



California Health Care Foundation

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

CALIFORNIA HEALTH CARE ALMANAC QUICK REFERENCE GUIDE

NOVEMBER 2022

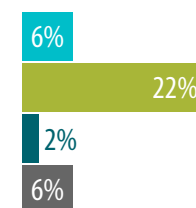
MLR Summary

	INDIVIDUAL	SMALL GROUP	LARGE GROUP	ALL
MLR Standards	80.0%	80.0%	85.0%	—
Median MLR	85.3%	83.8%	89.1%	—
Insurers Reporting an MLR	16	19	36	39
Insurers Owing a Rebate	2	3	4	9
Average Rebate per Enrollee	\$104	\$155	\$34	\$117
Rebate as Percentage of Premiums				
▶ Insurers Owing Rebates	2.2%	2.2%	4.2%	2.2%
▶ All Insurers	0.1%	0.6%	0.0%	0.1%
Enrollees Owed a Rebate	126,330	487,633	200,019	813,982
Premiums and Enrollment				
Premiums (in billions)	\$14.9	\$13.6	\$56.7	\$85.2
Enrollment (in millions)	2.2	2.2	10.2	14.6
Premiums per Member per Month	\$550	\$516	\$465	\$486
Premium Spending on...				
Medical Claims (includes prescription drugs)	81%	79%	86%	84%
Prescription Drugs	15%	13%	12%	13%
Sales and Commission Expense	2%	8%	1%	2%
Employer Groups				
Number of Employer Groups	—	232,264	37,057	269,321
Average Employer Group Size	—	9	271	54
Number of Insurers...				
Reporting Enrollment	29	22	37	48
Reporting 50+ Enrollees	16	20	37	40
Reporting 1,000+ Enrollees	16	15	34	37
Reporting 75,000+ Enrollees	6	4	13	15

Individual Small Group Large Group All



SHARE OF ENROLLEES OWED REBATES TOTAL NUMBER: 813,982



ACA Subsidies, Individual Market

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

IN BILLIONS

APTC	\$6.9
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.

Sources: Medical Loss Ratio Data and System Resources, Public Use Files (2018-2020), Centers for Medicare & Medicaid Services (CMS).

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California's Medical Loss Ratio (MLR) Database, Findings, 2020 *continued*

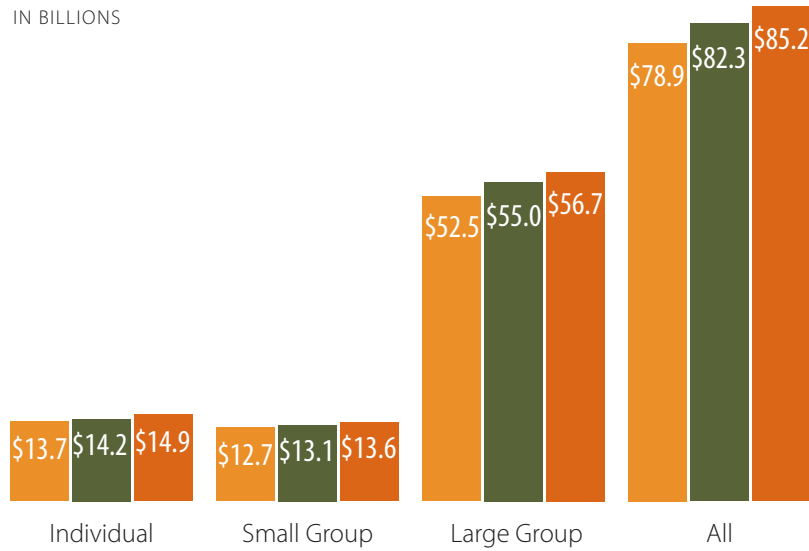
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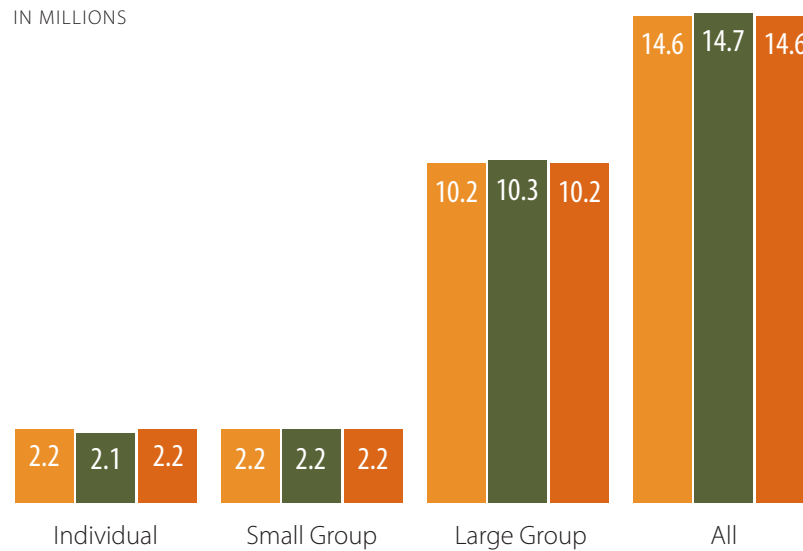
Premiums, Enrollment, and Rebates, by Market, 2018 to 2020

2018 2019 2020

PREMIUMS
IN BILLIONS



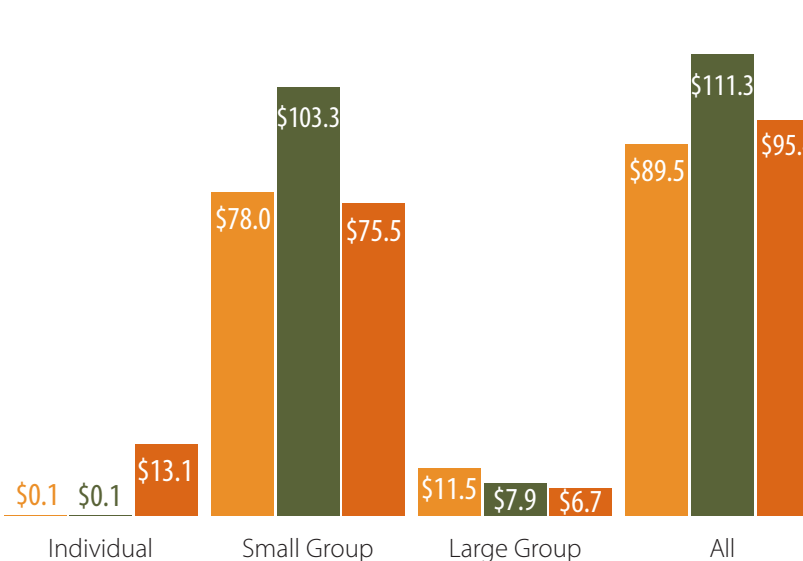
ENROLLMENT
IN MILLIONS



PREMIUMS PER MEMBER PER MONTH



REBATES TO ENROLLEES
IN MILLIONS



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