CALIFORNIA

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California Health Insurers

2026 Edition

Executive Summary

California Health Insurers: 2026 Edition provides a snapshot of the insurance market in California at the end of 2024. Data from the state's two insurance regulators, the Department of Managed Health Care (DMHC) and the California Department of Insurance (CDI), along with other sources were used to examine market share, enrollment, financial performance, and consumer satisfaction.

KEY FINDINGS INCLUDE:

- California's health insurers regulated by the DMHC had $281 billion in revenue in 2024, up from $218 billion in 2022.
- In 2024, margins for the six largest health insurers under DMHC regulation ranged from 0.4% to 10.8%.
- At the end of 2024, California's insurers covered 36.5 million people: 13.7 million commercial enrollees, 16.8 million public managed care enrollees, and 5.9 million people enrolled through administrative services only arrangements for self-insured employers.
- Overall, health insurance enrollment in California grew by 325,000 (0.9%) in 2024, largely due to an increase of 380,000 (2.9%) in Medi-Cal managed care enrollment.
- At the end of 2024, 99% of individual, 97% of small group, and 93% of large group enrollees were in plans regulated by the DMHC.
- Medicare Advantage enrollment in California accounted for 51% of Medicare enrollment in 2024, up from 40% in 2014.
- The Affordable Care Act requires insurers to spend a minimum percentage of premium dollars on medical care or to issue rebates to policyholders. In 2024, six California insurers owed $31 million in rebates to about 506,000 people. The average rebate per recipient was $62.

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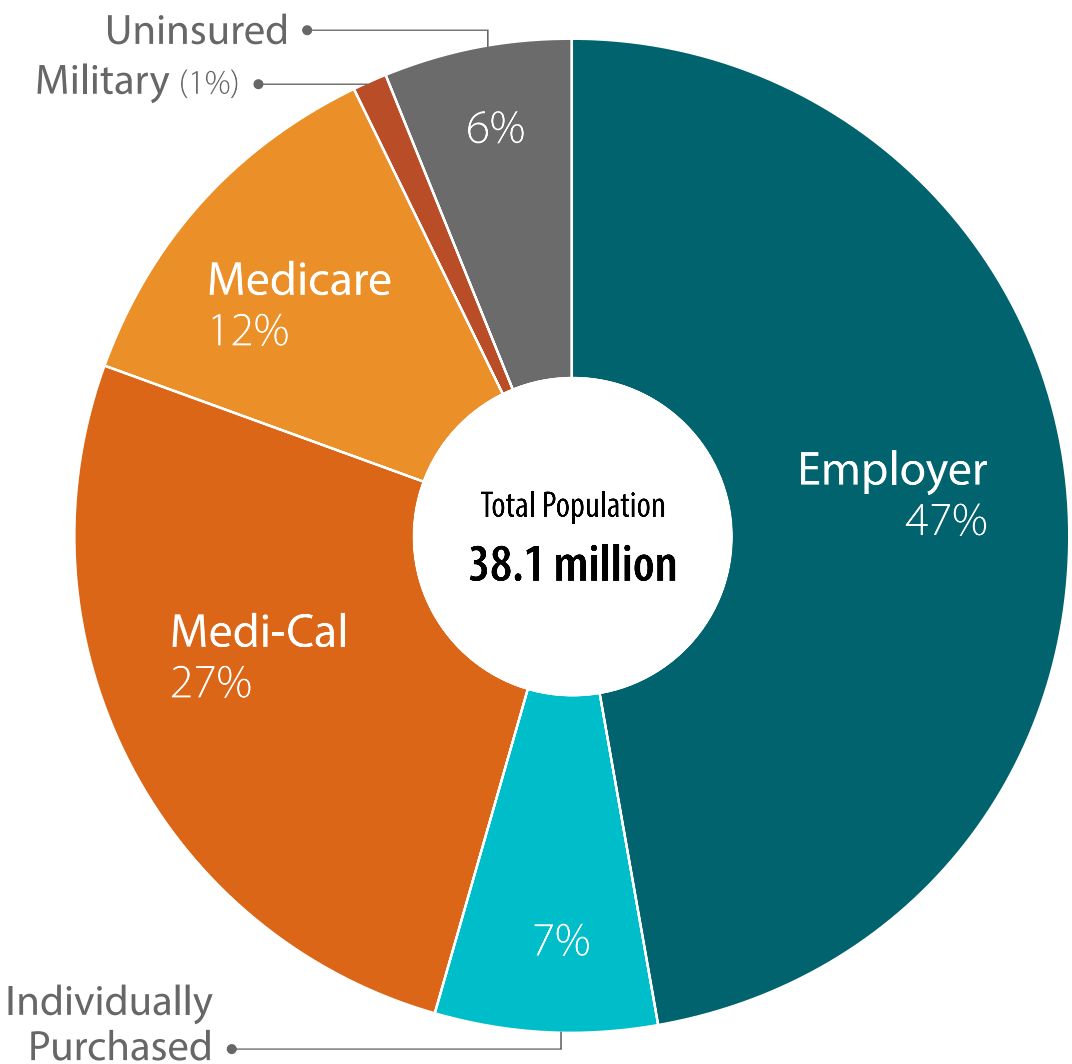
Health Insurance Coverage, by Source

California, 2023



Notes: Individuals are included in only one category. *Medicare* and *Medi-Cal* include fee-for-service and managed care enrollment. *Medi-Cal* also includes the Children's Health Insurance Program and those who have both Medicaid and another type of coverage, such as Medicare. *Military* includes those covered under the military or Department of Veterans Affairs. *Individually purchased* is *Non-group* in the source. Medi-Cal enrollment shown here is five million fewer than enrollment reported on slide 34. Figures may not sum due to rounding.

Source: "Health Insurance Coverage of the Total Population" (2023), KFF.

According to census data, over half of Californians had private health insurance, purchased individually or obtained through their employer in 2023. California's health insurers provide coverage for them as well as those enrolled in Medicare and Medi-Cal managed care plans.

Health Insurance Regulators
California, 2024

	DMHC	CDI	TOTAL
Companies regulated (reporting 2024 enrollment)	94	57	151
California revenues* regulated (in billions)	$311.4	n/a	n/a
Insured enrollees reported (commercial and public, excluding ASO) (in millions)	29.4	1.2	30.6
Administrative services only (ASO) enrollment (in millions)	0.8 (14%)	5.1 (86%)	5.9
Individual market enrollment (in millions)	2.2 (99%)	<0.1 (1%)	2.3
Group market enrollment (in millions)	10.7 (94%)	0.7 (6%)	11.5
Primary types of products regulated	• HMOs • Five PPOs • Vision • Dental	• Most PPOs • Indemnity • Medicare supplements • Part D stand-alone • Dental • Stop-loss	

* Reflects revenues of DMHC-regulated full-service plans.

In California, health insurance companies are regulated either by the California Department of Managed Health Care (DMHC) or the California Department of Insurance (CDI). DMHC regulates mainly HMOs, while CDI oversees most PPOs. Both regulators also oversee insurers that provide administrative services only business for self-insured employers.

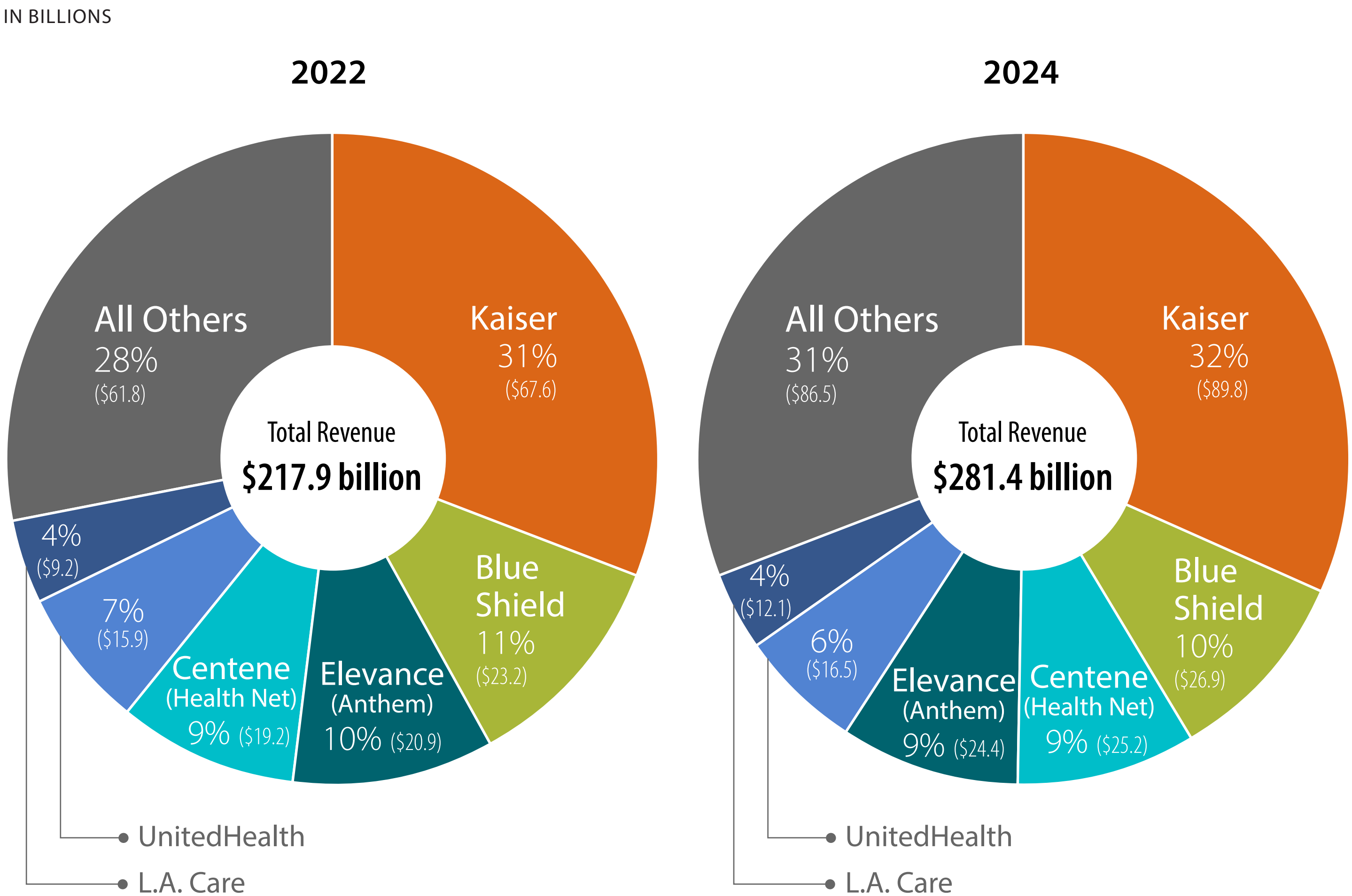
Notes: *Group market* includes small group and large group enrollment. *HMO* is health maintenance organization. *PPO* is preferred provider organization. Enrollment figures exclude Medicare supplemental coverage. *Administrative services only* (ASO) is provided to self-insured employers. For further information on the California Department of Managed Health Care (DMHC) and California Department of Insurance (CDI) distinctions, see Debra Roth and Deborah Kelch, *Making Sense of Managed Care Regulation in California* (PDF), California Health Care Foundation (CHCF), November 2001, and *Ready for Reform? Health Insurance Regulation in California Under the ACA* (PDF), CHCF, June 2011. Figures may not sum due to rounding.

Sources: "Health Plan Financial Summary Report" (2024), DMHC; *Enrollment Summary Report — 2024,* DMHC; and *Health Insurance Covered Lives Report* (2024), CDI.

DMHC-Regulated Health Insurers, by Total Revenues

California, 2022 and 2024

Total revenues for DMHC-regulated insurers increased by 29%, from $218 billion in 2022 to $281 billion in 2024. Kaiser accounted for about one third of 2024 revenues.

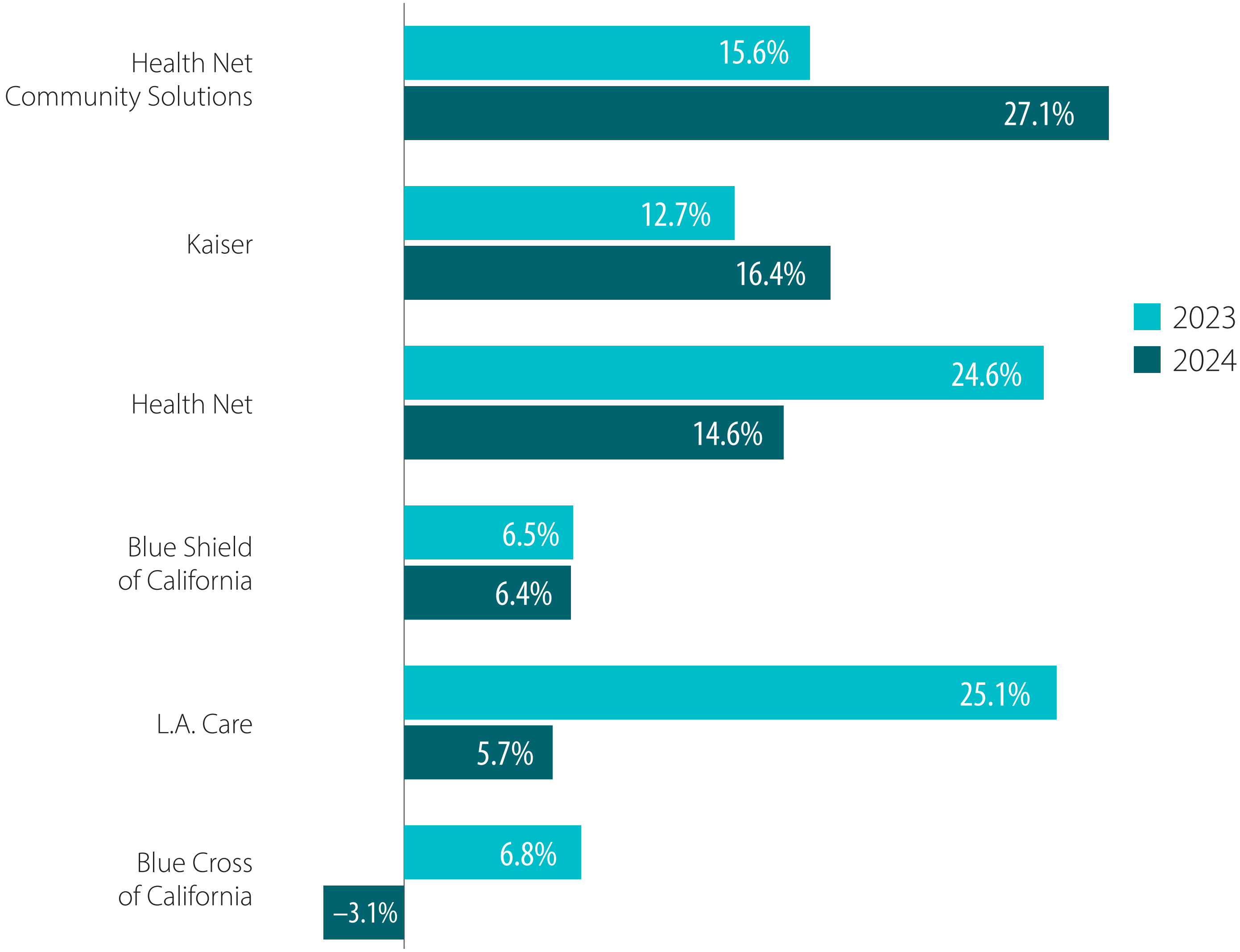


Notes: *DMHC* is California Department of Managed Health Care. Kaiser revenue was prorated based on California enrollment (author calculation). Revenue includes totals for affiliated companies regulated by DMHC. See Appendix A for details on affiliations. Figures may not sum due to rounding.

Source: "Health Plan Financial Summary Report" (2022 and 2024), DMHC.

Revenue Growth/Reduction

Largest DMHC Companies, California, 2023 and 2024

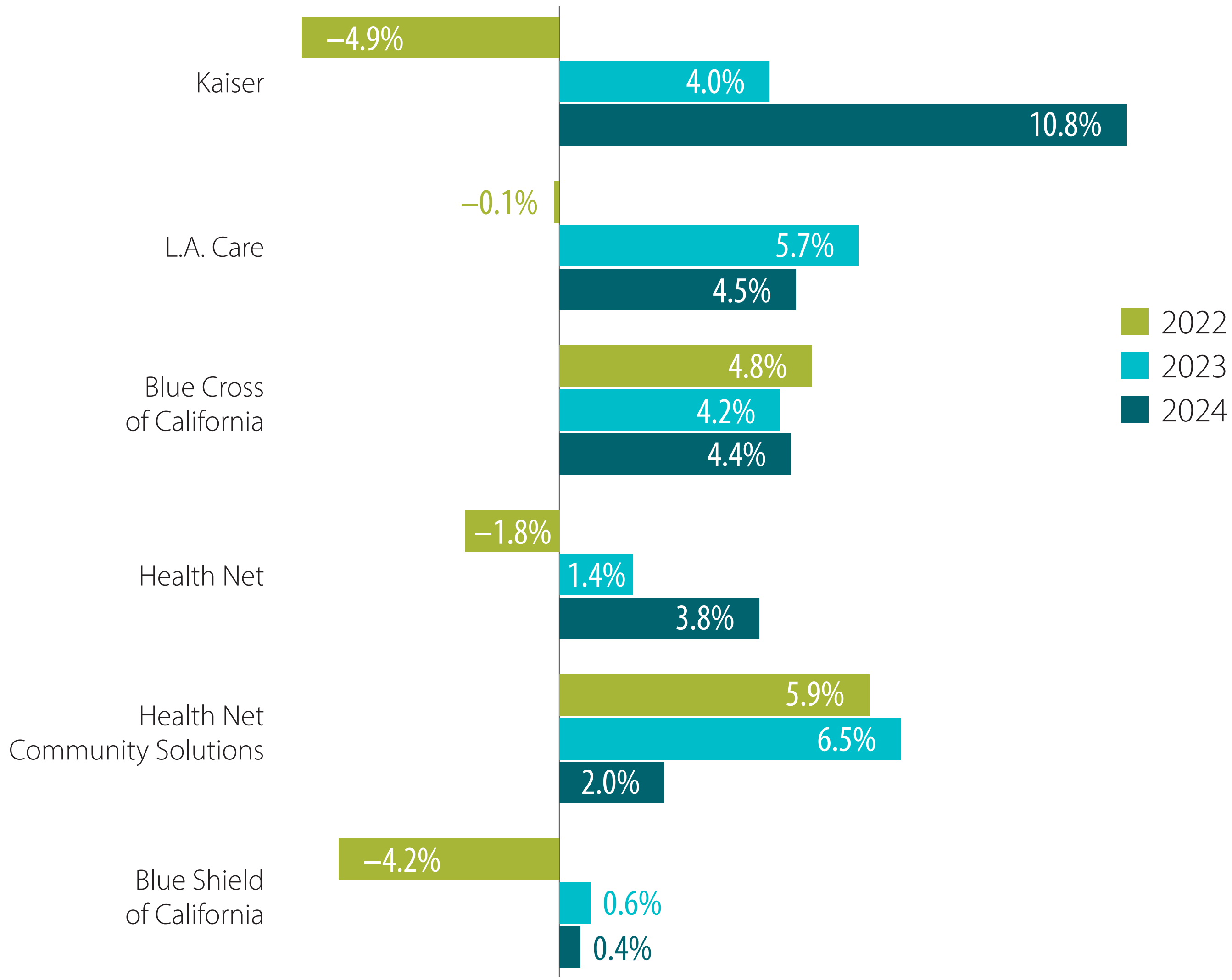


Notes: *DMHC* is California Department of Managed Health Care. All figures are fiscal year results and reported at the company level. Largest insurers determined by fiscal year 2024 revenues. *Kaiser* includes multistate activity. Effective January 2024, Health Net Community Solutions absorbed the remaining enrollees from California Health and Wellness, which ceased operations. See Appendix C for official names.

Source: "Health Plan Financial Summary Report" (2023 and 2024), DMHC.

In 2024, revenue growth among the six largest companies ranged from -3.1% at Blue Cross of California to 27.1% at Health Net Community Solutions. In 2023, revenue growth ranged from 6.5% to 25.1%.

Margins, Largest DMHC Companies
California, 2022 to 2024

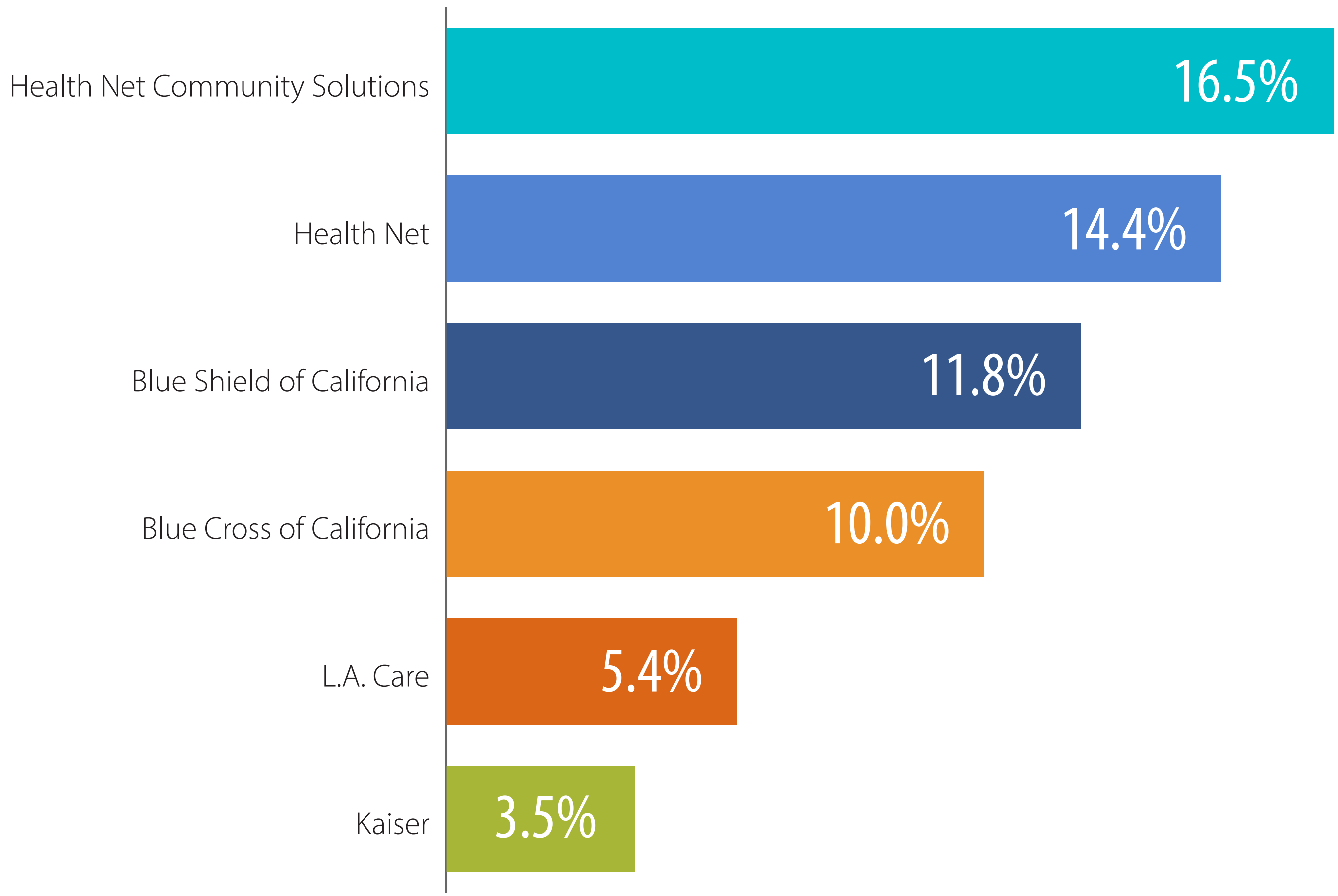


In 2024, all six of the largest DMHC companies made money, as compared with 2022, when three companies lost money. Margins in 2024 ranged from 0.4% for Blue Shield of California to 10.8% for Kaiser.

Notes: *DMHC* is California Department of Managed Health Care. *Margins* equal net income divided by total revenue. All figures are fiscal year results and reported at the company level. *Kaiser* includes multistate activity. Largest insurers determined by fiscal year 2024 California revenues. Health Net is Centene's commercial business. Health Net Community Solutions covers most public business. See Appendix F for more detail. See Appendix C for official names.

Source: "Health Plan Financial Summary Report" (2022–24), DMHC.

Administrative Ratios
Largest DMHC Companies, California, 2024



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.

Notes: *DMHC* is California Department of Managed Health Care. *Kaiser* includes multistate activity. *Administrative ratios* are reported at the company level and represent the share of revenues spent on administrative expenses. Largest insurers were determined by fiscal year 2024 total revenues.

Source: "Health Plan Financial Summary Report" (2024), DMHC.

Medical Loss Ratio Rebates to Policyholders
by Market Sector, California, 2023 and 2024

2023	AVERAGE REBATE PER PERSON	TOTAL DOLLARS REFUNDED	CONSUMERS BENEFITING FROM REBATE	COMPANIES PAYING A REBATE	NATIONAL AVERAGE REBATE PER PERSON
Individual	$0	$0	0	0	$172
Small group	$218	$24,424,495	112,124	2	$231
Large group	$65	$23,515,130	359,228	6	$92
Overall	**$102**	**$47,939,626**	**471,352**	**7**	**$156**

2024	AVERAGE REBATE PER PERSON	TOTAL DOLLARS REFUNDED	CONSUMERS BENEFITING FROM REBATE	COMPANIES PAYING A REBATE	NATIONAL AVERAGE REBATE PER PERSON
Individual	$86	$1,855,367	21,485	2	$233
Small group	$119	$13,364,733	112,396	2	$190
Large group	$43	$15,947,647	371,962	4	$91
Overall	**$62**	**$31,167,747**	**505,843**	**6**	**$192**

The Affordable Care Act requires insurers to spend a minimum percentage of premium dollars on medical care or issue rebates to policyholders. In 2024, six California insurers owed $31 million in rebates to about 506,000 people. The average amount per recipient was $62 in 2024, compared to $192 nationally.

Notes: Companies regulated by either the California Department of Managed Health Care or California Department of Insurance are included. Data include specialty health insurance and exclude mini-med and student insurance. The Affordable Care Act mandates that 80% of premiums for individuals and small groups, and 85% for large groups, be spent on medical care.

Sources: *MLR Refunds by State and Market* (2023 and 2024), US Centers for Medicare & Medicaid Services (CMS); and *List of Health Insurers Owing Refunds* (2023 and 2024), CMS.

Medical Loss Ratios, by Market Sector

Selected DMHC and CDI Insurers, California, 2024

Rebate required

	INDIVIDUAL (80% standard)	SMALL GROUP (80% standard)	LARGE GROUP (85% standard)
DMHC			
Aetna Health	113.0%	95.7%	87.3%
Blue Cross of California	92.6%	80.7%	87.0%
Blue Shield of California	89.7%	85.9%	88.1%
Health Net	89.7%	87.5%	91.4%
Kaiser	105.8%	99.8%	94.3%
L.A. Care	90.2%		97.5%
UHC of California		81.7%	85.2%
UnitedHealthcare Benefits Plan		78.5%	89.6%

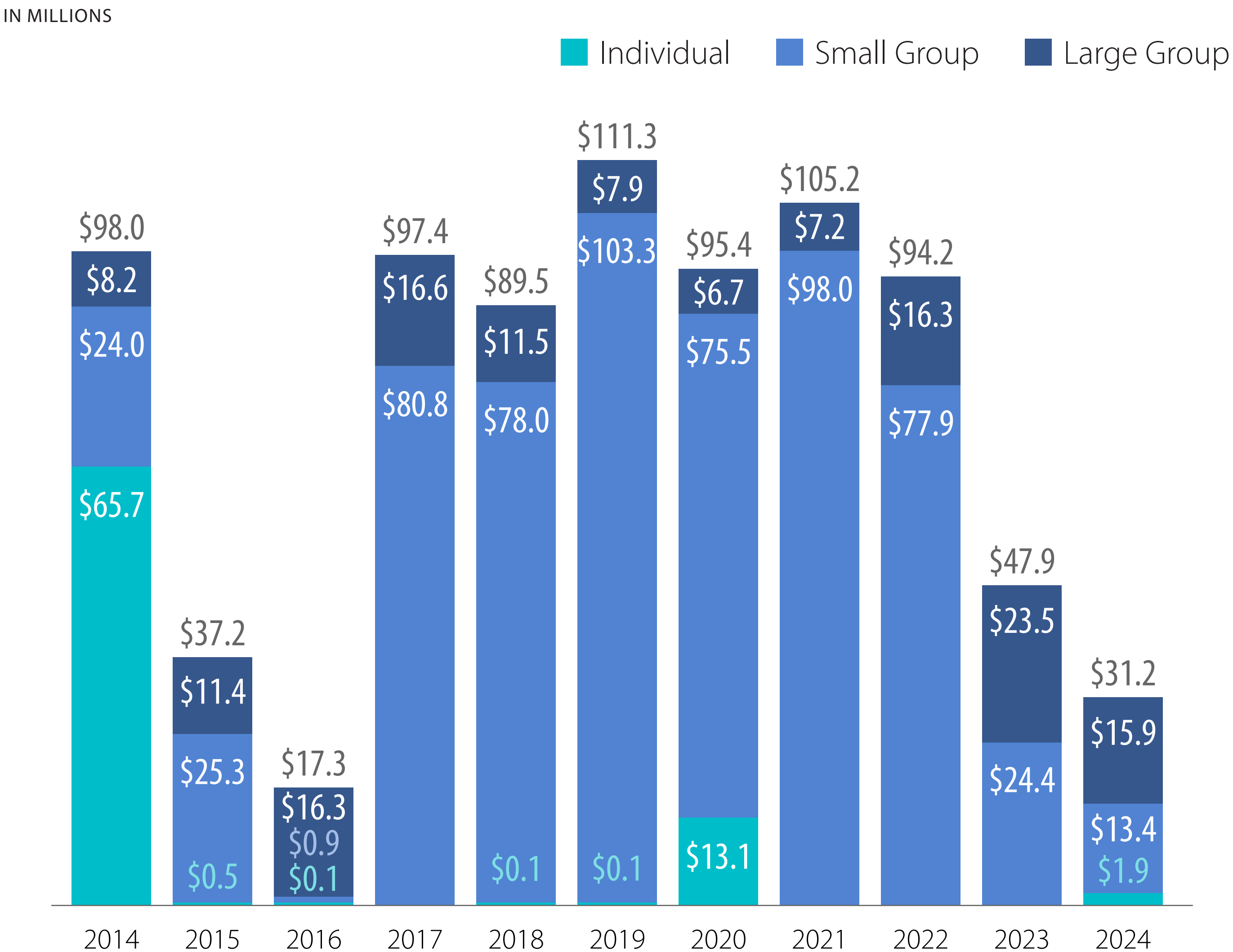
	INDIVIDUAL (80% standard)	SMALL GROUP (80% standard)	LARGE GROUP (85% standard)
CDI			
Aetna Life		86.4%	90.4%
Cigna Health and Life		105.0%	87.5%

In 2024, one California insurer with more than 150,000 commercial enrollees did not meet the medical loss ratio standards in one of its markets and owed rebates, meaning it had not spent enough of its premium dollars on medical care. Five additional insurers also owed rebates: ACN Group, Anthem Blue Cross Life and Health, Nippon Life, U.S. Behavioral Health, and US Life Insurance Company in the City of New York (not shown).

Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. The Affordable Care Act 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. The first rebates were paid in summer 2012 for insurance coverage in 2011. Insurers with commercial enrollment of 150,000 or more in 2024 are shown; excludes specialty insurers. Medical loss ratios are reported at the company level.

Source: "Medical Loss Ratio Data and System Resources," Public Use Files (2024), US Centers for Medicare & Medicaid Services.

California Rebates, by Market
2014 to 2024

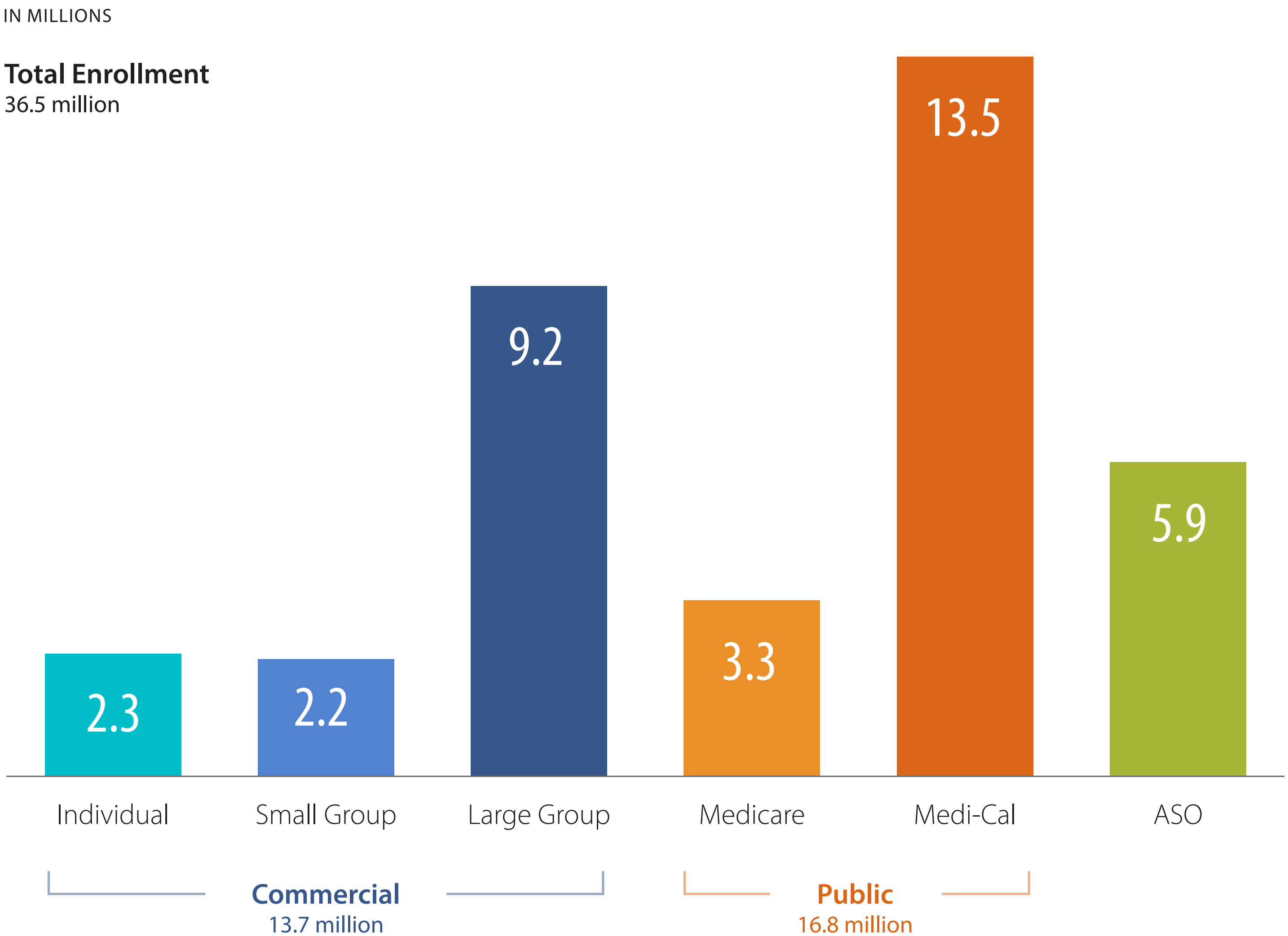


Note: Figures may not sum due to rounding.

Source: *MLR Refunds by State and Market* (2014–24), US Centers for Medicare & Medicaid Services.

The amount of rebates owed in 2024 was the smallest since 2016. In California, the largest rebates owed were in 2019. Between 2017 and 2022, the majority of rebates owed were in the small group market.

Health Insurance Enrollment, by Market
DMHC and CDI Combined, California, 2024



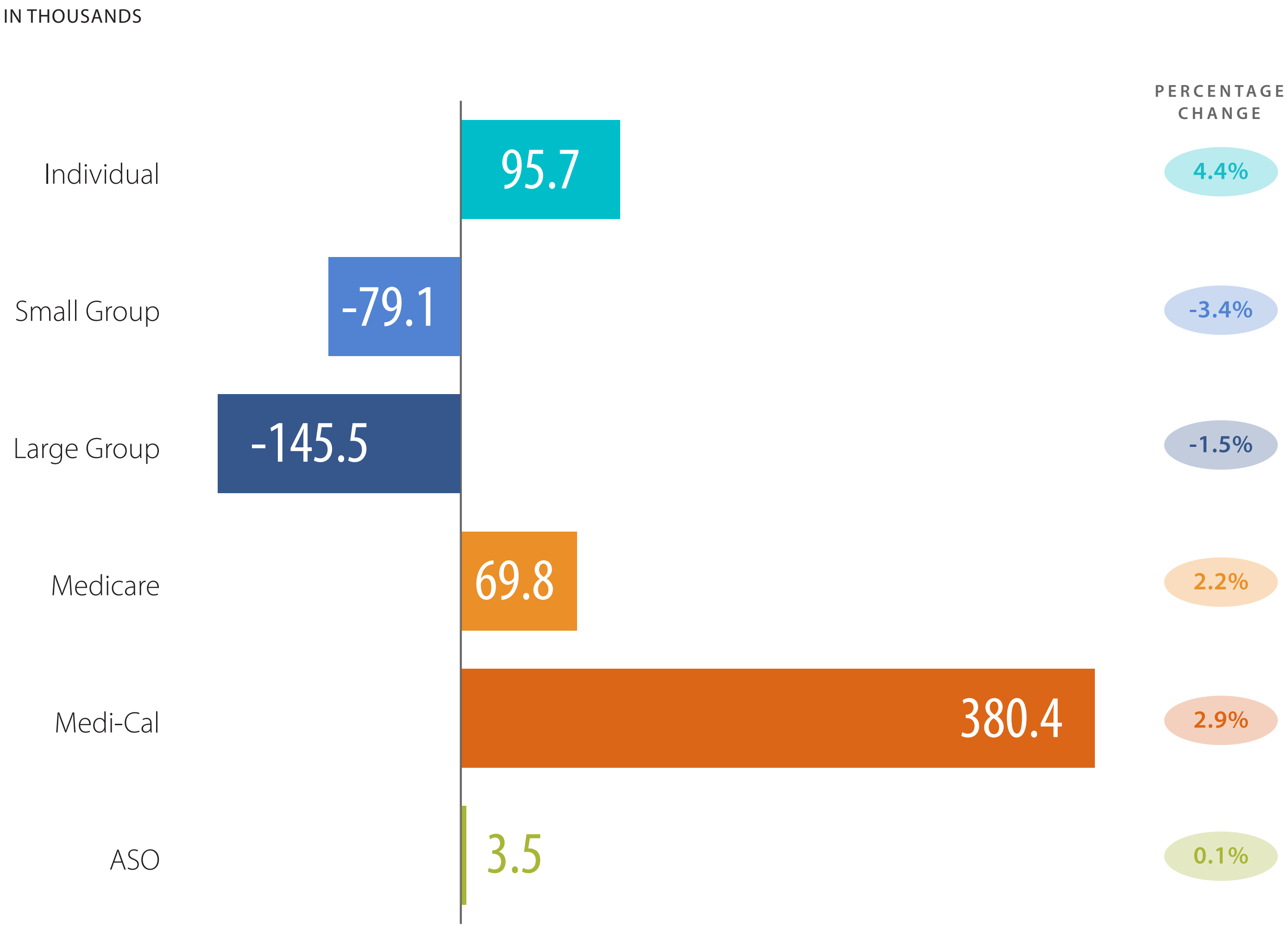
Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *Large group* includes CDI categories "Group Federal Employee Health" and "Group Tricare Health Plans." *Medicare* and *Medi-Cal* are managed care enrollment only. *ASO* (administrative services only) is provided to self-insured employers. See pages 32 and 34 for information on fee-for-service enrollment in Medicare and Medi-Cal.

Sources: *Enrollment Summary Report* (2024), DMHC; and *Health Insurance Covered Lives Report* (2024), CDI.

In 2024, California health insurers had 36.5 million enrollees. Of those, 13.7 million were commercial enrollees, 16.8 million were public managed care enrollees, and 5.9 million were enrolled in administrative-services-only arrangements for self-insured employers.

Change in Enrollment

DMHC and CDI Combined, California, 2024

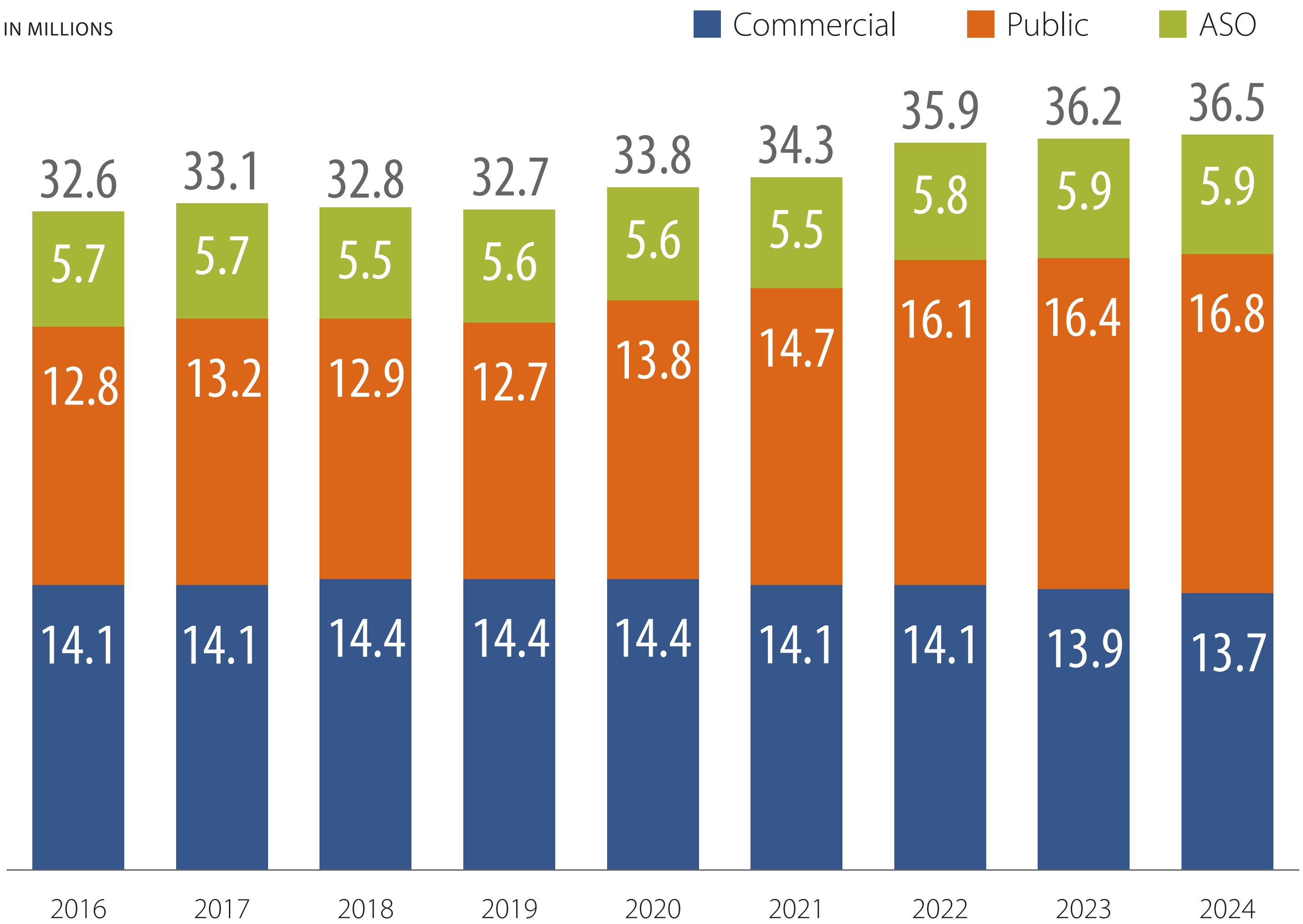


In 2024, overall health insurance enrollment grew by 325,000 (1%) over the prior year (not shown). The growth was largely due to the 2.9% increase in Medi-Cal enrollment.

Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *Medi-Cal* and *Medicare* are managed care enrollment only. *ASO* (administrative services only) is provided by insurers to self-insured employers.

Sources: *Enrollment Summary Report* (2023 and 2024), DMHC; and *Health Insurance Covered Lives Report* (2023 and 2024), CDI.

Enrollment, by Market
DMHC and CDI Combined, California, 2016 to 2024



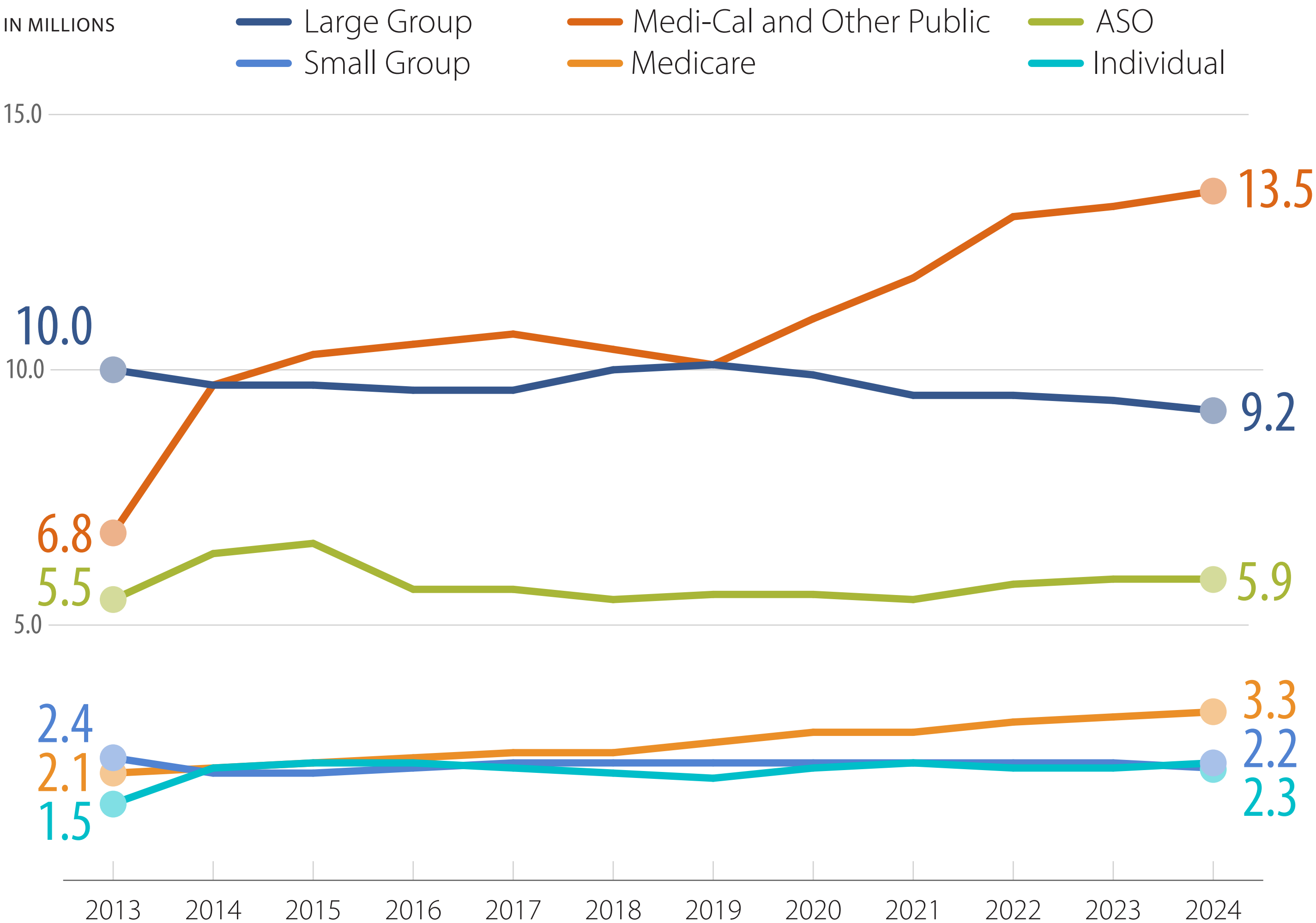
Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *ASO* (administrative services only) is provided to self-insured employers. *Commercial* includes individual, small group, and large group enrollment. *Public* consists of Medicare managed care and Medi-Cal and other public managed care programs, which include Medi-Cal managed care and the Medi-Cal Access Program (known as AIM before 2017). Figures may not sum due to rounding.

Sources: *Enrollment Summary Report* (2016–24), DMHC; and *Health Insurance Covered Lives Report* (2016–24), CDI.

Since 2016, growth in health insurance enrollment occurred mainly through public managed care. Commercial enrollment has been relatively flat.

Enrollment Trends, by Market

DMHC and CDI Combined, California, 2013 to 2024



Medi-Cal and other public enrollment increased dramatically in 2014 and again during the COVID-19 public health emergency period (April 2020 through March 2023).

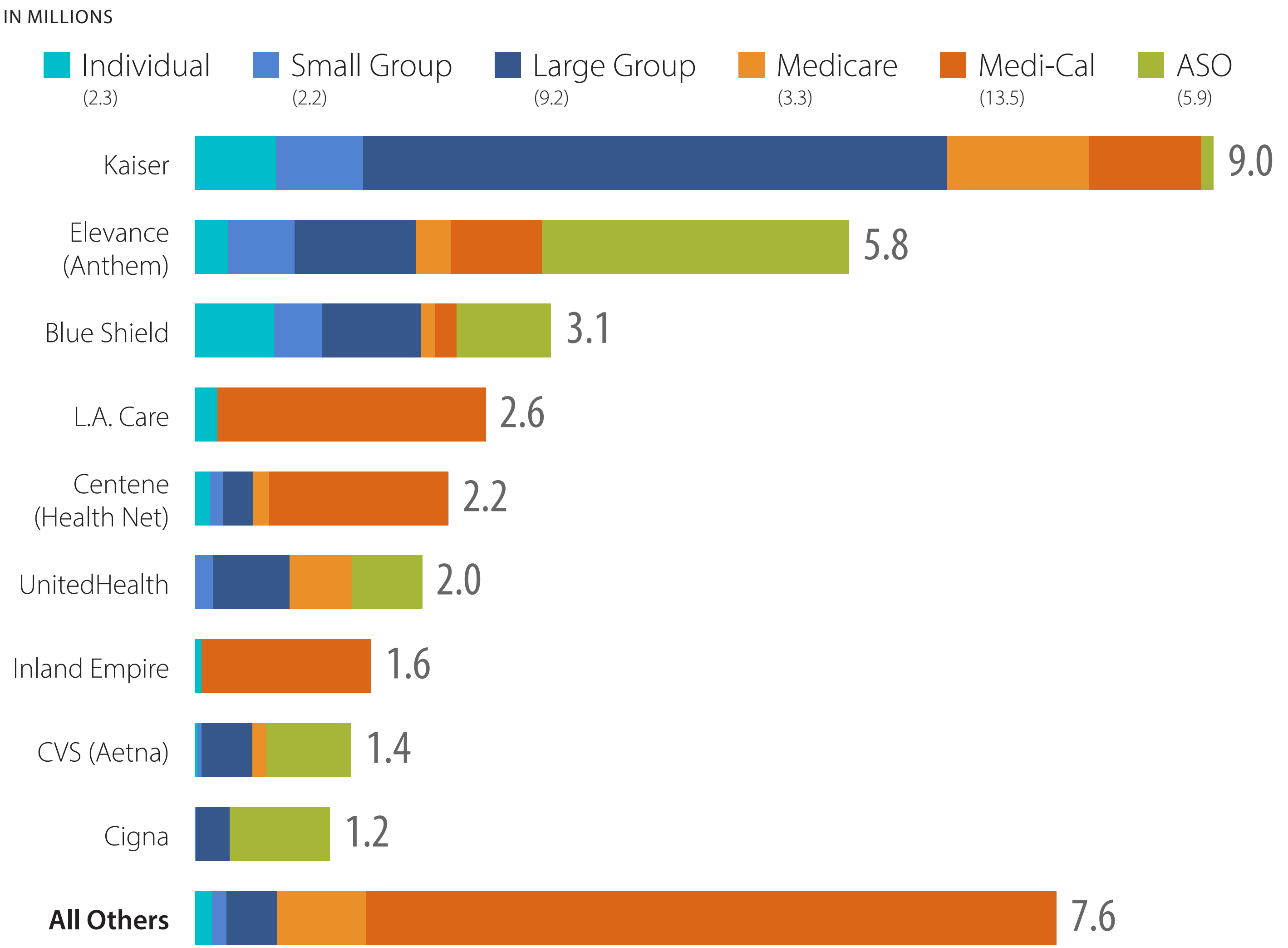
Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *Medi-Cal and Other Public* includes Medi-Cal managed care, Healthy Families (before 2014), and the Medi-Cal Access Program (MCAP, known as AIM before 2017). Medi-Cal managed care enrollment included here differs from figures reported by the California Department of Health Care Services. Improved reporting to regulators of subcontracted enrollment, beginning in 2015, has reduced discrepancies between the two sources. *ASO* (administrative services only) is provided to self-insured employers.

Sources: *Enrollment Summary Report* (2013–24), DMHC; and *Health Insurance Covered Lives Report* (2013–24), CDI.

* Congress enacted the Families First Coronavirus Response Act (FFCRA) in 2020, which included a requirement that Medicaid programs keep people continuously enrolled through the end of the COVID-19 public health emergency.

Enrollment, by Insurer and Market

DMHC and CDI Combined, California, 2024



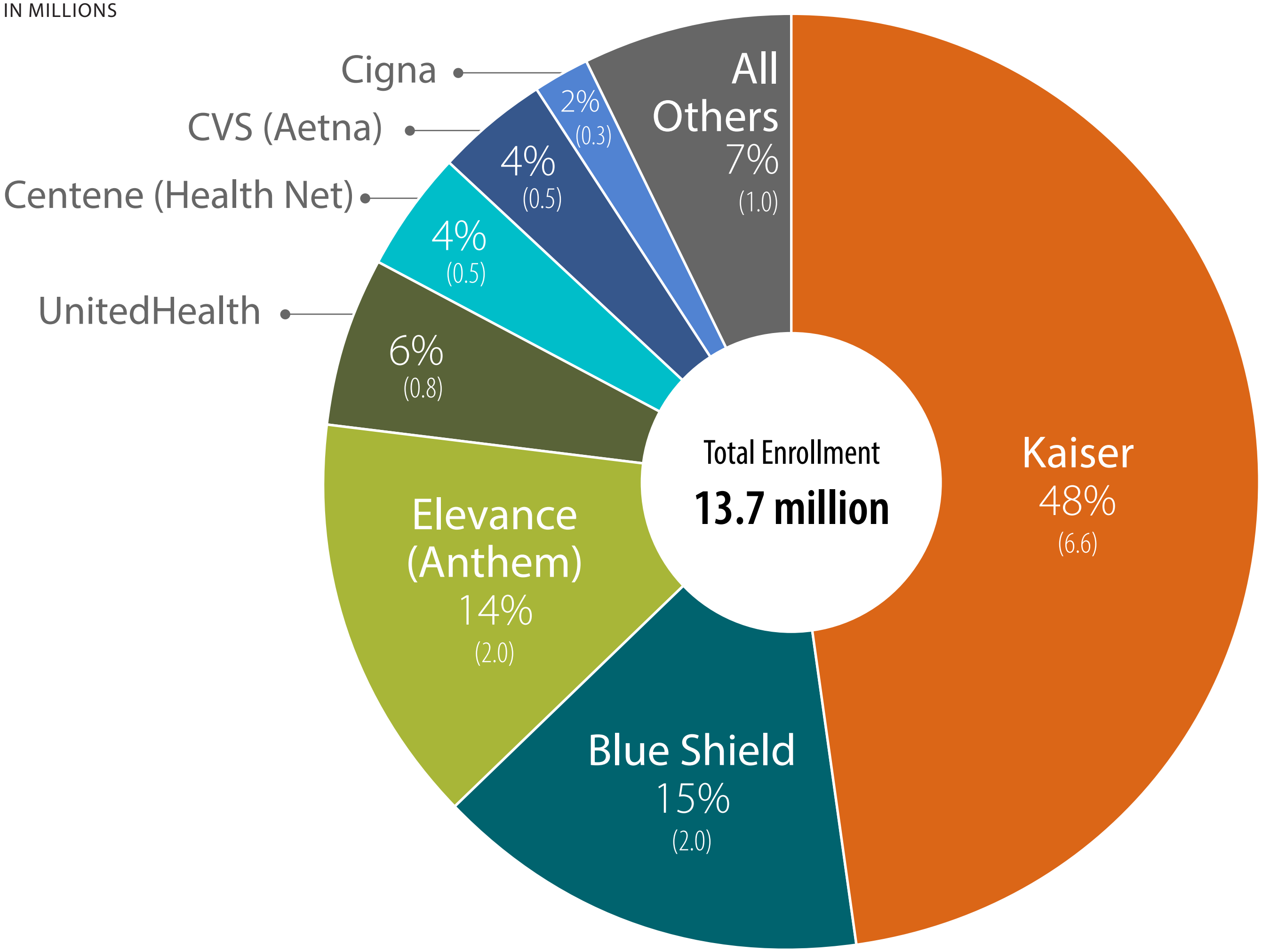
Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *ASO* (administrative services only) is provided to self-insured employers. *All others* includes insurers with fewer than one million enrollees in commercial, Medi-Cal, Medicare, and ASO combined. Figures do not include subcontracted enrollment from other plans (FOP), available in Appendix I. Related insurers are grouped together under a parent name. See Appendix A for detail on affiliations.

Sources: *Enrollment Summary Report* (2024), DMHC; and *Health Insurance Covered Lives Report* (2024), CDI.

Most large insurers covered both commercial and public enrollees. County plans, L.A. Care and Inland Empire, covered mainly Medi-Cal managed care enrollees. Medi-Cal managed care accounted for nearly three-quarters of enrollment in Centene (Health Net). Administrative services only (ASO) was a large portion of enrollment for Elevance (Anthem), CVS (Aetna), and Cigna.

Commercial Enrollment, by Insurer
DMHC and CDI Combined, California, 2024

IN MILLIONS



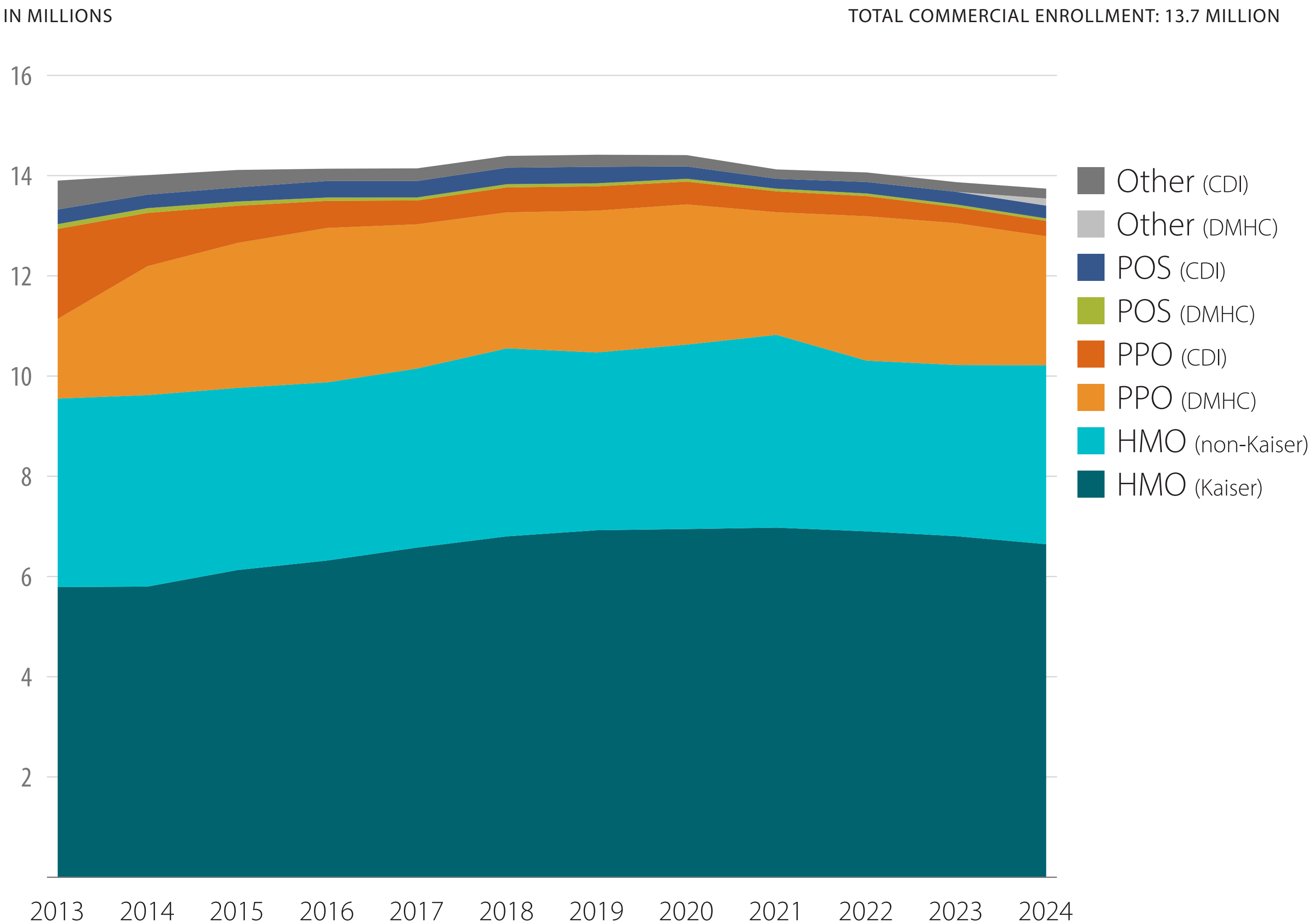
Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *Commercial* includes individual, small group, and large group markets. *All others* includes insurers that had fewer than 300,000 commercial enrollees, including L.A. Care, Sharp, Sutter, and Western Health Advantage. Related insurers are grouped together under a parent name. See Appendix A for detail on affiliations. Figures may not sum due to rounding.

Sources: *Enrollment Summary Report* (2024), DMHC; and *Health Insurance Covered Lives Report* (2024), CDI.

In 2024, insurers covered 13.7 million Californians through commercial policies in the individual, small group, and large group markets. Three insurers accounted for more than three-quarters of all commercial enrollees, with Kaiser covering nearly half.

Commercial Enrollment Detail, by Product and Regulator

DMHC and CDI, California, 2013 to 2024



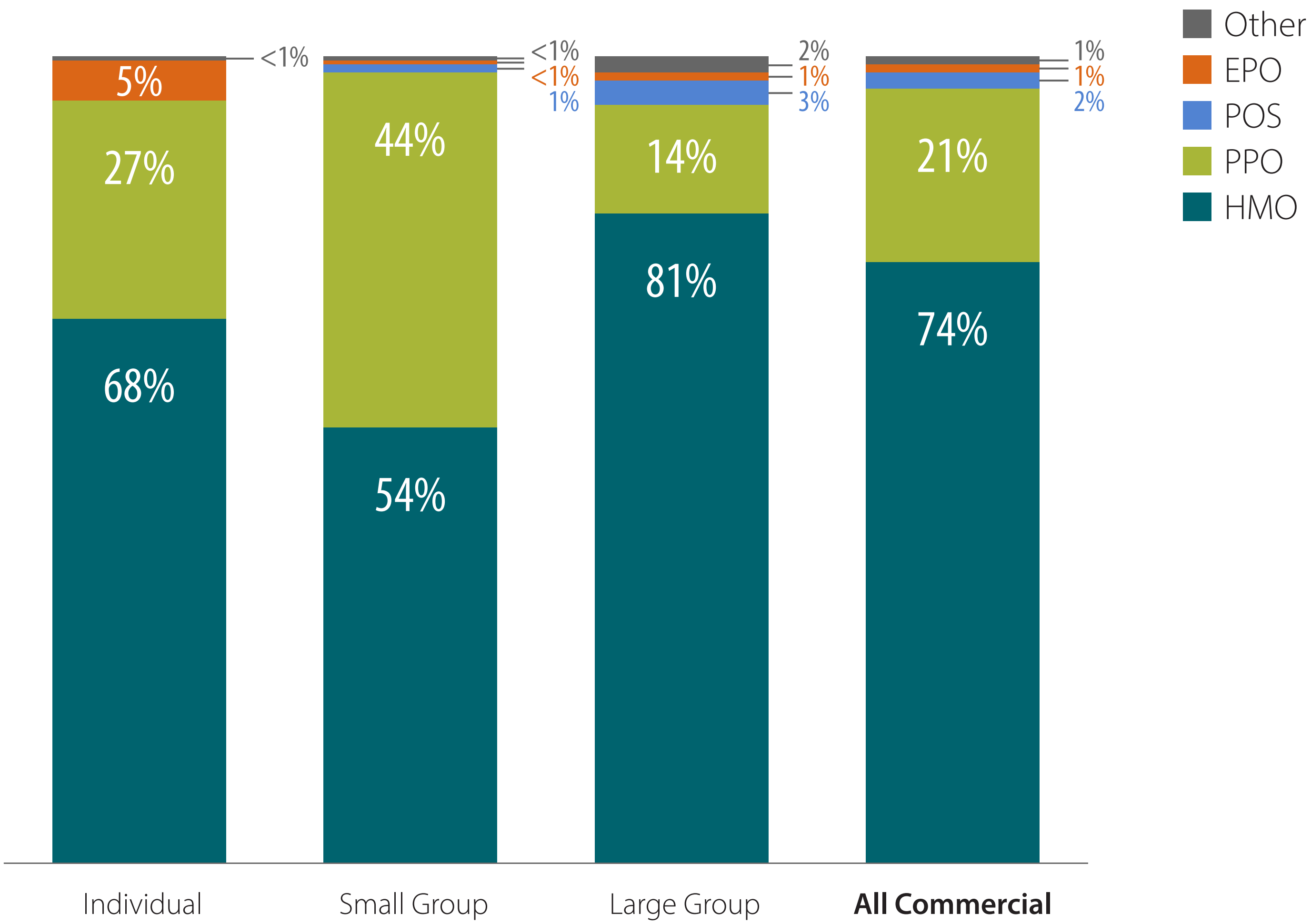
Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *Commercial* includes individual, small group, and large group markets. *HMO* is health maintenance organization. *PPO* is preferred provider organization. *POS* refers to point-of-service products. Excludes enrollment in administrative services only plans. ASO enrollment, often served through PPO arrangements, is excluded from commercial enrollment counts.

Sources: *Enrollment Summary Report* (2013–24), DMHC; and *Health Insurance Covered Lives Report* (2013–24), CDI.

In 2024, 10.2 million Californians were enrolled in commercial HMO plans. About 65% of these were covered by Kaiser, up from 61% in 2013. Commercial PPOs covered 2.9 million people in 2024; most were in companies regulated by the California Department of Managed Health Care.

Commercial Enrollment, by Market and Product

DMHC and CDI Combined, California, 2024



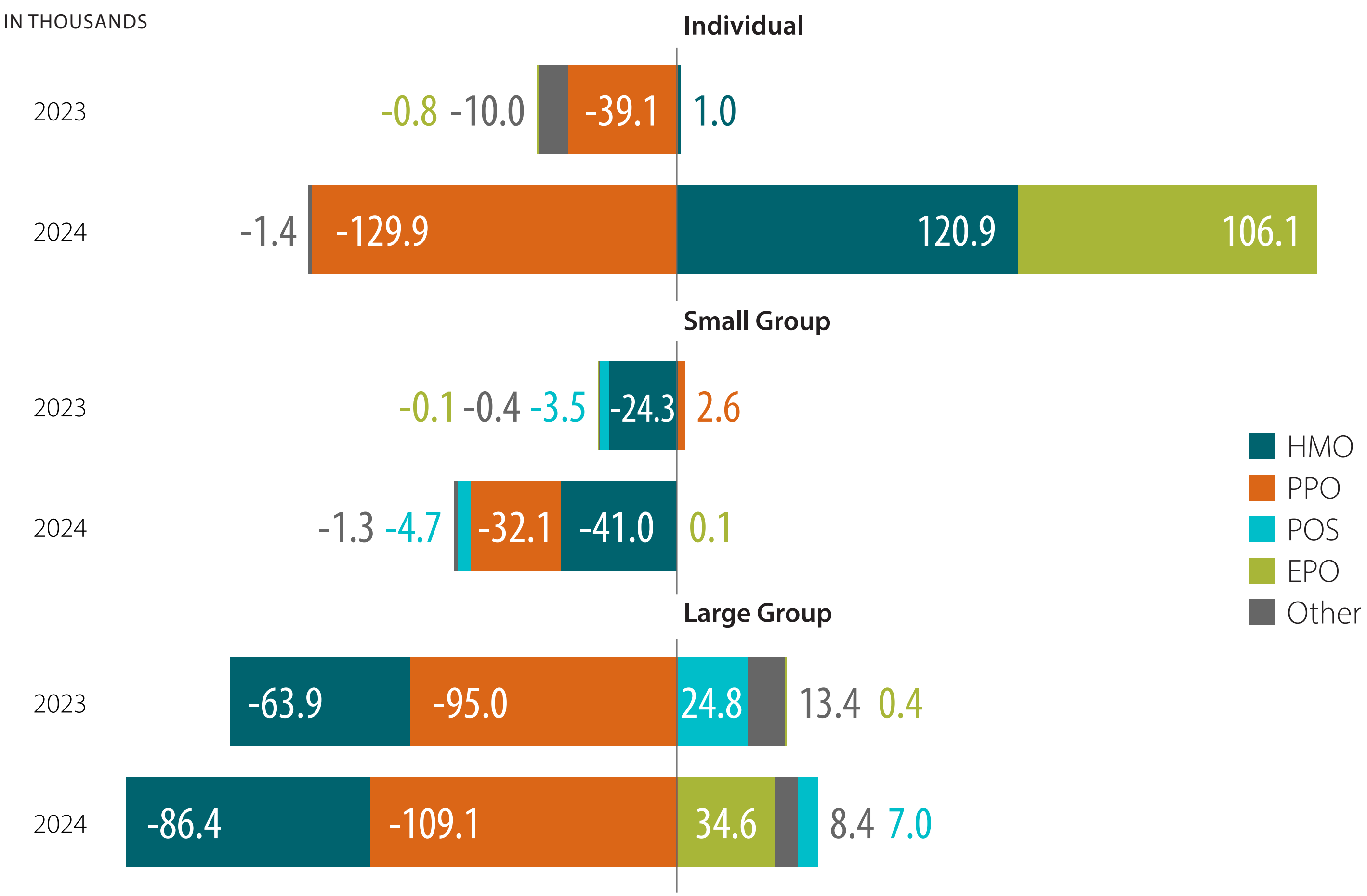
In 2024, the majority of commercial enrollees — in every market — had HMO coverage. PPO products were most common in the small group market.

Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *Commercial* includes individual, small group, and large group markets. *HMO* is health maintenance organization. *PPO* is preferred provider organization. *POS* refers to point-of-service products. *EPO* is exclusive provider organization. Excludes enrollment in administrative services only plans. Figures may not sum due to rounding.

Sources: *Enrollment Summary Report* (2024), DMHC; and *Health Insurance Covered Lives Report* (2024), CDI.

Change in Commercial Enrollment, by Market and Product

DMHC and CDI Combined, California, 2023 and 2024

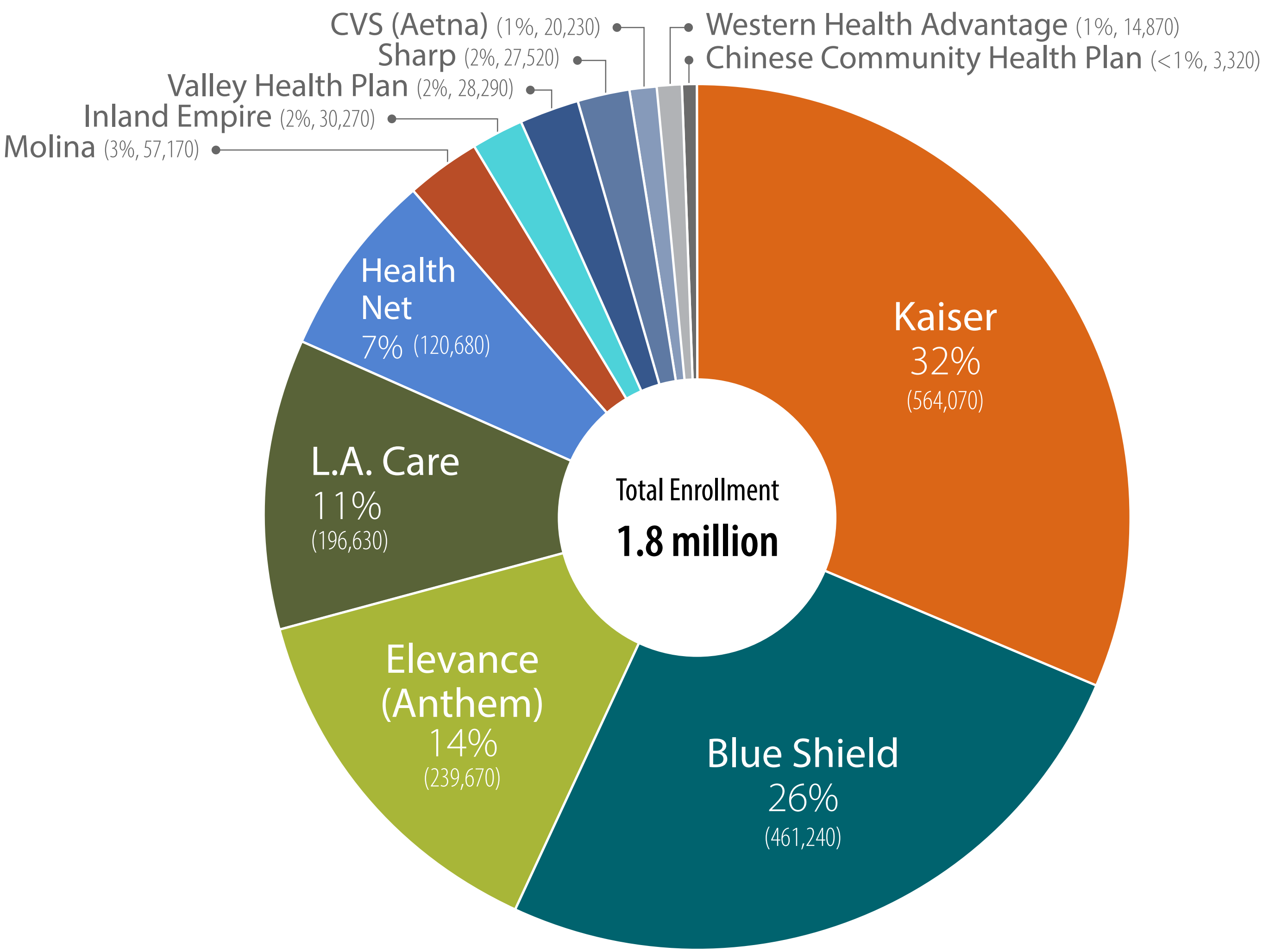


In 2024, PPO enrollment declined in the individual market, while HMO and EPO enrollment increased. In the small and large group markets, both HMO and PPO enrollment declined in 2024; in the large group market, these declines were partially offset by growth in EPOs.

Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *Commercial* includes individual, small group, and large group markets; it excludes enrollment in administrative services only plans. *HMO* is health maintenance organization. *PPO* is preferred provider organization. *POS* refers to point-of-service products. *EPO* is exclusive provider organization.

Sources: *Enrollment Summary Report* (2023 and 2024), DMHC; and *Health Insurance Covered Lives Report* (2023 and 2024), CDI.´

Covered California Enrollment, by Insurer
Individual Market, 2024



Covered California, California's state marketplace, offered a choice of 12 health insurers in 2024. The three largest — Kaiser, Blue Shield, and Elevance (Anthem) — accounted for 72% of enrollment. Three of the insurers were county-based health plans (L.A. Care, Inland Empire, and Valley Health Plan).

Notes: Enrollment shown is enrollment in the individual market only. *Elevance (Anthem)* is *Anthem Blue Cross of California* in the source. Figures may not sum due to rounding.

Source: *2024 December Active Member Profile*, Covered California.

Enrollment, by Market and Insurer
DMHC and CDI Combined, California, 2023 and 2024

	Commercial			Public			Total		
	2023	2024	% Change	2023	2024	% Change	2023	2024	% Change
Kaiser	6,810,583	6,648,745	-2.4%	1,465,334	2,244,731	53.2%	8,275,917	8,893,476	7.5%
Elevance (Anthem)	1,970,081	1,951,622	-0.9%	1,279,354	1,112,433	-13.0%	3,249,435	3,064,055	-5.7%
L.A. Care	138,573	197,795	42.7%	2,543,485	2,372,431	-6.7%	2,682,058	2,570,226	-4.2%
Blue Shield	2,078,592	1,999,566	-3.8%	303,020	312,426	3.1%	2,381,612	2,311,992	-2.9%
Centene (Health Net)	502,726	512,633	2.0%	2,111,065	1,728,402	-18.1%	2,613,791	2,241,035	-14.3%
Inland Empire		57,663		1,627,176	1,500,198	-7.8%	1,627,176	1,557,861	-4.3%
UnitedHealth	866,097	833,111	-3.8%	544,013	550,242	1.1%	1,410,110	1,383,353	-1.9%
CalOptima				953,767	917,163	-3.8%	953,767	917,163	-3.8%
Partnership				658,623	907,144	37.7%	658,623	907,144	37.7%
All Others	1,503,143	1,539,737	2.4%	4,895,123	5,185,900	5.9%	6,398,266	6,725,637	5.1%
Total	**13,869,795**	**13,740,872**	**-0.9%**	**16,380,960**	**16,831,070**	**2.7%**	**30,250,755**	**30,571,942**	**1.1%**

In 2024, growth in public managed care enrollment outweighed a slight decline in commercial enrollment. Medi-Cal accounted for the majority of public managed care growth (not shown). Partnership Health Plan's public enrollment increased (37.7%) due in part to the expansion of its service area to 10 additional counties.

Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *Commercial* enrollment includes individual, small group, and large group enrollment. *Public* is Medicare and Medi-Cal managed care. *All others* includes insurers with fewer than 900,000 commercial and public enrollees in 2024; for more detail, see *California Health Insurers, Enrollment 2025 Edition — Data*, available at "California Health Insurers, Enrollment Almanac — 2025 Edition." Enrollment figures are as of December. Excludes administrative services only and from other plans enrollment. Kaiser became a direct Medi-Cal contractor in 2024, which resulted in higher public enrollment.

Sources: *Enrollment Summary Report* (2023 and 2024), DMHC; and *Health Insurance Covered Lives Report* (2023 and 2024), CDI.

Commercial Enrollment, by Market and Insurer

DMHC and CDI Combined, California, 2023 and 2024

	Individual			Small Group			Large Group		
	2023	2024	% Change	2023	2024	% Change	2023	2024	% Change
Kaiser	731,379	717,586	-1.9%	794,982	766,712	-3.6%	5,284,222	5,164,447	-2.3%
Blue Shield	751,595	701,160	-6.7%	477,612	417,520	-12.6%	849,385	880,886	3.7%
Elevance (Anthem)	272,079	293,908	8.0%	547,344	583,309	6.6%	1,150,658	1,074,405	-6.6%
UnitedHealth	8	21	162.5%	166,753	162,486	-2.6%	699,336	670,604	-4.1%
Centene (Health Net)	114,887	134,145	16.8%	117,556	113,194	-3.7%	270,283	265,294	-1.8%
CVS (Aetna)	2,355	21,309	804.8%	44,015	34,554	-21.5%	439,283	453,189	3.2%
Cigna	18	7	-61.1%	9,982	9,292	-6.9%	297,230	296,303	-0.3%
L.A. Care	138,573	197,795	42.7%						
Sharp	36,633	36,195	-1.2%	22,771	22,653	-0.5%	74,017	78,869	6.6%
All Others	128,856	169,968	31.9%	116,965	109,149	-6.7%	331,018	365,912	10.5%
Total	**2,176,383**	**2,272,094**	**4.4%**	**2,297,980**	**2,218,869**	**-3.4%**	**9,395,432**	**9,249,909**	**-1.5%**

In the individual market, enrollment grew by 59,000 (42.7%) at L.A. Care. In the small group market, enrollment in Elevance (Anthem) increased 6.6%, while declining for other insurers. In the large group market, Kaiser and Elevance (Anthem) had the largest decreases in the number of enrollees.

Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *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 Benefit Program and Tricare. Excludes administrative services only and from other plans enrollment. *All others* consists of insurers that had fewer than 137,000 commercial enrollees.

Sources: *Enrollment Summary Report* (2023 and 2024), DMHC; and *Health Insurance Covered Lives Report* (2023 and 2024), CDI.

Public Enrollment, by Market and Insurer

DMHC and CDI Combined, California, 2023 and 2024

	Medicare			Medi-Cal			Public Total		
	2023	2024	% Change	2023	2024	% Change	2023	2024	% Change
L.A. Care				2,543,485	2,372,431	-6.7%	2,543,485	2,372,431	-6.7%
Kaiser	1,274,736	1,254,368	-1.6%	190,598	990,363	419.6%	1,465,334	2,244,731	53.2%
Centene (Health Net)	188,027	141,581	-24.7%	1,923,038	1,586,821	-17.5%	2,111,065	1,728,402	-18.1%
Inland Empire				1,627,176	1,500,198	-7.8%	1,627,176	1,500,198	-7.8%
Elevance (Anthem)	250,346	307,651	22.9%	1,029,008	804,782	-21.8%	1,279,354	1,112,433	-13.0%
CalOptima	17,593	17,037	-3.2%	936,174	900,126	-3.9%	953,767	917,163	-3.8%
Partnership				658,623	907,144	37.7%	658,623	907,144	37.7%
Molina	19,513	113,043	479.3%	555,110	569,704	2.6%	574,623	682,747	18.8%
UnitedHealth	544,013	550,242	1.1%				544,013	550,242	1.1%
All Others	918,740	898,802	-2.2%	3,704,780	3,916,777	5.7%	4,623,520	4,815,579	4.2%
Total	**3,212,968**	**3,282,724**	**2.2%**	**13,167,992**	**13,548,346**	**2.9%**	**16,380,960**	**16,831,070**	**2.7%**

Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *Medicare, Medi-Cal,* and *Total Public* are managed care enrollment only. Figures do not include enrollment from other plans. Excludes administrative services only and from other plans enrollment. *All others* consists of insurers that had fewer than 500,000 public managed care enrollees.

Sources: *Enrollment Summary Report* (2023 and 2024), DMHC; and *Health Insurance Covered Lives Report* (2023 and 2024), CDI.

In 2024, Kaiser had the largest enrollment in the Medicare managed care market, while L.A. Care had the most in the Medi-Cal managed care market. Of the plans shown, Kaiser had the largest percentage increase in Medi-Cal managed care enrollment, due to its shift to direct Medi-Cal contracting* in 2024.

* Based on author's analysis, Kaiser's Medi-Cal enrollment in 2024 was 13% higher than 2023 when enrollment from other plans is included.

Administrative Services Only, by Insurer
DMHC and CDI Combined, California, 2023 and 2024

	2023	2024	% Change
Elevance (Anthem)	2,695,000	2,718,920	0.9%
Cigna	913,496	887,238	-2.9%
Blue Shield	829,973	834,090	0.5%
CVS (Aetna)	756,925	750,050	-0.9%
UnitedHealth	579,599	628,896	8.5%
Kaiser	150,049	111,045	-26.0%
All Others	2,846	1,194	-58.0%
Total	**5,927,888**	**5,931,433**	**0.1%**

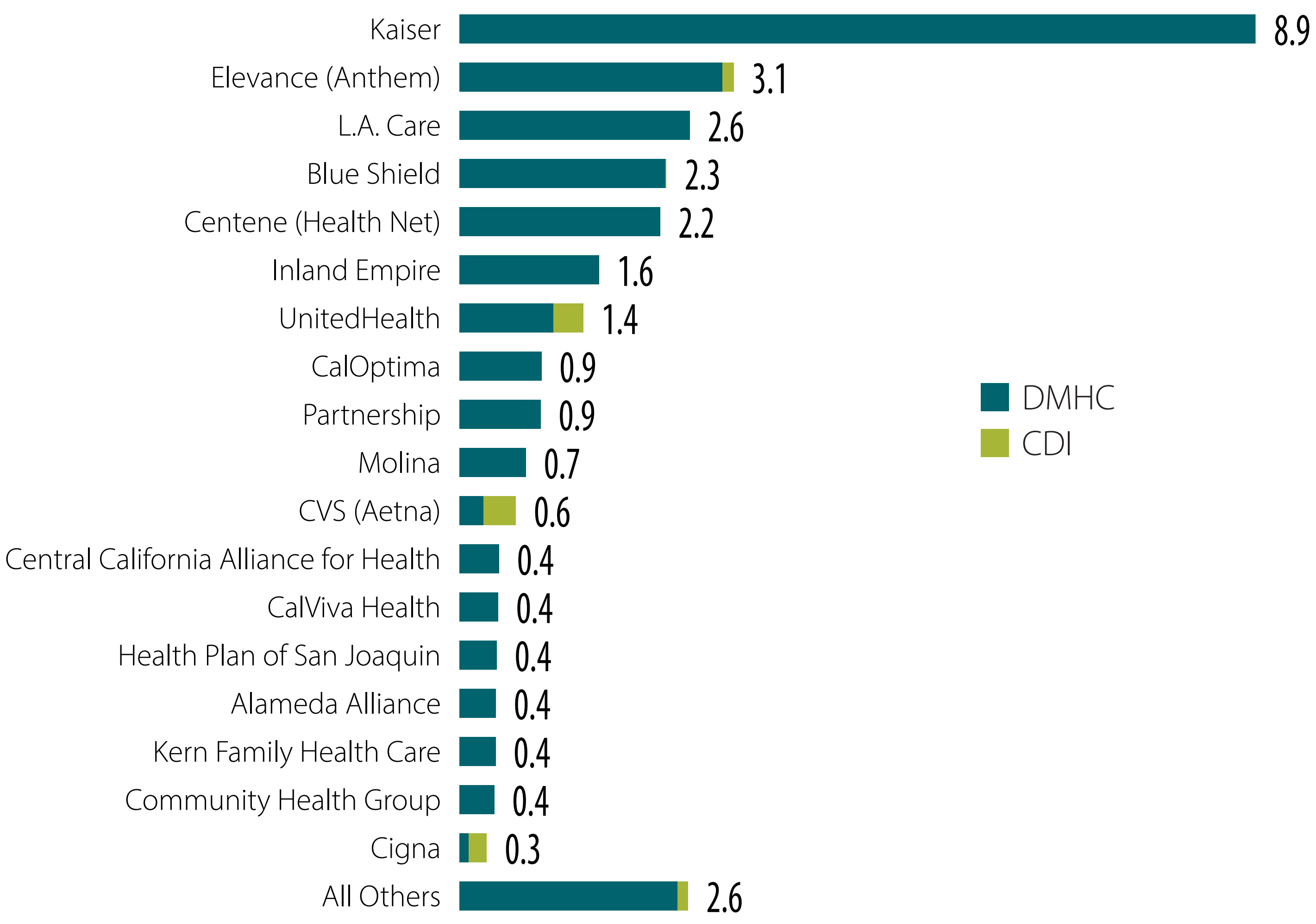
In 2024, California insurers provided administrative services only (ASO) to 5.9 million enrollees in self-insured plans. Under ASO arrangements, insurers provide claims processing and provider networks. While UnitedHealth had the highest growth rate (8.5%), Elevance (Anthem) accounted for nearly half of ASO enrollment.

Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *Administrative services only* (ASO) is provided to self-insured employers. The employer holds the risk in ASO arrangements. *All others* consists of Trustmark (746), Printing Industries Benefit Trust (443), and Union Labor (5).

Sources: *Enrollment Summary Report* (2023 and 2024), DMHC; and *Health Insurance Covered Lives Report* (2023 and 2024), CDI.

Commercial and Public Enrollment, by Insurer and Regulator

California, 2024

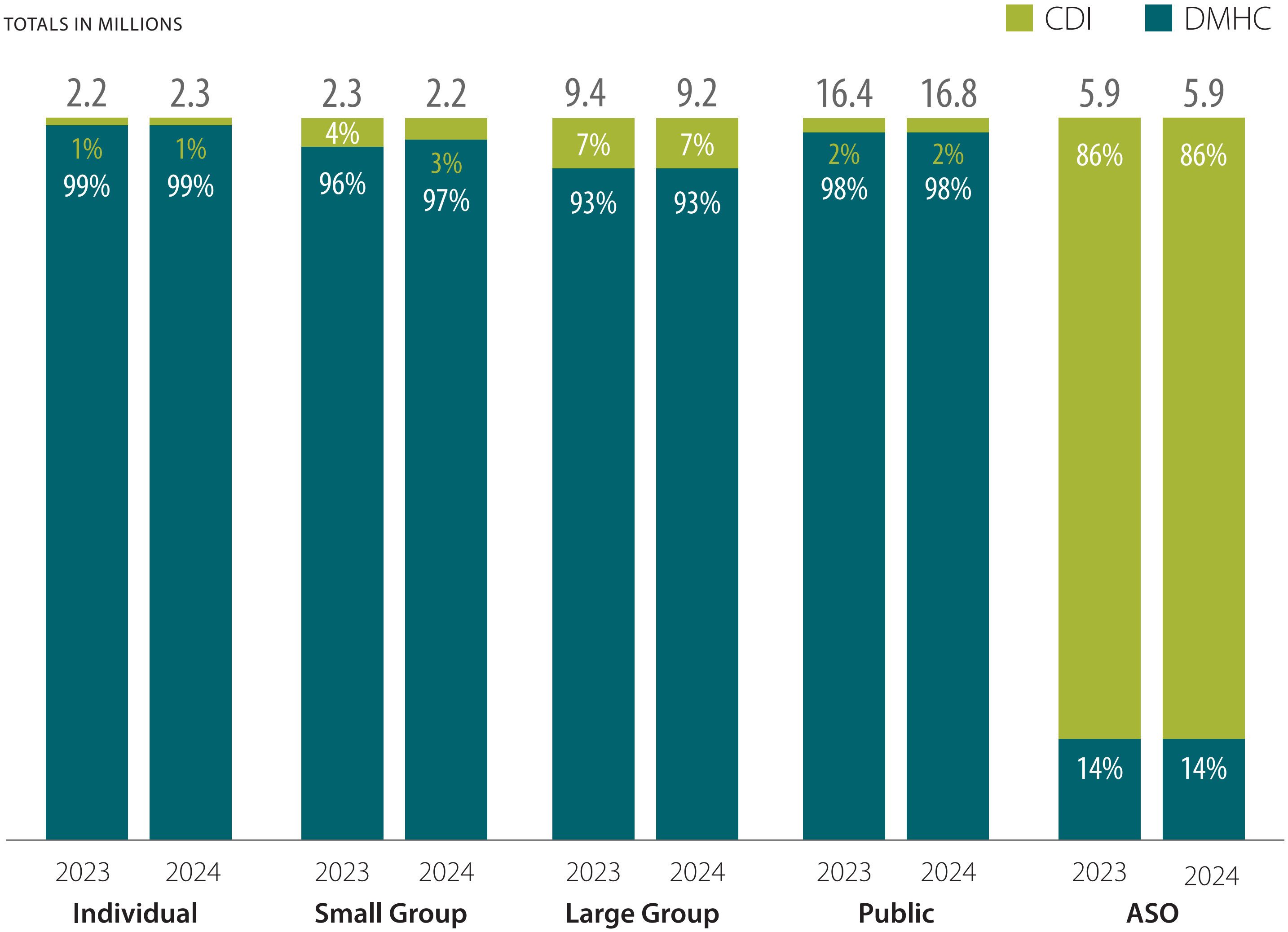


Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *All others* consists of Trustmark (746), Printing Industries Benefit Trust (443), and Union Labor (5).

Sources: *Enrollment Summary Report* (2024), DMHC; and *Health Insurance Covered Lives Report* (2024), CDI.

Most insured enrollment is in companies and products regulated by DMHC.

Enrollment, by Market and Regulator
California, 2023 and 2024



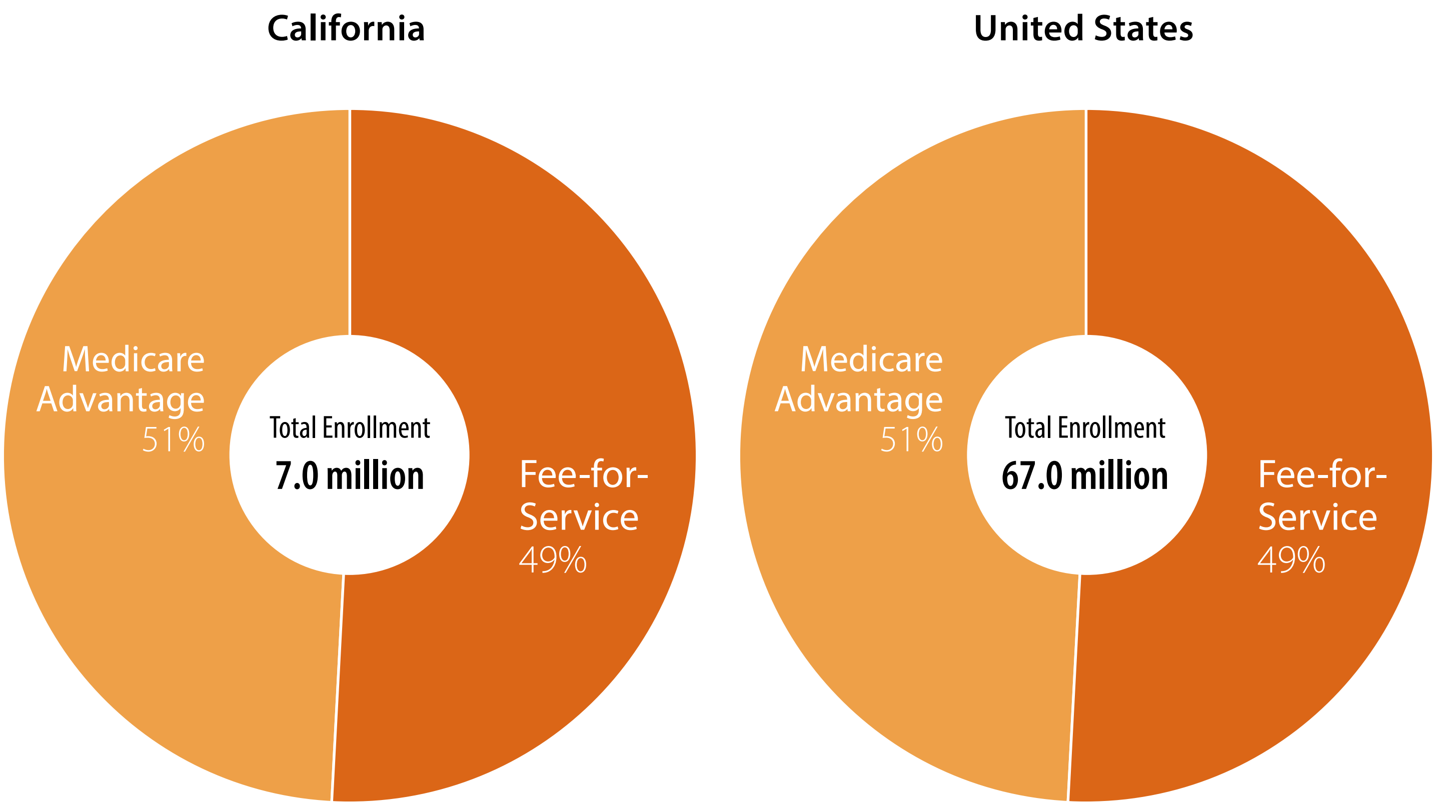
Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *Public* is Medicare and Medi-Cal managed care programs. *ASO* (administrative services only) is provided to self-insured employers. Figures may not sum due to rounding.

Sources: *Enrollment Summary Report* (2023 and 2024), DMHC; and *Health Insurance Covered Lives Report* (2023 and 2024), CDI.

Most enrollees in the individual, small group, large group, and public markets were enrolled in DMHC-regulated products. In contrast, the majority of administrative services only (ASO) services provided to self-insured plans were provided by insurers regulated by CDI.

Medicare Advantage and Fee-for-Service Enrollment
California and United States, December 2024

In 2024, Medicare Advantage covered slightly more than half of Medicare enrollees in California and in the United States.

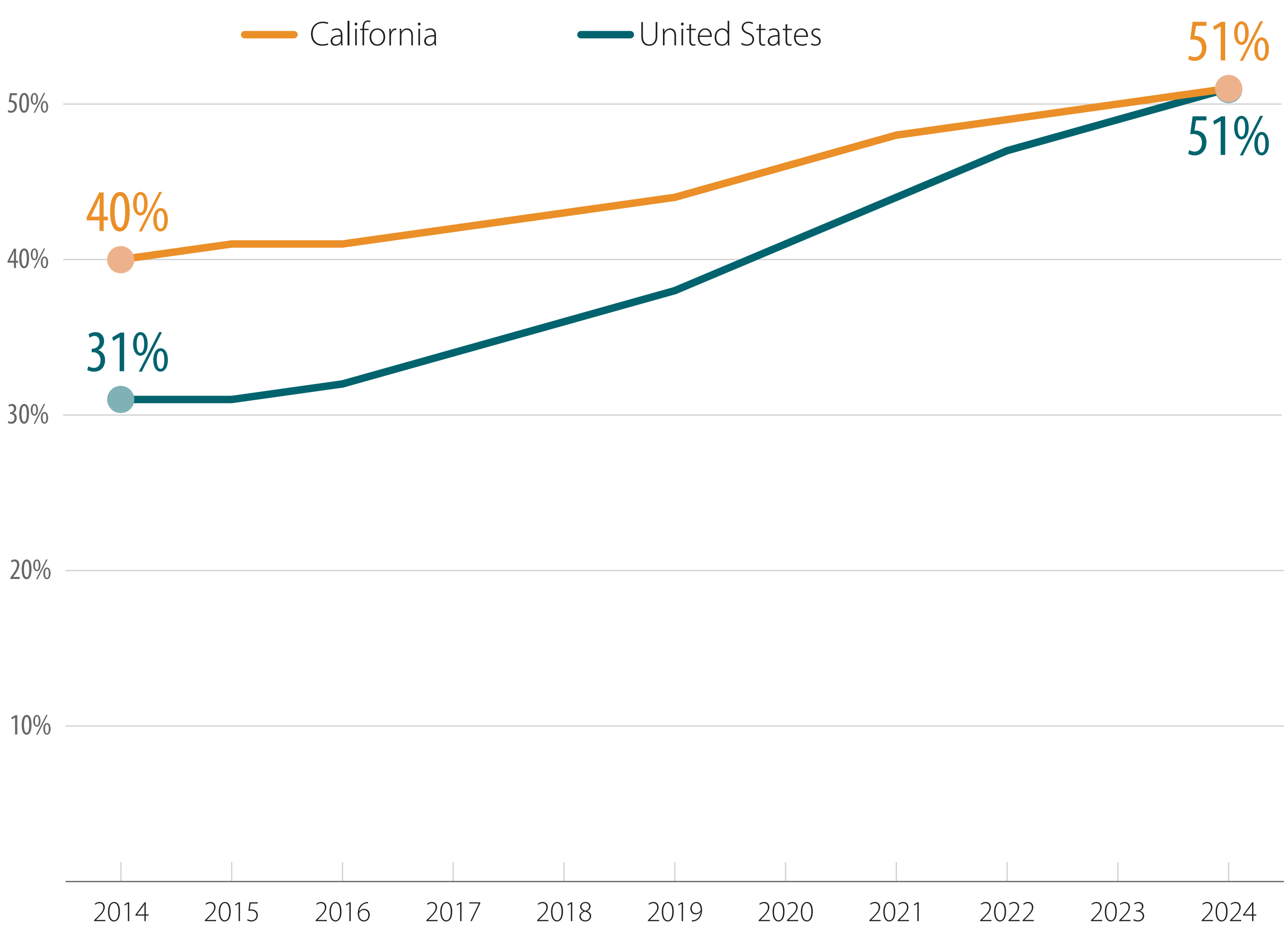


Notes: Under Medicare Advantage, health plans provide all Medicare benefits in exchange for a capitated payment. Some fee-for-service enrollees also have Medicare supplemental insurance. Figures may not sum due to rounding.

Source: "MA State/County Penetration" (Dec. 2024), US Centers for Medicare & Medicaid Services.

Medicare Advantage as a Share of Total Medicare Enrollment

California and United States, 2014 to 2024

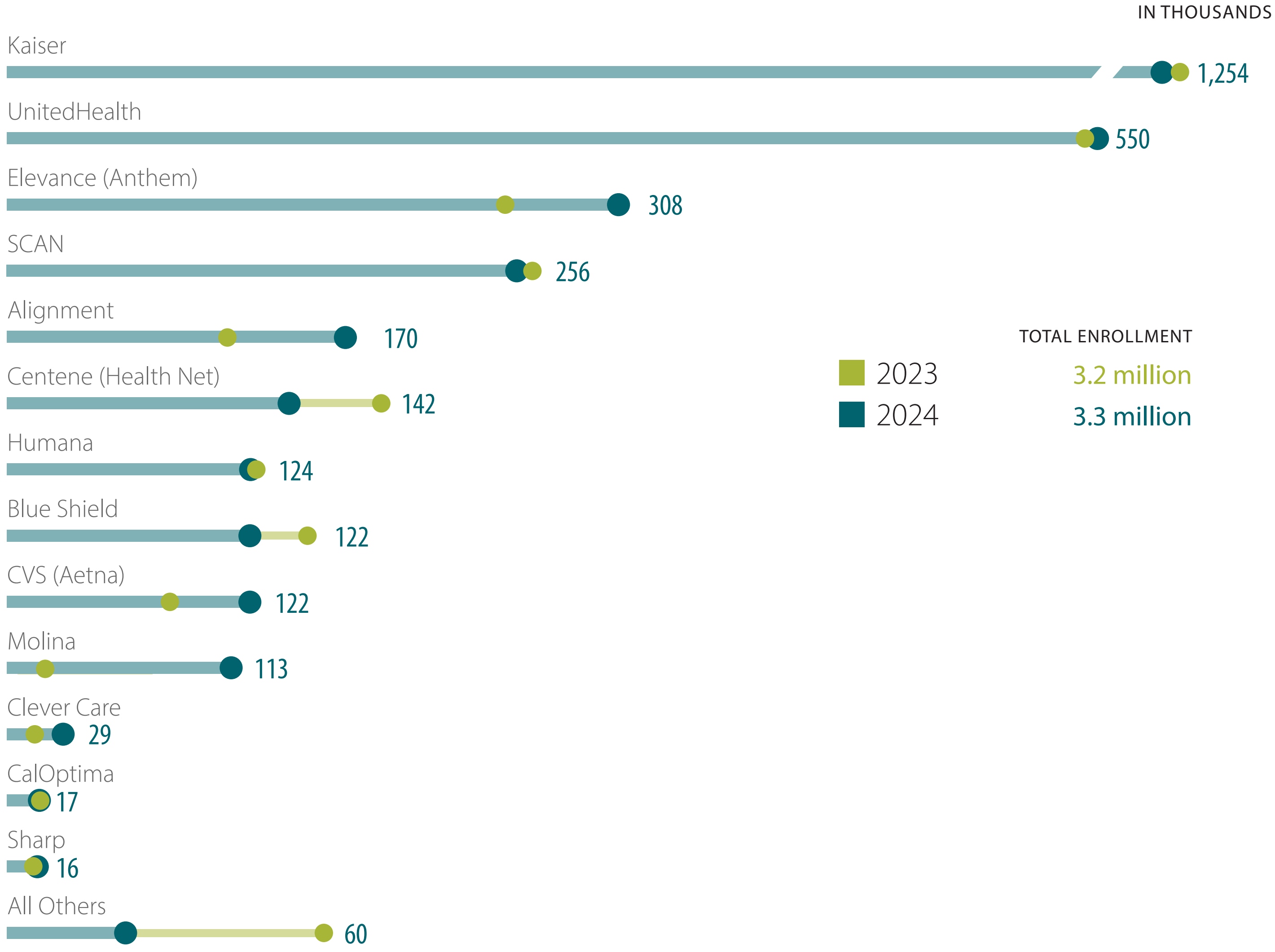


Over time, the composition of Medicare enrollment has changed, with Medicare Advantage enrollment accounting for half of enrollment in both California and the US.

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

Source: "MA State/County Penetration" (Dec. 2014–Dec. 2024), US Centers for Medicare & Medicaid Services.

Medicare Advantage Enrollment
by Insurer, California, December 2023 and 2024



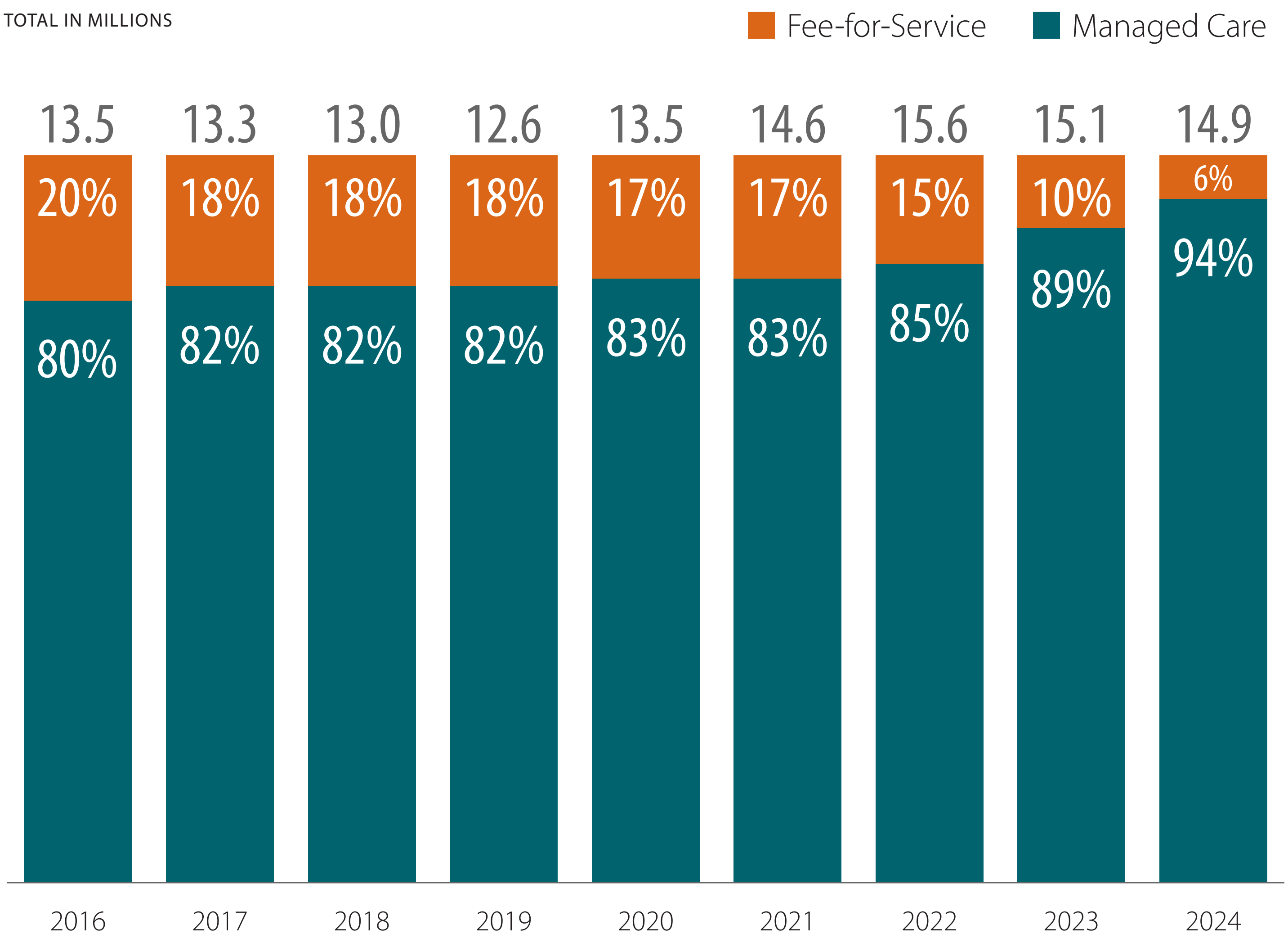
Notes: Enrollment as of December. Medicare Advantage is Medicare's managed care plan. *All others* includes plans with fewer than 15,000 Medicare enrollees in December 2024. *Humana* includes Arcadian Health Plan; *Centene (Health Net)* includes WellCare (formerly Easy Choice); *Bright Health* includes Central Health Plan and Universal Care.

Sources: *Enrollment Summary Report* (2023 and 2024), California Department of Managed Health Care; and *Health Insurance Covered Lives Report* (2023 and 2024), California Department of Insurance.

In 2024, Kaiser covered nearly 1.3 million Medicare Advantage enrollees, 38% of all Medicare Advantage enrollment in California. The next five largest plans — UnitedHealth, Elevance (Anthem), SCAN, Alignment, and Centene (Health Net) — together covered another 1.4 million.

Medi-Cal Fee-for-Service and Managed Care Enrollment

California, 2016 to 2024



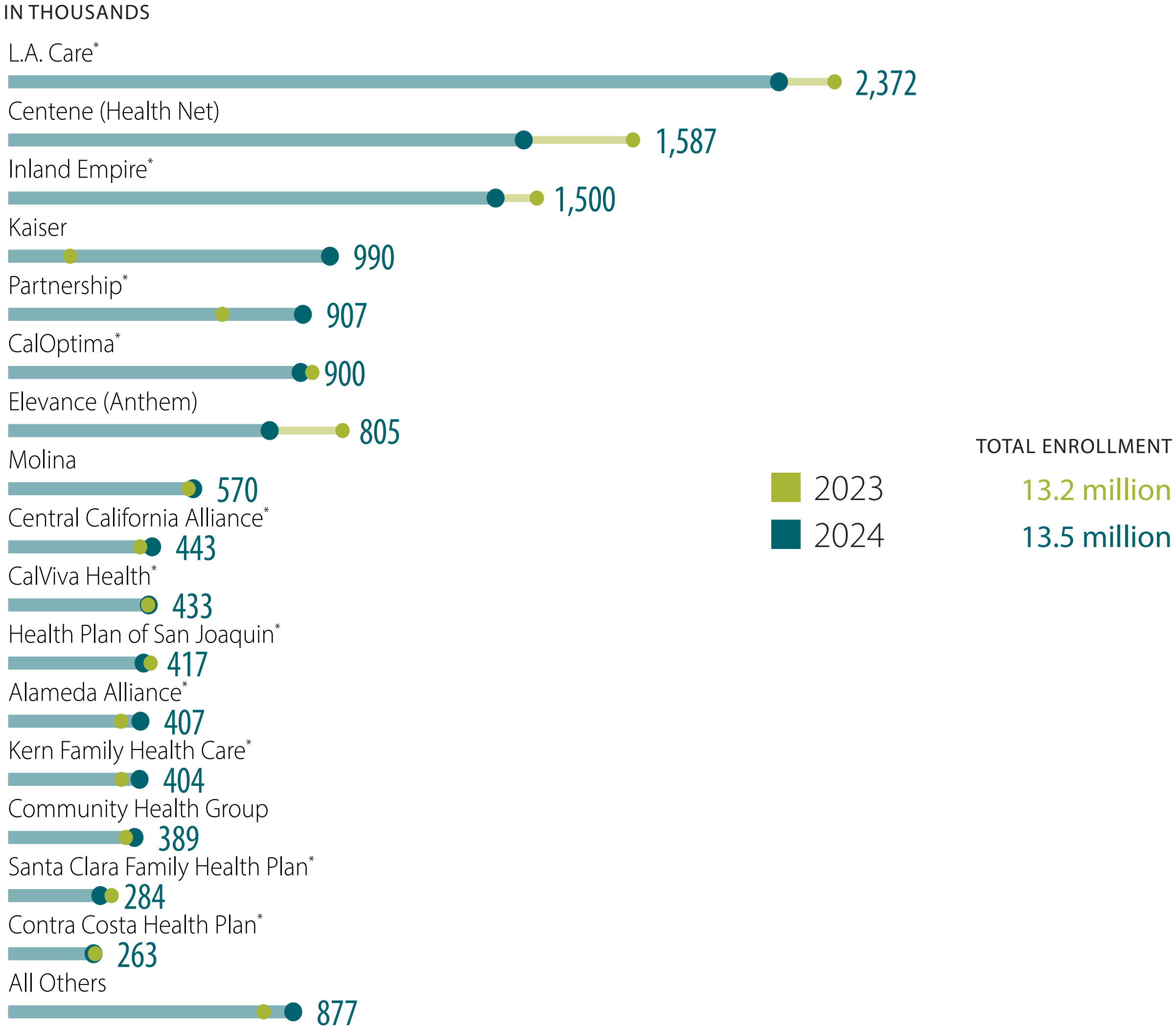
The percentage of Medi-Cal enrollees covered by managed care increased from 80% in 2016 to 94% in 2024.

Notes: Enrollment as of December. A focus on managed care for dual eligibles (e.g., Medi-Cal Connect program) and people with disabilities increased managed care's share of Medi-Cal.

Source: "By Delivery System and Plan, Certified Eligibles" (Sept. 2025), California Health and Human Services Agency.

Medi-Cal Managed Care Enrollment

California, 2023 and 2024



* County plans

Notes: All enrollment as of December. Figures represent enrollment contracted directly with the state. Of these enrollees, 3.3 million are then subcontracted to other plans (see Appendix I for details). *All others* consists of plans with fewer than 260,000 enrollees (see Appendix H). *Centene (Health Net)* includes California Health and Wellness and Health Net Community Solutions.

Sources: *Enrollment Summary Report* (2023 and 2024), California Department of Managed Health Care; and *Health Insurance Covered Lives Report* (2023 and 2024), California Department of Insurance.

In 2024, Medi-Cal managed care enrollment increased by 380,000 enrollees (2.9%) overall from the prior year. County-based plans insured 9.0 million of Medi-Cal's 13.5 million managed care enrollees.

Patient Experience Ratings, HMO Plans

California, 2024

Legend:
- >85%
- 75%–85%
- <75%
- Too Few Responses

	OVERALL	SATISFACTION WITH PLAN DOCTORS				GETTING CARE EASILY		SATISFACTION WITH PLAN SERVICES		
	1–5 stars (5 is best)	Rate Health Care*	Rate Personal Doctor*	Rate Specialist*	Coordinated Care†	Doctor Communicates with Patients†	Appointment and Care Quickly†	Doctors and Care Easily†	Rate Their HMO*	Paid Claims Quickly and Correctly†	Customer Service†
HMO		PERCENTAGE OF MEMBERS									
Aetna Health	—	53	70			90			43		80
Anthem Blue Cross	—	47	70			96		74	37		
Blue Shield	★★	42	64	60	81	93	75	77	42	86	84
Cigna	★★	46	69	56	88	94	72	72	40	83	86
Health Net	★★	48	63	62	82	95	73	71	43	78	83
Kaiser North	★★	47	60	66	78	89	69	76	45	86	84
Kaiser South	★★★	50	65	66	80	92	71	76	53	82	88
Sharp	★★★★	55	70	68	88	93	78	78	56	90	90
UnitedHealthcare	★★★	47	74	66		95		77	52		
Western Health Advantage	★★	48	63	66	79	95	70	72	47	79	82

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

† Percentage highly rated: *usually* or *always* from the choices *never, sometimes, usually*, or *always*.

Notes: Based on 2024 patient experience data reported in the 2025 Consumer Assessment of Healthcare Providers and Systems survey. *HMO* is health maintenance organization. Small differences between health plan scores are expected; larger differences among plans are important. Blank cells indicate there was not enough data to score reliably. For additional information, see scoring documentation and Appendix J.

Source: "Health Plan Report Card 2025–26 Edition," Center for Data Insights and Innovation.

In the most recent Health Plan Report Cards, five of eight HMOs scored were rated two stars (fair) on overall patient experience.

Patient Experience Ratings, PPO Plans

California, 2024

Legend:
- >85%
- 75%–85%
- <75%
- Too Few Responses

	OVERALL	SATISFACTION WITH PLAN DOCTORS					GETTING CARE EASILY		SATISFACTION WITH PLAN SERVICES		
	1–5 stars (5 is best)	Rate Health Care*	Rate Personal Doctor*	Rate Specialist*	Coordinated Care†	Doctor Communicates with Patients†	Appointment and Care Quickly†	Doctors and Care Easily†	Rate Their PPO*	Paid Claims Quickly and Correctly†	Customer Service†
PPO		PERCENTAGE OF MEMBERS									
Aetna Life	★★	39	61	54		94	79	72	41	75	80
Anthem Blue Cross	★★	44	71	66	82	96	75	77	32	77	
Anthem Blue Cross Life & Health	—	43	63			96			32	88	
Blue Shield of California / Blue Shield Life	★★	43	64	61	77	91	72	77	38	85	80
Cigna Health and Life	★★		55	60		91	74	73	32	79	81
UnitedHealthcare Benefits Plan	★	35	67						33	74	70
UnitedHealthcare Insurance	—								26	75	76

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

† Percentage highly rated: *usually* or *always* from the choices *never, sometimes, usually*, or *always*.

In the most recent Health Plan Report Cards, no PPO scored received more than two stars (fair) on its overall patient experience rating. Between 55% and 71% of patients rated their doctor very highly (9 or 10 on a scale of 0 to 10).

Notes: *PPO* is preferred provider organization. Based on 2024 patient experience data reported in the 2025 Consumer Assessment of Healthcare Providers and Systems survey. Small differences between health plan scores are expected; larger differences among plans are important. For additional information, see scoring documentation and Appendix J.

Source: "Health Plan Report Card 2025–26 Edition," Center for Data Insights and Innovation.

Clinical Performance Ratings of HMO Health Plans

California, 2024

Legend:
★ Poor
★★ Fair
★★★ Good
★★★★ Very Good
★★★★★ Excellent

	Overall Score	Asthma and Lung Diseases Care	Behavioral and Mental Health Care	Preventive Care	Diabetes Care	Heart Care	Prenatal Care	Child Care	Appropriate Use of Tests, Treatments, Procedures
HMO									
Aetna Health	★★	★★	★★★★	★★	★★★★	★★★	★★	★★★	★★
Anthem Blue Cross	★★★	★	★★	★★★★	★★★★	★★	★★★	★★★	★★★
Blue Shield	★★★	★★	★★	★★★★	★★★★	★★★★	★★★	★★★	★★★
Cigna	★★★	★★	★★★	★★★★	★★★★	★★★	★★★★	★★★	★★★
Health Net	★★★	★★	★★	★★★★	★★★★★	★★★★	★★★★	★★★	★★★
Kaiser North	★★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★
Kaiser South	★★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★★★	★★★★★
Sharp	★★★★	★★★★	★★★	★★★★	★★★★★	★★★★	★★★★	★★★	★★★★
Sutter	★★★★	★★★★★	★	★★★★★	★★★★★	★★★★	★★★★	★★★	★★★★
UnitedHealthcare	★★★	★★	★★	★★★★	★★★★★	★★★	★★★	★★★	★★★
Western Health Advantage	★★★	★★★	★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★

Notes: *HMO* is health maintenance organization. Based on quality of medical care data provided in 2024 and reported in 2025. Health plans are scored based on a five-star rating system, where more stars is better. Each category reflects a composite score for care. Information from health plan records was collected and scored based on the Healthcare Effectiveness Data and Information Set (HEDIS) performance measurement system. For more information, see the Center for Data Insights and Innovation's "About the Health Plan Report Card Ratings."

Source: "Health Plan Report Card 2025–26 Edition," Center for Data Insights and Innovation.

Plans varied in their ability to meet clinical standards. Some plans, such as Kaiser and Sharp, frequently outperformed their peers across most categories.

Clinical Performance Ratings of PPO Plans

California, 2024

Legend:
★ Poor
★★ Fair
★★★ Good
★★★★ Very Good
★★★★★ Excellent

	Overall Score	Asthma and Lung Disease Care	Behavioral and Mental Health Care	Preventive Care	Diabetes Care	Heart Care	Prenatal Care	Child Care	Appropriate Use of Tests, Treatments, Procedures
PPO									
Aetna	★★	★★★	★★★★	★★★	★★	★★	★★★★	★★★	★★★★
Anthem Blue Cross	★★	★★	★★★	★★★	★★★	★★	★★★	★★★	★★★
Anthem Blue Cross Life & Health	★★★	★★★	★★★	★★★	★★★	★★	★★★★	★★★	★★★
Blue Shield / Blue Shield Life	★★	★★	★★	★★★	★★	★★	★★	★★★	★★★
Cigna	★★★	★★★	★★★	★★★	★★★	★★★	★★★★	★★★	★★★★
UnitedHealthcare Benefits Plan	★★★	★★	★★	★★	★★★	★★★★	★★★	★★★	★★★
UnitedHealthcare Insurance Co.	★★★	★★★	★★★	★★★	★★★	★★★	★★★★	★★★★	★★★★

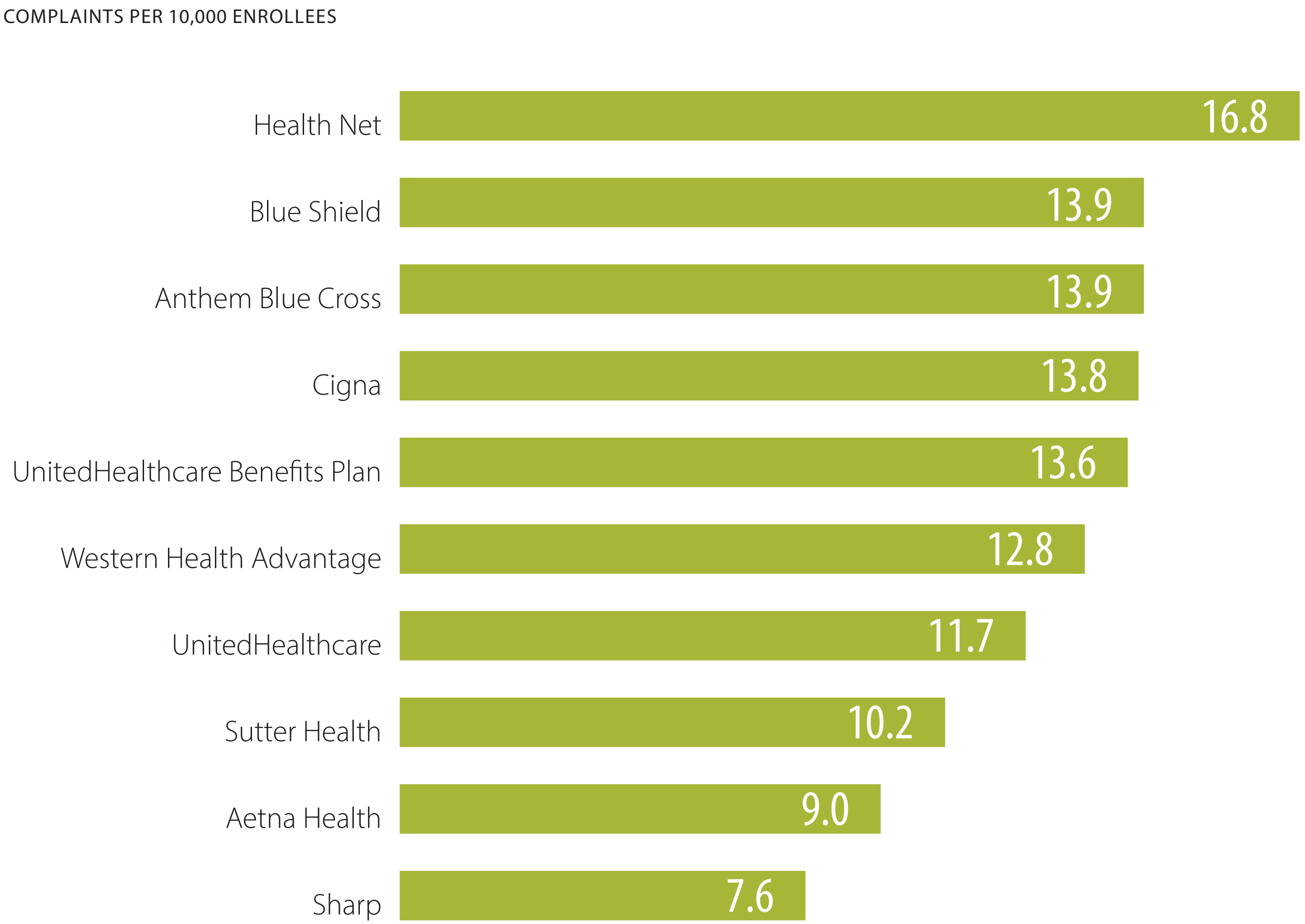
Plans varied in their ability to meet clinical standards for the eight metrics shown.

Notes: *PPO* is preferred provider organization. Based on quality of medical care data provided in 2024 and reported in 2025. Health plans are scored based on a five-star rating system, where more stars is better. Each category reflects a composite score for care. Information from health plan records was collected and scored based on the Healthcare Effectiveness Data and Information Set (HEDIS). For more information, see the Center for Data Insights and Innovation's "About the Health Plan Report Card Ratings."

Source: "Health Plan Report Card 2025–26 Edition," Center for Data Insights and Innovation.

Complaint Rates, DMHC

Insurers with Highest Complaint Rates, California, 2022

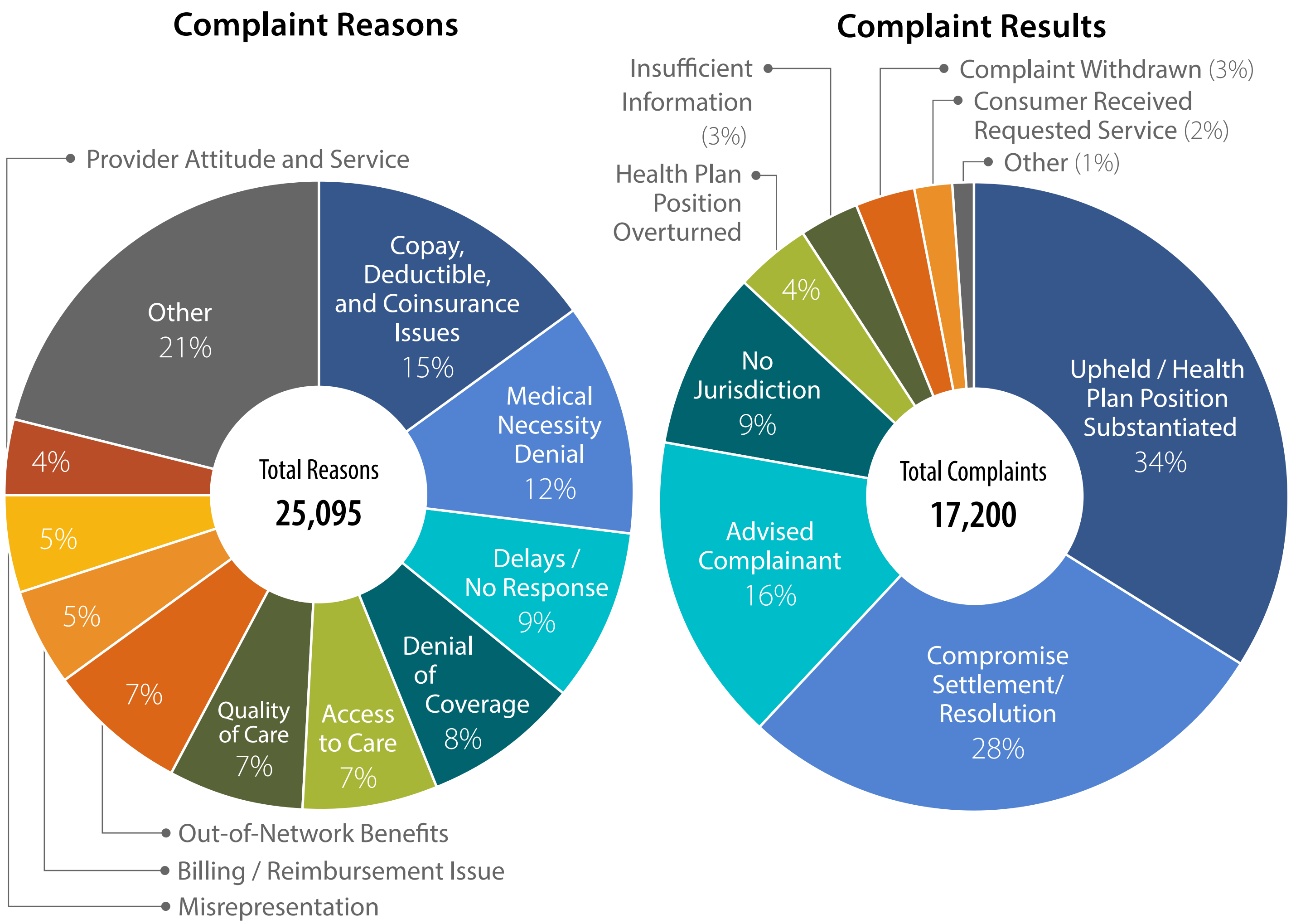


Notes: *DMHC* is California Department of Managed Health Care. Complaint rates include plans with 70,000 or more enrollees. Figures are reported at the company level and include both standard complaints and independent medical reviews.

Source: *Data Tables from the Measurement Year 2022 Report*, Center for Data Insights and Innovation, April 2025, 3, figure 4.3.

Among the plans shown, complaint rates ranged from 7.6 to 16.8 complaints per 10,000 enrollees.

Complaints Reasons and Results, DMHC
California, 2022



Notes: *DMHC* is California Department of Managed Health Care. Figures include both standard complaints and independent medical reviews. Results considered favorable to the complainant were: health plan position overturned, compromise/settlement resolution, and consumer received requested service. A total of 17,200 complaints with 25,095 reasons were resolved in 2022. Figures may not sum due to rounding.

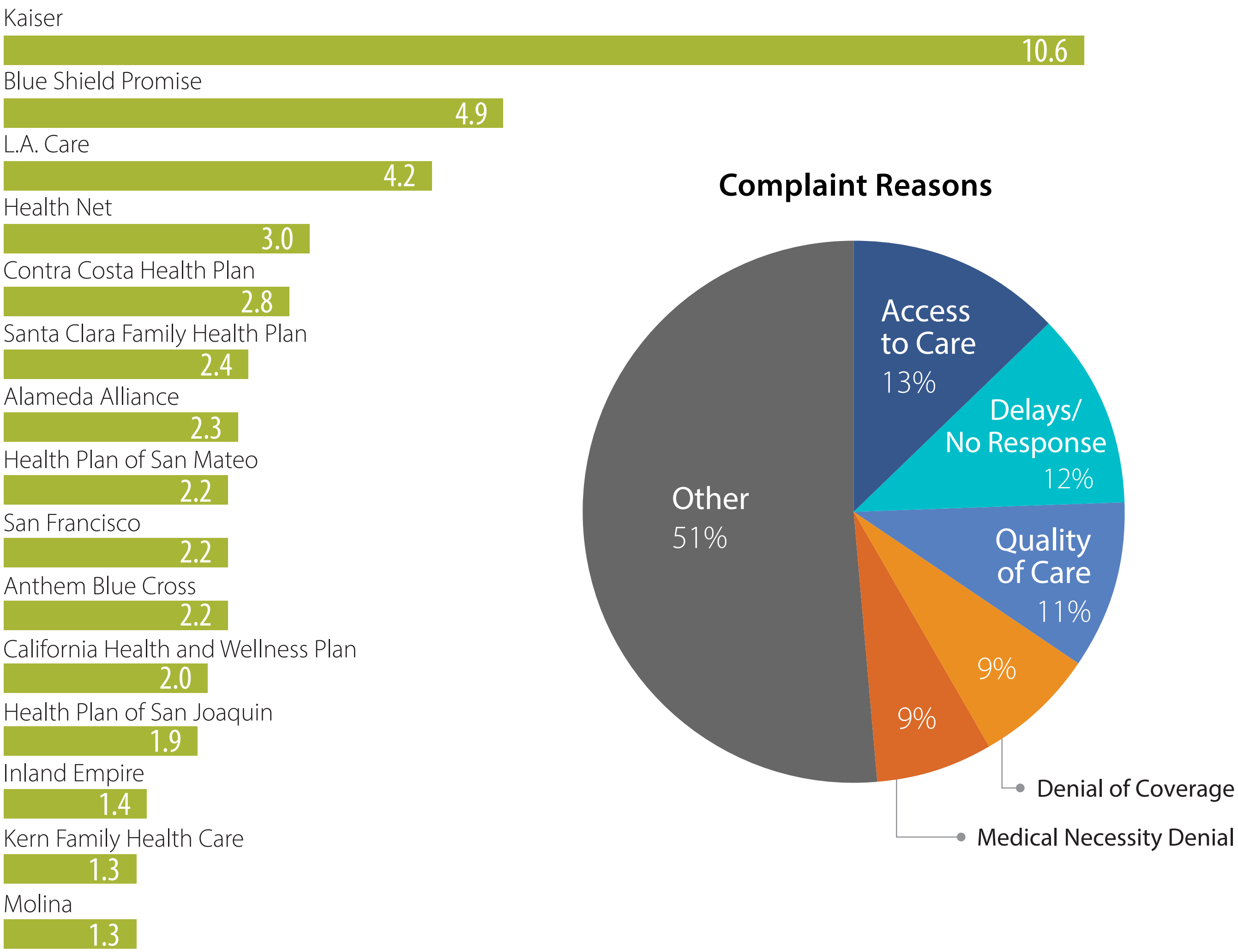
Source: *Data Tables from the Measurement Year 2022 Report*, Center for Data Insights and Innovation, April 2025, 4, figures 4.4 and 4.5.

Issues with copays, deductibles, and coinsurance (15%) and medical necessity denials (12%) were the most frequent complaints. The health plan position was upheld in 34% of complaints. Average resolution time was 31 days (not shown).

Complaint Rates and Reasons, DMHC, Medi-Cal Health Plans

California, 2022

COMPLAINTS PER 10,000 ENROLLEES



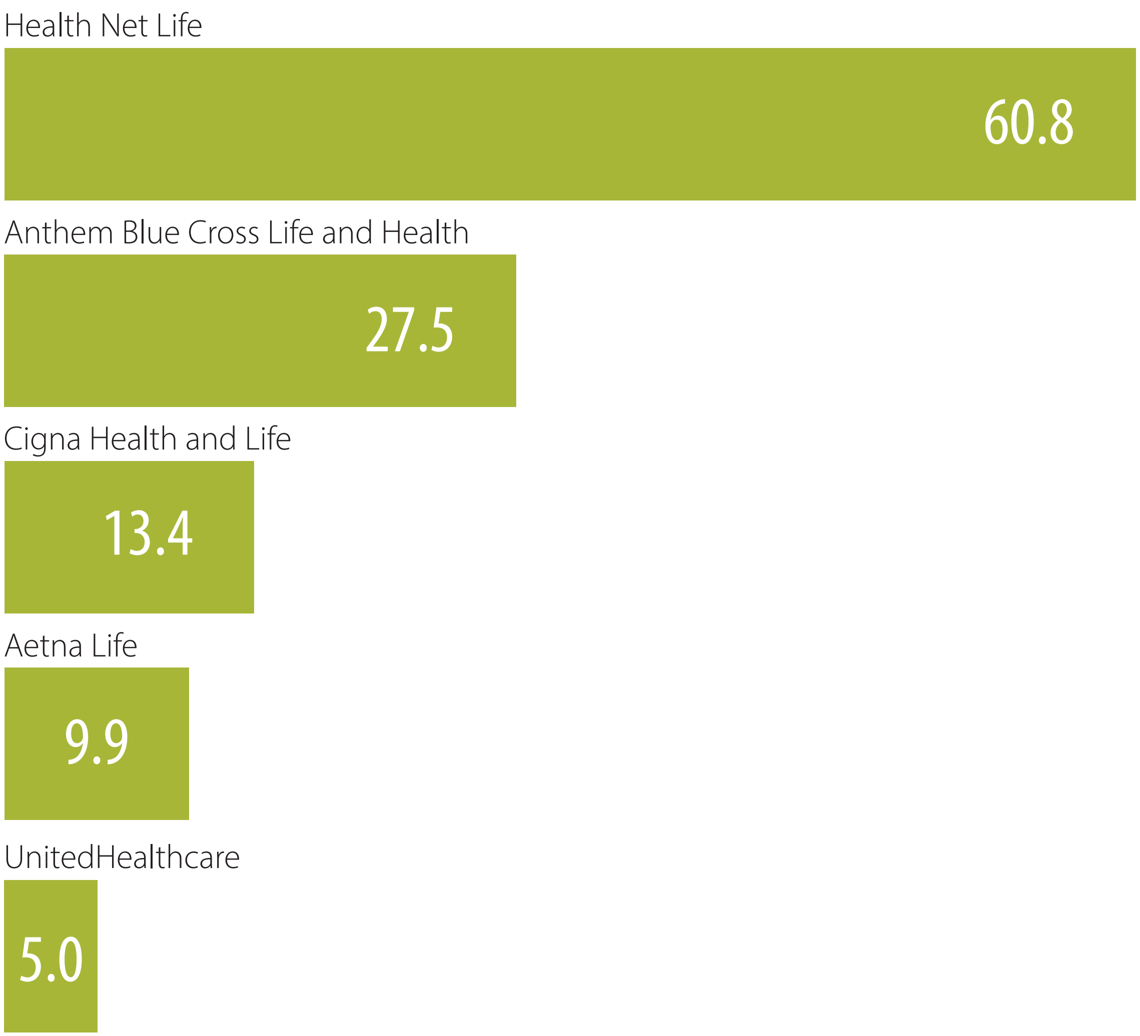
Complaints about Medi-Cal health plans ranged from less than 1 (not shown) to 10.6 per 10,000 enrollees. The two most common complaints were access to care and delays / no response; combined, these accounted for one in four Medi-Cal complaints.

Notes: *DMHC* is California Department of Managed Health Care. *Complaint rates* include plans with 70,000 or more enrollees or more than 10 complaints. Plans with fewer than 1.3 per 10,000 enrollees (Molina Healthcare, CalViva Health, Community Health Group, Partnership HealthPlan, CalOptima, and one dental plan) are not shown. Reasons include complaints from all Medi-Cal plans. A total of 2,856 complaints with 4,363 reasons were received from Medi-Cal enrollees. Figures may not sum due to rounding.

Source: *Data Tables from the Measurement Year 2022 Report*, Center for Data Insights and Innovation, April 2025, 9, figures 4.14 and 4.15.

Complaint Rates, CDI
California, 2022

COMPLAINTS PER 10,000 ENROLLEES

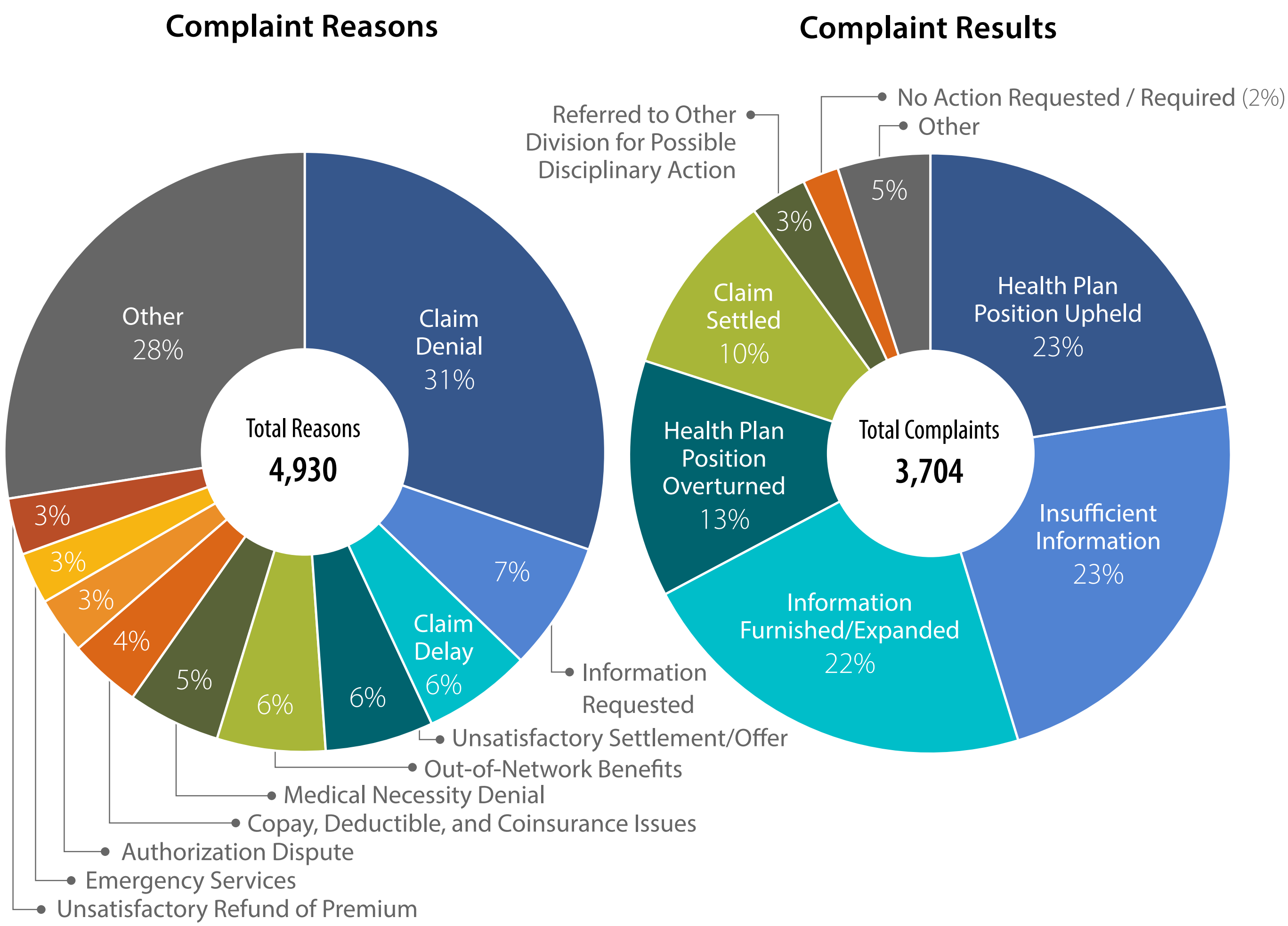


Notes: *CDI* is California Department of Insurance. Complaint rates are shown for plans with 70,000 or more enrollees or 88 or more complaints in 2022. Includes only complaints that fall under the authority of the service center to address or resolve.

Source: *Data Tables from the Measurement Year 2022 Report*, Center for Data Insights and Innovation, April 2025, 21, figure 6.3.

Among the insurers shown, complaints per 10,000 enrollees for the largest CDI health insurers ranged from 5.0 to 60.8.

Complaint Reasons and Results, CDI
California, 2022



By far the most common reason for filing a complaint was claim denial. The most common results were "health plan position upheld" and "insufficient information." Average resolution time was 40 days (not shown).

Notes: *CDI* is California Department of Insurance. Includes only complaints that fall under the authority of the service center to address or resolve. Figures may not sum due to rounding.

Source: *Data Tables from the Measurement Year 2022 Report*, Center for Data Insights and Innovation, April 2025, 22–23, figures 6.4 and 6.6.

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, 2011-24
  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

REGULATORS

California Department of Insurance (CDI)

- Health Insurance Covered Lives Reports, 2012–24
  www.insurance.ca.gov

California Department of Managed Health Care (DMHC)

- Enrollment Summary Reports, 2012-24
  www.dmhc.ca.gov
- Health Plan Financial Statements
  wpso.dmhc.ca.gov
- Health Plan Financial Summary Report
  wpso.dmhc.ca.gov
- Licensed Plans List
  wpso.dmhc.ca.gov

OTHER STATE RESOURCES

California Health and Human Services Agency (CalHHS)

- Medi-Cal Certified Eligibles Data by Month with Demographics, By Delivery System and Plan
  data.chhs.ca.gov

Center for Data Insights and Innovation

- Health Plan Report Card, 2025–26 Edition
  reportcard.opa.ca.gov
- About the HMO and PPO Ratings
  reportcard.opa.ca.gov
- Annual Health Care Complaint Data Report – Report to the Legislature for Measurement Year 2022
  opa.ca.gov

Covered California

- Active Member Profiles
  hbex.coveredca.com

PRIVATE RESOURCE

KFF

- State Health Facts
  www.statehealthfacts.org

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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www.chcf.org

Appendix A. Affiliated Entities, California's Largest Health Insurers

COMPANY GROUPING	UNDER DMHC	UNDER CDI	NAIC CODE (CDI COMPANIES)
CVS (Aetna)	Aetna Health Care of California	Aetna Life Insurance Company*	60054
	Aetna Better Health of California	First Health Life & Health Insurance Company*	90328
Elevance (Anthem)	Blue Cross of California, dba Anthem Blue Cross	Anthem Blue Cross Life and Health Insurance Company	62825
	Blue Cross of California Partnership Plan	Wellpoint Life and Health Insurance Company (formerly Unicare)	80314
	Carelon Health of California, Inc. (formerly CareMore Health Plan)	Anthem Insurance Companies*	28207
Blue Shield	California Physicians' Service, dba Blue Shield of California	Blue Shield of California Life and Health Insurance Company	61557
	Blue Shield of California Promise Health Plan (formerly Care 1st)		
Cigna	Cigna HealthCare of California	Cigna Health and Life Insurance Company*	67369
		Connecticut General Life Insurance Company*	62308
Centene (Health Net)	Health Net Community Solutions	Health Net Life Insurance Company*	66141
	Health Net of California		
	WellCare of California		
	California Health and Wellness Plan (part of Health Net Community Solutions as of January 2024)		
Kaiser	Kaiser Foundation Health Plan*	Kaiser Permanente Insurance Company*	60053
L.A. Care	Local Initiative Health Authority for L.A. County		
	L.A. Care Health Plan Joint Powers Authority		
Molina	Molina Healthcare of California		
	Central Health Plan of California		
	Universal Care		
UnitedHealth	UHC of California, dba UnitedHealthcare of California	UnitedHealthcare Insurance Company*	79413
	Optum Health Plan of California	Sierra Health and Life Insurance Company*	71420
	UnitedHealthcare Benefits Plan of California	National Foundation Life Insurance Company*	98205
	Monarch Health Plan, Inc.		
	PrimeCare Medical Network, Inc.		
	UnitedHealthcare Community Plan of California (inactive as of 2023)		

* Multistate activities are included in California regulatory filings.

Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *NAIC* is North American Industry Classification. Largest insurers were selected based on California enrollment in December 2024; insurers that had no affiliated companies (with California enrollment) are not shown. See the enrollment data file (Pivot 3-C) for a comprehensive list of company groupings and affiliated plans. Not shown: affiliated companies without 2023 or 2024 enrollment and affiliated companies providing ancillary coverage only (e.g., prescription drugs).

Appendix B. California Health Insurance Enrollment, by Market and Regulator, 2022 to 2024

	ENROLLMENT								
	2022			2023			2024		
MARKET	DMHC	CDI	TOTAL	DMHC	CDI	TOTAL	DMHC	CDI	TOTAL
Individual	2,124,052	101,242	2,225,294	2,144,926	31,457	2,176,383	2,246,745	25,349	2,272,094
Small Group	2,210,075	113,361	2,323,436	2,198,706	99,274	2,297,980	2,143,969	74,900	2,218,869
Large Group	8,908,404	607,316	9,515,720	8,758,174	637,258	9,395,432	8,591,287	658,622	9,249,909
Commercial Total	**13,242,531**	**821,919**	**14,064,450**	**13,101,806**	**767,989**	**13,869,795**	**12,982,001**	**758,871**	**13,740,872**
Medicare Managed Care	2,801,088	259,448	3,060,536	2,932,680	280,288	3,212,968	2,891,375	391,349	3,282,724
Medi-Cal Managed Care	13,028,690		13,028,690	13,167,992		13,167,992	13,548,346		13,548,346
Public Managed Care Total	**15,829,778**	**259,448**	**16,089,226**	**16,100,672**	**280,288**	**16,380,960**	**16,439,721**	**391,349**	**16,831,070**
Commercial and Public	**29,072,309**	**1,081,367**	**30,153,676**	**29,202,478**	**1,048,277**	**30,250,755**	**29,421,722**	**1,150,220**	**30,571,942**
Student		99,352	99,352		83,931	83,931		81,293	81,293
Mini-Med		769	769		813	813		2,314	2,314
Other DMHC	2,282,798		2,282,798	2,469,312		2,469,312	2,484,747		2,484,747
From Other Plans	4,711,220		4,711,220	4,917,958		4,917,958	4,942,282		4,942,282
Other Total	**6,994,018**	**100,121**	**7,094,139**	**7,387,270**	**84,744**	**7,472,014**	**7,427,029**	**83,607**	**7,510,636**
Insured Total	**36,066,327**	**1,181,488**	**37,247,815**	**36,589,748**	**1,133,021**	**37,722,769**	**36,848,751**	**1,233,827**	**38,082,578**
Administrative Services Only (ASO)	775,081	4,983,078	5,758,159	829,973	5,097,915	5,927,888	838,495	5,092,938	5,931,433
Commercial and Public and ASO	**29,847,390**	**6,064,445**	**35,911,835**	**30,032,451**	**6,146,192**	**36,178,643**	**30,260,217**	**6,243,158**	**36,503,375**

Appendix B. California Health Insurance Enrollment, by Market and Regulator, 2022 to 2024, *cont'd.*

	CHANGE IN ENROLLMENT								
	2022			2023			2024		
MARKET	DMHC	CDI	TOTAL	DMHC	CDI	TOTAL	DMHC	CDI	TOTAL
Individual	-103,611	-15,788	-119,399	20,874	-69,785	-48,911	101,819	-6,108	95,711
Small Group	9,033	8,296	17,329	-11,369	-14,087	-25,456	-54,737	-24,374	-79,111
Large Group	14,093	28,709	42,802	-150,230	29,942	-120,288	-166,887	21,364	-145,523
Commercial Total	**-80,485**	**21,217**	**-59,268**	**-140,725**	**-53,930**	**-194,655**	**-119,805**	**-9,118**	**-128,923**
Medicare Managed Care	115,639	29,436	145,075	131,592	20,840	152,432	-41,305	111,061	69,756
Medi-Cal Managed Care	1,255,723		1,255,723	139,302		139,302	380,354		380,354
Public Managed Care Total	**1,371,362**	**29,436**	**1,400,798**	**270,894**	**20,840**	**291,734**	**339,049**	**111,061**	**450,110**
Commercial and Public	**1,290,877**	**50,653**	**1,341,530**	**130,169**	**-33,090**	**97,079**	**219,244**	**101,943**	**321,187**
Student		23,188	23,188		-15,421	-15,421		-2,638	-2,638
Mini-Med		-182	-182		44	44		1,501	1,501
Other DMHC	328,070		328,070	186,514		186,514	15,435		15,435
From Other Plans	291,366		291,366	206,738		206,738	24,324		24,324
Other Total	**619,436**	**23,006**	**642,442**	**393,252**	**-15,377**	**377,875**	**39,759**	**-1,137**	**38,622**
Insured Total	**1,910,313**	**73,659**	**1,983,972**	**523,421**	**-48,467**	**474,954**	**259,003**	**100,806**	**359,809**
Administrative Services Only (ASO)	27,204	245,759	272,963	54,892	114,837	169,729	8,522	-4,977	3,545
Commercial and Public and ASO	**1,318,081**	**296,412**	**1,614,493**	**185,061**	**81,747**	**266,808**	**227,766**	**96,966**	**324,732**

Appendix B. California Health Insurance Enrollment, by Market and Regulator, 2022 to 2024, *cont'd.*

CHANGE IN ENROLLMENT (%)

	2022			2023			2024		
MARKET	DMHC	CDI	TOTAL	DMHC	CDI	TOTAL	DMHC	CDI	TOTAL
Individual	-4.7%	-13.5%	-5.1%	1.0%	-68.9%	-2.2%	4.7%	-19.4%	4.4%
Small Group	0.4%	7.9%	0.8%	-0.5%	-12.4%	-1.1%	-2.5%	-24.6%	-3.4%
Large Group	0.2%	5.0%	0.5%	-1.7%	4.9%	-1.3%	-1.9%	3.4%	-1.5%
Commercial Total	**-0.6%**	**2.6%**	**-0.4%**	**-1.1%**	**-6.6%**	**-1.4%**	**-0.9%**	**-1.2%**	**-0.9%**
Medicare Managed Care	4.3%	12.8%	5.0%	4.7%	8.0%	5.0%	-1.4%	39.6%	2.2%
Medi-Cal Managed Care	10.7%		10.7%	1.1%		1.1%	2.9%		2.9%
Public Managed Care Total	**9.5%**	**12.8%**	**9.5%**	**1.7%**	**8.0%**	**1.8%**	**2.1%**	**39.6%**	**2.7%**
Commercial and Public	**4.6%**	**4.9%**	**4.7%**	**0.4%**	**-3.1%**	**0.3%**	**0.8%**	**9.7%**	**1.1%**
Student		30.4%	30.4%		-15.5%	-15.5%		-3.1%	-3.1%
Mini-Med		-19.1%	-19.1%		5.7%	5.7%		184.6%	184.6%
Other DMHC	16.8%		16.8%	8.2%		8.2%	0.6%		0.6%
From Other Plans	6.6%		6.6%	4.4%		4.4%	0.5%		0.5%
Other Total	**9.7%**	**29.8%**	**10.0%**	**5.6%**	**-15.4%**	**5.3%**	**0.5%**	**-1.3%**	**0.5%**
Insured Total	**5.6%**	**6.6%**	**5.6%**	**1.5%**	**-4.1%**	**1.3%**	**0.7%**	**8.9%**	**1.0%**
Administrative Services Only (ASO)	3.6%	5.2%	5.0%	7.1%	2.3%	2.9%	1.0%	-0.1%	0.1%
Commercial and Public and ASO	**4.6%**	**5.1%**	**4.7%**	**0.6%**	**1.3%**	**0.7%**	**0.8%**	**1.6%**	**0.9%**

Appendix B. California Health Insurance Enrollment, by Market and Regulator, 2022 to 2024, *cont'd.*

DISTRIBUTION BETWEEN REGULATORS

MARKET	ENROLLMENT UNDER DMHC 2022	ENROLLMENT UNDER DMHC 2023	ENROLLMENT UNDER DMHC 2024	ENROLLMENT UNDER CDI 2022	ENROLLMENT UNDER CDI 2023	ENROLLMENT UNDER CDI 2024
Individual	95%	99%	99%	5%	1%	1%
Small Group	95%	96%	97%	5%	4%	3%
Large Group	94%	93%	93%	6%	7%	7%
Commercial Total	**94%**	**94%**	**94%**	**6%**	**6%**	**6%**
Medicare Managed Care	92%	91%	88%	8%	9%	12%
Medi-Cal Managed Care	100%	100%	100%			
Public Managed Care Total	**98%**	**98%**	**98%**	**2%**	**2%**	**2%**
Commercial and Public	**96%**	**97%**	**96%**	**4%**	**3%**	**4%**
Student				100%	100%	100%
Mini-Med				100%	100%	100%
Other DMHC	100%	100%	100%			
From Other Plans	100%	100%	100%			
Other Total	**99%**	**99%**	**99%**	**1%**	**1%**	**1%**
Insured Total	**97%**	**97%**	**97%**	**3%**	**3%**	**3%**
Administrative Services Only (ASO)	13%	14%	14%	87%	86%	86%
Commercial and Public and ASO	**83%**	**83%**	**83%**	**17%**	**17%**	**17%**

Notes: All enrollment figures are as of December. Blank cells indicate no enrollment. *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. See related CHCF resources, including *California Health Insurers, Enrollment Almanac – 2025 Edition*. *Commercial total* = Individual + Small group + Large group. *Large group* includes Federal Employees Health Benefit Plan and Tricare enrollment, reported as distinct categories under CDI. DMHC began reporting federal employees enrolled in health plans exempt from DMHC regulation in *Other DMHC* in 2021. *Medicare* = Medicare risk + Medicare cost; it excludes Medicare Part D stand-alone coverage and Medicare Supplement. *Student* and *Mini-Med* are CDI categories only. *Other DMHC* is *Other sources of enrollment* in DMHC reporting. It may include In Home Supportive Services, dual Medi-Cal/Medicare, out-of-state, and Medi-Cal Dental enrollment, depending on the year. *From other plans*, a DMHC-only category, is subcontracted enrollment (often Medi-Cal). *Insured total* = Commercial and Public + Other total. *Administrative services only* is provided to self-insured employers.

Sources: Enrollment Summary Report (2022–24), DMHC; and *Health Insurance Covered Lives Report* (2022–24), CDI.

Appendix C. DMHC-Regulated Health Plans, December 31, 2024

OFFICIAL NAME	NAME USED IN PUBLICATION	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	TOTAL INSURED + ASO
Adventist Health Plan, Inc.	Adventist*	Roseville	2/14/2014	C	P	27,439	58	—	—	—	27,439
Aetna Better Health of California Inc.	Aetna Better Health	San Diego	11/30/2017	M	P	26,351	59	—	—	100%	26,351
Aetna Health of California Inc.	Aetna Health	La Habra	8/6/1981	M	P	243,757	30	92%	—	8%	243,757
AIDS Healthcare Foundation	Positive Healthcare	Los Angeles	12/1/2005	O	NP	1,559	87	—	60%	40%	1,559
Alameda Alliance For Health	Alameda Alliance†	Alameda	9/19/1995	B/C	NP	412,919	21	—	99%	—	412,919
Align Senior Care California, Inc.	Align Senior Care	Glen Allen, VA	4/19/2021	M	—	354	91	—	—	100%	354
Alignment Health Advantage Plan, Inc.	Alignment Health Advantage	Orange	4/27/2023	M	P		95	—	—	—	
Alignment Health Plan	Alignment	Orange	5/25/2004	M	P	169,929	36	—	—	100%	169,929
AltaMed Health Network, Inc.	AltaMed*	Montebello	1/2/2019	C	P	353,663	24	—	—	—	353,663
Arcadian Health Plan, Inc.	Arcadian	Irvine	5/28/2008	B/M	P	548,020	16	—	—	20%	548,020
Aspire Health Plan	Aspire Health Plan	Monterey	4/5/2013	O	NP	23,787	61	—	—	31%	23,787
Astiva Health, Inc.	Astiva Health	Orange	8/14/2020	M	P	15,175	66	—	—	100%	15,175
Bay Area Accountable Care Network, Inc.	Canopy*	Emeryville	7/27/2016	O	P	43,693	51	—	—	—	43,693
Blue Cross of California	Anthem Blue Cross	Woodland Hills	1/7/1993	B	P	2,717,980	2	70%	—	2%	2,717,980
Blue Cross of California Partnership Plan, Inc.	Blue Cross Partnership	Woodland Hills	Full service as of 2020	B/C	P	962,851	8	—	84%	16%	962,851
Blue Shield of California	Blue Shield of California	Oakland	7/27/1978	B	NP	2,390,958	4	62%	—	4%	3,225,048
Blue Shield of California Promise Health Plan	Blue Shield Promise	Oakland	11/1/1995	B/C	NP	582,414	15	—	33%	—	582,414
Brown & Toland Health Services, Inc.	Brown and Toland*	Oakland	4/12/2013	M	—	21,586	62	—	—	—	21,586
BZ Health Network of California, Inc.	Blue Zone Health Network	Riverside	11/6/2014	M	—	4,420	79	—	—	—	4,420

* Limited or restricted license; assumes risk for medical care but subcontracts enrollment from other plans.
† County-based health plan.

KEY TO PLAN TYPES: *B* (Big): 400,000+ enrollees; *C* (Medi-Cal): 70%+ enrollees in Medi-Cal managed care; *M* (Medicare managed care): 70%+ enrollees in Medicare; *O* (Other). Plan type determination based on author's analysis of enrollment reports, financial filings with DMHC, and other public documents.
KEY TO TAX STATUS: *P* (for-profit); *NP* (nonprofit, public health agency, or joint power authority).
No data available is shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2024, *cont'd.*

OFFICIAL NAME	NAME USED IN PUBLICATION	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	TOTAL INSURED + ASO
California Health and Wellness Plan	California Health and Wellness Plan	Sacramento	10/2/2013	C	P		95	—	—	—	
Carelon Health of California, Inc.	Carelon	Cerritos	11/1/2002	M	P	30,413	56	—	—	—	30,413
CCA Health Plans of California, Inc.	CCA Health Plans	Cerritos	4/4/2018	M	—	1,055	88	—	—	100%	1,055
Central Health Plan of California, Inc.	Central Health Plan	Long Beach	10/27/2004	M	P	38,222	52	—	—	100%	38,222
Central Valley Health Plan, Inc.	Central Valley Health Plan*	Fresno	8/2/2021	M	P	2,657	84	—	—	—	2,657
Champion Health Plan of California, Inc.	Champion Health Plan	Long Beach	6/19/2023	M	P	150	93	—	—	100%	150
CHG Foundation	Community Health Group Partnership Plan	Chula Vista	Full service as of 2020	C	NP	381,438	23	—	100%	—	381,438
Children's Health Plan of California	Children's Health Plan*	San Diego	11/26/2019	C	—	462	90	—	—	—	462
Chinese Community Health Plan	Chinese Community Health Plan	San Francisco	7/31/1987	O	P	12,066	70	53%	—	47%	12,066
Choice Physicians Network, Inc.	Choice Physicians*	Apple Valley	9/14/2009	M	P	14,518	67	—	—	—	14,518
Cigna HealthCare of California, Inc.	Cigna	Glendale	3/23/1979	O	P	105,007	42	100%	—	—	105,007
Clever Care of Golden State Inc.	Clever Care	Huntington Beach	6/18/2020	M	P	29,165	57	—	—	100%	29,165
Community Care Health Plan, Inc.	Community Care Health Plan	Fresno	3/1/2013	O	P	13,937	68	100%	—	—	13,937
Community Family Care Health Plan, Inc.	Community Family Care*	Alhambra	2/14/2023	C	—	210,968	33	—	—	—	210,968
Community Health Group	Community Health Group	Chula Vista	8/30/1985	C	NP	7,627	74	—	98%	2%	7,627
Contra Costa County Medical Services	Contra Costa Health Plan†	Martinez	4/6/1978	C	NP	269,118	28	2%	98%	—	269,118
County of Ventura	Ventura County Health Care Plan†	Oxnard	6/6/1996	O	NP	9,908	73	100%	—	—	9,908
Dignity Health Provider Resources, Inc.	Dignity*	Bakersfield	8/6/2015	O	NP	32,015	53	—	—	—	32,015
EPIC Health Plan	EPIC*	Redlands	10/29/2010	O	P	60,667	47	—	—	—	60,667

* Limited or restricted license; assumes risk for medical care but subcontracts enrollment from other plans.
† County-based health plan.

KEY TO PLAN TYPES: *B* (Big): 400,000+ enrollees; *C* (Medi-Cal): 70%+ enrollees in Medi-Cal managed care; *M* (Medicare managed care): 70%+ enrollees in Medicare; *O* (Other). Plan type determination based on author's analysis of enrollment reports, financial filings with DMHC, and other public documents.
KEY TO TAX STATUS: *P* (for-profit); *NP* (nonprofit, public health agency, or joint power authority).
No data available is shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2024, *cont'd.*

OFFICIAL NAME	NAME USED IN PUBLICATION	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	TOTAL INSURED + ASO
Family Choice Health Services, Inc.	Family Choice*	Westminster	9/23/2022	C	—	47,288	50	—	—	—	47,288
For Your Benefit, Inc.	For Your Benefit*	San Francisco	6/8/2020	M	P	20,679	63	—	—	—	20,679
Fresno-Kings-Madera Regional Health Authority	CalViva Health†	Fresno	12/30/2010	B/C	NP	432,709	18	—	100%	—	432,709
Golden Bay Health, Inc.	Golden Bay Health*	San Francisco	7/14/2022	M	P	4,516	77	—	—	—	4,516
Guidant Health Plan	Guidant*	Murrieta	5/25/2023	M	—	3,455	82	—	—	—	3,455
Health Net Community Solutions, Inc.	Health Net Community Solutions	Woodland Hills	6/13/2005	B/C	P	2,178,016	5	—	73%	3%	2,178,016
Health Net of California, Inc.	Health Net	Woodland Hills	3/7/1991	B	P	934,705	9	55%	—	5%	934,705
Healthy Valley Provider Network, Inc.	Healthy Valley*	Bakersfield	7/8/2021	M	—	3,536	81	—	—	—	3,536
Heritage Provider Network, Inc.	Heritage*	Northridge	2/7/1997	B	P	697,749	13	—	—	—	697,749
Hill Physicians Care Solutions, Inc.	Hill Physicians*	San Ramon	6/11/2020	M	P	11,336	71	—	—	—	11,336
Humana Health Plan of California, Inc.	Humana Health Plan of CA	Irvine	5/12/2009	M	P	4,441	78	—	—	100%	4,441
Humana Health Plan of Texas, Inc.	Humana Health Plan of TX	Louisville, KY	3/10/2021	M	P	1,719	86	—	—	—	1,719
Imperial County Local Health Authority	Community Health Plan of Imperial Valley†	Imperial	12/15/2023	C	NP	97,100	44	—	100%	—	97,100
Imperial Health Plan of California, Inc.	Imperial Health Plan*	Pasadena	5/11/2016	M	P	24,307	60	—	—	40%	24,307
Inland Empire Health Plan	Inland Empire†	Rancho Cucamonga	7/22/1996	B/C	NP	1,557,861	6	4%	96%	—	1,557,861
Kaiser Foundation Health Plan, Inc.	Kaiser	Oakland	11/4/1977	B	NP	9,322,881	1	71%	11%	13%	9,322,881
Kern Health Systems	Kern Family Health Care†	Bakersfield	5/6/1996	B/C	NP	404,440	22	—	100%	—	404,440

* Limited or restricted license; assumes risk for medical care but subcontracts enrollment from other plans.
† County-based health plan.

KEY TO PLAN TYPES: *B* (Big): 400,000+ enrollees; *C* (Medi-Cal): 70%+ enrollees in Medi-Cal managed care; *M* (Medicare managed care): 70%+ enrollees in Medicare; *O* (Other). Plan type determination based on author's analysis of enrollment reports, financial filings with DMHC, and other public documents.
KEY TO TAX STATUS: *P* (for-profit); *NP* (nonprofit, public health agency, or joint power authority).
No data available is shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2024, *cont'd.*

OFFICIAL NAME	NAME USED IN PUBLICATION	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT: TOTAL INSURED	ENROLLMENT: RANK	ENROLLMENT: COMMERCIAL	ENROLLMENT: MEDI-CAL/ OTHER PUBLIC	ENROLLMENT: MEDICARE	TOTAL INSURED + ASO
L.A. Care Health Plan Joint Powers Authority	L.A. Care JPA[†]	Los Angeles	12/6/2013	O	NP	49,952	49	—	—	—	49,952
Local Initiative Health Authority for L.A. County	L.A. Care[†]	Los Angeles	4/1/1997	B/C	NP	2,570,226	3	8%	92%	—	2,570,226
MedCare Partners, Inc.	MedCare Partners[*]	Tustin	4/26/2021	M	P	3,257	83	—	—	—	3,257
Medcore HP	Medcore[*]	Stockton	5/26/2017	M	—	6,825	76	—	—	—	6,825
Medi-Excel, SA de CV	Medi-Excel, SA de CV	Chula Vista	8/10/2012	O	P	16,759	64	93%	—	—	16,759
MemorialCare Select Health Plan	MemorialCare Select	Fountain Valley	5/17/2013	O	NP	62,078	45	1%	—	—	62,078
Meritage Health Plan	Meritage[*]	Petaluma	6/19/2020	M	P	10,208	72	—	—	—	10,208
Molina Healthcare of California	Molina	Long Beach	3/14/1994	B/C	P	1,194,698	7	5%	48%	2%	1,194,698
Monarch Health Plan, Inc.	Monarch[*]	Irvine	4/18/2007	M	P	257,437	29	—	—	—	257,437
New Century Health Plan, Inc.	New Century	Los Angeles	4/19/2024	M	—		95	—	—	—	
On Lok Senior Health Services	On Lok	San Francisco	10/20/1999	M	NP	1,972	85	—	17%	0%	1,972
Optum Health Plan of California	Optum[*]	Irvine	12/31/2013	B	P	422,583	19	—	—	—	422,583
Orange County Health Authority	CalOptima[†]	Orange	6/28/2000	B/C	NP	917,669	10	—	98%	2%	917,669
Oscar Health Plan of California	Oscar	Marina Del Rey	10/16/2015	O	p		95	—	—	—	
Partnership HealthPlan of California	Partnership[†]	Fairfield	11/4/2005	B/C	NP	907,144	11	—	100%	—	907,144
PIH Health Care Solutions	PIH[*]	Whittier	4/14/2014	M	NP	7,362	75	—	—	—	7,362
Premier Health Plan Services, Inc.	Premier[*]	Cypress	10/16/1998	O	P	15,697	65	—	—	—	15,697
PRIMECARE Medical Network, Inc.	PrimeCare[*]	Ontario	10/16/1998	O	P	179,020	35	—	—	—	179,020

[*] Limited or restricted license; assumes risk for medical care but subcontracts enrollment from other plans.
[†] County-based health plan.

KEY TO PLAN TYPES: *B* (Big): 400,000+ enrollees; *C* (Medi-Cal): 70%+ enrollees in Medi-Cal managed care; *M* (Medicare managed care): 70%+ enrollees in Medicare; *O* (Other). Plan type determination based on author's analysis of enrollment reports, financial filings with DMHC, and other public documents.
KEY TO TAX STATUS: *P* (for-profit); *NP* (nonprofit, public health agency, or joint power authority).
No data available is shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2024, *cont'd.*

OFFICIAL NAME	NAME USED IN PUBLICATION	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	TOTAL INSURED + ASO
PromiseCare Health Plan, Inc.	PromiseCare*	Corona	1/15/2019	M	P	858	89	—	—	—	858
Prospect Health Plan, Inc.	Prospect*	Los Angeles	11/4/2014	M	P	98,427	43	—	—	—	98,427
Providence Health Assurance	Providence Health Assurance	Beaverton, OR	11/22/2013	B/M	NP	601,778	14	—	—	1%	601,778
Providence Health Network	Providence Health Network*	Anaheim	8/13/1996	M	NP	31,067	55	—	—	—	31,067
Rios Health Plan, Inc.	Rios*	Corona	7/26/2024	M	—	226	92	—	—	—	226
San Francisco Health Authority	San Francisco†	San Francisco	8/13/1996	C	NP	191,683	34	—	94%	—	191,683
San Joaquin County Health Commission	Health Plan of San Joaquin†	French Camp	1/30/1996	B/C	NP	416,712	20	—	100%	—	416,712
San Mateo Health Commission	Health Plan of San Mateo†	South San Francisco	7/31/1998	C	NP	149,455	38	—	99%	—	149,455
Santa Barbara San Luis Obispo Regional Health Authority	CenCal†	Santa Barbara	6/22/2000	C	NP	241,622	31	—	100%	—	241,622
Santa Clara County	Valley Health Plan†	San Jose	9/13/1985	C	NP	230,691	32	25%	—	—	230,691
Santa Clara County Health Authority	Santa Clara Family Health Plan†	San Jose	12/20/1996	C	NP	294,342	26	—	96%	4%	294,342
Santa Cruz-Monterey-Merced-San Benito-Mariposa Managed Medical Care Commission	Central California Alliance†	Scotts Valley	6/20/2000	B/C	NP	443,846	17	—	100%	—	443,846
Scan Health Plan	SCAN	Long Beach	11/30/1984	M	NP	275,449	27	—	7%	93%	275,449
Scripps Health Plan Services, Inc.	Scripps	San Diego	4/7/1999	O	NP	128,776	39	14%	—	—	128,776
Sequoia Health Plan, Inc.	Sequoia*	Visalia	5/26/2017	M	P	13,689	69	—	—	—	13,689
Sharp Health Plan	Sharp	San Diego	9/17/1992	O	NP	153,273	37	90%	—	10%	153,273
Sistemas Medicos Nacionales, S.A. de C.V.	SIMNSA	Chula Vista	1/31/2000	O	P	61,296	46	93%	—	—	61,296

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† County-based health plan.

KEY TO PLAN TYPES: *B* (Big): 400,000+ enrollees; *C* (Medi-Cal): 70%+ enrollees in Medi-Cal managed care; *M* (Medicare managed care): 70%+ enrollees in Medicare; *O* (Other). Plan type determination based on author's analysis of enrollment reports, financial filings with DMHC, and other public documents.
KEY TO TAX STATUS: *P* (for-profit); *NP* (nonprofit, public health agency, or joint power authority).
No data available is shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2024, *cont'd.*

OFFICIAL NAME	NAME USED IN PUBLICATION	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	TOTAL INSURED + ASO
Starlife Holding Inc.	Starlife*	City of Industry	7/21/2022	M	—	3,628	80	—	—	—	3,628
Sutter Health Plan	Sutter	Sacramento	4/5/2013	O	NP	118,165	41	100%	—	—	118,165
UHC of California	UnitedHealthcare	Cypress	5/15/1978	B	P	714,418	12	53%	—	47%	718,823
UnitedHealthcare Benefits Plan of California	UnitedHealthcare Benefits Plan	Cypress	8/14/2015	O	P	336,097	25	100%	—	—	336,097
Universal Care, Inc.	Universal Care	Westminster	10/15/1985	M	P	52,558	48	—	—	100%	52,558
Universal Health Plan, Inc.	Universal Health Plan	Bakersfield	9/16/2024	M	P	56	94	—	—	—	56
WellCare of California, Inc.	WellCare	Tampa, FL	6/11/2007	M	P	31,905	54	—	—	100%	31,905
Western Health Advantage	Western Health Advantage	Sacramento	1/14/1997	O	NP	122,861	40	96%	—	4%	122,861

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† County-based health plan.

KEY TO PLAN TYPES: *B* (Big): 400,000+ enrollees; *C* (Medi-Cal): 70%+ enrollees in Medi-Cal managed care; *M* (Medicare managed care): 70%+ enrollees in Medicare; *O* (Other). Plan type determination based on author's analysis of enrollment reports, financial filings with DMHC, and other public documents.
KEY TO TAX STATUS: *P* (for-profit); *NP* (nonprofit, public health agency, or joint power authority).
No data available is shown as "—".

Notes: *DMHC* is California Department of Managed Health Care. *Total insured* includes commercial, Medi-Cal, Medicare, and other. *Medicare* and *Medi-Cal* reflect managed care only. ASO (administrative services only) enrollment of 838,495 (not shown separately) was from Blue Shield (834,090) and UHC (4,405). Arcadian and Providence Health Assurance qualified as big based on out-of-state enrollment. Enrollment percentages may not sum because not all enrollment categories are shown. California Health and Wellness (owned by Centene) and UnitedHealthcare Community Plan filed to surrender their licenses in 2024. Effective January 2024, Oscar Health Plan no longer provided services in California. CareMore, owned by Elevance, changed its name in 2024 to Carelon. BZ Health Network (doing business as Blue Zone) was formerly known as Access Senior Healthcare. Universal Care and Central Health Plan were purchased by Molina in January 2024. Although filing separately, Arcadian is owned by Humana, and Health Net of California, Health Net Community Solutions, and WellCare are owned by Centene. As part of a trend separating business lines into independently licensed DMHC health plans, Aetna operates two plans (Aetna Better Health for public enrollment and Aetna Health), Anthem has three (Blue Cross of California, Blue Cross of California Partnership for Medi-Cal, and Carelon for Medicare), Blue Shield has two (Blue Shield Promise for Medi-Cal and Blue Shield of California), and UnitedHealth operates five (Monarch Health Plan, Optum, PrimeCare Medical Network, UHC, and UnitedHealthcare Benefits Plan). For more detail, see *California Health Insurers Enrollment Almanac, 2025 Edition — Data*, available at "California Health Insurers, Enrollment — 2025 Edition." Figures may not sum due to rounding.

Sources: "List of All Licensed Plans, as of December 15, 2025," DMHC; *Enrollment Summary Report* (2024), DMHC; "Health Plan Financial Summary Report" (2024), DMHC; "HMO/Health Plan's Financial Statement Search" (2024), DMHC; *View Financial Examination Reports* (2024), DMHC; "Medical Loss Ratio Data and System Resources" (2024), US Centers for Medicare & Medicaid Services; and author research into plan announcements and public documents.

Appendix D. Selected CDI-Regulated Health Insurers, December 2024

OFFICIAL HEALTH PLAN NAME	NAME USED IN PUBLICATION	NAIC CODE	ENROLLMENT: TOTAL INSURED	ENROLLMENT: ADMINISTRATIVE SERVICES ONLY (ASO)	ENROLLMENT: TOTAL INSURED + ASO
Aetna Life Insurance Company	Aetna Life	60054	419,160	740,454	1,159,614
Anthem Blue Cross Life and Health Insurance Company	Anthem Blue Cross Life and Health	62825	73,591	2,718,465	2,792,056
Cigna Health and Life Insurance Company	Cigna Health and Life	67369	161,260	887,238	1,048,498
Kaiser Permanente Insurance Company	Kaiser	60053	3,937	111,045	114,982
Sierra Health and Life Insurance Company*	Sierra Health & Life	71420	148,787		148,787
UnitedHealthcare Insurance Company*	UnitedHealthcare Insurance	79413	194,349	624,491	818,840

* Part of UnitedHealth Group.

Notes: *CDI* is California Department of Insurance. Selected insurers include CDI-regulated companies with commercial, public, and ASO enrollment totaling 100,000 or more. *Total insured* = Commercial + Public + Other total. Enrollment excludes supplemental, short-term, or ancillary coverage. See Appendix B for enrollment details.

Source: *Health Insurance Covered Lives Report* (2024), CDI.

Appendix E. New Full-Service Health Plan Licenses, DMHC, 2022 to 2024

NEW PLANS	LICENSE DATE	LOCATION	POPULATION(S) SERVED	NOTES
Alignment Health Advantage Plan, Inc.	4/27/2023	Orange	Medicare Advantage	No enrollment in 2023 or 2024.
Champion Health Plan of California, Inc.	6/19/2023	Long Beach	Medicare Advantage, Chronic Special Needs plan	First enrollment in 2024.
Community Family Care Health Plan, Inc.*	2/14/2023	Alhambra	Medi-Cal	Medi-Cal managed care, subcontracted from five plans in 2024. First enrollment in 2023.
Family Choice Health Services, Inc.*	9/23/2022	Westminster	Medi-Cal	Subcontracted enrollment from CalOptima. First enrollment in 2022.
Golden Bay Health, Inc.*	7/14/2022	Daly City	Medicare Advantage for San Francisco county	DBA Golden Bay Health Plan. First enrollment in 2022.
Guidant Health Plan*	5/25/2023	Murrieta	Medicare Advantage	First enrollment in 2024.
Imperial County Local Health Authority	12/15/2023	Imperial	Medi-Cal	DBA Community Health Plan of Imperial Valley. First enrollment in 2024.
New Century Health Plan, Inc.	4/19/2024	Los Angeles	Medicare Advantage	DBA UCLA Health Medicare Advantage Plan. No enrollment as of December 2024.
Rios Health Plan, Inc.*	7/26/2024	Corona	Medicare Advantage	First enrollment in 2024.
Starlife Holdings Inc.*	7/21/2022	City of Industry	Medicare Advantage	First enrollment in 2023.
Universal Health Plan, Inc.*	9/16/2024	Bakersfield	Medicare Advantage	First enrollment in 2024.

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

Notes: *DMHC* is California Department of Managed Health Care. *DBA* is doing business as.

Sources: "List of All Licensed Plans, as of December 31, 2025," DMHC; and author research into DMHC financial filings, plan announcements, and public documents at "HMO/Health Plan's Financial Statement Search," DMHC.

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				
Adventist*	12/31/2024	27,646	$0.4	51.9%	0.7%	$58.2	12.7%	95.7%	10.5%	119.2%	C
Aetna Better Health	12/31/2024	26,351	-$7.9	-32.9%	-2.4%	$324.7	-40.2%	94.1%	12.0%	51.4%	M
Aetna Health	12/31/2024	243,757	-$39.7	-435.9%	-2.3%	$1,760.7	22.2%	93.2%	11.3%	37.5%	M
Alameda Alliance†	6/30/2024	404,657	-$68.6	-173.5%	-2.9%	$2,397.5	64.4%	74.1%	4.1%	125.1%	B/C
Align Senior Care	12/31/2024	354	-$2.3	797.4%	-29.3%	$7.8	80.8%	114.3%	16.5%	111.3%	M
Alignment	12/31/2024	169,929	-$40.1	-43.0%	-1.6%	$2,449.0	56.3%	89.5%	12.7%	118.7%	M
Alignment Health Advantage	12/31/2024	—	$0.1	-33.0%	51.5%	$0.1	29.8%	0.0%	20.6%	3,838.3%	M
AltaMed*	12/31/2024	354,257	$9.0	-59.5%	1.6%	$573.2	69.3%	95.7%	3.1%	143.6%	C
Anthem Blue Cross	12/31/2024	2,966,838	$786.5	1.5%	4.4%	$17,695.9	-3.1%	85.2%	10.00%	88.5%	B
Arcadian	12/31/2024	548,020	$0.8	-99.5%	0.0%	$9,308.3	19.2%	92.9%	8.1%	62.2%	B/M
Aspire Health Plan	12/31/2024	23,787	-$22.7	116.1%	-15.7%	$144.8	14.9%	129.0%	23.8%	156.7%	O
Astiva Health	12/31/2024	15,175	-$1.1	-50.0%	-0.6%	$178.7	152.6%	82.6%	18.9%	78.4%	M
Blue Cross Partnership	12/31/2024	962,851	$115.1	-65.1%	1.9%	$6,168.8	30.8%	79.1%	19.4%	116.8%	B/C
Blue Shield of California	12/31/2024	3,520,142	$103.4	-20.3%	0.4%	$24,312.8	6.4%	95.5%	11.8%	111.6%	B
Blue Shield Promise	12/31/2024	582,414	$81.8	-30.6%	3.1%	$2,601.8	31.3%	83.1%	14.5%	136.8%	B/C
Blue Zone Health Network*	12/31/2024	4,349	$0.2	-75.7%	0.5%	$38.0	23.7%	85.4%	14.8%	121.5%	M
Brown and Toland*	12/31/2024	21,586	-$7.4	28.7%	-3.0%	$242.1	-10.2%	97.3%	7.3%	219.2%	M
CalOptima†	6/30/2024	919,052	$775.1	209.4%	14.0%	$5,547.8	28.8%	83.9%	4.7%	186.3%	B/C
CalViva Health†	6/30/2024	435,267	$22.9	93.1%	1.0%	$2,307.5	50.0%	68.6%	2.2%	148.4%	B/C
Canopy*	12/31/2024	43,693	-$25.1	198.5%	-8.6%	$290.7	-21.2%	99.1%	10.0%	152.1%	O

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† County-based health plan.

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 author's analysis of enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.
NO DATA AVAILABLE shown as "—".

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

HEALTH PLAN	STATEMENT FYE DATE	TOTAL ENROLLEES	NET INCOME/LOSS $ IN MILLIONS	NET INCOME/LOSS GROWTH OVER PRIOR YEAR	NET INCOME/LOSS AS SHARE OF REVENUE	TOTAL REVENUE $ IN MILLIONS	TOTAL REVENUE GROWTH OVER PRIOR YEAR	HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
Carelon	12/31/2024	30,413	-$21.0	-34.5%	-3.6%	$583.5	-27.0%	91.8%	14.7%	160.3%	M
CenCal†	12/31/2024	241,622	$17.5	-70.7%	1.0%	$1,672.8	38.0%	80.1%	4.5%	131.8%	C
Central California Alliance†	12/31/2024	443,846	$56.4	-66.4%	2.7%	$2,051.3	16.8%	93.2%	6.5%	188.6%	B/C
Central Health Plan	12/31/2024	38,222	-$58.8	-9.5%	-10.6%	$553.9	-19.4%	97.8%	16.4%	130.5%	M
Central Valley Health Plan*	6/30/2024	5,330	-$1.5	-76.3%	-5.9%	$25.6	8.6%	92.5%	13.4%	269.1%	M
Champion Health Plan	12/31/2024	126	-$1.7	186.8%	-15.4%	$11.3	8,032.7%	93.2%	23.8%	145.5%	M
Children's Health Plan*	6/30/2024	476	-$0.5	22.4%	-95.0%	$0.5	34.8%	82.5%	113.1%	831.0%	C
Chinese Community Health Plan	12/31/2024	12,066	-$3.0	-4,654.5%	-1.9%	$152.3	9.3%	90.9%	16.4%	99.2%	O
Choice Physicians*	12/31/2024	14,518	$2.7	-161.7%	1.6%	$171.6	-8.8%	92.3%	8.1%	122.3%	M
Cigna	12/31/2024	105,007	$35.8	363.8%	4.6%	$782.8	5.8%	87.3%	6.9%	148.8%	O
Clever Care	12/31/2024	29,165	$7.5	-131.3%	2.0%	$379.3	99.7%	85.5%	13.2%	157.6%	M
Community Care Health Plan	8/30/2024	13,787	-$1.3	-46.5%	-1.7%	$73.8	19.4%	87.0%	14.9%	138.2%	O
Community Family Care*	12/31/2024	210,968	$24.0	168.1%	8.8%	$271.4	103.0%	85.6%	4.5%	259.4%	C
Community Health Group	12/31/2024	7,627	$6.8	336.1%	3.7%	$182.0	12.6%	100.7%	6.2%	322.7%	C
Community Health Group Partnership Plan	12/31/2024	381,438	$196.4	-29.6%	10.7%	$1,837.4	20.1%	61.1%	4.7%	250.9%	C
Community Health Plan of Imperial Valley†	12/31/2024	97,100	$4.7	n/a	1.7%	$285.1	n/a	97.4%	1.3%	164.8%	C
Contra Costa Health Plan†	6/30/2024	265,124	$89.2	76.3%	4.3%	$2,079.5	31.8%	151.3%	3.2%	139.1%	C
Dignity*	6/30/2024	33,527	-$0.4	-49.2%	-0.2%	$181.2	5.6%	99.7%	0.6%	124.8%	O
EPIC*	12/31/2024	60,667	$13.4	-50.6%	2.5%	$541.1	-12.8%	93.9%	3.8%	254.5%	O

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† County-based health plan.

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NO DATA AVAILABLE shown as "—".

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

HEALTH PLAN	STATEMENT FYE DATE	TOTAL ENROLLEES	NET INCOME/LOSS $ IN MILLIONS	NET INCOME/LOSS GROWTH OVER PRIOR YEAR	NET INCOME/LOSS AS SHARE OF REVENUE	TOTAL REVENUE $ IN MILLIONS	TOTAL REVENUE GROWTH OVER PRIOR YEAR	HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
Family Choice*	6/30/2024	49,077	$0.9	-0.3%	0.8%	$110.9	49.6%	83.7%	15.5%	132.1%	C
For Your Benefit*	12/31/2024	20,679	$15.6	-826.0%	9.3%	$167.4	371.5%	87.4%	1.8%	178.5%	M
Golden Bay Health*	12/31/2024	4,516	$0.2	-56.1%	0.5%	$35.8	71.6%	89.3%	12.1%	331.5%	M
Guidant*	12/31/2024	3,455	$0.9	-2,575.2%	1.8%	$50.9	26,825.1%	99.2%	5.6%	149.5%	M
Health Net	12/31/2024	937,260	$493.7	201.7%	3.8%	$13,085.0	14.6%	81.4%	14.4%	109.5%	B
Health Net Community Solutions	12/31/2024	2,178,016	$238.7	-60.1%	2.0%	$11,693.9	27.1%	92.1%	16.5%	63.2%	B/C
Health Plan of San Joaquin†	6/30/2024	423,320	$138.8	-39.7%	8.5%	$1,625.8	12.4%	89.3%	4.9%	119.7%	B/C
Health Plan of San Mateo†	12/31/2024	149,455	$53.3	-64.7%	4.2%	$1,277.3	-2.6%	86.8%	5.4%	231.0%	C
Healthy Valley*	12/31/2024	3,537	$2.9	-34.3%	6.1%	$47.7	3.3%	90.7%	4.3%	212.2%	M
Heritage*	12/31/2024	697,749	$3.9	-90.6%	0.1%	$4,185.8	4.3%	94.5%	6.7%	110.0%	B
Hill Physicians*	12/31/2024	11,336	-$8.8	-599.9%	-5.6%	$156.4	7.0%	106.5%	2.5%	145.1%	M
Humana Health Plan of CA	12/31/2024	4,441	$1.5	-211.8%	2.0%	$74.9	-43.2%	91.3%	7.6%	61.8%	M
Humana Health Plan of TX	12/31/2024	1,719	-$32.5	295.7%	-37.5%	$86.6	-74.6%	113.8%	35.5%	58.5%	M
Imperial Health Plan*	12/31/2024	24,307	$0.1	-91.5%	0.0%	$282.5	1.2%	85.1%	15.3%	132.6%	M
Inland Empire†	12/31/2024	1,557,861	-$342.5	-375.2%	-4.2%	$8,194.0	11.5%	89.6%	6.3%	133.8%	B/C
Kaiser	12/31/2024	9,322,881	$12,905.1	213.1%	10.8%	$119,794.1	16.4%	97.2%	3.5%	105.1%	B
Kern Family Health Care†	12/31/2024	404,440	-$46.6	-175.9%	-1.8%	$2,575.8	40.1%	81.5%	3.5%	122.3%	B/C
L.A. Care JPA†	9/30/2024	49,476	-$11.5	-343.3%	-6.2%	$185.0	-1.1%	100.0%	6.2%	291.3%	O
L.A. Care†	9/30/2024	2,550,170	$538.2	-16.1%	4.5%	$11,895.5	5.7%	91.1%	5.4%	146.1%	B/C

* Limited or restricted license; assumes risk for medical care, but subcontracts enrollment from other plans.
† County-based health plan.

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 author's analysis of enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.
NO DATA AVAILABLE shown as "—".

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				
MedCare Partners*	12/31/2024	3,257	$2.1	210.5%	5.2%	$40.3	320.1%	86.6%	8.8%	149.2%	M
Medcore*	12/31/2024	6,825	$3.1	-53.8%	3.3%	$96.2	-14.5%	92.4%	7.9%	167.8%	M
Medi-Excel, SA de CV	12/31/2024	16,759	$0.2	-81.6%	0.4%	$33.4	11.5%	75.0%	24.5%	169.8%	O
MemorialCare Select	6/30/2024	69,479	-$5.7	-51.1%	-10.6%	$53.7	4.5%	91.8%	18.8%	153.7%	O
Meritage*	12/31/2024	10,208	-$8.8	-61.9%	-7.3%	$120.0	-10.3%	103.0%	5.6%	88.7%	M
Molina	12/31/2024	1,194,698	$269.7	28.6%	5.6%	$4,835.7	73.2%	72.9%	9.1%	118.0%	B/C
Monarch*	12/31/2024	257,437	$36.1	-36.3%	2.8%	$1,275.0	21.9%	95.1%	4.6%	154.1%	M
New Century	12/31/2024	—	-$4.9	n/a	-105,279.3%	$0.0	n/a	n/a	105,379.3%	263.9%	M
On Lok	6/30/2024	1,918	$17.1	64.9%	6.4%	$268.4	11.8%	92.0%	8.4%	104.0%	M
Optum*	12/31/2024	422,583	$151.9	-19.3%	4.0%	$3,820.4	-1.9%	92.2%	3.1%	158.4%	B
Oscar	12/31/2024	—	$7.0	222.5%	86.0%	$8.2	-96.4%	-320.7%	170.9%	144.3%	O
Partnership†	6/30/2024	901,642	$341.2	144.3%	6.0%	$5,732.8	53.0%	81.2%	3.1%	144.6%	B/C
PIH*	9/30/2024	7,362	$2.3	165.0%	2.4%	$97.4	11.8%	89.3%	8.3%	10,417.0%	M
Positive Healthcare	12/31/2024	1,559	$213.6	-15.2%	9.1%	$2,359.5	0.5%	117.1%	15.6%	474.8%	O
Premier*	12/31/2024	15,697	-$6.5	26.8%	-9.7%	$66.8	-15.1%	98.2%	11.9%	238.5%	O
PrimeCare*	12/31/2024	179,020	$102.1	-20.8%	7.5%	$1,360.9	-7.8%	78.6%	12.3%	167.4%	O
PromiseCare*	12/31/2024	858	$0.4	-616.0%	4.5%	$8.6	858,400.0%	91.5%	5.1%	235.8%	M
Prospect*	9/30/2024	101,316	$0.8	-71.1%	0.2%	$505.6	24.5%	94.7%	6.5%	134.7%	M
Providence Health Assurance	12/31/2024	606,478	-$55.7	42,492.4%	-2.1%	$2,612.5	4.8%	90.3%	15.4%	70.4%	B/M
Providence Health Network*	12/31/2024	31,067	-$28.0	-870.9%	-7.6%	$369.3	7.7%	106.0%	1.7%	112.8%	M
Rios*	12/31/2024	226	$0.0	n/a	-9.8%	$0.4	n/a	70.0%	67.2%	753.9%	M

* Limited or restricted license; assumes risk for medical care, but subcontracts enrollment from other plans.
† County-based health plan.

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 author's analysis of enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.
NO DATA AVAILABLE shown as "—".

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

HEALTH PLAN	STATEMENT FYE DATE	TOTAL ENROLLEES	NET INCOME/LOSS $ IN MILLIONS	NET INCOME/LOSS GROWTH OVER PRIOR YEAR	NET INCOME/LOSS AS SHARE OF REVENUE	TOTAL REVENUE $ IN MILLIONS	TOTAL REVENUE GROWTH OVER PRIOR YEAR	HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
San Francisco†	6/30/2024	187,228	$63.9	106.2%	5.6%	$1,133.6	19.3%	91.4%	7.3%	112.0%	C
Santa Clara Family Health Plan†	6/30/2024	290,837	$41.8	-39.8%	1.8%	$2,343.0	22.1%	97.1%	2.6%	137.0%	C
SCAN	12/31/2024	275,449	$35.5	-50.6%	0.7%	$4,954.8	0.3%	91.3%	8.7%	317.1%	M
Scripps	9/30/2024	129,903	$1.4	-51.3%	0.2%	$706.5	-22.6%	100.0%	4.1%	198.2%	O
Sequoia*	12/31/2024	13,689	$0.5	4.1%	0.3%	$175.2	6.0%	96.7%	3.2%	158.6%	M
Sharp	9/30/2024	152,837	$56.1	106.0%	5.3%	$1,051.4	8.0%	86.8%	10.3%	202.1%	O
SIMNSA	12/31/2024	61,296	$7.5	82.5%	4.6%	$162.5	14.8%	80.6%	16.7%	87.3%	O
Starlife*	12/31/2024	3,628	$15.8	3,742.2%	22.0%	$71.7	68.9%	62.6%	7.6%	178.3%	M
Sutter	12/31/2024	118,165	$10.1	-5.4%	1.2%	$827.3	17.8%	89.9%	9.1%	142.5%	O
UnitedHealthcare	12/31/2024	718,823	$166.1	188.6%	2.3%	$7,334.1	-9.1%	90.2%	7.9%	100.2%	B
UnitedHealthcare Benefits Plan	12/31/2024	336,097	$64.4	53.9%	2.4%	$2,660.3	-4.2%	86.2%	11.3%	73.6%	O
Universal Health Plan	12/31/2024	56	-$0.2	n/a	-140.0%	$0.1	n/a	93.2%	182.6%	3,430.3%	M
Valley Health Plan†	6/30/2024	225,873	-$8.8	-30.3%	-0.7%	$1,200.4	43.8%	93.4%	8.6%	88.1%	C
Ventura County Health Care Plan†	6/30/2024	9,985	$0.4	-34.8%	0.4%	$83.6	2.4%	91.1%	9.8%	228.6%	O
WellCare	12/31/2024	31,905	$10.2	-18.9%	2.4%	$422.0	-55.6%	85.4%	12.8%	79.0%	M
Western Health Advantage	6/30/2024	120,989	$3.7	105.8%	0.5%	$803.7	13.8%	90.6%	8.9%	117.8%	O

* Limited or restricted license; assumes risk for medical care, but subcontracts enrollment from other plans.
† County-based health plan.

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 author's analysis of enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.
NO DATA AVAILABLE shown as "—".

Notes: *DMHC* is California Department of Managed Health Care. *Limited or restricted license* means permitted to assume full risk for physician and hospital services, but contracts with other health plans for enrollment. *Health expense ratio* is medical costs divided by revenues. *Administrative cost ratio* is administrative expense divided by revenue. *FYE* is fiscal year-end. FYE figures are shown for all plans as of FY 2024. 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 annual statements) and comprehensiveness (this table reflects all categories of enrollment, including enrollment from other plans, administrative services only, Medicare, supplemental, and other sources of enrollment). The following plan financials include multistate activity: Arcadian, Humana Health Plan of Texas, Kaiser, and Providence Health Assurance. Blue Cross of California is doing business as Anthem Blue Cross. California Health and Wellness (owned by Centene) and UnitedHealthcare Community Plan filed to surrender their licenses in 2024. Effective January 2024, Oscar Health Plan no longer provided services in California. CareMore, owned by Elevance, changed its name in 2024 to Carelon. BZ Health Network (doing business as Blue Zone) was formerly known as Access Senior Healthcare. Universal Care and Central Health Plan were purchased by Molina in January 2024. Arcadian is owned by Humana. Health Net of California, Health Net Community Solutions, and WellCare are owned by Centene.

Source: "Health Plan Financial Summary Report" (2023–25), DMHC.

Appendix G. Medicare Advantage Enrollment and Market Share, by Insurer, 2023 and 2024

HEALTH PLAN	ENROLLMENT 2023	ENROLLMENT 2024	GROWTH	MARKET SHARE 2024
Kaiser	1,274,736	1,254,368	-1.6%	38.2%
UnitedHealth	544,013	550,242	1.1%	16.8%
Elevance (Anthem)	250,346	307,651	22.9%	9.4%
SCAN	262,862	256,203	-2.5%	7.8%
Alignment	110,471	169,929	53.8%	5.2%
Centene (Health Net)	188,027	141,581	-24.7%	4.3%
Humana	125,313	123,522	-1.4%	3.8%
Blue Shield	151,025	122,359	-19.0%	3.7%
CVS (Aetna)	82,086	121,819	48.4%	3.7%
Molina	19,513	113,043	479.3%	3.4%
Clever Care	14,635	29,165	99.3%	0.9%
CalOptima	17,593	17,037	-3.2%	0.5%
Sharp	13,227	15,556	17.6%	0.5%
Astiva	4,876	15,175	211.2%	0.5%
Santa Clara Family Health Plan		10,691	n/a	0.3%

HEALTH PLAN	ENROLLMENT 2023	ENROLLMENT 2024	GROWTH	MARKET SHARE 2024
Imperial	8,152	9,764	19.8%	0.3%
Aspire Health Plan	6,692	7,442	11.2%	0.2%
Chinese Community Health Plan	5,509	5,696	3.4%	0.2%
Providence Health Assurance	538	4,700	773.6%	0.1%
Western Health Advantage	3,408	4,445	30.4%	0.1%
CCA	417	1,055	153.0%	0.0%
Positive Healthcare	615	619	0.7%	0.0%
Align Senior Care	88	354	302.3%	0.0%
Community Health Group		150	n/a	0.0%
Champion		150	n/a	0.0%
On Lok	1,568	6	-99.6%	0.0%
IA Financial		2	n/a	0.0%
Bright Health	121,685		-100.0%	0.0%
Essence	5,573		-100.0%	0.0%
Total	**3,212,968**	**3,282,724**	**2.2%**	**100%**

Notes: Under Medicare Advantage, health plans provide all Medicare benefits in exchange for a capitated payment. Enrollment is as of December and at the parent level. Major affiliations are listed in Appendix A.

Sources: *Enrollment Summary Report* (2023 and 2024), California Department of Managed Health Care; and *Health Insurance Covered Lives Report* (2023 and 2024), California Department of Insurance.

Appendix H. Medi-Cal Managed Care Enrollment and Market Share, December 2023 and 2024

PLAN NAME	2023	2024	GROWTH	MARKET SHARE 2024	COUNTIES OF OPERATION, 2024
L.A. Care*	2,543,485	2,372,431	-6.7%	17.5%	Los Angeles
Centene (Health Net)	1,923,038	1,586,821	-17.5%	11.7%	Amador, Calaveras, Inyo, Los Angeles, Mono, Sacramento, San Joaquin, Stanislaus, Tulare, Tuolumne
Inland Empire*	1,627,176	1,500,198	-7.8%	11.1%	Riverside, San Bernardino
Kaiser	190,598	990,363	419.6%	7.3%	Alameda, Amador, Contra Costa, El Dorado, Fresno, Imperial, Kern, Kings, Los Angeles, Madera, Marin, Mariposa, Napa, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yolo, Yuba
Partnership*	658,623	907,144	37.7%	6.7%	Butte, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, Yuba
CalOptima*	936,174	900,126	-3.9%	6.6%	Orange
Elevance (Anthem)	1,029,008	804,782	-21.8%	5.9%	Alpine, Amador, Calaveras, El Dorado, Fresno, Inyo, Kern, Kings, Madera, Mono, Sacramento, San Francisco, Santa Clara, Tulare, Tuolumne
Molina	555,110	569,704	2.6%	4.2%	Riverside, Sacramento, San Bernardino, San Diego
Central California Alliance*	405,949	443,153	9.2%	3.3%	Mariposa, Merced, Monterey, San Benito, Santa Cruz
CalViva Health*	430,517	432,709	0.5%	3.2%	Fresno, Kings, Madera
Health Plan of San Joaquin*	438,399	416,712	-4.9%	3.1%	Health Plan of San Joaquin: San Joaquin, Stanislaus Mountain Valley Health Plan: Alpine, El Dorado
Alameda Alliance*	347,072	407,128	17.3%	3.0%	Alameda
Kern Family Health Care*	348,721	404,440	16.0%	3.0%	Kern
Community Health Group	362,078	388,915	7.4%	2.9%	San Diego
Santa Clara Family Health Plan*	318,365	283,651	-10.9%	2.1%	Santa Clara
Contra Costa Health Plan*	267,429	262,733	-1.8%	1.9%	Contra Costa

*County-based plan.

Appendix H. Medi-Cal Managed Care Enrollment and Market Share, December 2023 and 2024, *cont'd.*

PLAN NAME	2023	2024	GROWTH	MARKET SHARE 2024	COUNTIES OF OPERATION, 2024
CenCal*	227,283	241,622	6.3%	1.8%	San Luis Obispo, Santa Barbara
Blue Shield	151,995	190,067	25.0%	1.4%	San Diego
San Francisco Health Plan*	184,694	179,868	-2.6%	1.3%	San Francisco
Health Plan of San Mateo*	143,102	148,159	3.5%	1.1%	San Mateo
Community Health Plan of Imperial Valley		97,100	n/a	0.7%	Imperial
SCAN	20,108	19,246	-4.3%	0.1%	Los Angeles, Riverside, San Bernardino, San Diego
Positive Healthcare	657	940	43.1%	0.0%	Los Angeles
On Lok	298	334	12.1%	0.0%	Alameda, San Francisco, Santa Clara
CVS (Aetna)	58,113		-100.0%	0.0%	Sacramento, San Diego
Total	**13,167,992**	**13,548,346**	**2.9%**	**100.0%**	

*County-based plan.

Notes: Figures represent enrollment contracted directly with the state. Of these enrollees, 3.3 million were subcontracted to other plans (not included). See Appendix I for details on Medi-Cal subcontracting. Enrollment is as of December. County-based plans accounted for 66% of managed care Medi-Cal enrollment in 2024. Counties of operation may include any type of Medi-Cal managed care contracting, including Coordinated Care Initiative.

Sources: *Enrollment Summary Reports* (2023 and 2024), California Department of Managed Health Care, as reported in *California Health Insurers, Enrollment, 2025 — Data*, CHCF, December 2025. County of operation from the *Medicare Managed Care Enrollment Report* (Dec. 2024), California Department of Health Care Services.

Appendix I. Medi-Cal Contracting Between Plans, 2024

PLANS CONTRACTING FOR MEDI-CAL ENROLLMENT FROM OTHER PLANS

PLANS CONTRACTING OUT	ADVENTIST	ALTAMED	ANTHEM BLUE CROSS	BLUE SHIELD PROMISE	COMMUNITY FAMILY CARE HEALTH PLAN	FAMILY CHOICE	HEALTH NET COMMUNITY SOLUTIONS	HERITAGE	MEMORIALCARE SELECT	MOLINA	MONARCH	PROSPECT	SANTA CLARA	TOTAL
Anthem Blue Cross					46,137				11,981					58,118
Blue Shield Promise		39,165			42,493									81,658
CalOptima*		74,918				47,288		12,115			183,173	44,884		362,378
CalViva*							431,077							431,077
Health Net*	27,646	54,159			26,674			116,397	14,122	543,331				782,329
Community Health Plan of Imperial Valley*							96,904							96,904
L.A. Care*		132,443	469,103	392,347	61,666				19,660					1,075,219
Molina		53,572			33,998			128,513	9,897					225,980
Santa Clara Family Health Plan*													174,119	174,119
Total	**27,646**	**354,257**	**469,103**	**392,347**	**210,968**	**47,288**	**527,981**	**257,025**	**55,660**	**543,331**	**183,173**	**44,884**	**174,119**	**3,287,782**

* County-based plan.

Notes: Includes Medi-Cal business only. *From other plans* is subcontracted enrollment from other plans and not included in the Medi-Cal enrollment from regulators, which includes only enrollment for plans that contract directly with the state. For example, Health Net Community Solutions subcontracted care for 527,981 Medi-Cal enrollees from two plans. This enrollment is in addition to the 1,586,821 Medi-Cal enrollees Health Net Community Solutions contracted for directly and reported to regulators as its "Medi-Cal enrollment." See Appendix H for information on Medi-Cal counties of operation.

Sources: *Enrollment Summary Report* (2024), California Department of Managed Health Care (DMHC); and "HMO/Health Plan's Financial Statement Search," DMHC.

Appendix J. Patient Experience Ratings

TOPIC	DEFINITION
Rate Health Care	Using any number from 0 to 10, where 0 is the worst health care possible and 10 is the best health care possible, what number would you use to rate all your health care in the last 12 months? (CDII/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? (CDII/OPA uses the responses of 9 or 10 for this question.)
Rate Specialist	We want to know your rating of the specialist you talked to most often in the last 12 months. Using any number from 0 to 10, where 0 is the worst specialist possible and 10 is the best specialist possible, what number would you use to rate that specialist? (CDII/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 providers?
Doctor Communication	Summary score based on the following: 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	In the last 12 months, when you needed care right away, how often did you get care as soon as you needed? (never–always)
Getting Doctors and Care Easily	In the last 12 months, how often was it easy to get the care, tests, or treatment you needed? (never–always)
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? (CDII/OPA uses the responses of 9 or 10 for this question.)
Paying Claims	In the last 12 months, how often did your health plan handle your claims quickly? (never–always)
Customer Service	In the last 12 months, how often did your health plan's customer service staff treat you with courtesy and respect? (never–always)

Source: *California Health Care Quality Report Cards, 2025-26 Edition Health Plan Report Card - Scoring Documentation for Public Reporting on CAHPS (Reporting Year 2025)* (PDF), Center for Data Insights and Innovation.