

CALIFORNIA  
HEALTH CARE ALMANAC



California Health Insurers: Two Years After Reform

APRIL 2017

# Introduction

*California Health Insurers: Two Years After Reform* provides a snapshot of the insurance market in California at the end of 2015. Dramatic expansion of coverage under the Affordable Care Act (ACA) in 2014 and 2015 brought more enrollment and premium dollars to California's insurers.

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

## KEY FINDINGS INCLUDE:

- California health insurance was a \$162.5 billion business in 2015, up from \$122.9 in 2013, a 32% increase. Six insurers accounted for more than two-thirds of the revenue, and most insurers operated in the black.
- Enrollment in individual and in Medi-Cal and other public managed care plans surged in 2014 and 2015 with the rollout of major ACA provisions. During this two-year period, individual enrollment increased by 58% (858,000) to 2.3 million while enrollment in Medi-Cal and other public managed care plans increased by 52%\* (3.5 million) to 10.3 million.
- In 2015, enrollment in Medi-Cal and other public managed care surpassed large group enrollment, formerly the biggest health insurance market.
- L.A. Care, the state's largest county-based insurer, more than doubled its revenues during the two-year period, and vaulted into the ranks of the six largest insurers, exemplifying the growth in Medi-Cal insurers.

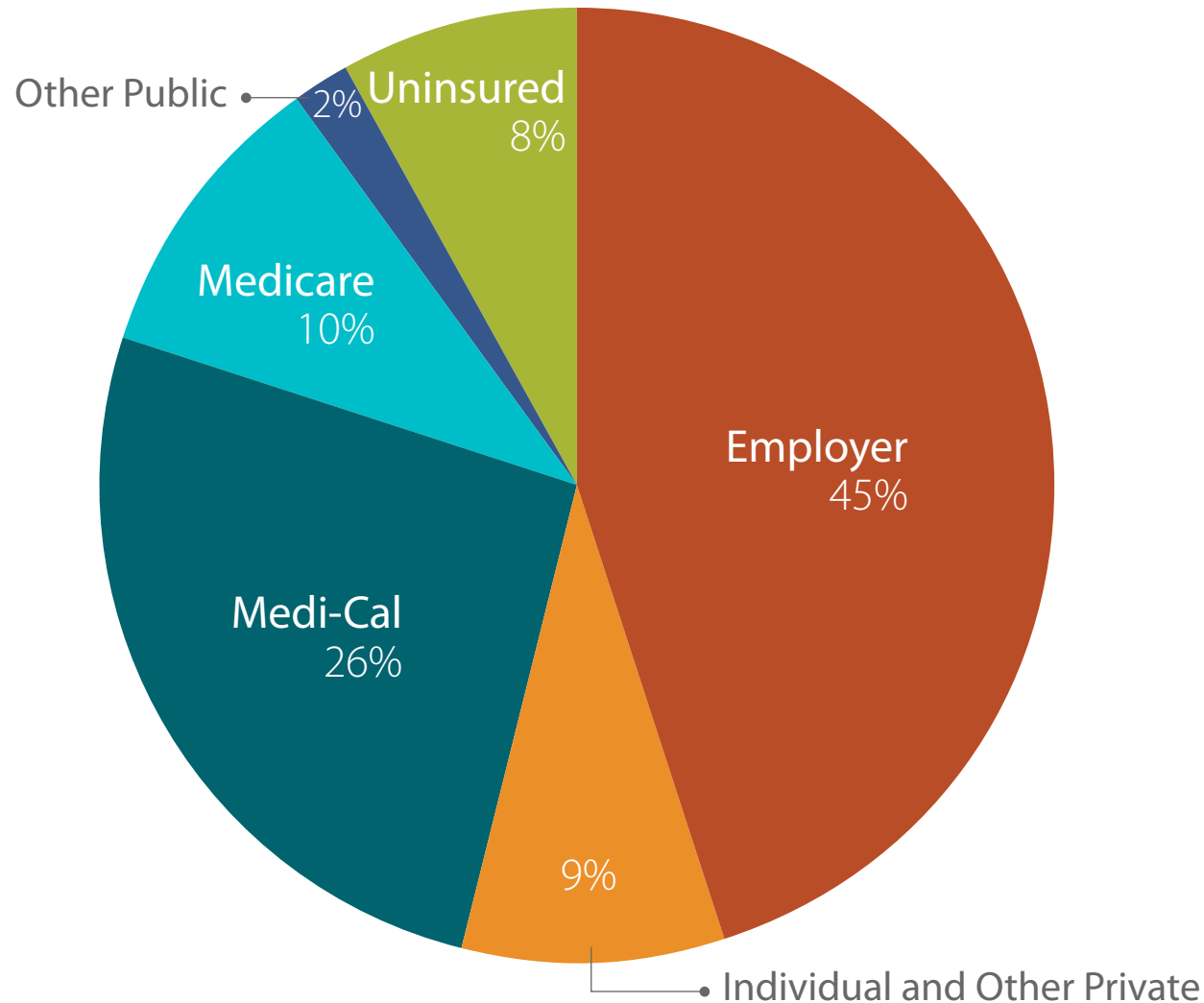
\*Figures based on reporting to regulators and may understate growth in Medi-Cal managed care. According to estimates from the Department of Health Care Services (DCHS), Medi-Cal managed care increased by 4.2 million during this period, to 10.2 million.

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# Health Insurance Coverage, by Source

California, 2015



Notes: Analysis counts a person's coverage in only one category. Medicare and Medi-Cal figures include FFS and managed care (through California insurers) enrollment. Medi-Cal also includes the Children's Health Insurance Program and those who have both Medicaid and another type of coverage, such as dual eligibles who are also covered by Medicare. *Other Public* includes Department of Veterans Affairs and Department of Defense coverage. For the estimated 6.6 million Californians covered by self-insured employers, insurance companies provide administrative services only.

Source: Kaiser Family Foundation, "Health Insurance Coverage of the Total Population," 2015, [www.kff.org](http://www.kff.org).

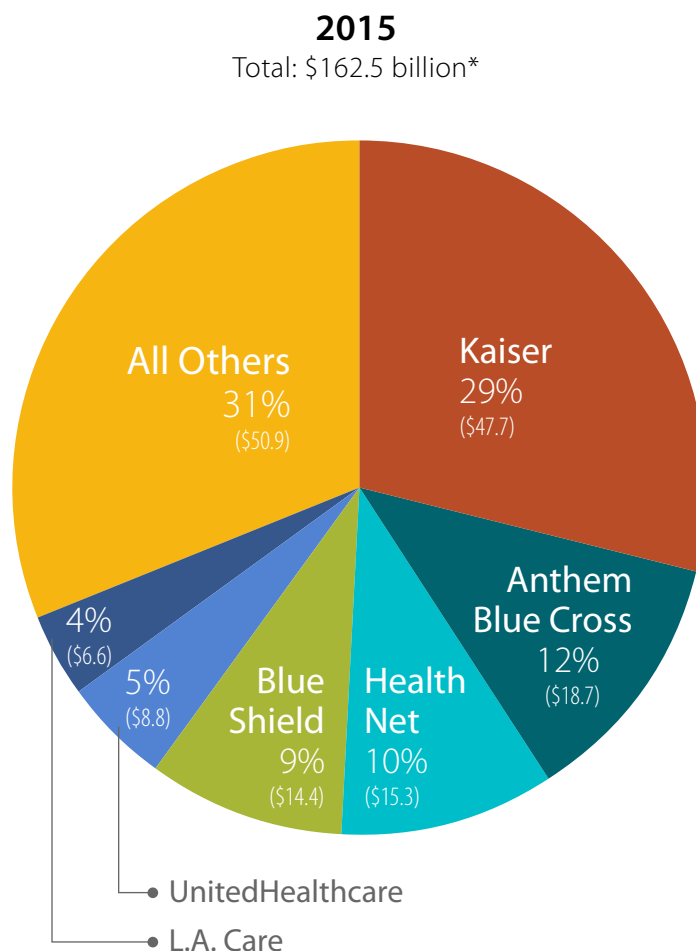
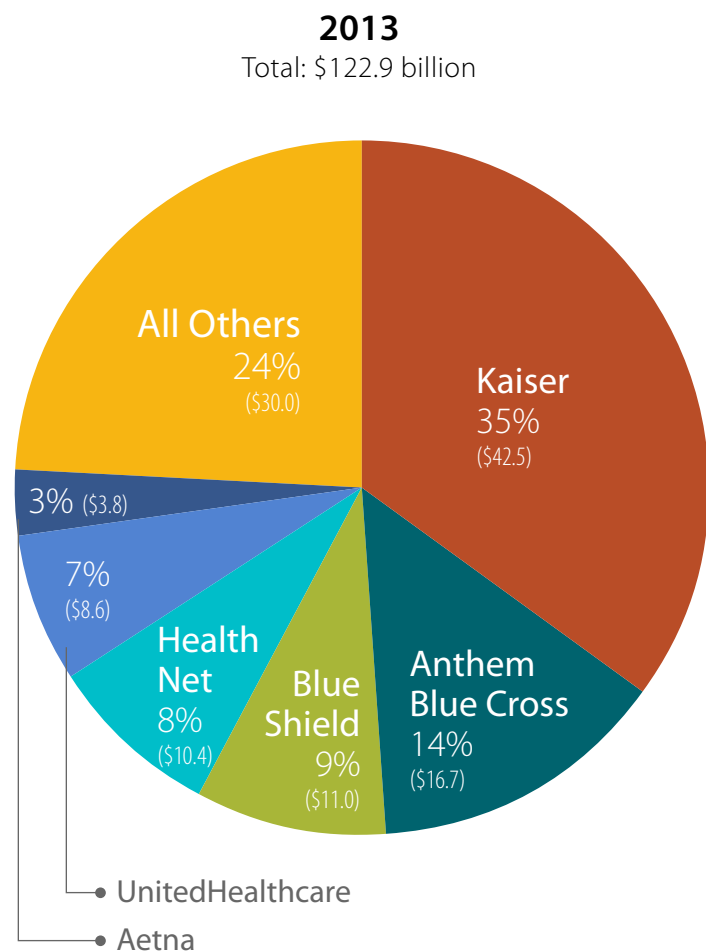
## California Health Insurers

Overview

Over half of Californians have private health insurance – purchasing it individually or getting it through their employer. California's health insurers provide coverage for these individuals as well as those enrolled in Medicare and Medi-Cal managed care plans.

# All Health Insurers, by Share of Revenue California, 2013 and 2015

IN BILLIONS



Health insurance was a \$162.5 billion business in California in 2015, up from \$122.9 billion in 2013. Six insurers dominated the state's health insurance market, accounting for more than two-thirds of all revenues. L.A. Care was the only county-based insurer in the top six insurers. Since Medi-Cal expansion under the Affordable Care Act, L.A. Care's revenue more than doubled, from \$2.8 billion in 2013 to \$6.6 billion in 2015.

\*See breakdown by DMHC and CDI on pages 6 and 7.

Notes: Kaiser figures adjusted to reflect only California business. All Others reflects other full-service plans regulated by DMHC (including Inland Empire and CalOptima), as well as the Accident and Health (A&H) line of business regulated by CDI. Share computation based on total revenues from DMHC-regulated insurers and California A&H written premiums.

Sources: Department of Managed Health Care, "Health Plan Financial Summary Report," 2013 and 2015, [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov); California Department of Insurance (CDI), "Exhibit (4D)," Life and Annuity Market Share Report, 2013 and 2015; CDI, California Health Market Share Report, 2013 and 2015, [insurance.ca.gov](http://insurance.ca.gov).

# Health Insurance Regulators

## California, 2015

	DMHC	CDI	TOTAL
Number of companies regulated	71	259	330
California revenues* regulated (in billions)	\$143.8	\$18.7	\$162.5
Share of business represented by the six largest companies (as determined by revenues)	72%	61%	69%
Insured enrollees reported (commercial and public, excluding ASO) (in millions)	25.3 (~65% population)	1.4 (~4% population)	26.7
Administrative services only (ASO) enrollment (for self-insured employers) (in millions)	1.1	5.5	6.6
Individual market enrollment distribution (in millions)	2.0 (86%)	0.3 (14%)	2.3
Group market enrollment distribution (in millions)	10.7 (91%)	1.1 (9%)	11.8
Primary types of products regulated	<ul style="list-style-type: none"> <li>• HMOs</li> <li>• Two PPOs</li> <li>• Vision</li> <li>• Dental</li> </ul>	<ul style="list-style-type: none"> <li>• Most PPOs</li> <li>• Indemnity</li> <li>• Medicare supplements and/or Part D standalone</li> <li>• Dental</li> <li>• Stop-loss</li> </ul>	

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

Notes: Enrollment figures exclude Medicare supplemental coverage. For further information on CDI and DMHC distinctions, see *Making Sense of Managed Care Regulation in California*, Roth and Kelch, November 2001, [www.chcf.org](http://www.chcf.org) and *Ready for Reform? Health Insurance Regulation in California Under the ACA*, Kelch Associates, June 2011, [www.chcf.org](http://www.chcf.org).

Sources: Department of Managed Health Care (DMHC), "Health Plan Financial Summary Report," 2015, [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov); California Department of Insurance (CDI), "Exhibit (4D)," *Life and Annuity Market Share Report*, 2015, [insurance.ca.gov](http://insurance.ca.gov); CDI, *California Health Market Share Report*, 2015; DMHC, *Enrollment Summary Report*, 2015, [www.dmhc.ca.gov](http://www.dmhc.ca.gov); CDI, "Health Insurance Covered Lives Report," 2015, [insurance.ca.gov](http://insurance.ca.gov).

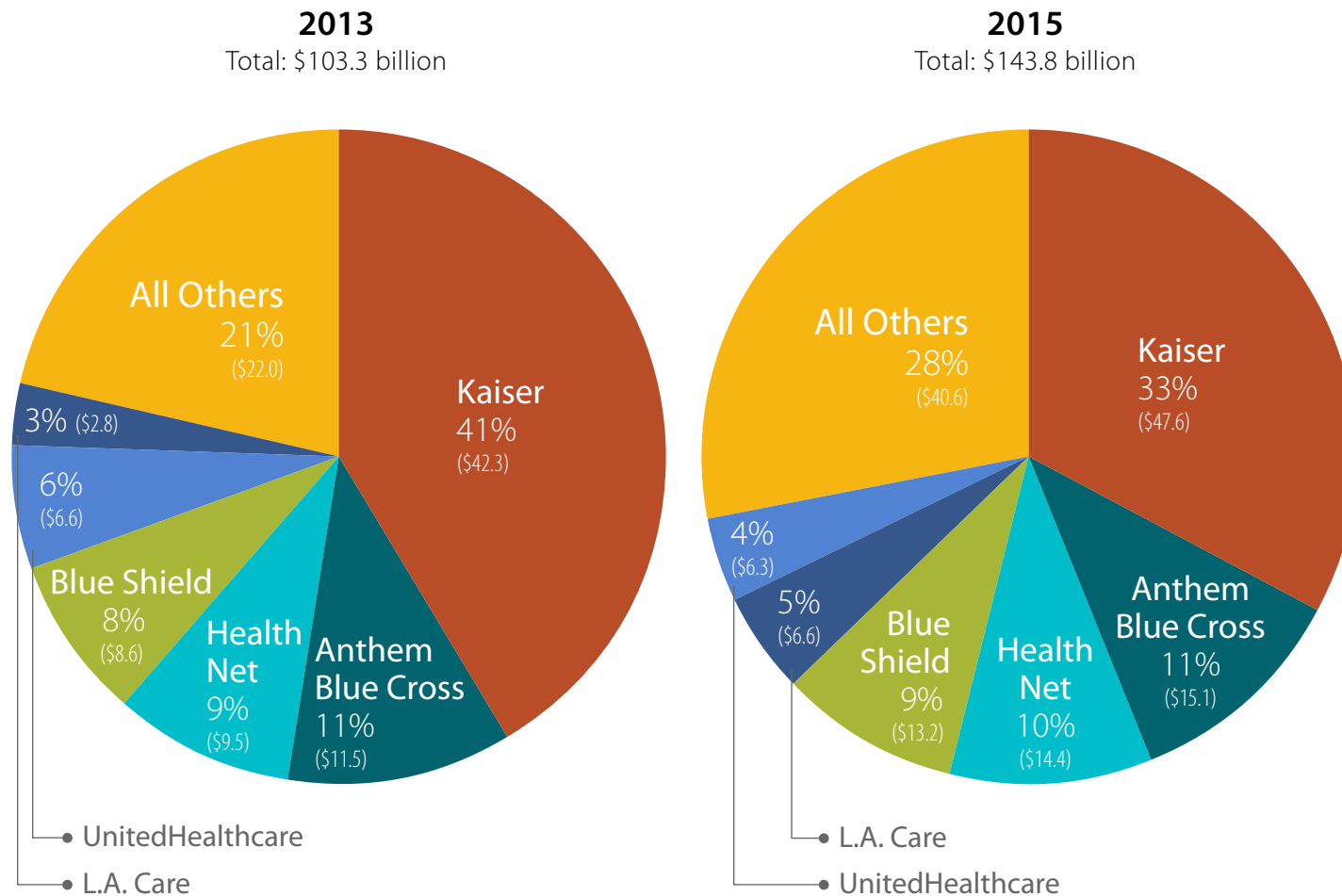
## California Health Insurers

### Overview

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

# DMHC-Regulated Health Insurers, by Total Revenues California, 2013 and 2015

IN BILLIONS



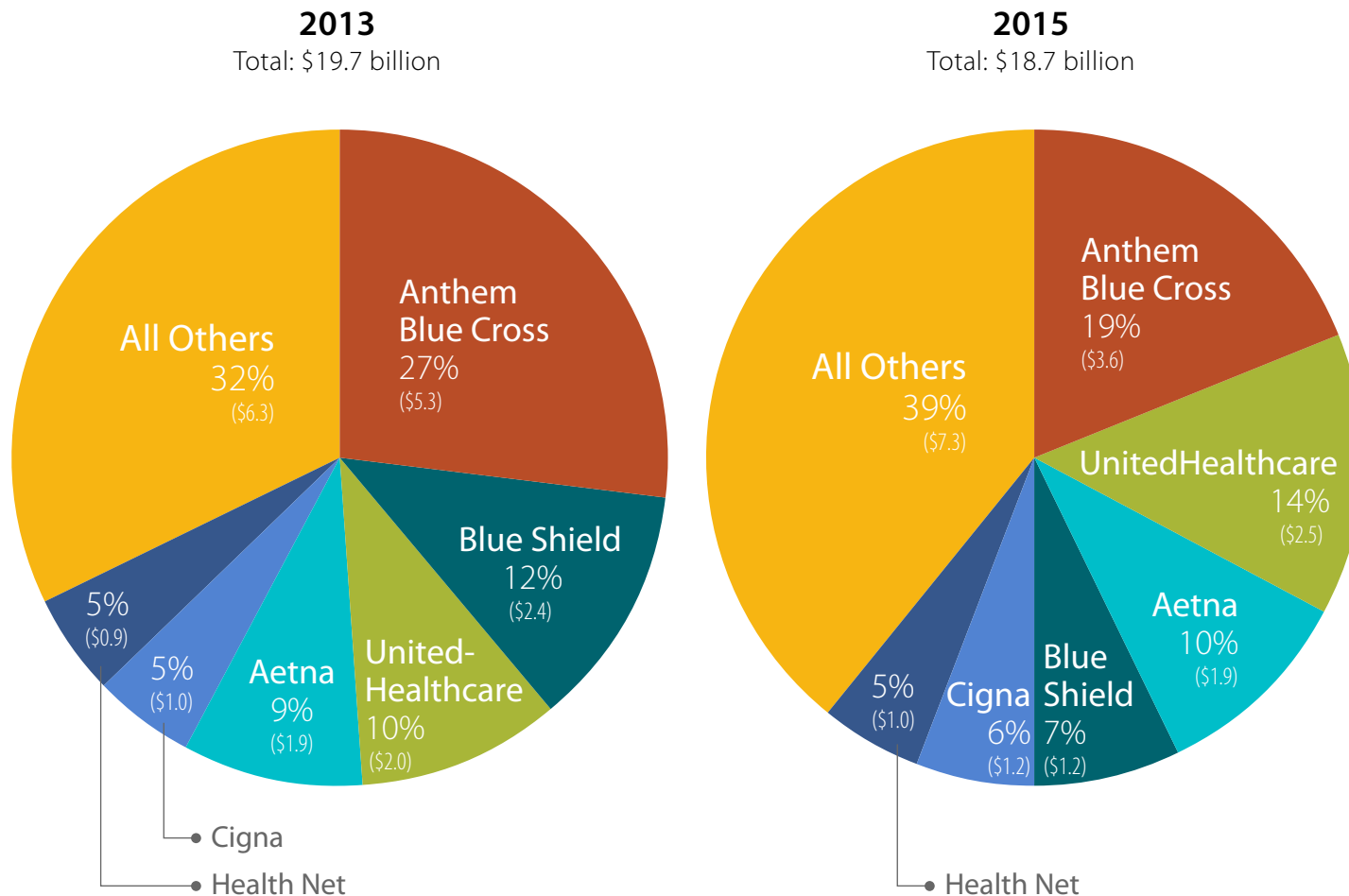
Total revenues for DMHC-regulated insurers increased by 40%, from \$103.3 billion in 2013 to \$143.8 billion in 2015. Kaiser had by far the most total revenues among these insurers — three times greater than the next largest insurer. Insurers’ revenues are affected by enrollment and benefit levels, revenues from copays and ASO fees, and the mix of enrollees.

Notes: Kaiser figures adjusted to reflect only California business. Health Net figures include Health Net of California and Health Net Community Solutions, its public business. All Others consists of 65 full-service plans in 2015, including Inland Empire, CalOptima, Partnership, Molina, Cigna, and Aetna, all with revenues of less than \$6 billion. See Appendix F for details.

Source: Department of Managed Health Care (DMHC), “Health Plan Financial Summary Report,” 2015, [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov).

# CDI-Regulated Health Insurers, by Premium Revenues California, 2015

IN BILLIONS



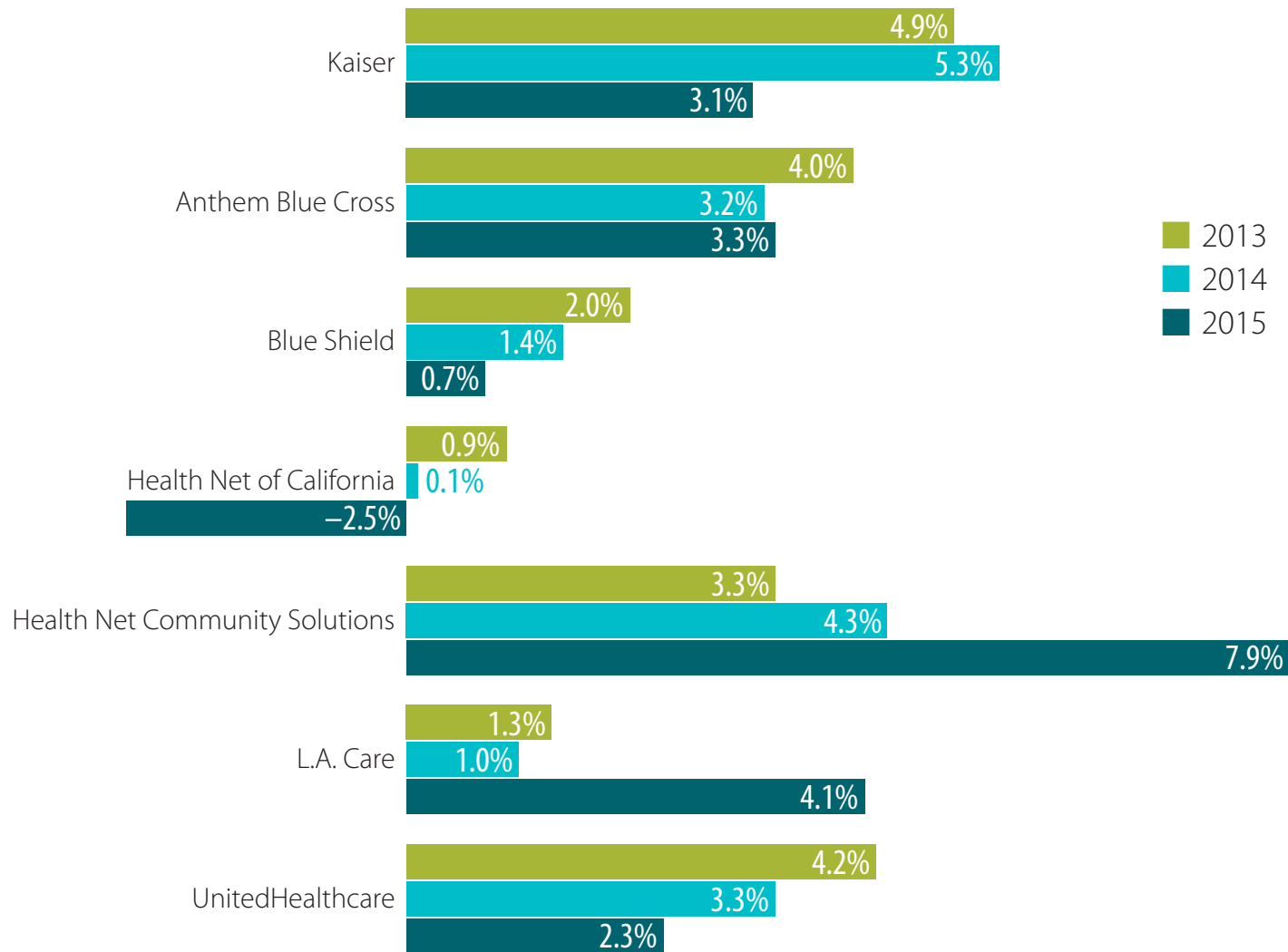
While Anthem Blue Cross was the largest of the CDI-regulated health insurers, their share of revenue declined from 27% in 2013 to 19% in 2015. The largest six insurers accounted for 61% of total revenues in 2015.

Notes: Premium revenues reflect California Accident and Health (A&H) written premiums (i.e., do not include income from administrative services-only business). Cigna includes both Cigna Health and Life Insurance Company and Connecticut General Life Insurance Company. All Others comprises 253 insurers in 2015, each writing less than \$800 million in A&H Insurance premiums in California.

Source: California Department of Insurance (CDI), "Exhibit (4D)," Life and Annuity Market Share Report, 2015; CDI, California Health Market Share Report, 2015, [insurance.ca.gov](http://insurance.ca.gov).

# Net Income/Loss as a Percentage of Total Revenues

Largest DMHC Insurers, California, 2013 to 2015



## California Health Insurers

Financials

In 2015, net income for most of the largest insurers remained positive. Health Net lost money on its commercial business (-2.5%) but made money on its public business lines (+7.9%).

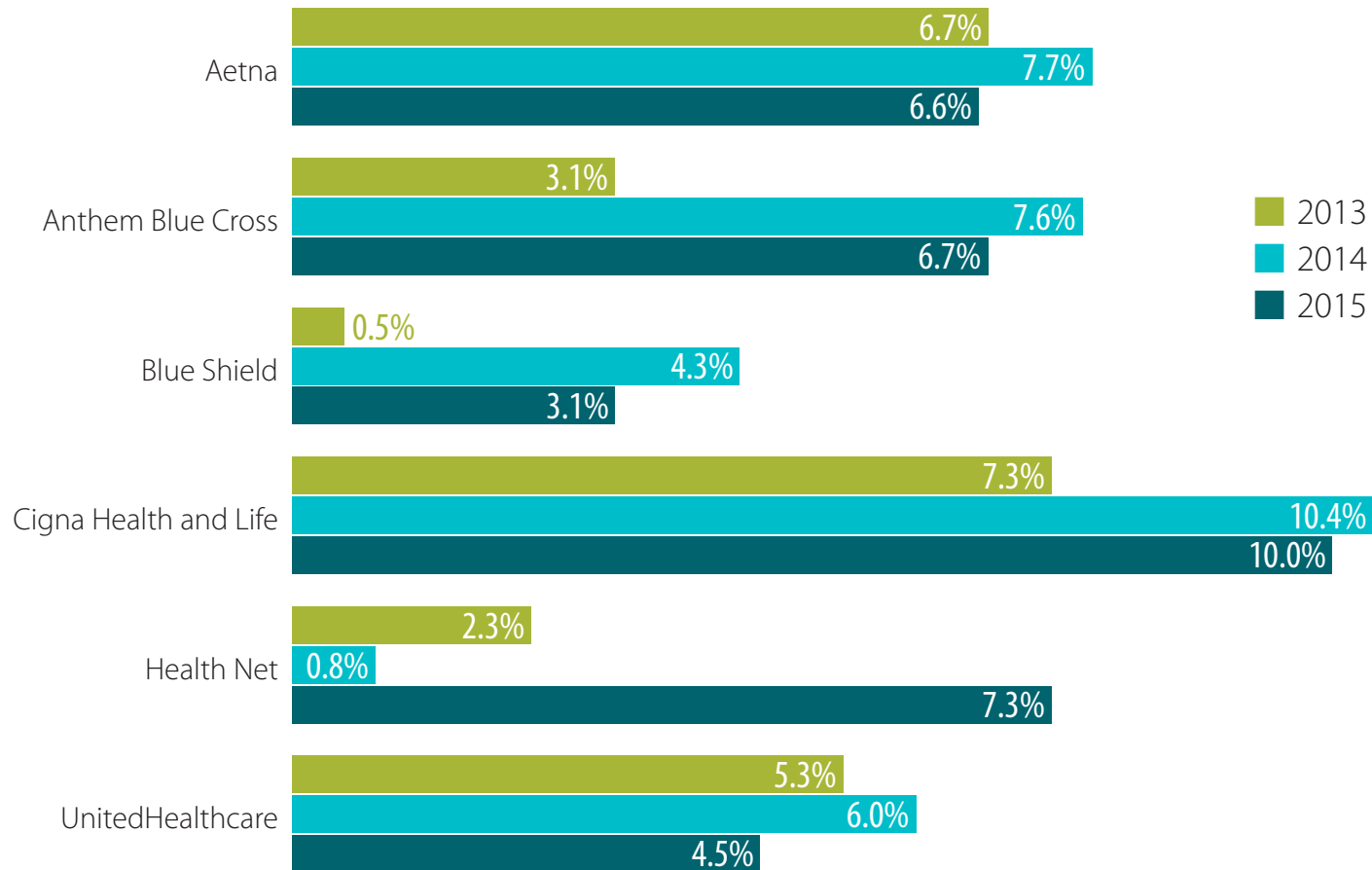
Notes: Net income is an after-tax figure. All figures reflect fiscal year results. Largest insurers determined by FY 2015 California revenues. Kaiser data reflect multistate business. Health Net of California is Health Net's commercial business. Health Net Community Solutions covers Health Net's public business. See Appendix F for net income of other insurers.

Source: Department of Managed Health Care (DMHC), "Health Plan Financial Summary Report," 2015, [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov).



# Net Income as a Percentage of Total Revenues

## Largest CDI Insurers, California, 2013 to 2015



### California Health Insurers

Financials

In 2015, the largest health insurers under CDI regulation had positive margins, ranging from 3.1% to 10.0%. Margins for Health Net improved from 0.8% in 2014 to 7.3% in 2015.

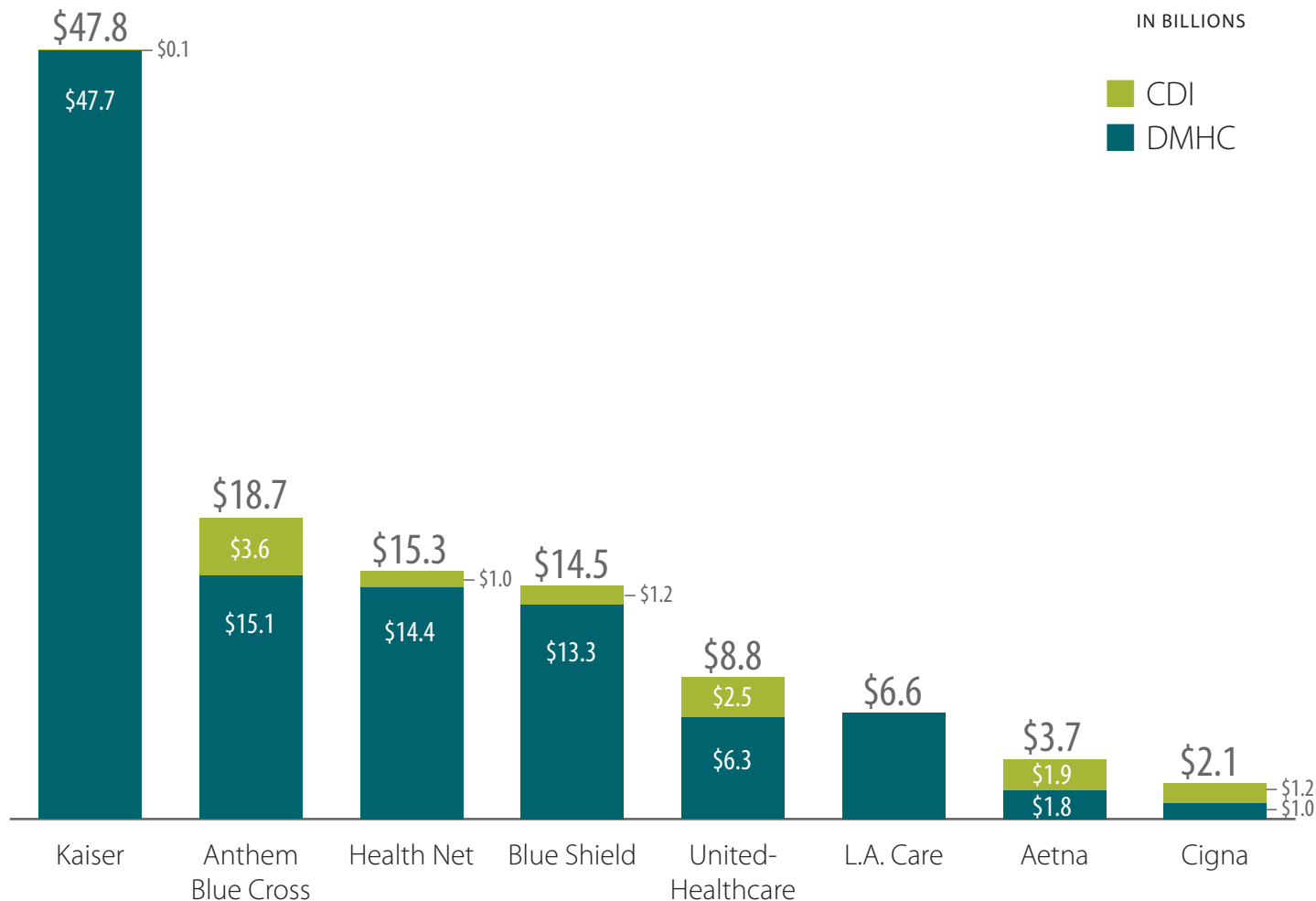
Notes: Largest insurers determined by FY 2015 California revenues. Anthem Blue Cross and Blue Shield figures represent California business only; results for other insurers include business in multiple states. Net Income is an after-tax figure.

Source: California Department of Insurance (CDI), "Insurers' Annual Statements," 2013-2015.

Note: *Margin* = net income / total revenue. The computation is based on information in insurers' annual statements.

# California Revenues

## Largest DMHC and CDI Insurers, 2015



### California Health Insurers

#### Financials

California revenues for the largest insurers ranged from \$2.1 (Cigna) to \$47.8 billion (Kaiser). The amount of revenue under DMHC and CDI regulation varied.

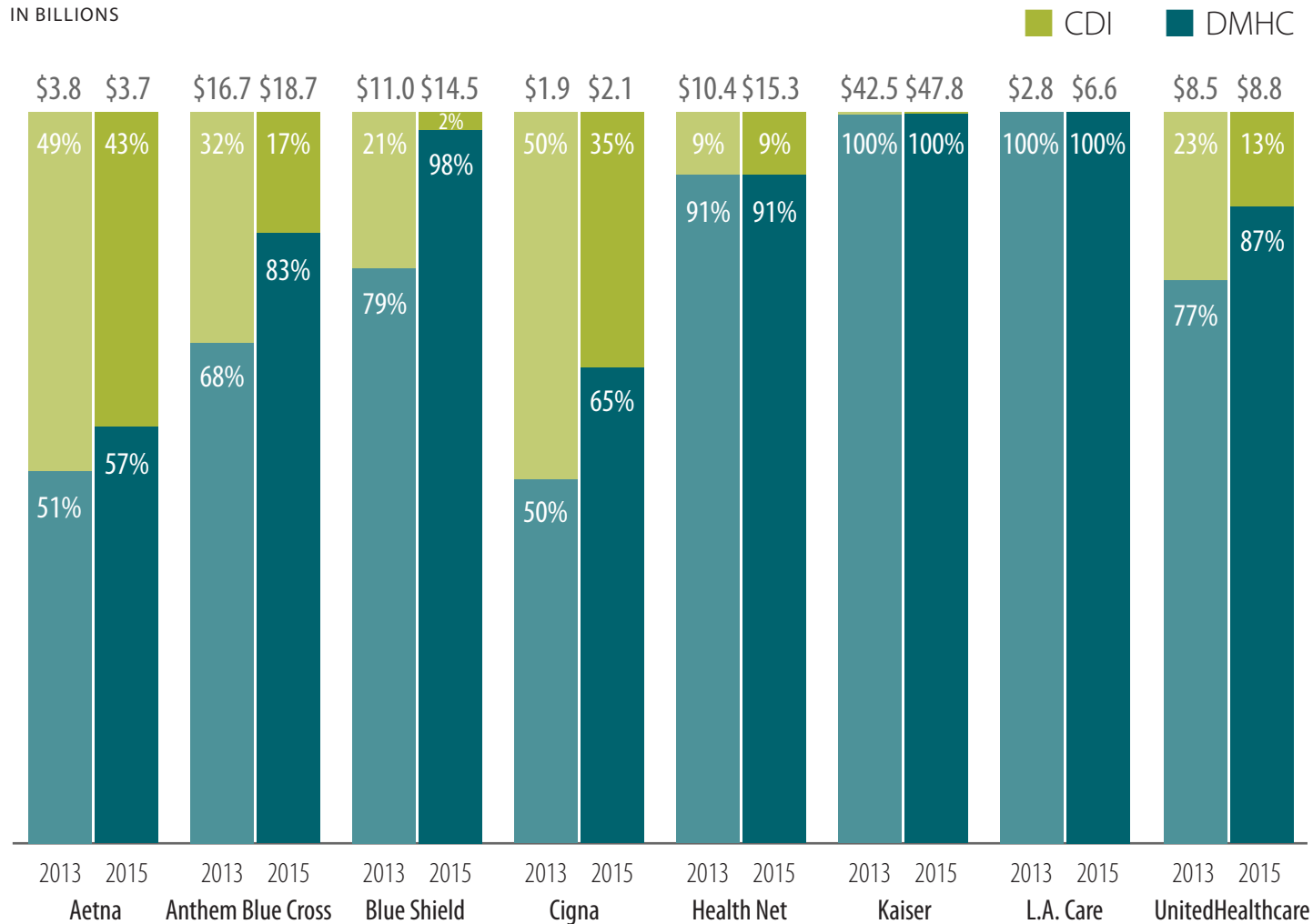
Notes: Largest insurers determined by FY 2015 California revenues; insurers qualifying as largest under either regulator are shown here. For DMHC-regulated insurers, figures reflect total revenues. For CDI-regulated insurers, revenues reflect Accident and Health (A&H) premiums written in California. The \$44.9 billion in revenues for all others (not shown) was split: \$37.7 billion for DMHC and \$7.3 billion for CDI. Segments may not sum to total due to rounding. Under CDI, Cigna includes both Cigna Health and Life Insurance Company (\$1.1 billion) and Connecticut General Life Insurance Company (\$0.1 billion).

Sources: Department of Managed Health Care (DMHC) "Health Plan Financial Summary Report," 2015, [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov); California Department of Insurance (CDI), "Exhibit (4D)," *Life and Annuity Market Share Report*, 2015, [insurance.ca.gov](http://insurance.ca.gov); CDI, "Insurers' Annual Statements," 2015.

# Distribution of Business

## Largest DMHC and CDI Insurers, California, 2013 and 2015

IN BILLIONS



### California Health Insurers

Financials

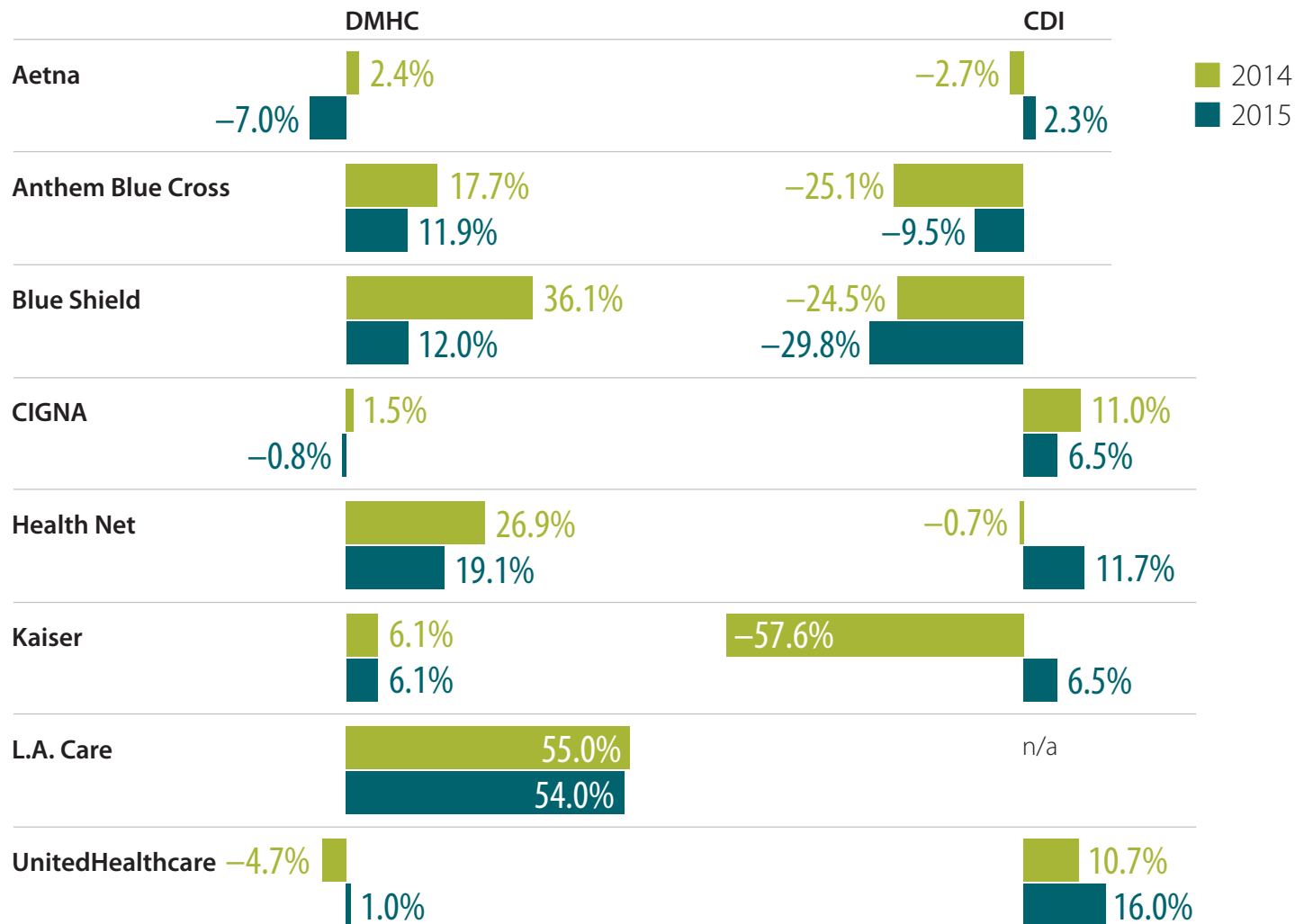
Regulation of health insurance business continued to be split between CDI and DMHC for many insurers. Most insurers experienced a shift in the distribution of revenues between CDI and DMHC after the implementation of the Affordable Care Act. Factors behind this included ACA requirements for minimum benefit levels, that is, most products met the minimum coverage requirements of both regulators.

Notes: Largest insurers determined by FY 2015 California revenues; insurers qualifying as largest under either regulator are shown here. For DMHC-regulated insurers, figures reflect total revenue. For CDI-regulated insurers, revenues reflect Accident and Health (A&H) premiums written in California. Under CDI Cigna includes both Cigna Health and Life Insurance Company and Connecticut General Life Insurance Company.

Sources: Department of Managed Health Care (DMHC), "Health Plan Financial Summary Report," 2013 and 2015 [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov); California Department of Insurance (CDI), "Exhibit (4D)," *Life and Annuity Market Share Report*, 2013 and 2015; CDI, *California Health Market Share Report*, 2013 and 2015, [insurance.ca.gov](http://insurance.ca.gov).

# Revenue Growth/Reduction

## Largest DMHC and CDI Insurers, California, 2014 and 2015



### California Health Insurers

#### Financials

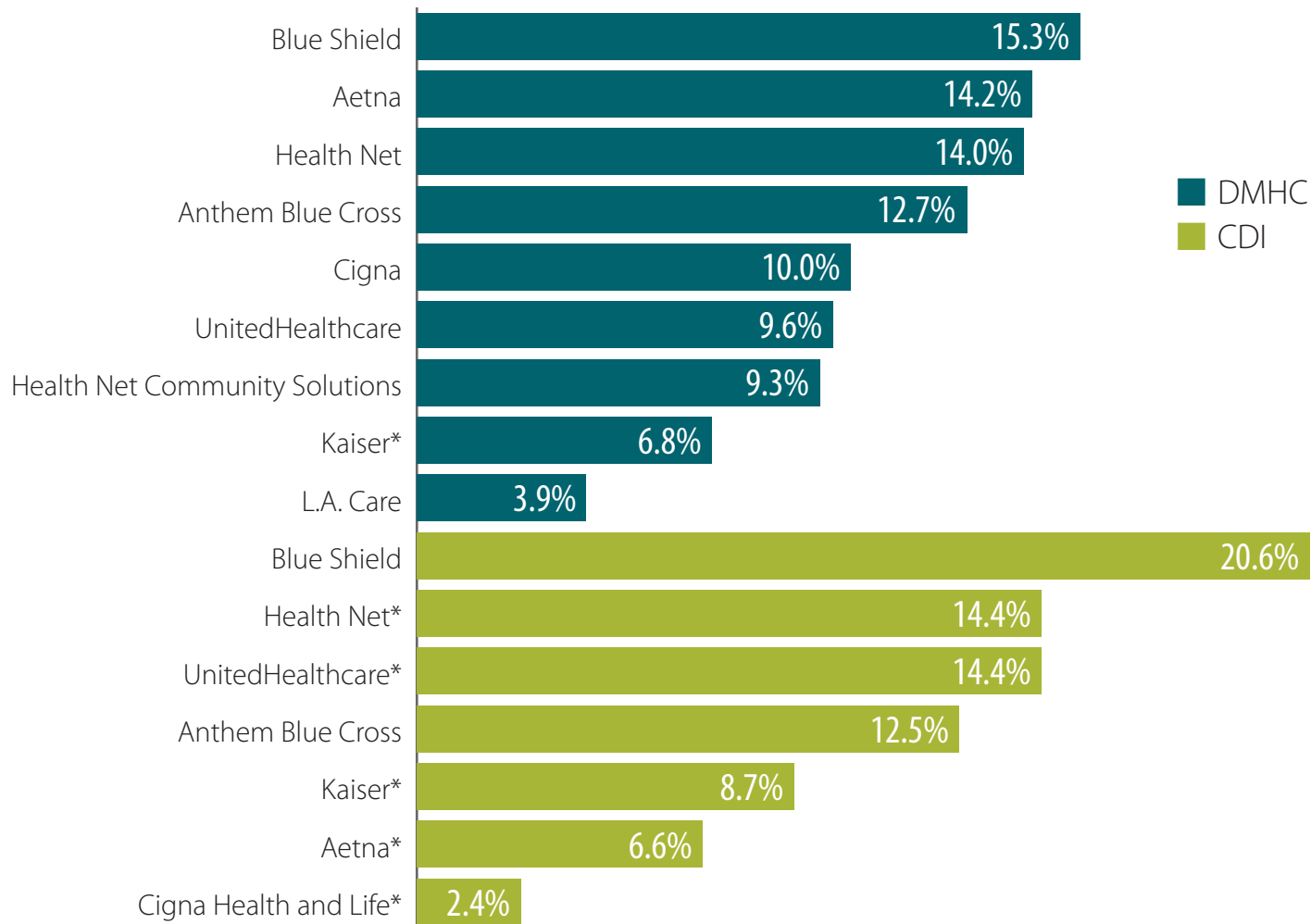
As the Affordable Care Act expanded Medi-Cal eligibility, insurers that offered Medi-Cal managed care products, such as L.A. Care, saw revenues grow substantially. Commercial business for some insurers migrated from CDI to DMHC, shrinking revenues under CDI and expanding revenues under DMHC.

Notes: All figures shown represent revenue growth in California, except Kaiser, whose DMHC figures include multistate activity. Largest insurers determined by FY 2015 California revenues; insurers qualifying as largest under either regulator are shown here. **DMHC:** Health Net's figures include both Health Net Community Solutions and Health Net of California. **CDI:** Cigna includes Cigna Health and Life Insurance Company and Connecticut General Life Insurance Company.

Sources: Department of Managed Health Care (DMHC), "Health Plan Financial Summary Report," 2014 and 2015, [wps0.dmhc.ca.gov](http://wps0.dmhc.ca.gov); California Department of Insurance (CDI), "Exhibit (4D)," *Life and Annuity Market Share Report, 2013-2015*; CDI, *California Health Market Share Report, 2013-2015*, [insurance.ca.gov](http://insurance.ca.gov).

# Administrative Ratios

## Largest DMHC and CDI Insurers, California, 2015



\*Figures reflect multistate data.

Notes: Administrative percentages represent the share of revenues spent on administrative expenses and reflect the following measures: **DMHC**: "Administrative Cost Ratio" from DMHC's Financial Summary Data; **CDI**: "A&H Expense Percent Excluding Cost Containment" as reported on Five-Year Historical Data (line 67 for all insurers shown, except Anthem Blue Cross and Kaiser); Anthem Blue Cross and Kaiser use line 8/line 5 (total administrative expenses/total revenues) on the "Health" version of Five-Year Historical Data. Connecticut General not shown.

Sources: Department of Managed Health Care (DMHC), "Health Plan Financial Summary Report," 2015, [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov); California Department of Insurance (CDI), "Insurers' Annual Statements," 2015.

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

# Rebates to Policyholders Under the ACA, by Market Sector

## California, 2014 and 2015

<b>2014</b>	AVERAGE REBATE PER FAMILY	TOTAL DOLLARS REFUNDED	CONSUMERS BENEFITING FROM REBATE	CARRIERS PAYING A REBATE	NATIONAL AVERAGE REBATE PER FAMILY
Individual	\$144	\$65,714,267	492,384	3	\$139
Small Group	\$184	\$24,005,319	167,267	2	\$134
Large Group	\$260	\$8,230,641	63,519	4	\$102
<b>Overall</b>	<b>\$158</b>	<b>\$97,950,227</b>	<b>723,170</b>	<b>8</b>	<b>\$129</b>

<b>2015</b>	AVERAGE REBATE PER FAMILY	TOTAL DOLLARS REFUNDED	CONSUMERS BENEFITING FROM REBATE	CARRIERS PAYING A REBATE	NATIONAL AVERAGE REBATE PER FAMILY
Individual	\$59	\$458,761	7,790	3	\$124
Small Group	\$206	\$25,259,694	231,114	3	\$142
Large Group	\$393	\$11,446,002	55,963	5	\$146
<b>Overall</b>	<b>\$233</b>	<b>\$37,164,457</b>	<b>294,867</b>	<b>11</b>	<b>\$138</b>

The Affordable Care Act (ACA) requires insurers to spend a minimum percentage of premium dollars on medical care. Insurers not meeting the threshold are required to issue rebates to policyholders. For families receiving a rebate in 2015, the average amount for a family in California was \$233, compared to \$138 nationally.

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

Sources: Centers for Medicare & Medicaid Services, *MLR Refunds by State and Market*, 2014 and 2015; CMS, *List of Health Insurers Owing Refunds*, 2014 and 2015, [www.cms.gov](http://www.cms.gov).

# Medical Loss Ratios, by Market Sector

## Largest DMHC and CDI Insurers, California, 2015

■ Rebate required

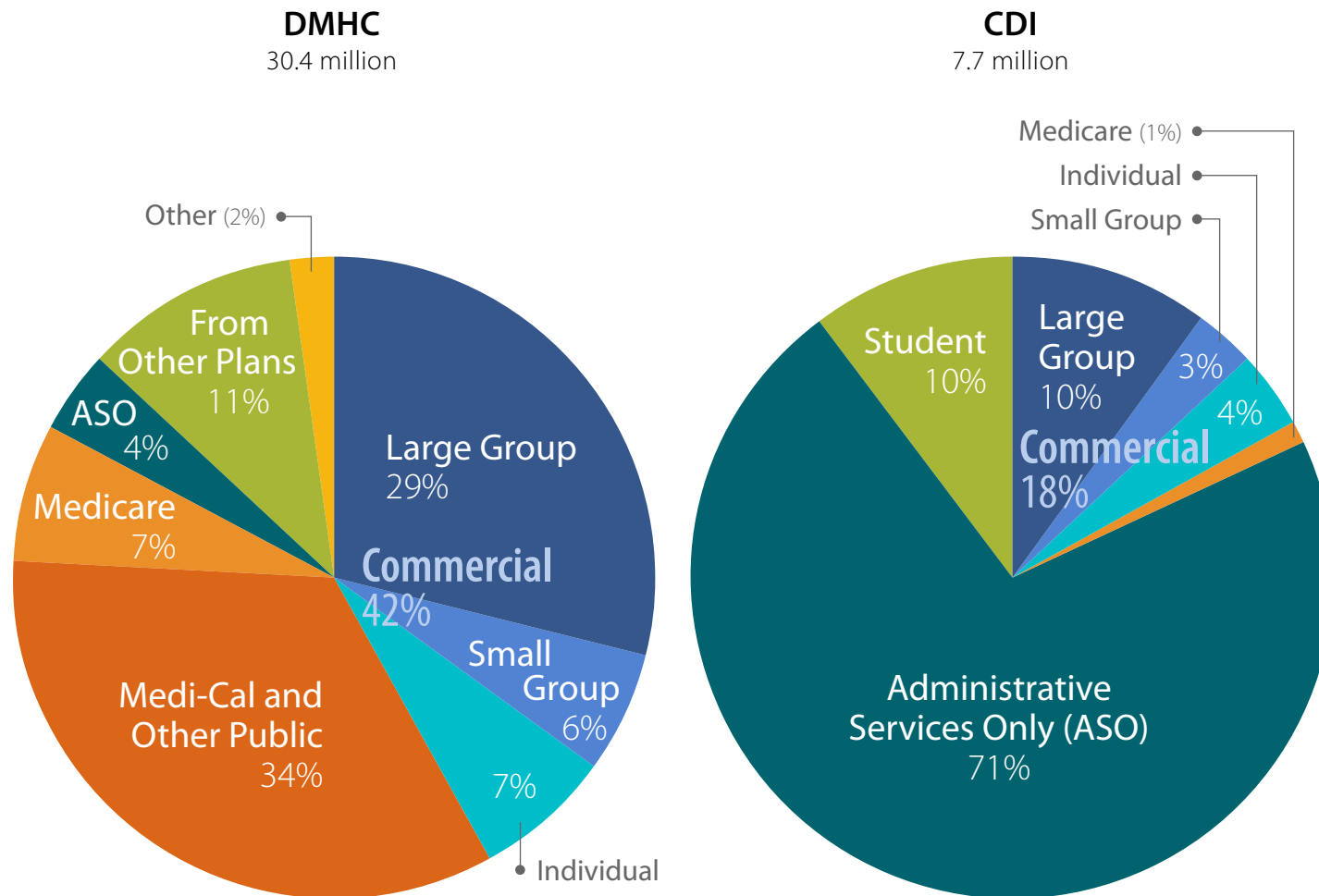
	INDIVIDUAL (80% standard)	SMALL GROUP (80% standard)	LARGE GROUP (85% standard)		INDIVIDUAL (80% standard)	SMALL GROUP (80% standard)	LARGE GROUP (85% standard)
<b>DMHC</b>				<b>CDI</b>			
Aetna	165.2%	89.1%	87.3%	Aetna	86.8%	83.1%	88.3%
Anthem Blue Cross	80.0%	80.8%	89.3%	Anthem Blue Cross	82.2%	83.3%	85.0%
Blue Shield	80.9%	77.7%	90.6%	Blue Shield	83.9%	81.4%	85.8%
Cigna Health of California	NA	96.7%	94.1%	Cigna Health and Life	86.1%	NA	87.7%
Health Net	83.4%	81.8%	89.6%	Cigna (CT General)	96.4%	NA	82.4%
Kaiser	89.7%	87.9%	87.9%	Health Net	119.1%	88.5%	86.5%
L.A. Care	111.6%	NA	96.9%	Kaiser	80.8%	86.8%	97.6%
UnitedHealthcare	96.7%	79.8%	88.6%	UnitedHealthcare	106.5%	80.2%	85.9%

In 2015, two of California's largest insurers did not meet the small group medical loss ratio standards and owed rebates, meaning they had not spent enough of their premium dollars on medical care. Three companies reported an MLR exceeding 100% in the individual market (i.e., more was spent on medical care than was received in premiums).

Notes: 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. Government insurance, such as Medicare and Medicaid, is exempt from rebate computations. The first rebates were paid in the summer of 2012 for insurance coverage in 2011. Largest insurers determined by FY 2015 California revenues; insurers qualifying as largest under either regulator are shown here.

Sources: Department of Managed Health Care (DMHC), "Health Plan Financial Summary Report," 2015, [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov); Centers for Medicare & Medicaid Services (CMS), *MLR Refunds by State and Market for 2015*, [www.cms.gov](http://www.cms.gov).

# Health Insurance and ASO Enrollment by Business Line Reported Under California Law, 2015



Enrollment reporting by regulators shows where business is concentrated. Commercial health insurance (small group, large group, and individual enrollment) and public managed care (Medicare and Medi-Cal) each accounted for about 40% of all reported enrollment under DMHC. In contrast, ASO, provided to self-insured employers, accounted for 71% of enrollment under CDI.

Notes: Figures shown reflect components reported by CDI and DMHC in response to the requirements imposed by AB 1083, which mandated enrollment reporting. *From Other Plans* (DMHC) is subcontracted enrollment. *Medi-Cal and Other Public* includes Medi-Cal managed care and Aid to Infants and Mothers (AIM). *Large Group* includes Federal Employee Health Benefit Plan and Tricare. Medicare Supplement (DMHC) and Medicare Part D (CDI) are reported by insurers but not shown since they are not comprehensive insurance plans. Enrollment reporting under AB 1083 is available for 2012 through 2015; see companion data file. For more detailed information about lines of business by regulator, see page 25.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report*, 2015, [www.dmhc.ca.gov](http://www.dmhc.ca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2015, [www.insurance.ca.gov](http://www.insurance.ca.gov).

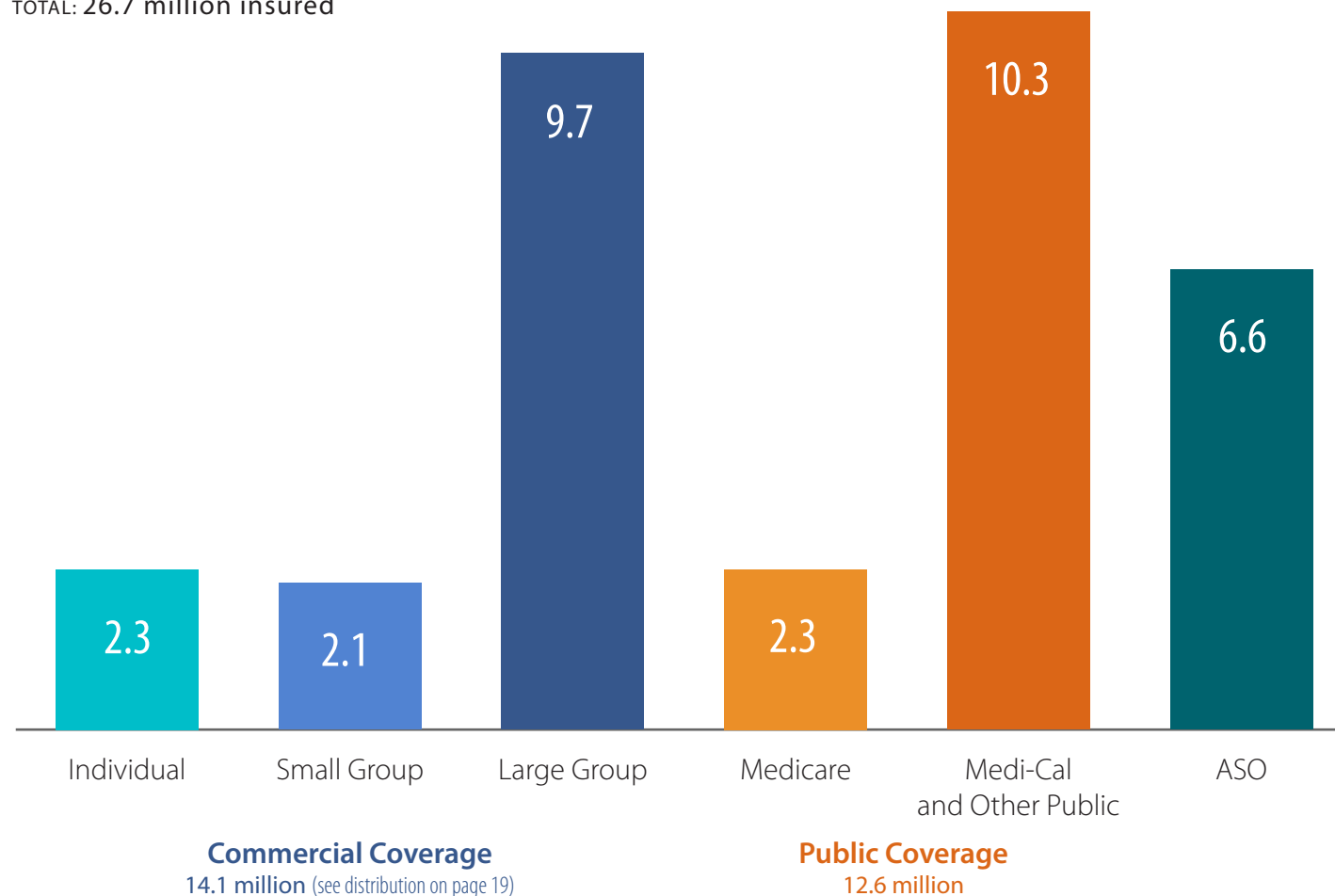


# Health Insurance Enrollment, by Market

## DMHC and CDI Combined, California, 2015

IN MILLIONS

TOTAL: 26.7 million insured



Notes: *Large Group* includes enrollees in the Federal Employees Health Benefit Program (FEHBP) and Tricare. *Medicare* consists of Medicare Advantage enrollees. *Medi-Cal and Other Public* consists of Medi-Cal managed care enrollees and Aid to Infants and Mothers (AIM), now known as Medi-Cal Access Program (MCAP), enrollees. Due to source differences, these Medicare and Medi-Cal managed care figures may differ from those on pages 29 and 31. *ASO (Administrative Services Only)* are provided to self-insured employers.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report, 2015* [www.dmhc.ca.gov](http://www.dmhc.ca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2015, [www.insurance.ca.gov](http://www.insurance.ca.gov).

### California Health Insurers

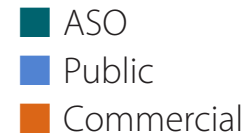
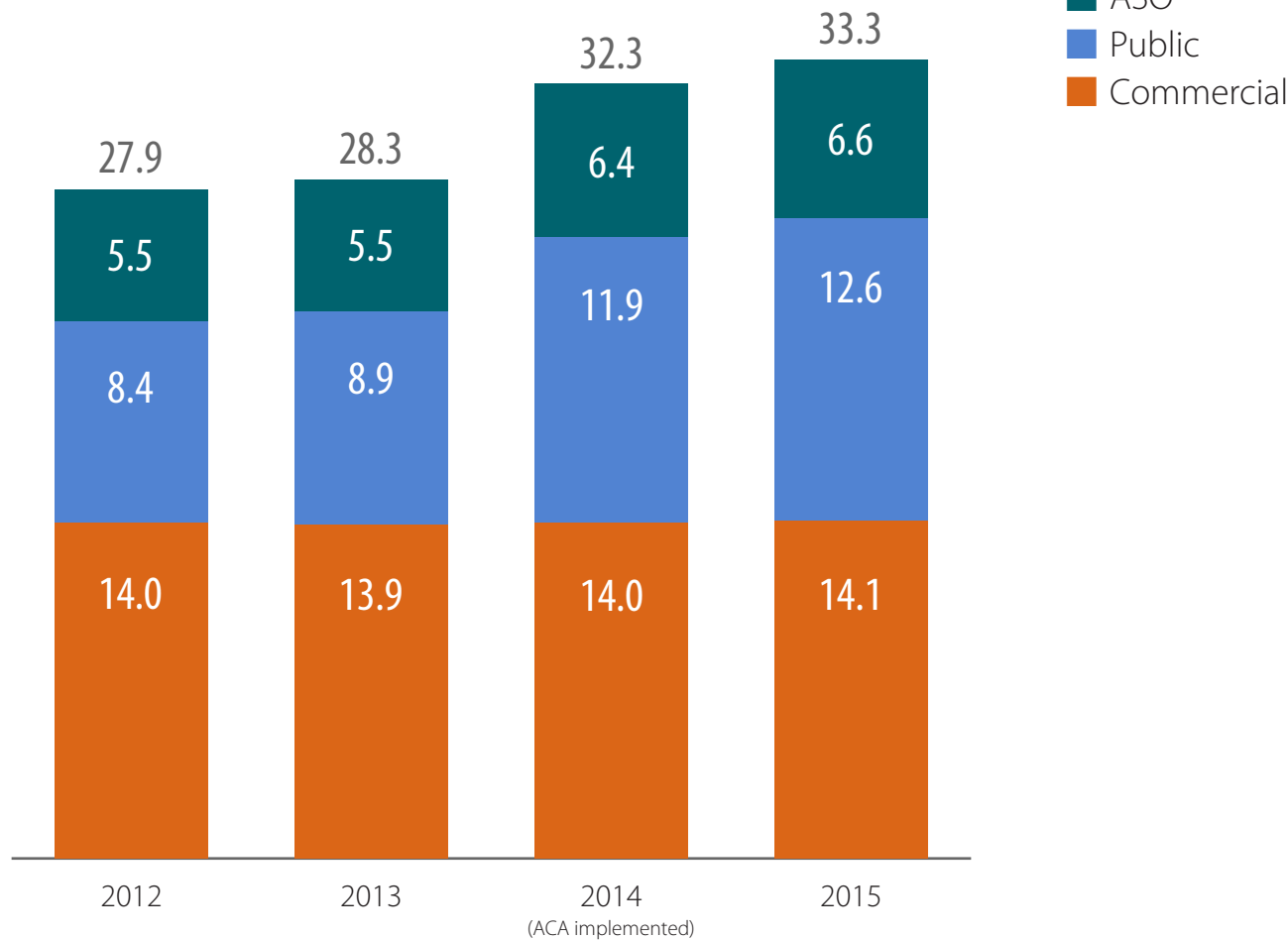
#### Enrollment

Nearly 27 million Californians were covered by California insurers, 14.1 million in the commercial sector and 12.6 million via public sector managed care products. Insurers also provided Administrative Services Only (ASO) to self-insured companies for another 6.6 million people. Enrollment in Medi-Cal and other public managed care programs exceeded large group enrollment primarily due to expansion under the Affordable Care Act.

# Enrollment, by Market

DMHC and CDI Combined, California, 2012 to 2015

IN MILLIONS



## California Health Insurers

Enrollment

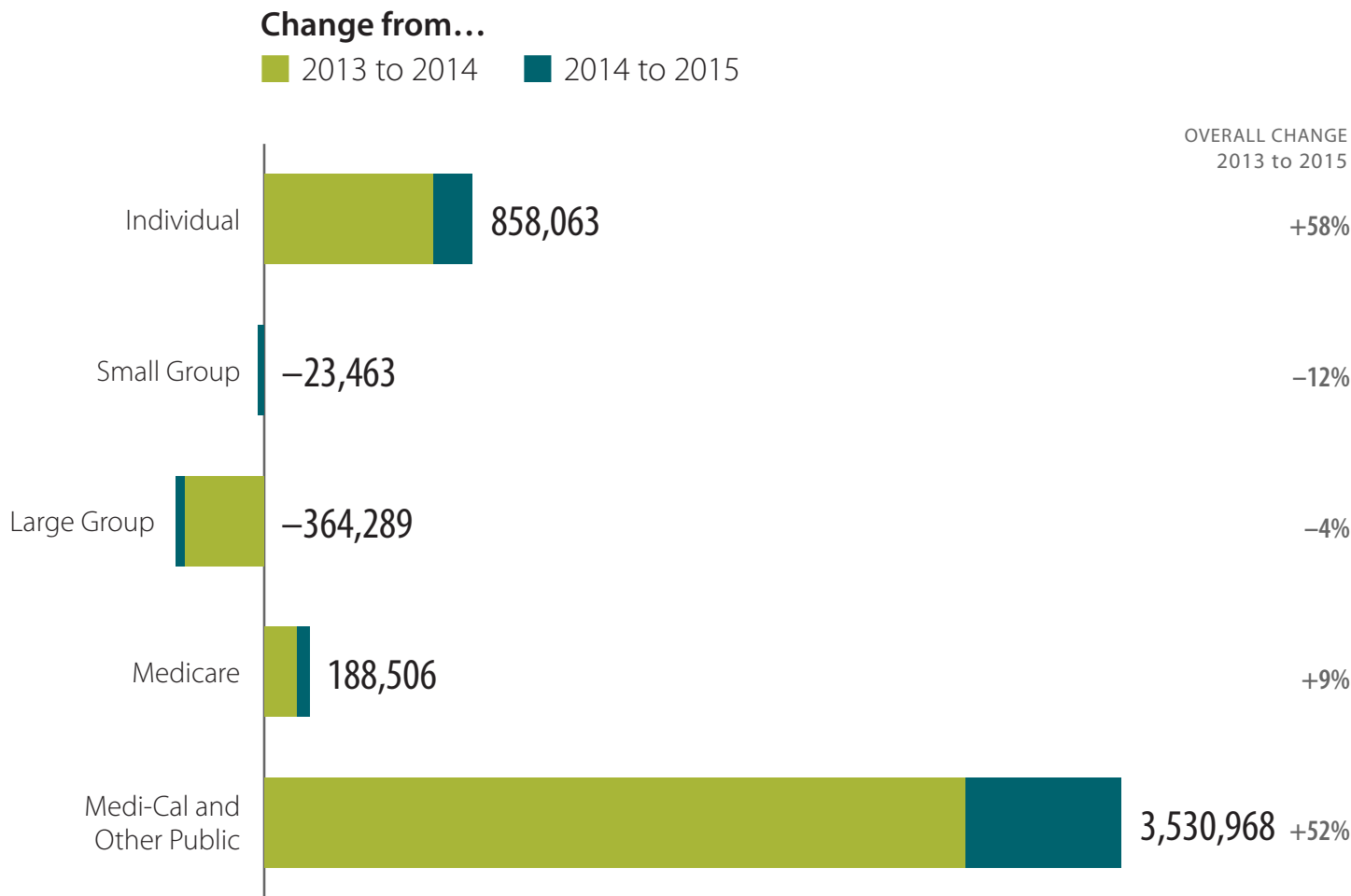
Enrollment increased in public managed care programs, while enrollment in commercial health insurance plans remained flat, around 14 million.

Notes: Includes enrollment under both DMHC and CDI. *Administrative Services Only (ASO)* are provided by insurers to self-insured employers. *Public* consists of Medicare and Medi-Cal managed care and other public managed care programs, such as Healthy Families and Aid to Infants and Mothers (AIM), now known as the Medi-Cal Access Program (MCAP). *Commercial* consists of individual, small group, and large group enrollment.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report, 2012-2015*, [www.dmhc.ca.gov](http://www.dmhc.ca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2012-2015, [insurance.ca.gov](http://insurance.ca.gov).

# Enrollment Growth/Reduction

DMHC and CDI Combined, California, 2013 to 2015



## California Health Insurers

Enrollment

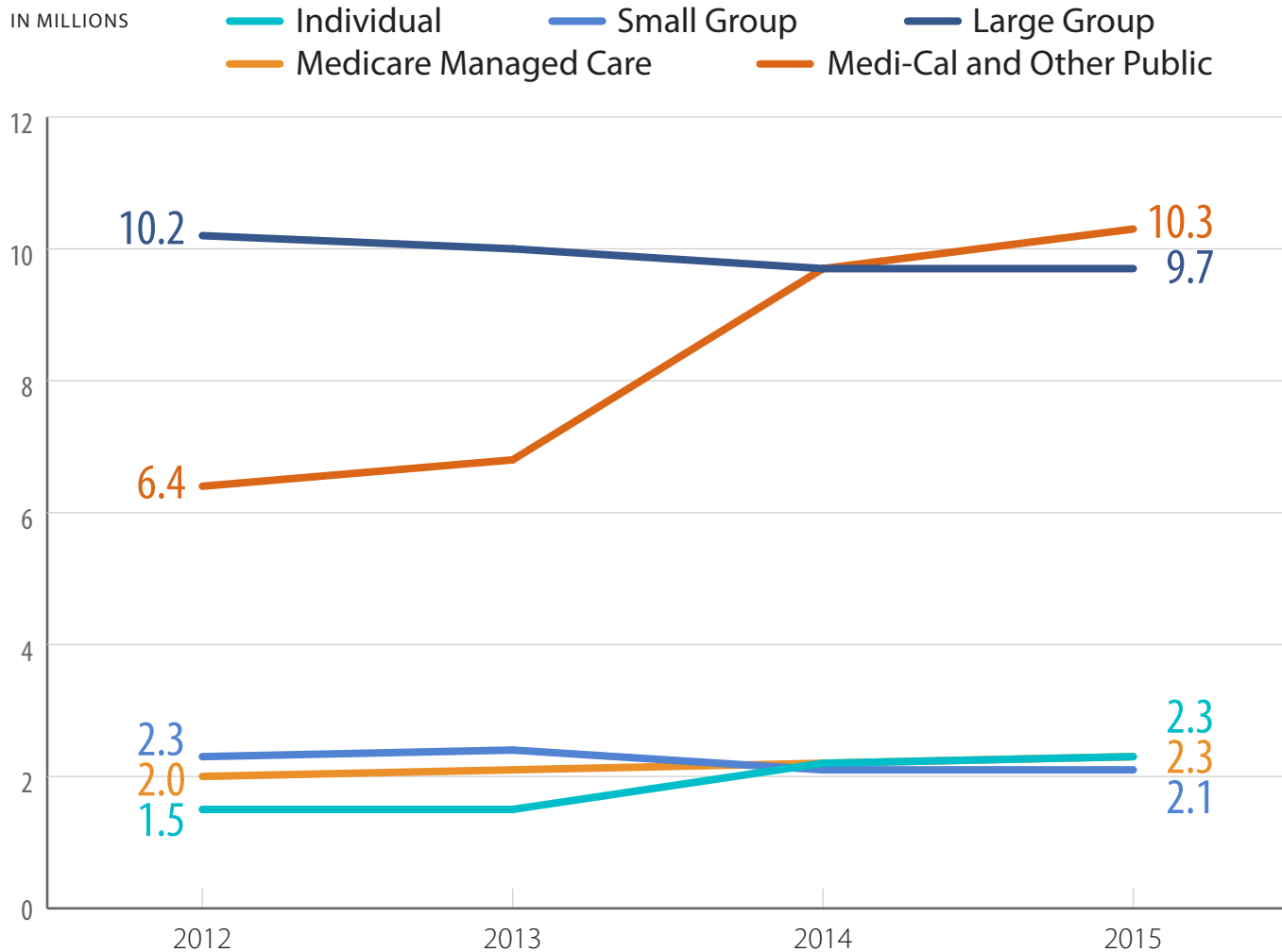
With the rollout of major provisions of the ACA, enrollment surged by 858,000 enrollees in the individual market from 2013 to 2015. During the same time, enrollment in Medi-Cal and other public programs increased by 3.5 million.

Notes: *Medi-Cal and Other Public* consists of Medi-Cal managed care, Healthy Families, and Access for Infants and Mothers (AIM) enrollees. Medi-Cal managed care enrollment included in the figure here differs from figures reported by the Department of Health Care Services. The size of the difference shrank from 800,000 in 2014 to 120,000 in 2015, as reporting of subcontracted enrollment improved.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report, 2013-2015*, [www.dmhc.ca.gov](http://www.dmhc.ca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2013-2015, [insurance.ca.gov](http://insurance.ca.gov).

# Enrollment Trends, by Market

DMHC and CDI Combined, California, 2012 to 2015



## California Health Insurers

### Enrollment

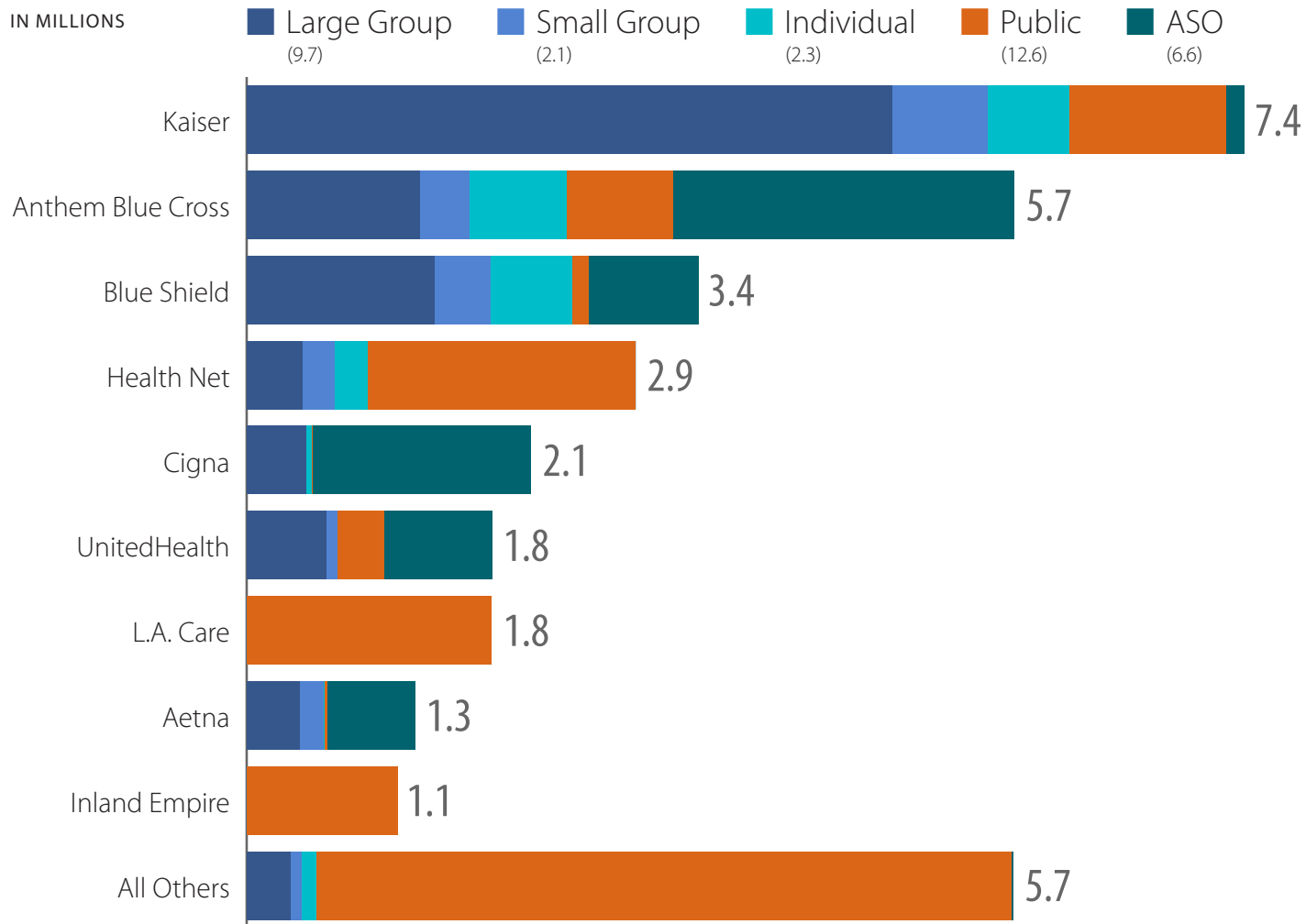
Enrollment in Medi-Cal and other public managed care and in individual insurance plans both expanded with ACA implementation in 2014. Medi-Cal and other public managed care enrollment exceeded large group enrollment in 2015.

Note: Medi-Cal managed care enrollment reporting by insurers to the state regulators is estimated to be overstated by 700 to 800 thousand between 2012 and 2014, due to some double counting of subcontracted enrollment. Improved reporting in 2015 has minimized differences from Department of Health Care Services figures.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report, 2012-2015*, [www.dmhc.ca.gov](http://www.dmhc.ca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2012-2015, [insurance.ca.gov](http://insurance.ca.gov).

# Enrollment, by Insurer and Market Sector

## DMHC and CDI Combined, California, 2015



### California Health Insurers

#### Enrollment

Most large insurers covered both commercial and public enrollees, with the exception of L.A. Care and Inland Empire, county plans serving primarily Medi-Cal managed care enrollees. Administrative Services Only (ASO) enrollment was a large portion of enrollment for some commercial insurers.

Notes: Commercial consists of individual, small group, and large group enrollment. Administrative Services Only (ASO) are provided to self-insured employers. Health Net includes Health Net Community Services enrollment, which is primarily Medi-Cal. All Others consists of insurers with fewer than 500,000 enrollees, such as CalOptima (Orange County), Partnership (county consortium), and Molina.

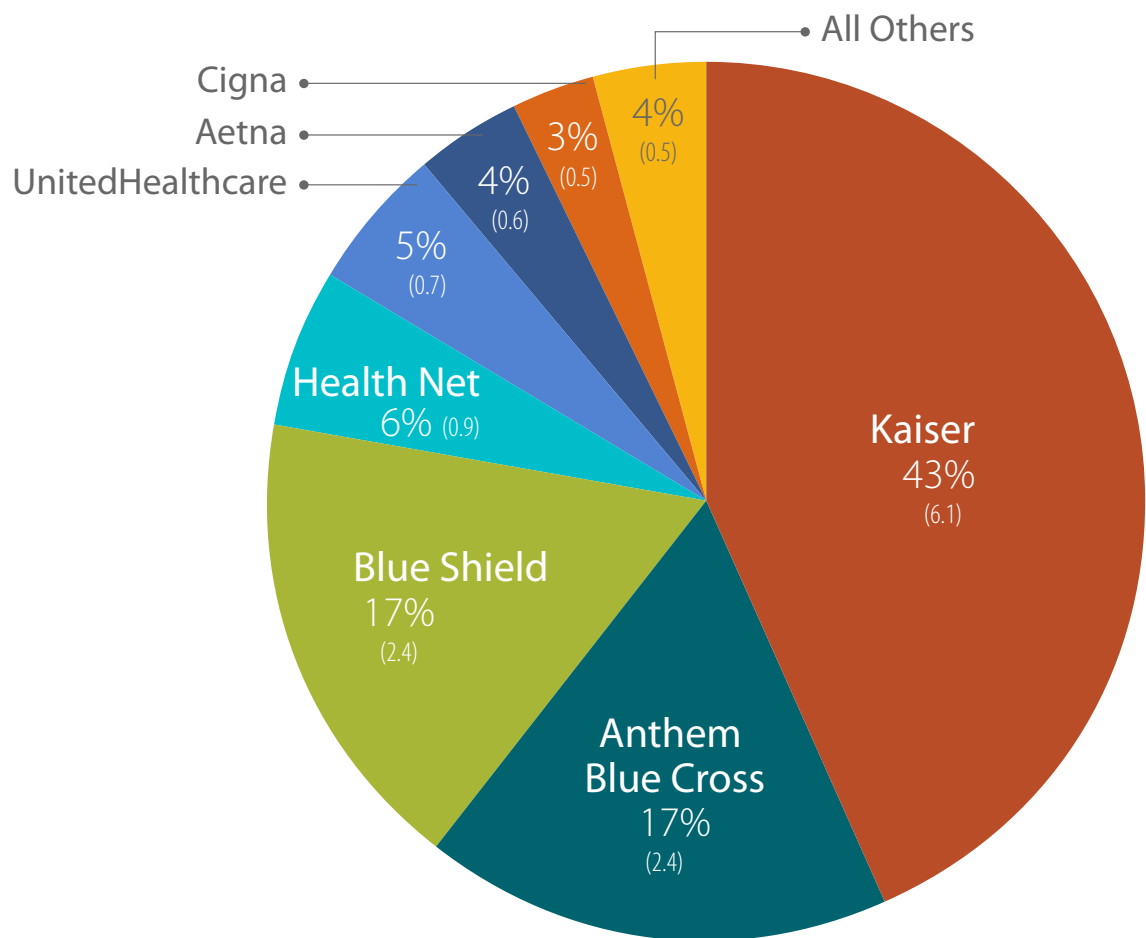
Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report, 2015*, [www.dmhc.ca.gov](http://www.dmhc.ca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2015, [insurance.ca.gov](http://insurance.ca.gov).

# Commercial Enrollment, by Insurer

## DMHC and CDI Combined, California, 2015

IN MILLIONS

TOTAL: 14.1 million



### California Health Insurers

#### Enrollment

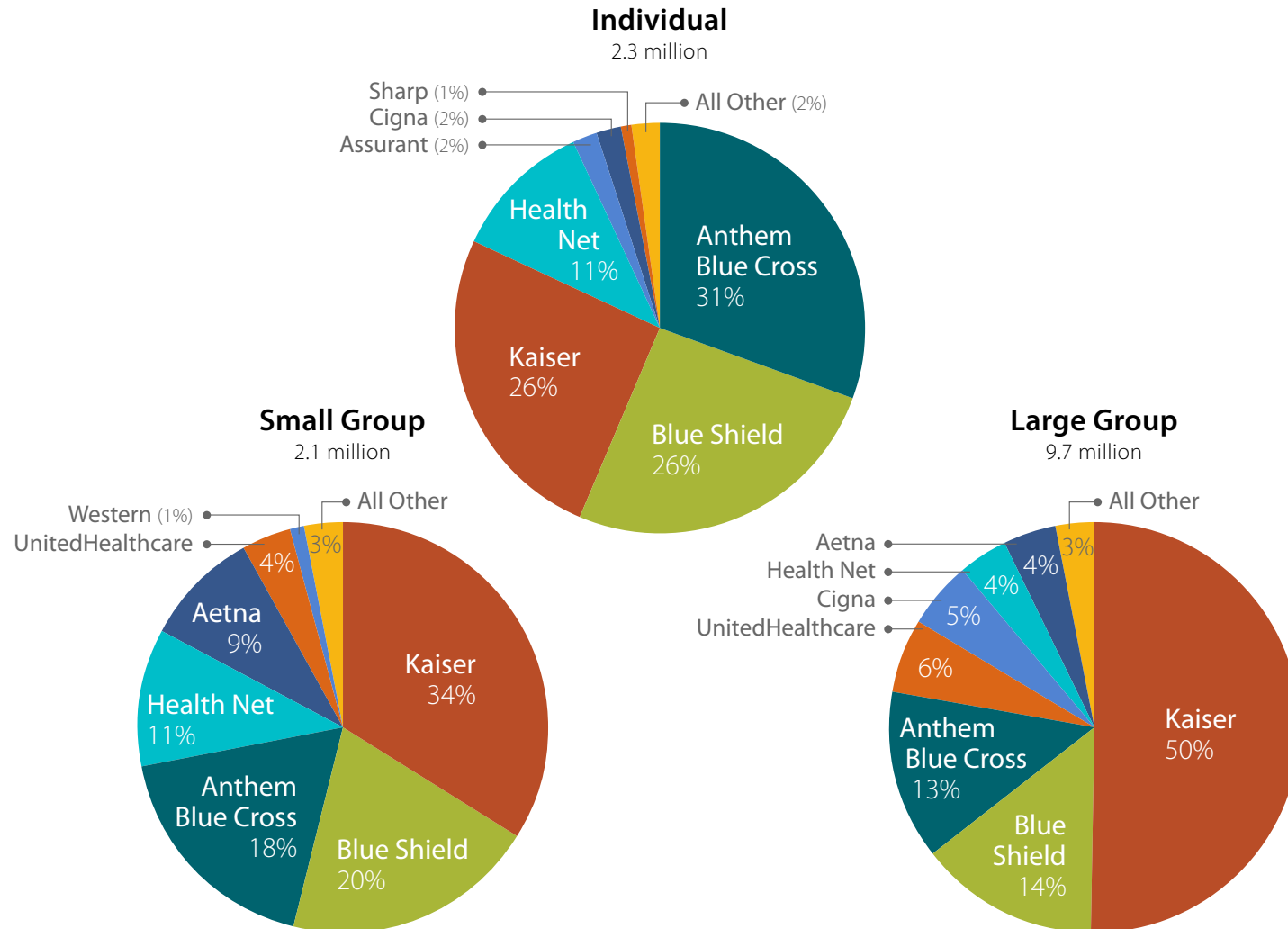
Insurers covered 14.1 million Californians through commercial policies in 2015. The three largest insurers accounted for over 75% of all commercial enrollees. Kaiser covered 43% of Californians enrolled in commercial plans. The next two largest insurers each covered 17% of these enrollees.

Notes: *Commercial* refers to health insurance individually purchased or obtained through an employer group and includes the Federal Employees Health Benefit Program (FEHBP) and Tricare. *Cigna* includes Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, and Cigna Healthcare of California. *All Others* consists of insurers that had fewer than 400,000 commercial enrollees including Western Health Advantage, Sharp, SIMNSA, Sutter, and Chinese Community Health Plan. See Appendix A for more detail on affiliations.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report*, 2015, [www.dmhc.ca.gov](http://www.dmhc.ca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2015, [insurance.ca.gov](http://insurance.ca.gov).

# Commercial Enrollment, by Insurer and Market Sector

DMHC and CDI Combined, California, 2015



Half of the large group market was enrolled in Kaiser. Enrollment in the individual market was more evenly distributed, a recent shift\* reflecting more consumer mobility and choice among insurers due to the Affordable Care Act.

Notes: The seven largest insurers are shown in each market. *All Others* consists of those with enrollee counts below 15,000 in the individual and small group markets and below 100,000 in the large group market. For additional detail, see companion data file. *Commercial* refers to health insurance individually purchased or obtained through an employer group and includes the Federal Employees Health Benefit Program (FEHBP) and Tricare. Segments may not total 100% due to rounding.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report*, 2015, [www.dmhc.ca.gov](http://www.dmhc.ca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2015, [insurance.ca.gov](http://insurance.ca.gov).

\*In 2013, 47% of the individual market was enrolled in Anthem Blue Cross, 19% in Kaiser, and 17% in Blue Shield.

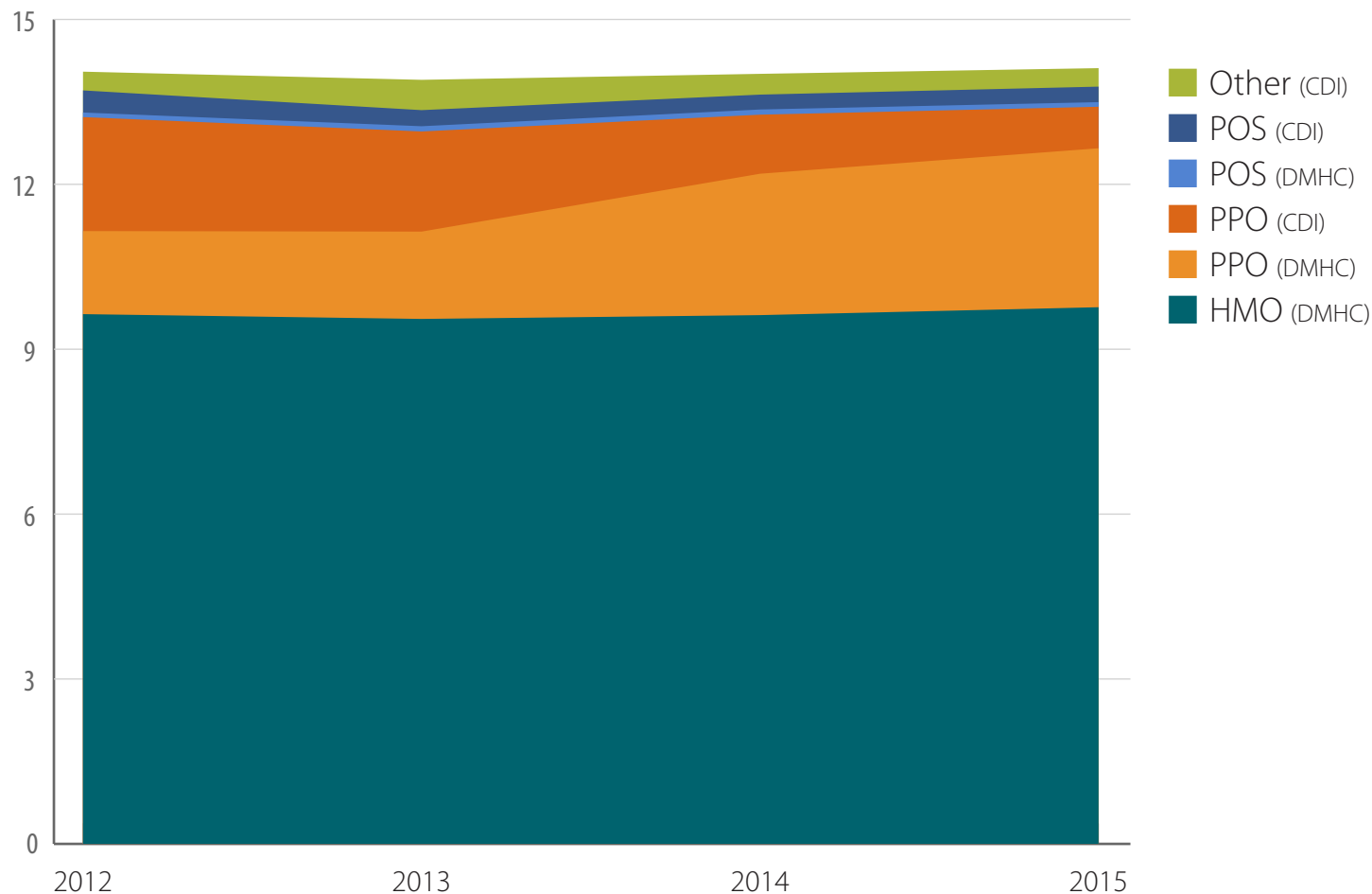
# Commercial Enrollment Detail, by Product and Regulator

## DMHC and CDI Combined, California, 2012 to 2015

### California Health Insurers

#### Enrollment

IN MILLIONS



While the total number of Californians with commercial insurance coverage remained stable, there was a shift in where PPO products were regulated. Most commercially insured PPO enrollees were in products regulated by DMHC in 2015.

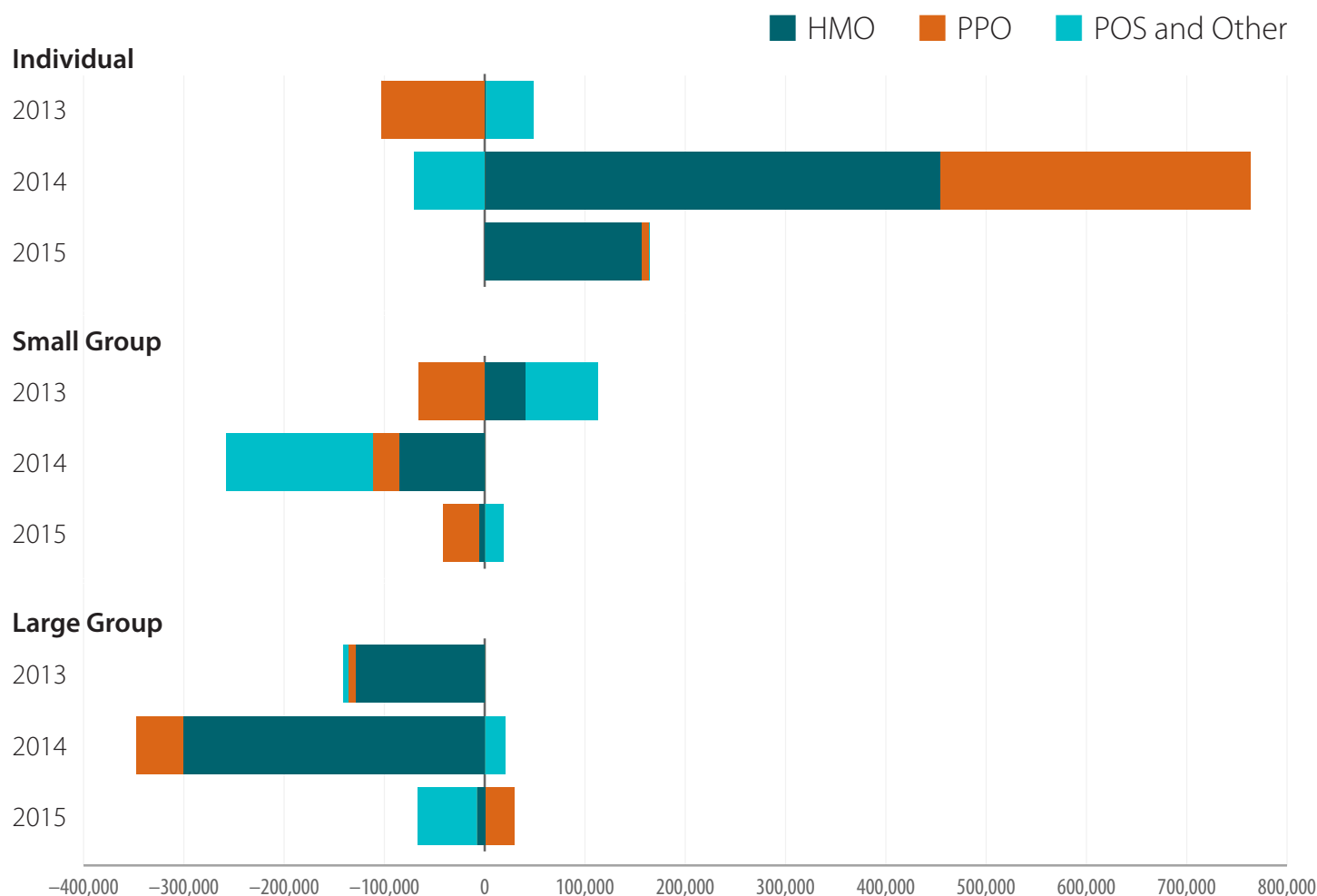
Notes: *Commercial* refers to health insurance purchased individually or through an employer group; it does not include self-insured coverage, which often uses a PPO network of providers. *POS* refers to point-of-service products.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report, 2012-2015*, [www.dmhc.ca.gov](http://www.dmhc.ca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2012-2015, [insurance.ca.gov](http://insurance.ca.gov).



# Change in Commercial Enrollment, by Market

## DMHC and CDI Combined, California, 2013 to 2015



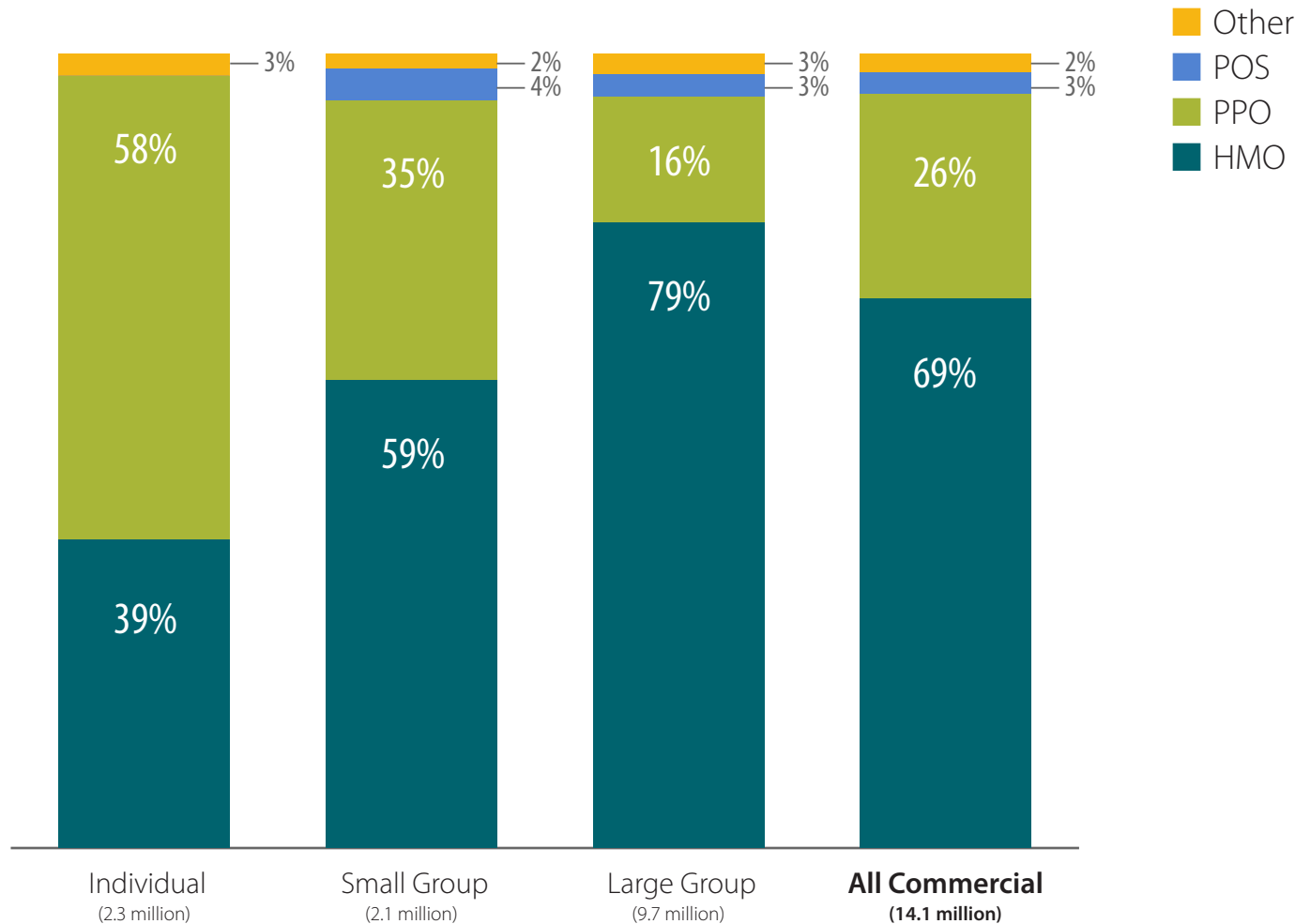
In 2014, the individual market expanded by nearly 700,000 enrollees as the Affordable Care Act was implemented in 2014. HMOs added the most enrollees, growing by over 450,000; PPO growth was also strong. Group losses, heaviest among HMOs, offset most of this individual market growth. The individual market expansion continued in 2015, but at a slower pace.

Notes: *Commercial* refers to health insurance purchased individually or through an employer group; it does not include self-insured coverage, which often uses a PPO network of providers. *POS* refers to point-of-service products.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report, 2012-2015*, [www.dmhc.ca.gov](http://www.dmhc.ca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2012-2015, [insurance.ca.gov](http://insurance.ca.gov).

# Product Distribution, Commercial Enrollment, by Market

## DMHC and CDI Combined, California, 2015



Notes: *Commercial* refers to health insurance individually purchased or obtained through an employer group. *Large Group* includes enrollees in the Federal Employees Health Benefit Program (FEHBP) and Tricare. *Other* includes the following categories: exclusive provider organization (EPO), fee-for-service (FFS), high-deductible health plan (HDHP), and other major medical products. Not all products are reported by both regulators. DMHC reports the following commercial products: HMO, PPO, and POS; these products also encompass high-deductible health plans (HDHPs). CDI reports PPO, POS, EPO, FFS, HDHP, Federal, Tricare, and other major medical products; mini-med products and student health do not constitute major medical coverage and are excluded here.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report*, 2015, [www.dmhc.ca.gov](http://www.dmhc.ca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2015, [insurance.ca.gov](http://insurance.ca.gov).

### California Health Insurers

#### Enrollment

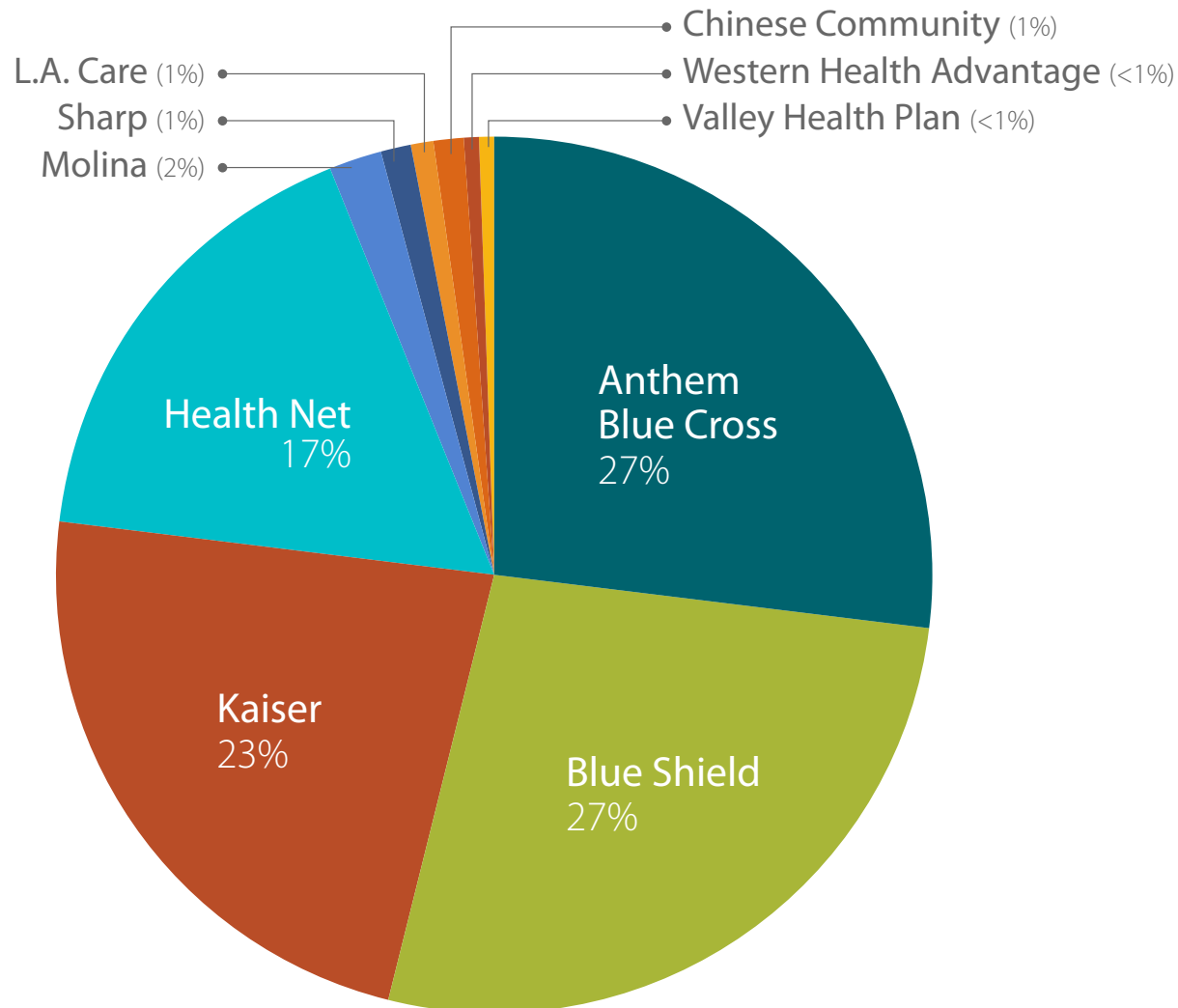
The majority of large and small group enrollees had HMO coverage, while most of those with individual coverage had PPO coverage.

Since the ACA was implemented, HMO coverage has become more common in the individual and small group markets. For example, 39% of individual and 59% of small group enrollees had HMO coverage in 2015, versus 20% and 56% in 2013 (not shown).

# Covered California Enrollment

## Individual Market, 2015

TOTAL: 1.2 MILLION



### California Health Insurers

#### Enrollment

Covered California offered a choice of 10 health insurers in the individual market in 2015. The largest four insurers were available across much of the state. Regional plans, such as Chinese Community (SF), Sharp (San Diego), Molina (Southern California), and Western Health Advantage (Sacramento), had a significant presence in local markets, despite their small statewide market share.

Notes: As of December 2015, Covered California's 1.2 million enrollees represented 53% of the 2.3 million Californians enrolled in the individual market. In 2016, two additional insurers, Oscar and UnitedHealthcare, offered coverage through Covered California.

Source: Covered California, *Active Member Profile*, December 2015, [hbex.coveredca.com](http://hbex.coveredca.com).

# Enrollment, by Insurer and Market Sector

## DMHC and CDI Combined, California, 2013 to 2015

### California Health Insurers

#### Enrollment

Public managed care enrollment grew by 42%, or 3.7 million, between 2013 and 2015, driven mainly by expanded Medi-Cal eligibility under the Affordable Care Act. In contrast, commercial insurance enrollment increased by 2% during this period.

	Commercial			Public			Total		
	2013	2014	2015	2013	2014	2015	2013	2014	2015
Kaiser	5,850,840	5,803,692	6,137,276	1,322,851	1,092,400	1,168,313	7,173,691	6,896,092	7,305,589
Anthem Blue Cross	2,732,764	2,597,173	2,385,082	893,697	1,124,807	799,370	3,626,461	3,721,980	3,184,452
Health Net	876,357	923,012	904,777	1,267,815	1,790,131	1,997,880	2,144,172	2,713,143	2,902,657
Blue Shield	2,122,478	2,453,841	2,428,035	69,156	102,560	125,913	2,191,634	2,556,401	2,553,948
L.A. Care	NA	NA	NA	1,148,138	1,596,728	1,823,875	1,148,138	1,596,728	1,823,875
Inland Empire	—	—	—	638,653	990,486	1,126,479	638,653	990,486	1,126,479
UnitedHealthcare	703,600	612,339	673,181	343,561	337,614	351,743	1,047,161	949,953	1,024,924
CalOptima	—	—	—	491,540	715,636	796,202	491,540	715,636	796,202
Aetna	670,699	633,066	575,681	31,247	25,801	24,957	701,946	658,867	600,638
All Others	944,316	986,778	1,009,629	2,674,599	4,124,164	4,385,999	3,618,915	5,110,942	5,395,628
<b>Total</b>	<b>13,901,054</b>	<b>14,009,901</b>	<b>14,113,661</b>	<b>8,881,257</b>	<b>11,900,327</b>	<b>12,600,731</b>	<b>22,782,311</b>	<b>25,910,228</b>	<b>26,714,392</b>

Notes: *Commercial* refers to health insurance individually purchased or obtained through an employer group and includes the Federal Employees Health Benefit Program (FEHBP) and Tricare. *Public* is Medicare, Medi-Cal, and other public managed care programs. L.A. Care did not break out its commercial enrollment (e.g. individuals enrolled in Covered California) in its reports. *All Others* consists of insurers that had fewer than 600,000 commercial and public enrollees in 2015. Enrollment figures are as of December. Medi-Cal managed care enrollment reporting by insurers to the state regulators is estimated to be overstated by 700 to 800 thousand in 2013 and 2014, due to some double counting of subcontracted enrollment. Improved reporting in 2015 has minimized differences from Department of Health Care Services figures.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report, 2013-2015*, [www.dmhca.ca.gov](http://www.dmhca.ca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2013-2015, [insurance.ca.gov](http://insurance.ca.gov).

# Commercial Enrollment, by Insurer and Market

## DMHC and CDI Combined, California, 2013 to 2015

### California Health Insurers

#### Enrollment

Individual enrollment has grown by 858,000 (58%) since 2013, with enrollment more than doubling in Kaiser, Blue Shield, and Health Net. Regional insurers, such as Western Health Advantage and Sharp, also saw their individual enrollment surge. Both large and small group enrollment declined.

	Individual			Small Group			Large Group		
	2013	2014	2015	2013	2014	2015	2013	2014	2015
Kaiser	283,285	504,730	607,775	711,717	665,919	712,489	4,855,838	4,633,043	4,817,012
Blue Shield	250,683	559,530	609,531	464,549	416,104	419,206	1,407,246	1,478,207	1,399,298
Anthem Blue Cross	704,628	728,538	721,915	581,699	497,250	370,990	1,446,437	1,371,385	1,292,177
UnitedHealthcare	10,370	66	96	95,857	80,557	83,567	597,373	531,716	589,518
Health Net	99,513	236,768	249,476	242,406	243,053	239,396	534,438	443,191	415,905
Cigna	66,794	64,182	46,931	876	50	—	437,228	434,075	441,643
Aetna	49,265	3,404	656	178,960	144,832	181,197	442,474	484,830	393,828
Western	182	3,888	6,847	30,406	28,004	30,118	70,440	77,159	83,528
Sharp	116	11,781	19,002	8,080	12,254	14,168	63,138	61,173	82,144
All Others	24,617	70,047	85,287	55,809	24,632	38,061	186,630	199,533	161,900
<b>Total</b>	<b>1,489,453</b>	<b>2,182,934</b>	<b>2,347,516</b>	<b>2,370,359</b>	<b>2,112,655</b>	<b>2,089,192</b>	<b>10,041,242</b>	<b>9,714,312</b>	<b>9,676,953</b>

Notes: *Individual* includes both those enrolled through Covered California and those enrolled in other individually purchased plans. *Large Group* includes enrollees in the Federal Employees Health Benefit Program (FEHBP) and Tricare. *All Others* consists of insurers that had fewer than 100,000 commercial enrollees.

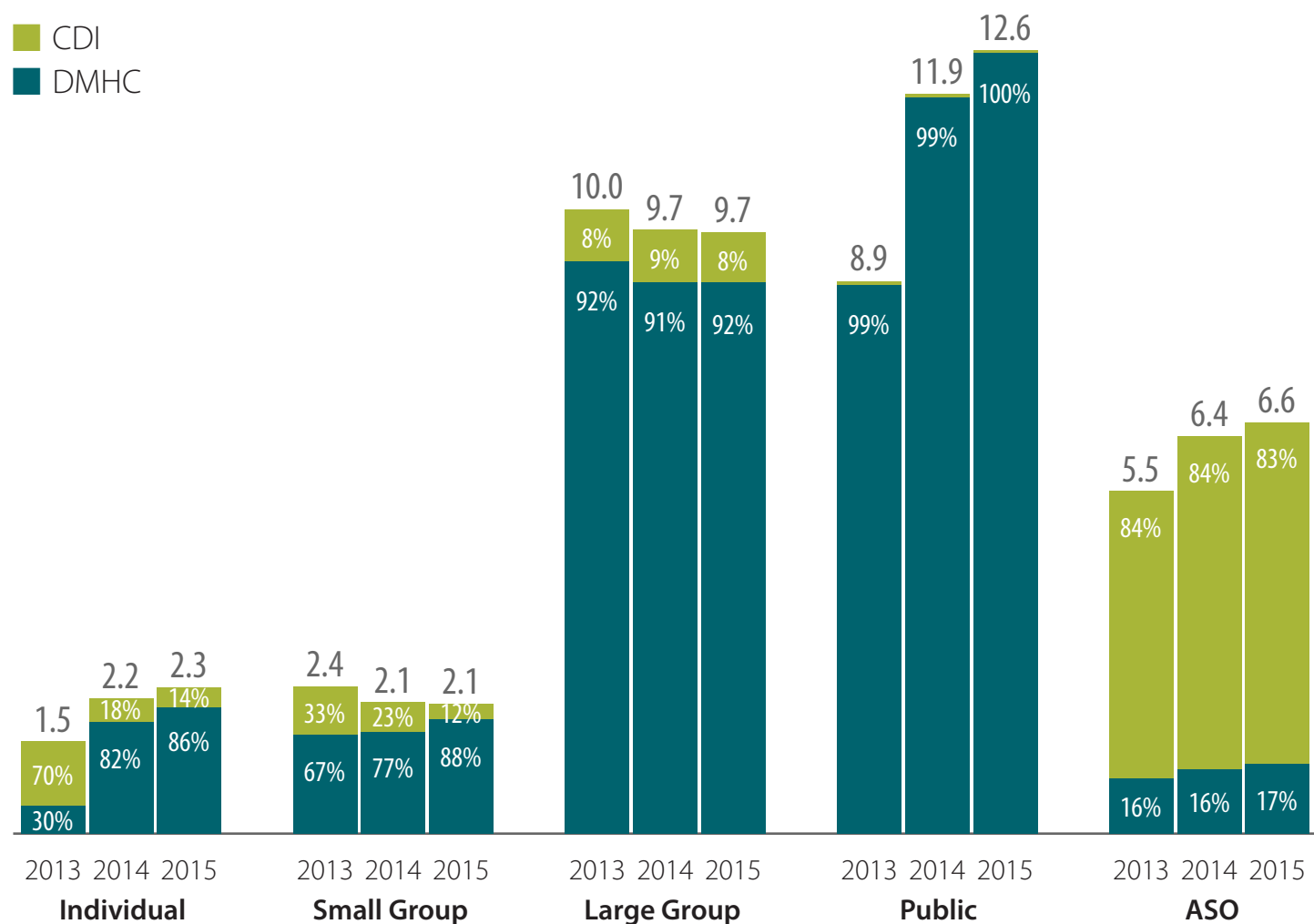
Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report*, 2013-2015, [www.dmhca.gov](http://www.dmhca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2013-2015, [insurance.ca.gov](http://insurance.ca.gov).

# Enrollment, by Regulator and Market Sector

## California, 2013 to 2015

IN MILLIONS

■ CDI  
■ DMHC



### California Health Insurers

#### Enrollment

In 2015, the majority of enrollment, with the exception of ASO, declined under DMHC regulation. Individual and small group business shifted to DMHC-regulated products in 2014 and 2015. At the end of 2015, 86% of the individual and 88% of the small group markets were regulated by DMHC.

Notes: *Public* is Medicare, Medi-Cal, and other public managed care programs. *ASO* (Administrative Services Only) are provided to self-insured employers.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report*, 2013-2015, [www.dmh.ca.gov](http://www.dmh.ca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2013-2015, [insurance.ca.gov](http://insurance.ca.gov).

# Medicare Advantage vs. Fee-for-Service Enrollment

California vs. United States, December 2015

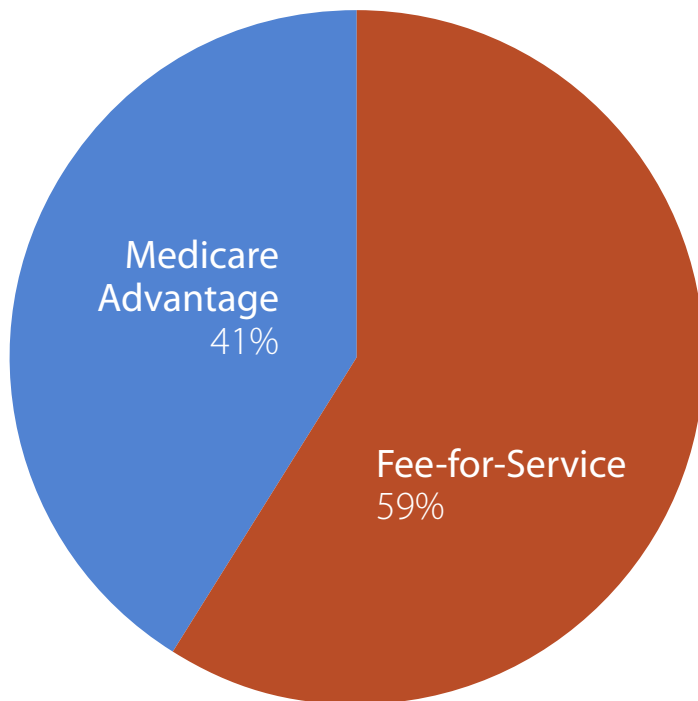
## California Health Insurers

Coverage

In California, 59% of Medicare enrollees had fee-for service coverage. California had a higher percentage of enrollees covered by Medicare Advantage, Medicare's managed care option, than the US.

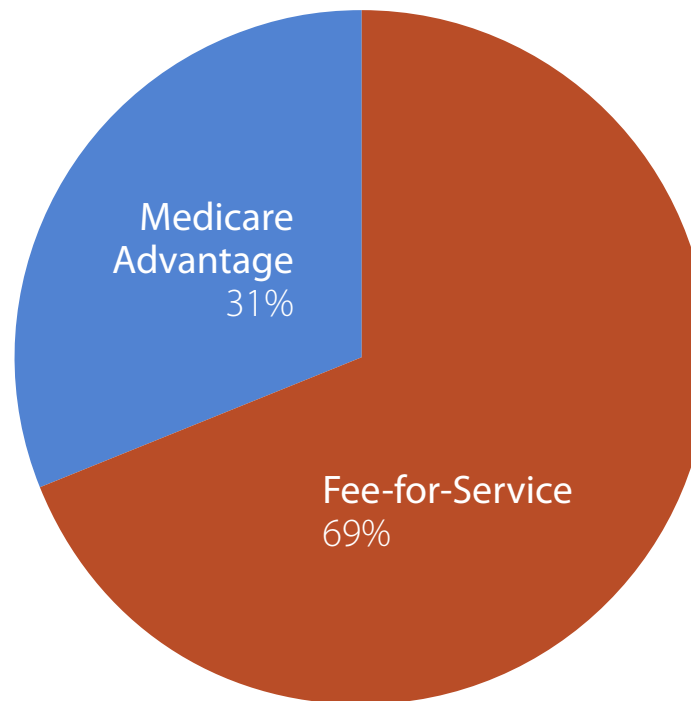
### California Medicare

5.7 million



### US Medicare

54.7 million

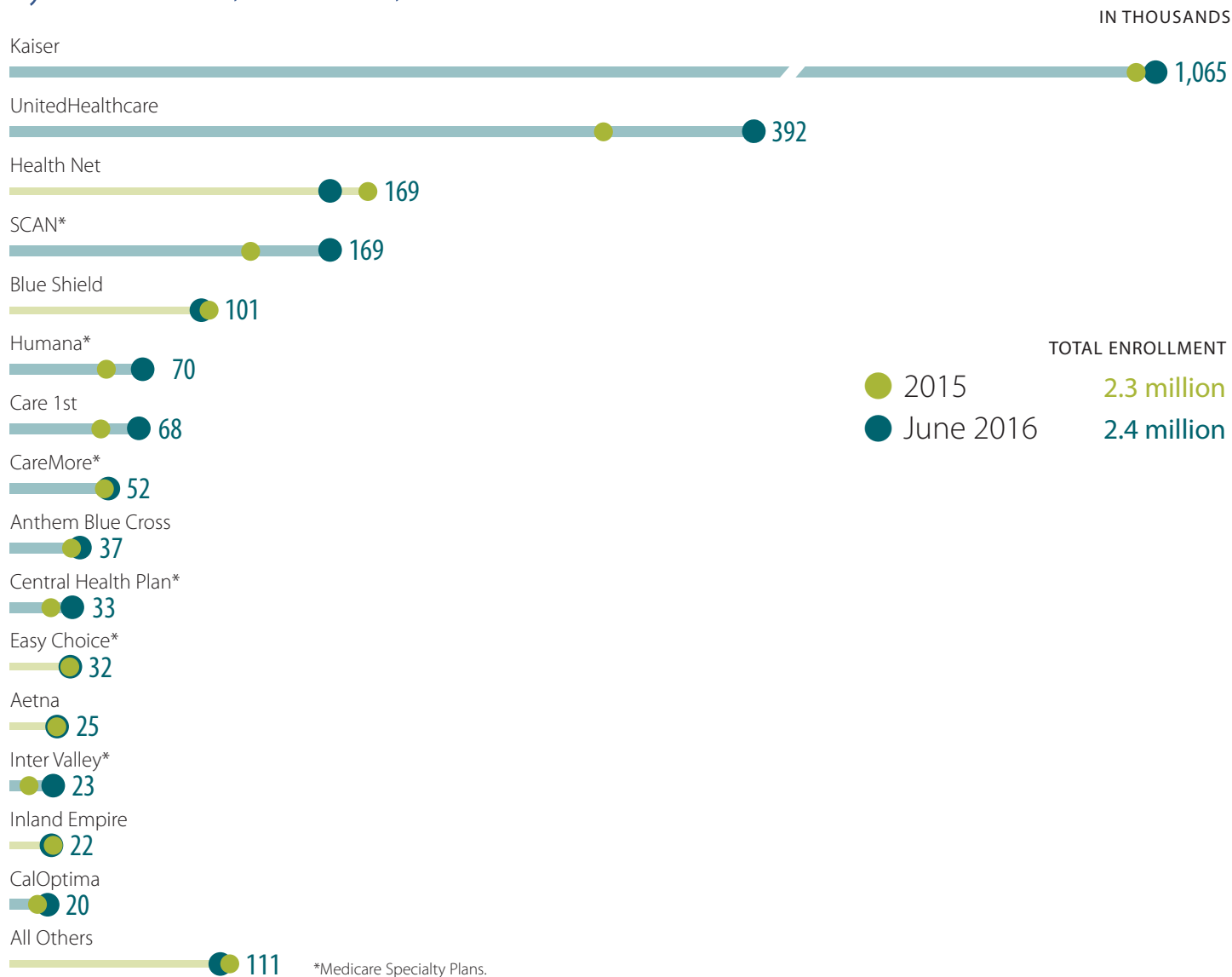


Notes: Under Medicare Advantage, health plans provide all Medicare benefits in exchange for a capitated payment. Some fee-for-service beneficiaries also have Medicare supplemental insurance.

Source: Centers for Medicare & Medicaid Services, "MA State/County Penetration," December 2015, [www.cms.gov](http://www.cms.gov).

# Medicare Advantage Enrollment

## by Health Plan, California, December 2015 and June 2016



Notes: *All Others* includes plans with fewer than 20,000 enrollees in June 2016, such as Alignment Health Plan, Molina, L.A. Care, and 41 other plans. Enrollment in June 2016 was up 72,557 year-to-date over December 2015. See Appendix H for details, including market share.

Sources: Centers for Medicare & Medicaid Services (CMS), "Monthly MA Enrollment by State/County/Contract," December 2015 and June 2016, [www.cms.gov](http://www.cms.gov).

### California Health Insurers

#### Coverage

Kaiser covered nearly half of all Medicare Advantage enrollees. Combined, UnitedHealthcare, and Health Net covered 23% of all Medicare Advantage enrollees. Medicare specialty plans covered 16%.

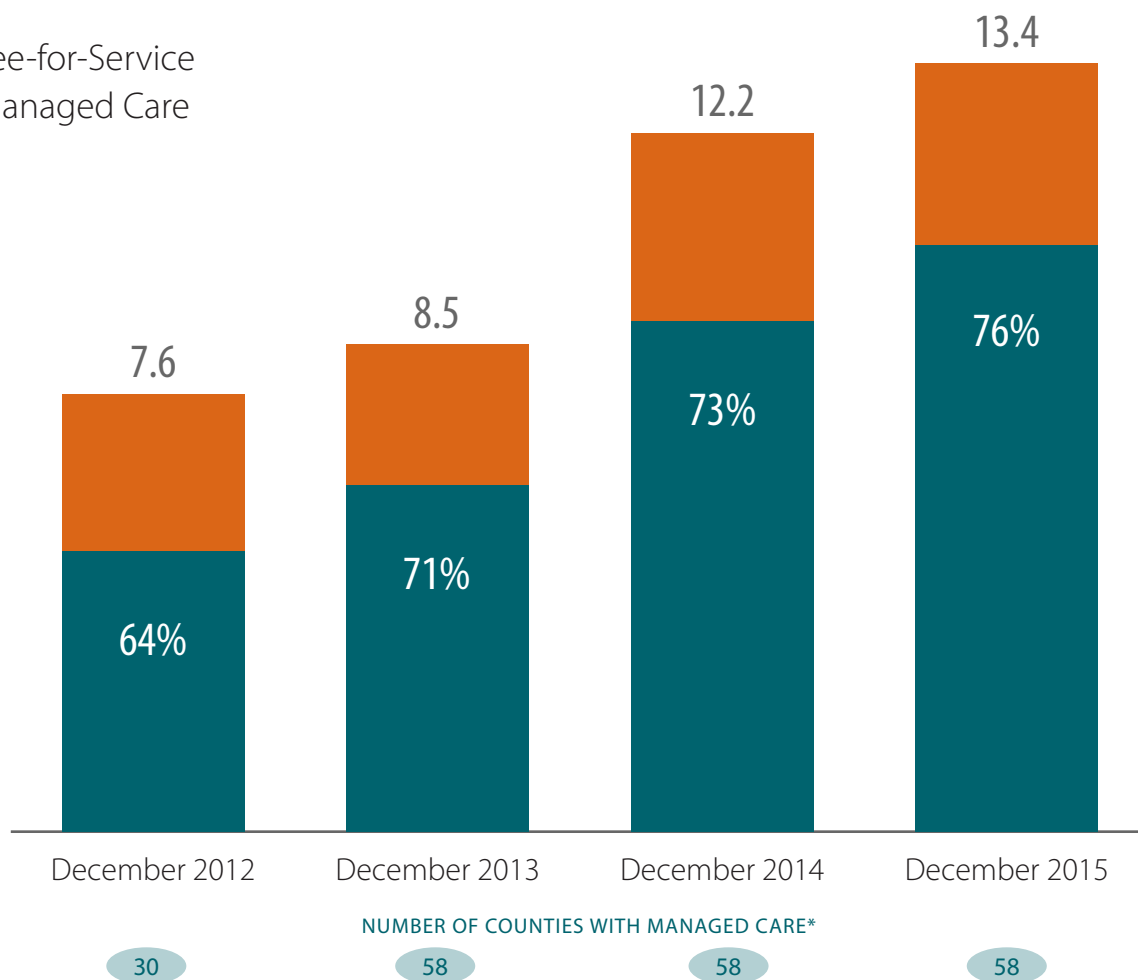


# Medi-Cal Fee-for-Service vs. Managed Care Enrollment

## California, December 2012 to December 2015

IN MILLIONS

■ Fee-for-Service  
■ Managed Care



### California Health Insurers

#### Coverage

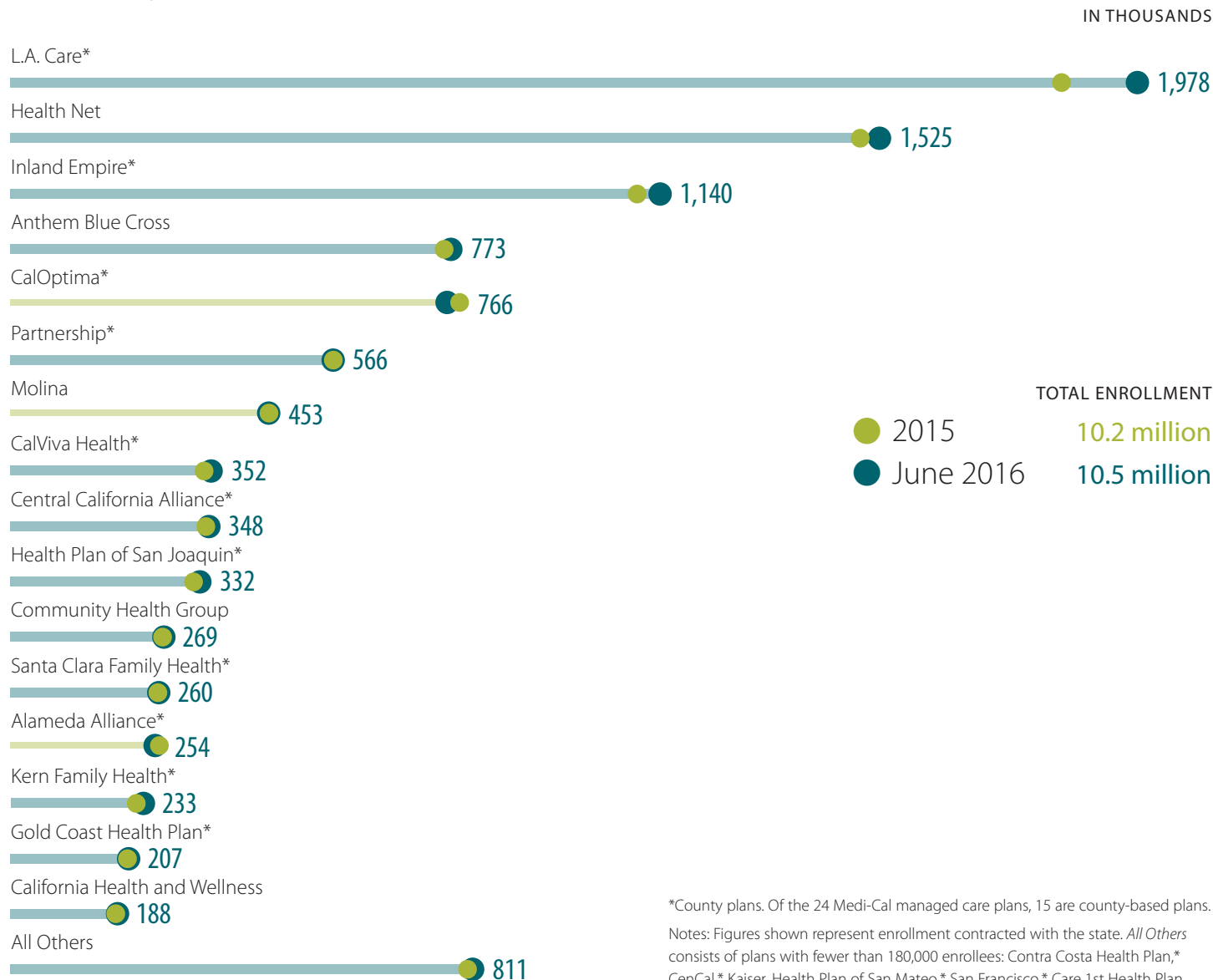
Expanded eligibility for Medi-Cal under the ACA increased enrollment by nearly 5 million members in the 2014 and 2015 period. The number of enrollees covered by Medi-Cal managed care surged as fee-for-service enrollment remained flat. Over three-quarters of all Medi-Cal enrollees were covered by managed care.

\*In 2013, two policy changes increased Medi-Cal managed care enrollment: some 850,000 Healthy Families enrollees transitioned to Medi-Cal, and managed care expanded to the remaining 28 unserved counties. In 2014 and 2015, growth was due largely to health reform's expansion of Medi-Cal eligibility.

Sources: California Department of Health Care Services (DMHC), *Medi-Cal Managed Care Enrollment Report*, December 2012-2015, [www.dhcs.ca.gov](http://www.dhcs.ca.gov); Research Analytical Studies Branch, "Medi-Cal Certified Eligible County Pivot Table," July 2016 and prior reports., [www.dhcs.ca.gov](http://www.dhcs.ca.gov).

# Medi-Cal Managed Care Enrollment

## California, December 2015 and June 2016



\*County plans. Of the 24 Medi-Cal managed care plans, 15 are county-based plans.

Notes: Figures shown represent enrollment contracted with the state. *All Others* consists of plans with fewer than 180,000 enrollees: Contra Costa Health Plan,\* CenCal,\* Kaiser, Health Plan of San Mateo,\* San Francisco,\* Care 1st Health Plan, Positive Health Care, and Family Mosaic Project.

Source: California Department of Health Care Services (DMHC), *Medi-Cal Managed Care Enrollment Report*, December 2015 and June 2016, [www.dhcs.ca.gov](http://www.dhcs.ca.gov).

### California Health Insurers

#### Coverage

County-based health plans insured two thirds of Medi-Cal managed care enrollees. Growth in 2016 was modest, unlike the 2014 and 2015 enrollment expansion fueled by health reform.

# Patient Experience Ratings of Health Insurers, California, 2015

	SATISFACTION WITH PLAN DOCTORS				GETTING CARE EASILY		SATISFACTION WITH PLAN SERVICES			
	Health Care* (very highly rated)	Coordinated Care†	Doctor Communication with Patients (highly rated)	Doctor and Patient Shared Decisionmaking‡	Appointment and Care Quickly (highly rated)	Getting Doctors and Care Easily (highly rated)	Rate their HMO/PPO* (very highly rated)	Paid Claims Quickly and Correctly†	Customer Service (highly rated)	Plan Information on What You Pay‡
<b>HMO</b>	PERCENTAGE OF MEMBERS									
Aetna	46%		90%		82%	85%	36%	86%	81%	
Anthem Blue Cross	52%	82%	93%	79%	79%	83%	44%	85%	83%	
Blue Shield	48%	79%	93%	81%	78%	82%	44%	91%	88%	64%
Cigna	53%	79%	95%	79%	78%	82%	45%	86%	88%	
Health Net	49%	81%	92%	80%	77%	78%	41%	82%	77%	56%
Kaiser North	55%	80%	92%	80%	87%	88%	52%	84%	88%	62%
Kaiser South	57%	82%	93%	80%	78%	82%	56%	84%	88%	68%
Sharp	62%	85%	96%	82%	83%	80%	57%	88%	88%	69%
UnitedHealthcare	47%	75%	92%	79%	79%	81%	41%	86%	83%	63%
Western	54%	84%	95%	86%	86%	84%	50%	84%	87%	
<b>PPO</b>	PERCENTAGE OF MEMBERS									
Aetna	44%		93%		81%	87%	37%	84%	79%	
Anthem Blue Cross	48%	81%	97%	83%	87%	86%	33%	87%	85%	56%
Blue Shield	43%		96%			81%	23%	83%	74%	
Cigna	43%	80%	93%	80%	82%	83%	36%	84%	81%	56%
UnitedHealthcare	46%	73%	93%	73%	79%	85%	38%	84%	84%	58%

\*Percentage rating their health plan a 9 or 10 on a scale of 0 to 10 (Note that, in previous years, reports have reflected percentage rating their plan an 8, 9, or 10 out of 10).

†Percentage reporting this experience. ‡How well plan does (higher is better).

Notes: Reflects survey data collected in 2016 regarding service and experiences in 2015. Results shown for carriers with more than 150,000 enrollees. Differences of four percentage points or more should be considered meaningful. See Appendix J for additional details on interpretation of scores.

Source: Office of Patient Advocate, Quality Report Card, 2016-17 edition, based on data from the Consumer Assessment of Healthcare Providers and Systems (CAHPS), [www.opa.ca.gov](http://www.opa.ca.gov).

About half of all members rated their health care very highly — that is, 9 or 10 on a 10-point scale. Health care in HMOs was very highly rated 46% to 62% of the time; health care in PPOs was very highly rated less often, 43% to 48% of the time. More patients reported sharing decisionmaking with their doctor than two years ago (not shown).

# Clinical Performance Ratings of Health Insurers

## California, 2015

Legend:	Asthma and Lung Disease Care	Behavioral and Mental Health Care	Checking for Cancer	Chlamydia Screening	Diabetes Care	Heart Care	Maternity Care	Treating Adults: Getting the Right Care	Treating Children: Getting the Right Care
★ "Poor"									
★★ "Average"									
★★★ "Good"									
★★★★ "Excellent"									
<b>HMO</b>									
Aetna	★★	★★	★	★★★	★	★	★	★	★
Anthem Blue Cross	★★	★★	★★★	★★★	★★★	★★	★★	★★★	★★★
Blue Shield	★★	★★	★★★	★★★	★★★	★★	★★	★★	★★★
Cigna	★★★	★★	★★★	★★★	★★★	★	★★★	★★★	★★★
Health Net	★★	★	★★★	★★★	★★★	★★	★★	★★★	★★★
Kaiser North	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Kaiser South	★★★★	★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★
Sharp	★★	★★★	★★★	★★★★	★★★	★★	★★★	★★★★	★★★
UnitedHealthcare	★	★★	★★★	★★★	★★★	★★	★	★★★	★★
Western	★★★	★★★	★★★	★★★	★★★	★★★	★★★	★★★	★★★
<b>PPO</b>									
Aetna	★★	★★★	★★	★★★	★	★	★	★	★★
Anthem Blue Cross	★★	★★	★★★	★★★	★★	★★	★★	★★	★★
Blue Shield	★★	★★	★★	★★	★★	★★	★★	★	★★
Cigna	★★	★★	★★	★★★	★★	★	★★★	★★	★★★
UnitedHealthcare	★★	★★★	★★	★★★	★★	★	★★	★★	★★

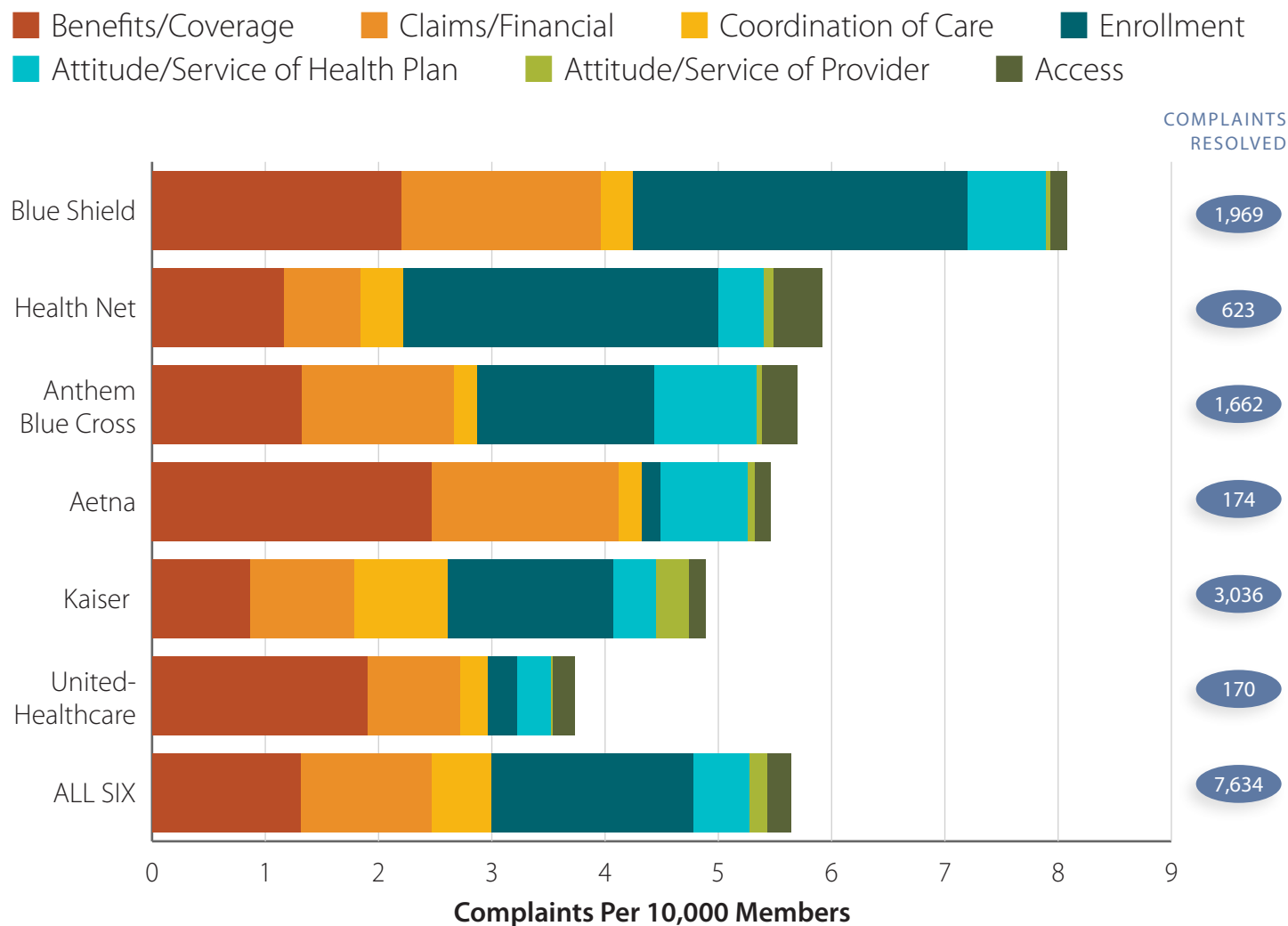
Plans varied in their ability to meet clinical performance standards for the most common health care needs. While some plans, such as Kaiser, ranked highly across many clinical measures, others received low rankings across many categories of care.

Notes: Scores based on a 4-star rating system, where more stars is better. Each category reflects a composite score for care in 2015 ("Measurement Year" 2015). Scores are based on information from health plan records collected for the Healthcare Effectiveness Data and Information Set (HEDIS).

Source: Office of the Patient Advocate, "Health Care Quality Report Cards, 2016-17 Edition," [www.opa.ca.gov](http://www.opa.ca.gov).

# Complaints Filed with DMHC

## Largest Insurers, California, 2015



### California Health Insurers

#### Consumer Satisfaction

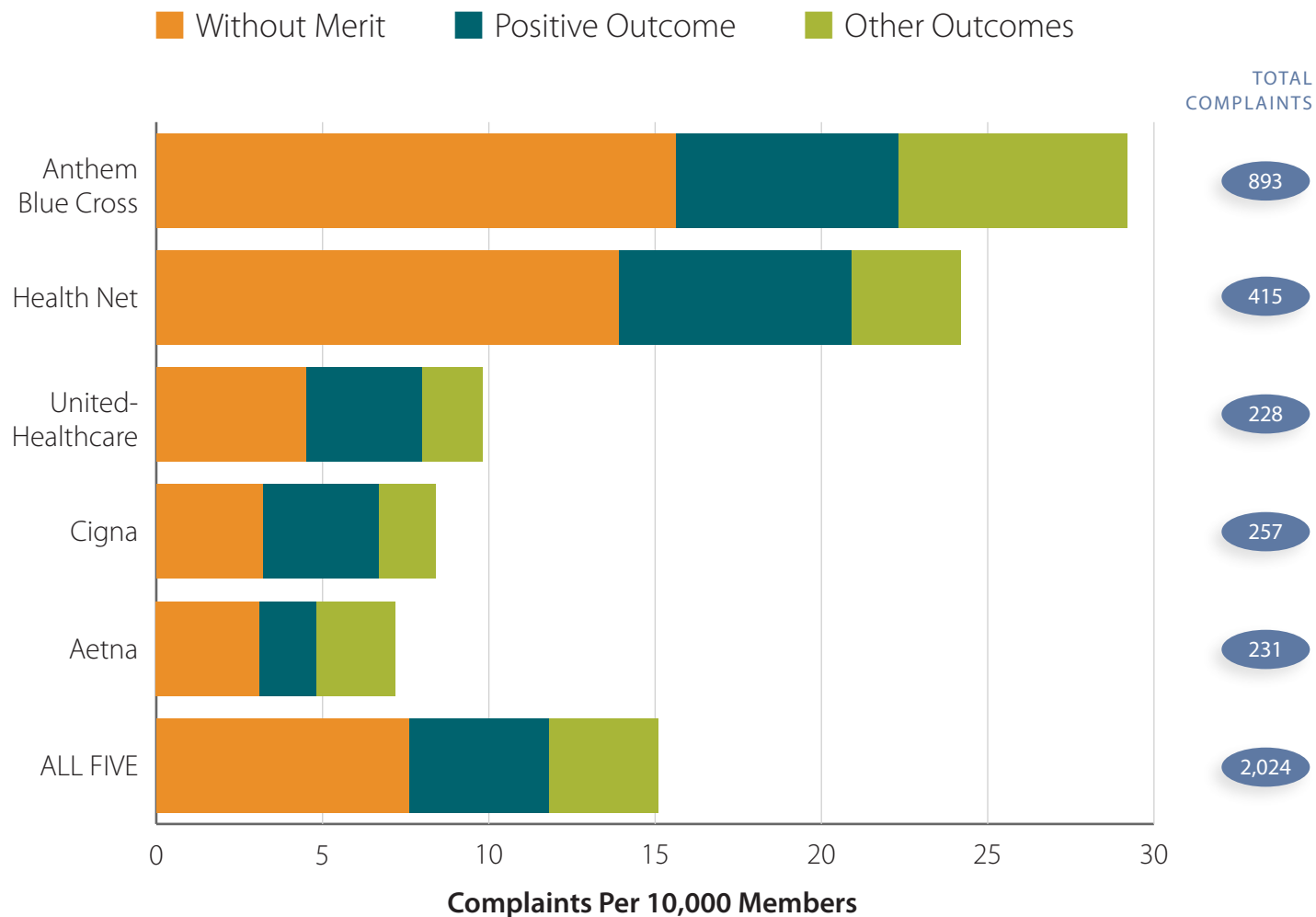
For the six largest commercial insurers, DMHC reported resolving 7,634 complaints, about 5.5 complaints for every 10,000 members. This was an increase from the prior year's 4.3 complaints per 10,000 members, and nearly double the rate of 3.0 complaints per 10,000 members in 2013 (not shown). Complaints in 2015 were most often filed over enrollment and benefits/coverage matters.

Notes: Largest insurers are commercial plans with over 350,000 enrollees in 2015. Figures pertain to resolved complaints, both with and without merit. A single complaint filed can be reflected in more than one category.

Source: Department of Managed Health Care (DMHC), "Appendix," 2015 Annual Report, [www.dmhca.gov](http://www.dmhca.gov).

# Complaints Filed with CDI

## Largest Insurers, California, 2015



### California Health Insurers

#### Consumer Satisfaction

In 2015, CDI processed about 15 complaints per 10,000 enrollees for the five largest insurers, a total of 2,024 complaints. Of these complaints, a quarter resulted in a positive outcome for the consumer, meaning that corrective action or compromise by the insurer was required. Half the complaints were found to be without merit, and another quarter of the remaining complaints resulted in other outcomes.

Notes: Figures report the disposition of complaints closed in 2015. *Positive outcomes* are those that required corrective action, led to insurer compromise, or resulted in some other remedy for the complainant. *Without merit* are those where CDI either did not request an action or it upheld the insurer's position. *Other Outcomes* are complaints that fell into neither of the previous categories. Largest plans are those with 100,000 or more enrollees in 2015. Cigna figures reflect both Connecticut General Life Insurance Company and Cigna Health and Life Insurance Company.

Source: California Department of Insurance (CDI), "Company Profile," [interactive.web.insurance.ca.gov](http://interactive.web.insurance.ca.gov).

# Data Resources

## FEDERAL RESOURCES, US DEPARTMENT OF HEALTH AND HUMAN SERVICES

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

- Health Insurance Market Reforms  
[www.cciio.cms.gov](http://www.cciio.cms.gov)
- List of Health Insurers Owing Rebates and Medical Loss Ratio (MLR) Refunds by State and Market, 2011–2015  
[www.cms.gov](http://www.cms.gov)
- MLR Data and System Resources  
[www.cciio.cms.gov](http://www.cciio.cms.gov)
- MLR reports  
[www.cciio.cms.gov](http://www.cciio.cms.gov)

### CMS, Medicare Enrollment Resources

- Medicare Advantage State/County Penetration Report  
[www.cms.gov](http://www.cms.gov)
- Monthly Medicare Advantage Enrollment, by State/County/Contract  
[www.cms.gov](http://www.cms.gov)

### HealthCare.Gov

- Insurance Company Profiles by State, including Medical Loss Ratios and Rate Review  
[companyprofiles.healthcare.gov](http://companyprofiles.healthcare.gov)

## REGULATORS

### California Department of Insurance (CDI)

- Insurance Company Profiles, including Financial Statements  
[www.interactive.web.insurance.ca.gov](http://www.interactive.web.insurance.ca.gov)
- Life and Annuity Market Share Reports, 2003–2015  
[www.insurance.ca.gov](http://www.insurance.ca.gov)
- Health Insurance Covered Lives Reports, 2015  
[www.insurance.ca.gov](http://www.insurance.ca.gov)

### California Department of Managed Health Care (DMHC)

- Enrollment Summary Reports, 2012–2015  
[www.dmhc.ca.gov](http://www.dmhc.ca.gov)
- Health Plan Financial Statements  
[wps0.dmhc.ca.gov](http://wps0.dmhc.ca.gov)
- Health Plan Financial Summary Report  
[wps0.dmhc.ca.gov](http://wps0.dmhc.ca.gov)
- Independent Medical Review and Complaint Results, 2015  
[www.dmhc.ca.gov](http://www.dmhc.ca.gov)
- Individual Market, Post Open Season Enrollment in DMHC-regulated Plans, 2014  
[www.dmhc.ca.gov](http://www.dmhc.ca.gov)
- Licensed Plans List  
[wps0.dmhc.ca.gov](http://wps0.dmhc.ca.gov)

## OTHER STATE RESOURCES

### California Department of Health Care Services (DHCS)

- Medi-Cal Managed Care Enrollment Reports  
[www.dhcs.ca.gov](http://www.dhcs.ca.gov)
- Research and Analytical Studies Division “Medi-Cal Certified Eligibles – Recent Trends”  
[www.dhcs.ca.gov](http://www.dhcs.ca.gov)

### California Office of the Patient Advocate

- California Health Care Quality Report Cards, 2016–2017  
[opa.ca.gov](http://opa.ca.gov)
- Scoring Documentation for Public Reporting on CAHPS (Reporting Year 2016)  
[reportcard.opa.ca.gov](http://reportcard.opa.ca.gov)

### Covered California

- Active Member Profiles  
[hbex.coveredca.com](http://hbex.coveredca.com)

## PRIVATE RESOURCE

### Kaiser Family Foundation

- State Health Facts  
[www.statehealthfacts.org](http://www.statehealthfacts.org)

## California Health Insurers

## ABOUT THIS SERIES

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

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## FOR MORE INFORMATION



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Oakland, CA 94612  
510.238.1040  
[www.chcf.org](http://www.chcf.org)

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

COMPANY GROUPING	UNDER DMHC	UNDER CDI	NAIC CODE
Aetna	Aetna Health Care of California, Inc.	Aetna Life Insurance Company	60054
Anthem Blue Cross	Blue Cross of California, dba Anthem Blue Cross	Anthem Blue Cross Life and Health Insurance Company	62825
Blue Shield	California Physicians' Service, dba Blue Shield of California	Blue Shield of California Life and Health Insurance Company	61557
Cigna	Cigna HealthCare of California	Cigna Health and Life Insurance Company* Connecticut General Life Insurance Company*	67369 62308
Health Net	Health Net Community Solutions Health Net of California, Inc.	Health Net Life Insurance Company*	66141
Kaiser	Kaiser Foundation Health Plan, Inc.*	Kaiser Permanente Insurance Company*	60053
UnitedHealthcare	UHC of California, Inc.	UnitedHealthcare Insurance Company*	79413

\*Multi-state activities are included in California regulatory filings.

Notes: Largest insurers were selected on the basis of enrollment in December 2015; L.A. Care and Inland Empire, which had no CDI counterparts, are not shown. See CDI Market Share Report for further details on company groupings.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report*, 2015, [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov); California Department of Insurance (CDI), "Health Insurance Covered Lives Report," 2015, [insurance.ca.gov](http://insurance.ca.gov); CDI, "Exhibit (4D)," *Life and Annuity Market Share Report*, 2015, [insurance.ca.gov](http://insurance.ca.gov).



# Appendix B: California Health Insurance Enrollment, by Sector, 2013 to 2015

## ENROLLMENT

SECTOR	2015			2014			2013		
	CDI	DMHC	COMBINED	CDI	DMHC	COMBINED	CDI	DMHC	COMBINED
Individual	320,134	2,027,382	2,347,516	394,292	1,788,642	2,182,934	1,040,569	448,884	1,489,453
Small Group	245,885	1,843,307	2,089,192	486,701	1,625,954	2,112,655	785,079	1,585,280	2,370,359
Large Group	806,995	8,869,958	9,676,953	841,478	8,872,834	9,714,312	840,161	9,201,081	10,041,242
<b>Commercial Total</b>	<b>1,373,014</b>	<b>12,740,647</b>	<b>14,113,661</b>	<b>1,722,471</b>	<b>12,287,430</b>	<b>14,009,901</b>	<b>2,665,809</b>	<b>11,235,245</b>	<b>13,901,054</b>
Medicare	47,924	2,220,688	2,268,612	61,640	2,151,332	2,212,972	64,584	2,015,522	2,080,106
Medi-Cal and Other Public	—	10,332,119	10,332,119	—	9,687,355	9,687,355	—	6,801,151	6,801,151
<b>Public Total</b>	<b>47,924</b>	<b>12,552,807</b>	<b>12,600,731</b>	<b>61,640</b>	<b>11,838,687</b>	<b>11,900,327</b>	<b>64,584</b>	<b>8,816,673</b>	<b>8,881,257</b>
<b>Commercial and Public</b>	<b>1,420,938</b>	<b>25,293,454</b>	<b>26,714,392</b>	<b>1,784,111</b>	<b>24,126,117</b>	<b>25,910,228</b>	<b>2,730,393</b>	<b>20,051,918</b>	<b>22,782,311</b>
Student	796,540	—	796,540	889,990	—	889,990	926,410	—	926,410
Mini-Med	706	—	706	13,253	—	13,253	100,618	—	100,618
Other DMHC	—	475,570	475,570	—	552,431	552,431	—	306,330	306,330
From Other Plans (FOP)	—	3,493,016	3,493,016	—	2,537,164	2,537,164	—	1,249,739	1,249,739
<b>Other Total</b>	<b>797,246</b>	<b>3,968,586</b>	<b>4,765,832</b>	<b>903,243</b>	<b>3,089,595</b>	<b>3,992,838</b>	<b>1,027,028</b>	<b>1,556,069</b>	<b>2,583,097</b>
<b>Total Insured</b>	<b>2,218,184</b>	<b>29,262,040</b>	<b>31,480,224</b>	<b>2,687,354</b>	<b>27,215,712</b>	<b>29,903,066</b>	<b>3,757,421</b>	<b>21,607,987</b>	<b>25,365,408</b>
Administrative Services Only (ASO)	5,498,626	1,117,038	6,615,664	5,354,670	1,031,640	6,386,310	4,615,726	889,066	5,504,792
<b>Commercial, Public, and ASO</b>	<b>6,919,564</b>	<b>26,410,492</b>	<b>33,330,056</b>	<b>7,138,781</b>	<b>25,157,757</b>	<b>32,296,538</b>	<b>7,346,119</b>	<b>20,940,984</b>	<b>28,287,103</b>

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

Notes: Improved reporting in 2015 reduced double-counting of Medi-Cal, likely understating Medi-Cal growth for the year. Medi-Cal managed care enrollment in December 2015 was 10.3 million, as reported by DMHC, closely matching the state Department of Health Care Services (DHCS) figure of 10.2 million (Medi-Cal Managed Care Enrollment Report, December 2015). By comparison, in 2014 regulators reported 9.7 million Medi-Cal enrollees vs. 8.9 million reported by DHCS. Adjustments made in 2013 and prior years to include deductible HMO products in individual and group categories; reporting changes make this adjustment unnecessary beginning with 2014.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report*, 2013-2015, [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov); CDI, "Health Insurance Covered Lives Report," 2013-2015, [insurance.ca.gov](http://insurance.ca.gov), as reported in the CHCF California Health Insurance Enrollment Database, available as a document download with this report.

# Appendix B: California Health Insurance Enrollment, by Sector, 2013 to 2015, *cont'd.*

## CHANGE IN ENROLLMENT FROM PRIOR YEAR (AMOUNT AND PERCENTAGE)

SECTOR	2015						2014					
	CDI		DMHC		COMBINED		CDI		DMHC		COMBINED	
Individual	-74,158	-19%	238,740	13%	164,582	8%	-646,277	-62%	1,339,758	298%	693,481	47%
Small Group	-240,816	-49%	217,353	13%	-23,463	-1%	-298,378	-38%	40,674	3%	-257,704	-11%
Large Group	-34,483	-4%	-2,876	0%	-37,359	0%	1,317	0%	-328,247	-4%	-326,930	-3%
<b>Commercial Total</b>	<b>-349,457</b>	<b>-20%</b>	<b>453,217</b>	<b>4%</b>	<b>103,760</b>	<b>1%</b>	<b>-943,338</b>	<b>-35%</b>	<b>1,052,185</b>	<b>9%</b>	<b>108,847</b>	<b>1%</b>
Medicare	-13,716	-22%	69,356	3%	55,640	3%	-2,944	-5%	135,810	7%	132,866	6%
Medi-Cal and Other Public	—	—	644,764	7%	644,764	7%	—	—	2,886,204	42%	2,886,204	42%
<b>Public Total</b>	<b>-13,716</b>	<b>-22%</b>	<b>714,120</b>	<b>6%</b>	<b>700,404</b>	<b>6%</b>	<b>-2,944</b>	<b>-5%</b>	<b>3,022,014</b>	<b>34%</b>	<b>3,019,070</b>	<b>34%</b>
<b>Commercial and Public</b>	<b>-363,173</b>	<b>-20%</b>	<b>1,167,337</b>	<b>5%</b>	<b>804,164</b>	<b>3%</b>	<b>-946,282</b>	<b>-35%</b>	<b>4,074,199</b>	<b>20%</b>	<b>3,127,917</b>	<b>14%</b>
Student	-93,450	-11%	—	—	-93,450	-11%	-36,420	-4%	—	—	-36,420	-4%
Mini-Med	-12,547	-95%	—	—	-12,547	-95%	-87,365	-87%	—	—	-87,365	-87%
Other DMHC	—	—	-76,861	-14%	-76,861	-14%	—	—	246,101	80%	246,101	80%
From Other Plans (FOP)	—	—	955,852	38%	955,852	38%	—	—	1,287,425	103%	1,287,425	103%
<b>Other Total</b>	<b>-105,997</b>	<b>-12%</b>	<b>878,991</b>	<b>28%</b>	<b>772,994</b>	<b>19%</b>	<b>-123,785</b>	<b>-12%</b>	<b>1,533,526</b>	<b>99%</b>	<b>1,409,741</b>	<b>55%</b>
<b>Total Insured</b>	<b>-469,170</b>	<b>-17%</b>	<b>2,046,328</b>	<b>8%</b>	<b>1,577,158</b>	<b>5%</b>	<b>-1,070,067</b>	<b>-28%</b>	<b>5,607,725</b>	<b>26%</b>	<b>4,537,658</b>	<b>18%</b>
Administrative Services Only (ASO)	143,956	3%	85,398	8%	229,354	4%	738,944	16%	142,574	16%	881,518	16%
<b>Commercial, Public, and ASO</b>	<b>-219,217</b>	<b>-3%</b>	<b>1,252,735</b>	<b>5%</b>	<b>1,033,518</b>	<b>3%</b>	<b>-207,338</b>	<b>-3%</b>	<b>4,216,773</b>	<b>20%</b>	<b>4,009,435</b>	<b>14%</b>

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

Notes: Improved reporting in 2015 reduced double-counting of Medi-Cal, likely understating Medi-Cal growth for the year. Medi-Cal managed care enrollment in December 2015 was 10.3 million, as reported by DMHC, closely matching the state Department of Health Care Services (DHCS) figure of 10.2 million (Medi-Cal Managed Care Enrollment Report, December 2015). By comparison, in 2014 regulators reported 9.7 million Medi-Cal enrollees vs. 8.9 million reported by DHCS. Adjustments made in 2013 and prior years to include deductible HMO products in individual and group categories; reporting changes make this adjustment unnecessary beginning with 2014.

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report, 2013-2015*, [wps0.dmhc.ca.gov](http://wps0.dmhc.ca.gov); CDI, "Health Insurance Covered Lives Report," 2013-2015, [insurance.ca.gov](http://insurance.ca.gov), as reported in the CHCF California Health Insurance Enrollment Database, available as a document download with this report.

## Appendix B: California Health Insurance Enrollment, by Sector, 2013 to 2015, *cont'd.*

### DISTRIBUTION BETWEEN REGULATORS

SECTOR	CDI			DMHC		
	2015	2014	2013	2015	2014	2013
Individual	14%	18%	70%	86%	82%	30%
Small Group	12%	23%	33%	88%	77%	67%
Large Group	8%	9%	8%	92%	91%	92%
<b>Commercial Total</b>	<b>10%</b>	<b>12%</b>	<b>19%</b>	<b>90%</b>	<b>88%</b>	<b>81%</b>
Medicare	2%	3%	3%	98%	97%	97%
Medi-Cal and Other Public	0%	0%	0%	100%	100%	100%
<b>Public Total</b>	<b>0%</b>	<b>1%</b>	<b>1%</b>	<b>100%</b>	<b>99%</b>	<b>99%</b>
<b>Commercial and Public</b>	<b>5%</b>	<b>7%</b>	<b>12%</b>	<b>95%</b>	<b>93%</b>	<b>88%</b>
Student	100%	100%	100%	0%	0%	0%
Mini-Med	100%	100%	100%	0%	0%	0%
Other DMHC	0%	0%	0%	100%	100%	100%
From Other Plans (FOP)	0%	0%	0%	100%	100%	100%
<b>Other Total</b>	<b>17%</b>	<b>23%</b>	<b>40%</b>	<b>83%</b>	<b>77%</b>	<b>60%</b>
<b>Total Insured</b>	<b>7%</b>	<b>9%</b>	<b>15%</b>	<b>93%</b>	<b>91%</b>	<b>85%</b>
Administrative Services Only (ASO)	83%	84%	84%	17%	16%	16%
<b>Commercial, Public, and ASO</b>	<b>21%</b>	<b>22%</b>	<b>26%</b>	<b>79%</b>	<b>78%</b>	<b>74%</b>

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

Sources: Department of Managed Health Care (DMHC), *Enrollment Summary Report*, 2013-2015, [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov); CDI, "Health Insurance Covered Lives Report," 2013-2015, [insurance.ca.gov](http://insurance.ca.gov), as reported in the CHCF California Health Insurance Enrollment Database, available as a document download with this report.

## Appendix C: DMHC-Regulated Health Plans, December 31, 2015

HEALTH PLAN	OFFICIAL PLAN NAME	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT					TOTAL INSURED + ASO <sup>†</sup>
						TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	
Access Senior HealthCare*	Access Senior HealthCare, Inc.	Woodland Hills	11/6/14	M		1,250	62	0%	0%	0%	1,250
Adventist	Adventist Health Plan, Inc.	Roseville	2/14/14	C	P	—	65				—
Aetna	Aetna Health of California, Inc.	Walnut Creek	8/6/81	B	P	368,376	15	94%	0%	4%	368,376
Alameda Alliance	Alameda Alliance for Health	Alameda	9/19/95	C	NP	266,603	21	0%	98%	0%	266,603
Alignment	Alignment Health Plan	Orange	5/25/04	M	P	19,640	47	0%	0%	100%	19,640
AmericasHealth Plan*	AmericasHealth Plan, Inc.	Ventura	4/23/13	M		—	65				—
Anthem Blue Cross	Blue Cross of California	Thousand Oaks	1/7/93	B	P	3,337,876	2	63%	23%	0%	3,630,157
Arcadian	Arcadian Health Plan, Inc.	Irvine	5/28/08	M		7,870	53	0%	0%	100%	7,870
Aspire Health Plan	Aspire Health Plan	Monterey	4/5/13	M	NP	871	63	0%	0%	100%	871
Blue Shield	California Physicians' Service	San Francisco	7/27/78	B	NP	2,491,229	3	95%	0%	5%	3,311,998
Brown and Toland*	Brown and Toland Health Services	Oakland	4/12/13	M		9,615	50	0%	0%	0%	9,615
California Health and Wellness Plan	California Health and Wellness Plan	Sacramento	10/2/13	C	P	185,272	25	0%	100%	0%	185,272
CalOptima	Orange County Health Authority	Orange	6/28/00	B/C	NP	796,331	8	0%	98%	2%	796,331
CalViva Health	Fresno-Kings-Madera Regional Health Authority	Fresno	12/30/10	C	NP	340,104	16	0%	100%	0%	340,104
Care 1st	Care 1st Health Plan	Monterey Park	11/1/95	B/C		550,775	12	0%	13%	11%	550,775
CareMore	CareMore Health Plan	Cerritos	11/1/02	M		55,811	37	0%	0%	100%	55,811
CenCal	Santa Barbara San Luis Obispo Regional Health Authority	Santa Barbara	6/22/00	C	NP	172,478	27	0%	99%	0%	172,478
Central California Alliance	Santa Cruz-Monterey-Merced Managed Medical Care Commission	Scotts Valley	6/20/00	C	NP	340,028	17	0%	100%	0%	340,028

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

†ASO (Administrative Services Only) enrollment of 1,117,038 (not shown separately) was Anthem (292,281), Blue Shield (820,769), and Health Plan of San Joaquin (3,988).

**KEY TO PLAN TYPES:** B (Big): 350,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and Other Public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, financial filings with DMHC, and other public documents.

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

**TOTAL INSURED** = Commercial + Public (managed care) + Other Total. See Appendix B for details.

Appendix C: DMHC-Regulated Health Plans, December 31, 2015, *cont'd.*

HEALTH PLAN	OFFICIAL PLAN NAME	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT					TOTAL INSURED + ASO <sup>†</sup>
						TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	
Central Health Plan	Central Health Plan of California, Inc.	Diamond Bar	10/27/04	M	P	29,553	43	0%	0%	100%	29,553
Chinese Community Health Plan	Chinese Community Health Plan	San Francisco	7/31/87	O	P	26,563	44	68%	0%	32%	26,563
Choice Physicians*	Choice Physicians Network, Inc.	Apple Valley	9/14/09	M		9,538	51	0%	0%	0%	9,538
Cigna	Cigna HealthCare of California, Inc.	Glendale	9/14/09	O	P	182,479	26	100%	0%	0%	182,479
Community Care Health Plan	Community Care Health Plan, Inc.	Fresno	3/1/13	O	P	4,940	54	100%	0%	0%	4,940
Community Health Group	Community Health Group	Chula Vista	8/30/85	C	NP	271,232	20	0%	100%	0%	271,232
Community Health Plan	County of Los Angeles - Dept. of Health Services	Alhambra	12/30/85	C	NP	—	65				—
Contra Costa Health Plan	Contra Costa County Medical Services	Martinez	4/6/78	C	NP	187,493	24	6%	94%	0%	187,493
DaVita*	DaVita Healthcare Partners Plan	El Segundo	12/31/13	B	P	519,262	14	0%	0%	0%	519,262
Easy Choice	Easy Choice Health Plan, Inc.	Cypress	6/11/07	M	P	32,186	42	0%	0%	100%	32,186
EPIC*	EPIC Health Plan	Redlands	10/29/10	O		58,140	36	0%	0%	0%	58,140
GEMCare	GEMCare Health Plan, Inc.	Bakersfield	2/28/06	M	P	8,037	52	0%	0%	100%	8,037
Golden State Medicare	Golden State Medicare Health Plan	Seal Beach	5/14/09	M		3,530	58	0%	0%	100%	3,530
Health Net	Health Net of California, Inc.	Woodland Hills	3/7/91	B	P	1,259,642	6	59%	28%	13%	1,259,642
Health Net Community Solutions	Health Net Community Solutions, Inc.	Woodland Hills	6/13/05	B/C	P	1,848,395	5	0%	80%	0%	1,848,395
Health Plan of San Joaquin	San Joaquin County Health Commission	French Camp	1/30/96	C	NP	322,812	18	0%	100%	0%	326,800
Health Plan of San Mateo	San Mateo Health Commission	S. San Francisco	7/31/98	C	NP	137,841	31	0%	89%	8%	137,841
Heritage*	Heritage Provider Network, Inc.	Northridge	2/7/97	B	P	534,020	13	0%	0%	0%	534,020

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

†ASO (Administrative Services Only) enrollment of 1,117,038 (not shown separately) was Anthem (292,281), Blue Shield (820,769), and Health Plan of San Joaquin (3,988).

**KEY TO PLAN TYPES:** B (Big): 350,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and Other Public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, financial filings with DMHC, and other public documents.

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

**TOTAL INSURED** = Commercial + Public (managed care) + Other Total. See Appendix B for details.

Appendix C: DMHC-Regulated Health Plans, December 31, 2015, *cont'd.*

HEALTH PLAN	OFFICIAL PLAN NAME	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT					TOTAL INSURED + ASO <sup>†</sup>
						TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	
Humana	Humana Health Plan of California, Inc.	Irvine	5/12/09	M	P	66,635	35	0%	0%	100%	66,635
Inland Empire	Inland Empire Health Plan	Rancho Cucamonga	7/22/96	B/C	NP	1,127,581	7	0%	98%	2%	1,127,581
Inter Valley	Inter Valley Health Plan	Pomona	5/25/79	M	NP	21,886	46	0%	0%	100%	21,886
Kaiser	Kaiser Foundation Health Plan, Inc.	Oakland	11/4/77	B	NP	8,064,511	1	76%	2%	13%	8,064,511
Kern Family Health Care	Kern Health Systems	Bakersfield	5/6/96	C	NP	216,581	22	0%	100%	0%	216,581
L.A. Care	Local Initiative Health Authority for L.A. County	Los Angeles	4/1/97	B/C	NP	1,894,463	4	0%	96%	0%	1,894,463
Medi-Excel, SA de CV	Medi-Excel, SA de CV	Chula Vista	8/10/12	O		4,102	57	98%	0%	0%	4,102
Molina	Molina Healthcare of California	Long Beach	3/14/94	B/C	P	617,659	10	2%	74%	1%	617,659
Monarch*	Monarch Health Plan	Irvine	4/18/07	M	P	55,171	38	0%	0%	0%	55,171
On Lok	On Lok Senior Health Services	San Francisco	10/20/99	M/C	NP	1,436	61	0%	14%	1%	1,436
Oscar	Oscar Health Plan of California	Culver City	10/16/15	O	P	—	65				—
Partnership	Partnership HealthPlan of California	Fairfield	11/4/05	B/C	NP	557,869	11	0%	100%	0%	557,869
PIH*	PIH Health Care Solutions	Whittier	4/14/14	O		2,136	59	0%	0%	0%	2,136
Positive Healthcare	AIDS Healthcare Foundation	Los Angeles	12/1/05	O	NP	1,639	60	0%	50%	50%	1,639
Premier*	Premier Health Plan Services, Inc.	Cypress	10/16/98	O		41,328	39	0%	0%	0%	41,328
PrimeCare*	PRIMECARE Medical Network, Inc.	Ontario	10/16/98	O	P	206,592	23	0%	0%	0%	206,592
Prospect*	Prospect Health Plan, Inc.	Los Angeles	11/4/14	M		4,761	55	0%	0%	0%	4,761
Providence Health Network*	Providence Health Network	Torrance	11/22/13	M	NP	4,123	56	0%	0%	0%	4,123

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

†ASO (Administrative Services Only) enrollment of 1,117,038 (not shown separately) was Anthem (292,281), Blue Shield (820,769), and Health Plan of San Joaquin (3,988).

**KEY TO PLAN TYPES:** B (Big): 350,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and Other Public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, financial filings with DMHC, and other public documents.

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

**TOTAL INSURED** = Commercial + Public (managed care) + Other Total. See Appendix B for details.

Appendix C: DMHC-Regulated Health Plans, December 31, 2015, *cont'd.*

HEALTH PLAN	OFFICIAL PLAN NAME	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT					TOTAL INSURED + ASO <sup>†</sup>
						TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	
San Francisco	San Francisco Community Health Authority	San Francisco	5/23/05	C	NP	146,784	30	0%	91%	0%	146,784
Santa Clara Family Health Plan	Santa Clara County Health Authority	Campbell	12/20/96	C	NP	271,984	19	0%	95%	3%	271,984
Satellite	Satellite Health Plan Inc.	San Jose	12/18/12	M		—	65				—
SCAN	Scan Health Plan	Long Beach	11/30/84	M	NP	161,915	28	0%	7%	93%	161,915
Scripps	Scripps Health Plan Services Inc.	San Diego	4/7/99	O		97,858	34	0%	0%	0%	97,858
Seaside	Seaside Health Plan	Long Beach	5/17/13	O	NP	34,647	41	0%	0%	0%	34,647
Sharp	Sharp Health Plan	San Diego	9/17/92	O	NP	115,508	33	100%	0%	0%	115,508
SIMNSA	Sistemas Medicos Nacionales, SA de CV	Tijuana	1/31/00	O	P	40,542	40	95%	0%	0%	40,542
Stanford	Stanford Health Care Advantage	Oakland	2/20/14	M	NP	83	64	0%	0%	100%	83
Sutter	Sutter Health Plan	Sacramento	4/5/13	O	NP	26,361	45	100%	0%	0%	26,361
UnitedHealthcare	UHC of California	Cypress	5/15/78	B	P	789,856	9	59%	0%	41%	789,856
UnitedHealthcare Benefits Plan	UnitedHealthcare Benefits Plan of California	Cypress	8/14/15	O	P	—	65				—
UnitedHealthcare Community Plan	UnitedHealthcare Community Plan of California, Inc.	San Diego	10/16/14	C	P	—	65				—
Universal Care	Universal Care	Westminster	10/15/85	M	P	11,244	49	0%	14%	81%	11,244
Valley Health Plan	Santa Clara County	San Jose	9/13/85	C	NP	160,551	29	13%	0%	0%	160,551
Ventura County Health Plan	County of Ventura	Oxnard	6/6/96	O	NP	15,949	48	100%	0%	0%	15,949
Western	Western Health Advantage	Sacramento	1/14/97	O	NP	120,493	32	100%	0%	0%	120,493

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

†ASO (Administrative Services Only) enrollment of 1,117,038 (not shown separately) was Anthem (292,281), Blue Shield (820,769), and Health Plan of San Joaquin (3,988).

**KEY TO PLAN TYPES:** B (Big): 350,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and Other Public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, financial filings with DMHC, and other public documents.

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

**TOTAL INSURED** = Commercial + Public (managed care) + Other Total. See Appendix B for details.

Notes: Seven plans had no 2015 enrollment, and of these four plans had 2016 enrollment (Adventist, AmericasHealth, Oscar, UnitedHealthcare Benefits Plan); one had no enrollment as of 2016 (UnitedHealthcare Community Plan); and two plans no longer had enrollment (Satellite and Community Health Plan, which was absorbed into L.A. Care). See also Appendix E for details on new plans. Blue Shield acquired GemCare in Feb. 2014 and Care 1st in October 2015.

Sources: Department of Managed Health Care (DMHC), "List of All Licensed Plans," accessed December 2016, [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov); DMHC, *Enrollment Summary Report*, 2015, [www.dmhc.ca.gov](http://www.dmhc.ca.gov); DMHC, "HMO/Health Plan's Financial Statements Search," 2015, [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov). For additional information on tax status: Centers for Medicare & Medicaid Services (CMS), "Medical Loss Ratio Data and System Resources," 2015, [www.cms.gov](http://www.cms.gov) and California Association of Health Plans, "Membership Directory," 2016, [www.calhealthplans.org](http://www.calhealthplans.org).

## Appendix D: Selected CDI-Regulated Health Insurers, Year-End 2015

OFFICIAL HEALTH PLAN NAME	NAME USED IN PUBLICATION	NAIC CODE	CALIFORNIA A&H PREMIUMS (IN MILLIONS)	ENROLLMENT		
				INSURED TOTAL	ADMINISTRATIVE SERVICES ONLY (ASO)	TOTAL INSURED + ASO
Aetna Life Insurance Company	Aetna	60054	\$1,855.7	324,655	657,248	981,903
Anthem Blue Cross Life and Health Company	Anthem Blue Cross	62825	\$3,587.5	306,063	2,246,866	2,552,929
Blue Shield of California Life & Health Insurance Company	Blue Shield	61557	\$1,245.3	54,682		54,682
Cigna Health and Life Insurance Company*	Cigna	67369	\$1,140.5	301,565	1,628,805	1,930,370
Connecticut General Life Insurance Company*	Cigna	62308	\$14.7	4,566	6,505	11,071
Health Net Life Insurance Company	Health Net	66141	\$996.5	171,456		171,456
Kaiser Permanente Insurance Company	Kaiser	60053	\$80.2	8,517	140,009	148,526
UnitedHealthcare Insurance Company	UHC	79413	\$2,518.7	233,081	807,334	1,040,415

\*Owned by Cigna Corporation.

Notes: Selected insurers include CDI-regulated companies selling accident and health insurance (A&H), with California direct premiums greater than \$750 million in 2015; also shown, Kaiser Permanente Insurance Company and Connecticut General Life Insurance Company. Products sold include comprehensive major medical insurance, in addition to other products, such as dental, Medicare supplemental, and stop-loss coverage.

*Insured Total* = Commercial + Public (managed care) + Other Total. Enrollment counts exclude supplemental, short-term, or ancillary coverage. See Appendix B for enrollment details.

Sources: California Department of Insurance (CDI), Insurers' Annual Statements, 2015, [interactive.web.insurance.ca.gov](http://interactive.web.insurance.ca.gov); CDI, *Life and Annuity Market Share Report*, 2015, [www.insurance.ca.gov](http://www.insurance.ca.gov).



## Appendix E: New Health Plan Licenses, DMHC, 2014 to 2016

NEW PLANS	LICENSE DATE	LOCATION	NOTES	INITIAL POPULATION/TARGET
1 Bay Area Accountable Care Network, Inc.*	7/27/16	Emeryville	Doing business as (dba) Canopy Health. Joint venture with John Muir Health and The Regents of the University of California, on behalf of UCSF. As of September 2016, all enrollment contracted from Health Net.	
2 Imperial Health Plan of California, Inc.*	5/11/16	Pasadena	As of September 2016 had contracted enrollment from five health plans. Care provided through Imperial Health Holdings Medical Group, a delegated medical group.	Medicare Advantage and dual eligibles
3 Oscar Health Plan of California	10/16/15	Culver City	Subsidiary of Mulberry Health. Participates in Covered California. Has 2016 enrollment.	Individual coverage / Covered California
4 UnitedHealthcare Benefits Plan of California	8/14/15	Cypress	UnitedHealthcare subsidiary for serving the individual market. Participates in Covered California. Has 2016 enrollment.	Individual coverage / Covered California
5 Dignity Health Provider Resources, Inc.*	8/6/15	Bakersfield	Owned by nonprofit hospital/health organization, Dignity Health (formerly Catholic Healthcare West). No enrollment as of September 2016.	Medicare Advantage
6 Access Senior HealthCare, Inc.*	11/6/14	Woodland Hills	Contracts for enrollment with multiple health plans. Enrollment present beginning in 2015.	Medicare Advantage
7 Adventist Health Plan, Inc.	2/14/14	Roseville	Owned by Adventist Health Systems/West and Community Medical Centers. For risk-sharing with health plans. Has 2016 enrollment contracted through Health Net.	Medi-Cal
8 PIH Health Care Solutions*	4/14/14	Whittier	For-profit subsidiary of InterHealth Corp. Had enrollment in 2015 and through July 2016. As of September 2016, plan has no enrollees, having terminated its agreement with Cigna.	
9 Prospect Health Plan, Inc.*	11/4/14	Los Angeles	Enrollees contracted from multiple health plans.	Medicare Advantage
10 Stanford Health Care Advantage	2/20/14	Oakland	Medicare Advantage plan by Stanford Health Care, for Santa Clara County residents. Also known as University HealthCare Advantage.	Medicare Advantage
11 UnitedHealthcare Community Plan of California, Inc.	10/16/14	San Diego	United HealthCare subsidiary for Medi-Cal enrollment. No enrollment as of September 2016.	Medi-Cal

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

Source: Department of Managed Health Care (DMHC), "List of All Licensed Plans," accessed October 19, 2016, [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov). Author research into DMHC financial filings, plan announcements, and public documents.

## Appendix F: Financial Summary, DMHC-Regulated Health Plans

HEALTH PLAN	COUNTY-BASED	LIMITED OR RESTRICTED LICENSE	YEAR	STATEMENT DATE	NET INCOME /LOSS (IN MILLIONS)	TOTAL REVENUE (IN MILLIONS)	TANGIBLE NET EQUITY (IN MILLIONS)	NET INCOME /LOSS (AS SHARE OF REVENUE)	HEALTH EXPENSE RATIO	ADMIN. COST RATIO	TNE TO REQUIRED	CURRENT ASSETS: LIABILITIES	PLAN TYPE
Access Senior HealthCare		✓	2015	12/31/15	0.01	12.2	1.9	0.0%	98.0%	1.9%	189%	481%	M
Adventist			2015	12/31/15	-1.72	0.0	1.4	-15,458.3%	0.0%	15,558.3%	136%	773%	C
Aetna			2015	12/31/15	21.20	1,835.8	120.9	1.2%	84.3%	14.2%	340%	51%	B
Alameda Alliance	✓ ✓		2015	6/30/15	71.55	750.5	89.9	9.5%	83.7%	6.8%	381%	120%	C
			2016	6/30/16	48.4	821.6	133.2	5.9%	87.3%	6.8%	489%	125%	
Alignment			2015	12/31/15	-32.25	205.7	11.6	-15.7%	97.5%	18.7%	129%	79%	M
AmericasHealth Plan		✓ ✓	2015	6/30/15	-0.05	0.0	1.4	-1373.8%	0.0%	1,823.2%	141%	15,243%	M
			2016	6/30/16	-0.10	0.9	1.7	-6.7%	82.9%	26.2%	170%	337.5%	
Anthem Blue Cross			2015	12/31/15	502.04	15,096.6	1,754.8	3.3%	81.5%	12.7%	435%	119%	B
Arcadian			2015	12/31/15	-27.49	70.9	38.5	-38.8%	139.2%	18.9%	488%	50%	M
Aspire Health Plan			2015	12/31/15	-5.97	9.1	2.5	-65.7%	95.4%	84.0%	250%	263%	M
Blue Shield			2015	12/31/15	86.92	13,157.1	2,725.0	0.7%	86.6%	15.3%	797%	109%	B
Brown and Toland		✓	2015	12/31/15	-2.75	89.4	5.6	-3.1%	107.7%	1.8%	121%	137%	M
California Health and Wellness Plan			2015	12/31/15	15.03	631.3	57.5	2.4%	84.7%	17.7%	235%	70%	C
CalOptima (Orange County Health Authority)	✓ ✓		2015	6/30/15	231.1	3,245.8	626.9	7.1%	86.5%	2.7%	773%	112%	B/C
			2016	6/30/16	32.5	3,178.0	659.1	1.0%	96.0%	3.4%	762%	110%	
CalViva Health (Fresno-Kings-Madera Regional Health Authority)	✓ ✓		2015	6/30/15	13.3	1,013.4	26.8	1.3%	91.9%	3.1%	231%	127%	C
			2016	6/30/16	11.5	1,092.8	38.4	1.1%	91.4%	3.4%	309%	124%	
Care 1st			2015	12/31/15	46.94	2,243.5	214.2	2.1%	87.0%	9.3%	369%	124%	B/C
CareMore			2015	12/31/15	34.65	934.7	84.4	3.7%	79.7%	13.9%	258%	140%	M

Notes: *Limited or restricted license* means permitted to assume full risk for physician and hospital services, but contracts with other health plans for enrollment. *Tangible net equity (TNE)* is a measure of the physical worth of a company and excludes the value of intangible assets. *Health expense ratio* is medical costs / revenues. Time Periods: Fiscal year end figures are shown for all plans as of FY 2015; in addition, FY 2016 figures are also provided, if available at the time of analysis.

**KEY TO PLAN TYPES:** B (Big): 350,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and Other Public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.

Appendix F: Financial Summary, DMHC-Regulated Health Plans, *continued*

HEALTH PLAN	COUNTY-BASED	LIMITED OR RESTRICTED LICENSE	YEAR	STATEMENT DATE	NET INCOME /LOSS (IN MILLIONS)	TOTAL REVENUE (IN MILLIONS)	TANGIBLE NET EQUITY (IN MILLIONS)	NET INCOME /LOSS (AS SHARE OF REVENUE)	HEALTH EXPENSE RATIO	ADMIN. COST RATIO	TNE TO REQUIRED	CURRENT ASSETS: LIABILITIES	PLAN TYPE
CenCal (Santa Barbara San Luis Obispo Regional Health Authority)	✓		2015	6/30/15	58.9	597.9	89.4	9.9%	83.1%	3.1%	415%	163%	C
	✓		2016	6/30/16	61.2	661.2	150.6	9.3%	83.9%	3.2%	643%	177%	
Central California Alliance (Santa Cruz-Monterey-Merced Managed Medical Care Commission)	✓		2015	12/31/15	118.4	991.4	519.2	11.9%	83.1%	5.3%	1,375%	182%	C
Central Health Plan			2015	12/31/15	3.50	298.5	13.6	1.2%	86.2%	11.0%	161%	143%	M
Chinese Community Health Plan			2015	12/31/15	4.71	160.9	41.9	2.9%	76.8%	19.5%	1,117%	153%	O
Choice Physicians		✓	2015	12/31/15	-0.05	78.6	3.4	-0.1%	98.1%	2.1%	137%	96%	M
Cigna			2015	12/31/15	-18.61	958.9	37.0	-1.9%	92.3%	10.0%	152%	138%	O
Community Care Health Plan			2015	8/31/15	0.26	19.2	4.6	1.4%	81.4%	17.3%	459%	249%	O
			2016	8/31/16	0.1	20.8	4.7	0.5%	81.5%	18.0%	470%	292%	
Community Health Group			2015	12/31/15	113.72	1,039.1	187.3	10.9%	86.5%	2.6%	480%	150%	C
Community Health Plan (County of Los Angeles-Dept. of Health Services)	✓		2015	6/30/15	0.20	0.0	12.7	533.6%	0.0%	27.2%	1,267%	847%	C
	✓		2016	6/30/16	0.0	0.0	3.1	5.5%	0.0%	93.9%	312%	16,319%	
Contra Costa Health Plan	✓		2015	6/30/15	26.57	690.1	33.1	3.8%	104.1%	2.2%	243%	129%	C
	✓		2016	6/30/16	12.1	740.1	45.3	1.6%	102.5%	2.6%	306%	127%	
DaVita		✓	2015	12/31/15	40.8	1,459.4	43.4	2.8%	94.5%	1.0%	270%	223%	B
Easy Choice			2015	12/31/15	-13.0	380.0	19.3	-3.4%	88.3%	15.3%	193%	125%	M
EPIC		✓	2015	12/31/15	2.4	348.2	8.5	0.7%	97.4%	1.5%	165%	140%	O
GEMCare			2015	12/31/15	-4.3	98.4	4.0	-4.4%	95.5%	12.6%	104%	142%	M
Golden State Medicare			2015	12/31/15	-1.0	37.7	6.4	-2.6%	91.8%	10.8%	642%	50%	M
Health Net			2015	12/31/15	-189.6	7,638.7	991.1	-2.5%	89.6%	14.0%	541%	157%	B

Notes: *Limited or restricted license* means permitted to assume full risk for physician and hospital services, but contracts with other health plans for enrollment. *Tangible net equity (TNE)* is a measure of the physical worth of a company and excludes the value of intangible assets. *Health expense ratio* is medical costs / revenues. Time Periods: Fiscal year end figures are shown for all plans as of FY 2015; in addition, FY 2016 figures are also provided, if available at the time of analysis.

KEY TO PLAN TYPES: B (Big): 350,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and Other Public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.

Appendix F: Financial Summary, DMHC-Regulated Health Plans, *continued*

HEALTH PLAN	COUNTY-BASED	LIMITED OR RESTRICTED LICENSE	YEAR	STATEMENT DATE	NET INCOME /LOSS (IN MILLIONS)	TOTAL REVENUE (IN MILLIONS)	TANGIBLE NET EQUITY (IN MILLIONS)	NET INCOME /LOSS (AS SHARE OF REVENUE)	HEALTH EXPENSE RATIO	ADMIN. COST RATIO	TNE TO REQUIRED	CURRENT ASSETS: LIABILITIES	PLAN TYPE
Health Net Community Solutions			2015	12/31/15	533.2	6,712.8	519.1	7.9%	79.7%	9.3%	377%	132%	B/C
Health Plan of San Joaquin	✓ ✓		2015	6/30/15	79.9	766.6	114.2	10.4%	85.4%	4.0%	394%	129%	C
			2016	6/30/16	26.7	961.5	140.8	2.8%	93.6%	3.6%	373%	130%	
Health Plan of San Mateo	✓		2015	12/31/15	103.4	914.2	317.8	11.3%	80.9%	4.0%	1147%	177%	C
Heritage		✓	2015	12/31/15	14.5	2,414.3	104.1	0.6%	92.5%	7.5%	173%	113%	B
Humana			2015	12/31/15	-52.5	618.4	30.9	-8.5%	98.0%	14.7%	170%	71%	M
Inland Empire	✓ ✓		2015	6/30/15	317.3	3,890.3	472.0	8.2%	84.1%	2.8%	421%	146%	B/C
			2016	6/30/16	216.7	4,302.9	688.7	5.0%	87.5%	3.4%	554%	154%	
Inter Valley			2015	3/31/15	2.4	289.9	23.2	1.0%	91.2%	7.7%	562%	208%	M
			2016	3/31/16	2.8	289.9	26.0	1.0%	91.2%	7.9%	591%	208%	
Kaiser			2015	12/31/15	1,867.9	61,048.4	24,861.9	3.1%	92.2%	6.8%	1653%	93%	B
Kern Family Health Care	✓		2015	12/31/15	33.8	584.8	111.0	5.8%	86.5%	4.3%	430%	166%	C
L.A. Care	✓ ✓		2015	9/30/15	272.9	6,620.7	492.9	4.1%	91.7%	3.9%	467%	118%	B/C
			2016	9/30/16	30.9	8,034.1	523.8	0.4%	95.9%	3.7%	354%	113%	
Medi-Excel, SA de CV			2015	12/31/15	0.1	5.1	2.0	1.6%	51.9%	45.4%	198%	111%	O
Molina			2015	12/31/15	65.2	2,247.1	166.8	2.9%	86.2%	7.8%	306%	129%	B/C
Monarch		✓	2015	12/31/15	10.8	359.9	20.4	3.0%	93.6%	1.4%	152%	137%	M
On Lok			2015	6/30/15	8.5	118.9	94.1	7.1%	87.1%	8.2%	2,568%	140%	M/C
			2016	6/30/16	11.0	133.2	104.4	8.3%	83.7%	8.0%	2,567%	190%	
Oscar			2015	12/31/15	-7.2		3.6		0.0%	0.0%	363%	159%	O
Partnership	✓ ✓		2015	6/30/15	267.4	2,251.8	681.5	11.9%	80.4%	3.5%	1,066%	182%	B/C
			2016	6/30/16	166.7	2,437.7	848.1	6.8%	85.1%	4.2%	1,178%	192%	

Notes: *Limited or restricted license* means permitted to assume full risk for physician and hospital services, but contracts with other health plans for enrollment. *Tangible net equity (TNE)* is a measure of the physical worth of a company and excludes the value of intangible assets. *Health expense ratio* is medical costs / revenues. Time Periods: Fiscal year end figures are shown for all plans as of FY 2015; in addition, FY 2016 figures are also provided, if available at the time of analysis.

**KEY TO PLAN TYPES:** B (Big): 350,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and Other Public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.

Appendix F: Financial Summary, DMHC-Regulated Health Plans, *continued*

HEALTH PLAN	COUNTY-BASED	LIMITED OR RESTRICTED LICENSE	YEAR	STATEMENT DATE	NET INCOME /LOSS (IN MILLIONS)	TOTAL REVENUE (IN MILLIONS)	TANGIBLE NET EQUITY (IN MILLIONS)	NET INCOME /LOSS (AS SHARE OF REVENUE)	HEALTH EXPENSE RATIO	ADMIN. COST RATIO	TNE TO REQUIRED	CURRENT ASSETS: LIABILITIES	PLAN TYPE
PIH		✓	2015	9/30/15	0.0	7.8	2.4	0.4%	88.8%	10.7%	237%	10369%	O
Positive Healthcare			2015	12/31/15	55.41	1,039.2	206.7	5.3%	496.6%	13.9%	593%	209%	O
Premier		✓	2015	12/31/15	1.8	95.8	5.1	1.9%	82.2%	14.7%	131%	164%	O
PrimeCare		✓	2015	12/31/15	26.4	812.0	44.3	3.3%	83.7%	11.0%	201%	130%	O
Prospect		✓	2015	9/30/15	-0.0	7.1	2.3	-0.6%	97.9%	3.1%	226%	153%	M
Providence Health Network		✓	2015	12/31/15	-2.1	38.6	1.6	-5.5%	101.9%	3.7%	158%	122%	M
San Francisco	✓		2015	6/30/15	37.8	560.9	82.7	6.7%	87.6%	8.1%	1,172%	121%	C
	✓		2016	6/30/16	29.9	589.6	112.6	5.1%	89.2%	8.3%	1,042%	122%	C
Santa Clara Family Health Plan	✓		2015	6/30/15	37.4	866.6	72.6	4.3%	83.3%	3.4%	355%	130%	C
	✓		2015	6/30/16	27.7	1,169.6	100.3	2.4%	87.7%	3.2%	309%	120%	C
Satellite			2015	12/31/15	-1.0	0.1	1.4	-1,554.4%	-392.0%	2044.0%	143%	328%	M
SCAN			2015	12/31/15	24.8	2,166.7	352.2	1.1%	89.3%	9.6%	1521%	258%	M
Scripps			2015	9/30/15	0.2	489.1	22.0	0.0%	100.0%	2.8%	140%	135%	O
Seaside			2015	6/30/15	-9.7	21.6	1.9	-44.8%	105.1%	40.2%	192%	129%	O
			2016	6/30/16	-9.8	31.4	5.1	-31.4%	108.3%	23.1%	352%	177%	O
Sharp			2015	9/30/15	7.9	498.5	64.1	1.6%	87.4%	11.0%	910%	162%	O
			2015	9/30/16	6.7	616.6	70.4	1.1%	88.0%	11.6%	794%	160%	O
SIMNSA			2015	12/31/15	6.8	69.3	17.5	9.7%	54.7%	31.3%	696%	189%	O
Stanford Health Care Advantage			2015	8/31/15	-4.2	0.5	2.6	-904.8%	118.0%	887.5%	265%	519%	M
			2015	8/31/16	-5.7	6.7	3.0	-85.4%	113.5%	72.0%	296%	222%	M
Sutter			2015	12/31/15	-27.5	77.2	10.2	-35.6%	89.5%	46.2%	665%	138%	O

Notes: *Limited or restricted license* means permitted to assume full risk for physician and hospital services, but contracts with other health plans for enrollment. *Tangible net equity (TNE)* is a measure of the physical worth of a company and excludes the value of intangible assets. *Health expense ratio* is medical costs / revenues. Time Periods: Fiscal year end figures are shown for all plans as of FY 2015; in addition, FY 2016 figures are also provided, if available at the time of analysis.

**KEY TO PLAN TYPES:** B (Big): 350,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and Other Public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.

Appendix F: Financial Summary, DMHC-Regulated Health Plans, *continued*

HEALTH PLAN	COUNTY-BASED	LIMITED OR RESTRICTED LICENSE	YEAR	STATEMENT DATE	NET INCOME /LOSS (IN MILLIONS)	TOTAL REVENUE (IN MILLIONS)	TANGIBLE NET EQUITY (IN MILLIONS)	NET INCOME /LOSS (AS SHARE OF REVENUE)	HEALTH EXPENSE RATIO	ADMIN. COST RATIO	TNE TO REQUIRED	CURRENT ASSETS: LIABILITIES	PLAN TYPE
UnitedHealthcare (UHC)			2015	12/31/15	143.7	6,309.2	242.2	2.3%	85.7%	9.6%	377%	110%	B
UnitedHealthcare Benefits Plan			2015	12/31/15	-0.3	0.0	4.7		0.0%	13,006.8%	471%	904%	O
UnitedHealthcare Community Plan			2015	12/31/15	-1.7	0.0	2.9	-38,182.6%	0.0%	64,528.5%	285%	224%	C
Universal Care			2015	6/30/15	-3.2	95.4	-4.0	-3.4%	92.7%	12.3%	-146%	84%	M
Valley Health Plan (Santa Clara County)	✓		2015	6/30/15	8.4	488.2	29.4	1.7%	92.4%	6.0%	251%	130%	C
	✓		2015	6/30/16	9.8	516.0	25.3	1.9%	92.8%	5.5%	199%	122%	
Ventura County Health Plan	✓		2015	6/30/15	-1.6	57.8	6.4	-2.8%	89.4%	13.6%	167%	111%	O
	✓		2015	6/30/16	-5.0	63.9	1.3	-7.9%	95.2%	13.2%	29%	94.1%	
Western			2015	6/30/15	-13.2	597.6	20.3	-2.2%	91.5%	8.2%	218%	123%	O
			2016	6/30/16	1.5	664.6	22.2	0.2%	91.2%	8.5%	214%	129%	

Notes: *Limited or restricted license* means permitted to assume full risk for physician and hospital services, but contracts with other health plans for enrollment. *Tangible net equity (TNE)* is a measure of the physical worth of a company and excludes the value of intangible assets. *Health expense ratio* is medical costs / revenues. Time Periods: Fiscal year end figures are shown for all plans as of FY 2015; in addition, FY 2016 figures are also provided, if available at the time of analysis.

**KEY TO PLAN TYPES:** B (Big): 350,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and Other Public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.

Source: Department of Managed Health Care (DMHC), "Health Plan Financial Summary Data," 2015 and 2016, [wps.dmhc.ca.gov](http://wps.dmhc.ca.gov).

## Appendix G: Financial Summary, Selected CDI-Regulated Insurers, 2014 to 2015

	YEAR	AETNA*	ANTHEM BLUE CROSS	BLUE SHIELD	CIGNA* (CT GENERAL)	CIGNA* HEALTH & LIFE	HEALTH NET*	KAISER*	UNITED- HEALTHCARE*	
<b>Income and Revenue (in millions)</b>										
Revenue	2015	\$18,286	\$3,631	\$1,267	\$1,825	\$11,815	\$1,276	\$126	\$42,577	
	2014	17,270	4,080	1,816	1,759	10,092	1,135	141	44,587	
Net Income	2015	1,212	244	39	916	1,187	93	7	1,930	
	2014	1,322	309	78	213	1,047	9	8	2,658	
California Premium Revenue (A&H)	2015	1,856	3,587	1,245	15	1,141	997	80	2,519	
	2014	1,814	3,963	1,775	171	899	892	75	2,171	
<b>Business and Spending Metrics</b>										
Margin (net income as percentage of revenue)	2015	6.6%	6.7%	3.1%	50.2%	10.0%	7.3%	5.7%	4.5%	
Loss Ratio (A&H)	2015	82.7%	76.4%	75.6%	64.9%	84.0%	96.7%	72.8%	79.8%	
Administrative Percentage (A&H)	2015	6.6%	12.5%	20.6%	49.8%	2.4%	14.4%	8.7%	14.4%	
Commissions (as percentage of premium, A&H)	2015	0.7%	4.9%	7.1%	0.9%	0.9%	0.9%	1.5%	2.8%	
Dividends to Stockholders (as percentage of revenue)	2015	7.9%	8.4%	0.0%	60.0%	6.3%		1.9%	5.2%	
Non-Federal Taxes / Licenses / Fees (as percentage of revenue)	2015	6.1%	n/a	5.2%	1.5%	4.7%	6.8%	n/a	3.5%	
Federal Tax (as percentage of revenue)	2015	5.0%	4.2%	2.0%	2.9%	5.4%	1.8%	4.4%	2.6%	
Premium (as percentage of capital and surplus)	2015	455.0%	283.5%	259.6%	13.5%	380.6%	356.5%	121.6%	750.5%	
<b>Distribution of A&amp;H Business</b>										
California's Share of Company Business	2015	7.9%	100.0%	100.0%	48.0%	9.6%	58.4%	63.5%	6.2%	
<b>Annual Growth/Decline</b>										
Revenue	2015	5.9%	-11.0%	-30.2%	3.7%	17.1%	12.4%	-10.7%	-4.5%	
	2014	27.2%	-24.4%	-24.4%	-59.9%	51.6%	12.4%	-42.5%	-1.1%	
Net Income	2015	-8.3%	-21.3%	-49.7%	331.0%	13.4%	904.2%	-11.5%	-27.4%	
	2014	45.1%	83.2%	536.4%	-64.7%	114.0%	-59.5%	60.1%	11.5%	
California Premiums (A&H)	2015	2.3%	-9.5%	-29.8%	-91.4%	26.8%	11.7%	6.5%	16.0%	
	2014	-2.7%	-25.1%	-24.5%	-52.5%	48.8%	-0.7%	-57.6%	10.7%	

\*Figures reflect multistate data.

Notes: *Revenue* refers to total company revenues, as reported in regulatory filings. For official company names, see Appendix D. *A&H* refers to accident and health, the line of business encompassing comprehensive major medical insurance and other products such as dental insurance and Medicare Part D standalone coverage.

Sources: California Department of Insurance (CDI), "Insurers' Annual Statements," 2014 and 2015, [interactive.web.insurance.ca.gov](http://interactive.web.insurance.ca.gov); CDI, *Life & Annuity Market Share Report*, 2015, [www.insurance.ca.gov](http://www.insurance.ca.gov).

# Appendix H: Medicare Advantage Enrollment and Market Share, June 2016

PLAN NAME	ENROLLMENT	MARKET SHARE	PLAN NAME	ENROLLMENT	MARKET SHARE	PLAN NAME	ENROLLMENT	MARKET SHARE
Aetna	24,796	1.0%	Cigna	74	0.0%	Inter Valley	22,795	1.0%
Aids Healthcare Foundation	791	0.0%	Community Eldercare of San Diego*	419	0.0%	Kaiser	1,064,669	44.6%
Alignment Health Plan	19,620	0.8%	Community Health Group	4,748	0.2%	L.A. Care	12,749	0.5%
AltaMed Health Services Corporation*	1,493	0.1%	Consolidated Association of Railroad Employees HC	14	0.0%	Medisun, Inc.	96	0.0%
Amerigroup Texas, Inc.	17	0.0%	Contra Costa Health Plan	414	0.0%	Molina	17,134	0.7%
Anthem Blue Cross	36,660	1.5%	Coventry Health and Life Insurance Company	14	0.0%	On Lok*	1,246	0.1%
Arizona Physicians	27	0.0%	Easy Choice	31,604	1.3%	PacificCare of Colorado, Inc.	58	0.0%
Aspire	1,451	0.1%	Fresenius Health Plans Insurance Company	114	0.0%	Regence Blue Cross Blue Shield of Oregon	208	0.0%
Blue Cross and Blue Shield of Minnesota	14	0.0%	Golden State	6,802	0.3%	Santa Clara County Health Authority	8,108	0.3%
Blue Cross Blue Shield of Michigan Mutual	2,050	0.1%	Group Health Cooperative	15	0.0%	Santa Fe Employees Hospital Association	208	0.0%
Blue Shield	101,452	4.2%	Hawaii Medical Service Association	42	0.0%	SCAN	168,714	7.1%
Brandman Centers for Senior Care, Inc.*	162	0.0%	Health Care Service Corporation	32	0.0%	Sharp Health Plan	312	0.0%
CalOptima	20,362	0.9%	Health Net	168,795	7.1%	Stanford Healthcare Advantage	1,020	0.0%
Care 1st	68,077	2.9%	Health Plan of Nevada	20	0.0%	Sutter Health Sacramento Sierra Region*	219	0.0%
CareMore	51,900	2.2%	Health Plan of San Mateo	10,144	0.4%	Total Longterm Care, Inc.*	167	0.0%
Center for Elders Independence*	584	0.0%	Healthnow New York, Inc.	17	0.0%	Union Pacific Railroad Employees Health Systems	432	0.0%
Central Health Plan	32,681	1.4%	Highmark, Inc.	852	0.0%	United Mine Workers of America Health & Retirement	11	0.0%
Central Valley Medical Services Corporation*	137	0.0%	Humana	69,870	2.9%	UnitedHealthcare	391,869	16.4%
Centro de Salud de la Comunidad de San Ysidro*	91	0.0%	Humboldt Senior Resource Center, Inc.*	84	0.0%	Universal Care	10,561	0.4%
Chinese Community Health Plan	8,555	0.4%	Inland Empire	21,627	0.9%	<b>Total</b>	<b>2,387,197</b>	<b>100%</b>

\*National Program of All-Inclusive Care for the Elderly (PACE), an alternative to nursing home care for certain individuals eligible for both Medicare and Medicaid. Plans receive a monthly capitation from Medicare and Medicaid. CalOptima also has 91 of its enrollees in PACE.

Notes: December 2015 Medicare Advantage totaled 2,314,640. Under Medicare Advantage, health plans provide all Medicare benefits in exchange for a capitated payment. CMS reporting of Medicare Advantage counts include over 121,799 enrollees in Medicare/Medicaid demonstration projects, 4,693 in National PACE, and 1,965 enrollees in "cost contracts," which do not capitate payments.

Source: Centers for Medicare and Medicaid Services (CMS), "MA Enrollment by State/County/Contract," June 2016, [www.cms.gov](http://www.cms.gov).



# Appendix I: Medi-Cal Enrollment, by Insurer, December 2013 to June 2016

PLAN NAME	MEDI-CAL ENROLLMENT				CHANGE <sup>†</sup> FROM PRIOR PERIOD			MANAGED CARE MARKET SHARE				COUNTIES OF OPERATION
	DECEMBER 2013	DECEMBER 2014	DECEMBER 2015	JUNE 2016	2014	2015	JUNE 2016	DECEMBER 2013	DECEMBER 2014	DECEMBER 2015	JUNE 2016	2014 TO 2016 YTD
Alameda Alliance for Health*	151,093	228,798	261,013	253,923	51%	14%	-3%	3%	3%	3%	2%	Alameda
Anthem Blue Cross	453,883	665,171	761,165	772,524	47%	14%	1%	8%	7%	7%	7%	Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, El Dorado, Fresno, Glenn, Inyo, Kings, Madera, Mariposa, Mono, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, Santa Clara, Sierra, Sutter, Tehama, Tulare, Tuolumne, Yuba
California Health & Wellness	95,683	162,735	184,890	188,393	70%	14%	2%	2%	2%	2%	2%	Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Imperial, Inyo, Mariposa, Mono, Nevada, Placer, Plumas, Sierra, Sutter, Tehama, Tuolumne, Yuba
CalOptima*	465,676	698,888	788,416	765,716	50%	13%	-3%	8%	8%	8%	7%	Orange
CalViva Health*	217,344	300,173	340,125	352,155	38%	13%	4%	4%	3%	3%	3%	Fresno, Kings, Madera
Care 1st Health Plan	32,630	63,950	71,898	73,941	96%	12%	3%	1%	1%	1%	1%	San Diego
CenCal*	108,472	148,504	173,833	175,493	37%	17%	1%	2%	2%	2%	2%	San Luis Obispo, Santa Barbara
Central California Alliance for Health*	214,300	302,518	342,772	348,031	41%	13%	2%	4%	3%	3%	3%	Merced, Monterey, Santa Cruz
Community Health Group	151,054	230,276	266,613	268,730	52%	16%	1%	3%	3%	3%	3%	San Diego
Contra Costa Health Plan*	91,998	150,571	175,576	179,431	64%	17%	2%	2%	2%	2%	2%	Contra Costa
Family Mosaic	64	44	25	24	-31%	-43%	-4%	0%	0%	0%	0%	San Francisco
Gold Coast Health Plan*	120,262	173,508	205,458	206,919	44%	18%	1%	2%	2%	2%	2%	Ventura
Health Net	876,648	1,285,770	1,490,772	1,524,874	47%	16%	2%	15%	14%	15%	15%	Kern, Los Angeles, Sacramento, San Diego, San Joaquin, Stanislaus, Tulare
Health Plan of San Joaquin*	183,459	279,171	321,177	332,445	52%	15%	4%	3%	3%	3%	3%	San Joaquin, Stanislaus

\*County-based plans. These plans accounted for 67% of managed care enrollment in December 2015 and June 2016.

†December 2013 to December 2014, December 2014 to December 2015, December 2015 to June 2016.

Note: Gold Coast Health Plan (Ventura County) is regulated only by the Department of Health Care Services. Figures here reflect contracts between plans and the state. Some Medi-Cal managed care plans contract their enrollees out to other managed care plans.

# Appendix I: Medi-Cal Enrollment, by Insurer, December 2013 to June 2016, *continued*

PLAN NAME	MEDI-CAL ENROLLMENT				CHANGE <sup>†</sup> FROM PRIOR PERIOD			MANAGED CARE MARKET SHARE				COUNTIES OF OPERATION 2014 TO 2016 YTD
	DECEMBER 2013	DECEMBER 2014	DECEMBER 2015	JUNE 2016	2014	2015	JUNE 2016	DECEMBER 2013	DECEMBER 2014	DECEMBER 2015	JUNE 2016	
Health Plan of San Mateo*	74,729	108,822	114,070	112,269	46%	5%	-2%	1%	1%	1%	1%	San Mateo
Inland Empire Health Plan*	622,705	975,308	1,099,531	1,140,188	57%	13%	4%	10%	11%	11%	11%	Riverside, San Bernardino
Kaiser	71,546	108,423	132,566	137,443	52%	22%	4%	1%	1%	1%	1%	Amador, El Dorado, Placer, Sacramento, San Diego
Kern Family Health*	128,569	184,989	220,762	232,741	44%	19%	5%	2%	2%	2%	2%	Kern
L.A. Care*	1,162,375	1,598,781	1,845,082	1,977,623	38%	15%	7%	19%	18%	18%	19%	Los Angeles
Molina Healthcare	249,957	380,034	453,982	453,063	52%	19%	0%	4%	4%	4%	4%	Imperial, Riverside, Sacramento, San Bernardino, San Diego
Partnership*	335,386	500,659	565,633	565,860	49%	13%	0%	6%	6%	6%	5%	Del Norte, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Shasta, Siskiyou, Solano, Sonoma, Trinity, Yolo
Positive Healthcare	874	841	824	779	-4%	-2%	-5%	0%	0%	0%	0%	Los Angeles
San Francisco Health Plan*	68,430	118,900	133,156	131,210	74%	12%	-1%	1%	1%	1%	1%	San Francisco
Santa Clara Family Health*	149,778	215,283	259,110	259,654	44%	20%	0%	2%	2%	3%	2%	Santa Clara
Western Health Advantage					0%	0%	0%	0%	0%	0%	0%	
<b>Total Managed Care Enrollment</b>	<b>6,026,915</b>	<b>8,882,117</b>	<b>10,208,449</b>	<b>10,453,429</b>	<b>47%</b>	<b>15%</b>	<b>2%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>All 58 counties have managed care</b>
<b>Total Fee-for-Service Beneficiaries</b>	<b>2,460,074</b>	<b>3,290,052</b>	<b>3,158,379</b>	<b>3,163,688</b>	<b>34%</b>	<b>-4%</b>	<b>N/A</b>					
<b>Total Medi-Cal Beneficiaries</b>	<b>8,486,989</b>	<b>12,172,169</b>	<b>13,366,828</b>	<b>13,617,117</b>	<b>43%</b>	<b>10%</b>	<b>N/A</b>					

\*County-based plans. These plans accounted for 67% of managed care enrollment in December 2015 and June 2016.

†December 2013 to December 2014, December 2014 to December 2015, December 2015 to June 2016.

Note: Gold Coast Health Plan (Ventura County) is regulated only by the Department of Health Care Services. Figures here reflect contracts between plans and the state. Some Medi-Cal managed care plans contract their enrollees out to other managed care plans.

Source: California Department of Health Care Services (DHCS), "Medi-Cal Managed Care Enrollment Reports," Research and Analytical Studies Section Beneficiary Data Files, [www.dhcs.ca.gov](http://www.dhcs.ca.gov).

## Appendix J: Consumers Rate Their Experience

ELEMENT OF SATISFACTION	WHAT WAS MEASURED
Health Care Very Highly Rated	Using any number from 0 to 10, where 0 is the worst and 10 is the best, how would you rate your health plan?
Coordinated Care	In the last 12 months, how often did your personal doctor seem informed and up-to-date about the care you got from these doctors or other health care professionals?
Doctor Communicates with Patients	Summary score: In the last 12 months, how often did your personal doctor (1) explain things in a way that was easy to understand? (2) show respect for what you had to say? (3) spend enough time with you?
Patient and Doctor Share Decisionmaking	Summary score: When you talked about starting or stopping a prescription medicine, how much did a doctor or other provider (1) talk about the reasons you might want to take the medicine? (2) talk about the reasons you might not want to take the medicine? (3) ask you what you thought was best for you?
Getting Appointments and Care Quickly	Summary score: In the last 12 months, (1) when you needed care right away, how often did you get care as soon as you thought you needed? (2) how often did you get an appointment for a check-up or routine care at a doctor's office or clinic as soon as you needed?
Getting Doctors and Care Easily	Summary score: In the last 12 months, how often 1) did you get an appointment to see a specialist as soon as you needed? 2) was it easy to get the care, tests, or treatment you needed?
Health Plan Highly Rated	Using any number from 0 to 10, where 0 is the worst and 10 is the best, how would you rate your health plan?
Paying Claims	Summary score: In the past 12 months, how often did your health plan handle your claims (1) quickly? (2) correctly?
Customer Service	Summary score: In the past 12 months, how often did your health plan's customer service (1) give you the information or help you needed? (2) staff treat you with courtesy and respect?
Plan Information on What You Pay	Summary score: In the past 12 months, how often were you able to find out how much you would have to pay for (1) a health care service or equipment? (2) specific prescription medicines?

Source: Office of the Patient Advocate, California Health Care Quality Report Cards, 2016-17, [www.opa.ca.gov](http://www.opa.ca.gov); Report Card Scoring Documentation, [reportcard.opa.ca.gov](http://reportcard.opa.ca.gov).