

CALIFORNIA Health Care Almanac



MAY 2019

California Health Insurers

Large Insurers Remain on Top

Executive Summary

California Health Insurers: Large Insurers Remain on Top provides a snapshot of the insurance market in California at the end of 2017.

Data from the state’s two insurance regulators, the Department of Managed Health Care (DMHC) and the California Department of Insurance (CDI), and other sources were used to examine market share, enrollment, financial performance, and consumer satisfaction.

KEY FINDINGS INCLUDE:

- California health insurance was a \$183.7 billion business in 2017, up from \$162.5 billion in 2015, a 13% increase. Six insurers accounted for more than two-thirds of the revenue.
- In 2017, some large DMHC-regulated plans experienced flat revenue growth, which coincided with declines in commercial enrollment.
- Most of the largest insurers, under both DMHC and CDI, were profitable in 2017.
- Overall enrollment was relatively flat in 2016 and 2017. At year-end 2017, California’s insurers covered 14.1 million commercial enrollees and 13.2 million public managed care enrollees, of which 10.7 million had Medi-Cal. California insurers provided administrative services only to another 5.7 million enrollees in employers’ self-insured plans.
- The ACA requires insurers to spend a minimum share of premium dollars on medical care or pay a rebate to consumers. In 2017, California insurers owed \$97.4 million in premium rebates. Rebates averaged \$106 per person and benefited nearly 920,000 Californians.

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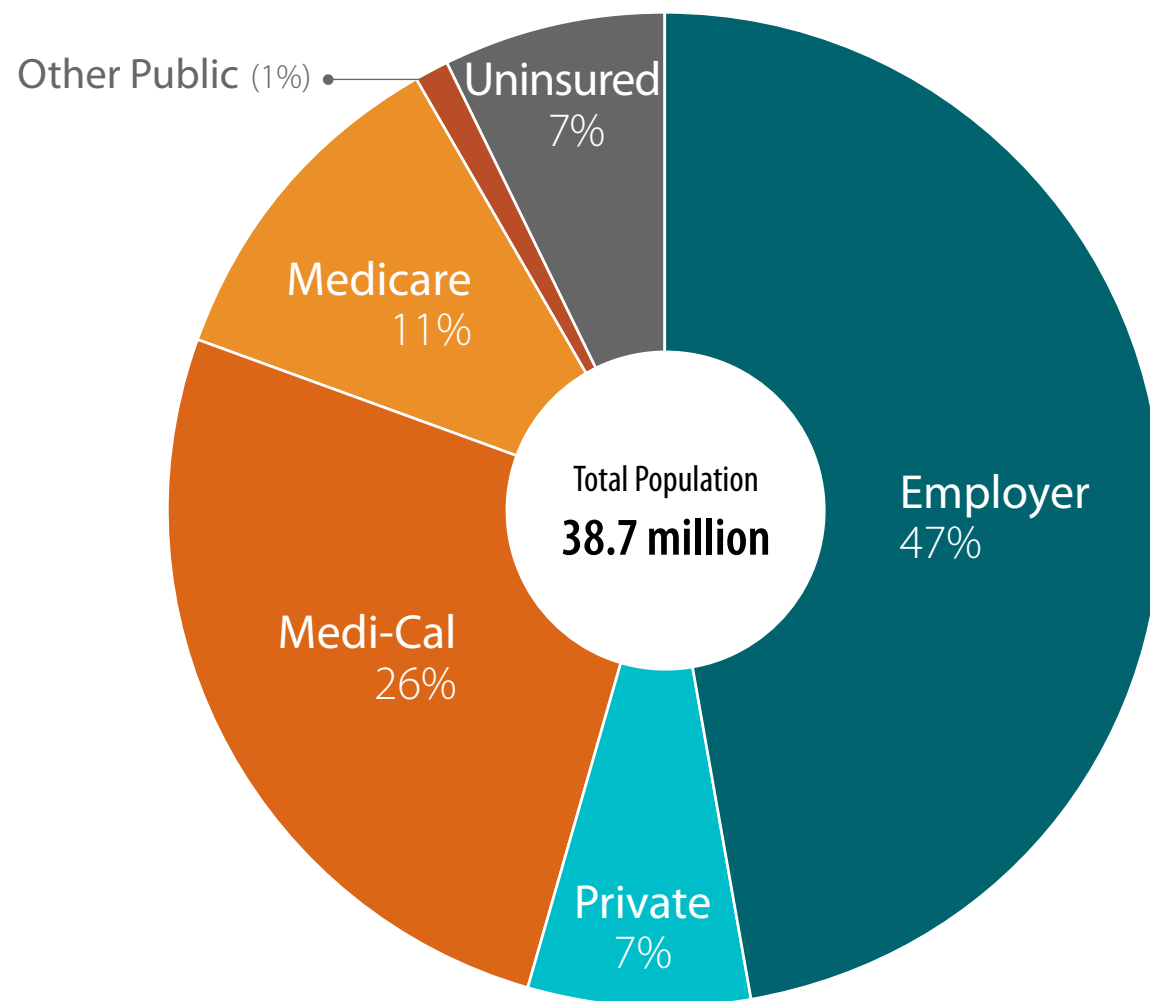
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Health Insurance Coverage, by Source

California, 2017



Notes: Analysis counts a person's coverage in only one category. *Medicare* and *Medi-Cal* include FFS and managed care enrollment (through California insurers). *Medi-Cal* also includes the Children's Health Insurance Program and those who have both Medicaid and another type of coverage, such as dual eligibles who are also covered by Medicare. *Other public* includes Department of Veterans Affairs and Department of Defense coverage. *Employer* includes both commercial group insurance and self-insured employers coverage.

Source: "Health Insurance Coverage of the Total Population" (2017), KFF (Kaiser Family Foundation), n.d., www.kff.org.

California Health Insurers

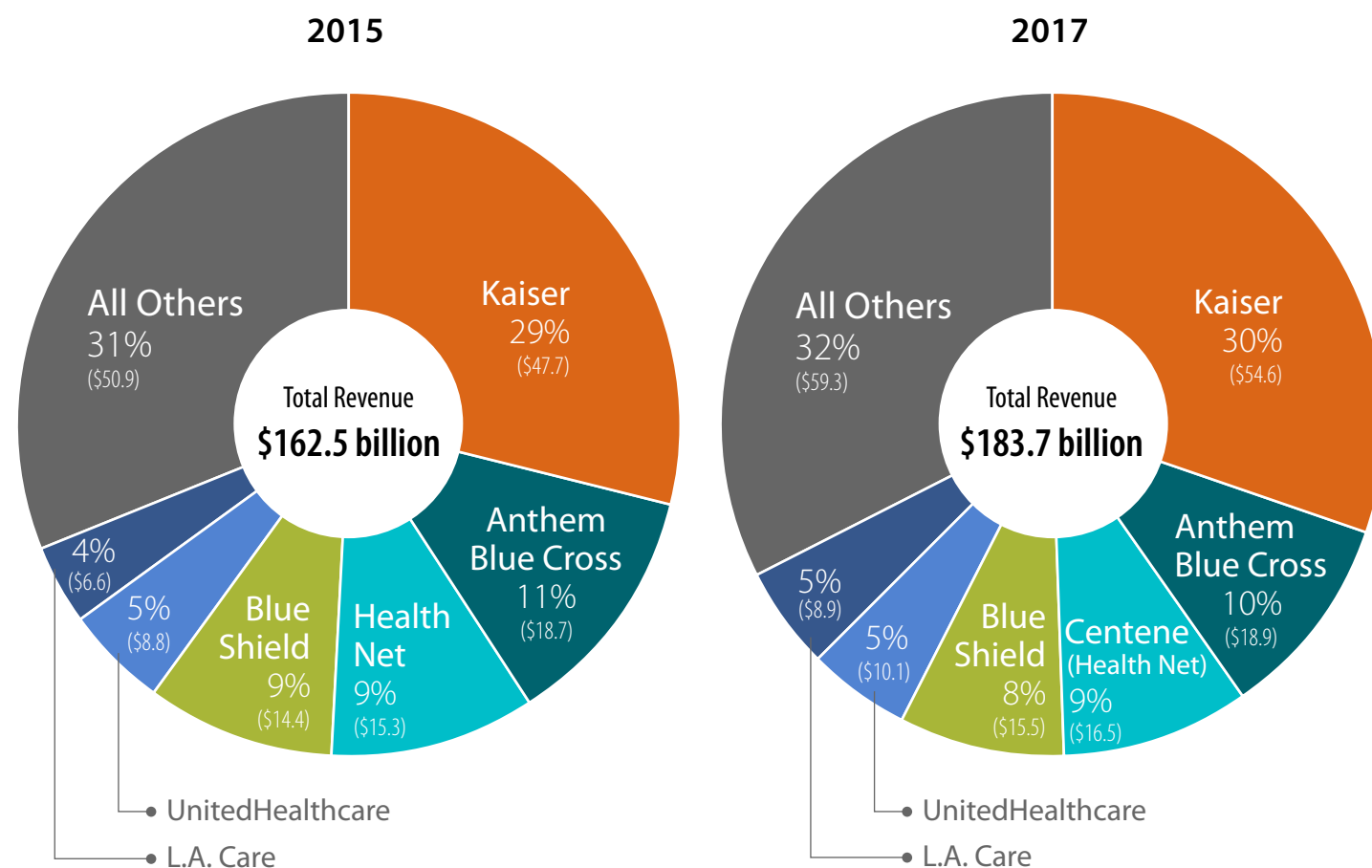
Overview

Over half of Californians have private health insurance — purchased individually or obtained through their employer. California's health insurers provide coverage for them, as well as for those enrolled in Medicare and Medi-Cal managed care plans.

All Health Insurers, by Share of Revenue

California, 2015 and 2017

IN BILLIONS



Notes: Kaiser figures adjusted to reflect only California business. *Health Net* includes Health Net Community Solutions, Health Net of California, Health Net Life Insurance Company, and for 2017, it also includes California Health and Wellness. Health Net's 2015 market share does not include Centene (California Health and Wellness). *All others* reflects other full-service plans regulated by the Department of Managed Health Care (DMHC), and the accident and health (A&H) line of business regulated by the California Department of Insurance (CDI). Share computation based on total revenues from DMHC-regulated insurers and California A&H written premiums. Segments may not total 100% due to rounding.

Sources: "Health Plan Financial Summary Report" (2015 and 2017), DMHC, n.d., wpso.dmh.ca.gov; "Exhibit (4D)," in *Life and Annuity Market Share Report* (2015 and 2017), CDI, June 2016 and June 2018, www.insurance.ca.gov; and *California Health Market Share Report* (2015 and 2017), acquired by special request to CDI Rate Specialist Bureau.

California Health Insurers

Overview

Health insurance was a \$184 billion business in California in 2017, up from \$162 billion in 2015. Six insurers accounted for about two-thirds of all revenues. L.A. Care was the only county-based insurer in the top six.

Health Insurance Regulators

California, 2017

	DMHC	CDI	TOTAL
Number of companies regulated (reporting 2017 revenue*)	75	262	337
California revenues* regulated (in billions)	\$165.6	\$18.2	\$183.7
Share of business represented by the six largest companies (as determined by revenues)	71%	54%	70%
Insured enrollees reported (commercial and public, excluding ASO) (in millions)	26.2 (~67% population)	1.2 (~3% population)	27.3
Administrative services only (ASO) enrollment (for self-insured employers) (in millions)	1.0	4.7	5.7
Individual market enrollment distribution (in millions)	2.1 (93%)	0.2 (7%)	2.2
Group market enrollment distribution (in millions)	11.0 (93%)	0.9 (7%)	11.9
Primary types of products regulated	<ul style="list-style-type: none"> • HMOs • Two PPOs • Vision • Dental 	<ul style="list-style-type: none"> • Most PPOs • Indemnity • Medicare supplements • Part D stand-alone • Dental • Stop-loss 	

*Reflects revenues of DMHC-regulated full-service plans and California premiums written by CDI-regulated insurers for the accident and health (A&H) line of business.

Notes: Enrollment figures exclude Medicare supplemental coverage. For further information on the California Department of Insurance (CDI) and the Department of Managed Health Care (DMHC) distinctions, see Debra Roth and Deborah Kelch, *Making Sense of Managed Care Regulation in California*, California Health Care Foundation (CHCF), November 2001, www.chcf.org and *Ready for Reform? Health Insurance Regulation in California Under the ACA*, CHCF, June 2011, www.chcf.org. Figures may not sum due to rounding.

Sources: "Health Plan Financial Summary Report" (2017), DMHC, n.d., wps.dmhc.ca.gov; "Exhibit (4D)" in *2017 Life and Annuity Market Share Report*, CDI, June 2018, www.insurance.ca.gov; *2017 California Health Market Share Report*, acquired by special request to CDI Rate Specialist Bureau; *Enrollment Summary Report – 2017*, DMHC, n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report* (2017), CDI, 2018, www.insurance.ca.gov.

California Health Insurers

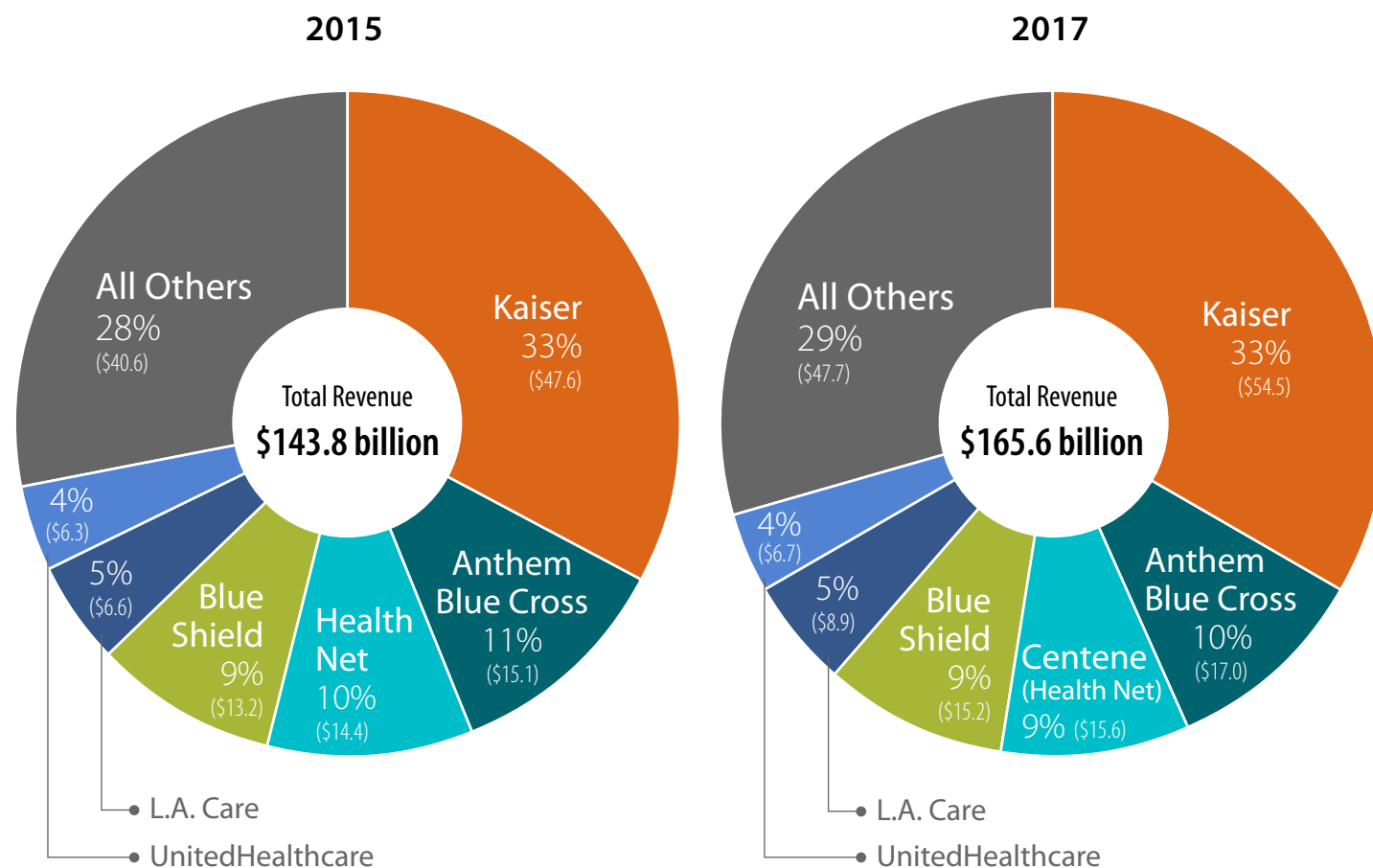
Overview

Health insurance companies are regulated either by the Department of Managed Health Care (DMHC) or the California Department of Insurance (CDI). DMHC regulates mainly HMOs, while CDI oversees most PPOs and traditional fee-for-service plans. Both regulators also oversee the administrative services only (ASO) business for self-insured employers.

DMHC-Regulated Health Insurers, by Total Revenues

California, 2015 and 2017

IN BILLIONS



California Health Insurers

Overview

Total revenues for DMHC-regulated insurers increased by 15%, from \$143.8 billion in 2015 to \$165.6 billion in 2017. Kaiser accounted for a third of total revenues — three times more than the next-largest insurer. Insurers' revenues are affected by enrollment and benefit levels, revenues from copays and administrative services only fees, and the mix of enrollees.

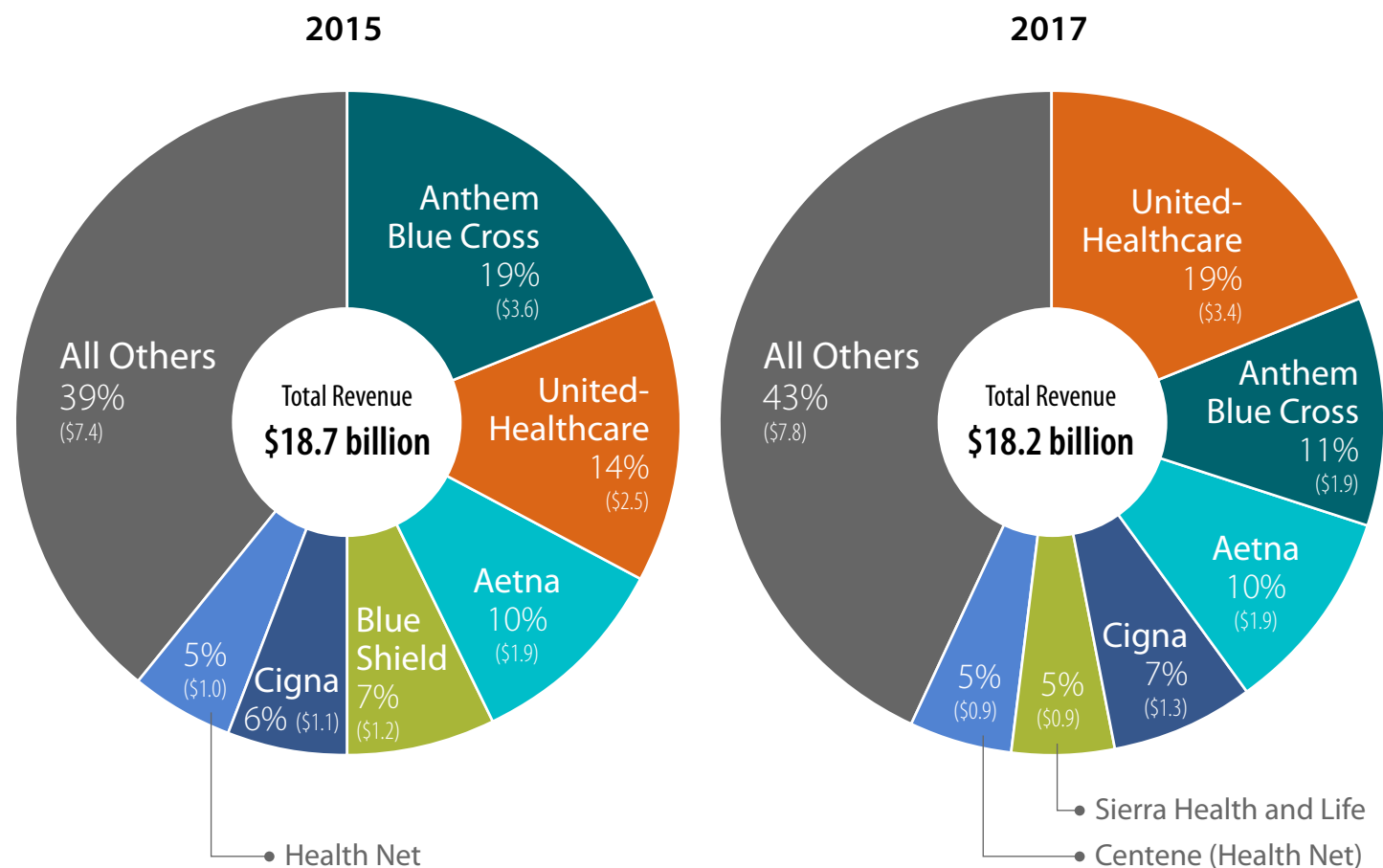
Notes: Kaiser figures adjusted to reflect only California business. Centene (Health Net) figures include Health Net of California and its public business companies, Health Net Community Solutions, and in 2017, California Health and Wellness. Segments may not total 100% due to rounding.

Source: "Health Plan Financial Summary Report" (2015 and 2017), Dept. of Managed Health Care (DMHC), n.d., wpsso.dmh.ca.gov.

CDI-Regulated Health Insurers, by Premium Revenues

California, 2015 and 2017

IN BILLIONS



California Health Insurers

Overview

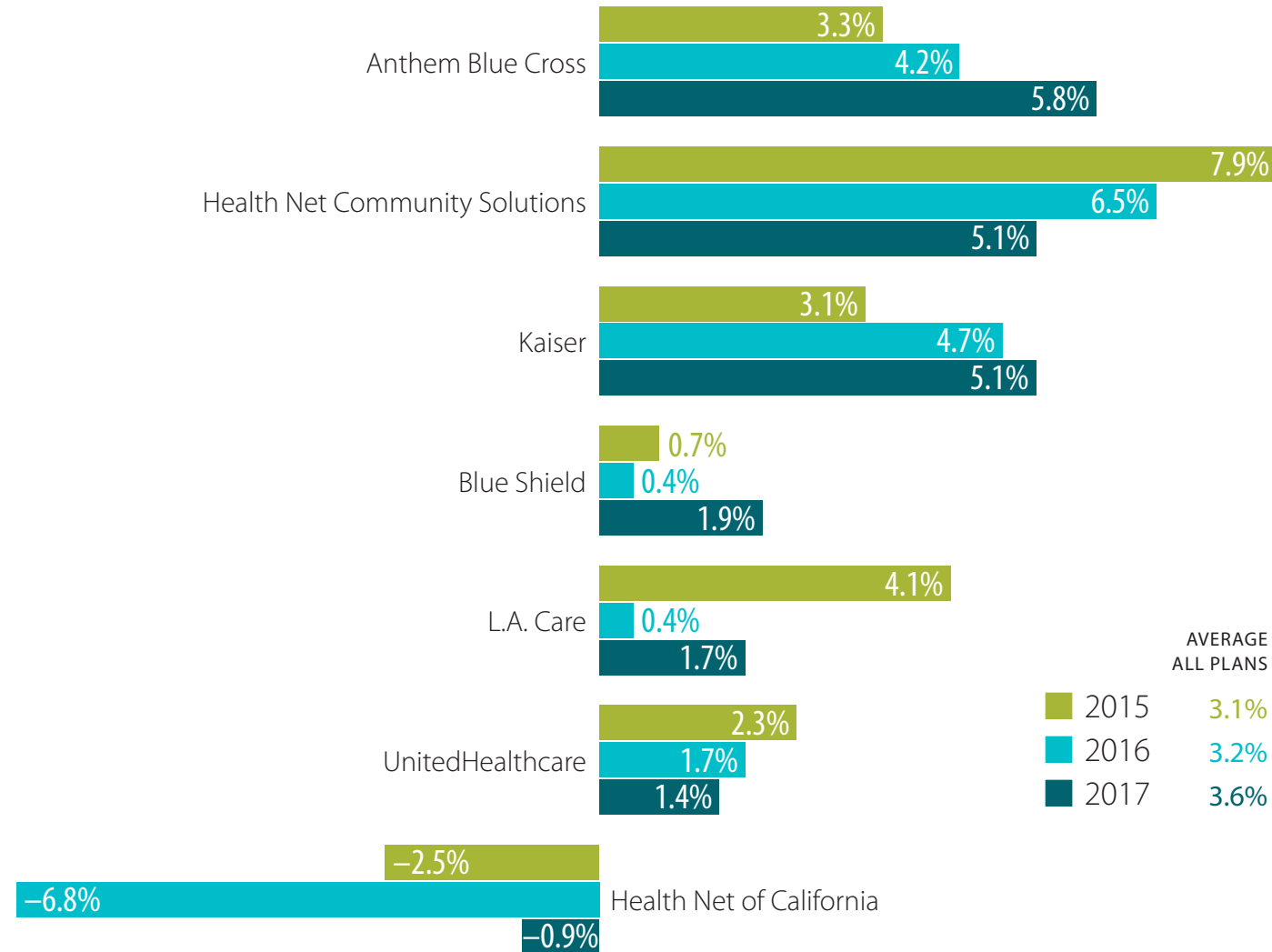
The total health premium revenues for CDI-regulated health insurers were smaller in 2017 than 2015. In 2017, UnitedHealthcare was the largest of the CDI-regulated insurers, on the basis of premiums written. Anthem Blue Cross had smaller CDI premium market shares in 2017 than in 2015, reflecting, in part, a greater focus on products regulated by the Department of Managed Care.

Notes: Premium revenues reflect California accident and health (A&H) written premiums (i.e., not income from administrative services-only business). *All others* comprises 256 insurers in 2017, each writing less than \$800 million in A&H insurance premiums in California. CDI is California Department of Insurance.

Sources: "Exhibit (4D)," in *Life and Annuity Market Share Report* (2015 and 2017), CDI, June 2016 and June 2018, www.insurance.ca.gov; *California Health Market Share Report* (2015 and 2017), acquired by special request to CDI Rate Specialist Bureau.

Margins, Largest DMHC Insurers

California, 2015 to 2017



California Health Insurers

Financials

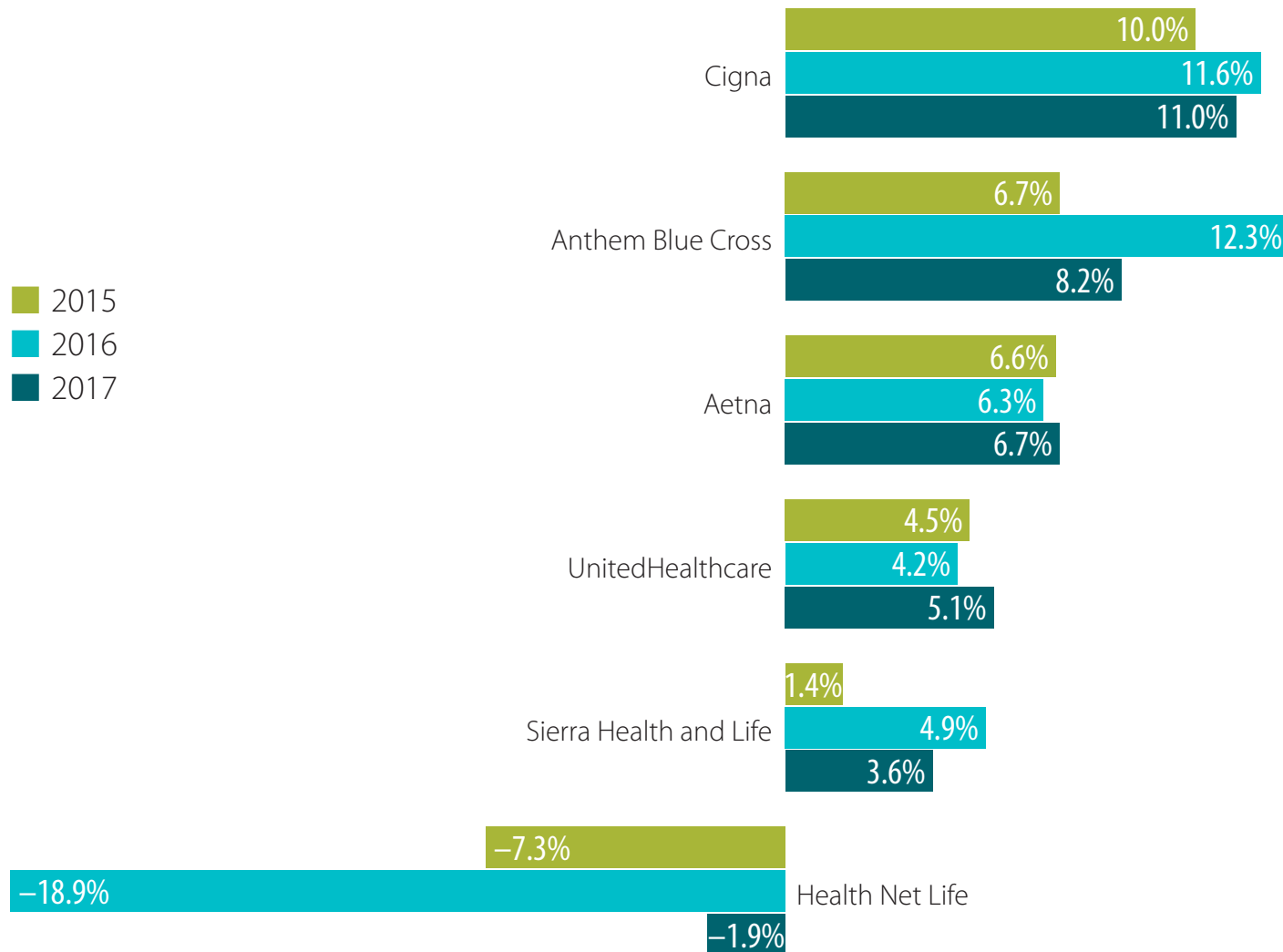
In 2017, net income for all health insurers averaged 3.6%. Net income was positive for all but one of the largest insurers. Health Net of California (commercial business line) posted a loss (−0.9%) despite showing significant improvement over the 2016 result (−6.8%). In contrast, Health Net Community Solutions (public business line) made money.

Notes: *Margins* equal net income divided by total revenue. All figures reflect fiscal year results. Largest insurers are determined by FY 2017 California revenues. Kaiser data reflect multistate business. Health Net of California is Health Net's commercial business. Health Net Community Solutions covers Health Net's public business. Health Net was purchased in 2016 by Centene, which also operates California Health and Wellness (not shown). See Appendix F for net income of other insurers.

Source: "Health Plan Financial Summary Report" (2015 and 2017), Dept. of Managed Health Care (DMHC), n.d., wps.dmhc.ca.gov.

Margins, Largest CDI Insurers

California, 2015 to 2017



California Health Insurers

Financials

In 2017, all of the largest health insurers under CDI regulation except Health Net had positive margins, ranging from 3.6% to 11.0%. Margins for Health Net Life, despite remaining negative, improved from -18.9% in 2016 to -1.9% in 2017.

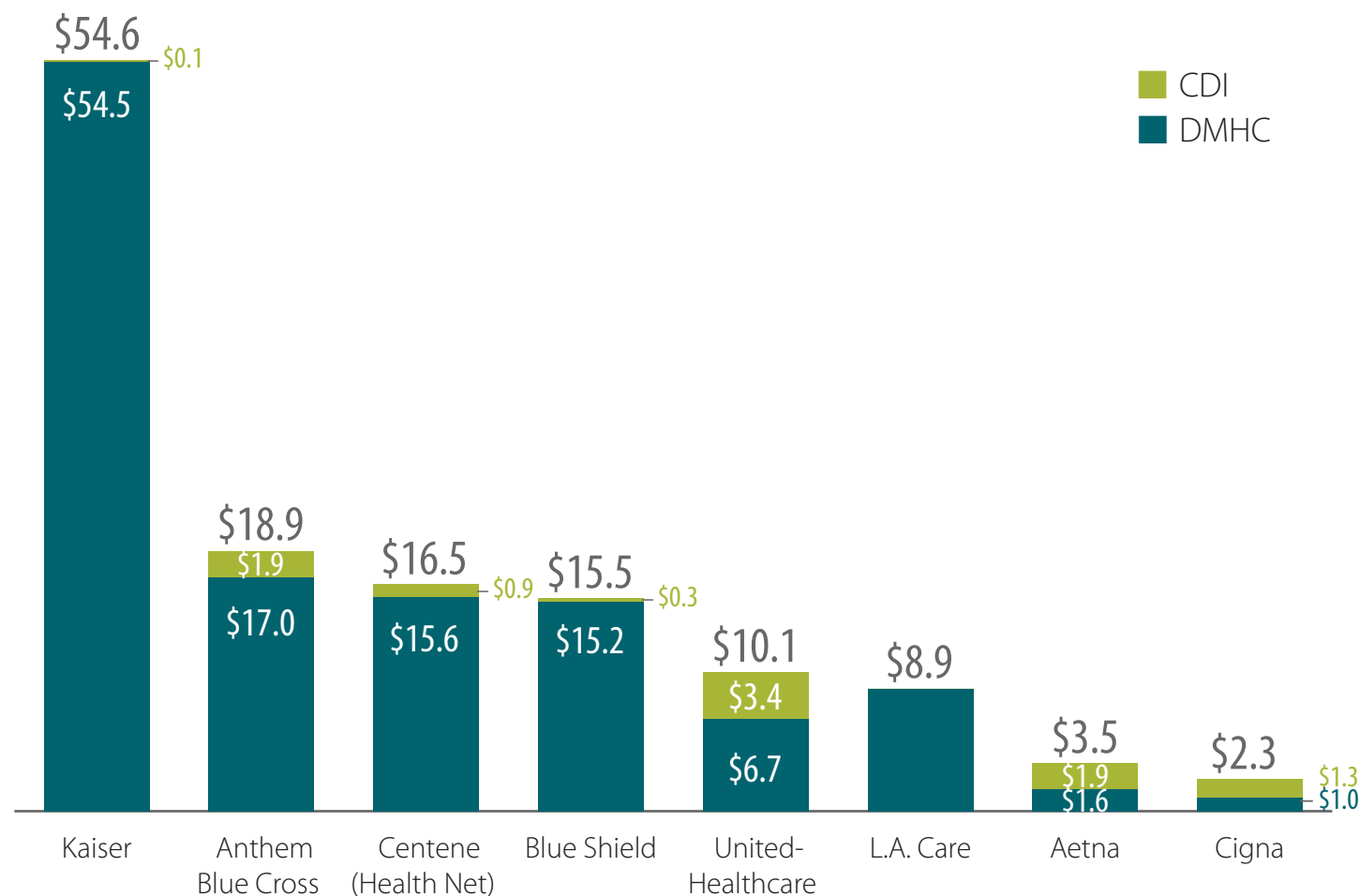
Notes: *Margins* equal net income divided by total revenue. All figures reflect fiscal year results. Largest insurers are determined by FY 2017 California revenues. Anthem Blue Cross figures represent California business only; results for other insurers include business in multiple states. Health Net Life Insurance Company became part of Centene in 2016.

Source: Author calculations based on "Insurers' Annual Statements" (2015-17), California Dept. of Insurance (CDI), n.d., interactive.web.insurance.ca.gov.

California Revenues

Largest DMHC and CDI Insurers, 2017

IN BILLIONS



Notes: Largest insurers are determined by FY 2017 California revenues; insurers qualifying as largest under their respective regulators are shown here. For DMHC-regulated insurers, figures reflect total revenues. For CDI-regulated insurers, revenues reflect accident and health premiums written in California. The \$53.5 billion in revenues for all others (not shown) was split: \$45.1 billion for the Department of Managed Health Care (DMHC) and \$8.4 billion for the California Department of Insurance (CDI). Under DMHC, *Centene (Health Net)* includes Health Net of California, Health Net Community Services, and California Health and Wellness.

Sources: "Health Plan Financial Summary Report" (2017), DMHC, n.d., wps.dmhc.ca.gov; "Exhibit (4D)," in 2017 Life and Annuity Market Share Report, CDI, June 2018, www.insurance.ca.gov; and "Insurers' Annual Statements" (2017), CDI, 2018, interactive.web.insurance.ca.gov.

California Health Insurers

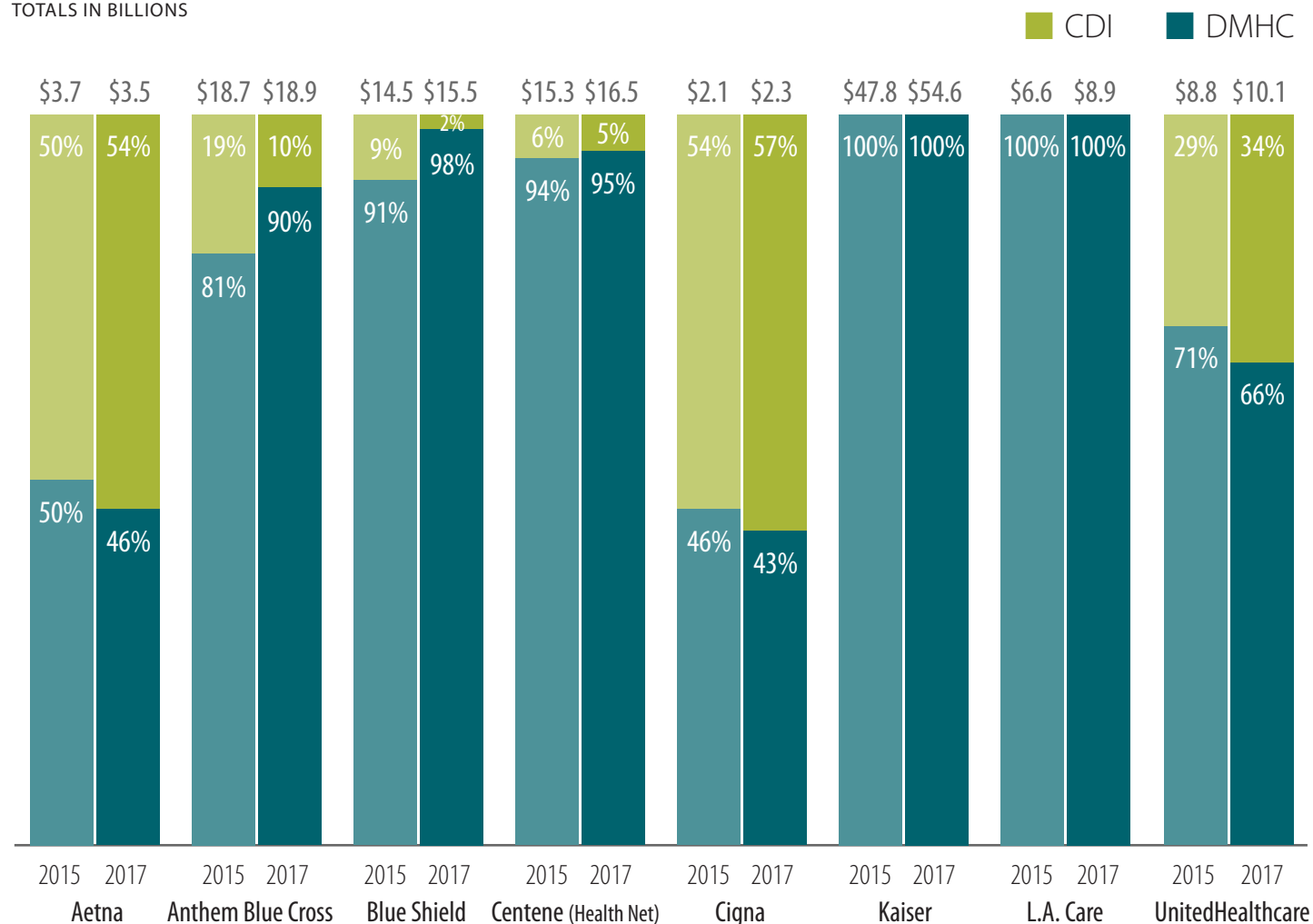
Financials

California revenues for the largest insurers ranged from \$2.3 billion (Cigna) to \$54.6 billion (Kaiser). Of these largest insurers, revenues for most insurers were concentrated under DMHC. Two insurers (Aetna and Cigna) had more than half of their revenues under CDI.

Distribution of Business

Largest DMHC and CDI Insurers, California, 2015 and 2017

TOTALS IN BILLIONS



California Health Insurers

Financials

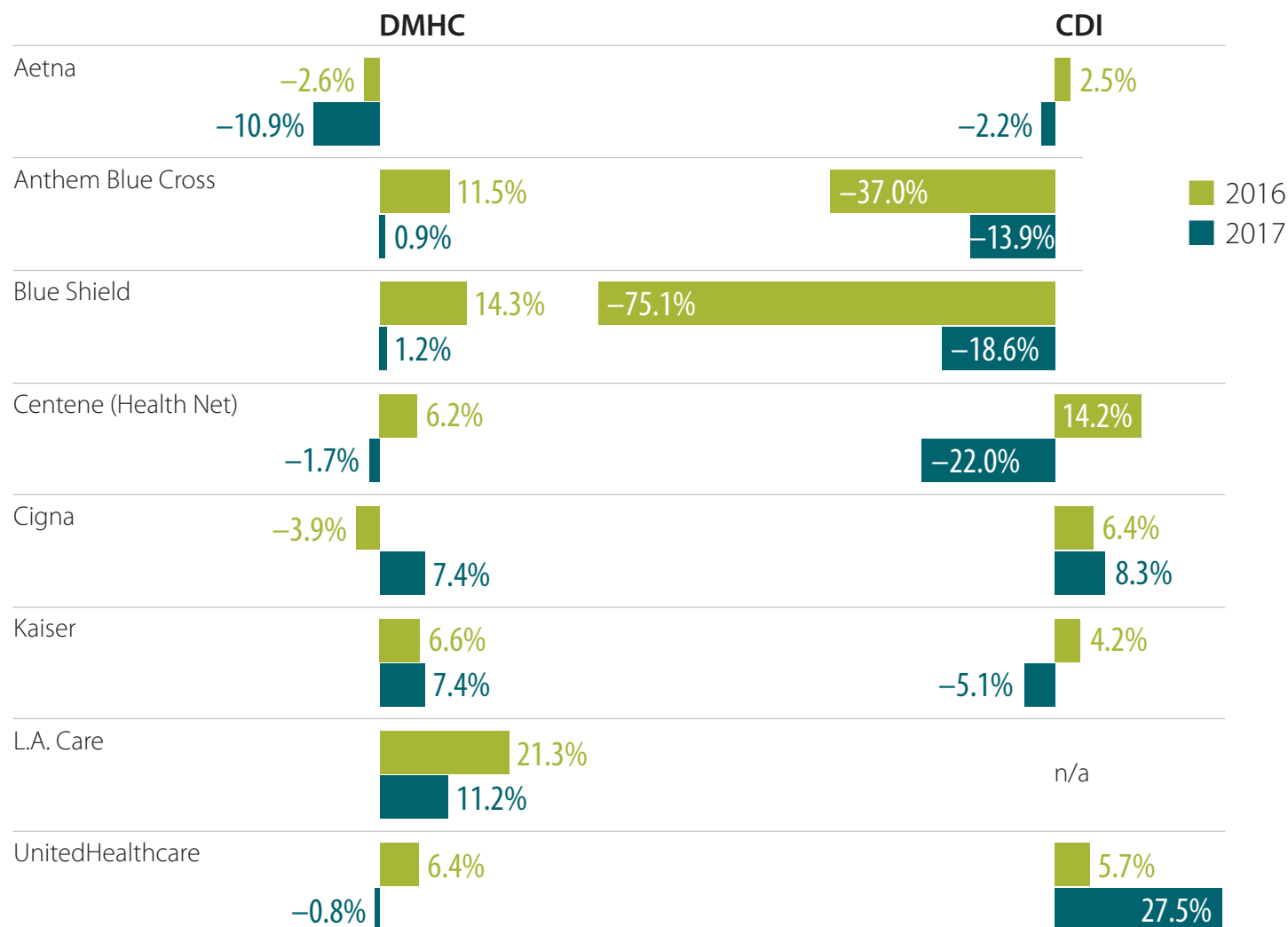
Many of the largest insurers had their business split between California's two regulators. Shifts in the distribution of revenues under DMHC and CDI were minor, with some companies increasing the portion of their business regulated by DMHC and others increasing the business regulated by CDI.

Notes: Largest insurers are determined by FY 2017 California revenues; insurers qualifying under their respective regulators are shown here. For DMHC-regulated insurers, figures reflect total revenue. For CDI-regulated insurers, revenues reflect accident and health premiums written in California.

Sources: "Health Plan Financial Summary Report" (2015 and 2017), Dept. of Managed Health Care (DMHC), n.d., wps.dmhc.ca.gov; "Exhibit (4D)," in *2017 Life and Annuity Market Share Report*, California Dept. of Insurance (CDI), June 2018, www.insurance.ca.gov; and "Insurers' Annual Statements" (2015 and 2017), CDI, interactive.web.insurance.ca.gov.

Revenue Growth/Reduction

Largest DMHC and CDI Insurers, California, 2016 and 2017



Notes: All figures shown represent revenue growth in California except Kaiser, whose Department of Managed Health Care (DMHC) figures include multistate activity. Largest insurers are determined by FY 2017 California revenues; insurers qualifying as largest under either regulator are shown here. Health Net's growth under DMHC is computed from the combined revenues of Health Net Community Solutions, Health Net of California, and California Health and Wellness.

Sources: "Health Plan Financial Summary Report" (2016 and 2017), DMHC, n.d., wpso.dmhc.ca.gov; "Exhibit (4D)," in 2017 Life and Annuity Market Share Report, California Dept. of Insurance (CDI), June 2018, www.insurance.ca.gov; and "Insurers' Annual Statements" (2016 and 2017), CDI, interactive.web.insurance.ca.gov.

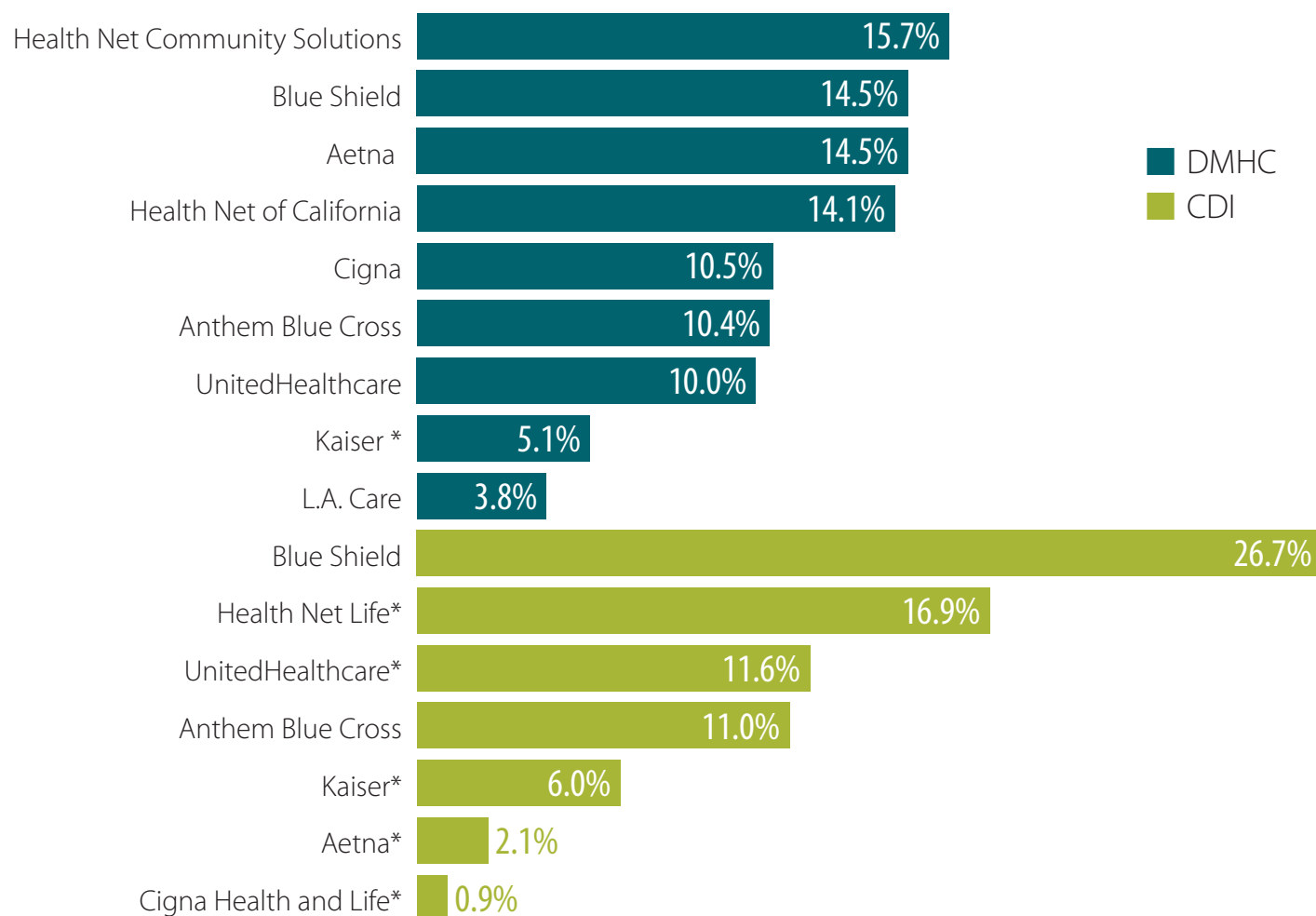
California Health Insurers

Financials

Revenue growth was stronger among DMHC-regulated plans. Most revenue declines were associated with enrollment declines. L.A. Care's revenue growth coincided with enrollment increases (9% in 2016 and 5% in 2017).

Administrative Ratios

Largest DMHC and CDI Insurers, California, 2017



*Figures reflect multistate data.

Notes: Administrative percentages represent the share of revenues spent on administrative expenses and reflect the following measures: Department of Managed Health Care (DMHC) — “Administrative Ratio” from DMHC’s Financial Summary Data; California Department of Insurance (CDI) — “A&H Expense Percent Excluding Cost Containment” as reported on Five-Year Historical Data (line 67 for all insurers shown, except Anthem Blue Cross and Kaiser); Anthem Blue Cross and Kaiser use line 8 divided by line 5 (total administrative expenses divided by total revenues) on the “Health” version of Five-Year Historical Data.

Sources: “Health Plan Financial Summary Report” (2017), DMHC, n.d., [wpsodmhc.ca.gov](https://www.wpsodmhc.ca.gov); and “Insurers’ Annual Statements” (2017), CDI, interactive.web.insurance.ca.gov.

California Health Insurers

Financials

The administrative ratio is the share of revenues spent on activities such as contracting with providers, processing claims, marketing, and paying commissions. Higher ratios, which may reflect high operating costs, can lead to financial losses and can mean less spending on medical care.

Rebates to Policyholders Under the ACA

by Market Sector, California, 2016 and 2017

2016	AVERAGE REBATE PER PERSON	TOTAL DOLLARS REFUNDED	CONSUMERS BENEFITING FROM REBATE	CARRIERS PAYING A REBATE	NATIONAL AVERAGE REBATE PER PERSON
Individual	\$130	\$77,462	597	1	\$114
Small Group	\$1,641	\$926,343	565	1	\$109
Large Group	\$547	\$16,292,600	29,784	4	\$116
Overall	\$559	\$17,296,405	30,946	6	\$113

2017	AVERAGE REBATE PER PERSON	TOTAL DOLLARS REFUNDED	CONSUMERS BENEFITING FROM REBATE	CARRIERS PAYING A REBATE	NATIONAL AVERAGE REBATE PER PERSON
Individual	\$0	\$0	0	0	\$137
Small Group	\$91	\$80,794,304	888,943	3	\$116
Large Group	\$541	\$16,591,959	30,665	4	\$114
Overall	\$106	\$97,386,263	919,608	7	\$119

The Affordable Care Act (ACA) requires insurers to spend a minimum percentage of premium dollars on medical care, or they must issue rebates to policyholders. In 2017, seven California insurers owed \$97 million in rebates to nearly 920,000 people. The average rebate amount in California was \$106 per person, compared to \$119 nationally.

Notes: Includes both DMHC- and CDI-regulated insurers regulated by both the Department of Managed Health Care and the California Department of Insurance. Figures shown include specialty health insurance and exclude mini-med and student insurance. The ACA mandates that 80% of premiums for individuals and small groups be spent on medical care; the share is 85% for large groups.

Sources: *MLR Refunds by State and Market for 2017*, Centers for Medicare & Medicaid Services (CMS), n.d.; *List of Health Insurers Owing Refunds for 2017*, CMS, n.d.; and *Summary of 2016 MLR Results*, CMS, December 28, 2017, www.cms.gov.

Medical Loss Ratios, by Commercial Market

Selected DMHC and CDI Insurers, California, 2017

Rebate required

	INDIVIDUAL (80% standard)	SMALL GROUP (80% standard)	LARGE GROUP (85% standard)
DMHC			
Aetna		84.6%	85.7%
Anthem Blue Cross	88.5%	77.5%	88.4%
Blue Shield	85.7%	79.3%	88.5%
Health Net of California	85.7%	82.5%	92.8%
Cigna		83.1%	96.9%
Kaiser	95.9%	94.6%	90.9%
Molina Healthcare	88.1%		
UnitedHealthcare		83.3%	89.5%

	INDIVIDUAL (80% standard)	SMALL GROUP (80% standard)	LARGE GROUP (85% standard)
CDI			
Aetna	81.8%	75.6%	88.0%
Anthem Blue Cross	80.4%	87.7%	85.5%
Blue Shield	82.0%	83.0%	83.7%
Health Net Life	133.4%	87.4%	89.8%
Cigna	97.5%	84.4%	88.1%
Kaiser		94.8%	91.7%
UnitedHealthcare	105.1%	80.4%	87.3%

In 2017, three of California's largest insurers did not meet the medical loss ratio (MLR) standards and owed rebates, meaning they had not spent enough of their premium dollars on medical care in that market. Health Net Life and UnitedHealthcare had an MLR exceeding 100% in the individual market (medical costs exceeded premiums).

Notes: The ACA established a minimum share of premium income that must be spent on medical care and quality improvement, thus limiting the portion remaining for items such as claims processing, administration, marketing, and profit. Government insurance, such as Medicare and Medicaid, is exempt from rebate computations. The first rebates were paid in the summer of 2012 for insurance coverage in 2011. Largest insurers are determined by FY 2016 California commercial revenues; insurers qualifying as largest under either regulator are shown here. About 55% of individual enrollment in 2016 was through Covered California (see slide 27 for details on Covered California enrollment). CDI is the California Department of Insurance.

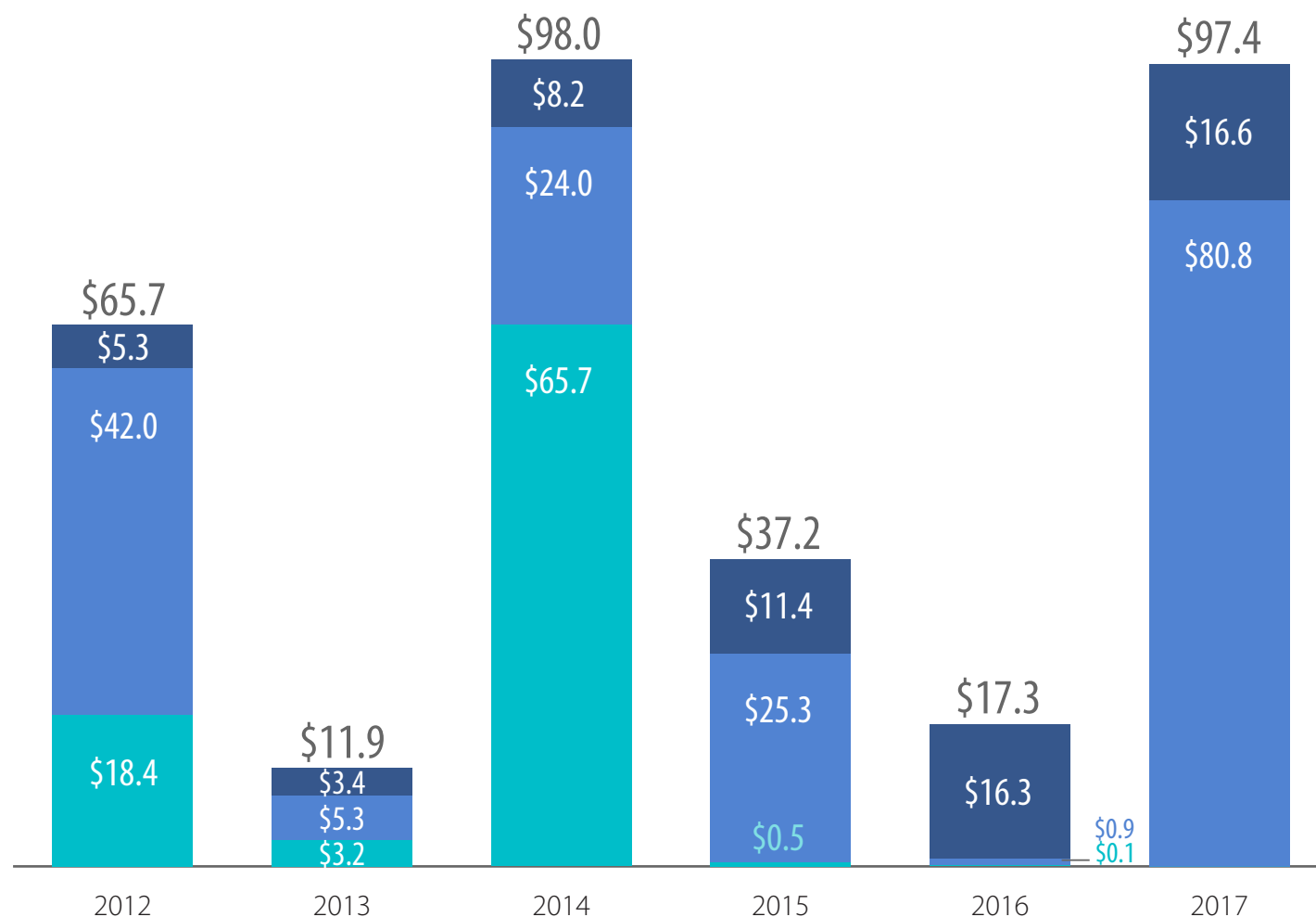
Sources: "Health Plan Financial Summary Report" (2017), Dept. of Managed Health Care (DMHC), n.d., wpso.dmhc.ca.gov; and "Medical Loss Ratio" (2017), Centers for Medicare & Medicaid Services, n.d., www.cms.gov.

California Rebates, by Commercial Market

2012 to 2017

IN MILLIONS

Individual Small Group Large Group



California Health Insurers

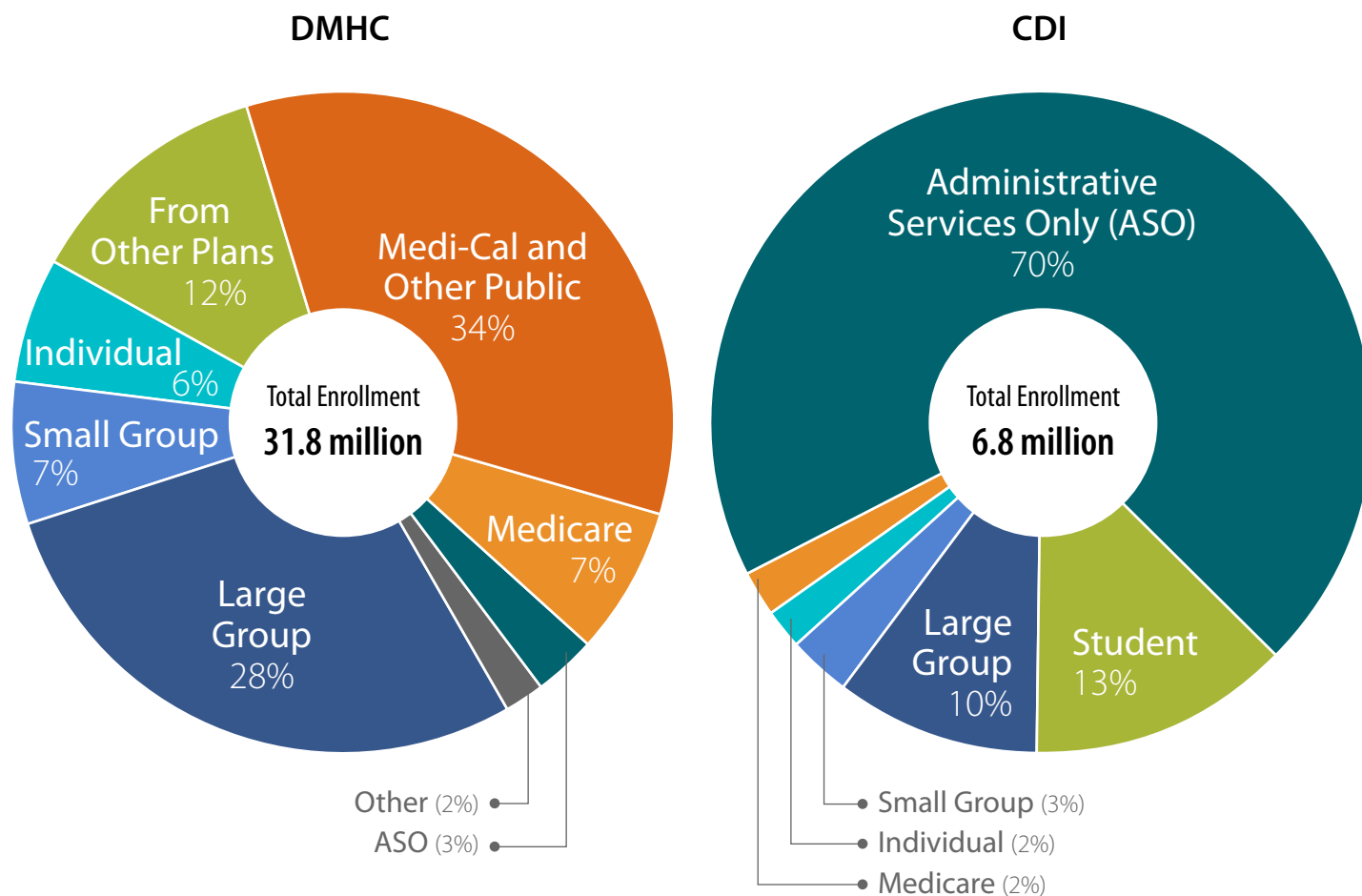
Financials

The rebate amounts and the markets where rebates were owed have fluctuated over time. The largest total rebates owed in California were in 2014 and 2017. In 2014, the plans in the individual market owed the most in rebates while in 2017, plans in the small group market owed the most.

Source: MLR Refunds by State and Market (2012–2017), Centers for Medicare & Medicaid Services, n.d., www.cms.gov.

Health Insurance and ASO Enrollment

by Business Line Reported Under California Law, 2017



Enrollment reporting by regulators shows where business is concentrated. Commercial health insurance (small group, large group, and individual enrollment) and public managed care (Medicare and Medi-Cal) each accounted for about 40% of all reported enrollment under DMHC. In contrast, ASO, or administrative services only, provided to self-insured employers, accounted for 70% of enrollment under CDI.

Notes: Figures shown reflect components reported by the Department of Managed Health Care (DMHC) and the California Department of Insurance (CDI) in response to the requirements imposed by AB 1083, which mandated enrollment reporting. *Large group* includes Federal Employees Health Benefit Plan and Tricare. *From other plans* (DMHC) is subcontracted enrollment, which is also reported by the primary insurer in another category (e.g., Medi-Cal). *Medi-Cal and other public* includes Medi-Cal managed care and Aid to Infants and Mothers (AIM). Medicare Supplement (DMHC) and Medicare Part D (CDI) are reported by insurers but not shown since these products are not comprehensive insurance plans. Segments may not total 100% due to rounding.

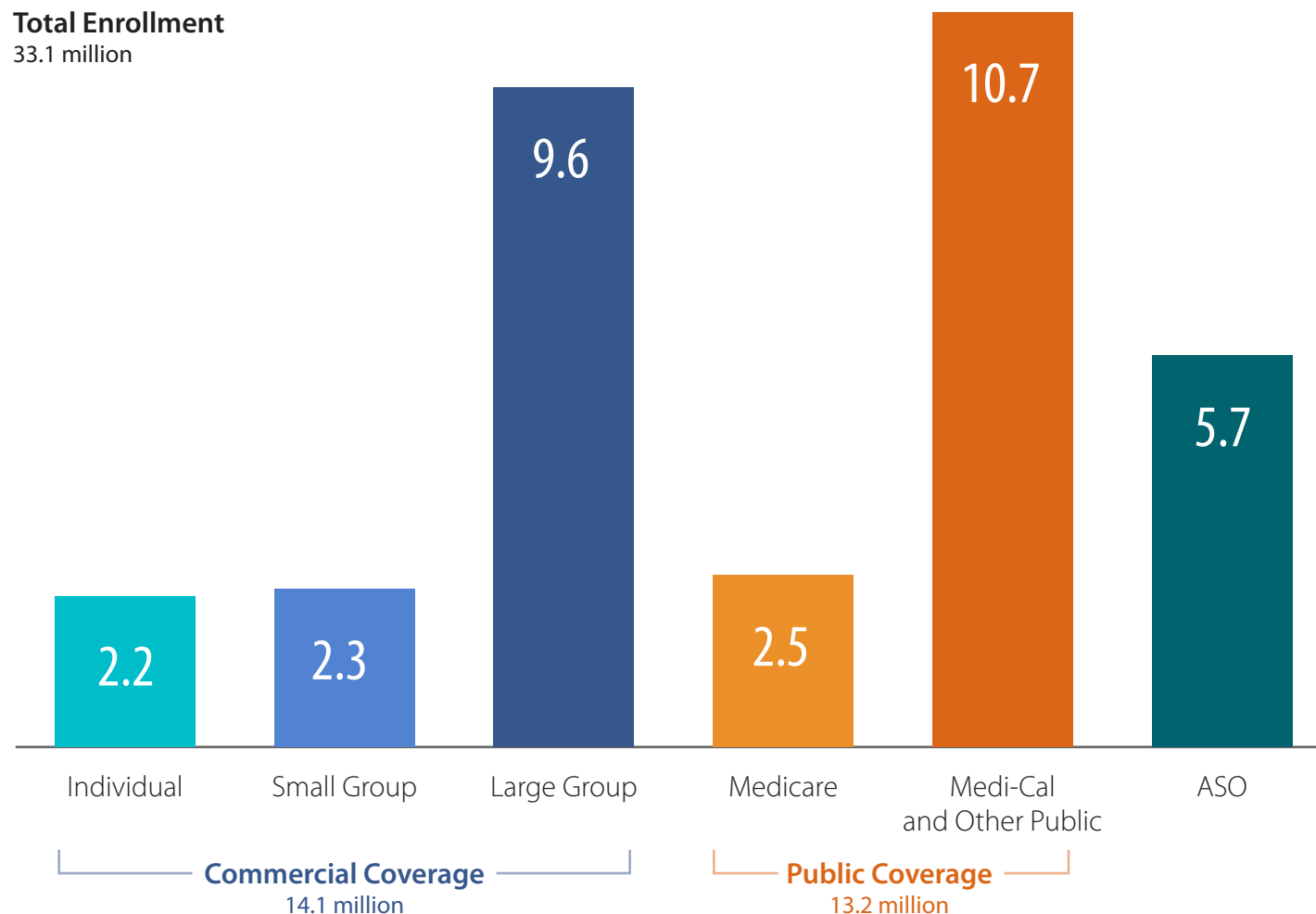
Sources: *Enrollment Summary Report - 2017*, DMHC, n.d., www.dmh.ca.gov; and *Health Insurance Covered Lives Report* (2017), CDI, 2018, www.insurance.ca.gov.

Health Insurance Enrollment, by Market Sector

DMHC and CDI Combined, California, 2017

IN MILLIONS

Total Enrollment
33.1 million



Notes: *Large group* includes enrollees in the Federal Employees Health Benefits Program and Tricare. *Medicare* consists of Medicare Advantage enrollees. *Medi-Cal and other public* consists only of Medi-Cal managed care enrollees. *ASO* (administrative services only) are provided to self-insured employers.

Sources: *Enrollment Summary Report - 2017*, Dept. of Managed Health Care (DMHC), n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report* (2017), California Dept. of Insurance (CDI), 2018, www.insurance.ca.gov.

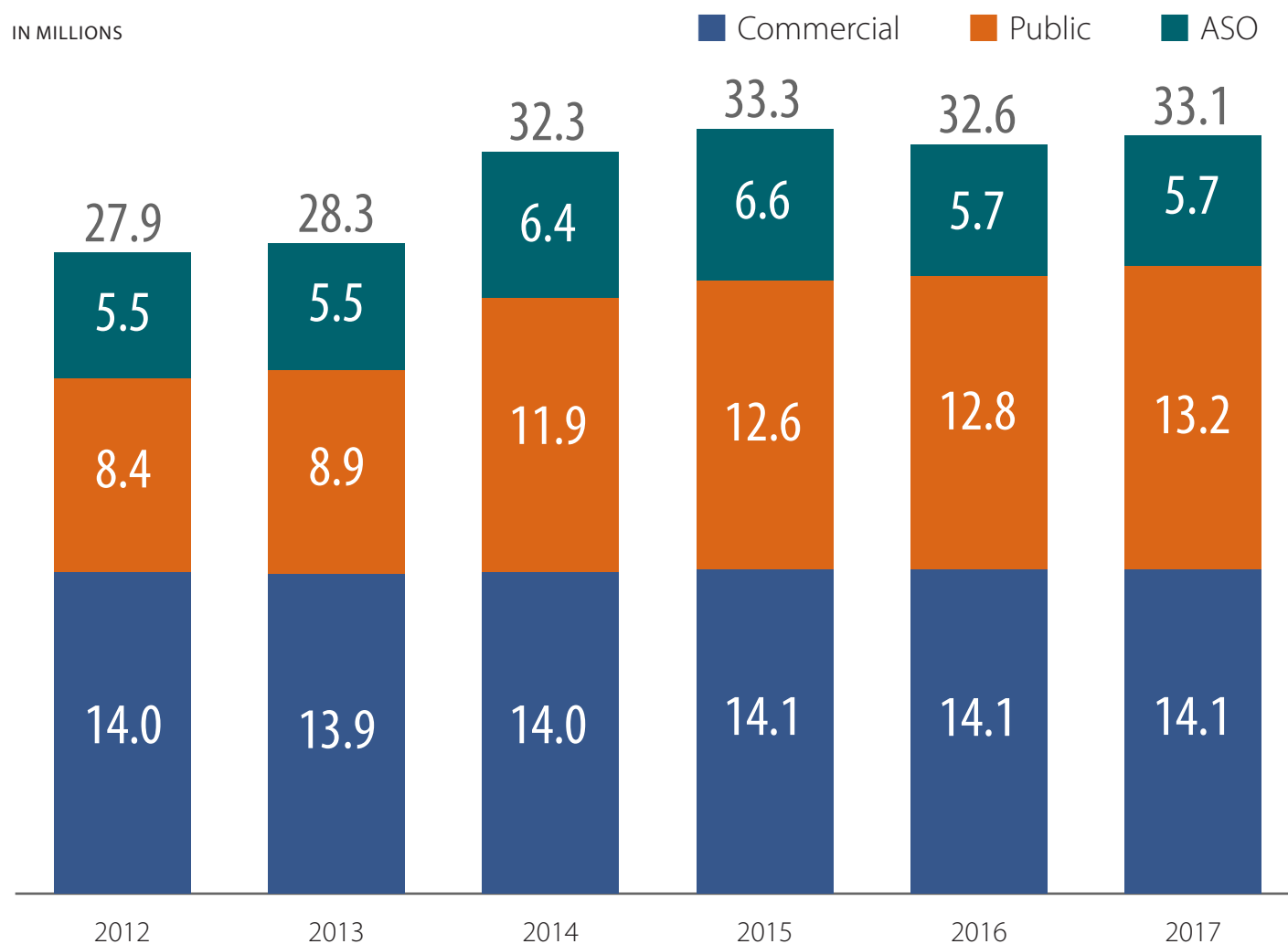
California Health Insurers

Enrollment

In 2017, about 27 million Californians were covered by California insurers, 14.1 million in the commercial sector and 13.2 million via public sector managed care products. Insurers also provided administrative services only (ASO) to self-insured companies for another 5.7 million people.

Enrollment, by Market Sector

DMHC and CDI Combined, California, 2012 to 2017



Notes: Includes enrollment under both the Department of Managed Health Care (DMHC) and the California Department of Insurance (CDI). ASO (administrative services only) are provided by insurers to self-insured employers. *Public* consists of Medicare managed care and Medi-Cal and other public managed care, which includes Medi-Cal managed care, Healthy Families (prior to 2014), and the Medi-Cal Access Program (known as AIM prior to 2017). *Commercial* consists of individual, small group, and large group enrollment. Segments may not sum to total due to rounding.

Sources: *Enrollment Summary Report* (2012–17), DMHC, n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report* (2012–17), CDI, www.insurance.ca.gov.

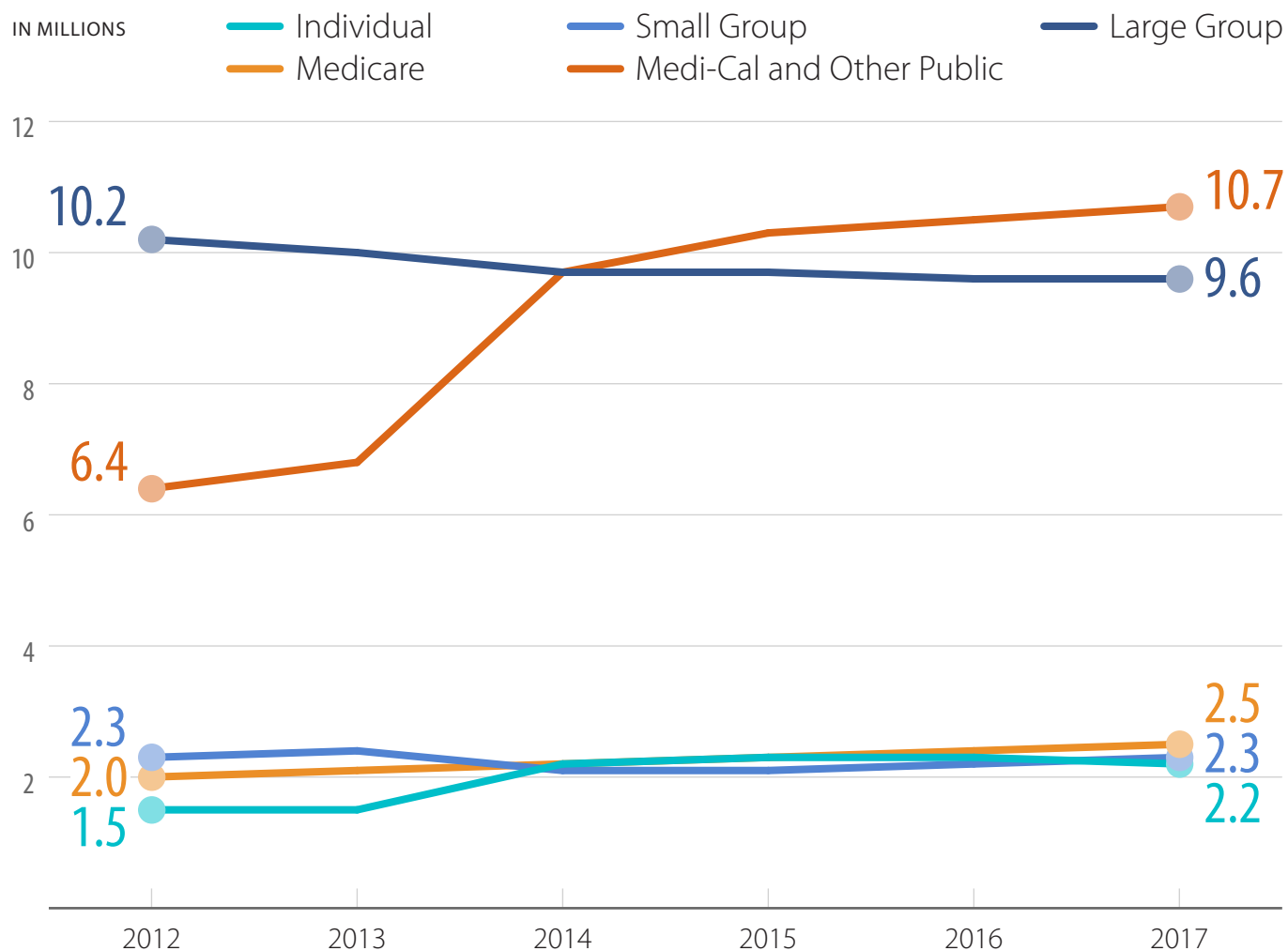
California Health Insurers

Enrollment

Public managed care enrollment increased between 2013 and 2014 due to the implementation of the Affordable Care Act, and has been rising more slowly since 2014. Enrollment in commercial health insurance remained flat from 2012 through 2017, at around 14 million.

Enrollment Trends, by Market Sector

DMHC and CDI Combined, California, 2012 to 2017



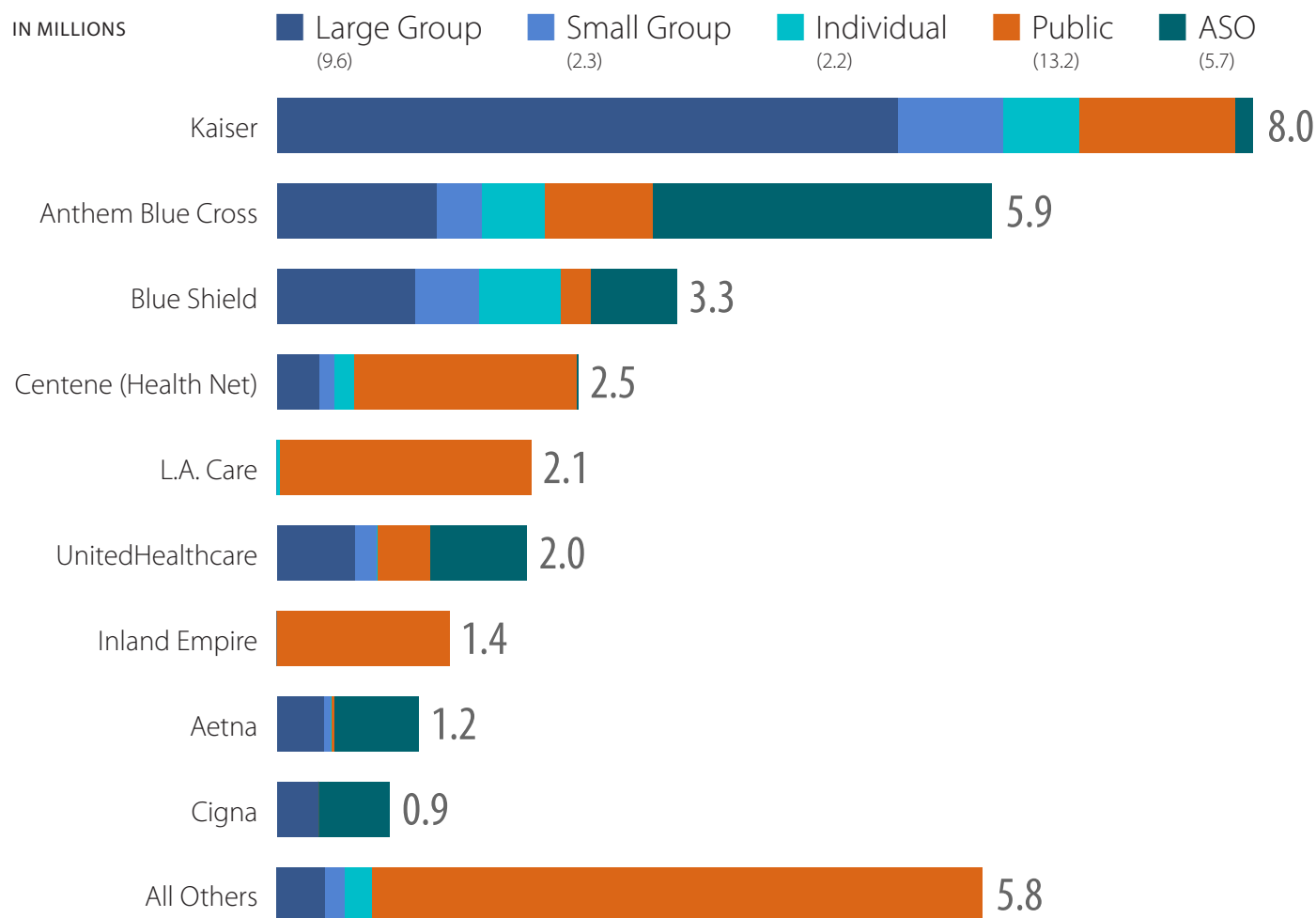
Notes: *Medi-Cal and other public* consists of Medi-Cal managed care, Healthy Families (prior to 2014) and the Medi-Cal Access Program (MCAP, known as AIM prior to 2017). Medi-Cal managed care enrollment included here differs from figures reported by the Department of Health Care Services. Improved reporting to regulators of sub-contracted enrollment, beginning in 2015, has minimized discrepancies between the two sources.

Sources: *Enrollment Summary Report* (2012–17), California Department of Managed Health Care (DMHC), n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report* (2012–17), California Dept. of Insurance (CDI), www.insurance.ca.gov.

The ACA-related growth in Medi-Cal and individual enrollment in 2014 has subsided.

Enrollment, by Insurer and Market Sector

DMHC and CDI Combined, California, 2017



Notes: *Public* consists of Medicare and Medi-Cal managed care and other public managed care. *ASO* (administrative services only) are provided to self-insured employers. For company affiliation detail, see Appendix A or "California Health Insurers, Enrollment, Nov. 2018: Data File," available at www.chcf.org. *All others* consists of insurers with fewer than 900,000 enrollees in commercial, public, and ASO combined. L.A. Care has some 25,000 individual enrollees and is the only county-based plan available through Covered California. Blue Shield figures include Care 1st (Medi-Cal) acquisition; Centene includes Health Net and California Health and Wellness. Figures do not include subcontracted enrollment from other plans (FOP), available in Appendix J.

Sources: *Enrollment Summary Report - 2017*, Dept. of Managed Health Care (DMHC), n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report* (2017), California Dept. of Insurance (CDI), 2018, www.insurance.ca.gov.

California Health Insurers

Enrollment

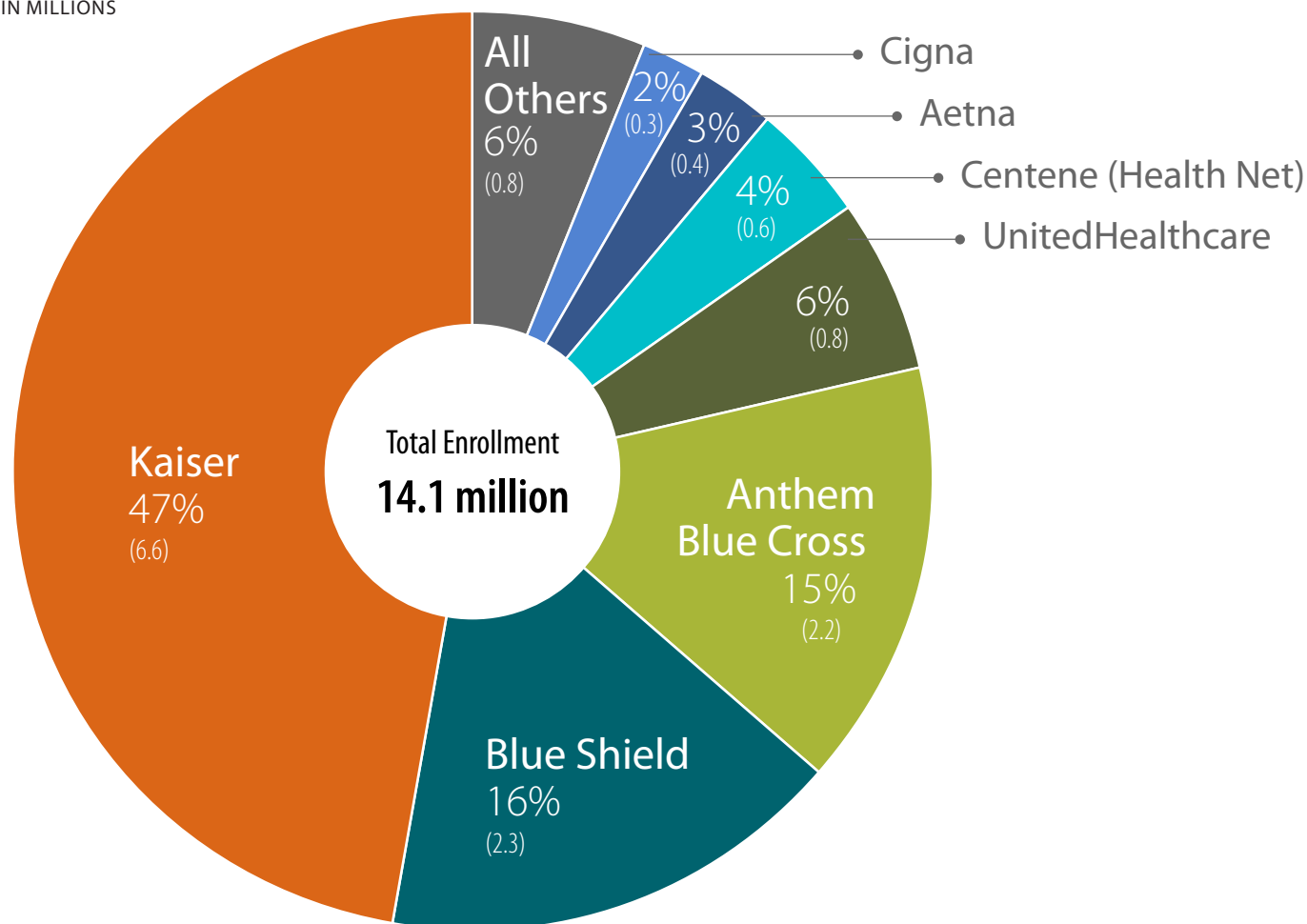
Most large insurers covered both commercial and public enrollees, with the exception of county plans — L.A. Care and Inland Empire, which covered mainly public enrollees. The majority of enrollment in Centene (Health Net) was also in public managed care. Administrative services only (ASO) business was a large portion of enrollment for Aetna, Anthem Blue Cross, Cigna, and UnitedHealthcare.

Note: *Commercial* consists of individual, small group, and large group enrollment.

Commercial Enrollment, by Insurer

DMHC and CDI Combined, California, 2017

IN MILLIONS



Notes: *Commercial* refers to health insurance individually purchased or obtained through an employer group and includes the Federal Employees Health Benefits Program and Tricare. *All others* consists of insurers that had fewer than 300,000 commercial enrollees, including Molina, Sharp, Sutter, and Western Health Advantage. Related insurers are grouped together under a parent name in this chart. For more details on affiliations and groupings used in this report, see Appendix A or "California Health Insurers, Enrollment, Nov. 2018: Data File," available at www.chcf.org. Segments may not total 100% due to rounding.

Sources: *Enrollment Summary Report - 2017*, Dept. of Managed Health Care (DMHC), n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report (2017)*, California Dept. of Insurance (CDI), 2018, www.insurance.ca.gov.

California Health Insurers Enrollment

Insurers covered 14.1 million Californians through commercial policies in 2017. Three insurers accounted for over 75% of all commercial enrollees. Kaiser covered nearly half of these enrollees.

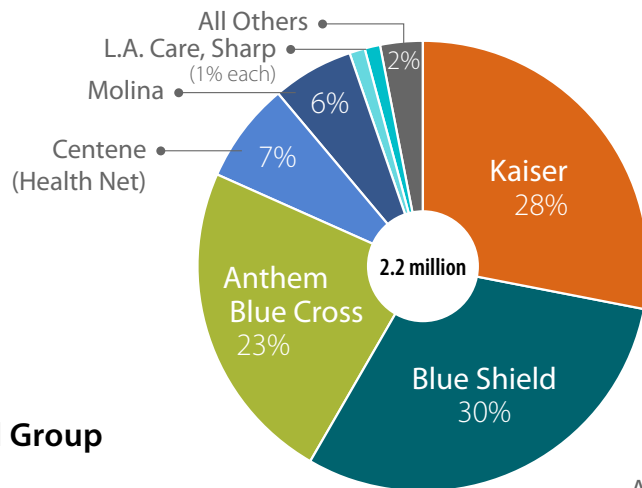
Commercial Enrollment, by Insurer and Market Share

DMHC and CDI Combined, California, 2017

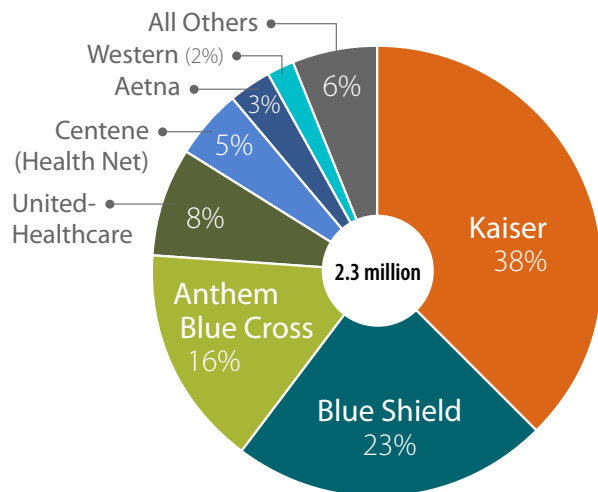
California Health Insurers Enrollment

Statewide, Kaiser, Anthem, and Blue Shield are the largest insurers in each of the commercial markets. Blue Shield — at 30% — has the highest individual market share. Kaiser covers more than half of all large group enrollees.

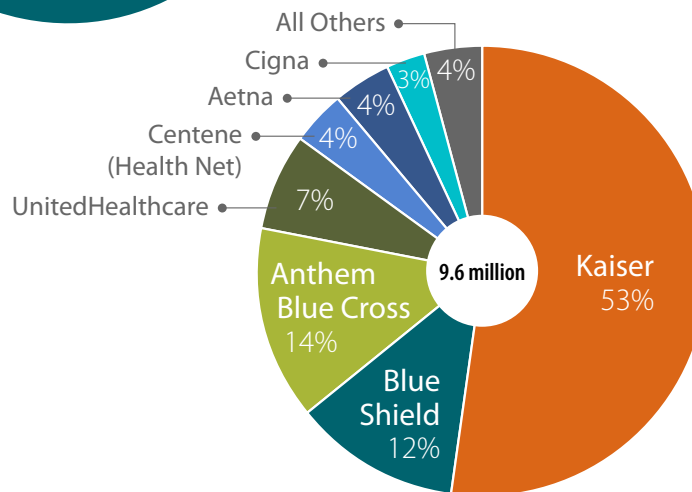
Individual



Small Group



Large Group



Notes: The seven largest insurers are shown in each market. *Commercial* refers to health insurance individually purchased or obtained through an employer group and includes the Federal Employees Health Benefits Program and Tricare. *All others* consists of those with enrollee counts below 15,000 in the individual market, below 70,000 in the small group market, and below 100,000 in the large group market. For additional detail, see "California Health Insurers, Enrollment, Nov. 2018: Data File," available at www.chcf.org. Segments may not total 100% due to rounding.

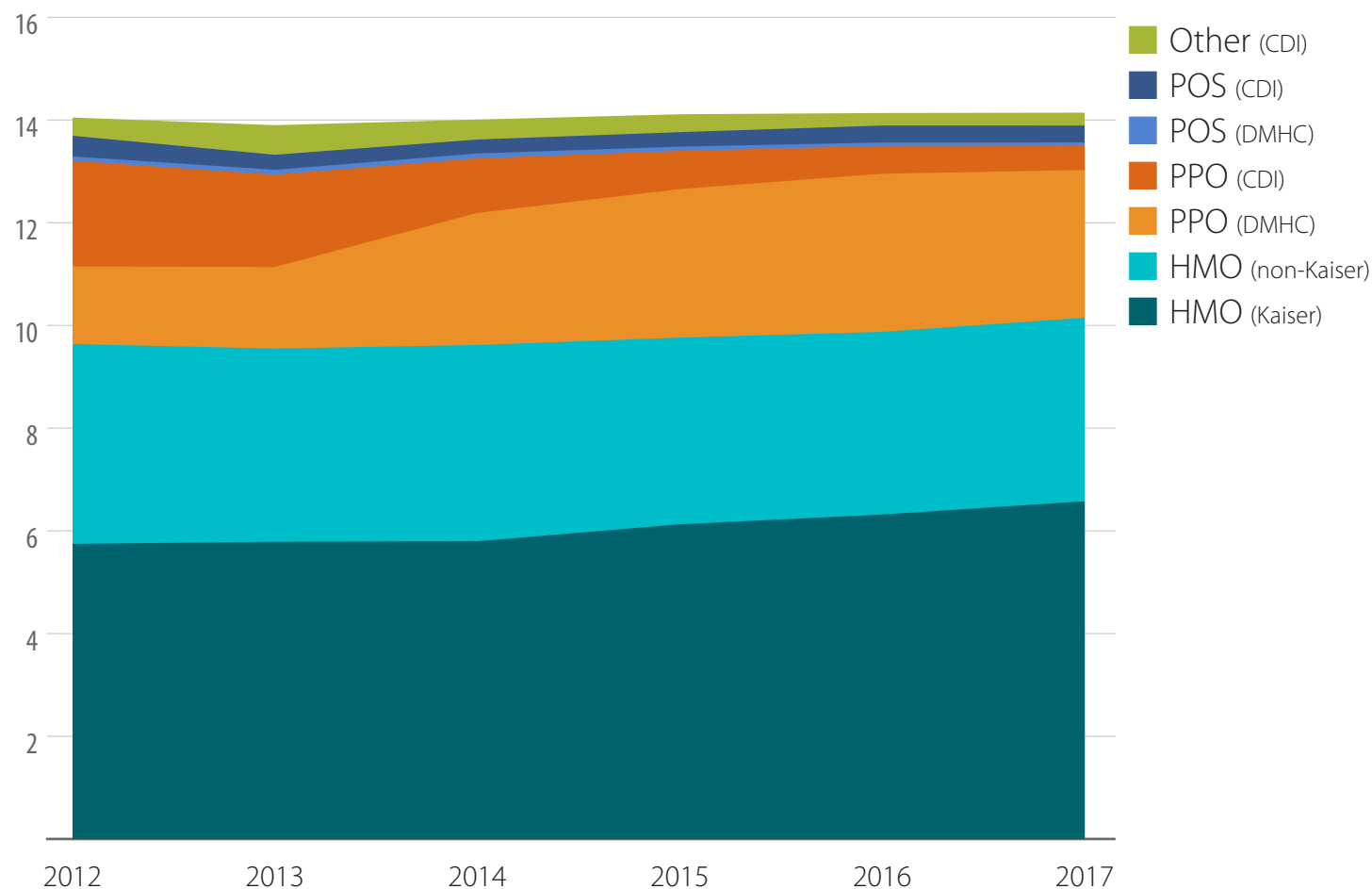
Sources: *Enrollment Summary Report - 2017*, Dept. of Managed Health Care (DMHC), n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report (2017)*, California Dept. of Insurance (CDI), 2018, www.insurance.ca.gov.

Commercial Enrollment Detail, by Product and Regulator

DMHC and CDI Combined, California, 2012 to 2017

IN MILLIONS

TOTAL COMMERCIAL ENROLLMENT: 14.1 MILLION



*Excludes enrollment through employers and self-insured arrangements.

Notes: *Commercial* refers to health insurance purchased individually or obtained through an employer group; it does not include self-insured coverage. All HMO products are regulated by the Department of Health Care Services (DMHC). *POS* refers to point-of-service products.

Sources: *Enrollment Summary Report* (2012–17), DMHC, n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report* (2012–17), California Dept. of Insurance (CDI), www.insurance.ca.gov.

California Health Insurers

Enrollment

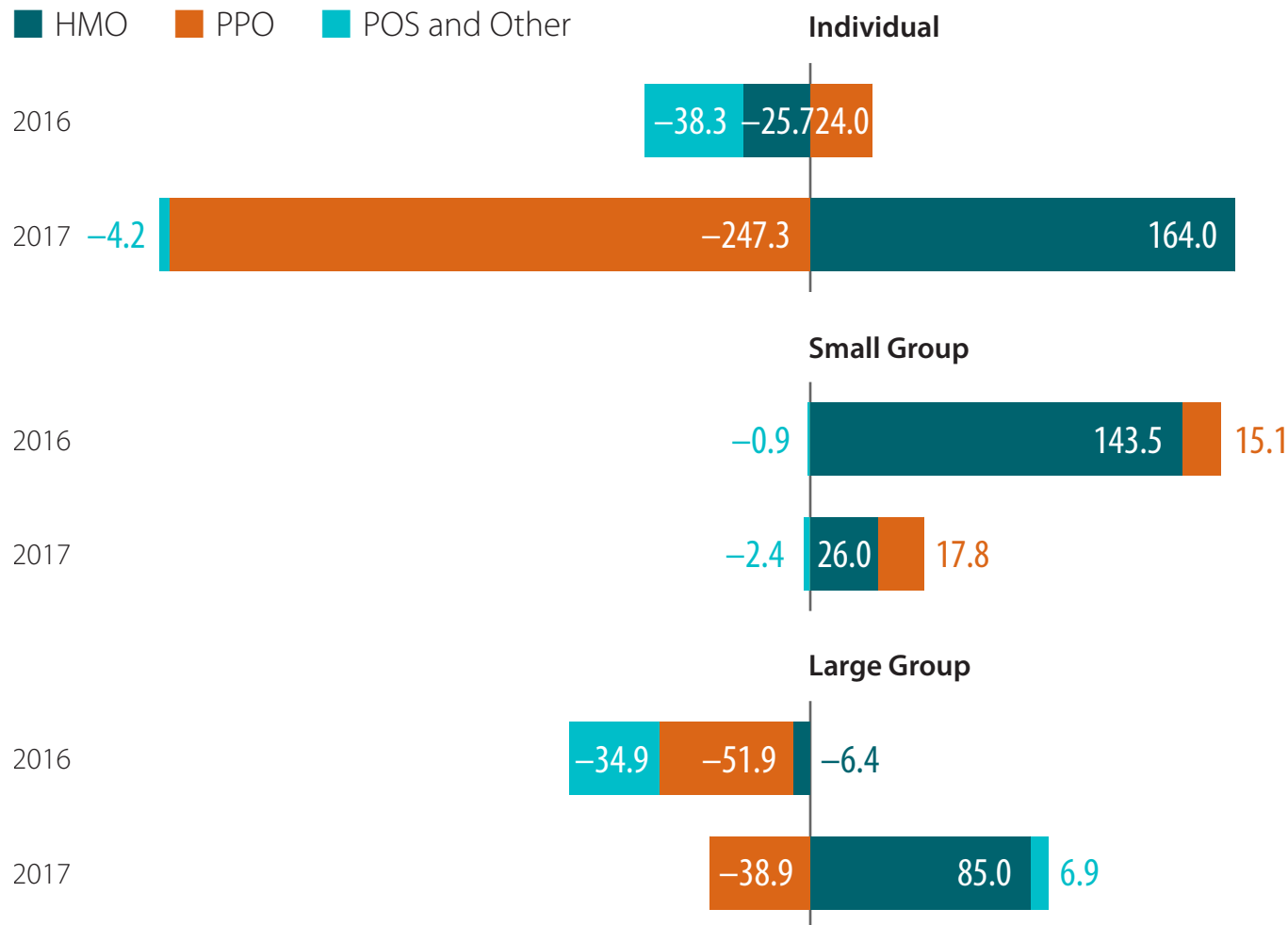
In 2017, commercial HMO enrollment topped 10 million people. Some 65% of these were covered by Kaiser. Commercial PPOs covered 3.4 million people in 2017. In the post-ACA period, the majority of commercial PPO enrollment has been in companies regulated by the Department of Managed Health Care.

Change in Commercial Enrollment, by Market and Product

DMHC and CDI Combined, California, 2016 and 2017

IN THOUSANDS

■ HMO ■ PPO ■ POS and Other



Notes: *Commercial* refers to health insurance purchased individually or obtained through an employer group; it does not include self-insured coverage. *POS and other* refers to point-of-service products and other products, such as exclusive provider organizations.

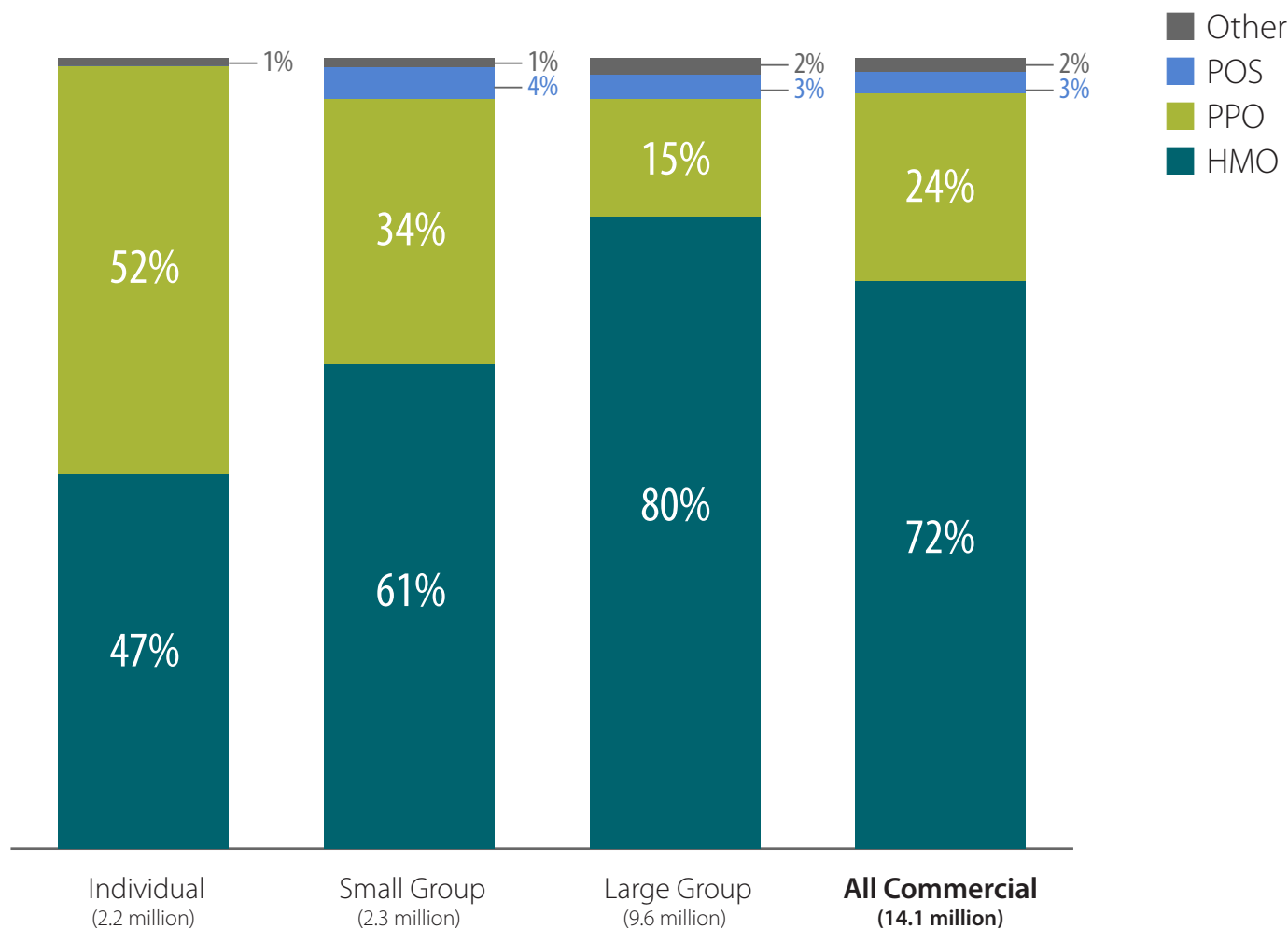
Sources: *Enrollment Summary Report* (2016 and 2017), Dept. of Managed Health Care (DMHC), n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report* (2016 and 2017), California Dept. of Insurance (CDI), www.insurance.ca.gov.

California Health Insurers Enrollment

Most commercial enrollment growth in 2016 and 2017 occurred in HMO products, while enrollment declines occurred mainly among PPO products. In 2017, net enrollment losses in the individual market were driven by PPO declines of nearly a quarter million, the majority from Anthem Blue Cross.

Product Distribution, Commercial Enrollment, by Market

DMHC and CDI Combined, California, 2017



California Health Insurers Enrollment

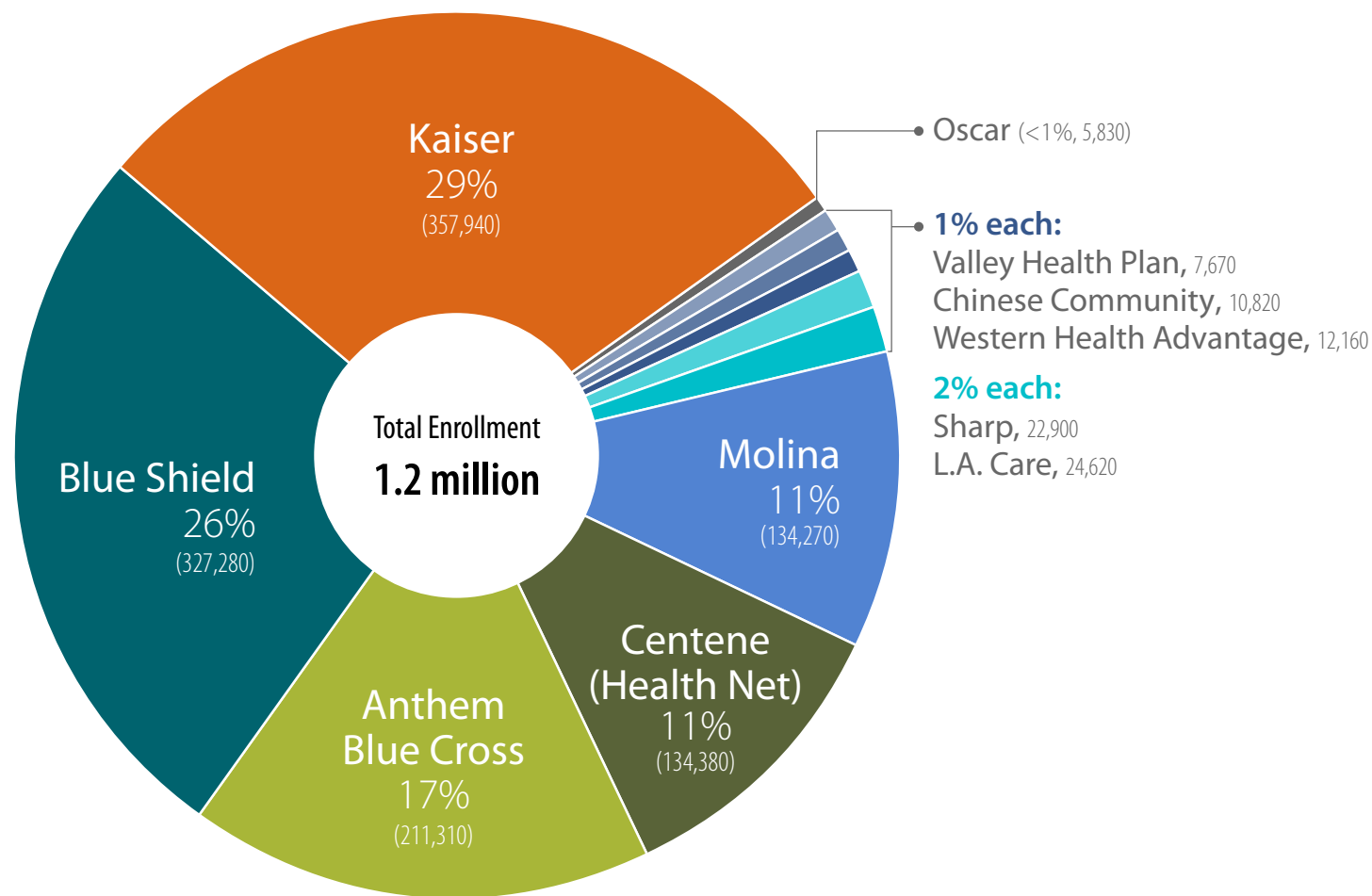
The majority of large and small group enrollees had HMO coverage, while 52% of those in the individual market had PPO coverage. Since the ACA was implemented in 2014, HMO enrollment has increased in the individual and small group markets. For example, 47% of individual and 61% of small group enrollees had HMO coverage in 2017, versus 20% and 56% in 2013 (not shown).

Note: *Commercial* refers to health insurance purchased individually or obtained through an employer group; it does not include self-insured coverage. *POS* refers to point-of-service products. Segments may not add to 100% due to rounding.

Sources: *Enrollment Summary Report - 2017*, Dept. of Managed Health Care (DMHC), n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report (2017)*, California Dept. of Insurance (CDI), 2018, www.insurance.ca.gov.

Covered California Enrollment, by Insurer

Individual Market, 2017



California Health Insurers

Enrollment

Covered California offered a choice of 11 health insurers in 2017. Two insurers, Anthem Blue Cross and Blue Shield, were available statewide.* Regional plans, such as Chinese Community Health Plan (San Francisco), Molina (Southern California), and Western Health Advantage (Sacramento), had an important presence in local markets, despite their small statewide market share.

Notes: As of December 2017, Covered California's 1.2 million enrollees represented 56% of the 2.2 million Californians with individual coverage.

Source: 2017 December Profile, Covered California, n.d., hbex.coveredca.com.

*In 2018, Blue Shield was the only plan offered statewide.

Enrollment, by Insurer and Market Sector

DMHC and CDI Combined, California, 2015 to 2017

California Health Insurers Enrollment

Between 2015 and 2017, overall commercial enrollment was flat while public managed care enrollment grew 2% to 3% annually. Centene (Health Net) saw its overall enrollment decline in 2016 and again in 2017. Anthem Blue Cross and Blue Shield experienced enrollment declines in 2017, while enrollment in Molina and Inland Empire grew.

	Commercial			Public			Total		
	2015	2016	2017	2015	2016	2017	2015	2016	2017
Kaiser	6,137,276	6,326,732	6,584,515	1,168,313	1,228,821	1,278,697	7,305,589	7,555,553	7,863,212
Anthem Blue Cross	2,385,082	2,376,980	2,191,458	855,181	886,536	886,869	3,240,263	3,263,516	3,078,327
Blue Shield	2,428,035	2,410,961	2,324,102	255,813	263,266	249,997	2,683,848	2,674,227	2,574,099
Centene (Health Net)	904,777	731,530	632,927	2,183,152	1,818,948	1,827,434	3,087,929	2,550,478	2,460,361
L.A. Care	—	—	24,794	1,823,875	1,986,581	2,061,054	1,823,875	1,986,581	2,085,848
Inland Empire	0	0	0	1,126,479	1,257,288	1,418,554	1,126,479	1,257,288	1,418,554
UnitedHealthcare	673,181	758,917	821,120	351,743	397,121	434,437	1,024,924	1,156,038	1,255,557
CalOptima	0	0	0	796,202	799,818	791,241	796,202	799,818	791,241
Molina	14,779	62,735	138,721	458,386	482,642	488,871	473,165	545,377	627,592
All Others	1,570,531	1,470,375	1,427,586	3,581,587	3,723,244	3,752,181	5,152,118	5,193,619	5,179,767
Total	14,113,661	14,138,230	14,145,223	12,600,731	12,844,265	13,189,335	26,714,392	26,982,495	27,334,558

Notes: *Commercial* refers to health insurance purchased individually or obtained through an employer group; it does not include self-insured coverage. Where a dash appears, no data are available. *Public* is Medicare managed care and Medi-Cal and other public managed care. L.A. Care did not break out its commercial enrollment (e.g., individuals enrolled in Covered California) prior to 2017. *All others* consists of insurers that had fewer than 600,000 commercial and public enrollees in 2017; for more detail, see "California Health Insurers, Enrollment, Nov. 2018: Data File," available at www.chcf.org. Enrollment figures are as of December. For comparability, Health Net and Centene figures for 2015 are combined in this table; Health Net and Centene finalized their merger in March 2016. Figures do not include enrollment from other plans (FOP).

Sources: *Enrollment Summary Report* (2015–17), Dept. of Managed Health Care (DMHC), n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report* (2015–17), California Dept. of Insurance (CDI), www.insurance.ca.gov.

Commercial Enrollment, by Insurer and Market

DMHC and CDI Combined, California, 2015 to 2017

California Health Insurers Enrollment

Individual enrollment declined and group enrollment increased in 2017. Among the biggest changes between 2015 and 2017, Anthem Blue Cross individual enrollment declined. During the same time, Molina's individual enrollment increased. In the large group market, Kaiser experienced the largest enrollment increase.

	Individual			Small Group			Large Group		
	2015	2016	2017	2015	2016	2017	2015	2016	2017
Kaiser	607,775	588,538	627,324	712,489	809,479	862,316	4,817,012	4,928,715	5,094,875
Blue Shield	609,531	707,821	665,549	419,206	478,541	526,006	1,399,298	1,224,599	1,132,547
Anthem Blue Cross	721,915	690,118	509,032	370,990	344,236	372,275	1,292,177	1,342,626	1,310,151
UnitedHealthcare	96	1,199	15	83,567	133,459	183,579	589,518	624,259	637,526
Centene (Health Net)	249,476	180,633	164,275	239,396	182,852	122,783	415,905	368,045	345,869
Aetna	656	533	421	181,197	139,049	60,179	393,828	428,443	382,658
Cigna	46,931	15,530	5,366	0	78	0	441,643	295,275	337,176
Molina	14,779	62,735	138,721	0	0	0	0	0	0
Sharp	19,002	25,740	31,716	14,168	30,865	31,416	82,144	73,852	72,596
All Others	77,355	34,707	77,612	68,179	128,345	129,764	245,428	297,958	323,476
Total	2,347,516	2,307,554	2,220,031	2,089,192	2,246,904	2,288,318	9,676,953	9,583,772	9,636,874

Notes: *Individual* includes both those enrolled through Covered California and those enrolled in other individually purchased plans. *Large group* includes enrollees in the Federal Employees Health Benefits Program and Tricare. *All others* consists of insurers that had fewer than 100,000 commercial enrollees. For comparability, Health Net and Centene figures for 2015 are combined; Health Net and Centene finalized their merger in March 2016. For complete listing, see "California Health Insurers, Enrollment, Nov. 2018: Data File," available at www.chcf.org.

Sources: *Enrollment Summary Report* (2015–17), Dept. of Managed Health Care, n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report* (2015–17), California Dept. of Insurance, www.insurance.ca.gov.

ASO Enrollment, by Insurer

DMHC and CDI Combined, California, 2015 to 2017

	2015	2016	2017
Anthem Blue Cross	2,539,730	2,656,162	2,784,723
UnitedHealthcare	807,334	812,568	794,412
Blue Shield	820,769	762,853	705,676
Aetna	664,555	686,575	695,959
Cigna	1,635,310	589,174	581,158
Kaiser	140,009	140,653	141,604
Centene (Health Net)	0	0	11,468
All Others	7,957	7,304	2,576
Total	6,615,664	5,655,289	5,717,576

California Health Insurers

Enrollment

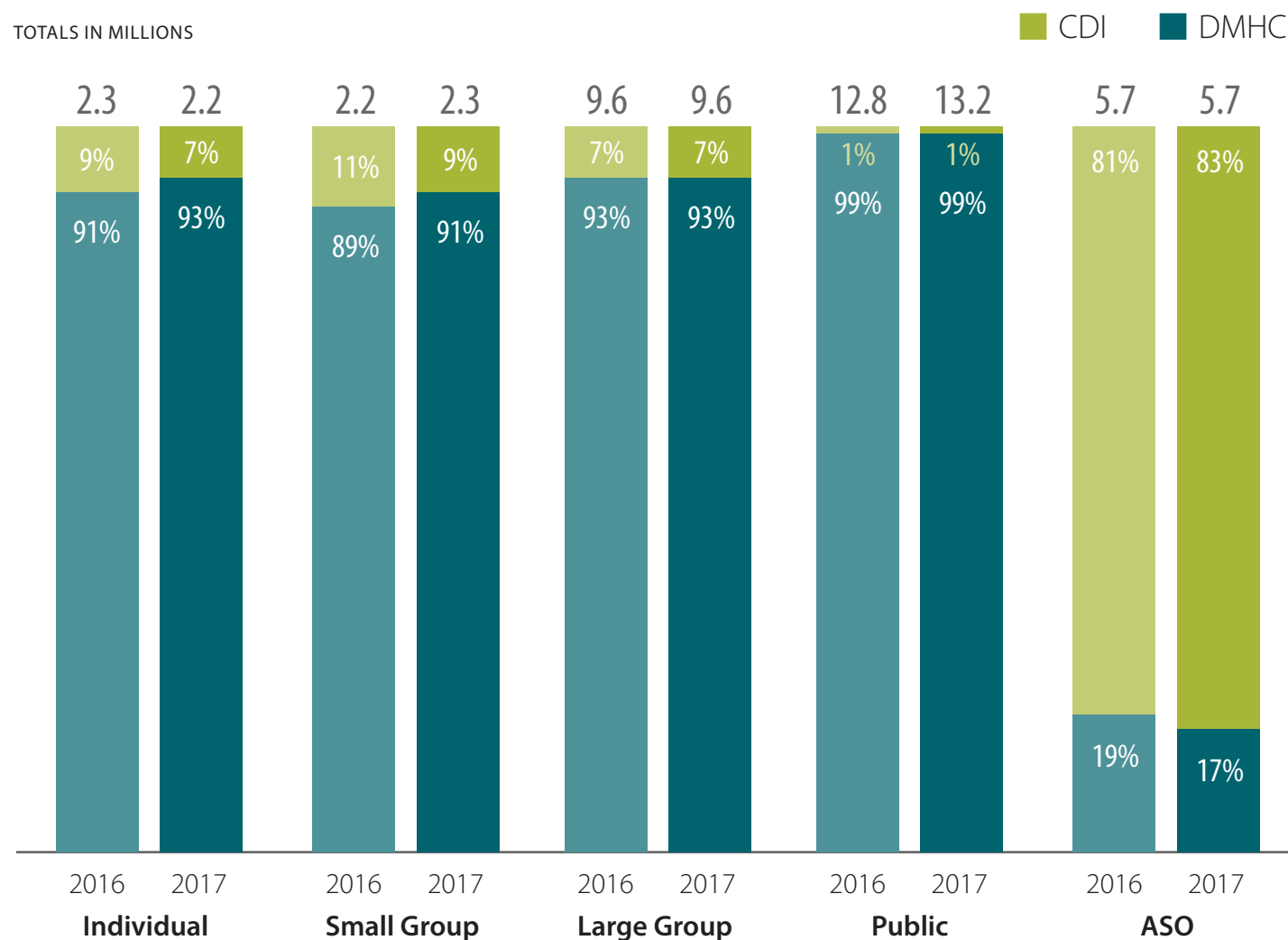
In 2017, California insurers provided administrative services only (ASO) for 5.7 million enrollees in employers' self-insured plans. Under ASO arrangements, insurers provide claims processing and provider networks.

Notes: ASO (administrative services only) are provided to self-insured employers. The employer holds the risk in ASO arrangements. *All others* consists of insurers with fewer than 5,000 ASO enrollees. Improved reporting of Cigna's ASO enrollment led to a reduction in the number of enrollees it reported to CDI for 2016.

Sources: *Enrollment Summary Report* (2015–17), Dept. of Managed Health Care (DMHC), n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report* (2015–17), California Dept. of Insurance (CDI), www.insurance.ca.gov.

Enrollment, by Regulator and Market Sector

California, 2016 and 2017



California Health Insurers

Enrollment

In 2017, the vast majority of enrollees were covered by products under DMHC regulation. At the end of 2017, 93% of individual, 91% of small group, and 93% of large group markets were enrolled in DMHC-regulated products. In contrast, the majority of ASO services provided to self-insured plans were provided by CDI-regulated insurers.

Notes: *Public* is Medicare, Medi-Cal, and other public managed care programs. *ASO* (administrative services only) are provided to self-insured employers. For additional historical detail on the share of enrollment under the Department of Health Care Services (DMHC) and the California Department of Insurance (CDI), see Table 2 of "California Health Insurers, Enrollment, Nov. 2018: Data File," available at www.chcf.org.

Sources: *Enrollment Summary Report* (2016 and 2017), DMHC, n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report* (2016 and 2017), CDI, www.insurance.ca.gov.

Medicare Advantage vs. Fee-for-Service Enrollment

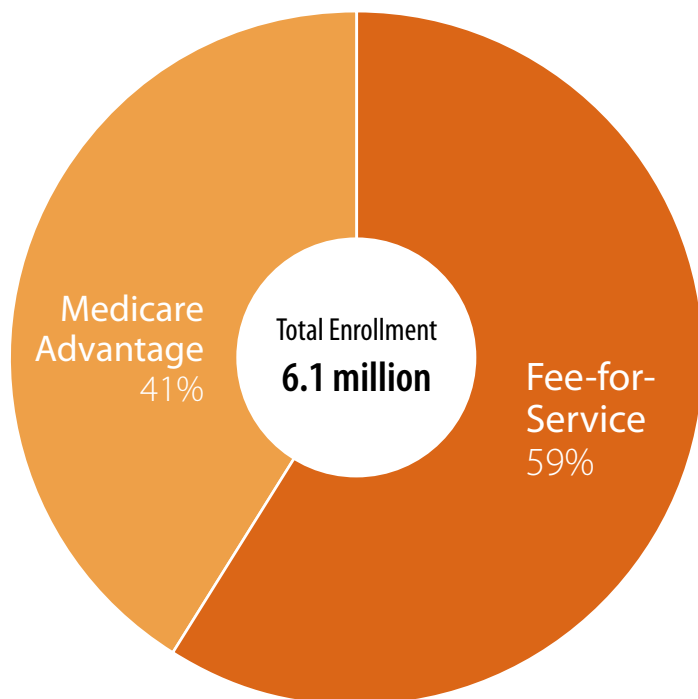
California vs. United States, December 2017

California Health Insurers

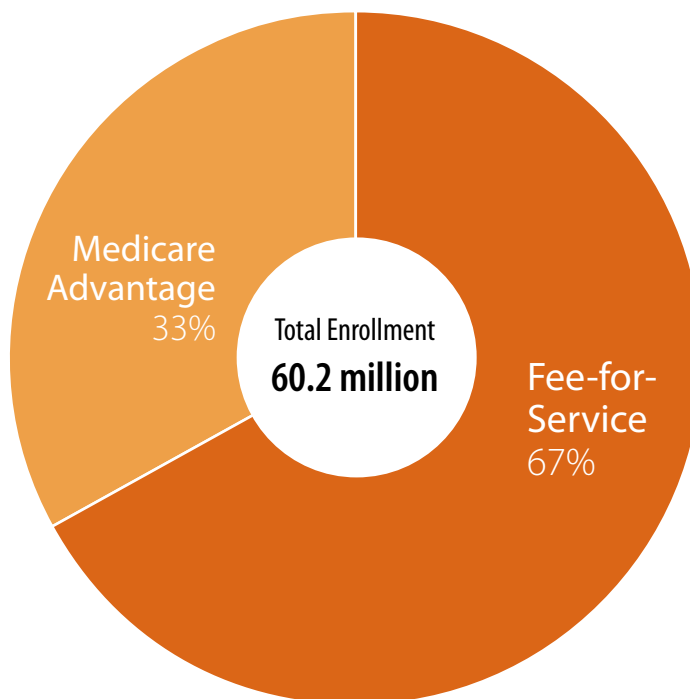
Public Coverage

In California, 59% of Medicare enrollees had fee-for-service coverage in 2017, a level unchanged from 2015 (not shown). The share of California's Medicare population covered by Medicare Advantage, Medicare's managed care option, was higher than in the US overall.

California Medicare



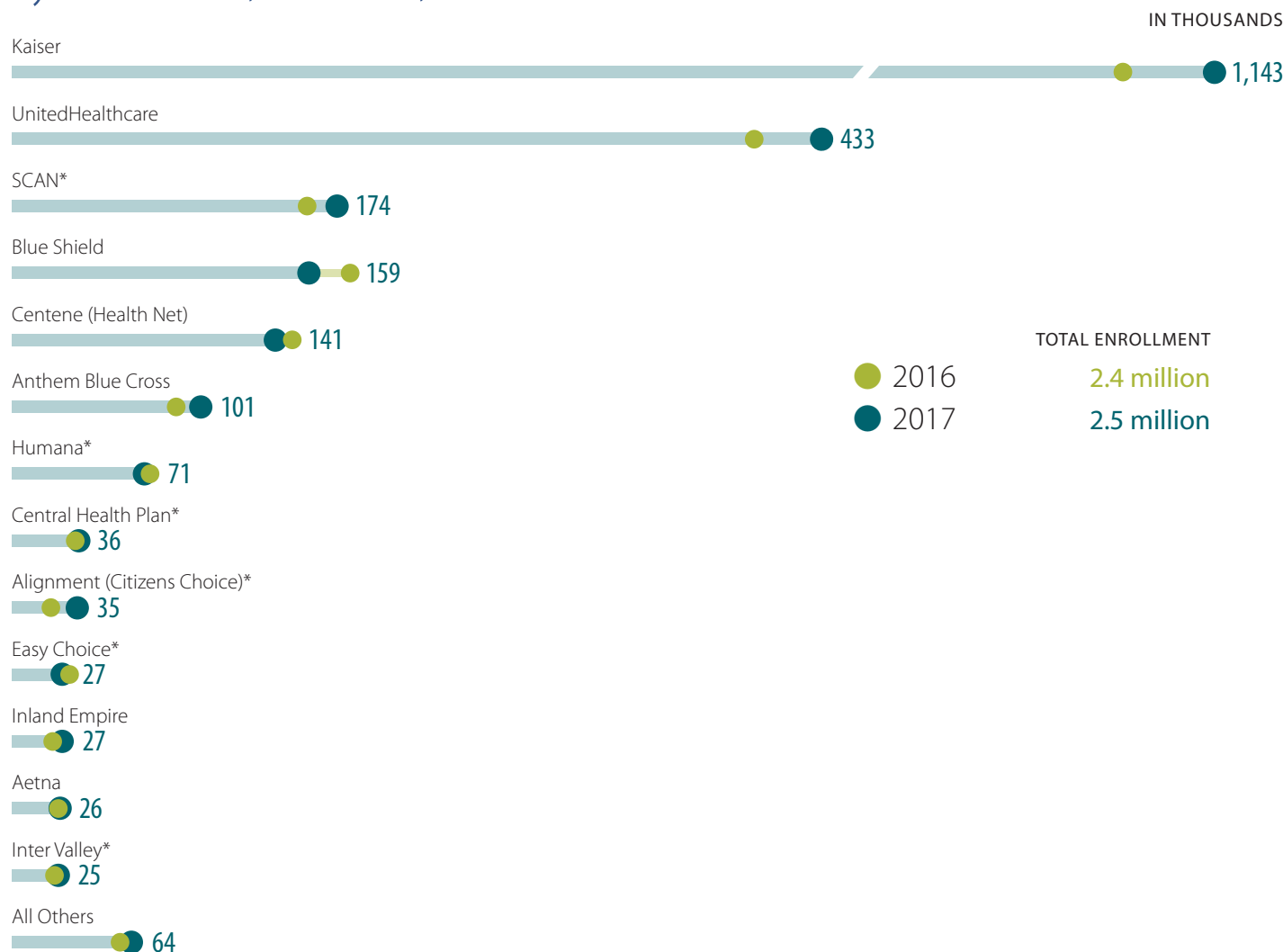
United States Medicare



Notes: Under Medicare Advantage, health plans provide all Medicare benefits in exchange for a capitated payment. Some fee-for-service beneficiaries also have Medicare supplemental insurance.

Source: "MA State/County Penetration" (December 2017), Centers for Medicare & Medicaid Services, last updated March 10, 2012, www.cms.gov.

Medicare Advantage Enrollment by Health Plan, California, 2016 and 2017



*Medicare specialty plans.

Notes: All figures as of December. *Medicare Advantage* is Medicare's managed care plan. *All others* includes plans with fewer than 20,000 Medicare enrollees in December 2017. Humana figure includes Arcadian Health Plan; Blue Shield includes Care 1st; Anthem includes CareMore; and Alignment was formerly known as Citizens Choice. For details on groupings, see "California Health Insurers, Enrollment, Nov. 2018: Data File," available at www.chcf.org. Enrollment in 2017 was up 108,402 (4.6%) over 2016. See Appendix H for details, including market share.

Sources: *Enrollment Summary Report* (2016 and 2017), Dept. of Managed Health Care, n.d., www.dmhca.gov; and *Health Insurance Covered Lives Report* (2016 and 2017), California Dept. of Insurance, www.insurance.ca.gov.

California Health Insurers

Public Coverage

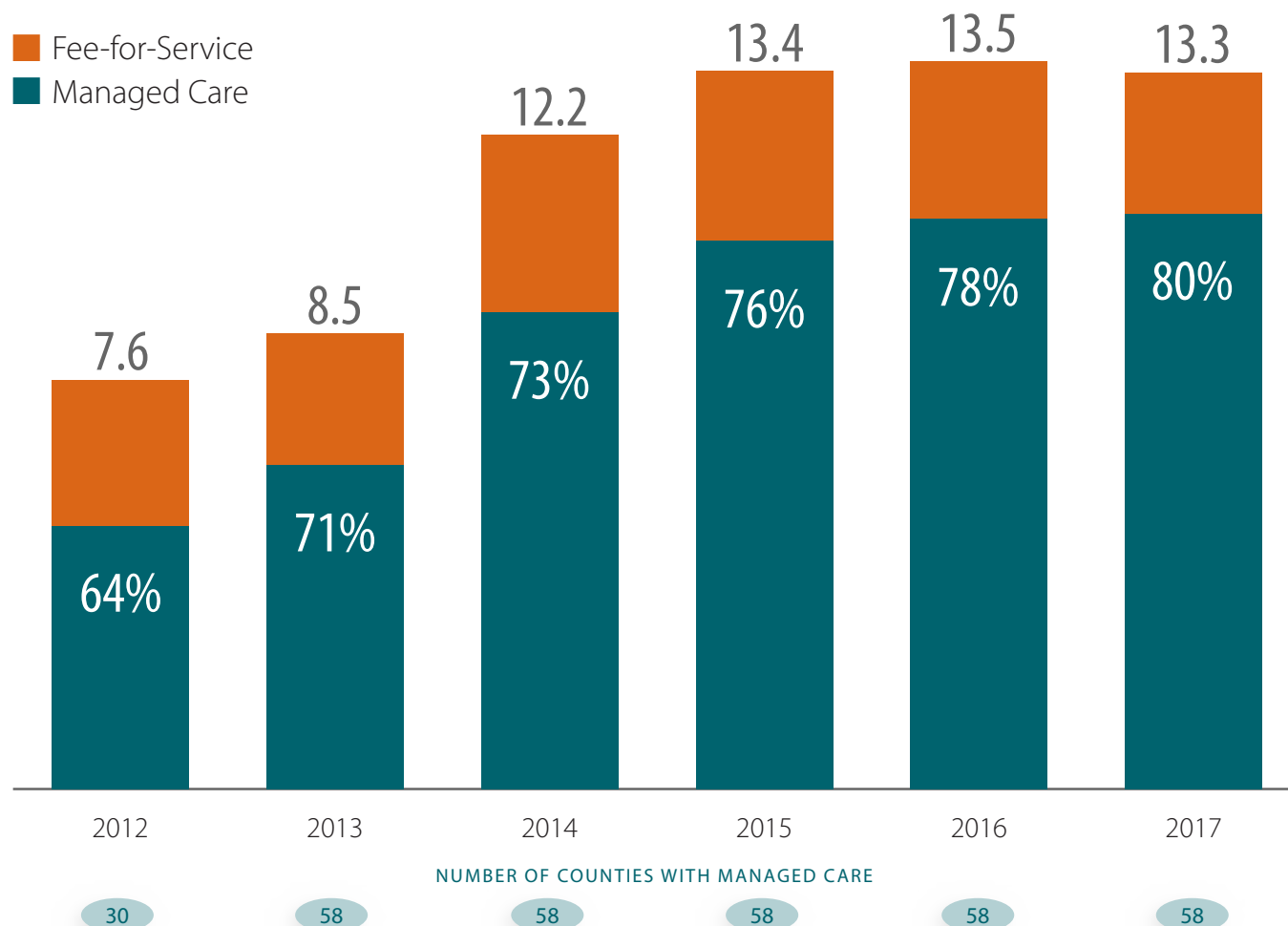
Kaiser covered over a million Medicare Advantage enrollees, nearly half of all Medicare Advantage enrollment. The next five largest plans — UnitedHealthcare, SCAN, Blue Shield, Centene (Health Net), and Anthem Blue Cross — covered another million enrollees. Medicare specialty plans covered 17% of enrollment.

Medi-Cal Fee-for-Service vs. Managed Care Enrollment

California, December 2012 to December 2017

TOTALS IN MILLIONS

■ Fee-for-Service
■ Managed Care



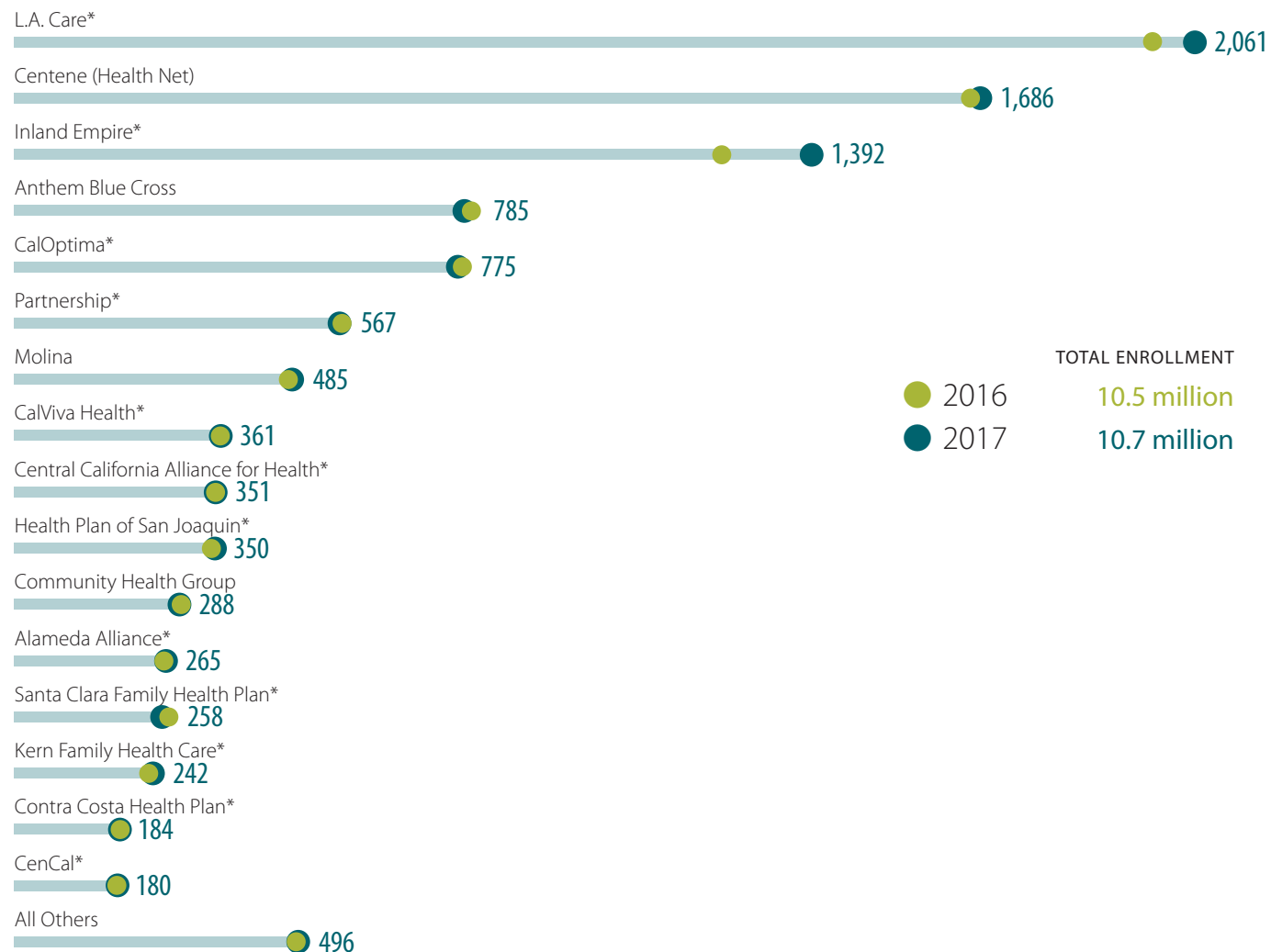
Notes: In 2013, two policy changes increased Medi-Cal managed care enrollment: Some 850,000 Healthy Families enrollees finished transitioning to Medi-Cal, and Medi-Cal managed care expanded to the remaining 28 unserved counties. More recently, a focus on managed care for dual eligibles (e.g., the Medi-Cal Connect program) and people with disabilities has driven managed care's rising share of Medi-Cal.

Sources: *Medi-Cal Managed Care Enrollment Report* (Dec. 2012–Dec. 2017), California Dept. of Health Care Services (DHCS), www.dhcs.ca.gov; and *Medi-Cal Certified Eligibles Statewide Pivot Through August 2018*, DHCS, January 2019, www.dhcs.ca.gov.

Total Medi-Cal enrollment has leveled off after growing rapidly during the ACA implementation period of 2014 and 2015. The share of Medi-Cal enrollees covered by managed care continued to rise in 2016 and 2017, as more fee-for-service enrollees, such as the disabled and dually eligible, transitioned to managed care.

Medi-Cal Managed Care Enrollment

California, 2016 and 2017



*County-based plans.

Notes: All enrollment as of December. Figures reflect plan enrollment for plans contracted with the state. Of these enrollees, 2.1 million are then subcontracted to other plans (see Appendix J for details). *All others* consists of plans with fewer than 180,000 enrollees, including Kaiser and San Francisco Health Plan (see Appendix I). *Centene (Health Net)* includes California Health and Wellness and Health Net Community Solutions.

Sources: *Enrollment Summary Report* (2016 and 2017), Dept. of Managed Health Care, n.d., www.dmh.ca.gov; and *Health Insurance Covered Lives Report* (2016 and 2017), California Dept. of Insurance, www.insurance.ca.gov.

California Health Insurers

Public Coverage

County-based health plans insured two-thirds of Medi-Cal managed care enrollees.

Patient Experience Ratings of Health Insurers, California, 2017

California Health Insurers

Consumer Satisfaction

Legend:

- <75%
- 75%–85%
- >85%
- Low response (<100)

Legend: <div><div></div> <75% <div></div> 75%–85% <div></div> >85% <div></div> Low response (<100)</div>	OVERALL	SATISFACTION WITH PLAN DOCTORS				GETTING CARE EASILY		SATISFACTION WITH PLAN SERVICES		
	1–5 stars (5 is best)	Health Care*	Personal Doctor*	Coordinated Care†	Doctor Communication with Patients†	Appointment and Care Quickly†	Doctors and Care Easily†	Rate their HMO/PP0*	Paid Claims Quickly and Correctly†	Information on What You Pay†
	HMO									
	PERCENTAGE OF MEMBERS									
Aetna	★★★	47%	61%		92%			33%	88%	
Anthem Blue Cross	★★★	54%	57%		93%	75%	78%	38%	78%	
Blue Shield	★★★★	53%	64%	78%	94%	81%	79%	51%	84%	58%
Centene (Health Net)	★★★★	52%	66%	84%	92%	79%	82%	45%	82%	63%
Cigna	★★★★	47%	67%	82%	95%	79%	78%	43%	86%	
Kaiser North	★★★★★	55%	66%	81%	93%	84%	86%	51%	81%	59%
Kaiser South	★★★★★	57%	67%	82%	93%	78%	81%	56%	83%	68%
Sharp	★★★★★	61%	73%	79%	95%	82%	81%	57%	87%	62%
UnitedHealthcare	★★★★★	54%	68%	82%	92%	82%	83%	53%	88%	63%
Western	★★★★★	57%	69%		97%	85%	86%	47%	86%	
PPO										
PERCENTAGE OF MEMBERS										
Aetna	★★★★	44%	56%		93%		85%	30%	80%	
Anthem Blue Cross	★★★★	48%	64%	74%	97%	78%	84%	37%	85%	
Blue Shield	★	43%	66%					29%	81%	
Centene (Health Net)	★★★★	50%	69%	82%	96%	83%	84%	38%	76%	41%
Cigna	★★★★	43%	59%	80%	95%	79%	82%	33%	82%	
UnitedHealthcare	★★★★	46%	64%	77%	93%	80%	81%	32%	76%	52%

*Percentage very highly rated: Rating of 9 or 10 on a scale of 0 to 10.

†Percentage highly rated: Rating of 3 or 4 on a scale of 1 to 4.

Notes: Reflects survey data collected in 2018 regarding service and experience of commercial enrollees in 2017. Results shown for survey samples of at least 100 health plan members in 2017. Small differences between health plan scores are expected; larger differences among plans are important. For additional information, see scoring documentation and Appendix K.

Sources: California Health Care Quality Health Plan Report Cards, 2018–19 Edition: Scoring Documentation for Public Reporting on CAHPS (Reporting Year 2018), Office of the Patient Advocate (OPA), n.d., reportcard.opa.ca.gov (PDF); and “Health Care Quality Report Cards,” OPA, www.opa.ca.gov/reportcards.

About half of all members rated their health care very highly — that is, a 9 or 10 on a 10-point scale. Members rated plans better on paying claims than on providing information on what they would pay.

Clinical Performance Ratings of Health Insurers, California, 2017

Legend:

- ★ "Poor"
- ★★ "Fair"
- ★★★ "Good"
- ★★★★ "Very Good"
- ★★★★★ "Excellent"

	Overall Score	Asthma and Lung Disease Care	Behavioral and Mental Health Care	Preventive Screenings	Diabetes Care	Heart Care	Maternity Care	Treating Adults: Getting the Right Care	Treating Children: Getting the Right Care	Appropriate Use of Tests, Treatments, Procedures
HMO										
Aetna	★★	★★	★★★	★★★★	★★★★	★★	★★	★★★	★★	★★★★
Anthem Blue Cross	★★★	★★★	★★★	★★★★	★★★★	★★★	★★★★	★★★	★★★	★★★★
Blue Shield	★★★	★★★	★★★	★★★★	★★★★	★★★	★★★	★★★	★★	★★★★
Cigna	★★★	★★	★★	★★★★	★★★★	★★	★★★	★★★	★★★	★★★★
Centene (Health Net)	★★★	★★★	★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★	★★★★
Kaiser North	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★★★★
Kaiser South	★★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★
Sharp	★★★★	★★	★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★★
UnitedHealthcare	★★★	★★	★★	★★★★	★★★★	★★★	★★★	★★★★	★★★	★★★★
Western	★★★★	★★★	★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★
PPO										
Aetna	★★★	★★	★★★★	★★★	★★	★★	★★	★★	★★	★★★★
Anthem Blue Cross	★★★	★★★	★★★	★★★	★★★	★★★	★★★★	★★★	★★★	★★★★
Blue Shield	★★★	★★★	★★★	★★★	★★	★★	★★★	★★	★★★	★★★★
Cigna	★★★	★★★	★★★	★★★	★★★	★★★	★★★★	★★	★★★	★★★★
Centene (Health Net)	★★★	★★★	★★★	★★★★	★★★	★★★	★★★★	★★★	★★★	★★★★
UnitedHealthcare	★★★	★★★	★★★	★★★★	★★★	★★★	★★★	★★★	★★★	★★★★

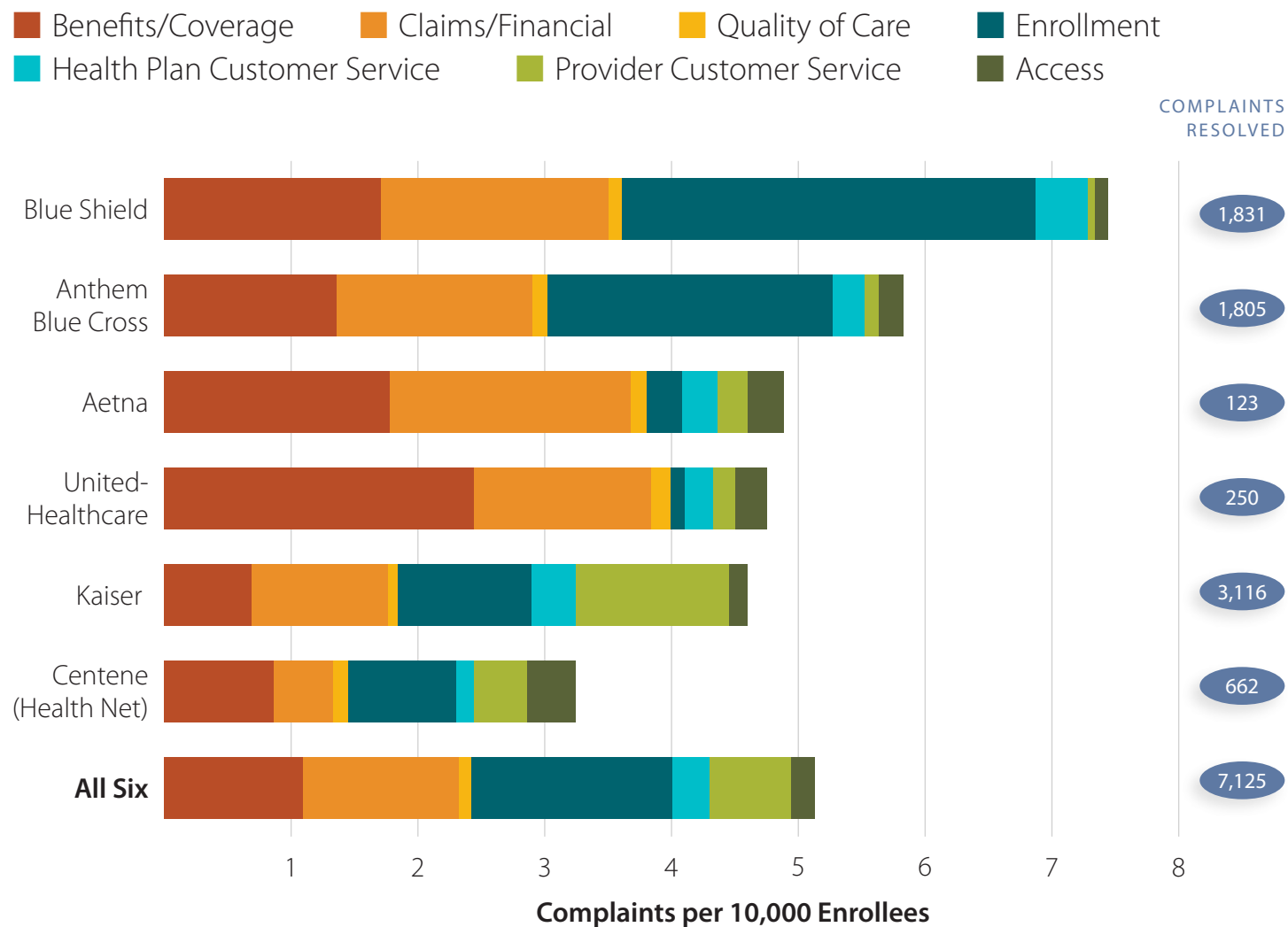
Notes: Scores based on a five-star rating system, where more stars is better. Each category reflects a composite score for care in 2017 (the "measurement year"). Scores are based on information from health plan records collected from the Healthcare Effectiveness Data and Information Set (HEDIS). See reportcard.opa.ca.gov for more details on health plan ratings.

Source: "HMO and PPO Quality Ratings Summary: 2018–19 Edition," Office of the Patient Advocate, n.d., reportcard.opa.ca.gov.

Plans varied in their ability to meet clinical standards. While some plans, such as Kaiser, consistently outperformed their peers across most categories, others scored less well.

Complaints Resolved with DMHC

Largest Insurers, California, 2017



California Health Insurers

Consumer Satisfaction

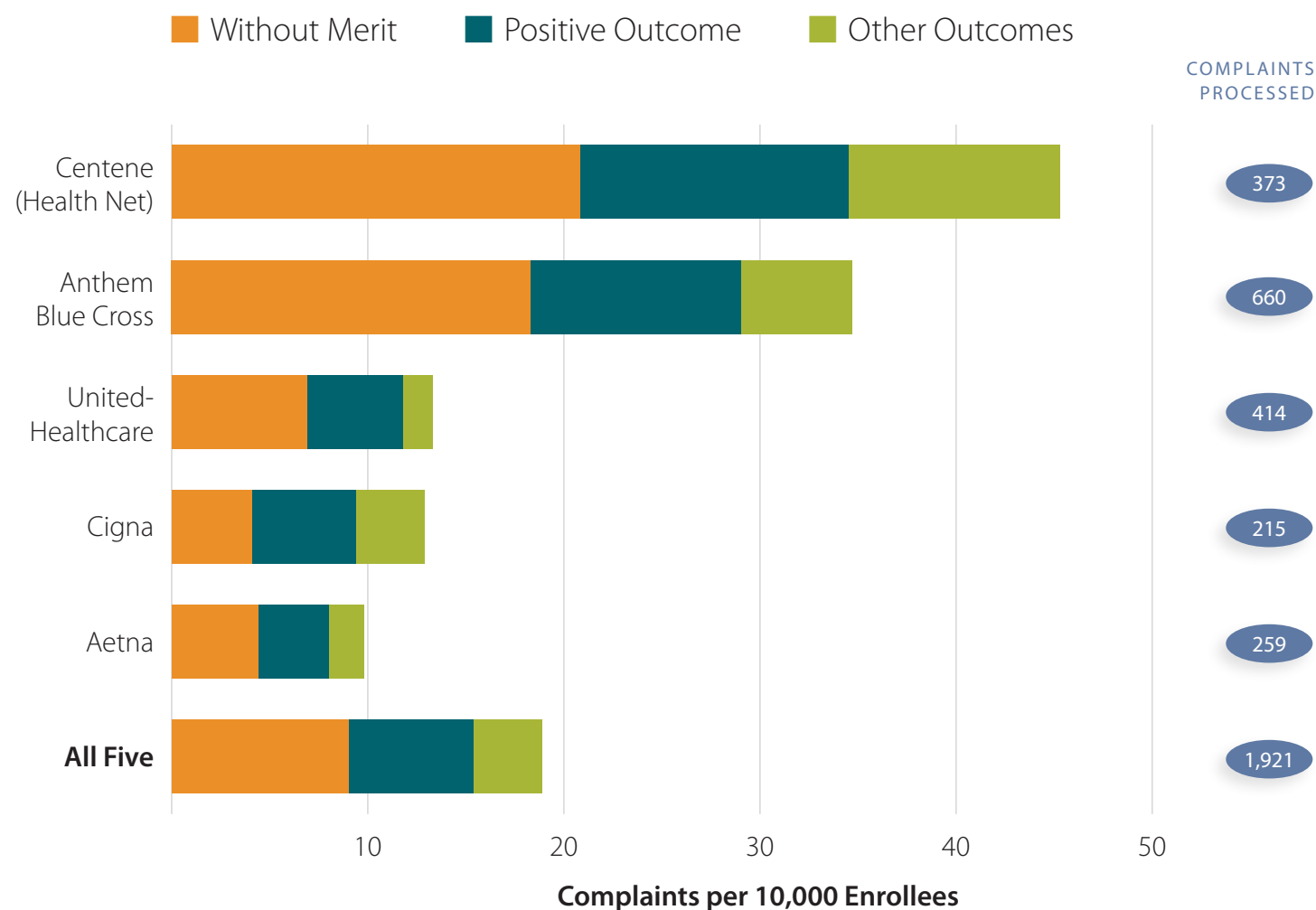
For the six largest commercial insurers, DMHC reported resolving 7,787 complaints, about 5.1 complaints for every 10,000 members. This is a decrease from the prior year's 6.7 complaints per 10,000 members and 10,198 resolved complaints (not shown). Complaints in 2017 were most often filed over enrollment and claims/financial matters.

Notes: Largest insurers are commercial plans with over 250,000 commercial enrollees in 2017. Figures pertain to resolved complaints, both with and without merit. A single complaint can be reflected in more than one category. *Centene (Health Net)* includes Health Net of California and Health Net Community Solutions.

Source: "2017 Complaints by Health Plan and Category," in *2017 Annual Report*, Dept. of Managed Health Care (DMHC), n.d., www.dmh.ca.gov.

Complaints Processed with CDI

Largest Insurers, California, 2017



California Health Insurers

Consumer Satisfaction

In 2017, CDI processed 19 complaints per 10,000 enrollees for the five largest insurers, a total of 1,921 complaints. Of these complaints, a third resulted in a positive outcome for the consumer, meaning that corrective action or compromise by the insurer was required. A little under half were found to be without merit.

Notes: Figures report the disposition of complaints closed in 2017. *Without merit* are those complaints where the California Department of Insurance (CDI) either did not request an action or it upheld the insurer's position. *Positive outcomes* are those that required corrective action, led to insurer compromise, or resulted in some other remedy for the complainant. *Other outcomes* are complaints that fell into neither of the previous categories. Largest plans are those with 75,000 or more enrollees in 2017.

Source: "Company Profiles: Company Performance & Comparison Data" (2017), CDI, n.d., interactive.web.insurance.ca.gov.

Data Resources

FEDERAL RESOURCES, US DEPARTMENT OF HEALTH AND HUMAN SERVICES

Centers for Medicare & Medicaid Services (CMS), Center for Consumer Information and Insurance Oversight (CCIIO)

- Health Insurance Market Reforms
www.cciio.cms.gov
- List of Health Insurers Owing Rebates and Medical Loss
Ratio (MLR) Refunds by State and Market, 2011–17
www.cms.gov
- MLR Data and System Resources
www.cms.gov
- MLR reports
www.cciio.cms.gov

CMS, Medicare Enrollment Resources

- Medicare Advantage State/County Penetration Report
www.cms.gov

HealthCare.Gov

- Your Insurance Company & Cost of Coverage
companyprofiles.healthcare.gov
- Rate Review
ratereview.healthcare.gov

REGULATORS

California Department of Insurance (CDI)

- Insurance Company Profiles,
including Financial Statements
www.interactive.web.insurance.ca.gov
- Life and Annuity Market Share Reports, 2003–17
www.insurance.ca.gov
- Health Insurance Covered Lives Reports, 2017
www.insurance.ca.gov

California Department of Managed Health Care (DMHC)

- Enrollment Summary Reports, 2012–17
www.dmhc.ca.gov
- Health Plan Financial Statements
wps0.dmhc.ca.gov
- Health Plan Financial Summary Report
wps0.dmhc.ca.gov
- Independent Medical Review and
Complaint Reports, 2017
www.dmhc.ca.gov
- Licensed Plans List
wps0.dmhc.ca.gov

OTHER STATE RESOURCES

California Department of Health Care Services (DHCS)

- Medi-Cal Managed Care Enrollment Reports
www.dhcs.ca.gov
- Research and Analytical Studies Division
“Medi-Cal Certified Eligibles – Recent Trends”
www.dhcs.ca.gov

California Office of the Patient Advocate

- Health Care Quality Report Cards, 2012–17
opa.ca.gov
- Scoring Documentation for Public Reporting on CAHPS
(Reporting Year 2018)
reportcard.opa.ca.gov (PDF)

Covered California

- Active Member Profiles
hbex.coveredca.com

PRIVATE RESOURCE

Kaiser Family Foundation

- State Health Facts
www.statehealthfacts.org

California Health Insurers

ABOUT THIS SERIES

The California Health Care Almanac is an online clearinghouse for data and analysis examining the state’s health care system. It focuses on issues of quality, affordability, insurance coverage and the uninsured, and the financial health of the system with the goal of supporting thoughtful planning and effective decisionmaking. Learn more at www.chcf.org/almanac.

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FOR MORE INFORMATION



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Appendix A. Affiliated Entities of California's Largest Health Insurance Carriers

COMPANY GROUPING	UNDER DMHC	UNDER CDI	NAIC CODE
Aetna	Aetna Better Health of California	Aetna Life Insurance Company*	60054
	Aetna Health Care of California	First Health Life & Health Insurance Company*	90328
Anthem Blue Cross	Blue Cross of California, dba Anthem Blue Cross	Anthem Blue Cross Life and Health Insurance Company	62825
	CareMore Health Plan	Unicare Life and Health Insurance Company*	
Blue Shield	California Physicians' Service, dba Blue Shield of California Care 1st Health Plan	Blue Shield of California Life and Health Insurance Company	61557
Centene (Health Net)	Health Net Community Solutions	Health Net Life Insurance Company*	66141
	Health Net of California California Health and Wellness Plan		
Cigna	Cigna HealthCare of California	Cigna Health and Life Insurance Company*	67369
		Connecticut General Life Insurance Company*	62308
Kaiser	Kaiser Foundation Health Plan*	Kaiser Permanente Insurance Company*	60053
UnitedHealthcare	UHC of California	UnitedHealthcare Insurance Company*	79413
	UnitedHealthcare Benefits Plan of California	Sierra Health and Life Insurance Company*	71420
	UnitedHealthcare Community Plan of California	Golden Rule Insurance Company*	62286

*Multistate activities are included in California regulatory filings.

Notes: Largest insurers were selected on the basis of enrollment in December 2017; plans such as L.A. Care and Inland Empire, which had no California Department of Insurance (CDI) counterparts, are not shown. For a comprehensive list of company groupings and affiliated plans, see "California Health Insurers, Enrollment, Nov. 2018: Data File," available at www.chcf.org.

Sources: *Enrollment Summary Report - 2017*, Dept. of Managed Health Care (DMHC), n.d., www.dmhc.ca.gov; *Health Insurance Covered Lives Report* (2017), CDI, 2018, www.insurance.ca.gov; and "Exhibit (4D)," in *2017 Life and Annuity Market Share Report*, CDI, June 2018, www.insurance.ca.gov.

Appendix B. California Health Insurance Enrollment, by Regulator, by Market Sector, 2015 to 2017

ENROLLMENT									
SECTOR	2015			2016			2017		
	CDI	DMHC	COMBINED	CDI	DMHC	COMBINED	CDI	DMHC	COMBINED
Individual	320,134	2,027,382	2,347,516	197,113	2,110,441	2,307,554	165,907	2,054,124	2,220,031
Small Group	245,885	1,843,307	2,089,192	241,962	2,004,942	2,246,904	205,208	2,083,110	2,288,318
Large Group	806,995	8,869,958	9,676,953	677,735	8,906,037	9,583,772	685,028	8,951,846	9,636,874
Commercial Total	1,373,014	12,740,647	14,113,661	1,116,810	13,021,420	14,138,230	1,056,143	13,089,080	14,145,223
Medicare	47,924	2,220,688	2,268,612	80,241	2,274,676	2,354,917	111,183	2,352,136	2,463,319
Medi-Cal and Other Public	0	10,332,119	10,332,119	0	10,489,348	10,489,348	0	10,726,016	10,726,016
Public Total	47,924	12,552,807	12,600,731	80,241	12,764,024	12,844,265	111,183	13,078,152	13,189,335
Commercial and Public	1,420,938	25,293,454	26,714,392	1,197,051	25,785,444	26,982,495	1,167,326	26,167,232	27,334,558
Student	796,540	0	796,540	951,631	0	951,631	896,403	0	896,403
Mini-Med	706	0	706	638	0	638	1,190	0	1,190
Other DMHC	0	475,570	475,570	0	820,623	820,623	0	750,004	750,004
From Other Plans (FOP)	0	3,493,016	3,493,016	0	3,608,183	3,608,183	0	3,845,343	3,845,343
Other Total	797,246	3,968,586	4,765,832	952,269	4,428,806	5,381,075	897,593	4,595,347	5,492,940
Insured Total	2,218,184	29,262,040	31,480,224	2,149,320	30,214,250	32,363,570	2,064,919	30,762,579	32,827,498
Administrative Services Only (ASO)	5,498,626	1,117,038	6,615,664	4,579,324	1,075,965	5,655,289	4,723,907	993,669	5,717,576
Commercial, Public, and ASO	6,919,564	26,410,492	33,330,056	5,776,375	26,861,409	32,637,784	5,891,233	27,160,901	33,052,134

DEFINITIONS: *Large group* includes Federal Employees Health Benefit Plan and Tricare enrollment, reported as distinct categories under California Department of Insurance (CDI). *Medicare* is managed care enrollment (Medicare Risk plus Medicare Cost); it excludes Medicare Part D coverage and Medicare Supplement. *Medi-Cal and other public* includes Medi-Cal managed care, Healthy Families, Access for Infants & Mothers (AIM), now known as the Medi-Cal Access Program (MCAP). *Other DMHC* is referred to as Other Sources of Enrollment in Department of Managed Health Care (DMHC) reporting. It includes In Home Supportive Services (IHSS), those with dual Medi-Cal/Medicare eligibility, and some out-of-state enrollment for one insurer. *From other plans (FOP)* is subcontracted enrollment (often Medi-Cal). *ASO* are provided to self-insured employers.

Notes: All enrollment figures are as of December. CDI figures do not include Short Term Major Medical enrollment (about 5,000 in 2017). Improvements in reporting by a single insurer were responsible for the decrease in ASO enrollment in 2016. Improved reporting in 2015 reduced double counting of Medi-Cal managed care, likely understating its growth for that year. Medi-Cal managed care enrollment in December 2015, 2016, and 2017 was 10.3, 10.5, and 10.7 million, respectively, as reported by regulators, closely matching the state Dept. of Health Care Services figures of 10.3, 10.6, and 10.7 million (Medi-Cal Managed Care Enrollment Reports, Dec. 2015–17).

Sources: *Enrollment Summary Report* (2015–17), DMHC, n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report* (2015–17), CDI, www.insurance.ca.gov.

Appendix B. California Health Insurance Enrollment, by Regulator, by Market Sector, 2015 to 2017, *cont'd.*

CHANGE IN ENROLLMENT FROM PRIOR YEAR

SECTOR	2015			2016			2017		
	CDI	DMHC	COMBINED	CDI	DMHC	COMBINED	CDI	DMHC	COMBINED
Individual	-18.8%	13.3%	7.5%	-38.4%	4.1%	-1.7%	-15.8%	-2.7%	-3.8%
Small Group	-49.5%	13.4%	-1.1%	-1.6%	8.8%	7.5%	-15.2%	3.9%	1.8%
Large Group	-4.1%	0.0%	-0.4%	-16.0%	0.4%	-1.0%	1.1%	0.5%	0.6%
Commercial Total	-20.3%	3.7%	0.7%	-18.7%	2.2%	0.2%	-5.4%	0.5%	0.0%
Medicare	-22.3%	3.2%	2.5%	67.4%	2.4%	3.8%	38.6%	3.4%	4.6%
Medi-Cal and Other Public	—	6.7%	6.7%	—	1.5%	1.5%	—	2.3%	2.3%
Public Total	-22.3%	6.0%	5.9%	67.4%	1.7%	1.9%	38.6%	2.5%	2.7%
Commercial and Public	-20.4%	4.8%	3.1%	-15.8%	1.9%	1.0%	-2.5%	1.5%	1.3%
Student	-10.5%	—	-10.5%	19.5%	—	19.5%	-5.8%	—	-5.8%
Mini-Med	-94.7%	—	-94.7%	-9.6%	—	-9.6%	86.5%	—	86.5%
Other DMHC	—	-13.9%	-13.9%	—	72.6%	72.6%	—	-8.6%	-8.6%
From Other Plans (FOP)	—	37.7%	37.7%	—	3.3%	3.3%	—	6.6%	6.6%
Other Total	-11.7%	28.5%	19.4%	19.4%	11.6%	12.9%	-5.7%	3.8%	2.1%
Insured Total	-17.5%	7.5%	5.3%	-3.1%	3.3%	2.8%	-3.9%	1.8%	1.4%
Administrative Services Only (ASO)	2.7%	8.3%	3.6%	-16.7%	-3.7%	-14.5%	3.2%	-7.6%	1.1%
Commercial, Public, and ASO	-3.1%	5.0%	3.2%	-16.5%	1.7%	-2.1%	2.0%	1.1%	1.3%

DEFINITIONS: *Large group* includes Federal Employees Health Benefit Plan and Tricare enrollment, reported as distinct categories under California Department of Insurance (CDI). *Medicare* is managed care enrollment (Medicare Risk plus Medicare Cost); it excludes Medicare Part D coverage and Medicare Supplement. *Medi-Cal and other public* includes Medi-Cal managed care, Healthy Families, Access for Infants & Mothers (AIM), now known as the Medi-Cal Access Program (MCAP). *Other DMHC* is referred to as Other Sources of Enrollment in Department of Managed Health Care (DMHC) reporting. It includes In Home Supportive Services (IHSS), those with dual Medi-Cal/Medicare eligibility, and some out-of-state enrollment for one insurer. *From other plans (FOP)* is subcontracted enrollment (often Medi-Cal). *ASO* are provided to self-insured employers.

Notes: All enrollment figures are as of December. CDI figures do not include Short Term Major Medical enrollment (about 5,000 in 2017). Improvements in reporting by a single insurer were responsible for the decrease in ASO enrollment in 2016. Improved reporting in 2015 reduced double counting of Medi-Cal managed care, likely understating its growth for that year. Medi-Cal managed care enrollment in December 2015, 2016, and 2017 was 10.3, 10.5, and 10.7 million, respectively, as reported by regulators, closely matching the state Dept. of Health Care Services figures of 10.3, 10.6, and 10.7 million (Medi-Cal Managed Care Enrollment Reports, Dec. 2015–17).

Sources: *Enrollment Summary Report* (2015–17), DMHC, n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report* (2015–17), CDI, www.insurance.ca.gov.

Appendix C. DMHC-Regulated Health Plans, December 31, 2017

HEALTH PLAN	OFFICIAL PLAN NAME	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT					TOTAL INSURED + ASO
						TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	
Access Senior HealthCare*	Access Senior HealthCare	Woodland Hills	11/6/14	M		3,002	63	—	—	—	3,002
Adventist*	Adventist Health Plan	Roseville	2/14/14	C		17,521	52	—	—	—	17,521
Aetna Better Health	Aetna Better Health of California	Walnut Creek	11/30/17	C		0	71				0
Aetna	Aetna Health of California	Walnut Creek	8/6/81	O	P	268,832	20	94%	0%	6%	268,832
Alameda Alliance†	Alameda Alliance For Health	Alameda	9/19/95	C	NP	270,414	19	0%	98%	0%	270,414
Alignment	Alignment Health Plan	Orange	5/25/04	M		35,337	45	0%	0%	100%	35,337
AmericasHealth Plan*	AmericasHealth Plan	Ventura	4/23/13	M		976	70	—	—	—	976
Anthem Blue Cross	Blue Cross of California	Thousand Oaks	1/7/93	B	P	3,339,040	2	62%	24%	1%	3,627,033
Arcadian	Arcadian Health Plan	Irvine	5/28/08	M		79,533	36	0%	0%	89%	79,533
Aspire Health Plan	Aspire Health Plan	Monterey	4/5/13	M		2,414	64	0%	0%	100%	2,414
Blue Shield	California Physicians' Service	San Francisco	7/27/78	B	NP	2,393,946	3	96%	0%	4%	3,099,622
Brown and Toland*	Brown and Toland Health Services	Oakland	4/12/13	M		9,722	57	—	—	—	9,722
California Health and Wellness Plan	California Health and Wellness Plan	Sacramento	10/2/13	C	P	192,101	25	0%	100%	0%	192,101
CalOptima†	Orange County Health Authority	Orange	6/28/00	B/C	NP	791,476	9	0%	98%	2%	791,476
CalViva Health†	Fresno-Kings-Madera Regional Health Authority	Fresno	12/30/10	C	NP	360,546	15	0%	100%	0%	360,546
Canopy*	Bay Area Accountable Care Network	Emeryville	7/27/16	O		14,647	54	—	—	—	14,647
Care 1st	Care 1st Health Plan	Monterey Park	11/1/95	B/C		502,124	13	0%	18%	11%	502,124
CareMore	CareMore Health Plan	Cerritos	11/1/02	M		58,338	39	0%	0%	94%	58,338
CenCal†	Santa Barbara San Luis Obispo Regional Health Authority	Santa Barbara	6/22/00	C	NP	180,439	27	0%	100%	0%	180,439
Central California Alliance†	Santa Cruz-Monterey-Merced Managed Medical Care Commission	Scotts Valley	6/20/00	C	NP	351,661	16	0%	100%	0%	351,661

*Limited or restricted license; assumes risk for medical care, but subcontracts enrollment from other plans.

†County-based health plans.

PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and other public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, financial filings with DMHC, and other public documents.

TAX STATUS: P (for profit); NP (nonprofit, public health agency, or joint power authority).

NO DATA AVAILABLE shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2017, *cont'd.*

HEALTH PLAN	OFFICIAL PLAN NAME	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT					TOTAL INSURED + ASO
						TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	
Central Health Plan	Central Health Plan of California	Diamond Bar	10/27/04	M	P	36,167	43	0%	0%	100%	36,167
Chinese Community Health Plan	Chinese Community Health Plan	San Francisco	7/31/87	O	P	21,781	50	76%	0%	24%	21,781
Choice Physicians*	Choice Physicians Network	Apple Valley	9/14/09	M		13,147	55	—	—	—	13,147
Cigna	Cigna HealthCare of California	Glendale	3/23/79	O	P	175,804	28	100%	0%	0%	175,804
Community Care Health Plan	Community Care Health Plan	Fresno	3/1/13	O	P	7,814	60	100%	0%	0%	7,814
Community Health Group	Community Health Group	Chula Vista	8/30/85	C	NP	288,151	18	0%	100%	0%	288,151
Community Health Plan†	County of Los Angeles — Dept. of Health Services	Alhambra	12/30/85	C	NP	0	71				0
Contra Costa Health Plan†	Contra Costa County Medical Services	Martinez	4/6/78	C	NP	192,837	24	4%	96%	0%	192,837
Da Vita*	DaVita Healthcare Partners Plan	El Segundo	12/31/13	B	P	481,689	14	—	—	—	481,689
Dignity	Dignity Health Provider Resources	Bakersfield	8/6/15	M	NP	30,183	46	—	—	—	30,183
Easy Choice	Easy Choice Health Plan	Tampa, FL	6/11/07	M	P	27,090	47	0%	0%	100%	27,090
EPIC*	EPIC Health Plan	Redlands	10/29/10	O		64,382	38	—	—	—	64,382
Golden State Medicare	Golden State Medicare Health Plan	Seal Beach	5/14/09	M		8,291	59	0%	0%	100%	8,291
Health Net	Health Net of California	Woodland Hills	3/7/91	B	P	1,006,394	7	56%	0%	12%	1,006,394
Health Net Community Solutions	Health Net Community Solutions	Woodland Hills	6/13/05	B/C	P	1,879,340	5	0%	80%	1%	1,879,340
Health Plan of San Joaquin†	San Joaquin County Health Commission	French Camp	1/30/96	C	NP	349,823	17	0%	100%	0%	349,823
Health Plan of San Mateo†	San Mateo Health Commission	S. San Francisco	7/31/98	C	NP	122,852	34	0%	98%	0%	122,852
Heritage*	Heritage Provider Network	Northridge	2/7/97	B	P	658,949	11	—	—	—	658,949
Humana	Humana Health Plan of California	Irvine	5/12/09	M	P	0	71				0
Imperial*	Imperial Health Plan of California*	Pasadena	5/11/16	M		1,532	67	—	—	—	1,532

*Limited or restricted license; assumes risk for medical care, but subcontracts enrollment from other plans.

†County-based health plans.

PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and other public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, financial filings with DMHC, and other public documents.

TAX STATUS: P (for profit); NP (nonprofit, public health agency, or joint power authority).

NO DATA AVAILABLE shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2017, *cont'd.*

HEALTH PLAN	OFFICIAL PLAN NAME	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT					TOTAL INSURED + ASO
						TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	
Inland Empire [†]	Inland Empire Health Plan	Rancho Cucamonga	7/22/96	B/C	NP	1,418,554	6	0%	98%	2%	1,418,554
Inter Valley	Inter Valley Health Plan	Pomona	5/25/79	M	NP	24,549	48	0%	0%	100%	24,549
Kaiser	Kaiser Foundation Health Plan	Oakland	11/4/77	B	NP	8,678,546	1	76%	2%	13%	8,678,546
Kern Family Health Care [†]	Kern Health Systems	Bakersfield	5/6/96	C	NP	241,567	22	0%	100%	0%	241,567
L.A. Care [†]	Local Initiative Health Authority for L.A. County	Los Angeles	4/1/97	B/C	NP	2,135,218	4	1%	97%	0%	2,135,218
Medcore*	Medcore Health Plan	Stockton	5/26/17	M		3,032	62	—	—	—	3,032
Medi-Excel, SA de CV	Medi-Excel, SA de CV	Chula Vista	8/10/12	O		9,644	58	94%	0%	0%	9,644
Molina	Molina Healthcare of California	Long Beach	3/14/94	B	P	754,308	10	18%	64%	1%	754,308
Monarch*	Monarch Health Plan	Irvine	4/18/07	M	P	154,349	30	—	—	—	154,349
On Lok	On Lok Senior Health Services	San Francisco	10/20/99	M/C	NP	1,467	68	0%	19%	1%	1,467
Oscar	Oscar Health Plan of California	Culver City	10/16/15	O	P	10,715	56	100%	0%	0%	10,715
Partnership [†]	Partnership HealthPlan of California	Fairfield	11/4/05	B/C	NP	567,337	12	0%	100%	0%	567,337
PIH*	PIH Health Care Solutions	Whittier	4/14/14	O		0	71				0
Positive Healthcare	AIDS Healthcare Foundation	Los Angeles	12/1/05	O	NP	1,414	69	0%	48%	52%	1,414
Premier*	Premier Health Plan Services	Cypress	10/16/98	O		35,848	44	—	—	—	35,848
PrimeCare*	PRIMECARE Medical Network	Ontario	10/16/98	O	P	193,501	23	—	—	—	193,501
Prospect*	Prospect Health Plan	Los Angeles	11/4/14	M		51,354	40	—	—	—	51,354
Providence Health Network*	Providence Health Network	Torrance	11/22/13	M	NP	22,888	49	—	—	—	22,888
San Francisco [†]	San Francisco Community Health Authority	San Francisco	5/23/05	C	NP	145,866	31	0%	91%	0%	145,866
Santa Clara Family Health Plan [†]	Santa Clara County Health Authority	Campbell	12/20/96	C	NP	267,942	21	0%	96%	3%	267,942

*Limited or restricted license; assumes risk for medical care, but subcontracts enrollment from other plans.

[†]County-based health plans.

PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and other public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, financial filings with DMHC, and other public documents.

TAX STATUS: P (for profit); NP (nonprofit, public health agency, or joint power authority).

NO DATA AVAILABLE shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2017, *cont'd.*

HEALTH PLAN	OFFICIAL PLAN NAME	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT					TOTAL INSURED + ASO
						TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	
SCAN	Scan Health Plan	Long Beach	11/30/84	M	NP	187,864	26	0%	7%	93%	187,864
Scripps	Scripps Health Plan Services	San Diego	4/7/99	O		118,481	35	10%	0%	0%	118,481
Seaside	Seaside Health Plan	Fountain Valley	5/17/13	O	NP	40,294	42	1%	0%	0%	40,294
Sequoia*	Sequoia Health Plan	Visalia	5/26/17	M		7,544	61	—	—	—	7,544
Sharp	Sharp Health Plan	San Diego	9/17/92	O	NP	137,076	32	99%	0%	1%	137,076
SIMNSA	Sistemas Medicos Nacionales, SA de CV	Tijuana	1/31/00	O	P	45,834	41	97%	0%	0%	45,834
Stanford	Stanford Health Care Advantage	Oakland	2/20/14	M	NP	1,922	65	0%	0%	100%	1,922
Sutter	Sutter Health Plan	Sacramento	4/5/13	O	NP	68,970	37	100%	0%	0%	68,970
UnitedHealthcare	UHC of California	Cypress	5/15/78	B	P	869,495	8	61%	0%	39%	869,495
UnitedHealthcare Benefits Plan	UnitedHealthcare Benefits Plan of California	Cypress	8/14/15	O	P	0	71				0
UnitedHealthcare Community Plan	UnitedHealthcare Community Plan of California	Sacramento	10/16/14	C	P	1,579	66	0%	100%	0%	1,579
Universal Care	Universal Care	Westminster	10/15/85	M	P	19,099	51	0%	0%	81%	19,099
Valley Health Plan†	Santa Clara County	San Jose	9/13/85	C	NP	161,242	29	17%	0%	0%	161,242
Ventura County Health Plan†	County of Ventura	Oxnard	6/6/96	O	NP	15,576	53	100%	0%	0%	15,576
Western	Western Health Advantage	Sacramento	1/14/97	O	NP	131,209	33	100%	0%	0%	131,209

*Limited or restricted license; assumes risk for medical care, but subcontracts enrollment from other plans.

†County-based health plans.

PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and other public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, financial filings with DMHC, and other public documents.

TAX STATUS: P (for profit); NP (nonprofit, public health agency, or joint power authority).

NO DATA AVAILABLE shown as "—".

Notes: *Total insured* includes commercial, public (managed care), and other. *ASO* (administrative services only) enrollment under DMHC (Dept. of Managed Health Care) of 993,669 (not shown separately) was from Anthem Blue Cross (287,993) and Blue Shield (705,676). See Appendix B for details. Enrollment percentages may not total 100% because not all enrollment categories are shown. Although filing separately, Care 1st is owned by Blue Shield, and CareMore is an Anthem company. California Health and Wellness, Health Net of California, and Health Net Community Solutions are all owned by Centene. As part of a trend separating public and private sector business into independently licensed health plans, UnitedHealthcare now operates three DMHC-licensed health plans (UHC, UnitedHealthcare Benefits Plan for individual enrollment, and UnitedHealthcare Community Plan for Medi-Cal) and Aetna operates two plans (Aetna Health and Aetna Better Health).

Sources: "List of All Licensed Plans, as of October 29, 2018," DMHC, wpsso.dmh.ca.gov; "Health Plan Financial Summary Report" (2017), DMHC, wpsso.dmh.ca.gov; *Enrollment Summary Report - 2017*, DMHC, www.dmh.ca.gov; "HMO/Health Plan's Financial Statement Search" (2017), DMHC, wpsso.dmh.ca.gov; and author research into DMHC financial filings, plan announcements, and public documents. For additional information on tax status: "Medical Loss Ratio Data and System Resources" (2017), Centers for Medicare & Medicaid Services, www.cms.gov and "CAHP Membership Directory" (2017–18), California Assn. of Health Plans, www.calhealthplans.org.

Appendix D. Selected CDI-Regulated Health Insurers, December 2017

OFFICIAL HEALTH PLAN NAME	NAME USED IN PUBLICATION	NAIC CODE	CALIFORNIA A&H PREMIUMS (IN MILLIONS)	ENROLLMENT		
				TOTAL INSURED	ADMINISTRATIVE SERVICES ONLY (ASO)	TOTAL INSURED + ASO
Aetna Life Insurance Company	Aetna	60054	\$1,861	266,935	688,606	955,541
Anthem Blue Cross Life and Health Insurance Company	Anthem Blue Cross	62825	\$1,945	189,831	2,496,154	2,685,985
Blue Shield of California Life and Health Insurance Company	Blue Shield	61557	\$252	34,336		34,336
Cigna Health and Life Insurance Company	Cigna	67369	\$1,315	166,711	581,158	747,869
Health Net Life Insurance Company	Centene (Health Net)	66141	\$888	82,272	11,468	93,740
Kaiser Permanente Insurance Company	Kaiser	60053	\$79	7,338	141,604	148,942
Sierra Health and Life Insurance Company*	Sierra Health and Life*	71420	\$946	85,443		85,443
UnitedHealthcare Insurance Company*	UnitedHealthcare*	79413	\$3,395	310,213	794,412	1,104,625

*Part of UnitedHealthcare Group.

Notes: Selected insurers include CDI-regulated companies selling accident and health insurance (A&H), with California direct premiums greater than \$800 million in 2017; also shown, Kaiser Permanente Insurance Company and Blue Shield of California Life and Health Insurance Company. Products sold include comprehensive major medical insurance, in addition to other products, such as dental, Medicare supplemental, and stop-loss coverage. *Total insured* includes commercial, public (managed care), and other. Enrollment counts exclude supplemental, short-term, or ancillary coverage. See Appendix B for enrollment details.

Sources: 2017 - Annual Financial Statements, California Dept. of Insurance (CDI), interactive.web.insurance.ca.gov; 2017 Life and Annuity Market Share Report, CDI, June 2018, www.insurance.ca.gov; 2017 California Health Market Share Report, CDI, www.insurance.ca.gov; and Health Insurance Covered Lives Report (2017), CDI, 2018, www.insurance.ca.gov, as reported in the CHCF California Health Insurance Enrollment data file, available as a download, www.chcf.org.

Appendix E. New Full-Service Health Plan Licenses, DMHC, 2016 to 2018

NEW PLANS	LICENSE DATE	LOCATION	NOTES	INITIAL POPULATION/TARGET
Providence Health Assurance	5/15/18	Beaverton, OR	Has 2018 enrollment, primarily from Medicare Risk.	Medicare Advantage
Health Net Health Plan of Oregon (dba Health Net Medicare of California)	4/25/18	Tigard, OR	Subsidiary of Health Net. Has 2018 enrollment.	Medicare Advantage
Vitality Health Plan of California	4/4/18	Cerritos, CA	Medicare Advantage with Prescription Drugs. Will operate in Santa Clara County and San Joaquin County in 2019. No enrollment as of September 2018.	Medicare Advantage
Aetna Better Health of California	11/30/17	Walnut Creek, CA	Subsidiary of Aetna. Serves as Aetna's Medicaid branch. Has 2018 enrollment.	Medi-Cal
Medcore Health Plan*	5/26/17	Stockton, CA	Subsidiary of Omni IPA Medical Group. Operates in San Joaquin County. All enrollment contracted from Humana as of June 2018.	
Sequoia Health Plan*	5/26/17	Visalia, CA	Serves the Central Valley area. Entered into contract with Humana in June 2017; all enrollment contracted from Humana as of June 2018.	Medicare Advantage and dual eligibles
Bay Area Accountable Care Network* (dba Canopy Health)	7/27/16	Emeryville, CA	Joint venture with John Muir Health and the Regents of the University of California, on behalf of UCSF, as majority owners. Hill Physicians, Muir Medical Group IPA, and Meritage Medical Group Network have minority positions. Enrollment contracted from three health plans (2018).	
Imperial Health Plan of California*	5/11/16	Pasadena, CA	As of June 2018 had contracted enrollment from six health plans. Care provided through Imperial Health Holdings Medical Group, a delegated medical group.	Medicare Advantage and dual eligibles

*Limited or restricted license; plan contracts enrollees from other health plans.

Note: *Dba* is doing business as.

Sources: "List of All Licensed Plans, as of October 29, 2018," Dept. of Managed Health Care (DMHC), wpsso.dmh.ca.gov; and author research into DMHC financial filings, plan announcements, and public documents, wpsso.dmh.ca.gov.

Appendix F. Financial Summary, DMHC-Regulated Health Plans

HEALTH PLAN	STATEMENT FYE DATE	TOTAL ENROLLEES	NET INCOME/LOSS			TOTAL REVENUE		HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
			\$ IN MILLIONS	GROWTH OVER PRIOR YEAR	AS SHARE OF REVENUE	\$ IN MILLIONS	GROWTH OVER PRIOR YEAR				
Access Senior Healthcare*	12/31/17	3,059	0.32	6.7%	1.0%	31.71	76.2%	94.7%	4.39%	158%	M
Adventist*	12/31/17	17,521	0.81	21.6%	2.7%	30.37	9.7%	93.9%	10.53%	250%	C
Aetna	12/31/17	268,832	42.75	22.1%	2.7%	1,593.64	-10.9%	82.8%	14.45%	62%	O
Aetna Better Health	12/31/17	0	-8.75		-119,193.4%	0.01		0.0%	0.00%	116%	C
Alameda Alliance†	6/30/18 6/30/17	267,639 268,590	-1.39 58.38	-102.4% 20.7%	-0.2% 6.6%	891.90 890.81	0.1% 8.4%	94.9% 87.4%	6.04% 6.26%	150% 133%	C
Alignment	12/31/17	35,337	-58.17	-136.2%	-16.1%	361.38	58.6%	98.5%	17.57%	81%	M
AmericasHealth Plan*	6/30/18 6/30/17	1,291 858	0.11 -0.62	117.4% -909.4%	1.7% -16.6%	6.36 3.75	69.3% 309.1%	69.0% 71.6%	29.40% 50.08%	148% 140%	M
Anthem Blue Cross	12/31/17	3,884,263	993.33	39.8%	5.8%	16,980.33	0.9%	83.5%	10.44%	134%	B
Arcadian	12/31/17	79,533	17.50	140.2%	2.2%	807.53	-0.9%	84.8%	12.21%	109%	M
Aspire Health Plan	12/31/17	2,484	-7.31	-29.2%	-29.7%	24.62	41.3%	94.6%	39.73%	122%	M
Bay Area Accountable Care Network* (dba Canopy Health)	12/31/17	14,647	-4.06	-114.4%	-4.6%	87.61	178.1%	91.6%	13.03%	134%	M
Blue Shield	12/31/17	3,273,537	296.22	342.3%	1.9%	15,209.37	1.2%	89.5%	14.54%	106%	B
Brown and Toland*	12/31/17	9,722	4.25	3,345.6%	4.5%	94.26	9.3%	91.1%	1.43%	155%	M
California Health and Wellness Plan	12/31/17	192,101	0.70	-97.4%	0.1%	860.16	13.1%	88.7%	35.12%	74%	C
CalOptima† (Orange County Health Authority)	6/30/2018 6/30/2017	780,277 789,066	48.17 53.89	-10.6% 65.7%	1.4% 1.5%	3,467.57 3,564.69	2.7% 12.2%	95.5% 95.8%	3.66% 3.08%	120% 108%	B/C
CalViva Health† (Fresno-Kings-Madera Regional Health Authority)	6/30/18 6/30/17	358,653 361,699	10.20 11.27	-9.5% -2.3%	0.9% 1.0%	1,186.27 1,136.51	4.4% 4.0%	84.9% 85.4%	3.65% 3.35%	127% 119%	C
Care 1st	12/31/17	502,124	100.56	-43.6%	4.1%	2,467.27	-4.7%	86.7%	7.60%	98%	B/C

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†County-based health plans.

PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and other public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.

Appendix F. Financial Summary, DMHC-Regulated Health Plans, *cont'd.*

HEALTH PLAN	STATEMENT FYE DATE	TOTAL ENROLLEES	NET INCOME/LOSS			TOTAL REVENUE		HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
			\$ IN MILLIONS	GROWTH OVER PRIOR YEAR	AS SHARE OF REVENUE	\$ IN MILLIONS	GROWTH OVER PRIOR YEAR				
CareMore	12/31/17	58,338	49.75	-14.3%	5.1%	984.70	3.1%	80.0%	11.79%	126%	M
CenCal [†] (Santa Barbara San Luis Obispo Regional Health Authority)	6/30/18	183,117	26.38	-51.6%	3.5%	752.89	6.6%	82.3%	4.01%	223%	C
	6/30/17	178,856	54.50	-11.0%	7.7%	706.02	6.8%	77.9%	3.92%	203%	
Central California Alliance [†] (Santa Cruz-Monterey-Merced Managed Medical Care Commission)	12/31/17	351,661	23.42	-68.0%	2.0%	1,148.71	5.9%	90.7%	8.03%	196%	C
Central Health Plan	12/31/17	36,167	4.10	41.7%	1.1%	364.52	3.6%	88.2%	10.01%	130%	M
Chinese Community Health Plan	12/31/17	21,551	-20.08	-119.9%	-14.1%	142.15	15.2%	89.6%	22.98%	94%	O
Choice Physicians*	12/31/17	13,147	-3.35	-598.2%	-2.8%	121.50	9.1%	102.3%	1.07%	77%	M
Cigna	12/31/17	175,804	-20.42	-23.6%	-2.1%	990.08	7.4%	92.9%	10.50%	136%	O
Community Care Health Plan	8/31/17	7,712	0.55	400.5%	2.0%	27.77	33.7%	78.7%	19.30%	253%	O
Community Health Group	12/31/17	288,151	161.05	-18.4%	13.6%	1,179.92	-0.5%	83.2%	3.23%	312%	C
Community Health Plan [†] (County of Los Angeles — Dept. of Health Services)	6/30/18	0	0.02	541.9%	45.2%	0.04	47.0%	0.0%	54.75%		C
	6/30/17		0.00	-403.4%	-15.0%	0.03	10.3%	0.0%	115.04%		
Contra Costa Health Plan [†]	6/30/18	191,568	22.41	256.1%	2.4%	932.27	7.2%	114.7%	2.66%	166%	C
	6/30/17	192,017	6.29	-47.8%	0.7%	869.55	17.5%	114.1%	2.46%	126%	
DaVita*	12/31/17	477,163	-5.99	-115.1%	-0.3%	1,950.22	33.2%	98.9%	1.74%	134%	B
Dignity*	6/30/18	33,695	0.02	102.6%	0.0%	146.04	54.8%	99.3%	0.69%	414%	M
	6/30/17	30,506	-0.83	-144.9%	-0.9%	94.35		99.3%	1.53%	333%	
Easy Choice	12/31/17	27,090	15.48	1,939.7%	4.4%	352.97	-7.7%	83.4%	9.73%	142%	M
EPIC	12/31/17	64,382	2.95	34.5%	0.8%	388.43	13.2%	96.5%	2.12%	162%	O
Golden State Medicare	12/31/17	8,291	-4.27	-1,084.2%	-6.3%	68.20	3.3%	96.8%	9.47%	114%	M
Health Net	12/31/17	1,010,114	-59.80	87.0%	-0.9%	6,345.97	-6.7%	87.5%	14.14%	74%	B

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†County-based health plans.

PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and other public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.

Appendix F. Financial Summary, DMHC-Regulated Health Plans, *cont'd.*

HEALTH PLAN	STATEMENT FYE DATE	TOTAL ENROLLEES	NET INCOME/LOSS			TOTAL REVENUE		HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
			\$ IN MILLIONS	GROWTH OVER PRIOR YEAR	AS SHARE OF REVENUE	\$ IN MILLIONS	GROWTH OVER PRIOR YEAR				
Health Net Community Solutions	12/31/17	1,879,340	433.23	−20.1%	5.1%	8,437.85	1.0%	85.6%	15.72%	99%	B/C
Health Plan of San Joaquin [†]	6/30/18	347,794	57.44	−37.1%	5.0%	1,142.23	0.4%	91.5%	3.47%	203%	C
	6/30/17	348,035	91.33	242.4%	8.0%	1,137.27	18.3%	87.9%	3.33%	157%	
Health Plan of San Mateo [†]	12/31/17	131,495	41.82	305.7%	4.6%	913.81	14.8%	84.3%	5.11%	166%	C
Heritage	12/31/17	658,949	2.48	9.4%	0.1%	2,769.85	12.3%	93.6%	7.32%	113%	B
Humana	12/31/17	0	3.31	73.6%	54.4%	6.08	646.6%	7.5%	4.45%	109%	M
Imperial	12/31/17	1,532	0.02	−76.7%	0.2%	16.19	213.8%	81.5%	21.39%	146%	M
Inland Empire [†]	6/30/18	1,246,843	53.62	−58.6%	1.1%	4,936.66	1.1%	91.3%	4.62%	211%	B/C
	6/30/17	1,254,708	129.49	−40.2%	2.7%	4,882.07	13.5%	91.1%	3.94%	160%	
Inter Valley	3/31/18	22,664	−4.46	−15.3%	−1.5%	291.24	7.4%	93.7%	7.97%	117%	M
	3/31/17	24,884	−3.87	−238.0%	−1.4%	271.10	−6.5%	92.3%	9.16%	120%	
Kaiser	12/31/17	8,678,546	3,798.03	21.7%	5.1%	74,672.86	13.3%	93.8%	5.14%	80%	B
Kern Family Health Care [†]	12/31/17	241,567	19.34	−68.4%	2.5%	783.39	10.1%	83.4%	4.70%	216%	C
L.A. Care [†]	9/30/17	2,130,419	153.14	396.1%	1.7%	8,934.59	11.2%	94.6%	3.84%	111%	B/C
Medcore	12/31/17	3,032	0.39		2.3%	17.34		86.7%	26.42%	139%	M
Medi-Excel, SA de CV	12/31/17	9,644	0.06	20,023%	0.5%	13.16	51.9%	71.0%	27.75%	117%	O
Molina	12/31/17	754,308	57.05	−30.7%	2.1%	2,716.14	11.7%	82.8%	10.31%	116%	B
Monarch	12/31/17	154,349	26.27	374.8%	3.9%	672.36	86.8%	92.7%	0.99%	148%	M
On Lok	6/30/18	1,516	9.07	−59.6%	5.7%	159.50	2.1%	89.2%	8.80%	150%	M/C
	6/30/17	1,443	22.46	103.4%	14.4%	156.24	17.3%	83.4%	8.09%	177%	
Oscar	12/31/17	10,078	−20.20	2.7%	−76.3%	26.48	190.4%	90.9%	85.80%	122%	O

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†County-based health plans.

PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and other public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.

Appendix F. Financial Summary, DMHC-Regulated Health Plans, *cont'd.*

HEALTH PLAN	STATEMENT FYE DATE	TOTAL ENROLLEES	NET INCOME/LOSS			TOTAL REVENUE		HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
			\$ IN MILLIONS	GROWTH OVER PRIOR YEAR	AS SHARE OF REVENUE	\$ IN MILLIONS	GROWTH OVER PRIOR YEAR				
Partnership [†]	6/30/18	558,880	-181.59	-2,255.2%	-7.3%	2,483.25	-1.2%	98.4%	3.94%	180%	B/C
	6/30/17	570,661	-7.71	-104.6%	-0.3%	2,514.53	3.1%	90.8%	4.75%	185%	
PIH*	9/30/17	0	-0.02	98.6%	-202.8%	0.01	-99.9%	0.0%	302.83%	444,425%	O
Positive Healthcare	12/31/17	1,414	53.78	31.2%	4.2%	1,295.65	11.4%	554.8%	13.72%	142%	O
Premier*	12/31/17	5,223	-13.82	-2,709.6%	-15.2%	90.96	-9.9%	101.6%	15.05%	147%	O
PrimeCare*	12/31/17	193,501	35.94	96.8%	4.0%	897.03	5.7%	83.3%	10.21%	149%	O
Prospect*	9/30/17	51,293	0.89	194.1%	0.7%	133.84	129.9%	97.5%	1.81%	145%	M
Providence Health Network*	12/31/17	23,525	-2.92	78.7%	-2.7%	108.66	21.1%	100.1%	2.63%	199%	M
San Francisco [†]	6/30/18	141,363	-12.22	-250.4%	-2.0%	620.66	-1.5%	95.8%	9.20%	118%	C
	6/30/17	148,254	8.12	-72.9%	1.3%	630.12	6.9%	93.1%	8.09%	115%	
Santa Clara Family Health Plan [†]	6/30/18	259,475	19.64	-66.2%	1.6%	1,231.26	-3.3%	75.9%	4.02%	124%	C
	6/30/17	276,028	58.09	110.0%	4.6%	1,273.29	8.9%	79.3%	3.76%	120%	
SCAN	12/31/17	187,864	32.61	-20.9%	1.3%	2,574.10	13.6%	89.2%	9.87%	305%	M
Scripps	9/30/17	115,674	2.41	14.1%	0.4%	602.44	12.8%	99.5%	3.45%	134%	O
Seaside	6/30/18	42,097	-12.86	-129.8%	-31.5%	40.78	3.0%	113.1%	18.46%	154%	O
	6/30/17	39,482	-5.60	43.2%	-14.1%	39.59	26.1%	94.1%	20.04%	163%	
Sequoia	12/31/17	7,544	0.06		0.2%	32.95		96.7%	3.01%	534%	M
Sharp	9/30/17	136,779	12.28	82.3%	1.8%	691.05	12.1%	87.6%	11.23%	160%	O
SIMNSA	12/31/17	46,846	6.33	-11.4%	7.2%	88.11	11.9%	56.8%	34.28%	123%	O
Sutter	12/31/17	68,970	-23.86	41.2%	-7.5%	320.01	70.0%	89.2%	18.35%	131%	O
UnitedHealthcare (UHC)	12/31/17	869,495	91.22	-20.0%	1.4%	6,657.47	-0.8%	88.1%	10.02%	89%	B

*Limited or restricted license; assumes risk for medical care, but subcontracts enrollment from other plans.

†County-based health plans.

PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and other public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.

Appendix F. Financial Summary, DMHC-Regulated Health Plans, *cont'd.*

HEALTH PLAN	STATEMENT FYE DATE	TOTAL ENROLLEES	NET INCOME/LOSS			TOTAL REVENUE		HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
			\$ IN MILLIONS	GROWTH OVER PRIOR YEAR	AS SHARE OF REVENUE	\$ IN MILLIONS	GROWTH OVER PRIOR YEAR				
UnitedHealthcare Benefits Plan	12/31/17	0	0.53	127.7%	-435.3%	-0.12	-101.8%	776.8%	29.61%	9,930%	O
UnitedHealthcare Community Plan	12/31/17	1,579	-5.67	-285.6%	-727.7%	0.78	17,905.5%	195.3%	1,133.53%	207%	C
Universal Care	6/30/17	16,582	-0.20	87.4%	-0.1%	173.58	22.1%	87.4%	12.56%	101%	M
University HealthCare Advantage	8/31/17	1,909	-9.77	-71.7%	-67.3%	14.52	117.9%	129.4%	38.52%	144%	M
Valley Health Plan [†] (Santa Clara County)	6/30/18	160,980	5.04	23.0%	0.9%	532.50	4.9%	90.1%	9.23%	128%	C
	6/30/17	168,745	4.10	-58.3%	0.8%	507.73	-1.6%	91.4%	7.99%	126%	
Ventura County Health Plan [†]	6/30/18	14,987	1.64	816.8%	2.1%	78.00	9.4%	87.2%	10.84%	137%	O
	6/30/17	15,632	-0.23	95.5%	-0.3%	71.32	11.6%	90.0%	10.42%	128%	
Western Health Advantage	6/30/18	128,158	5.24	1,025.2%	0.7%	757.54	4.4%	89.7%	9.72%	116%	O
	6/30/17	134,884	-0.57	-137.4%	-0.1%	725.86	9.2%	90.5%	9.49%	107%	

*Limited or restricted license; assumes risk for medical care, but subcontracts enrollment from other plans.

†County-based health plans.

PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and other public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.

Notes: *Limited or restricted license* means permitted to assume full risk for physician and hospital services, but contracts with other health plans for enrollment. *FYE* is fiscal year-end. *Health expense ratio* is medical costs / revenues. Fiscal year-end figures are shown for all plans as of FY 2017; FY 2018 figures are also provided if available at the time of analysis. Growth shown is over the prior fiscal year. Total enrollees shown in this table may differ from other figures in the report due to timing (this table reflects enrollment reported on the FYE statements) and comprehensiveness (this table reflects all categories of enrollment, including enrollment from other plans, for administrative services only, and other sources of enrollment). Although filing separately, Care 1st is owned by Blue Shield, and CareMore is an Anthem company. California Health and Wellness, Health Net of California, and Health Net Community Solutions are all owned by Centene. Kaiser financial figures reflect multi-state activity.

Source: "Health Plan Financial Summary Report," Dept. of Managed Health Care (DMHC), wps.dmhc.ca.gov.

Appendix G. Financial Summary, Selected CDI-Regulated Insurers, 2016 to 2017

	YEAR	AETNA*	ANTHEM BLUE CROSS	BLUE SHIELD	CENTENE (HEALTH NET)*	CIGNA*	KAISER*	SIERRA HEALTH AND LIFE*	UNITED- HEALTHCARE*
Income and Revenue (in millions)									
Revenue	2017	\$19,995	\$1,933	\$264	\$877	\$14,210	\$115	\$13,317	\$51,308
	2016	19,947	2,290	324	908	11,988	123	8,918	45,340
Net Income	2017	1,339	158	10	-16	1,569	6	483	2,600
	2016	1,252	281	23	-172	1,397	8	438	1,925
California Premium Revenue (A&H)	2017	1,861	1,945	252	888	1,315	79	946	3,395
	2016	1,903	2,259	310	1,138	1,214	83	612	2,663
Business and Spending Metrics									
Margin (net income as percentage of revenue)	2017	6.7%	8.2%	3.7%	-1.9%	11.0%	5.6%	3.6%	5.1%
Loss Ratio (A&H)	2017	88.4%	78.9%	72.0%	87.4%	83.3%	76.6%	85.2%	82.1%
Administrative Percentage (A&H)	2017	2.1%	11.0%	26.7%	16.9%	0.9%	6.0%	5.5%	11.6%
Commissions (as percentage of premium, A&H)	2017	2.8%	4.0%	5.6%	6.0%	0.9%	1.6%	0.2%	2.6%
Dividends to Stockholders (as percentage of revenue)	2017	11.5%	14.6%	0.0%	0.0%	6.5%	0.0%	0.9%	3.4%
Nonfederal Taxes/Licenses/Fees (as percentage of revenue)	2017	2.7%	—	10.6%	4.7%	3.2%	—	—	1.3%
Federal Tax (as percentage of revenue)	2017	5.2%	4.6%	3.3%	-0.3%	5.8%	3.1%	1.9%	2.2%
Premium (as percentage of capital and surplus)	2017	619.3%	160.2%	141.4%	190.9%	380.1%	97.8%	880.0%	795.2%
Distribution of A&H Business									
California's Share of Company Business	2017	6.6%	100.0%	100.0%	64.9%	9.0%	68.6%	7.1%	6.9%
Annual Growth/Decline									
Revenue	2017	0.2%	-15.6%	-18.5%	-3.3%	18.5%	-6.2%	49.3%	13.2%
	2016	9.1%	-37.0%	-74.5%	-28.9%	1.5%	-2.4%	32.5%	6.5%
Net Income/Loss	2017	7.0%	-43.8%	-57.9%	-90.5%	12.3%	-22.3%	10.1%	35.1%
	2016	3.3%	15.5%	-41.9%	84.3%	17.6%	15.8%	356.4%	-0.3%
California Premiums (A&H)	2017	-2.2%	-13.9%	-18.6%	-22.0%	8.3%	-5.1%	54.5%	27.5%
	2016	2.5%	-37.0%	-75.1%	14.2%	6.4%	4.2%	1,179.5%	5.7%

*Figures reflect multistate data.

Notes: *Revenue* refers to total company revenues, as reported in regulatory filings. For official company names, see Appendix D. *A&H* refers to accident and health, the line of business encompassing comprehensive major medical insurance and other products such as dental insurance and Medicare Part D standalone coverage. No data available shown as "—".

Sources: *Annual Financial Statements* (2016 and 2017), California Dept. of Insurance (CDI), interactive.web.insurance.ca.gov; and *2017 Life and Annuity Market Share Report*, CDI, June 2018, www.insurance.ca.gov.

Appendix H. Medicare Advantage Enrollment and Market Share, December 2016 and 2017

PLAN NAME	2016	2017	GROWTH	MARKET SHARE
Kaiser	1,093,616	1,142,931	4.5%	46.4%
UnitedHealthcare	397,121	432,858	9.0%	17.6%
SCAN	158,317	174,470	10.2%	7.1%
Blue Shield	180,598	159,164	-11.9%	6.5%
Centene (Health Net)	149,732	140,984	-5.8%	5.7%
Anthem Blue Cross	88,178	101,457	15.1%	4.1%
Humana	74,041	71,214	-3.8%	2.9%
Central Health Plan	33,979	36,167	6.4%	1.5%
Alignment (Citizens Choice)	20,731	35,337	70.5%	1.4%
Easy Choice	30,861	27,090	-12.2%	1.1%
Inland Empire	22,223	26,761	20.4%	1.1%
Aetna	24,611	26,410	7.3%	1.1%
Inter Valley	22,642	24,549	8.4%	1.0%

PLAN NAME	2016	2017	GROWTH	MARKET SHARE
CalOptima	18,085	16,595	-8.2%	0.7%
Universal Care	11,756	15,423	31.2%	0.6%
Golden State	7,142	8,291	16.1%	0.3%
Santa Clara Family Health Plan	7,546	7,389	-2.1%	0.3%
Chinese Community Health Plan	5,340	5,178	-3.0%	0.2%
Molina	4,135	4,008	-3.1%	0.2%
Aspire Health Plan	1,568	2,414	54.0%	0.1%
Stanford Health Care Advantage	1,054	1,922	82.4%	0.1%
Sharp Health Plan	376	1,348	258.5%	0.1%
Positive Healthcare	752	741	-1.5%	0.0%
Valley Health Plan	498	602	20.9%	0.0%
On Lok Senior Health Services	15	16	6.7%	0.0%
Total	2,354,917	2,463,319	4.6%	

Notes: Under Medicare Advantage, health plans provide all Medicare benefits in exchange for a capitated payment. Enrollment is shown at the "parent" level. Major affiliations are listed in Appendix A. For a comprehensive list of company groupings and affiliated plans, see "California Health Insurers, Enrollment, Nov. 2018: Data File," available at www.chcf.org.

Sources: *Enrollment Summary Report - 2017*, Dept. of Managed Health Care, n.d., www.dmhc.ca.gov; and *Health Insurance Covered Lives Report* (2017), California Dept. of Insurance, 2018, www.insurance.ca.gov.

Appendix I. Medi-Cal Managed Care Enrollment, by Insurer, December 2016 to 2017

PLAN NAME	2016	2017	GROWTH	MARKET SHARE	COUNTIES OF OPERATION
L.A. Care*	1,986,581	2,061,054	3.7%	19.2%	Los Angeles
Centene (Health Net)	1,669,216	1,686,450	1.0%	15.7%	Health Net: Kern, Los Angeles, Sacramento, San Diego, San Joaquin, Stanislaus, Tulare (7 of 26) California Health and Wellness: Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Imperial, Inyo, Mariposa, Mono, Nevada, Placer, Plumas, Sierra, Sutter, Tehama, Tuolumne, Yuba (19 of 26)
Inland Empire*	1,235,065	1,391,793	12.7%	13.0%	Riverside, San Bernardino
Anthem	798,358	785,412	-1.6%	7.3%	Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, El Dorado, Fresno, Glenn, Inyo, Kings, Madera, Mariposa, Mono, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, Santa Clara, Sierra, Sutter, Tehama, Tulare, Tuolumne, Yuba (28)
CalOptima*	781,733	774,646	-0.9%	7.2%	Orange
Partnership*	571,581	567,337	-0.7%	5.3%	Del Norte, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Shasta, Siskiyou, Solano, Sonoma, Trinity, Yolo (14)
Molina	478,507	484,863	1.3%	4.5%	Imperial, Riverside, Sacramento, San Bernardino, San Diego (5)
CalViva Health*	359,697	360,546	0.2%	3.4%	Fresno, Kings, Madera (3)
Central California Alliance for Health*	351,561	351,112	-0.1%	3.3%	Merced, Monterey, Santa Cruz (3)
Health Plan of San Joaquin*	343,837	349,823	1.7%	3.3%	San Joaquin, Stanislaus (2)
Community Health Group	291,313	288,151	-1.1%	2.7%	San Diego
Alameda Alliance*	261,424	264,688	1.2%	2.5%	Alameda
Santa Clara Family Health Plan*	270,000	258,106	-4.4%	2.4%	Santa Clara
Kern Family Health Care*	234,491	241,567	3.0%	2.3%	Kern
Contra Costa Health Plan*	184,751	184,277	-0.3%	1.7%	Contra Costa
CenCal*	179,155	180,439	0.7%	1.7%	San Luis Obispo, Santa Barbara (2)
Kaiser	135,205	135,766	0.4%	1.3%	Amador, El Dorado, Placer, Sacramento, San Diego (5)

*County-based plans. These plans accounted for 67% of managed care enrollment in December 2017.

Notes: Figures here reflect contracts between plans and the state, as reported by health plans. Some health plans subcontract Medi-Cal managed care enrollment from other plans (FOP), activity that is not shown here. See Appendix J for details on Medi-Cal subcontracting.

Appendix I. Medi-Cal Managed Care Enrollment, by Insurer, December 2016 to 2017, *cont'd.*

PLAN NAME	2016	2017	GROWTH	MARKET SHARE	COUNTIES OF OPERATION
San Francisco*	136,055	132,825	-2.4%	1.2%	San Francisco
Health Plan of San Mateo*	124,554	120,409	-3.3%	1.1%	San Mateo
Care 1st (Blue Shield)	82,668	90,833	9.9%	0.8%	San Diego
SCAN	12,628	13,394	6.1%	0.1%	
UnitedHealthcare Community Plan	0	1,579		0.0%	Sacramento, San Diego (2)
Positive Healthcare	718	673	-6.3%	0.0%	Los Angeles
On Lok	243	273	12.3%	0.0%	Alameda, San Francisco, Santa Clara (3)
Total	10,489,348	10,726,016	2.3%	100.0%	

*County-based plans. These plans accounted for 67% of managed care enrollment in December 2017.

Notes: Figures here reflect contracts between plans and the state, as reported by health plans. Some health plans subcontract Medi-Cal managed care enrollment from other plans (FOP), activity that is not shown here. See Appendix J for details on Medi-Cal subcontracting.

Sources: *Enrollment Summary Report* (2016 and 2017), Dept. of Managed Health Care, n.d., www.dmh.ca.gov, as reported in the CHCF California Health Insurance Enrollment data file, available as a download, www.chcf.org. County presence from *Medi-Cal Managed Care Enrollment Report - December 2017*, Dept. of Health Care Services, n.d., www.dhcs.ca.gov.

Appendix J. Medi-Cal Contracting Between Plans, 2017

PLANS CONTRACTING FOR ENROLLMENT FROM OTHER PLANS (FOP)

PLANS CONTRACTING OUT	ANTHEM BLUE CROSS	CARE 1ST	CAREMORE	HEALTH NET COMMUNITY SOLUTIONS	HERITAGE	KAISER	PROSPECT	SANTA CLARA	SEASIDE	TOTAL
Alameda Alliance*						33,462				33,462
Anthem Blue Cross									5,974	5,974
CalOptima*						45,971	37,984			83,955
CalViva*				358,747		724				359,471
Contra Costa Health Plan*						31,621				31,621
Gold Coast Health Plan*						4,677				4,677
Health Net							325		19,302	19,627
Health Plan of San Mateo*						8,306				8,306
Inland Empire Health Plan*						102,006				102,006
Kern Family Health Plan*						7,848				7,848
L.A. Care*	460,624	350,538	3,695			172,964			9,056	996,877
Molina				8,809						8,809
Partnership Health Plan*						63,047				63,047
San Francisco Health Plan*						8,055				8,055
San Joaquin Health Plan*						12,713				12,713
Santa Clara Family Health Plan*						24,342		132,411		156,753
Unidentified Plan(s)					204,716					204,716
Total	460,624	350,538	3,695	367,556	204,716	515,736	38,309	132,411	34,332	2,107,917

*County-based plans.

Notes: Includes Medi-Cal business only. *From other plans (FOP)* is subcontracted enrollment from other plans and not included in the Medi-Cal enrollment based on health plan contracts with the state. For example, Kaiser subcontracted care for 515,736 Medi-Cal enrollees from 13 other plans. This enrollment is in addition to Medi-Cal enrollment Kaiser contracted for directly with the state and reported to regulators as their "Medi-Cal enrollment." Some health plans reporting FOP enrollment do not identify the type of business; therefore, it is possible that some of the unidentified FOP enrollment could also be Medi-Cal business. Gold Coast Health Plan, operated by Ventura County, is the only remaining county-based Medi-Cal plan regulated only by the Department of Health Care Services. See Appendix I for information on Medi-Cal counties of operation.

Sources: *Enrollment Summary Report - 2017*, Dept. of Managed Health Care (DMHC), n.d., www.dmhc.ca.gov; and "HMO/Health Plan's Financial Statement Search," DMHC, wpso.dmhc.ca.gov.

Appendix K. Consumers Rate Their Experience

ELEMENT OF SATISFACTION	WHAT WAS MEASURED
Rate Health Care	Using any number from 0 to 10, where 0 is the worst and 10 is the best, how would you rate your health plan? (OPA uses the responses of 9 or 10 for this question.)
Rate Personal Doctor	Using any number from 0 to 10, where 0 is the worst personal doctor possible and 10 is the best personal doctor possible, what number would you use to rate your personal doctor? (OPA uses the responses of 9 or 10 for this question.)
Coordinated Care	In the last 12 months, how often did your personal doctor seem informed and up-to-date about the care you got from these doctors or other health care professionals?
Doctor Communication	Summary score: In the last 12 months, how often did your personal doctor (1) explain things in a way that was easy to understand? (2) listen carefully to you? (3) show respect for what you had to say? (4) spend enough time with you?
Getting Appointments and Care Quickly	Summary score: In the last 12 months, (1) when you needed care right away, how often did you get care as soon as you needed? (2) how often did you get an appointment for a checkup or routine care at a doctor's office or clinic as soon as you needed?
Getting Doctors and Care Easily	Summary score: In the last 12 months, how often (1) did you get an appointment to see a specialist as soon as you needed? (2) was it easy to get the care, tests, or treatment you needed?
Rate Their Plan	Using any number from 0 to 10, where 0 is the worst health plan possible and 10 is the best health plan possible, what number would you use to rate your health plan? (OPA uses the responses of 9 or 10 for this question.)
Paying Claims	Summary score: In the past 12 months, how often did your health plan handle your claims (1) quickly? (2) correctly?
Plan Information on What You Pay	Summary score: In the past 12 months, how often were you able to find out how much you would have to pay for (1) a health care service or equipment? (2) specific prescription medicines?

Sources: *California Health Care Quality Health Plan Report Cards, 2018–19 Edition: Scoring Documentation for Public Reporting on CAHPS (Reporting Year 2018)*, Office of the Patient Advocate (OPA), n.d., reportcard.opa.ca.gov (PDF); and "Health Care Quality Report Cards," OPA, www.opa.ca.gov/reportcards.