



California's Medical Loss Ratio (MLR) Database, Findings, 2018

MLR Summary

	INDIVIDUAL	SMALL GROUP	LARGE GROUP	ALL
MLR Standards	80.0%	80.0%	85.0%	—
Median MLR	85.8%	83.2%	90.4%	
Insurers Reporting an MLR	19	18	35	38
Insurers Owing a Rebate	2	4	3	8
Average Rebate per Enrollee	\$20	\$81	\$282	\$89
Rebate as Percentage of Premiums				
▶ Insurers Owing Rebates	2.0%	1.2%	5.5%	1.4%
▶ All Insurers	0.0%	0.6%	0.0%	0.1%
Enrollees Benefitting from Rebates	4,231	962,073	40,761	1,007,064

Premiums and Enrollment

Premium (in billions)	\$13.7	\$12.7	\$52.5	\$78.9
Enrollment (in millions)	2.2	2.2	10.2	14.6
Premium per Member per Month	\$511	\$470	\$431	\$449

Premium Spending on...

Medical Claims (includes prescription drugs)	80%	80%	86%	84%
Prescription Drugs	14%	13%	12%	12%
Sales and Commission Expense	2%	7%	2%	3%

Employer Groups

Number of Employer Groups	—	223,987	31,669	255,656
Average Employer Group Size	—	10	325	57

Number of Insurers...

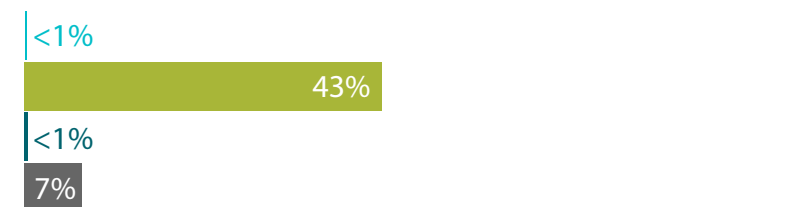
Reporting Enrollment	31	20	37	51
Reporting 50+ Enrollees	20	19	37	41
Reporting 1,000+ Enrollees	16	14	33	37
Reporting 75,000+ Enrollees	5	6	15	18

■ Individual ■ Small Group ■ Large Group ■ All

REBATES TO ENROLLEES TOTAL: \$89.5 MILLION
AVERAGE/ENROLLEE: \$89



SHARE OF ENROLLEES WHOSE CARRIER OWED REBATES
TOTAL NUMBER BENEFITTING: 1,007,064



COMMERCIAL PREMIUMS TOTAL: \$78.9 BILLION



COMMERCIAL ENROLLMENT TOTAL: 14.6 MILLION



ACA Subsidies, Individual Market

Advance Premium Tax Credit (APTC) and cost-sharing reductions combined

- ▶ APTC
- ▶ CSR*

IN BILLIONS	
APTC	\$6.0
CSR*	—

* Federal government did not pay cost-sharing reductions (CSR) to insurers in 2018.

Notes: 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 2018. Enrollment refers to "life-years" — average enrollment for the year (member months/12). Commercial insurance does not include self-insured coverage. 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 2018, 72 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: Public Use Files (2016-18), Centers for Medicare and Medicaid Services (CMS); and Medical Loss Ratio reports (2016-2018), CMS. www.cms.gov.

California's Medical Loss Ratio (MLR) Database, Findings, 2018 *continued*

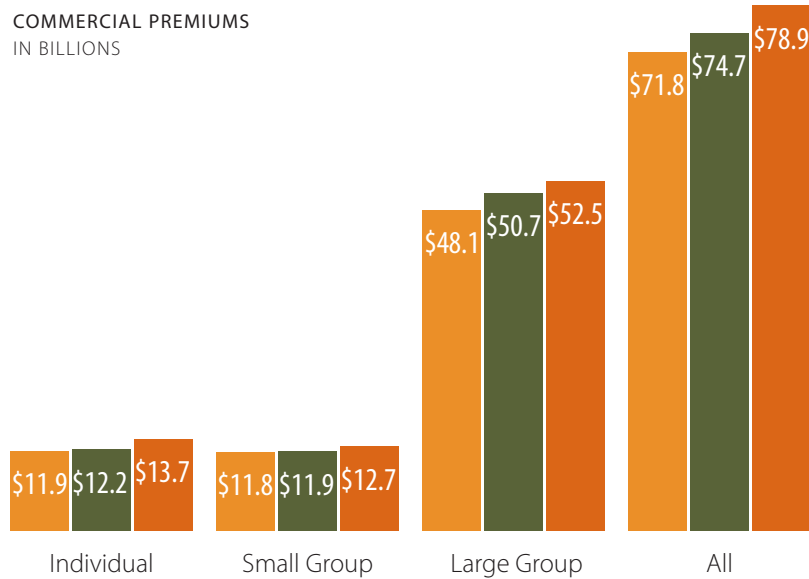
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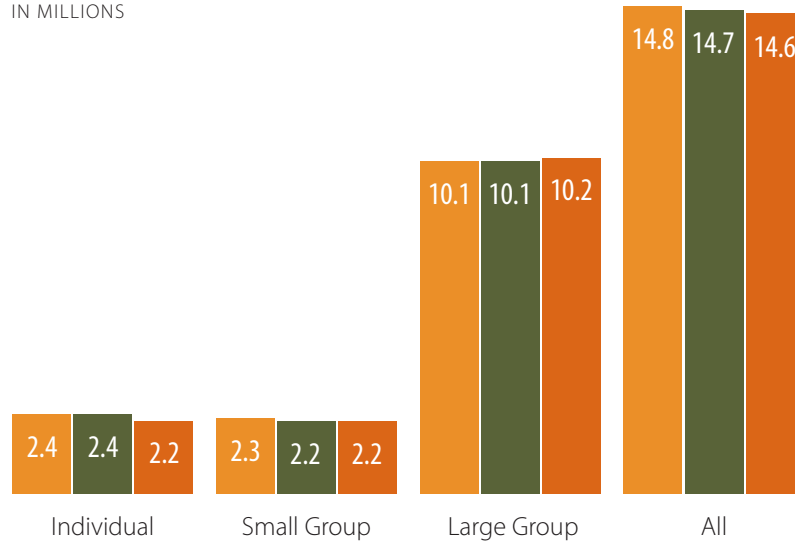
Premiums, Enrollment, and Rebates, by Market, 2016 to 2018

2016 2017 2018

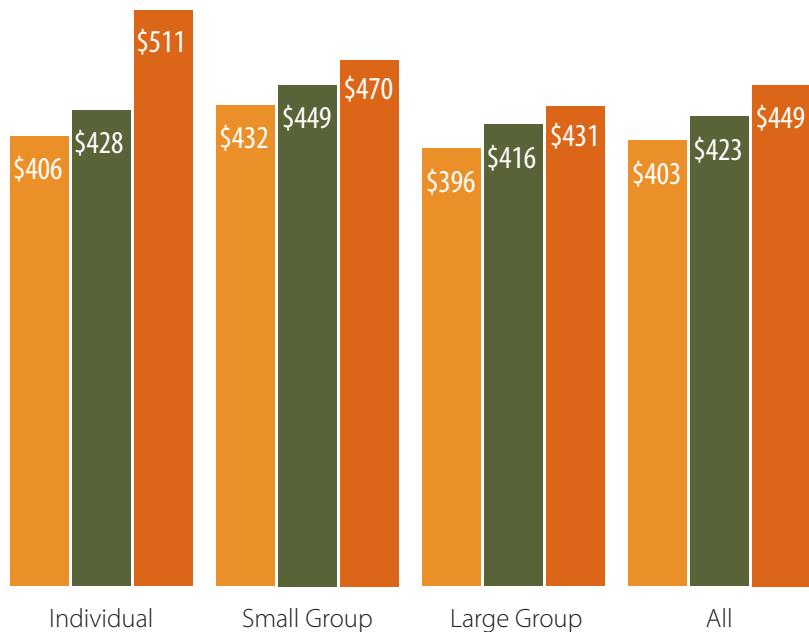
COMMERCIAL PREMIUMS
IN BILLIONS



COMMERCIAL ENROLLMENT
IN MILLIONS



PREMIUMS PER MEMBER PER MONTH



REBATES TO ENROLLEES
IN MILLIONS

