



CALIFORNIA
HEALTHCARE
FOUNDATION

California's Medical Loss Ratio (MLR) Database, Findings, 2013

CALIFORNIA HEALTH CARE ALMANAC QUICK REFERENCE GUIDE

SEPTEMBER 2015

MLR Summary

	INDIVIDUAL	SMALL GROUP	LARGE GROUP	ALL
MLR Standards	80%	80%	85%	—
Median MLR	89%	83%	88%	—
Insurers Reporting an MLR	23	20	29	37
Insurers Owing a Rebate	4	2	1	7
Average Rebate per Enrollee	\$50	\$14	\$453	\$26
Rebate as Percentage of Premiums				
▶ Carriers Owing Rebates	2.2%	0.2%	8.1%	0.5%
▶ All Premiums	0.1%	0.1%	—	—
Enrollees Benefitting from Rebates	63,787	383,921	7,573	455,281
Premium Spending on...				
Medical Claims	87%	82%	87%	86%
Sales and Commission	5%	8%	2%	3%
Employer Groups				
Number	—	263,290	31,626	294,916
Average Size	—	8	316	46
Number of Insurers				
Reporting Enrollment	44	29	31	57
Reporting 50+ Enrollees	30	27	30	43
Reporting 1,000+ Enrollees	19	16	27	33
Reporting 75,000+ Enrollees	5	6	12	15
Filing MLR Report	90	90	90	90
Not for Profit Insurers				
Share of Enrollment	22%	36%	63%	54%
Share of Premiums	30%	35%	62%	55%

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 2013. 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.

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■ Individual ■ Small Group ■ Large Group ■ ALL

REBATES TO ENROLLEES IN MILLIONS

TOTAL: \$11.9 MILLION
AVERAGE/ENROLLEE: \$26



ENROLLEES WHOSE CARRIER OWED A REBATE TOTAL NUMBER BENEFITTING: 455,281



Note: Large Group not shown because no enrollees were owed a rebate.

COMMERCIAL MARKET SIZE, BY PREMIUMS IN BILLIONS

TOTAL: \$62.3 BILLION



COMMERCIAL MARKET SIZE, BY ENROLLMENT IN MILLIONS

TOTAL: 14.3 MILLION



PREMIUMS PER MEMBER PER MONTH



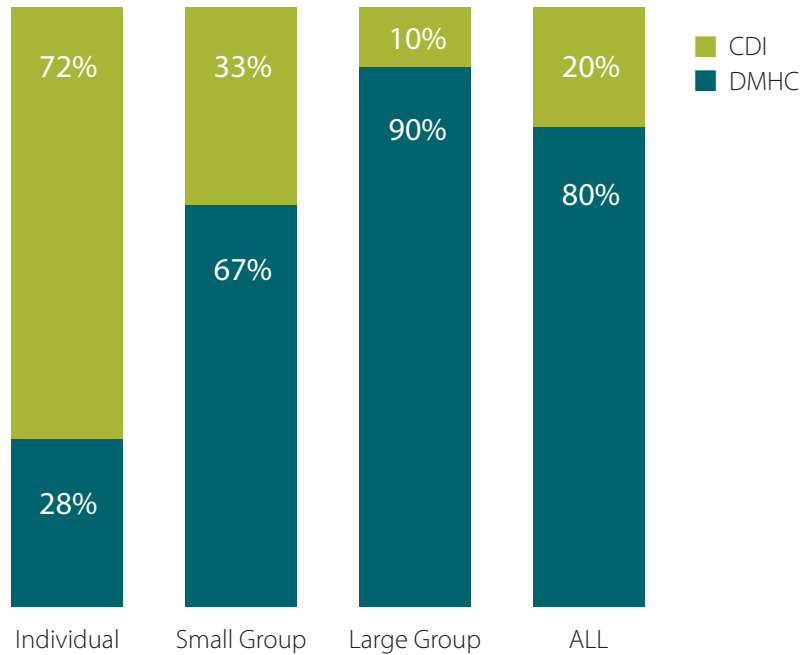
California's Medical Loss Ratio (MLR) Database, Findings, 2013, *continued*

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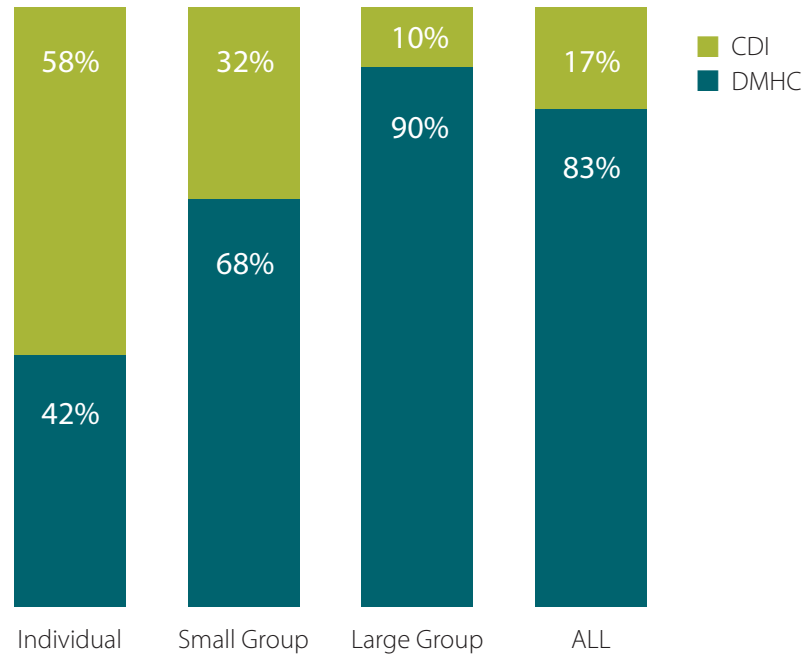
ENROLLMENT, BY REGULATORY

TOTAL: 14.3 MILLION



PREMIUMS, BY REGULATORY

TOTAL: \$62.3 BILLION



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