



California's Medical Loss Ratio (MLR) Database, Findings, 2019

MLR Summary

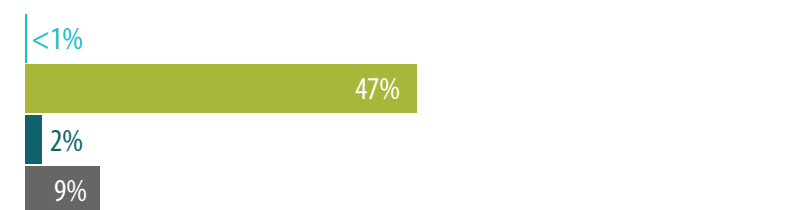
	INDIVIDUAL	SMALL GROUP	LARGE GROUP	ALL
MLR Standards	80.0%	80.0%	85.0%	—
Median MLR	85.6%	88.0%	88.5%	—
Insurers Reporting an MLR	17	19	34	37
Insurers Owing a Rebate	1	5	4	10
Average Rebate per Enrollee	\$38	\$97	\$39	\$88
Rebate as Percentage of Premiums				
▶ Insurers Owing Rebates	7.5%	1.5%	3.3%	1.5%
▶ All Insurers	0.0%	0.8%	0.0%	0.1%
Enrollees Benefitting from Rebates	3,602	1,061,688	201,195	1,266,485
Premiums and Enrollment				
Premium (in billions)	\$14.2	\$13.1	\$55.0	\$82.3
Enrollment (in millions)	2.1	2.2	10.3	14.7
Premium per Member per Month	\$557	\$489	\$445	\$468
Premium Spending on...				
Medical Claims (includes prescription drugs)	80%	82%	87%	85%
Prescription Drugs	14%	13%	12%	12%
Sales and Commission Expense	2%	7%	1%	2%
Employer Groups				
Number of Employer Groups	—	230,111	31,929	262,040
Average Employer Group Size	—	10	322	56
Number of Insurers...				
Reporting Enrollment	29	20	35	47
Reporting 50+ Enrollees	16	19	35	38
Reporting 1,000+ Enrollees	16	15	33	36
Reporting 75,000+ Enrollees	6	5	15	16

■ Individual ■ Small Group ■ Large Group ■ All

REBATES TO ENROLLEES TOTAL: \$111.3 MILLION
AVERAGE/ENROLLEE: \$88



SHARE OF ENROLLEES WHOSE CARRIER OWED REBATES
TOTAL NUMBER BENEFITTING: 1,266,485



COMMERCIAL PREMIUMS TOTAL: \$82.3 BILLION



COMMERCIAL ENROLLMENT TOTAL: 14.7 MILLION



ACA Subsidies, Individual Market

Advance Premium Tax Credit (APTC) and Cost-Sharing Reductions (CSR) Combined

- ▶ APTC
- ▶ CSR*

IN BILLIONS
\$6.5
\$6.5
—

* Federal government did not pay cost-sharing reductions (CSR) to insurers in 2019.

Notes: Figures reflect commercial (individual, small group, large group) insurance only and exclude employers' self-insured coverage. Includes specialty plans (e.g., standalone plans for behavioral health or chiropractic). Excludes mini-med plans (defined by CMS as having a benefit payout limited to a maximum of \$250,000 per year). Mini-med enrollment totaled 180 in 2019. Enrollment refers to "life-years" — average enrollment for the year (member months/12). MLR not reported if life-years to determine credibility are less than 1,000 for a market or insurer does not do business in a market. In 2019, 70 insurers filed an MLR report. Totals may not total 100% due to rounding. For more information, see notes and methodology in the database file available for download at www.chcf.org.

Sources: Medical Loss Ratio Data and System Resources, [Public Use Files \(2017-2019\)](#), Centers for Medicare and Medicaid Services (CMS).

California's Medical Loss Ratio (MLR) Database, Findings, 2019 *continued*

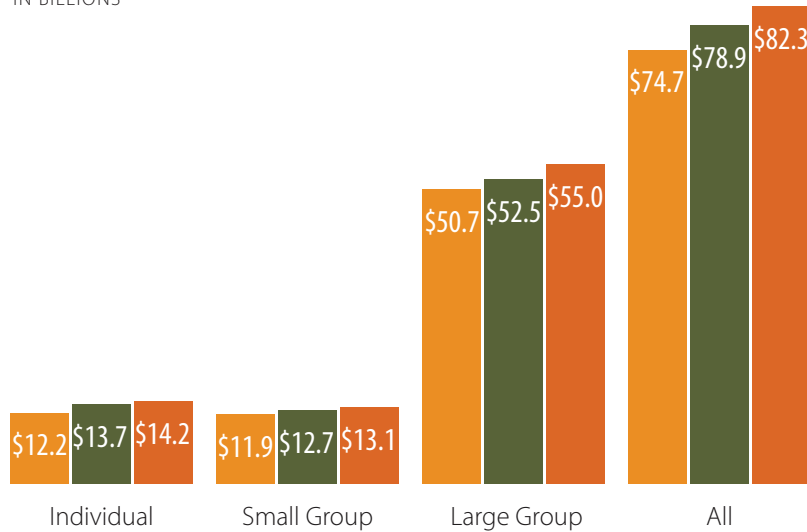
CALIFORNIA HEALTH CARE ALMANAC QUICK REFERENCE GUIDE

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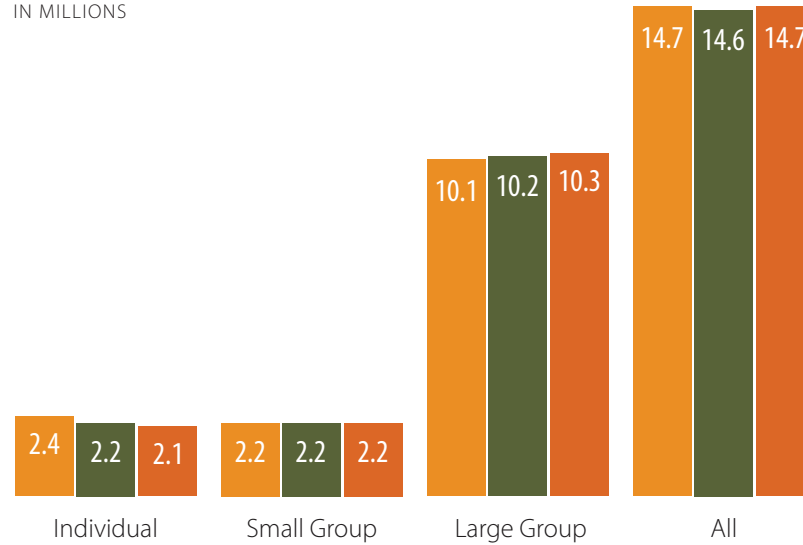
Premiums, Enrollment, and Rebates, by Market, 2017 to 2019

2017 2018 2019

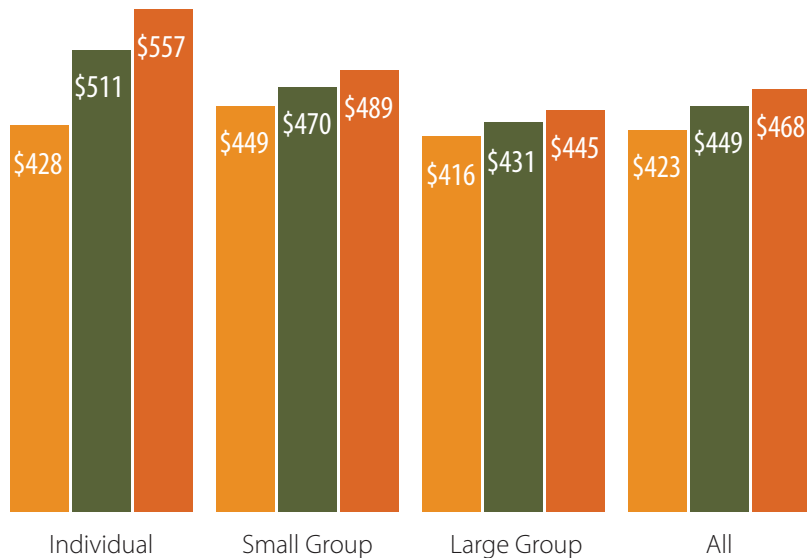
PREMIUMS
IN BILLIONS



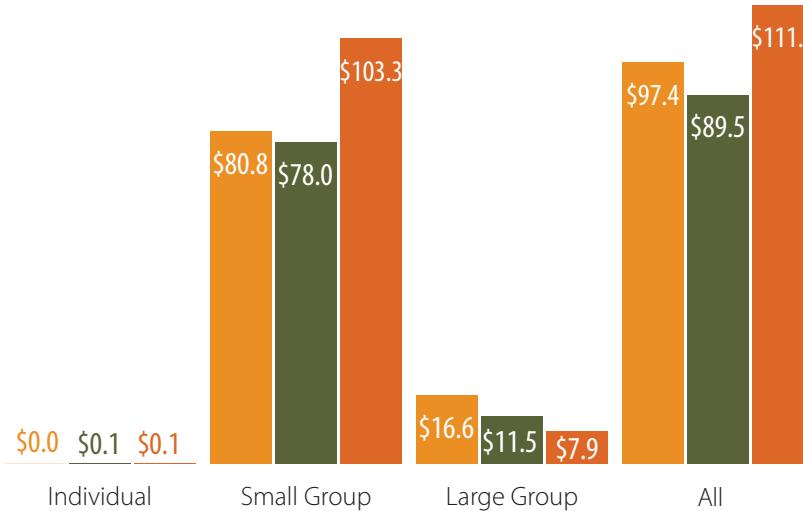
ENROLLMENT
IN MILLIONS



PREMIUMS PER MEMBER PER MONTH



REBATES TO ENROLLEES
IN MILLIONS



Note: Figures reflect commercial insurance only and exclude employers' self-insured coverage.