

Federal Medical Loss Ratio (MLR) Summary for Reporting Year 2022

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Table 1: Full Service Health Plans – Individual Market

Plan Name	2021			2022		
	MLR ¹	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Anthem Blue Cross	84.7%	\$0	141,791	90.7%	\$0	190,258
Blue Shield of California	83.2%	\$0	786,110	88.9%	\$0	760,580
Chinese Community Health Plan	87.0%	\$0	7,530	84.2%	\$0	6,304
Health Net of California, Inc.	85.8%	\$0	141,538	87.3%	\$0	95,308
Kaiser Permanente	97.3%	\$0	830,329	101.2%	\$0	762,112
L.A. Care Health Plan	84.1%	\$0	101,257	87.5%	\$0	111,494
Molina Healthcare of California	81.7%	\$0	60,108	86.9%	\$0	62,217
Oscar Health Plan of California	99.9%	\$0	124,616	101.3%	\$0	86,674
Sharp Health Plan	86.3%	\$0	35,635	88.1%	\$0	40,837
Sutter Health Plus	84.8%	\$0	3,370	85.8%	\$0	2,926
Valley Health Plan	91.4%	\$0	21,769	92.4%	\$0	20,103
Western Health Advantage	94.3%	\$0	12,250	93.4%	\$0	11,060

¹ The MLR requirement in the individual market is 80%.

Table 2: Full Service Health Plans – Small Group Market

Plan Name	2021			2022		
	MLR ²	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Aetna Health of California, Inc.	84.1%	\$0	22,985	89.9%	\$0	26,065
Anthem Blue Cross	77.3%	\$75,932,639	429,110	78.0%	\$62,870,467	478,039
Blue Shield of California	81.7%	\$0	565,265	85.7%	\$0	534,297
Chinese Community Health Plan	96.6%	\$0	836	98.1%	\$0	809
Community Care Health Plan, Inc.	N/A	N/A	N/A	88.4%	\$0	469
Health Net of California, Inc.	77.5%	\$11,660,714	76,991	80.3%	\$0	76,473
Kaiser Permanente	94.0%	\$0	832,673	95.7%	\$0	816,483
Oscar Health Plan of California	93.3%	\$0	5,678	99.2%	\$0	3,044
Sharp Health Plan	82.3%	\$0	25,550	83.2%	\$0	23,946
Sutter Health Plus	86.5%	\$0	33,301	89.1%	\$0	32,921
UnitedHealthcare of California	83.3%	\$0	51,404	83.9%	\$0	45,324
UnitedHealthcare Benefits Plan of California	78.7%	\$10,428,214	117,787	78.2%	\$15,054,397	119,500
Ventura County Health Care Plan	88.2%	\$0	285	80.0%	\$0	27
Western Health Advantage	93.6%	\$0	25,809	93.0%	\$0	24,214

² The MLR requirement in the small group market is 80%.

Table 3: Full Service Health Plans – Large Group Market

Plan Name	2021			2022		
	MLR ³	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Aetna Health of California, Inc.	89.0%	\$0	172,753	88.6%	\$0	173,807
Alameda Alliance For Health	97.8%	\$0	5,823	95.5%	\$0	5,776
Anthem Blue Cross	88.4%	\$0	1,200,812	89.6%	\$0	1,206,377
Blue Shield of California	88.7%	\$0	1,127,035	88.0%	\$0	1,150,788
Central California Alliance for Health	96.0%	\$0	514	95.6%	\$0	618
Chinese Community Health Plan	95.4%	\$0	1,898	91.0%	\$0	2,045
Cigna HealthCare of California, Inc.	91.7%	\$0	132,956	91.9%	\$0	103,797
Community Care Health Plan, Inc.	90.7%	\$0	11,347	88.8%	\$0	11,394
Contra Costa Health Plan	111.8%	\$0	7,383	113.3%	\$0	7,048
Health Net of California, Inc.	88.9%	\$0	272,269	90.8%	\$0	262,969
Health Plan of San Mateo	101.3%	\$0	1,205	103.2%	\$0	1,200
Kaiser Permanente	90.7%	\$0	5,307,572	92.5%	\$0	5,318,095
L.A. Care Health Plan Joint Power Authority	101.1%	\$0	50,563	93.5%	\$0	49,603
San Francisco Health Plan	100.9%	\$0	11,790	99.8%	\$0	11,594
Scripps Health Plan Services, Inc.	89.8%	\$0	15,908	92.3%	\$0	16,240
Sharp Health Plan	88.2%	\$0	72,780	88.0%	\$0	72,444
Sutter Health Plus	90.3%	\$0	63,789	92.1%	\$0	66,921
UnitedHealthcare of California	86.1%	\$0	337,819	88.2%	\$0	322,886
UnitedHealthcare Benefits Plan of California	89.2%	\$0	252,051	89.1%	\$0	263,386
Valley Health Plan	88.7%	\$0	23,870	88.4%	\$0	24,579
Ventura County Health Care Plan	86.0%	\$0	11,706	87.0%	\$0	11,192
Western Health Advantage	90.3%	\$0	63,152	90.2%	\$0	65,682

³ The MLR requirement in the large group market is 85%.

Table 4: Specialized Health Plans – Large Group Market

Plan Name	2021			2022		
	MLR ⁴	Rebates	Covered Enrollees	MLR	Rebates	Covered Enrollees
Holman Professional Counseling Center	90.0%	\$0	25,804	96.0%	\$0	25,460
Managed Health Network	85.2%	\$0	16,438	82.0%	\$59,621	15,781
OptumHealth Behavioral Solutions of California	70.4%	\$1,785,454	144,651	71.7%	\$1,831,216	146,346
OptumHealth Physical Health of California	81.1%	\$100,961	114,298	69.9%	\$361,474	107,627

⁴ The MLR requirement in the large group market is 85%.

Table 5: Rebates Paid by Health Plans from 2011 to 2022

Reporting Year	Rebates
2011	\$43,234,688
2012	\$42,756,907
2013	\$5,540,200
2014	\$88,862,234
2015	\$25,865,822
2016	\$1,993,367
2017	\$72,323,710
2018	\$73,052,777
2019	\$109,307,594
2020	\$95,730,062
2021	\$99,907,982
2022	\$80,177,175
Total	\$738,752,518