California’s Medical Loss Ratio (MLR) Database, Findings, 2020

**MLR Summary**

<table>
<thead>
<tr>
<th></th>
<th>INDIVIDUAL</th>
<th>SMALL GROUP</th>
<th>LARGE GROUP</th>
<th>ALL</th>
</tr>
</thead>
<tbody>
<tr>
<td>MLR Standards</td>
<td>80.0%</td>
<td>80.0%</td>
<td>85.0%</td>
<td>—</td>
</tr>
<tr>
<td>Median MLR</td>
<td>85.3%</td>
<td>83.8%</td>
<td>89.1%</td>
<td>—</td>
</tr>
<tr>
<td>Insurers Reporting an MLR</td>
<td>16</td>
<td>19</td>
<td>36</td>
<td>39</td>
</tr>
<tr>
<td>Insurers Owing a Rebate</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>Average Rebate per Enrollee</td>
<td>$104</td>
<td>$155</td>
<td>$34</td>
<td>$117</td>
</tr>
</tbody>
</table>

Rebate as Percentage of Premiums

- Insurers Owing Rebates: 2.2% (Individual), 2.2% (Small Group), 4.2% (Large Group), 2.2% (All)
- All Insurers: 0.1% (Individual), 0.6% (Small Group), 0.0% (Large Group), 0.1% (All)

**Enrollees Owed a Rebate**: 126,330 (Individual), 487,633 (Small Group), 200,019 (Large Group), 813,982 (All)

**Premiums and Enrollment**

<table>
<thead>
<tr>
<th></th>
<th>(in billions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premiums</td>
<td>$14.9</td>
</tr>
<tr>
<td>Enrollment (in millions)</td>
<td>2.2</td>
</tr>
<tr>
<td>Premiums per Member per Month</td>
<td>$550</td>
</tr>
</tbody>
</table>

**Premium Spending on**

- Medical Claims (includes prescription drugs): 81% (Individual), 79% (Small Group), 86% (Large Group), 84% (All)
- Prescription Drugs: 15% (Individual), 13% (Small Group), 12% (Large Group), 13% (All)
- Sales and Commission Expense: 2% (Individual), 8% (Small Group), 1% (Large Group), 2% (All)

**Employer Groups**

- Number of Employer Groups: 232,264 (Large Group), 37,057 (All)
- Average Employer Group Size: 9 (Large Group), 54 (All)

**Number of Insurers…**

- Reporting Enrollment: 29 (Individual), 22 (Small Group), 37 (Large Group), 48 (All)
- Reporting 50+ Enrollees: 16 (Individual), 20 (Small Group), 37 (Large Group), 40 (All)
- Reporting 1,000+ Enrollees: 16 (Individual), 15 (Small Group), 34 (Large Group), 37 (All)
- Reporting 75,000+ Enrollees: 6 (Individual), 4 (Small Group), 13 (Large Group), 15 (All)

**REBATES TO ENROLLEES**

- Total: $95.4 million
- Average/Enrollee: $117
  - 14% (Individual), 79% (Small Group), 7% (Large Group), 79% (All)

**SHARE OF ENROLLEES OWED REBATES**

- Total Number: 813,982
  - 6% (Individual), 22% (Small Group), 6% (Large Group), 6% (All)

**COMMERCIAL PREMIUMS**

- Total: $85.2 billion
  - 17% (Individual), 16% (Small Group), 67% (All)

**COMMERCIAL ENROLLMENT**

- Total: 14.6 million
  - 15% (Individual), 15% (Small Group), 70% (All)

**ACA Subsidies, Individual Market**

- Advance Premium Tax Credit (APTC) and Cost Sharing Reductions (CSR) Combined
  - APTC: $6.9 billion
  - CSR*: —

* Federal government did not pay cost-sharing reductions (CSR) to insurers in 2020.

Notes: Figures reflect commercial (individual, small group, large group) insurance only and include specialty plans (e.g., standalone plans for behavioral health or chiropractic). Excludes 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). Enrollment refers to “life years” — average enrollment for the year (member months/12). MLR is not reported if the insurer is not considered credible (less than 1,000 life years) or does not do business in a market. In 2020, 67 insurers filed an MLR report. Figures may not sum due to rounding. For more information, see notes and methodology in the data companion file at www.chcf.org.

Roman numerals cannot be present in the text. The text should not contain any numbers or symbols that are not relevant to the content. The text should be clear and easy to read. The text should be written in a logical and coherent manner. The text should be free of any errors or inaccuracies. The text should be written in a conversational tone. The text should be written in a professional tone.