

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

CALIFORNIA HEALTH CARE ALMANAC QUICK REFERENCE GUIDE

JULY 2016

MLR Summary	INDIVIDUAL	CMALL CROUD	LARCE CROUD	A.I.I.	■ Individual ■ Small Group	Large (Group A LL
MLR Standards	INDIVIDUAL 80%	SMALL GROUP 80%	LARGE GROUP 85%	ALL	Individual Sinali Gloup	Large	oloup ■ ALL
Median MLR	88%	85%	89%	_		TOTA	L: \$97.6 MILLION
Insurers Reporting an MLR	27	20	29	38	REBATES TO ENROLLEES	AVERAG	E/ENROLLEE: \$147
Insurers Owing a Rebate	2	20	3	6	6	7%	25% 8%
Average Rebate per Enrollee	\$134	\$144	\$840	\$147			
Rebate as Percentage of Premiums	↓1.0 .4	γ1 11	→0 + 0	Ţ1 4 7			
► Carriers Owing Rebates	2.6%	2.7%	11.0%	2.8%	SHARE OF ENROLLEES WHOSE CARRIER OWED A REBATE TOTAL NUMBER BENEFITTING: 741,673		
► All Premiums	0.6%	0.2%		0.1%	TOTAL NOMBER BENEFIT INC. 7 117075		220/
Enrollees Benefitting from Rebates	512,596	218,880	10,197	741,673			23%
-	312,330	210,000	10,137	7 11,075		18%	
Premiums and Enrollment					3%		•
Premiums (in billions)	\$10.2	\$9.6	\$49.3	\$69.1	370		
Enrollment (in millions)	2.2	2.0	9.9	14.2	Note: Large Group not shown because less than 1% of enrollees were owed a rebate.		
Premiums per member per month	\$388	\$391	\$414	\$406			
Premium Spending on					COMMERCIAL PREMIUMS	TOT	AL: \$69.1 BILLION
M 1: 1 Cl :							
Medical Claims	79%	80%	85%	83%	15% 14%		71%
Medical Claims Sales and Commission	79% 4%	80% 9%	85% 2%	83% 4%	15% 14%		71%
Sales and Commission Prescription Drugs	4%	9%	2%	4%	15% 14% COMMERCIAL ENROLLMENT	TO ⁻	71%
Sales and Commission	4%	9% 12%	2% 11%	4% 11%		TO'	
Sales and Commission Prescription Drugs Employer Groups Number	4%	9%	2%	4%	COMMERCIAL ENROLLMENT	TO	TAL: 14.2 MILLION
Sales and Commission Prescription Drugs Employer Groups Number Average Size	4%	9% 12% 232,508	2% 11% 32,835	4% 11% 265,343	COMMERCIAL ENROLLMENT 15% 14%		TAL: 14.2 MILLION
Sales and Commission Prescription Drugs Employer Groups Number Average Size Number of Insurers	4% 10% — —	9% 12% 232,508 9	2% 11% 32,835 304	4% 11% 265,343 54	COMMERCIAL ENROLLMENT 15% 14% ACA Subsidies, Individual Market	IN BILLIONS	TAL: 14.2 MILLION 70% SHARE OF PREMIUM
Sales and Commission Prescription Drugs Employer Groups Number Average Size Number of Insurers Reporting Enrollment	4% 10% — — 43	9% 12% 232,508 9	2% 11% 32,835 304	4% 11% 265,343 54	COMMERCIAL ENROLLMENT 15% 14%		TAL: 14.2 MILLION
Sales and Commission Prescription Drugs Employer Groups Number Average Size Number of Insurers Reporting Enrollment Reporting 50+ Enrollees	4% 10% — — 43 27	9% 12% 232,508 9 28 26	2% 11% 32,835 304 31 29	4% 11% 265,343 54 56 39	COMMERCIAL ENROLLMENT 15% 14% ACA Subsidies, Individual Market Advance Premium Tax Credit (APTC) and	IN BILLIONS	TAL: 14.2 MILLION 70% SHARE OF PREMIUM
Sales and Commission Prescription Drugs Employer Groups Number Average Size Number of Insurers Reporting Enrollment Reporting 50+ Enrollees Reporting 1,000+ Enrollees	4% 10% — — 43 27 20	9% 12% 232,508 9 28 26 16	2% 11% 32,835 304 31 29 26	4% 11% 265,343 54 56 39 32	COMMERCIAL ENROLLMENT 15% 14% ACA Subsidies, Individual Market Advance Premium Tax Credit (APTC) and Cost Sharing Reduction (CSR) Combined	IN BILLIONS \$3.2	TAL: 14.2 MILLION 70% SHARE OF PREMIUM 31.2%
Sales and Commission Prescription Drugs Employer Groups Number Average Size Number of Insurers Reporting Enrollment Reporting 50+ Enrollees	4% 10% — — 43 27	9% 12% 232,508 9 28 26	2% 11% 32,835 304 31 29	4% 11% 265,343 54 56 39	COMMERCIAL ENROLLMENT 15% 14% ACA Subsidies, Individual Market Advance Premium Tax Credit (APTC) and Cost Sharing Reduction (CSR) Combined APTC	IN BILLIONS \$3.2 \$2.9	70% SHARE OF PREMIUM 31.2% 27.9%

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.

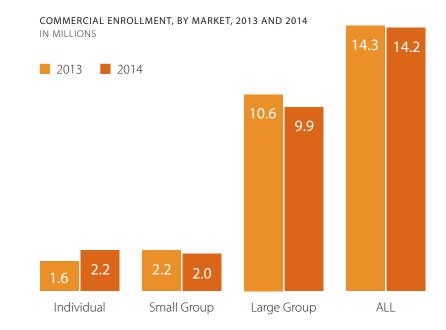
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PREMIUMS PER MEMBER PER MONTH, BY MARKET, 2013 AND 2014







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