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

### 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><strong>MLR Standards</strong></td>
<td>80%</td>
<td>80%</td>
<td>85%</td>
<td>—</td>
</tr>
<tr>
<td><strong>Median MLR</strong></td>
<td>85%</td>
<td>86%</td>
<td>90%</td>
<td>—</td>
</tr>
<tr>
<td><strong>Insurers Reporting a MLR</strong></td>
<td>32</td>
<td>32</td>
<td>30</td>
<td>45</td>
</tr>
<tr>
<td><strong>Insurers Owing a Rebate</strong></td>
<td>6</td>
<td>5</td>
<td>4</td>
<td>13</td>
</tr>
<tr>
<td><strong>Average Rebate per Enrollee</strong></td>
<td>$53</td>
<td>$59</td>
<td>$51</td>
<td>$57</td>
</tr>
<tr>
<td><strong>Rebate as Percentage of Premiums</strong></td>
<td>2.1%</td>
<td>1.2%</td>
<td>1.2%</td>
<td>1.4%</td>
</tr>
<tr>
<td>▶ Carriers Owing Rebates</td>
<td>0.4%</td>
<td>0.4%</td>
<td>0.0%</td>
<td>0.1%</td>
</tr>
<tr>
<td>▶ All Premiums</td>
<td>0.4%</td>
<td>0.4%</td>
<td>0.0%</td>
<td>0.1%</td>
</tr>
</tbody>
</table>

### Enrollees Benefitting from Rebates

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Small Group</th>
<th>Large Group</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Enrollees</strong></td>
<td>347,414</td>
<td>709,055</td>
<td>64,251</td>
<td>1,120,720</td>
</tr>
</tbody>
</table>

### Premium Spending on...

- **Medical Claims**: 84%
- **Sales and Commission**: 6%

### Employer Groups

- **Number**: 277,063
- **Average Size**: 8

### Number of Insurers

- **Reporting Enrollment**: 50
- **Reporting 50+ Enrollees**: 28
- **Reporting 1,000+ Enrollees**: 19
- **Reporting 75,000+ Enrollees**: 5
- **Filing MLR Report**: 98

### Not for Profit Insurers

- **Share of Enrollment**: 20%
- **Share of Premiums**: 29%

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

**ENROLLMENT, BY REGULATOR**
- Total: 14.0 million
  - Individual: 73%
    - CDI: 27%
    - DMHC: 46%
  - Small Group: 68%
    - CDI: 32%
    - DMHC: 47%
  - Large Group: 10%
    - CDI: 79%
    - DMHC: 21%
- All: 21%

**PREMIUMS, BY REGULATOR**
- Total: $60.6 billion
  - Individual: 56%
    - CDI: 44%
    - DMHC: 77%
  - Small Group: 30%
    - CDI: 70%
    - DMHC: 91%
  - Large Group: 9%
    - CDI: 91%
    - DMHC: 84%
- All: 16%