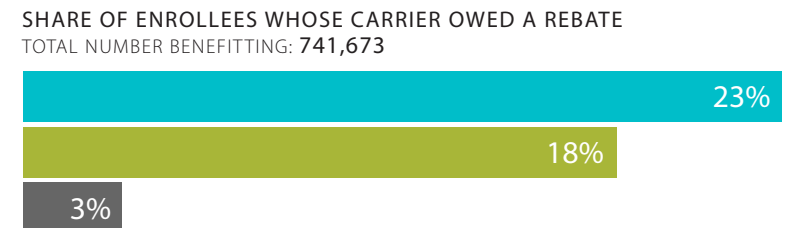




California's Medical Loss Ratio (MLR) Database, Findings, 2014

MLR Summary	INDIVIDUAL	SMALL GROUP	LARGE GROUP	ALL
MLR Standards	80%	80%	85%	—
Median MLR	88%	85%	89%	—
Insurers Reporting an MLR	27	20	29	38
Insurers Owing a Rebate	2	2	3	6
Average Rebate per Enrollee	\$134	\$144	\$840	\$147
Rebate as Percentage of Premiums				
▶ Carriers Owing Rebates	2.6%	2.7%	11.0%	2.8%
▶ All Premiums	0.6%	0.2%	—	0.1%
Enrollees Benefitting from Rebates	512,596	218,880	10,197	741,673
Premiums and Enrollment				
Premiums (in billions)	\$10.2	\$9.6	\$49.3	\$69.1
Enrollment (in millions)	2.2	2.0	9.9	14.2
Premiums per member per month	\$388	\$391	\$414	\$406
Premium Spending on...				
Medical Claims	79%	80%	85%	83%
Sales and Commission	4%	9%	2%	4%
Prescription Drugs	10%	12%	11%	11%
Employer Groups				
Number	—	232,508	32,835	265,343
Average Size	—	9	304	54
Number of Insurers				
Reporting Enrollment	43	28	31	56
Reporting 50+ Enrollees	27	26	29	39
Reporting 1,000+ Enrollees	20	16	26	32
Reporting 75,000+ Enrollees	5	7	13	15
Filing MLR Report	85	85	85	85

Individual Small Group Large Group ALL



Note: Large Group not shown because less than 1% of enrollees were owed a rebate.



ACA Subsidies, Individual Market	IN BILLIONS	SHARE OF PREMIUM
Advance Premium Tax Credit (APTC) and Cost Sharing Reduction (CSR) Combined	\$3.2	31.2%
▶ APTC	\$2.9	27.9%
▶ CSR	\$0.3	3.3%

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 2014. 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. Chart segments may not add to 100% due to rounding. For more information, see www.chcf.org.

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.

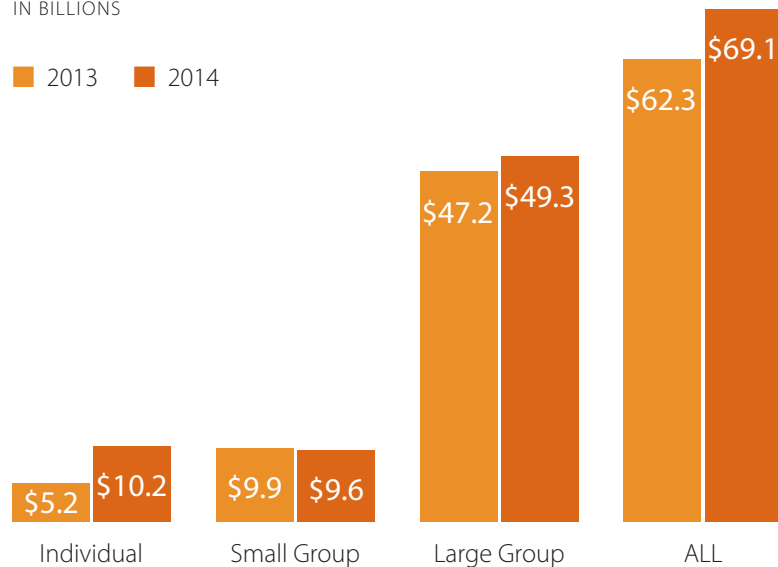
California's Medical Loss Ratio (MLR) Database, Findings, 2014 *continued*

CALIFORNIA HEALTH CARE ALMANAC QUICK REFERENCE GUIDE

JULY 2016

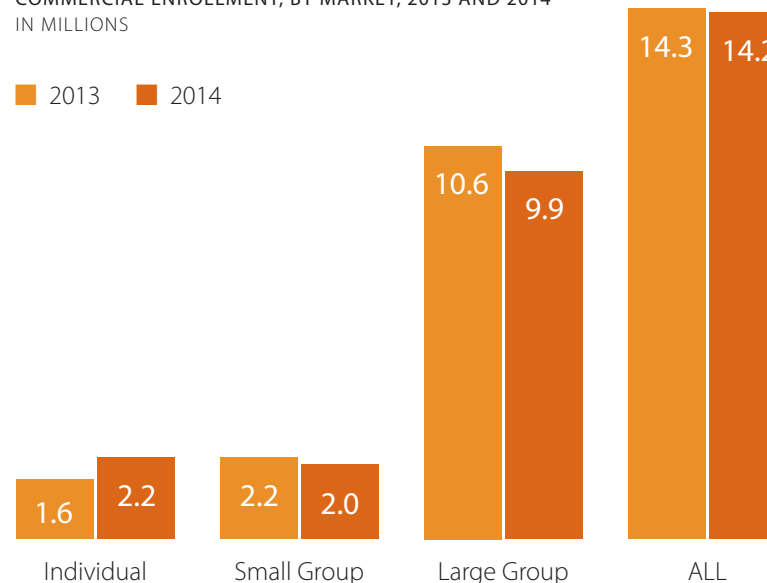
COMMERCIAL PREMIUMS, BY MARKET, 2013 AND 2014
IN BILLIONS

■ 2013 ■ 2014

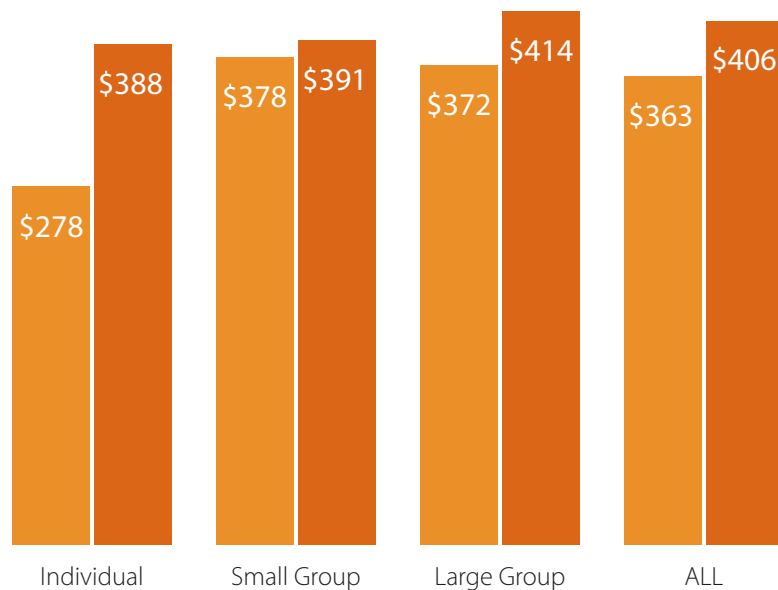


COMMERCIAL ENROLLMENT, BY MARKET, 2013 AND 2014
IN MILLIONS

■ 2013 ■ 2014



PREMIUMS PER MEMBER PER MONTH, BY MARKET, 2013 AND 2014



REBATES TO ENROLLEES, BY MARKET, 2013 AND 2014
IN MILLIONS

