



CALIFORNIA  
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# California's Medical Loss Ratio (MLR) Database, Findings, 2012

CALIFORNIA HEALTH CARE ALMANAC QUICK REFERENCE GUIDE

FEBRUARY 2015

## MLR Summary

	INDIVIDUAL	SMALL GROUP	LARGE GROUP	ALL
MLR Standards	80%	80%	85%	—
Median MLR	85%	86%	90%	—
Insurers Reporting a MLR	32	32	30	45
Insurers Owing a Rebate	6	5	4	13
Average Rebate per Enrollee	\$53	\$59	\$51	\$57
Rebate as Percentage of Premiums				
▶ Carriers Owing Rebates	2.1%	1.2%	1.2%	1.4%
▶ All Premiums	0.4%	0.4%	0.0%	0.1%
Enrollees Benefitting from Rebates	347,414	709,055	64,251	1,120,720
<b>Premium Spending on...</b>				
Medical Claims	84%	81%	88%	87%
Sales and Commission	6%	8%	2%	3%
<b>Employer Groups</b>				
Number	—	277,063	32,222	309,285
Average Size	—	8	317	45
<b>Number of Insurers</b>				
Reporting Enrollment	50	34	35	67
Reporting 50+ Enrollees	28	28	32	45
Reporting 1,000+ Enrollees	19	18	26	34
Reporting 75,000+ Enrollees	5	6	12	13
Filing MLR Report	98	98	98	98
<b>Not for Profit Insurers</b>				
Share of Enrollment	20%	39%	58%	51%
Share of Premiums	29%	38%	60%	54%

Notes: Excludes: specialty plans (e.g., standalone plans for behavioral health, chiropractic, or pharmacy) and mini-med plans (defined by CMS as having a benefit payout limited to a maximum of \$250,000 per year). Unless otherwise specified, enrollment refers to "life years," i.e., average enrollment for the year (member months/12) for 2012. 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.

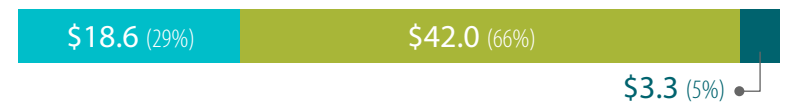
Sources: Centers for Medicare and Medicaid Services, Center for Consumer Information and Insurance Oversight, Medical Loss Ratio reports, public use data files, [www.cms.gov](http://www.cms.gov).

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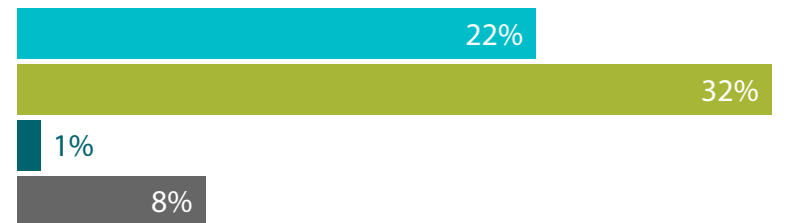
■ Individual ■ Small Group ■ Large Group ■ All

## REBATES TO ENROLLEES (IN MILLIONS)

TOTAL: \$63.8 MILLION  
AVERAGE: \$57/ENROLLEE



## ENROLLEES WHOSE CARRIER OWED A REBATE TOTAL NUMBER BENEFITTING: 1.1 MILLION



## COMMERCIAL MARKET SIZE, BY PREMIUMS (IN BILLIONS)

TOTAL: \$60.6 BILLION



## COMMERCIAL MARKET SIZE, BY ENROLLMENT (IN MILLIONS)

TOTAL: 14.0 MILLION



## PREMIUMS PER MEMBER PER MONTH



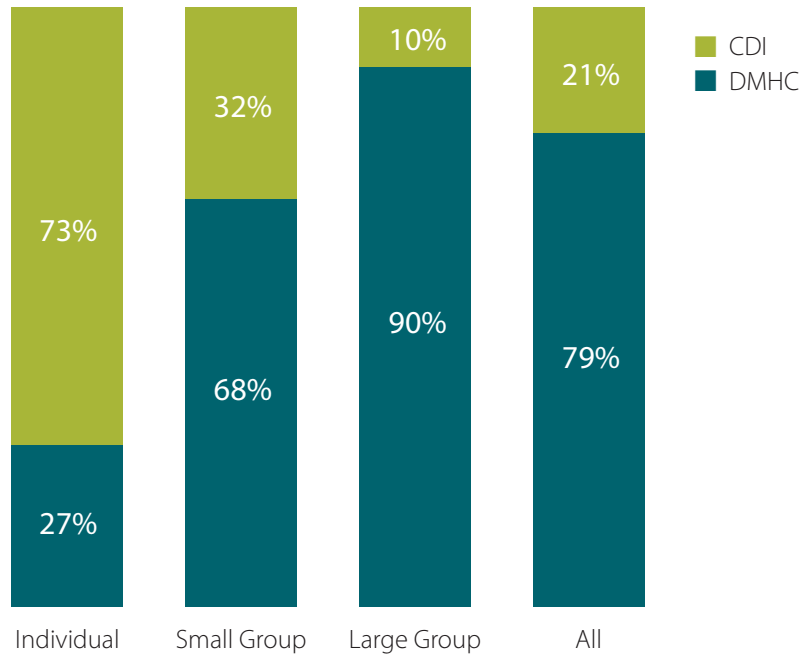
# California's Medical Loss Ratio (MLR) Reports, Findings, 2012, *continued*

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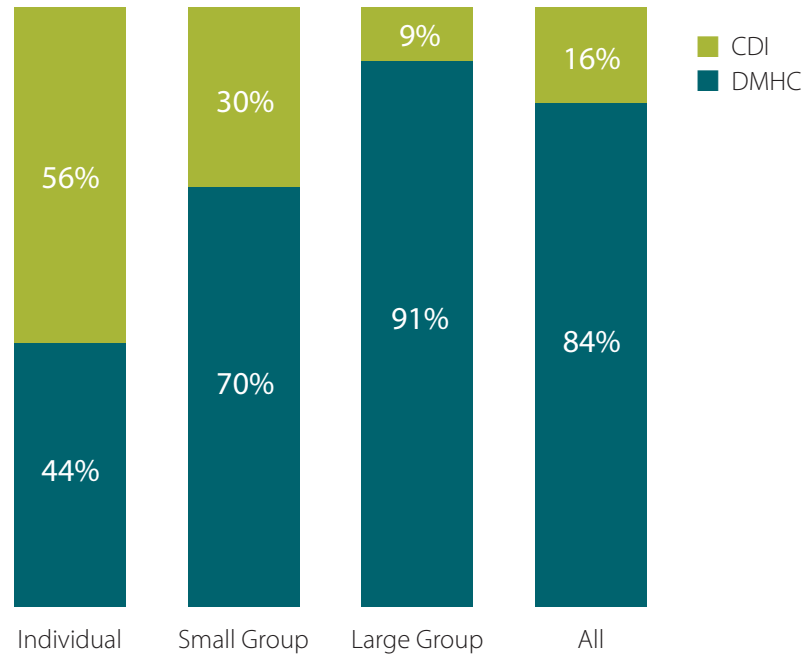
ENROLLMENT, BY REGULATOR

TOTAL: 14.0 MILLION



PREMIUMS, BY REGULATOR

TOTAL: \$60.6 BILLION



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