	92.1%	$0	11,318
Anthem Blue Cross	80.7%	$0	576,176	81.1%	$0	566,805
Blue Shield of California	85.9%	$0	401,398	86.2%	$0	381,299
Chinese Community Health Plan	89.6%	$0	758	89.0%	$0	642
Community Care Health Plan, Inc.	99.7%	$0	915	111.5%	$0	1,223
Health Net of California, Inc.	87.5%	$0	113,239	89.7%	$0	123,610
Kaiser Permanente	99.8%	$0	765,266	97.8%	$0	751,795
Sharp Health Plan	90.3%	$0	22,603	89.5%	$0	22,015
Sutter Health Plus	88.4%	$0	33,185	90.5%	$0	28,526
UnitedHealthcare of California	81.7%	$0	35,439	83.7%	$0	42,225
UnitedHealthcare Benefits Plan of California	78.5%	$13,362,586	113,802	81.9%	$0	112,836
Western Health Advantage	91.7%	$0	22,212	93.6%	$0	20,514

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

Table 3: Full Service Health Plans – Large Group Market

Plan Name	2024			2025		
	MLR[3]	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Aetna Health of California, Inc.	87.3%	$0	185,140	87.4%	$0	150,534
Alameda Alliance For Health	94.2%	$0	5,789	97.6%	$0	6,134
Anthem Blue Cross	87.0%	$0	1,112,897	87.5%	$0	1,118,131
Blue Shield of California	88.1%	$0	1,126,316	88.5%	$0	1,172,705
Central California Alliance for Health	105.0%	$0	712	106.9%	$0	688
Chinese Community Health Plan	89.1%	$0	2,633	98.4%	$0	2,336
Cigna HealthCare of California, Inc.	90.2%	$0	97,291	88.7%	$0	100,146
Community Care Health Plan, Inc.	87.1%	$0	10,190	89.0%	$0	14,247
Contra Costa Health Plan	119.5%	$0	6,554	126.7%	$0	6,576
Health Net of California, Inc.	91.4%	$0	265,805	92.4%	$0	256,875
Health Plan of San Mateo	105.8%	$0	1,296	106.2%	$0	1,316
Kaiser Permanente	94.3%	$0	5,159,425	92.1%	$0	5,101,678
L.A. Care Health Plan	97.5%	$0	49,967	102.0%	$0	51,776
San Francisco Health Plan	99.0%	$0	11,648	99.8%	$0	11,847
Scripps Health Plan Services, Inc.	97.3%	$0	17,656	98.4%	$0	18,592
Sharp Health Plan	86.1%	$0	79,008	84.4%	$3,521,168	88,423
Sutter Health Plus	93.0%	$0	82,111	94.7%	$0	87,065
UnitedHealthcare of California	85.2%	$0	344,637	84.9%	$1,417,580	335,385
UnitedHealthcare Benefits Plan of California	89.6%	$0	222,286	92.1%	$0	218,832
Valley Health Plan	101.7%	$0	27,449	101.1%	$0	29,206
Ventura County Health Care Plan	93.9%	$0	9,908	98.4%	$0	9,068
Western Health Advantage	90.5%	$0	79,086	90.7%	$0	82,691

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

Table 4: Specialized Health Plans – Small Group Market

Plan Name	2024			2025		
	MLR[4]	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
OptumHealth Physical Health of California	68.8%	$2,147	1,074	68.5%	$2,118	1,091

Table 5: Specialized Health Plans – Large Group Market

Plan Name	2024			2025		
	MLR[5]	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Holman Professional Counseling Center	98.4%	$0	24,320	87.1%	$0	23,725
OptumHealth Behavioral Solutions of California	74.4%	$1,629,181	162,362	80.7%	$912,829	170,206
OptumHealth Physical Health of California	71.2%	$342,221	137,813	71.0%	$465,279	142,997

[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 2025

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
2024	$15,336,135
2025	$6,318,974
Total	**$787,357,978**