



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

MLR Summary

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

*MLR not reported if life years to determine credibility are less than 1,000 for a market or insurer does not do business in a market.

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.

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.

■ Individual ■ Small Group ■ Large Group ■ ALL



SHARE OF ENROLLEES WHOSE CARRIER OWED REBATES

TOTAL NUMBER BENEFITTING: 919,608



Note: *Individual* market not shown because no enrollees were owed a rebate.

COMMERCIAL PREMIUMS

TOTAL: \$74.7 BILLION



COMMERCIAL ENROLLMENT

TOTAL: 14.7 MILLION



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*

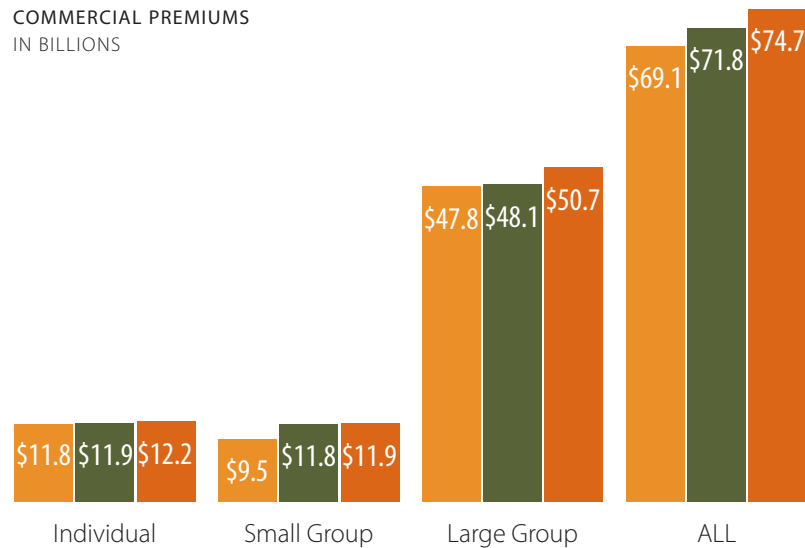
CALIFORNIA HEALTH CARE ALMANAC QUICK REFERENCE GUIDE

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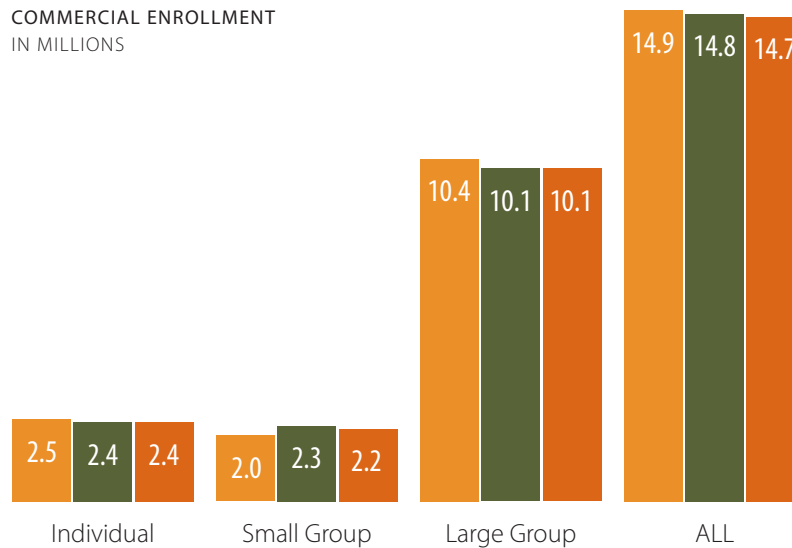
Premiums, Enrollment, and Rebates, by Market

2015 2016 2017

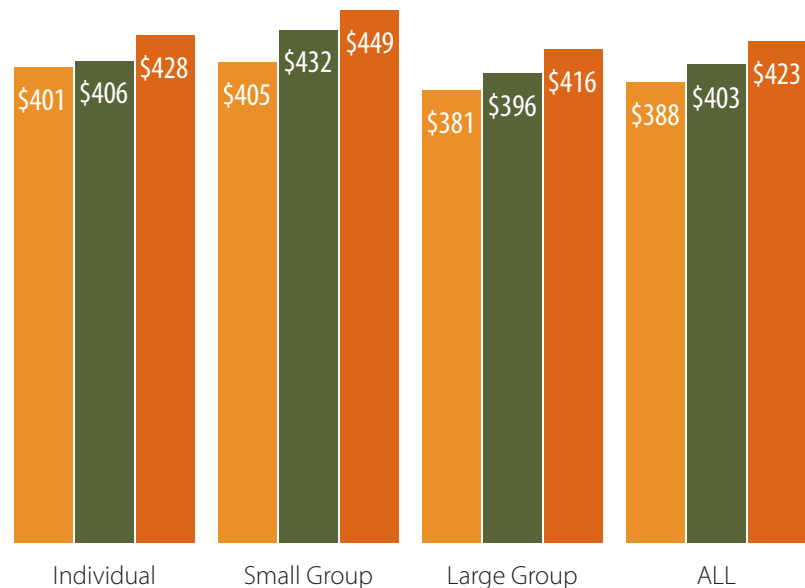
COMMERCIAL PREMIUMS
IN BILLIONS



COMMERCIAL ENROLLMENT
IN MILLIONS



PREMIUMS PER MEMBER PER MONTH



REBATES TO ENROLLEES
IN MILLIONS

