2025 Risk Adjustment Transfers

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Table 1: Risk Adjustment Transfers for the 2025 Benefit Year – DMHC Health Plans

DMHC REGULATED HEALTH PLAN NAME	2024			2025		
	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.	($35,767,615)	($17,797,894)	($53,565,509)	($29,739,537)	($7,196,292)	($36,935,829)
Anthem Blue Cross	($438,755,452)	$235,029,753	($203,725,700)	($283,526,740)	$333,900,576	$50,373,836
Blue Shield of California	$1,333,174,006	$167,008,994	$1,500,183,000	$1,440,328,150	$120,505,266	$1,560,833,416
Chinese Community Health Plan	($7,432,221)	($2,073,245)	($9,505,465)	($9,283,073)	($2,423,135)	($11,706,208)
Community Care Health California Plan, Inc.	$0	($565,978)	($565,978)	$0	($1,379,296)	($1,379,296)
Health Net of California, Inc.	($16,233,924)	($6,907,265)	($23,141,189)	($56,433,599)	($15,222,134)	($71,655,733)
Inland Empire Health Plan	($25,843,585)	$0	($25,843,585)	($44,498,836)	$0	($44,498,836)
Kaiser Permanente	($306,673,828)	($356,060,706)	($662,734,534)	($376,553,118)	($364,101,774)	($740,654,892)
L.A. Care Health Plan	($348,562,919)	$0	($348,562,919)	($438,304,911)	$0	($438,304,911)
Molina Healthcare of California	($75,904,148)	$0	($75,904,148)	($90,902,421)	$0	($90,902,421)
Sharp Health Plan	$284,943	($12,458,497)	($12,173,555)	($10,712,754)	($16,133,161)	($26,845,915)
Sutter Health Plus	$5,421,966	($1,971,504)	$3,450,462	$7,870,052	($6,230,471)	$1,639,581
UHC of California	$0	($29,305,220)	($29,305,220)	$0	($46,214,873)	($46,214,873)
UnitedHealthcare Benefits Plan of California	$0	$9,525,551	$9,525,551	$0	$1,884,311	$1,884,311
Valley Health Plan	($72,053,525)	$0	($72,053,525)	($61,063,838)	$0	($61,063,838)
Western Health Advantage	($11,653,699)	($4,333,376)	($15,987,075)	($47,179,374)	($13,592,068)	($60,771,442)
Total	**$0**	**($19,909,387)**	**($19,909,387)**	**$0**	**($16,203,051)**	**($16,203,050)**

Table 2: High-Cost Risk Pool Payment – DMHC Health Plans

DMHC REGULATED HEALTH PLAN NAME	2024			2025		
	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	$0	$0	$0	$0	$0
Anthem Blue Cross	$12,233,298	$50,828,190	$63,061,488	$14,548,570	$51,946,297	$66,494,867
Blue Shield of California	$90,543,752	$43,221,046	$133,764,798	$89,944,828	$27,677,976	$117,622,804
Chinese Community Health Plan	$1,910,444	$0	$1,910,444	$0	$0	$0
Community Care Health Plan, Inc.	$0	$0	$0	$0	$0	$0
Health Net of California, Inc.	$4,638,359	$6,228,396	$10,866,755	$6,966,654	$12,809,748	$19,776,402
Inland Empire Health Plan	$86,782	$0	$86,782	$0	$0	$0
Kaiser Permanente	$37,824,260	$25,040,621	$62,864,882	$39,451,463	$31,138,410	$70,589,873
L.A. Care Health Plan	$702,111	$0	$702,111	$1,007,845	$0	$1,007,845
Molina Healthcare of California	$378,962	$0	$378,962	$483,060	$0	$483,060
Sharp Health Plan	$1,822,669	$1,559,157	$3,381,826	$542,009	$17,092	$559,101
Sutter Health Plus	$602,201	$2,095,743	$2,697,944	$710,293	$552,763	$1,263,056
UHC of California	$0	$1,018,163	$1,018,163	$0	$3,748,743	$3,748,743
UnitedHealthcare Benefits Plan of California	$0	$7,322,515	$7,322,515	$0	$12,943,752	$12,943,752
Valley Health Plan	$960,679	$0	$960,679	$1,906,169	$0	$1,906,169
Western Health Advantage	$324,596	$709,752	$1,034,348	$734,494	$782,024	$1,516,518
Total	**$152,028,112**	**$138,023,584**	**$290,051,696**	**$156,295,385**	**$141,616,804**	**$297,912,190**

Table 3: Risk Adjustment Transfers for the 2025 Benefit Year – CDI Insurers

CDI REGULATED INSURANCE COMPANY NAME	2024			2025		
	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	$22,402,146	$22,402,146	$0	$17,518,500	$17,518,500
Cigna Health and Life Insurance Company	$0	($1,905,222)	($1,905,222)	$0	($2,195,219)	($2,195,219)
Kaiser Permanente Insurance Company	$0	($151,580)	($151,580)	$0	$1,238,616	$1,238,616
UnitedHealthcare Insurance Company	$0	($435,957)	($435,957)	$0	($358,846)	($358,846)
Total	**$0**	**$19,909,387**	**$19,909,387**	**$0**	**$16,203,050**	**$16,203,050**

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

CDI REGULATED INSURANCE COMPANY NAME	2024			2025		
	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	$806,702	$806,702	$0	$530,219	$530,219
Cigna Health and Life Insurance Company	$0	$1,241,835	$1,241,835	$0	$0	$0
Kaiser Permanente Insurance Company	$0	$0	$0	$0	$0	$0
UnitedHealthcare Insurance Company	$0	$0	$0	$0	$0	$0
Total	**$0**	**$2,048,537**	**$2,048,537**	**$0**	**$530,219**	**$530,219**