



California's Medical Loss Ratio (MLR) Database, Findings, 2021

MLR Summary

	INDIVIDUAL	SMALL GROUP	LARGE GROUP	ALL
MLR Standards	80.0%	80.0%	85.0%	—
Median MLR	86.7%	83.8%	89.5%	—
Insurers Reporting an MLR	16	18	36	39
Insurers Owing a Rebate	—	3	4	7
Average Rebate per Enrollee	—	\$163	\$28	\$121
Rebate as Percentage of Premiums (for insurers owing rebates)	—	2.2%	5.4%	2.3%
Enrollees Owed a Rebate	—	603,166	264,297	867,463

Premiums and Enrollment

Premiums (in billions)	\$15.5	\$14.1	\$58.5	\$88.0
Enrollment (in millions)	2.3	2.2	10.5	15.0
Premiums per Member per Month	\$556	\$535	\$470	\$493

Premium Spending on...

Medical Claims (includes prescription drugs)	90%	84%	89%	88%
Prescription Drugs	17%	14%	12%	13%
Sales and Commission Expense	2%	7%	2%	3%

Employer Groups

Number of Employer Groups	—	229,121	39,872	268,993
Average Employer Group Size	—	10	261	56

Number of Insurers...

Reporting Enrollment	26	22	37	46
Reporting 50+ Enrollees	16	21	37	40
Reporting 1,000+ Enrollees	16	14	34	37
Reporting 75,000+ Enrollees	6	5	13	20

Individual Small Group Large Group All

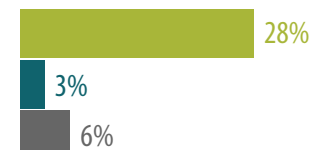
REBATES TO ENROLLEES

TOTAL: \$105.4 MILLION
AVERAGE/ENROLLEE: \$121



SHARE OF ENROLLEES WHOSE INSURER OWED A REBATE

TOTAL NUMBER: 867,463



COMMERCIAL PREMIUMS

TOTAL: \$88.0 BILLION



COMMERCIAL ENROLLMENT

TOTAL: 15.0 MILLION



Advance Premium Tax Credits (APTC)

- ▶ APTC (in billions)
- ▶ APTC as Percentage of Premiums

INDIVIDUAL
\$8.5
55%

Notes: Figures reflect commercial (individual, small group, large group) insurance only and include specialty plans (e.g., stand-alone plans for behavioral health or chiropractic). Employers' self-insured plans and mini-med plans (defined by CMS as having a benefit payout limited to a maximum of \$250,000 per year) are excluded. Enrollment refers to "life years" — average enrollment for the year (member months / 12). An MLR is not reported if the insurer is not considered credible (less than 1,000 life years over three years) or does not do business in a market. In 2021, 65 insurers filed an MLR report. Rebate data include National Insurance Company, which submitted a revised MLR form and no rebate was owed. Figures may not sum due to rounding. For more information, see notes and methodology in the data companion file at www.chcf.org.

California's Medical Loss Ratio (MLR) Database, Findings, 2021 *continued*

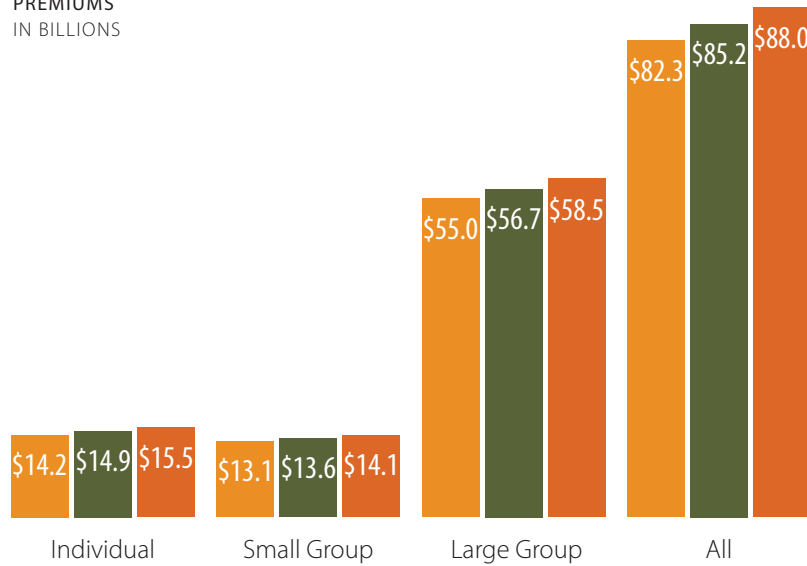
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JANUARY 2024

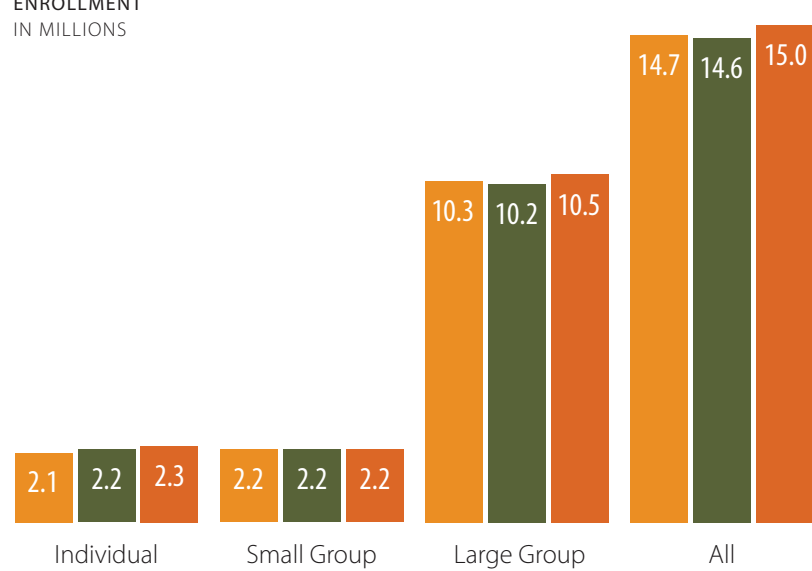
Premiums, Enrollment, and Rebates, by Market, 2019 to 2021

2019 2020 2021

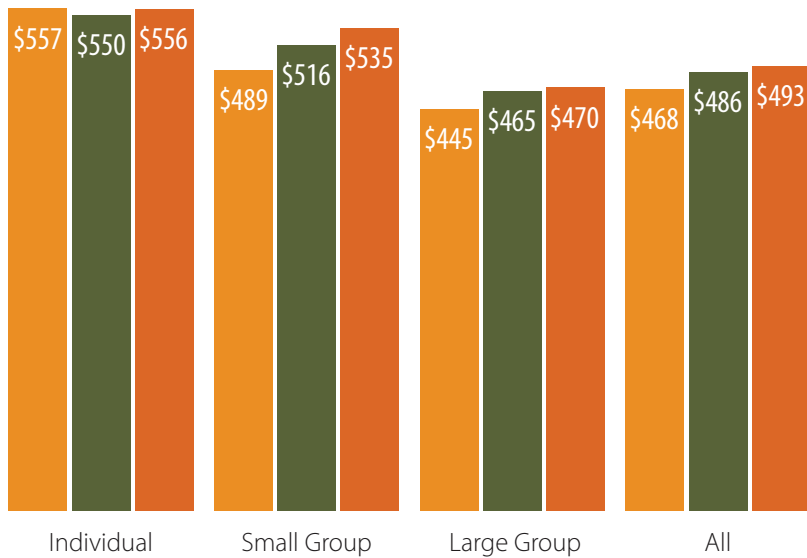
PREMIUMS
IN BILLIONS



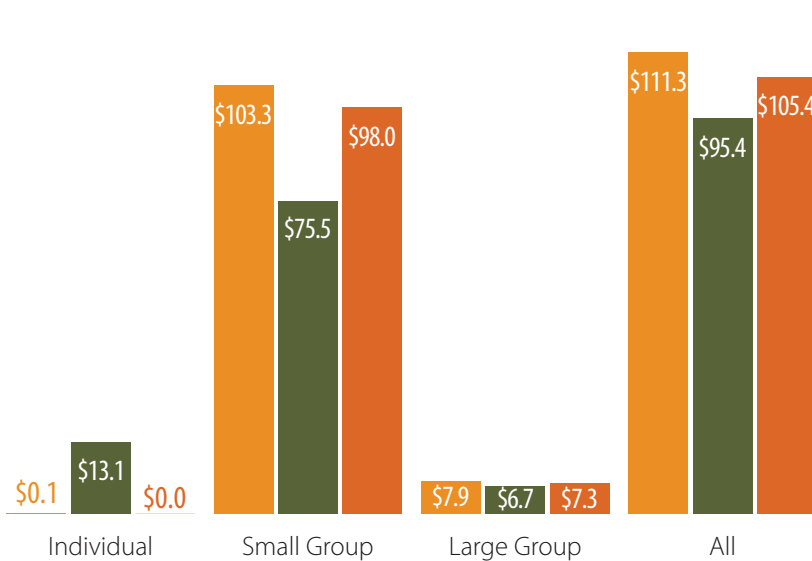
ENROLLMENT
IN MILLIONS



PREMIUMS PER MEMBER PER MONTH



REBATES TO ENROLLEES
IN MILLIONS



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Sources: "Medical Loss Ratio Data and System Resources," Public Use Files (2019–21), Centers for Medicare & Medicaid Services (CMS).