### California’s Medical Loss Ratio (MLR) Database, Findings, 2017

**CALIFORNIA HEALTH CARE ALMANAC QUICK REFERENCE GUIDE**  
August 2019

**MLR Summary**

<table>
<thead>
<tr>
<th></th>
<th>INDIVIDUAL</th>
<th>SMALL GROUP</th>
<th>LARGE GROUP</th>
<th>ALL</th>
</tr>
</thead>
<tbody>
<tr>
<td>MLR standards</td>
<td>80.0%</td>
<td>80.0%</td>
<td>85.0%</td>
<td>—</td>
</tr>
<tr>
<td>Median MLR</td>
<td>88.5%</td>
<td>84.5%</td>
<td>89.5%</td>
<td>—</td>
</tr>
<tr>
<td>Insurers reporting an MLR*</td>
<td>19</td>
<td>20</td>
<td>37</td>
<td>40</td>
</tr>
<tr>
<td>Insurers owing a rebate</td>
<td>0</td>
<td>3</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Average rebate per enrollee</td>
<td>50</td>
<td>$91</td>
<td>$541</td>
<td>$106</td>
</tr>
<tr>
<td>Rebate as percentage of premiums</td>
<td>0.0%</td>
<td>1.4%</td>
<td>11.6%</td>
<td>1.7%</td>
</tr>
<tr>
<td>Carriers owing rebates</td>
<td></td>
<td>11.6%</td>
<td>1.7%</td>
<td></td>
</tr>
<tr>
<td>All premiums</td>
<td>0.0%</td>
<td>0.7%</td>
<td>0.0%</td>
<td>0.1%</td>
</tr>
<tr>
<td>Enrollees benefitting from rebates</td>
<td>0</td>
<td>888,943</td>
<td>30,665</td>
<td>919,608</td>
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</tbody>
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**Premiums and Enrollment**

- **Premiums (in billions)**: $12.2, $11.9, $50.7, $74.7
- **Enrollment (in millions)**: 2.4, 2.2, 10.1, 14.7
- **Premiums per member per month**: $428, $449, $416, $423

**Premium Spending on...**

- **Medical claims (includes prescription drugs)**: 91%, 81%, 88%, 87%
- **Prescription drugs**: 15%, 13%, 12%, 13%
- **Sales and commission**: 3%, 7%, 2%, 3%

**Employer Groups**

- **Number**: 223,154, 31,306, 254,460
- **Average size**: 10, 329, 58

**Number of Insurers...**

- **Reporting enrollment**: 35, 19, 35, 52
- **Reporting 50+ enrollees**: 22, 18, 34, 39
- **Reporting 1,000+ enrollees**: 18, 14, 33, 37
- **Reporting 75,000+ enrollees**: 6, 6, 14, 17
- **Filing MLR report**: 72, 72, 72, 72

**Notes:** Includes specialty plans (e.g., standalone plans for behavioral health or chiropractic). Note that specialty plans were excluded in quick reference guides reporting 2012 to 2014 data. Excludes mini-med plans (defined by CMS as having a benefit payout limited to a maximum of $250,000 per year). Enrollment refers to “life years,” i.e., average enrollment for the year (member months/12). Commercial insurance does not include self-insured coverage. Figures may not sum due to rounding. For more information, see notes and methodology in the data companion file at [www.chcf.org](http://www.chcf.org).

**Sources:** Centers for Medicare & Medicaid Services (CMS), Center for Consumer Information and Insurance Oversight, Medical Loss Ratio reports, public use data files, [www.cms.gov](http://www.cms.gov).

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**ACA Subsidies, Individual Market**

Advance Premium Tax Credit (APTC) and Cost Sharing Reduction (CSR) combined

- APTC
- CSR

**IN BILLIONS**

- $3.6
- $3.2
- $0.3
California’s Medical Loss Ratio (MLR) Database, Findings, 2017 continued

COMMERCIAL PREMIUMS
IN BILLIONS

$11.8 $11.9 $12.2
$9.5 $11.8 $11.9
$47.8 $48.1 $50.7
$69.1 $71.8 $74.7

PREMIUMS PER MEMBER PER MONTH

$401 $406 $428
$405 $432 $449
$381 $396 $416
$388 $403 $423

COMMERCIAL ENROLLMENT
IN MILLIONS

2.5 2.4 2.4
2.0 2.3 2.2
10.4 10.1 10.1
14.9 14.8 14.7

REBATES TO ENROLLEES
IN MILLIONS

$0.5 $0.1 $0.0
$25.3 $25.3 $25.3
$11.4 $16.3 $16.6
$17.3 $17.3 $17.3

Premiums, Enrollment, and Rebates, by Market