

CALIFORNIA Health Care Almanac



JUNE 2022

California Health Insurers Staying the Course

Executive Summary

California Health Insurers: Staying the Course provides a snapshot of the insurance market in California at the end of 2020. Data from the state’s two insurance regulators, the Department of Managed Health Care (DMHC) and 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 had \$222 billion in revenue in 2020, up from \$195 billion in 2018.
- Most of the largest insurers, under both DMHC and CDI, were profitable in 2020. The average margin (net income divided by total revenues) across all DMHC-regulated plans was 4.1% in 2020, slightly down from 5.1% in 2019.
- Health insurance enrollment in California increased in 2020 by over a million enrollees, mainly due to growth in Medi-Cal managed care (9.2%) and individual enrollment (9.7%).
- At the end of 2020, California’s insurers covered 33.8 million people — 14.4 million commercial enrollees and 13.8 million public managed care enrollees. There were 5.6 million people enrolled through administrative services only arrangements for self-insured employers.
- At the end of 2020, 94% of individual, 95% of small group, and 93% of large group enrollees were in plans regulated by the DMHC.
- The Affordable Care Act requires insurers to spend a minimum share of premium dollars on medical care or pay a rebate to consumers. In 2020, California insurers owed \$95 million in rebates. Rebates averaged \$117 per person for about 816,000 people.

Note: See the current and past editions of *California Health Insurers* at www.chcf.org/collection/health-insurers-enrollment-almanac.

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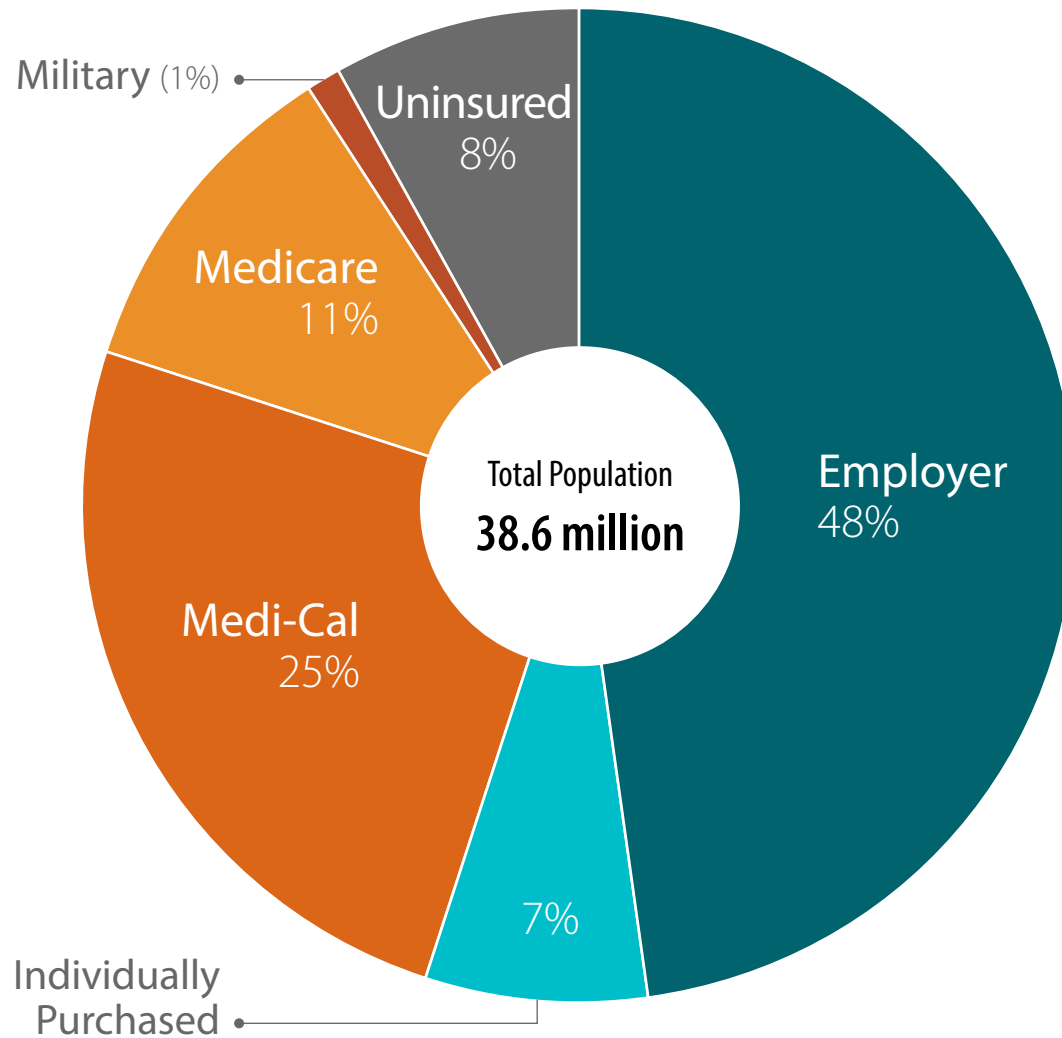
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Health Insurance Coverage, by Source

California, 2019



Notes: Individuals are only included in one category. *Medicare* and *Medi-Cal* include fee-for-service and managed care enrollment (through California insurers). *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. *Military* includes those covered under the military or Veterans Administration. *Individually purchased* is *non-group* in the source. Figures may not sum due to rounding.

Source: "Health Insurance Coverage of the Total Population" (2019), KFF.

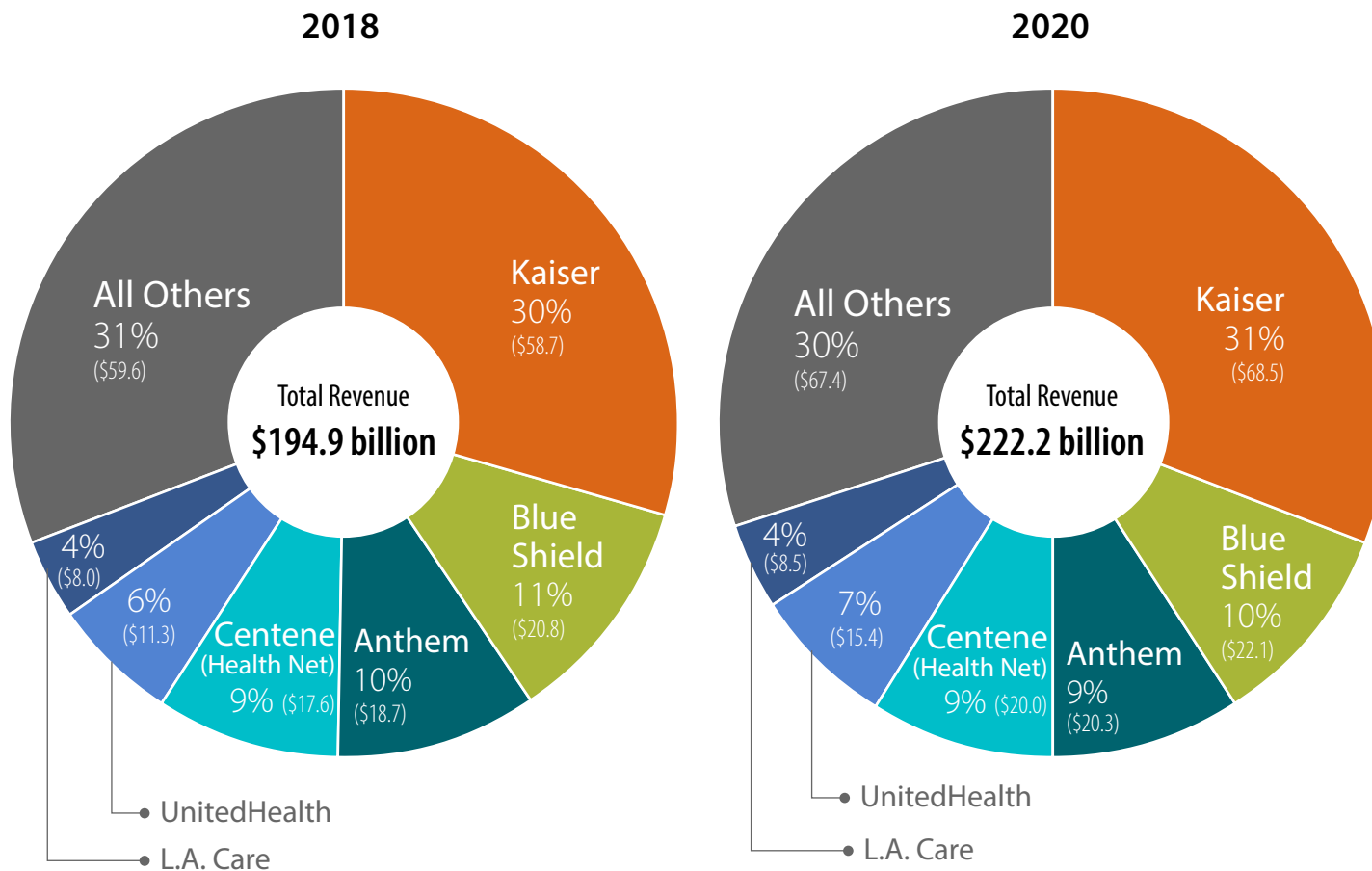
California Health Insurers

Overview

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

All Health Insurers, by Share of Revenue California, 2018 and 2020

IN BILLIONS



Health insurers in California had \$222 billion in revenue in 2020, up from \$195 billion in 2018. Six insurers accounted for 70% of all revenues. L.A. Care was the only county-based insurer in the top six.

Notes: Based on total revenues from insurers regulated by the California Department of Managed Health Care (DMHC) and California accident and health (A&H) written premiums regulated by the California Department of Insurance (CDI). Under DMHC, Kaiser revenue for California was calculated by the author based on California enrollment. Revenue includes totals for affiliated companies. See Appendix A for details on affiliations. *All others* includes other full-service plans regulated by DMHC, and the A&H line of business regulated by CDI. Figures may not sum due to rounding.

Sources: "Health Plan Financial Summary Report" (2018 and 2020), DMHC; "Exhibit (4D)," in *Life and Annuity Market Share Report* (2018 and 2020), CDI, June 2019 and June 2021; and *California Health Market Share Report* (2018 and 2020), CDI, acquired by special request to CDI Rate Specialist Bureau.

Health Insurance Regulators

California, 2020

	DMHC	CDI	TOTAL
Number of companies regulated (reporting 2020 revenue*)	85	264	349
California revenues* regulated (in billions)	\$201.7	\$20.5	\$222.2
Share of business represented by the six largest companies (as determined by revenues)	73%	58%	71%
Insured enrollees reported (commercial and public, excluding ASO) (in millions)	27.1 (~69% of population)	1.1 (~3% of population)	28.2
Administrative services only (ASO) enrollment (in millions)	0.8	4.8	5.6
Individual market enrollment (in millions)	2.1 (94%)	0.1 (6%)	2.2
Group market enrollment (in millions)	11.4 (94%)	0.8 (6%)	12.2
Primary types of products regulated	<ul style="list-style-type: none"> • HMOs • Two PPOs • Vision • Dental 	<ul style="list-style-type: none"> • Most PPOs • Indemnity • Medicare supplements • Part D stand-alone • Dental • Stop-loss 	

*Reflects revenues of DMHC-regulated full-service plans and California premiums written by CDI-regulated insurers for the accident and health line of business.

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

Sources: "Health Plan Financial Summary Report" (2020), DMHC; "Exhibit (4D)," in *Life and Annuity Market Share Report* (2020), CDI, June 2021; *2020 California Health Market Share Report*, acquired by special request to CDI Rate Specialist Bureau; *Enrollment Summary Report — 2020*, DMHC; and *Health Insurance Covered Lives Report* (2020), CDI.

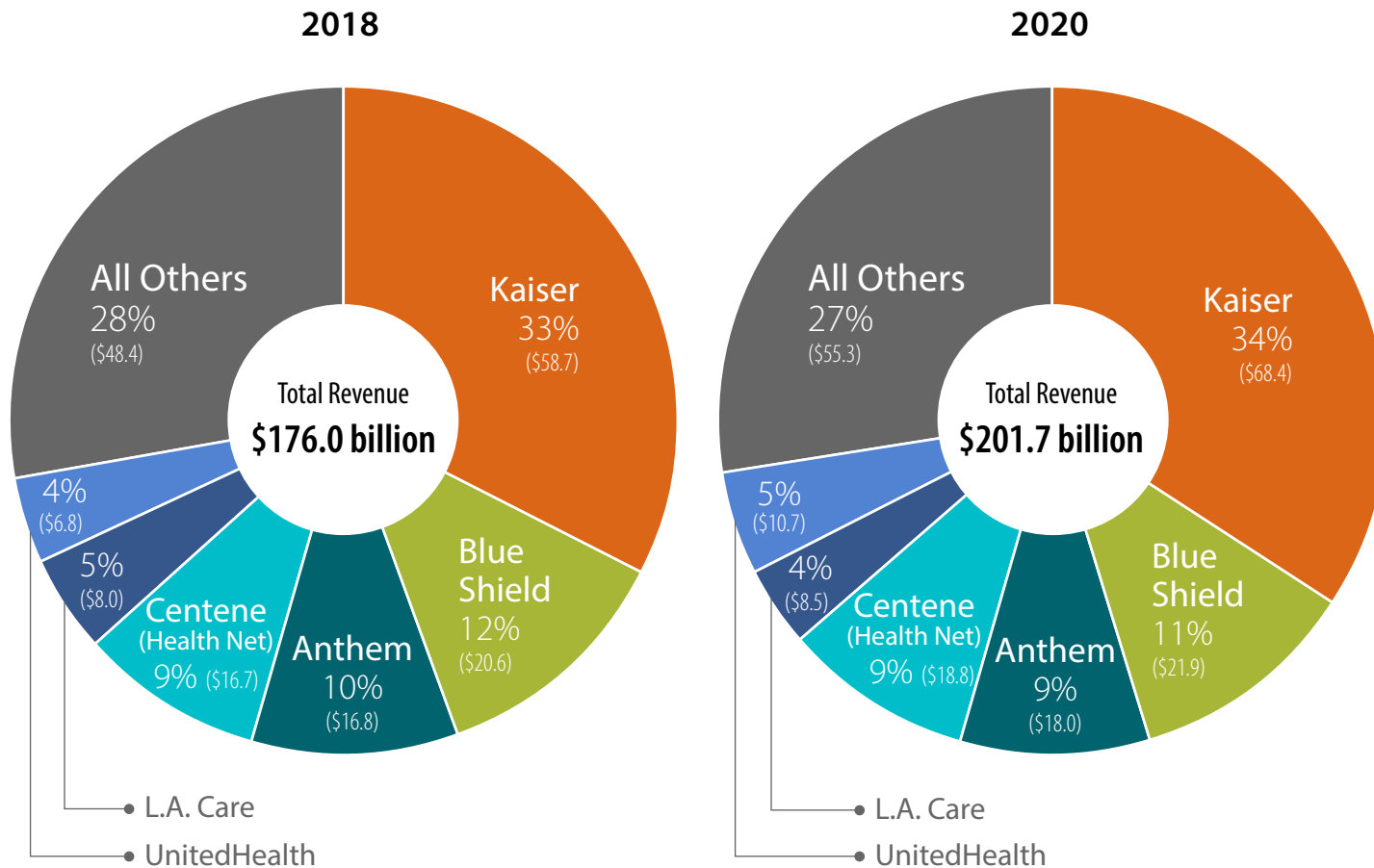
California Health Insurers

Overview

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

DMHC-Regulated Health Insurers, by Total Revenues California, 2018 and 2020

IN BILLIONS



Total revenues for DMHC-regulated insurers increased by 15%, from \$176 billion in 2018 to \$202 billion in 2020. Kaiser accounted for a third of all 2020 revenues.

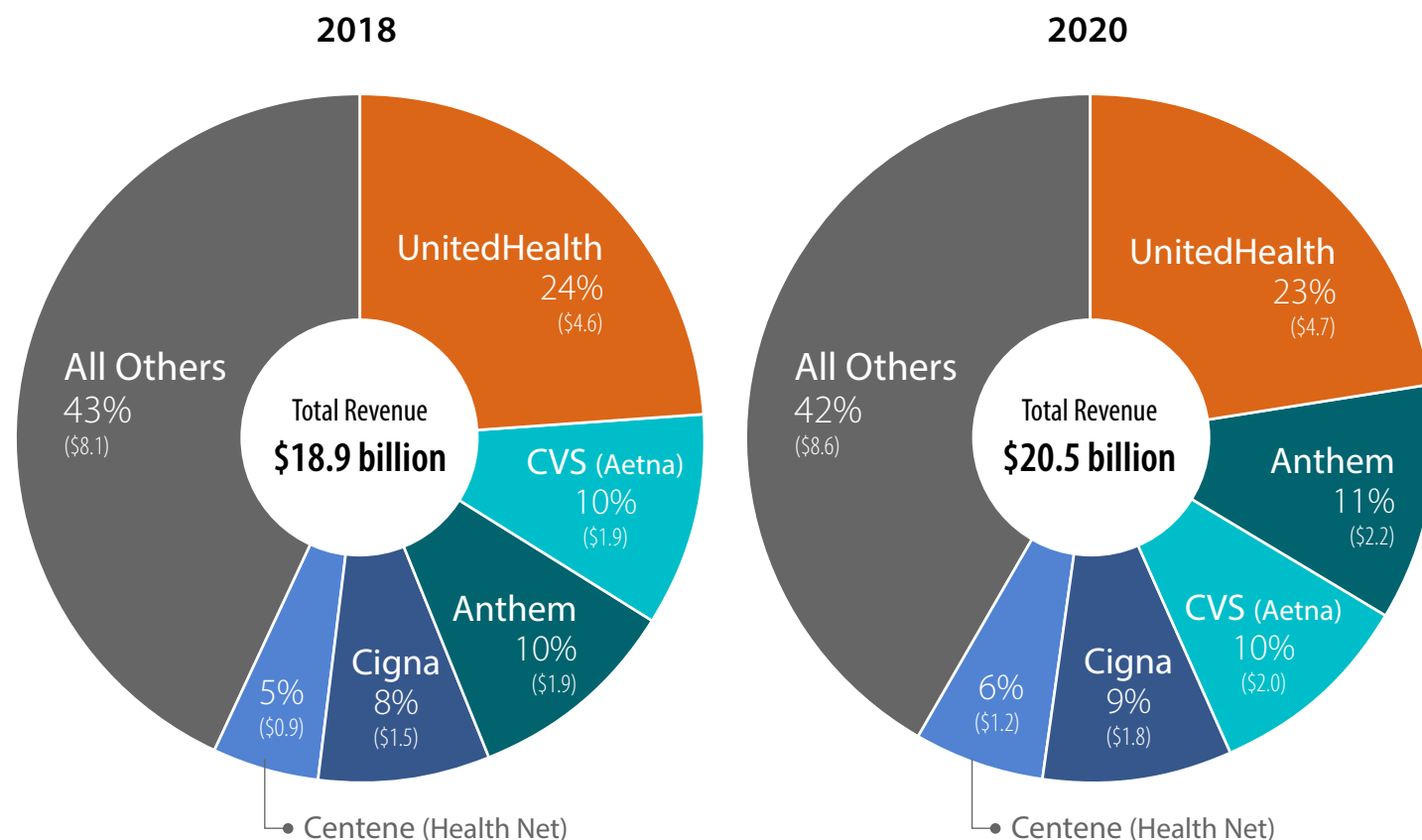
Notes: DMHC is California Department of Managed Health Care. Under DMHC, Kaiser revenue for California was calculated by the author based on California enrollment. Revenue includes totals for affiliated companies. See Appendix A for details on affiliations. Figures may not sum due to rounding.

Source: "Health Plan Financial Summary Report" (2018 and 2020), DMHC.

CDI-Regulated Health Insurers, by Premium Revenues

California, 2018 and 2020

IN BILLIONS



The total California health premium revenues for CDI-regulated insurers were 9% higher in 2020 than in 2018. UnitedHealth had the largest share of CDI-regulated revenue, at 23% in 2020.

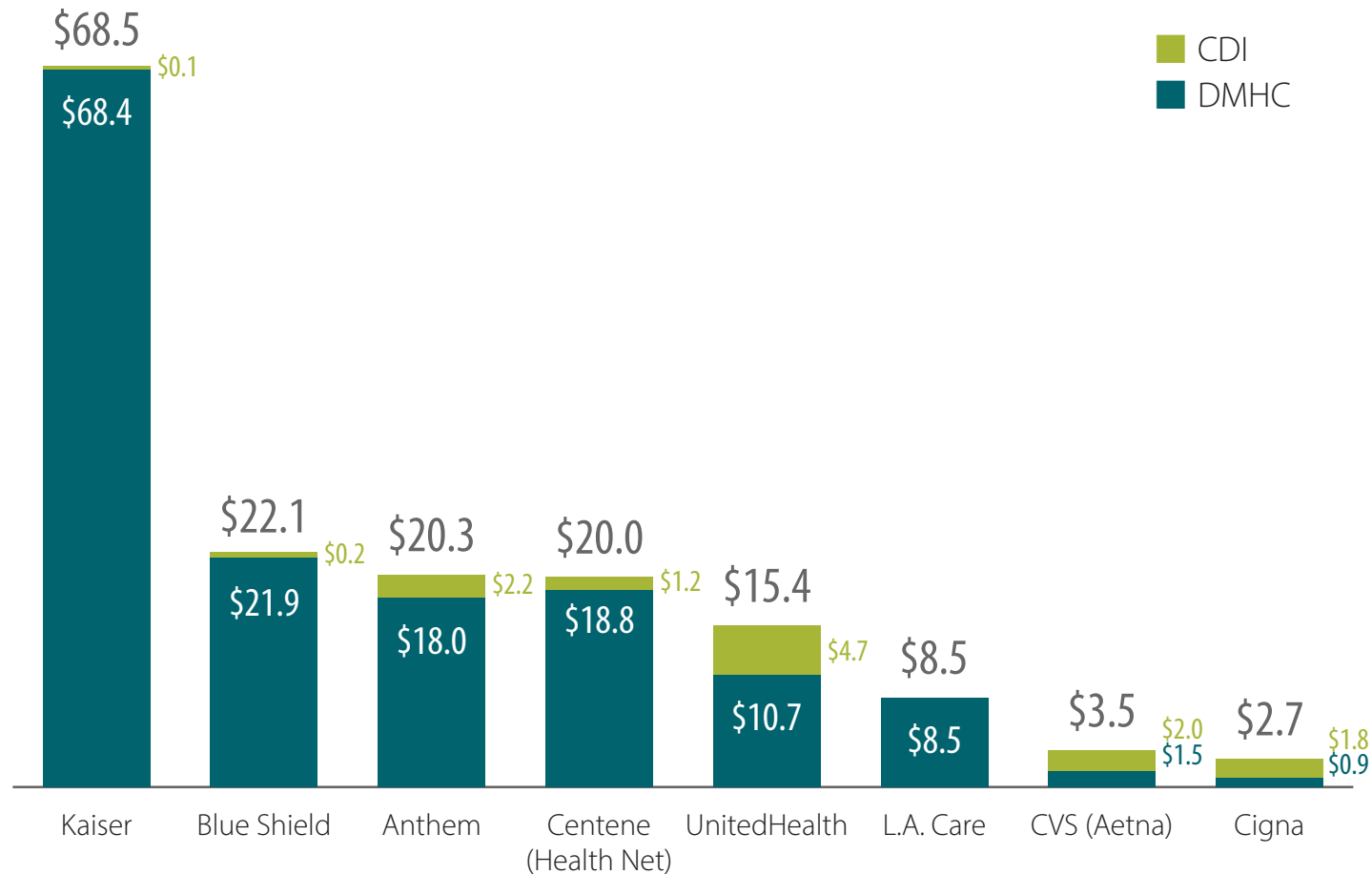
Notes: CDI is California Department of Insurance. Premium revenues include accident and health (A&H) written premiums in California for CDI-regulated companies and affiliates. Income from administrative services only business is not included. See Appendix A for details on affiliations. In 2020, all others comprises 250 insurers, each writing less than \$1 billion in A&H insurance premiums in California. Figures may not sum due to rounding.

Sources: "Exhibit (4D)," in *Life and Annuity Market Share Report* (2018 and 2020), CDI, June 2019 and June 2021; and *California Health Market Share Report* (2018 and 2020), CDI, acquired by special request to CDI Rate Specialist Bureau.

California Revenues

Largest DMHC and CDI Insurers, 2020

IN BILLIONS



Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. Largest insurers are determined by fiscal year 2020 California revenues. Revenues include affiliated companies. See [Appendix A](#) for detail on affiliations. Insurers qualifying as largest under either regulator are shown. For DMHC-regulated insurers, figures reflect total revenues. Under DMHC, Kaiser revenue for California was calculated by the author based on California enrollment. For CDI-regulated insurers, revenues reflect accident and health premiums written in California. The \$61 billion in revenues for all others (not shown) was split: \$52.9 billion for DMHC and \$8.3 billion for CDI. Segments may not sum to total due to rounding.

Sources: "Health Plan Financial Summary Report" (2020), DMHC; "Exhibit (4D)," in *Life and Annuity Market Share Report* (2020), CDI, June 2021; and *California Health Market Share Report* (2020), acquired by special request to CDI Rate Specialist Bureau.

California Health Insurers

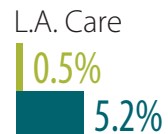
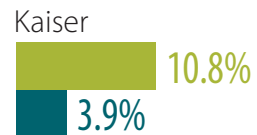
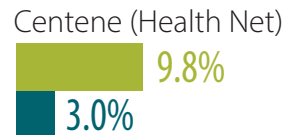
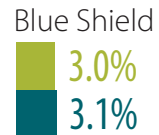
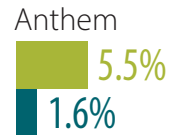
Financials

In California, health insurance revenue for the largest insurers was concentrated under the Department of Managed Health Care. Many insurers operate a company under each regulator.

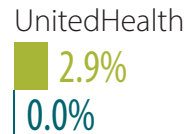
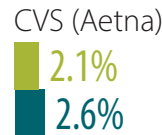
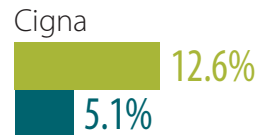
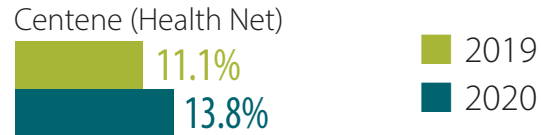
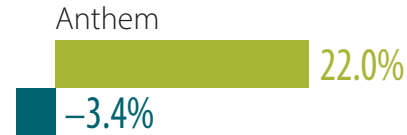
Revenue Growth/Reduction

Largest DMHC and CDI Insurers, California, 2019 and 2020

DMHC



CDI



California Health Insurers

Financials

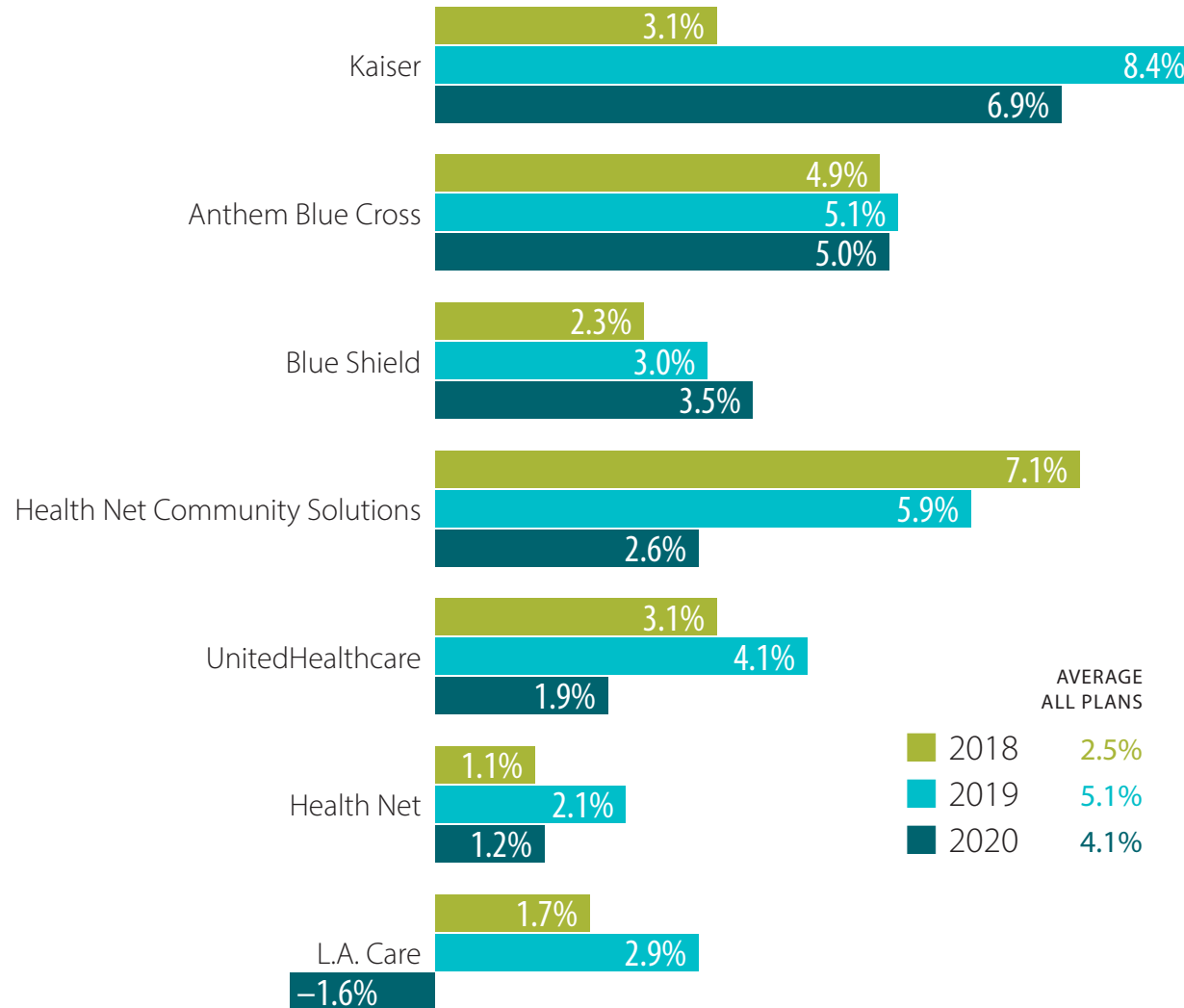
In 2020, revenues grew for most insurers. The pace of growth was mixed. UnitedHealth's 2019 growth under DMHC was mainly due to its acquisition of DaVita (now Optum).

Notes: DMHC is California Department of Managed Health Care. CDI is California Department of Insurance. All figures shown represent revenue growth in California, except Kaiser, whose DMHC figures include multistate activity. Revenue includes totals for affiliated companies. See Appendix A for details on affiliations. Largest insurers determined by fiscal year 2020 California revenues.

Sources: "Health Plan Financial Summary Report" (2018–20), DMHC; "Exhibit (4D)," in *Life and Annuity Market Share Report* (2018–20), CDI, June 2019, June 2020, and June 2021; and *California Health Market Share Report* (2018–20), acquired by special request to CDI Rate Specialist Bureau.

Margins, Largest DMHC Insurers

California, 2018 to 2020



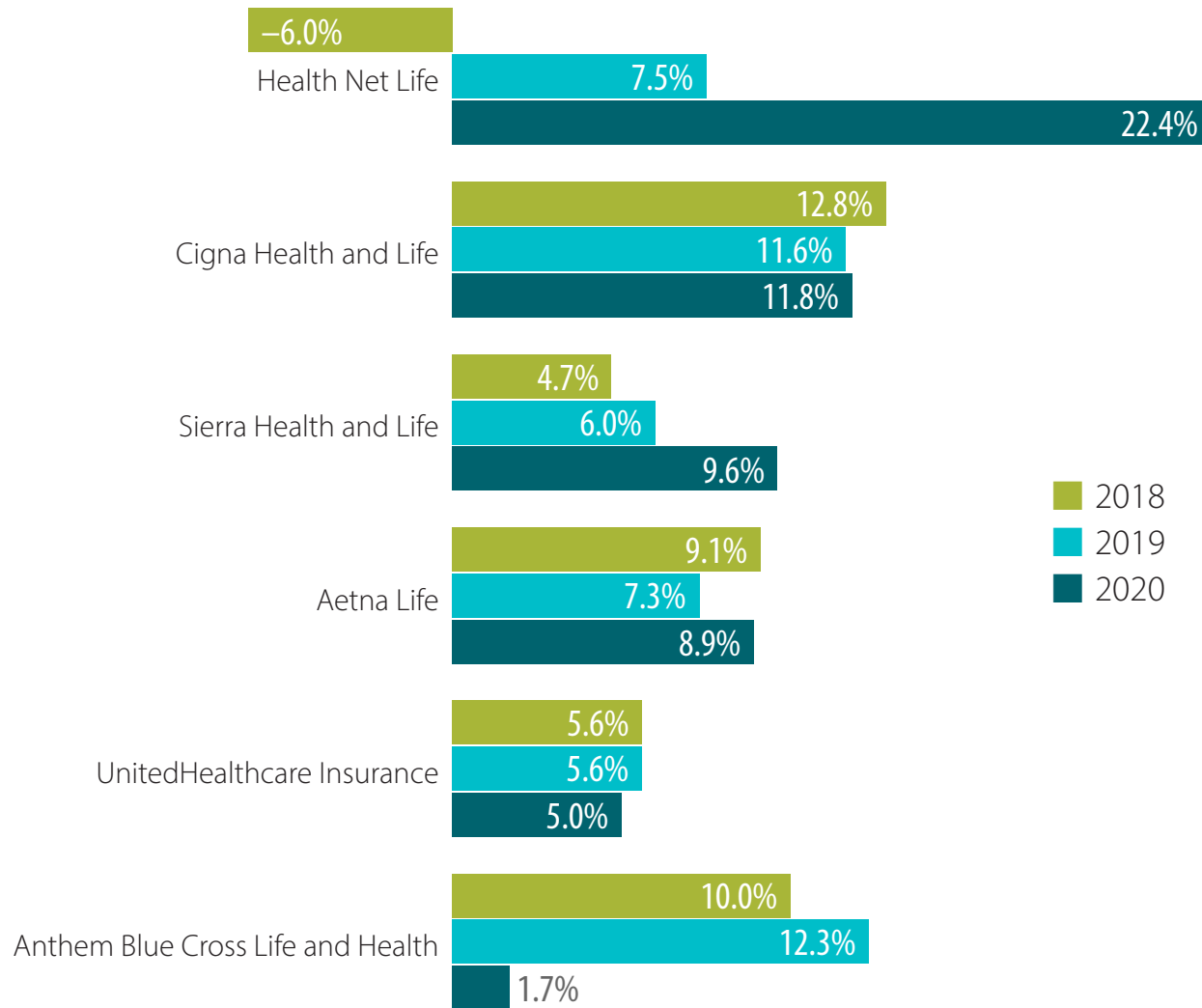
In 2020, margins (net income divided by total revenue) were positive for all but one of the largest insurers regulated by DMHC. Margins ranged from a high of 6.9% for Kaiser to a low of -1.6% for L.A. Care.

Notes: DMHC is California Department of Managed Health Care. Margins equal net income divided by total revenue. All figures are fiscal year results and reported at the company level. Kaiser margins include multistate activity. Largest insurers determined by fiscal year 2020 California revenues. Health Net is Centene's California commercial business. Health Net Community Solutions covers Health Net's public business. See Appendix F for more detail.

Source: "Health Plan Financial Summary Report" (2018-20), DMHC.

Margins, Largest CDI Insurers

California, 2018 to 2020



Notes: CDI is California Department of Insurance. *Margins* equal net income divided by total revenue. Figures are fiscal year (FY) results at the company level. Largest insurers were determined by FY 2020 California premiums. Anthem Blue Cross Life and Health figures represent California business only; results for other insurers include multistate activity. See [Appendix G](#) for more detail.

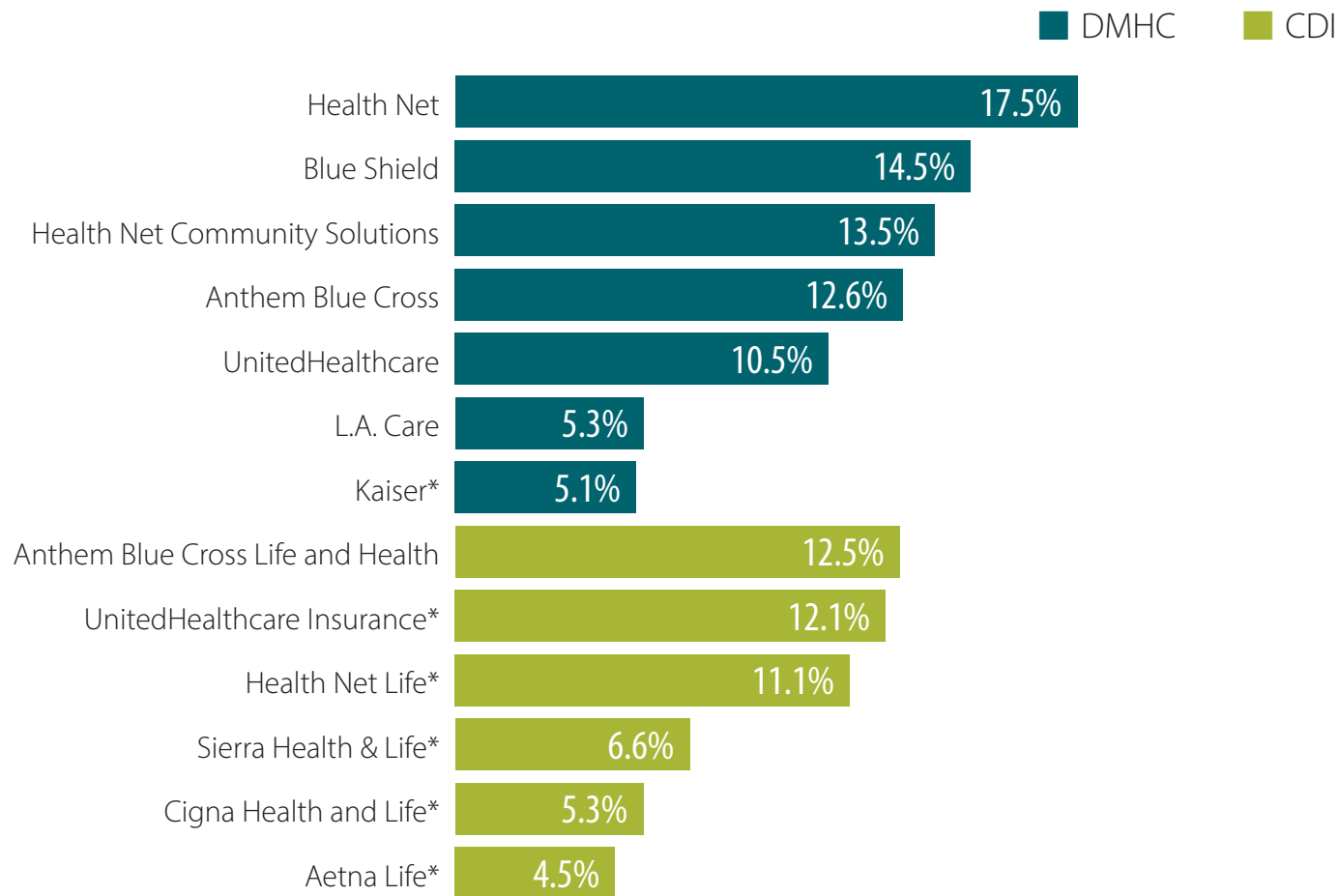
Source: Author calculations based on "Insurers' Annual Statements" (2018–20), CDI.

In 2020, margins (net income divided by total revenue) for all the largest plans regulated by CDI were positive. Health Net Life's margin tripled between 2019 and 2020.*

* According to *Health Net Life Insurance Company Management's Discussion and Analysis*, December 31, 2020, net income increased from \$66.6 million in 2019 to \$238.7 million in 2020. The increase was primarily driven by a court settlement for three years of unpaid risk corridor payments.

Administrative Ratios

Largest DMHC and CDI Insurers, California, 2020



* Figures reflect multistate data.

Notes: Administrative ratios are reported at the company level and represent the share of revenues spent on administrative expenses and reflect the following measures: California Department of Managed Health Care (DMHC) — “Administrative Ratio” from DMHC’s Financial Summary Report; California Department of Insurance (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 Sierra Health & Life, which use line 8 divided by line 5 (total administrative expenses divided by total revenues) on the “Health” version of Five-Year Historical Data. Largest insurers were determined by fiscal year 2020 California revenues under each regulator.

Sources: “Health Plan Financial Summary Report” (2020), DMHC; and “Insurers’ Annual Statements” (2020), CDI.

California Health Insurers

Financials

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.

MLR Rebates to Policyholders Under the ACA

by Market Sector, California, 2019 and 2020

California Health Insurers

Financials

The Affordable Care Act requires insurers to spend a minimum percentage of premium dollars on medical care or issue rebates to policyholders. In 2020, seven California insurers owed \$95 million in rebates for about 816,000 people. For those receiving a rebate, the average amount per person was \$117 in 2020, compared to \$205 nationally.

2019	AVERAGE REBATE PER PERSON	TOTAL DOLLARS REFUNDED	CONSUMERS BENEFITING FROM REBATE	CARRIERS PAYING A REBATE	NATIONAL AVERAGE REBATE PER PERSON
Individual	\$38	\$137,790	3,602	1	\$332
Small Group	\$97	\$103,255,216	1,061,688	5	\$124
Large Group	\$39	\$7,897,343	201,195	4	\$121
Total	\$88	\$111,290,349	1,266,485	10	\$219

2020	AVERAGE REBATE PER PERSON	TOTAL DOLLARS REFUNDED	CONSUMERS BENEFITING FROM REBATE	CARRIERS PAYING A REBATE	NATIONAL AVERAGE REBATE PER PERSON
Individual	\$103	\$13,127,296	127,940	2	\$279
Small Group	\$155	\$75,515,405	487,633	2	\$150
Large Group	\$34	\$6,729,840	200,020	3	\$119
Total	\$117	\$95,372,541	815,593	7	\$205

Notes: MLR is Medical Loss Ratio. Includes companies regulated by the California Department of Managed Health Care (DMHC) or by the California Department of Insurance (CDI). Data include specialty health insurance and exclude mini-med and student insurance. The Affordable Care Act mandates that 80% of premiums for individuals and small groups be spent on medical care; the share is 85% for large groups.

Sources: *MLR Refunds by State and Market* (2019 and 2020), Centers for Medicare & Medicaid Services (CMS); and *List of Health Insurers Owing Refunds* (2019 and 2020), CMS.

Medical Loss Ratios, by Market Sector

Selected DMHC and CDI Insurers, California, 2020

	INDIVIDUAL (80% standard)	SMALL GROUP (80% standard)	LARGE GROUP (85% standard)		INDIVIDUAL (80% standard)	SMALL GROUP (80% standard)	LARGE GROUP (85% standard)
DMHC							
Aetna Health		80.3%	87.7%				
Anthem Blue Cross	80.9%	77.3%	88.0%				
Blue Shield	80.3%	80.3%	88.3%				
Cigna			92.9%				
Health Net	83.5%	78.3%	88.5%				
Kaiser	95.1%	92.3%	90.6%				
UnitedHealthcare		82.0%	85.4%				
UnitedHealthcare Benefit Plan		81.1%	94.9%				
CDI							
Aetna Life						79.1%	87.2%
Cigna Health and Life							87.9%
UnitedHealthcare Insurance						81.2%	87.3%

Rebate required

California Health Insurers

Financials

In 2020, three California insurers with more than 150,000 commercial enrollees did not meet the medical loss ratio standards in one of their markets and owed rebates, meaning they had not spent enough of their premium dollars on medical care. Five additional insurers also owed rebates: L.A. Care, Molina, Nippon Life, and two behavioral health insurers (not shown).

Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. The Affordable Care Act established a minimum share of premium income that must be spent on medical care and quality improvement, thus limiting the portion remaining for items such as claims processing, administration, marketing, and profit. The first rebates were paid in the summer of 2012 for insurance coverage in 2011. Includes insurers that had commercial enrollment of 150,000 or more in 2020.

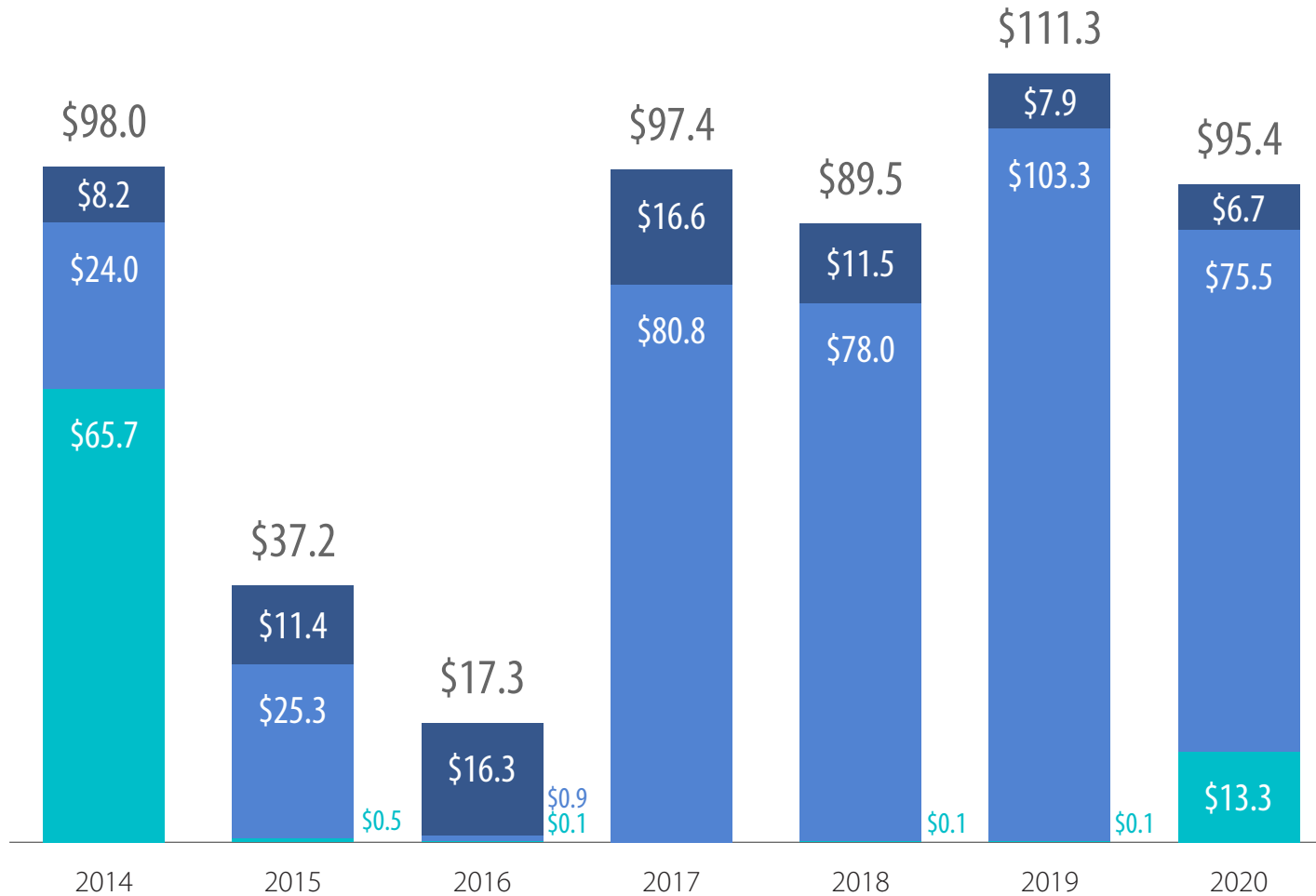
Source: "Medical Loss Ratio Search Tool" (2020), Centers for Medicare & Medicaid Services.

California MLR Rebates by Market

2014 to 2020

IN MILLIONS

Individual Small Group Large Group



Note: MLR is medical loss ratio.

Source: MLR Refunds by State and Market (2014–20), Centers for Medicare & Medicaid Services.

California Health Insurers

Financials

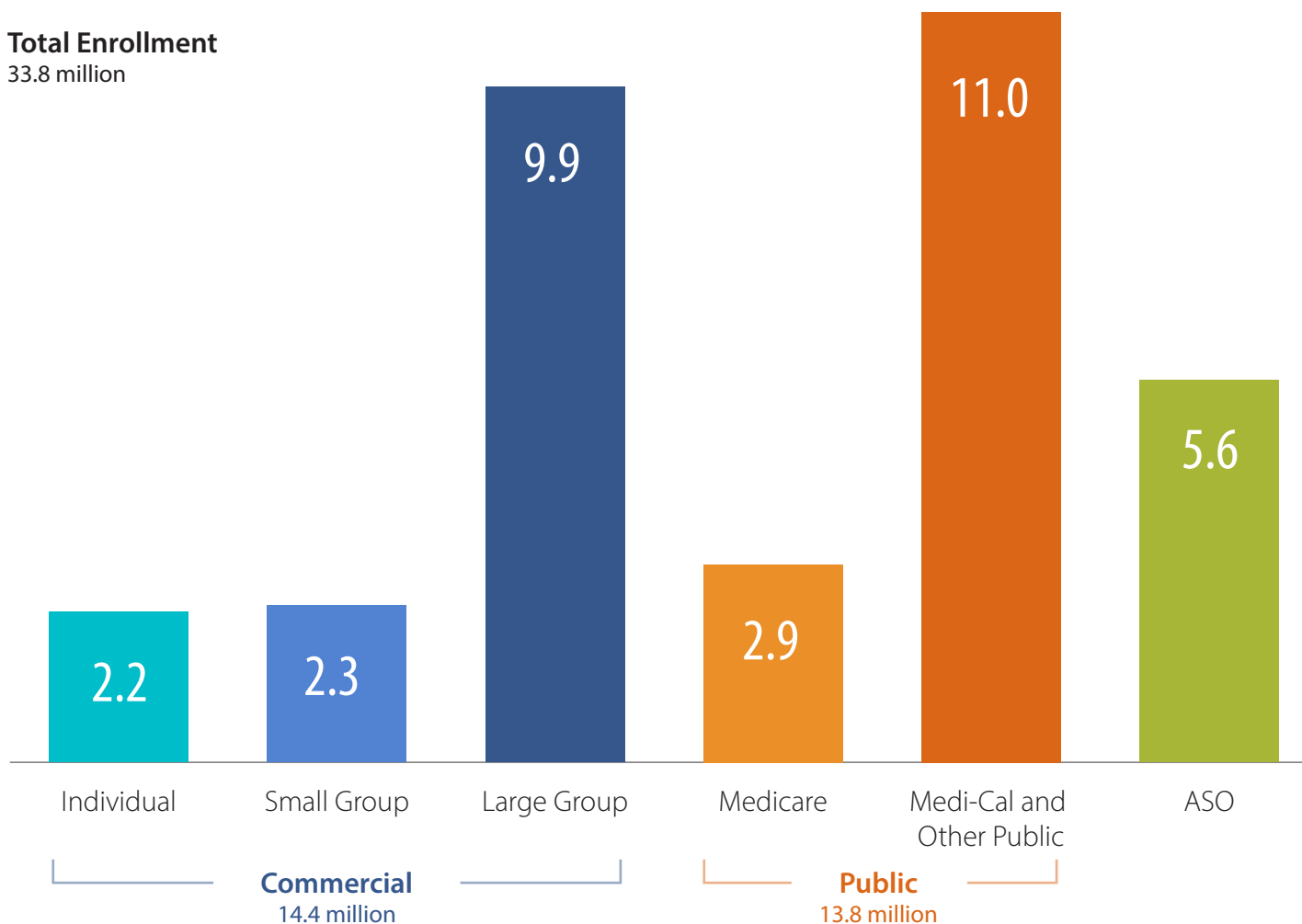
The rebate amounts and the markets where rebates were owed have fluctuated over time. In California, the largest total rebates owed were in 2019. During the COVID-19 pandemic, rebates owed in 2020 were similar to previous years.

Health Insurance Enrollment, by Market

DMHC and CDI Combined, California, 2020

IN MILLIONS

Total Enrollment
33.8 million



Notes: *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. *Large group* includes enrollees in the Federal Employees Health Benefit Program and Tricare. *Medicare* and *Medi-Cal* are managed care enrollment only. *ASO* (administrative services only) is provided to self-insured employers. See pages 31 and 33 for information on fee-for-service enrollment in Medicare and Medi-Cal. Figures may not sum due to rounding.

Sources: Enrollment Summary Report (2020), DMHC; and Health Insurance Covered Lives Report (2020), CDI.

California Health Insurers

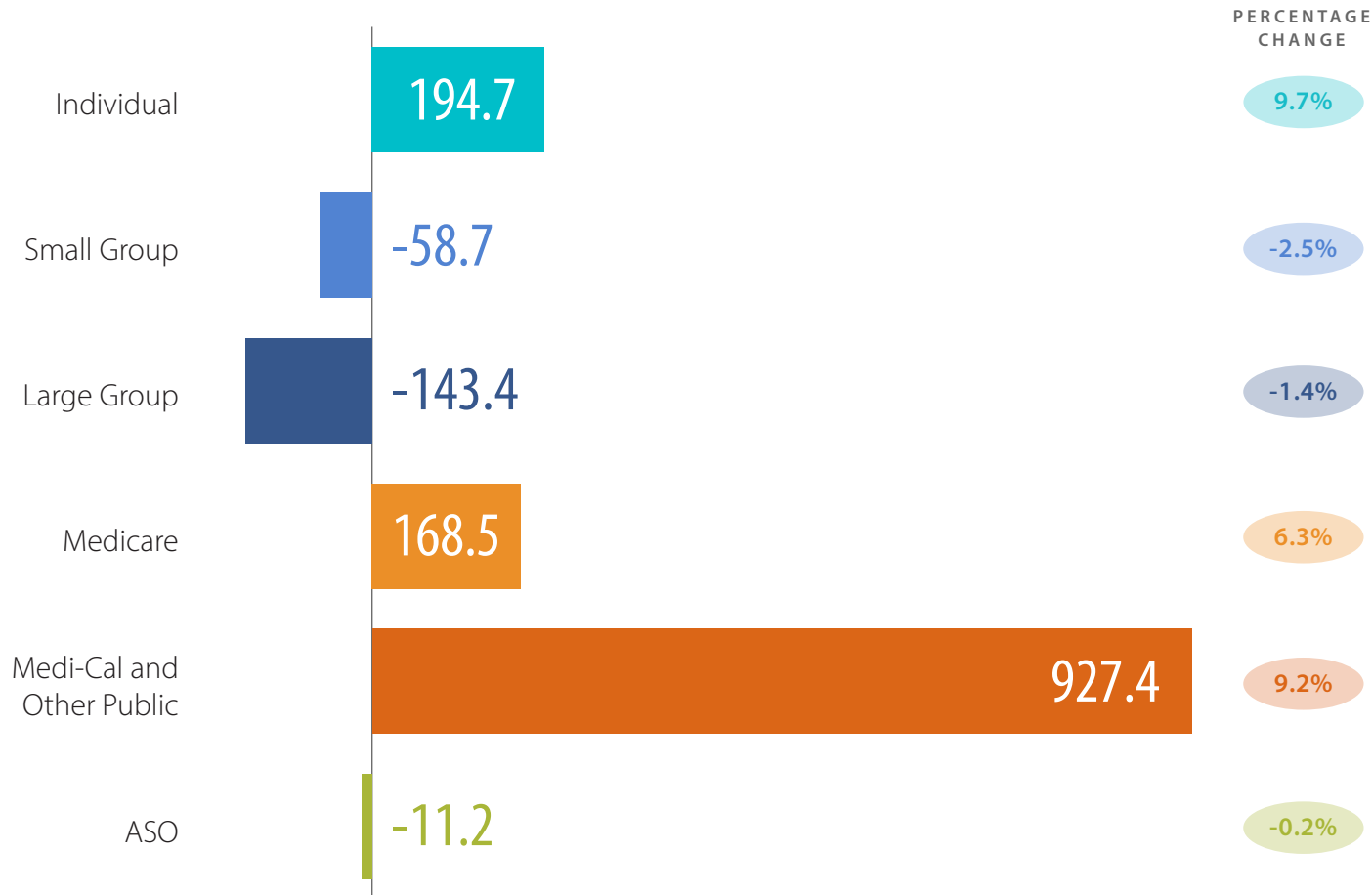
Enrollment

In 2020, California health insurers had 33.8 million enrollees — 28.2 million were enrolled in commercial coverage or public managed care, and 5.6 million were enrolled through administrative services only arrangements for self-insured employers.

Change in Enrollment

DMHC and CDI Combined, California, 2020

IN THOUSANDS



California Health Insurers

Enrollment

In 2020, during the COVID-19 pandemic, health insurance enrollment grew by nearly 1.1 million. Enrollment increased by 927,000 (9.2%) in Medi-Cal managed care and by 195,000 (9.7%) in the individual market. Enrollment declined in the small group, large group, and administrative services only (ASO) markets.

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

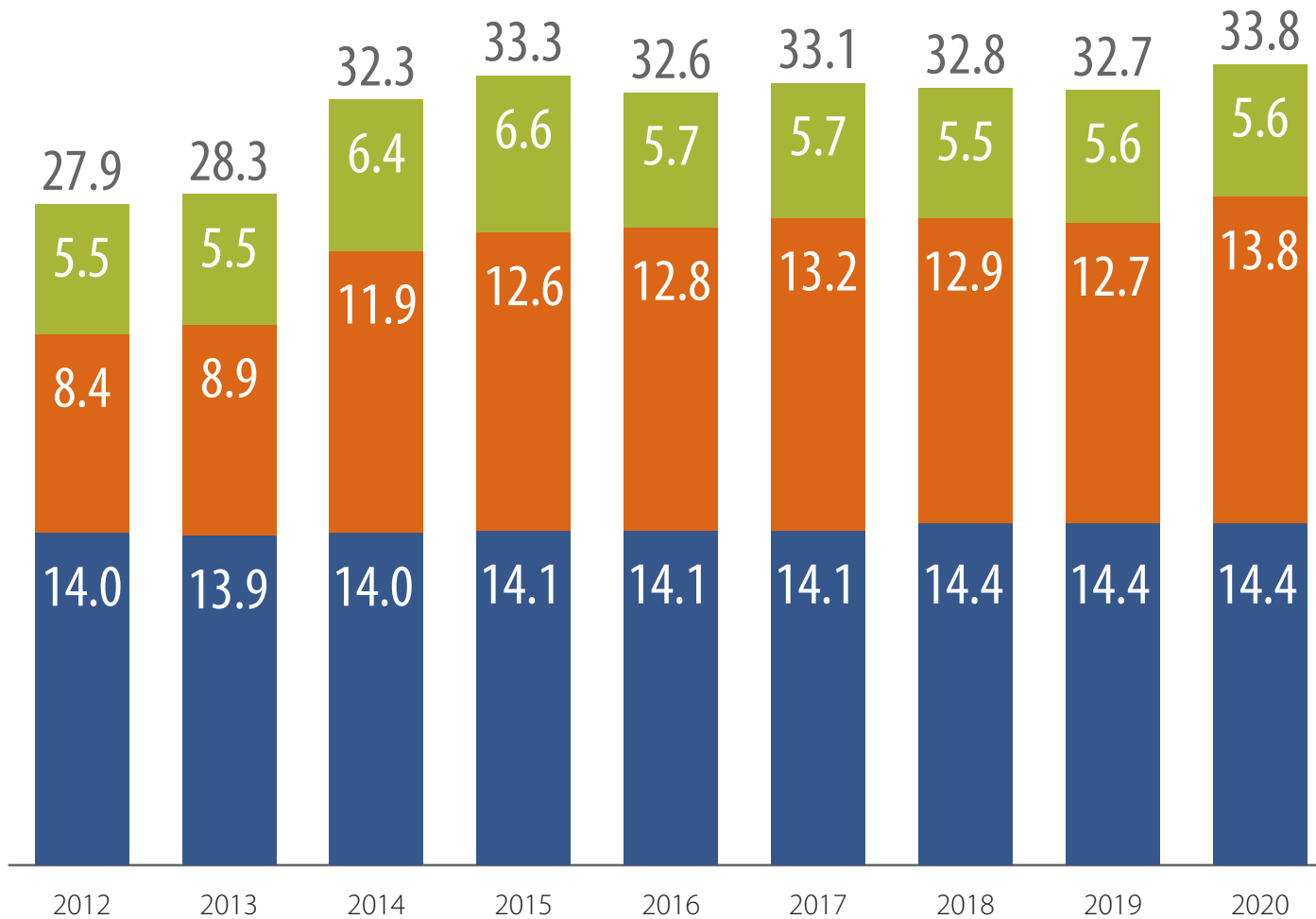
Sources: Enrollment Summary Report (2019 and 2020), DMHC; and Health Insurance Covered Lives Report (2019 and 2020), CDI.

Enrollment, by Market

DMHC and CDI Combined, California, 2012 to 2020

IN MILLIONS

Commercial Public ASO



Notes: DMHC is California Department of Managed Health Care. CDI is California Department of Insurance. ASO (administrative services only) is provided to self-insured employers. Public consists of Medicare managed care and Medi-Cal and other public managed care programs, which includes Medi-Cal managed care, Healthy Families (before 2014), and the Medi-Cal Access Program (known as AIM before 2017). Commercial includes individual, small group, and large group enrollment. Segments may not sum to total due to rounding.

Sources: Enrollment Summary Report (2012–20), DMHC; and Health Insurance Covered Lives Report (2012–20), CDI.

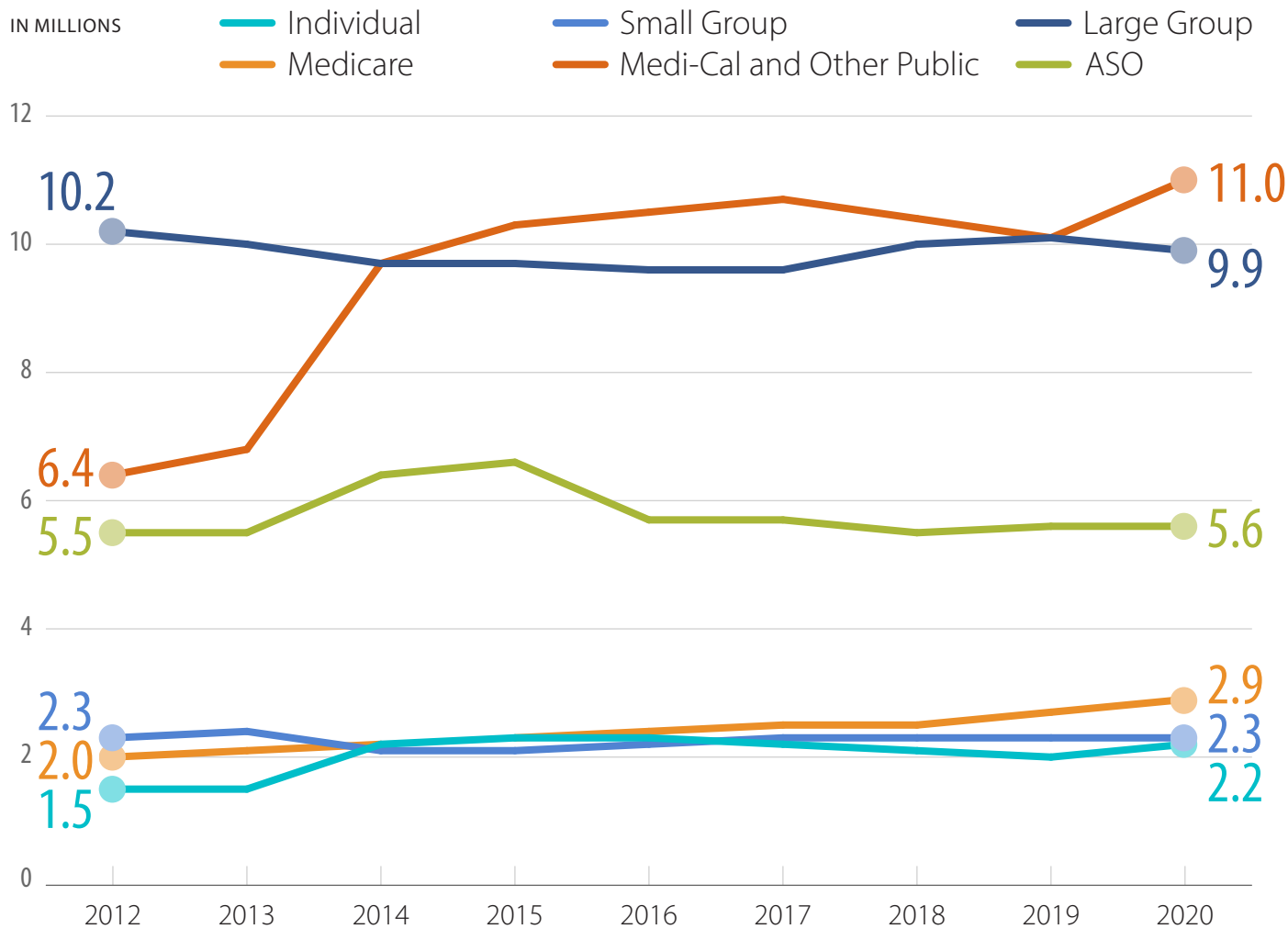
California Health Insurers

Enrollment

Since 2012, growth in health insurance enrollment occurred mainly through public managed care. Commercial enrollment has been relatively flat.

Enrollment Trends, by Market

DMHC and CDI Combined, California, 2012 to 2020



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

Sources: Enrollment Summary Report (2012–20), DMHC; and Health Insurance Covered Lives Report (2012–20), CDI.

California Health Insurers

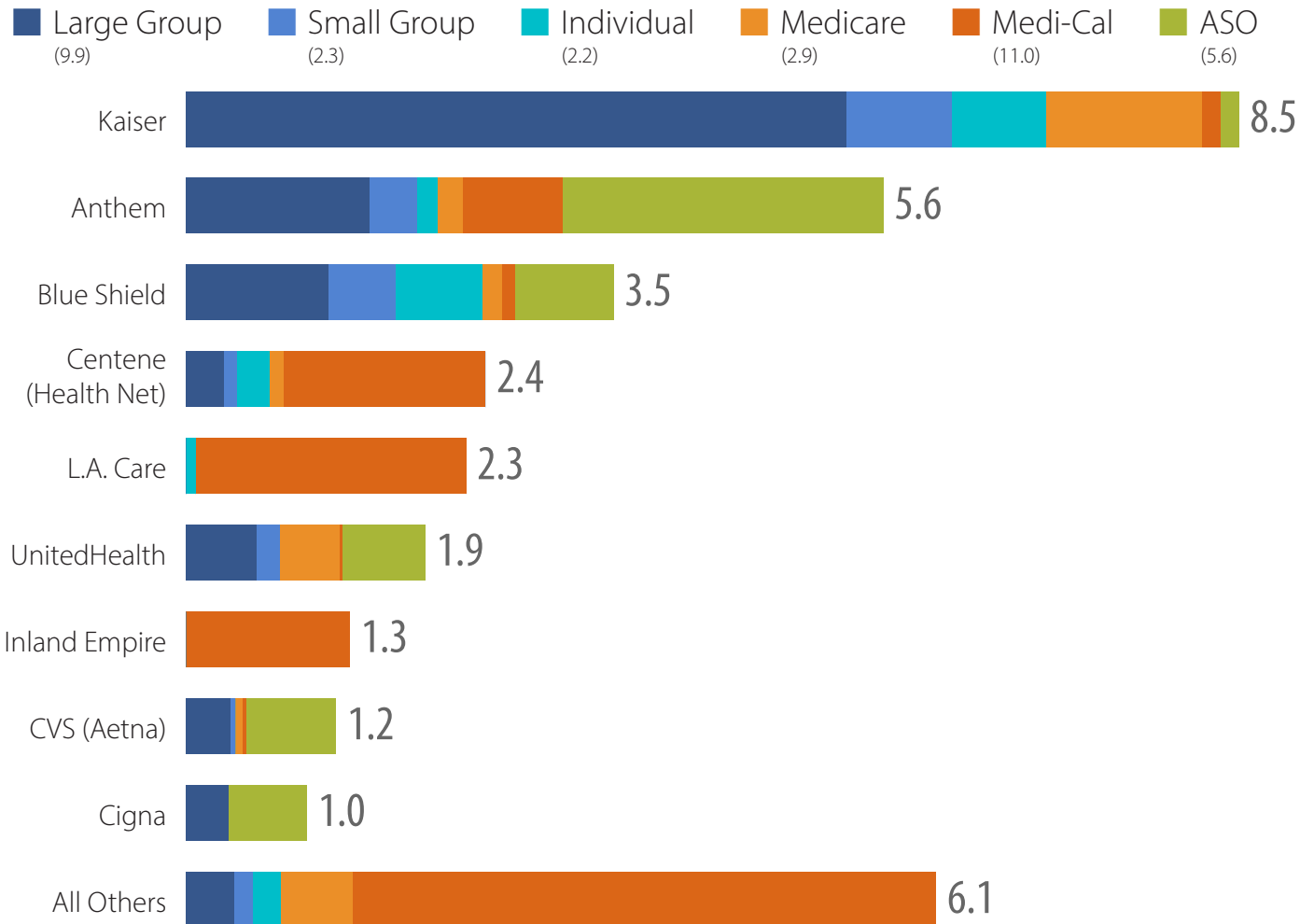
Enrollment

Medi-Cal and other public and individual enrollment increased dramatically in 2014, mostly due to the Affordable Care Act. In 2020, Medi-Cal and other public enrollment increased by more than 900,000 during the COVID-19 pandemic. Medicare managed care enrollment increased steadily from 2012 to 2020.

Enrollment, by Insurer and Market

DMHC and CDI Combined, California, 2020

IN MILLIONS



Notes: DMHC is California Department of Managed Health Care. CDI is California Department of Insurance. Commercial includes individual, small group, and large group enrollment. Medi-Cal and Medicare are managed care enrollment only. ASO (administrative services only) is provided to self-insured employers. All others includes insurers with fewer than 900,000 enrollees in commercial, Medi-Cal, Medicare, and ASO combined. Figures do not include subcontracted enrollment from other plans (FOP). Related insurers are grouped together under a parent name. See Appendix A for detail on affiliations.

Sources: Enrollment Summary Report (2020), DMHC; and Health Insurance Covered Lives Report (2020), CDI.

California Health Insurers

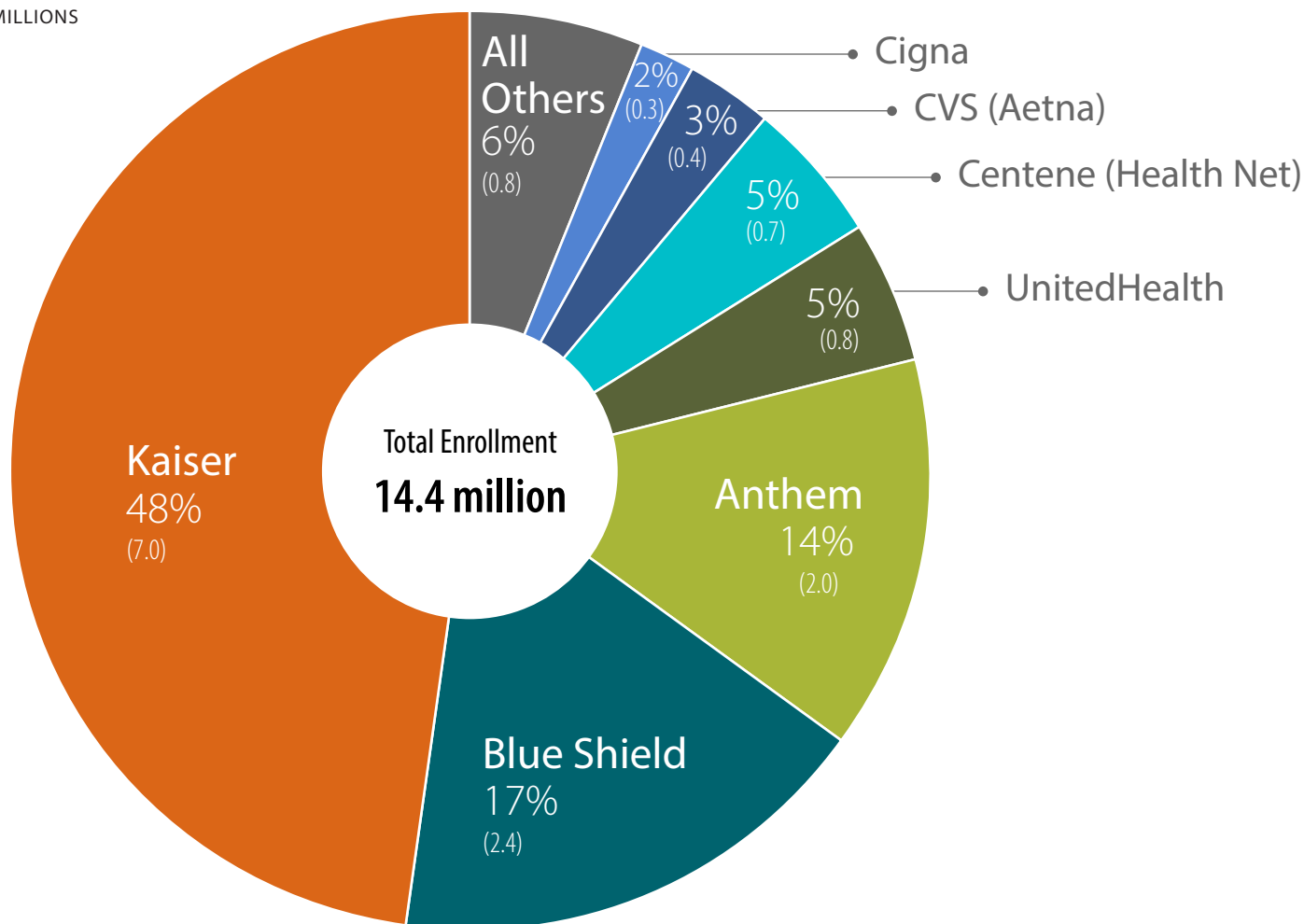
Enrollment

Most large insurers covered both commercial and public enrollees. County plans, L.A. Care and Inland Empire, covered mainly public enrollees. The majority of enrollment in Centene (Health Net) was also in public managed care. Administrative services only business was a large portion of enrollment for CVS (Aetna), Anthem, Cigna, and UnitedHealth.

Commercial Enrollment, by Insurer

DMHC and CDI Combined, California, 2020

IN MILLIONS



California Health Insurers

Enrollment

In 2020, insurers covered 14.4 million Californians through commercial policies (individual, small group, and large group coverage). Three insurers accounted for nearly 80% of all commercial enrollees, of which Kaiser represented nearly half.

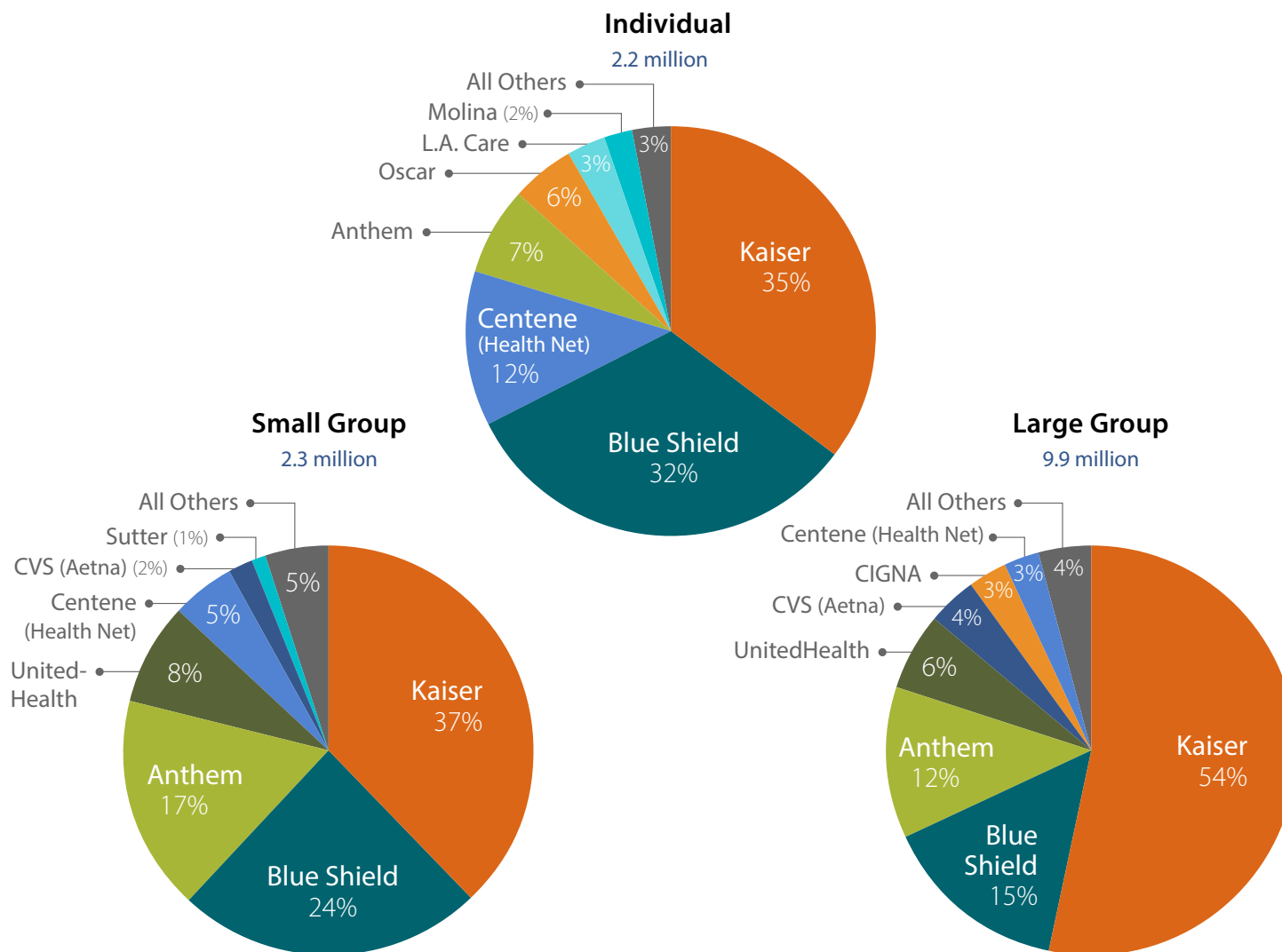
Notes: DMHC is California Department of Managed Health Care. CDI is California Department of Insurance. Commercial includes individual, small group, and large group markets. All others includes insurers that had fewer than 300,000 commercial enrollees including Oscar, Sharp, Sutter, and Western Health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

Sources: Enrollment Summary Report (2020), DMHC; and Health Insurance Covered Lives Report (2020), CDI.

Commercial Enrollment, by Insurer and Market Share

DMHC and CDI Combined, California, 2020

Kaiser, Blue Shield, and Anthem were the largest insurers in the small and large group markets and accounted for about 80% of enrollment in 2020. Kaiser covered more than half of large group enrollees.

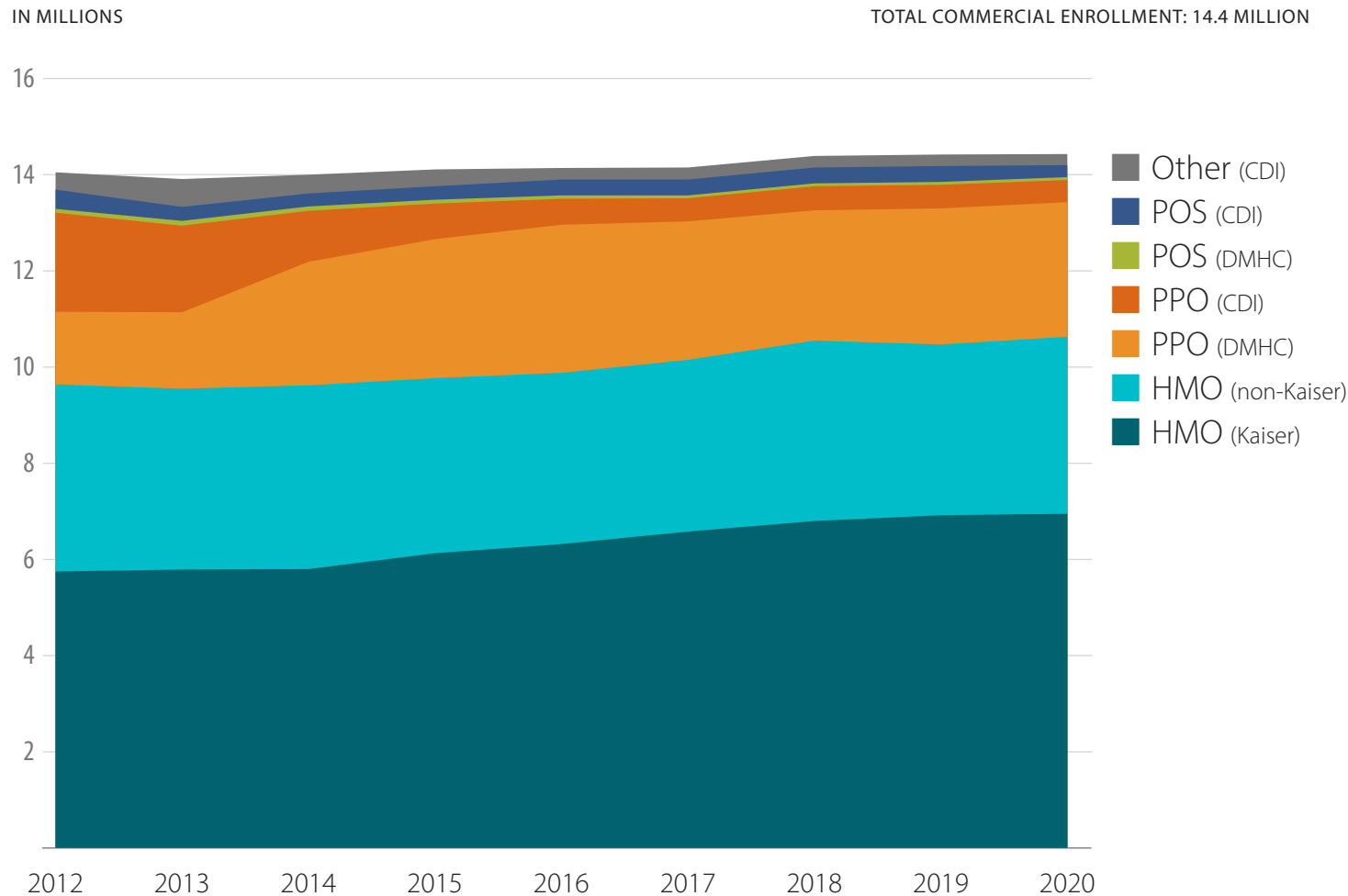


Notes: DMHC is California Department of Managed Health Care. CDI is California Department of Insurance. Related insurers are grouped together under a parent name. See Appendix A for detail on affiliations. Commercial includes individual, small group, and large group markets. All others includes those with enrollment below 40,000 in the individual market, below 30,000 in the small group market, and below 100,000 in the large group market. For additional detail, see *California Health Insurers, Enrollment, 2021 — Data*, available at "2021 Edition — California Health Insurance Enrollment." Figures may not sum due to rounding.

Sources: *Enrollment Summary Report* (2020), DMHC; and *Health Insurance Covered Lives Report* (2020), CDI.

Commercial Enrollment Detail, by Product and Regulator

DMHC and CDI, California, 2012 to 2020



California Health Insurers

Enrollment

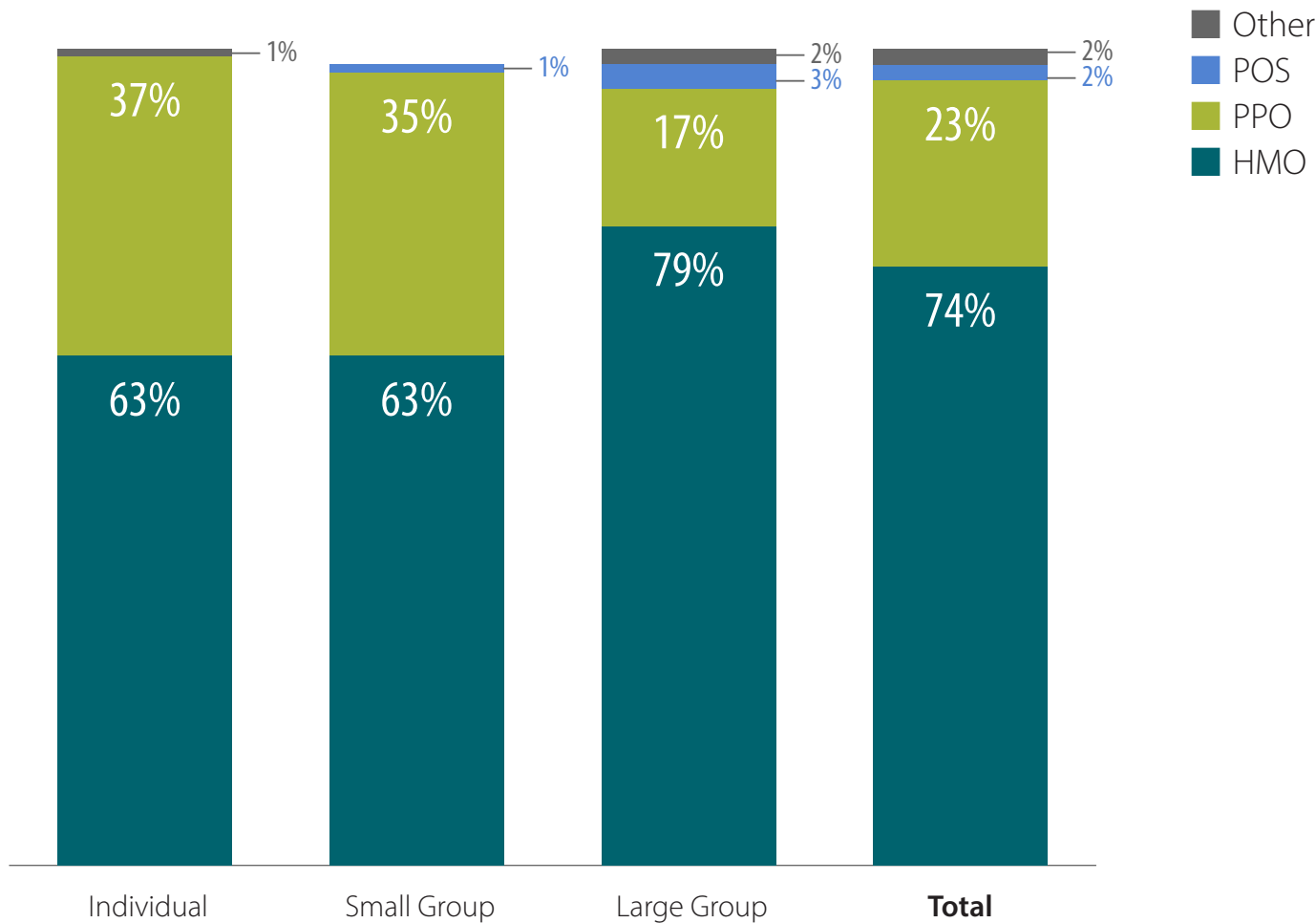
In 2020, 10.6 million Californians were enrolled in commercial HMO plans. About 65% of these were covered by Kaiser. Commercial PPOs covered 3.3 million people in 2020; most were in companies regulated by the Department of Managed Health Care.

Notes: DMHC is California Department of Managed Health Care. CDI is California Department of Insurance. Commercial includes individual, small group, and large group markets. HMO is health maintenance organization. PPO is preferred provider organization. POS refers to point-of-service products.

Sources: Enrollment Summary Report (2012-20), DMHC; and Health Insurance Covered Lives Report (2012-20), CDI.

Commercial Enrollment, by Product and Market

DMHC and CDI Combined, California, 2020



California Health Insurers Enrollment

In 2020, the majority of commercial enrollees — in every market — had HMO coverage. Most individual enrollees had PPO coverage until 2018 (not shown), when Anthem reduced its geographic presence in California.

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

Sources: Enrollment Summary Report (2020), DMHC; and Health Insurance Covered Lives Report (2020), CDI.

Change in Commercial Enrollment, by Market and Product

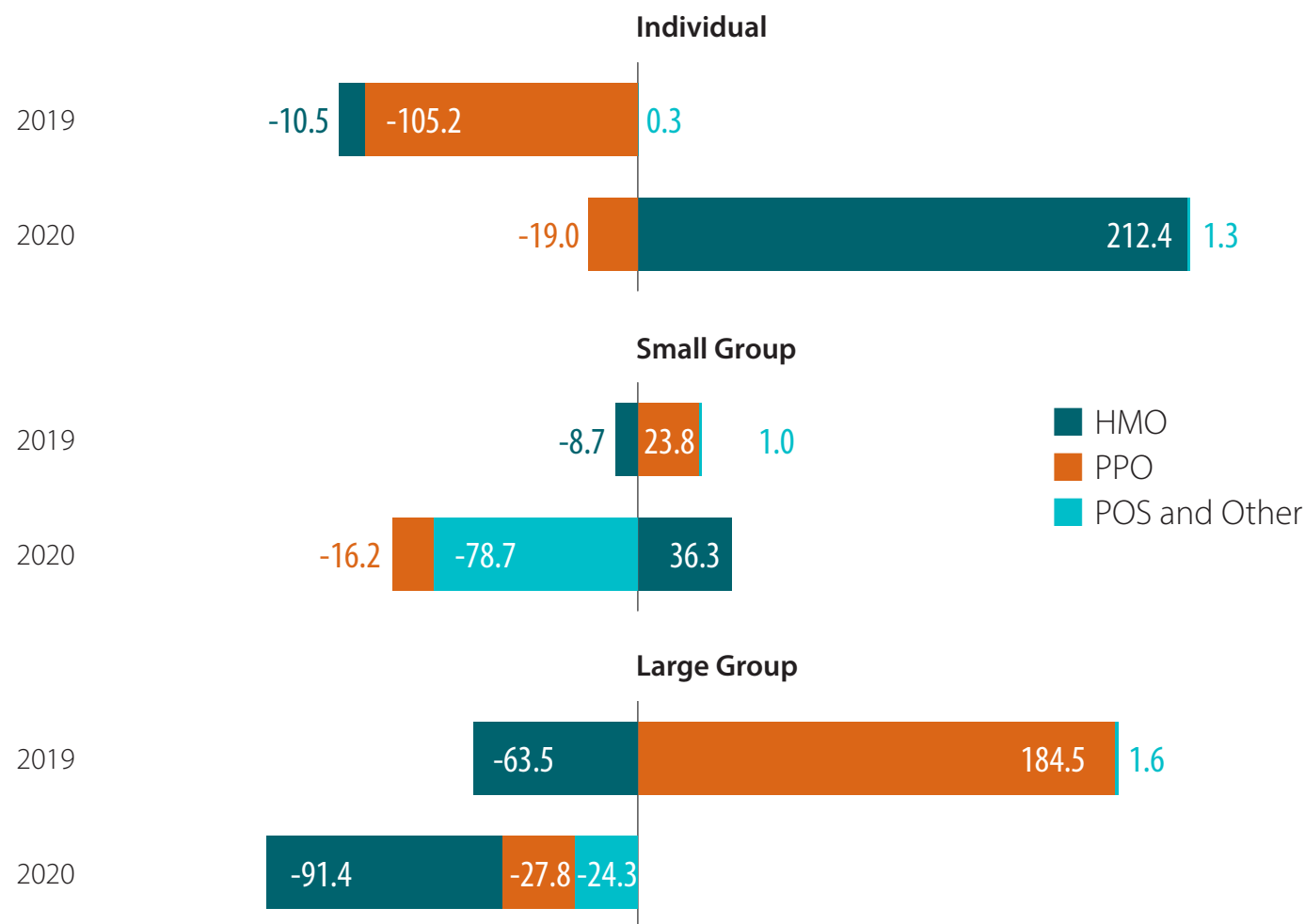
DMHC and CDI Combined, California, 2019 and 2020

California Health Insurers

Enrollment

In the large group market, enrollment fell in all major products (HMOs, PPOs, and point-of-service and other). In the small group market, only HMO products had an enrollment increase. Individual enrollment gains in 2020 occurred in HMOs, mainly among Kaiser, Health Net, and Oscar (not shown).

IN THOUSANDS

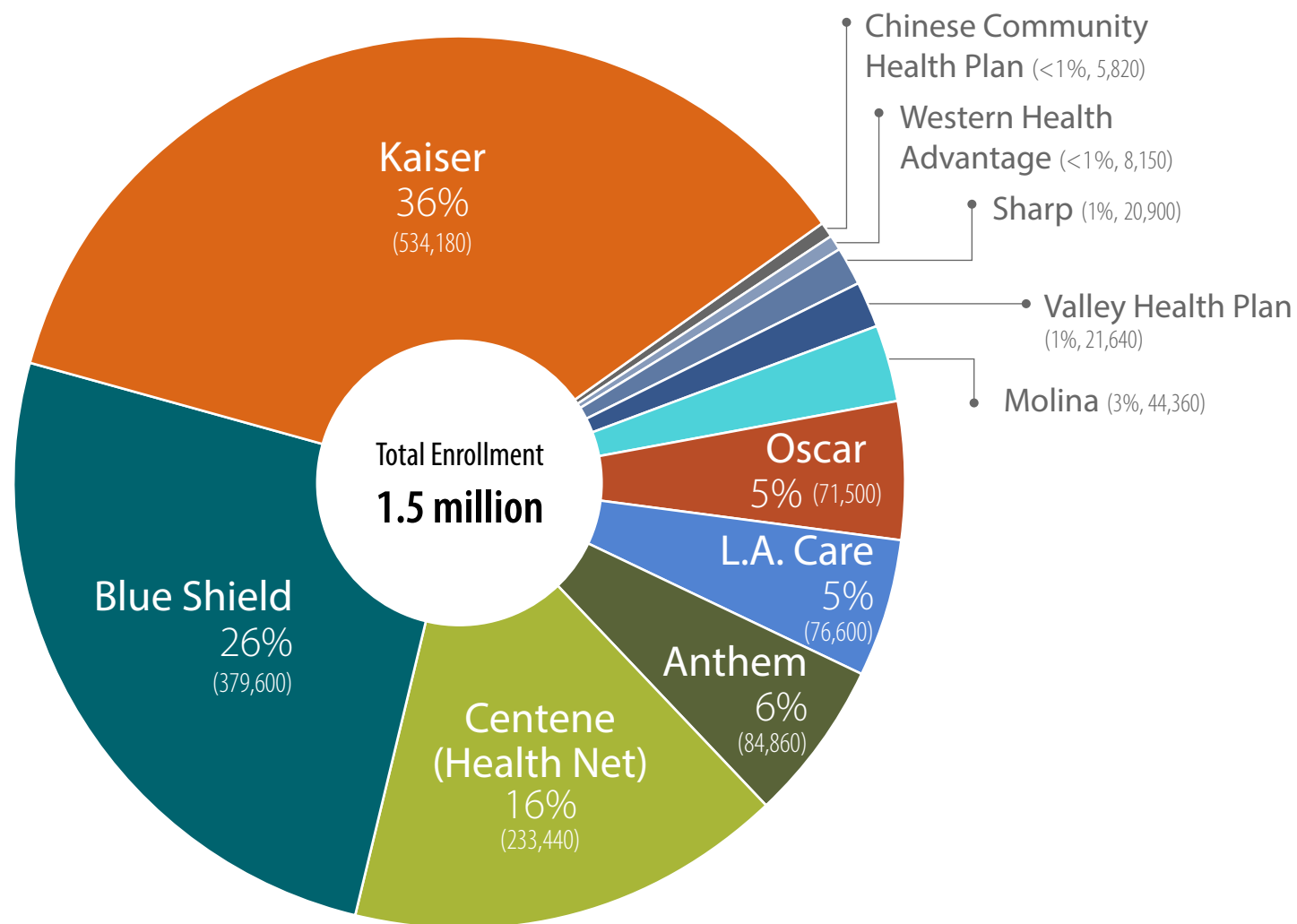


Notes: DMHC is California Department of Managed Health Care. CDI is California Department of Insurance. Commercial includes individual, small group, and large group markets; it does not include self-insured coverage. HMO is health maintenance organization. PPO is preferred provider organization. POS and other refers to point-of-service products and other products, such as exclusive provider organizations.

Sources: Enrollment Summary Report (2018-20), DMHC; and Health Insurance Covered Lives Report (2018-20), CDI.

Covered California Enrollment, by Insurer

Individual Market, 2020



California Health Insurers

Enrollment

Covered California offered a choice of 11 health insurers in 2020. The top three, Kaiser, Blue Shield, and Centene (Health Net) accounted for 77% of enrollment. Anthem had 6% of enrollment, a change from its role as market leader in 2015 (not shown). Blue Shield was the only statewide option. Regional plans, such as Oscar, had an important presence in local markets.

Notes: As of December 2020, Covered California's 1.5 million enrollees represented about two-thirds of the 2.2 million Californians with individual coverage. Figures may not sum due to rounding.

Source: 2020 December Profile, Covered California.

Enrollment, by Insurer and Market Sector

DMHC and CDI Combined, California, 2019 and 2020

California Health Insurers

Enrollment

Between 2019 and 2020, increases in total enrollment were driven by growth in public managed care. Overall commercial enrollment was flat.

	Commercial			Public			Total		
	2019	2020	% Change	2019	2020	% Change	2019	2020	% Change
Kaiser	6,930,712	6,952,964	0.3%	1,357,168	1,413,935	4.2%	8,287,880	8,366,899	1.0%
Anthem	2,080,031	2,037,663	-2.0%	892,804	1,009,382	13.1%	2,972,835	3,047,045	2.5%
Blue Shield	2,500,306	2,397,370	-4.1%	236,129	260,863	10.5%	2,736,435	2,658,233	-2.9%
Centene (Health Net)	622,714	679,915	9.2%	1,684,522	1,741,845	3.4%	2,307,236	2,421,760	5.0%
L.A. Care	73,646	75,849	3.0%	2,008,825	2,189,176	9.0%	2,082,471	2,265,025	8.8%
Inland Empire	0	0	0	1,214,113	1,326,955	9.3%	1,214,113	1,326,955	9.3%
UnitedHealth	710,134	755,954	6.5%	478,773	509,864	6.5%	1,188,907	1,265,818	6.5%
CalOptima	0	0	0	738,142	807,896	9.4%	738,142	807,896	9.4%
Partnership	0	0	0	533,109	583,912	9.5%	533,109	583,912	9.5%
All Others	1,499,429	1,509,916	0.7%	3,595,280	3,990,833	11.0%	5,094,709	5,500,749	8.0%
Total	14,416,972	14,409,631	-0.1%	12,738,865	13,834,661	8.6%	27,155,837	28,244,292	4.0%

Notes: DMHC is California Department of Managed Health Care. CDI is California Department of Insurance. Commercial includes individual, small group, and large group enrollment. Public is Medicare and Medi-Cal managed care. All others includes insurers that had fewer than 550,000 commercial and public enrollees in 2020; for more detail, see *California Health Insurers, Enrollment, 2021 — Data*, available at “2021 Edition — California Health Insurance Enrollment.” Enrollment figures are as of December. Figures do not include administrative services only enrollment or enrollment from other plans.

Sources: *Enrollment Summary Report* (2019 and 2020), DMHC; and *Health Insurance Covered Lives Report* (2019 and 2020), CDI.

Commercial Enrollment, by Insurer and Market

DMHC and CDI Combined, California, 2019 and 2020

California Health Insurers

Enrollment

Individual enrollment grew by 10% in 2020, likely due to new state premium subsidies and longer enrollment periods. In the large group market, most large insurers lost enrollment. Oscar had the largest percentage growth in the individual market while Kaiser added the largest number of enrollees.

	Individual			Small Group			Large Group		
	2019	2020	% Change	2019	2020	% Change	2019	2020	% Change
Kaiser	675,031	764,884	13.3%	909,825	849,102	-6.7%	5,345,856	5,338,978	-0.1%
Blue Shield	726,407	702,923	-3.2%	559,560	546,747	-2.3%	1,214,339	1,147,700	-5.5%
Anthem	155,984	164,443	5.4%	391,066	390,501	-0.1%	1,532,981	1,482,719	-3.3%
UnitedHealth	10	14	40.0%	161,303	189,633	17.6%	548,821	566,307	3.2%
Centene (Health Net)	204,852	270,146	31.9%	109,383	103,937	-5.0%	308,479	305,832	-0.9%
CVS (Aetna)	0	0	0	41,259	40,897	-0.9%	349,795	359,707	2.8%
Cigna	20	18	-10.0%	0	0	0	345,697	343,638	-0.6%
Sharp	23,448	31,351	33.7%	28,389	27,605	-2.8%	78,864	80,014	1.5%
Oscar	52,893	99,997	89.1%	3,001	3,836	27.8%	0	0	0
All Others	164,704	164,304	-0.2%	134,121	126,967	-5.3%	350,884	307,431	-12.4%
Total	2,003,349	2,198,080	9.7%	2,337,907	2,279,225	-2.5%	10,075,716	9,932,326	-1.4%

Notes: DMHC is Department of Managed Health Care. CDI is California Department of Insurance. *Individual* includes both those enrolled through Covered California and those enrolled in other individually purchased plans. *Large group* includes enrollees in the Federal Employees Health Benefit Program and Tricare. *All others* consists of insurers that had fewer than 102,000 commercial enrollees. For complete listing, see *California Health Insurers, Enrollment, 2021 — Data*, available at “2021 Edition — California Health Insurance Enrollment.”

Sources: *Enrollment Summary Report* (2019 and 2020), DMHC; and *Health Insurance Covered Lives Report* (2019 and 2020), CDI.

Administrative Services Only Enrollment, by Insurer and Market, DMHC and CDI Combined, California, 2019 and 2020

	2019	2020	% Change
Anthem	2,643,487	2,593,558	-1.9%
Blue Shield	793,434	800,091	0.8%
CVS (Aetna)	686,028	727,904	6.1%
UnitedHealth	718,716	672,300	-6.5%
Cigna	607,105	636,470	4.8%
Kaiser	140,211	146,132	4.2%
All Others	1,662	2,954	77.7%
Total	5,590,643	5,579,409	-0.2%

California Health Insurers

Enrollment

In 2020, California insurers provided administrative services only (ASO) to 5.6 million enrollees in self-insured plans. Under ASO arrangements, insurers provide claims processing and provider networks but do not take on financial risk.

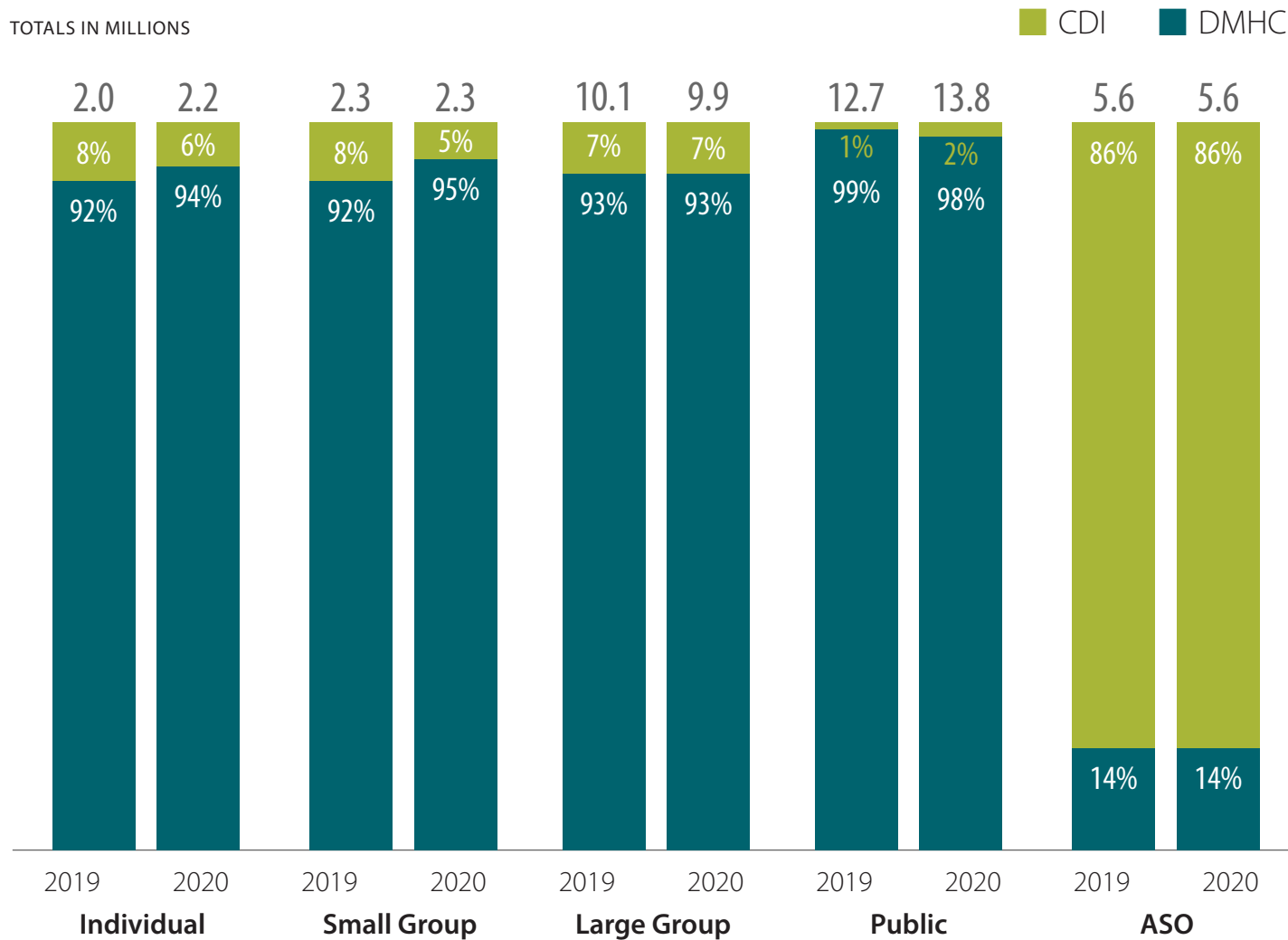
Notes: DMHC is California Department of Managed Health Care. CDI is California Department of Insurance. Administrative services only (ASO) is provided to self-insured employers. The employer holds the risk in ASO arrangements. All others consists of insurers with fewer than 5,000 ASO enrollees.

Sources: Enrollment Summary Report (2019 and 2020), DMHC; and Health Insurance Covered Lives Report (2019 and 2020), CDI.

Enrollment, by Regulator and Market Sector

California, 2019 and 2020

TOTALS IN MILLIONS



Most enrollees were covered by products under DMHC regulation. At the end of 2020, 94% of individual, 95% of small group, and 93% of large group markets were enrolled in DMHC-regulated products. In addition, 98% of public managed care was enrolled in DMHC-regulated products. In contrast, the majority of ASO services provided to self-insured plans were provided by insurers regulated by CDI.

Notes: *Public* is Medicare and Medi-Cal managed care programs. *ASO* (administrative services only) is provided to self-insured employers. For additional historical detail on the share of enrollment under the California Department of Health Care Services (DMHC) and the California Department of Insurance (CDI), see *California Health Insurers, Enrollment, 2021 — Data*, table 2, available at “2021 Edition — California Health Insurance Enrollment.” Figures may not sum due to rounding.

Sources: *Enrollment Summary Report* (2019 and 2020), DMHC; and *Health Insurance Covered Lives Report* (2019 and 2020), CDI.

Medicare Advantage and Fee-for-Service Enrollment

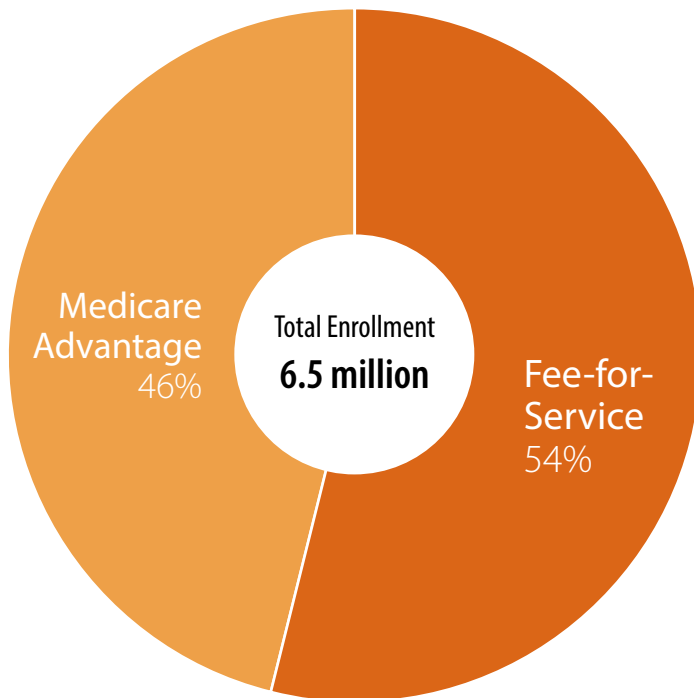
California and United States, December 2020

California Health Insurers

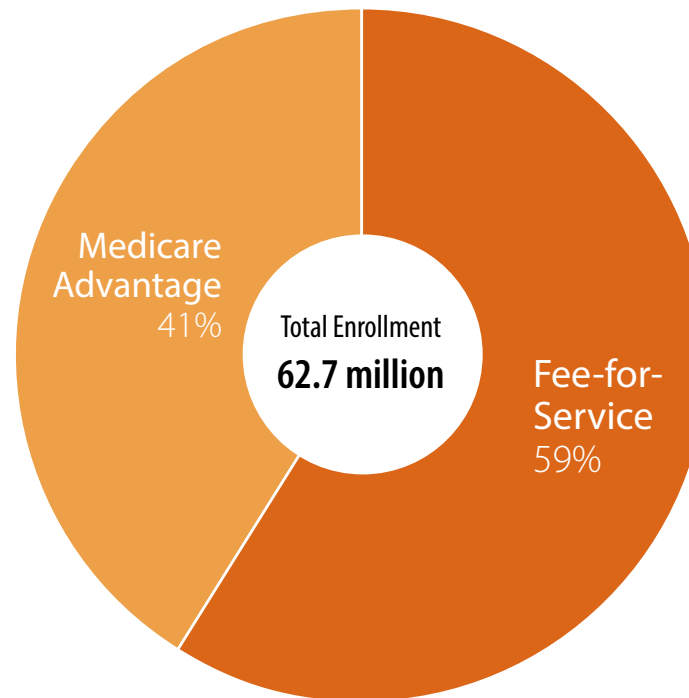
Public Coverage

More than half of Medicare enrollees had fee-for-service coverage in 2020. Between 2017 and 2020, the share of Medicare covered by the managed care option, Medicare Advantage, increased both in California and in the US.* Medicare Advantage had a larger share of Medicare in California than in the US.

California Medicare



United States Medicare

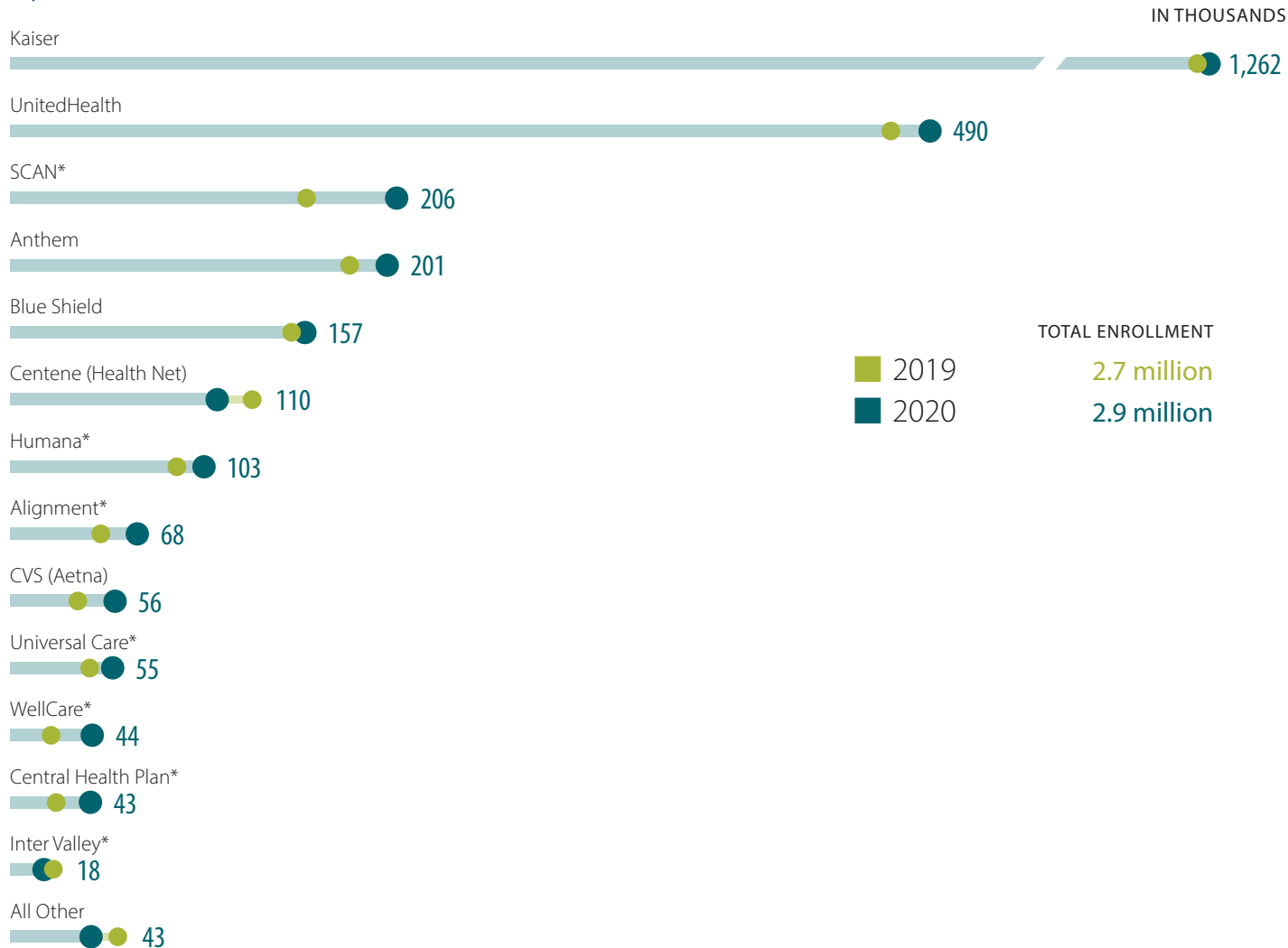


Notes: Under Medicare Advantage, health plans provide all Medicare benefits in exchange for a capitated payment. Some fee-for-service beneficiaries also have Medicare supplemental insurance. Figures may not sum due to rounding.

Source: "MA State/County Penetration" (Dec. 2020), Centers for Medicare & Medicaid Services.

* In 2017 Medicare Advantage enrollment accounted for 41% of Medicare enrollment in California and 33% in the US.

Medicare Advantage Enrollment by Health Plan, California, 2019 and 2020



* Medicare specialty plans

Notes: All enrollment as of December. *Medicare Advantage* is Medicare's managed care plan. *All others* includes plans with fewer than 10,000 Medicare enrollees in December 2020. Humana figure includes Arcadian Health Plan; WellCare was known as Easy Choice until its name change in 2019; Alignment was known as Citizens Choice until its 2015 rebranding. For details on groupings, see *California Health Insurers, Enrollment, 2021 — Data*, available at "2021 Edition — California Health Insurance Enrollment." Enrollment in 2020 was up 168,448 (6.3%) over 2019. See *Appendix H* for details, including market share.

Sources: *Enrollment Summary Report* (2019 and 2020), California Dept. of Managed Health Care; and *Health Insurance Covered Lives Report* (2019 and 2020), California Dept. of Insurance.

California Health Insurers

Public Coverage

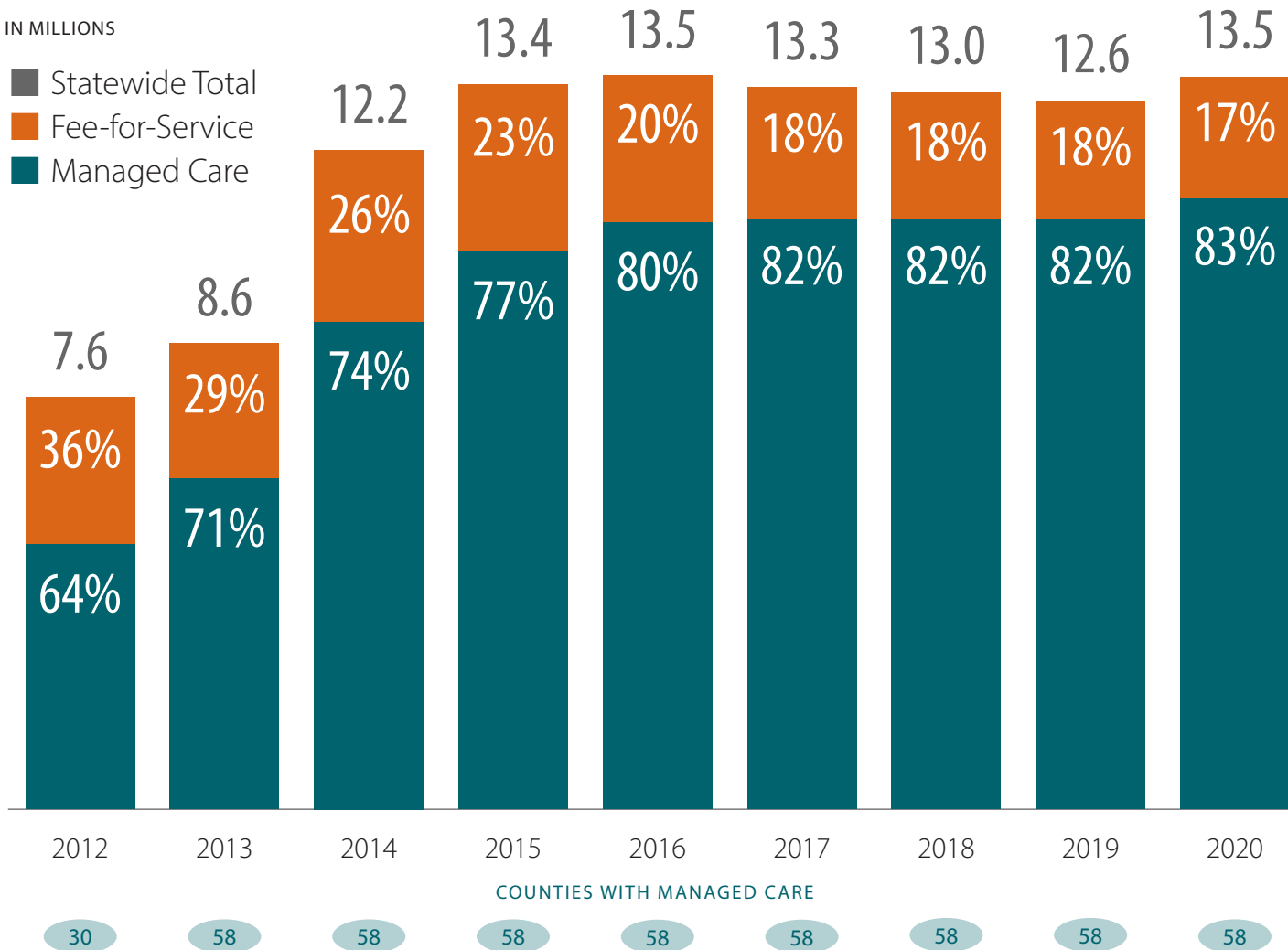
Kaiser covered well over a million Medicare enrollees, 44% of all Medicare Advantage enrollment. The next five largest plans — UnitedHealth, SCAN, Anthem, Blue Shield, and Centene (Health Net), covered another million-plus enrollees.

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

California, 2012 to 2020

IN MILLIONS

- Statewide Total
- Fee-for-Service
- Managed Care



Notes: All enrollment as of December. In 2013, managed care's share of Medi-Cal increased as managed care expanded to the 28 unserved counties and as Healthy Families enrollees completed the transition to Medi-Cal managed care. A focus on managed care for dual eligibles (e.g., Medi-Cal Connect program) and people with disabilities further increased managed care's share of Medi-Cal.

Source: "Month of Eligibility, Delivery System and Health Plan, by County, Medi-Cal Certified Eligibility" (April 2021), California Health and Human Services Agency.

California Health Insurers

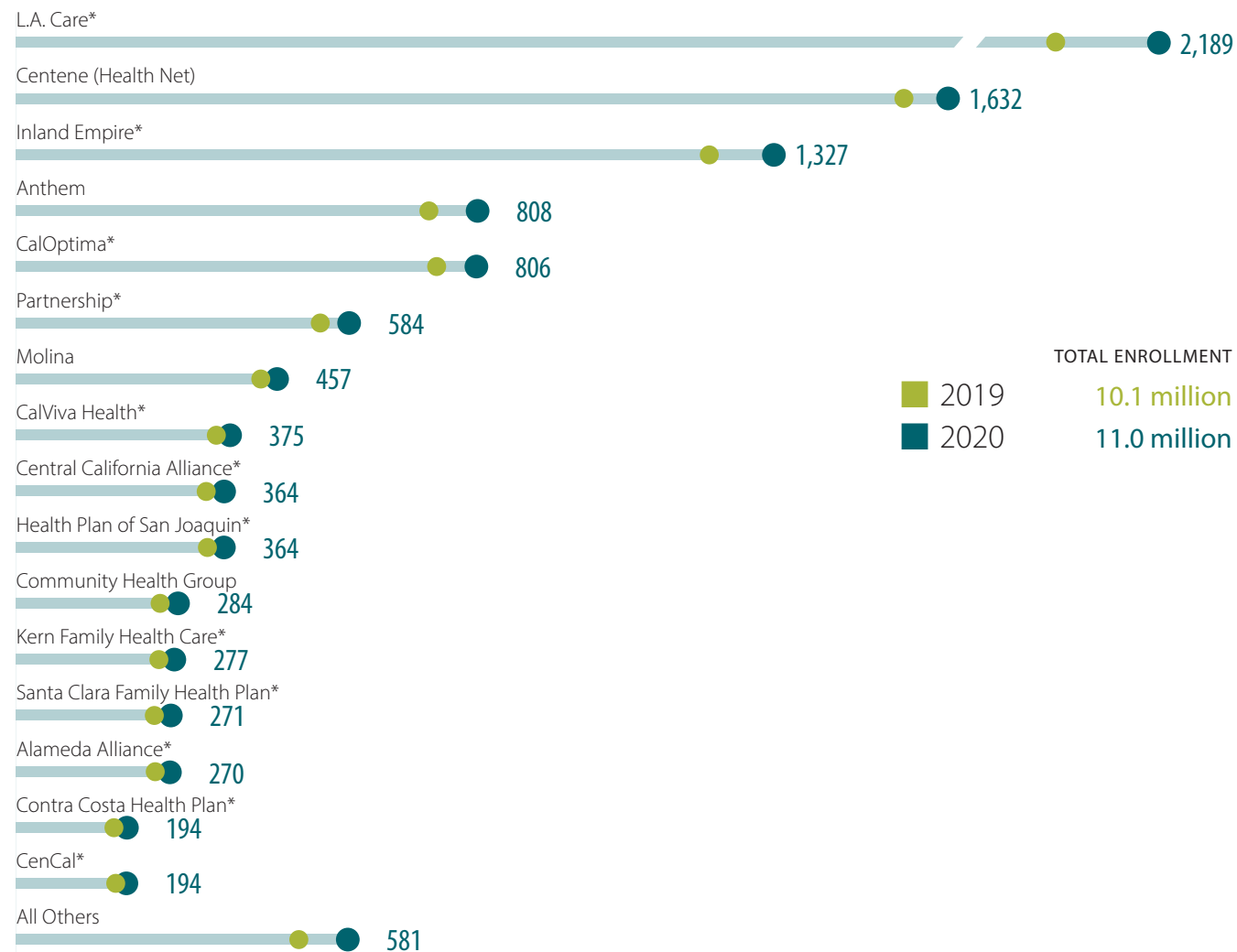
Public Coverage

Total Medi-Cal enrollment grew rapidly during the ACA implementation period of 2014 and 2015 and in 2020 during the COVID-19 pandemic. The share of Medi-Cal enrollees covered by managed care increased from 64% in 2012 to 83% in 2020.

Medi-Cal Managed Care Enrollment

California, 2019 and 2020

IN THOUSANDS



* County plans

Notes: All enrollment as of December. Figures represent enrollment contracted directly with the state. Of these enrollees, 2.1 million are then subcontracted to other plans (see Appendix J for details). *All others* consists of plans with fewer than 180,000 enrollees, including Kaiser and San Francisco Health Plan (see Appendix I). *Centene (Health Net)* includes California Health and Wellness and Health Net Community Solutions.

Source: Enrollment Summary Report (2019 and 2020), California Dept. of Managed Health Care.

California Health Insurers

Public Coverage

County-based health plans insured two-thirds of Medi-Cal managed care enrollees.

Patient Experience Ratings of HMO Health Plans

California, 2020

Legend:

- <75%
- 75%–85%
- >85%
- Low response (<100)

HMO	OVERALL 1–5 stars (5 is best)	SATISFACTION WITH PLAN DOCTORS					GETTING CARE EASILY		SATISFACTION WITH PLAN SERVICES		
		Rate Health Care*	Rate Personal Doctor*	Rate Specialist*	Coordinated Care†	Doctor Communicates with Patients†	Appointment and Care Quickly†	Doctors and Care Easily†	Rate Their HMO	Paid Claims Quickly and Correctly†	Customer Service†
PERCENTAGE OF MEMBERS											
Aetna Health	★★	50%	67%			92%	78%	83%	44%		87%
Anthem Blue Cross	—	58%	61%			92%		85%	52%		
Blue Shield	★★★★	55%	64%	67%	85%	95%	85%	84%	53%	91%	88%
Cigna	★★★★	57%	68%	67%	88%	96%	81%	86%	50%	87%	89%
Health Net	★★★★	58%	69%	71%	86%	94%	82%	82%	50%	83%	84%
Kaiser North	★★	55%	61%	70%	85%	92%	81%	85%	52%	83%	86%
Kaiser South	★★★★	59%	66%	72%	81%	92%	78%	81%	59%	88%	90%
Sharp	★★★★★	69%	76%	76%	88%	96%	84%	86%	65%	89%	91%
UnitedHealthcare	★★★★	63%	66%	62%	82%	95%	82%	85%	52%	87%	88%
Western Health Advantage	—	58%	61%			92%		85%	54%		

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

† Percentage highly rated: 3 or 4 on a scale of 1 to 4.

— Indicates “Too few patients in the sample to report.”

Notes: Based on survey data collected in 2021 regarding service and experience of commercial enrollees in 2020. Results shown for survey samples of at least 100 health plan members in 2020 (exception: two-year sample used for two questions to achieve sufficient sample). Small differences between health plan scores are expected; larger differences among plans are important. For additional information, see scoring documentation and Appendix K.

Sources: California Health Care Quality Health Plan Report Cards, 2021-22 Edition: Scoring Documentation for Public Reporting on CAHPS (Reporting Year 2021) (PDF), Office of the Patient Advocate (OPA); and “Health Care Quality Report Cards,” OPA.

California Health Insurers

Consumer Satisfaction

Over 90% of plan respondents rated doctor communications with patients highly. In the most recent scorecard from the California Office of the Patient Advocate, no HMO health plans received a five-star rating on patient experience.

Patient Experience Ratings of PPO Health Plans, California, 2020

California Health Insurers

Consumer Satisfaction

Legend:
■ <75%
■ 75%–85%
■ >85%
 Low response (<100)

	OVERALL 1–5 stars (5 is best)	SATISFACTION WITH PLAN DOCTORS					GETTING CARE EASILY		SATISFACTION WITH PLAN SERVICES		
		Rate Health Care*	Rate Personal Doctor*	Rate Specialist*	Coordinated Care†	Doctor Communicates with Patients†	Appointment and Care Quickly†	Doctors and Care Easily†	Rate Their PPO*	Paid Claims Quickly and Correctly†	Customer Service†
PPO		PERCENTAGE OF MEMBERS									
Aetna Life	★★★★	56%	68%	72%	85%	98%	81%	88%	44%	87%	87%
Anthem Blue Cross Life	—	43%							36%	87%	
Blue Shield / Blue Shield Life	—		68%						41%	89%	
Cigna Health and Life	★★	54%	68%	68%	75%	94%	78%	84%	41%	85%	87%
Health Net Life	★	46%	70%	69%	84%	95%	82%	83%	28%	72%	71%
UnitedHealthcare Insurance	★	47%	61%	68%		94%	78%	79%	37%	80%	78%

Like HMO enrollees, PPO enrollees also rated their personal doctors and specialists highly. In every PPO, more than 60% of patients rated their doctors a 9 or 10 on a 10-point scale. In the most recent scorecard from the California Office of the Patient Advocate, no PPO health plans received a four- or five-star rating on overall patient experience.

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

† Percentage highly rated: 3 or 4 on a scale of 1 to 4.

— Indicates “Too few patients in the sample to report.”

Notes: Based on survey data collected in 2021 regarding service and experience of commercial enrollees in 2020. Results shown for survey samples of at least 100 health plan members in 2020 (exception: two-year sample used for two questions to achieve sufficient sample). Small differences between health plan scores are expected; larger differences among plans are important. For additional information, see scoring documentation and Appendix K.

Sources: California Health Care Quality Health Plan Report Cards, 2021-22 Edition: Scoring Documentation for Public Reporting on CAHPS (Reporting Year 2021) (PDF), Office of the Patient Advocate (OPA); and “Health Care Quality Report Cards,” OPA.

Clinical Performance Ratings of HMO Health Plans

California, 2020

Legend:

- ★ "Poor"
- ★★ "Fair"
- ★★★ "Good"
- ★★★★ "Very Good"
- ★★★★★ "Excellent"

	Overall Score	Asthma and Lung Disease Care	Behavioral and Mental Health Care	Preventive Screenings	Diabetes Care	Heart Care	Maternity Care	Treating Adults: Getting the Right Care	Treating Children: Getting the Right Care	Appropriate Use of Tests, Treatments, Procedures
HMO										
Aetna Health	★★★	★★	★★★★	★★★	★★★	★★★	★★	★★	★★★	★★★★
Anthem Blue Cross	★★★	★★	★★★	★★★	★★★	★★	★★★★	★	★★★	★★★★
Blue Shield	★★★	★★	★★★	★★★	★★★	★★★	★★	★★★	★★	★★★★
Cigna	★★★	★★★	★★★	★★★★	★★★	★★★	★★★	★★★	★★★	★★★★
Health Net	★★★	★★★	★★★	★★★	★★★	★★★	★★★★	★★★★	★★★	★★★
Kaiser North	★★★★	★★★★★	★★★★★	★★★★	★★★	★★★	★★★★★	★★★★	★★★★	★★★★★
Kaiser South	★★★★★	★★★★★	★★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★★	★★★★★
Sharp	★★★★	★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★	★★★★★
UnitedHealthcare	★★	★	★★	★★★	★★★	★★	★★★	★★★★	★★★	★★★★
Western Health Advantage	★★★	★★	★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★	★★★★★

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

Notes: Scores based on a five-star rating system, where more stars is better. Each category reflects a composite score for care in 2020 (the "measurement year"). Scores are based on information from health plan records collected from the Healthcare Effectiveness Data and Information Set (HEDIS). Read more about the State of California's Office of the Patient Advocate's Report Card on health plan ratings.

Source: "HMO and PPO Quality Ratings Summary 2021-22 Edition" (based on HEDIS), Office of the Patient Advocate.

Clinical Performance Ratings of PPO Health Plans

California, 2020

Plans varied in their ability to meet clinical standards.

Legend:

- ★ "Poor"
- ★★ "Fair"
- ★★★ "Good"
- ★★★★ "Very Good"
- ★★★★★ "Excellent"

	Overall Score	Asthma and Lung Disease Care	Behavioral and Mental Health Care	Preventive Screenings	Diabetes Care	Heart Care	Maternity Care	Treating Adults: Getting the Right Care	Treating Children: Getting the Right Care	Appropriate Use of Tests, Treatments, Procedures
PPO										
Aetna Life	★★	★★	★★★★★	★★	★★	★★	★★	★★★	★★	★★★★★
Anthem Blue Cross	★★★	★★★	★★★	★★	★★	★★	★★★★★	★★★★★	★★★	★★★★★
Blue Shield Life and Health	★★	★★★	★★★	★★	★★	★★	★★	★★★	★★	★★★★★
Cigna Health and Life	★★★	★★	★★★	★★	★★	★★★	★★★	★	★★★	★★★★★
Health Net Life	★★★	★	★★★	★★★	★★	★★	★★★★★	★★★	★★★	★★★★★
UnitedHealthcare Insurance	★★★	★★★	★★★	★★★	★★	★★★	★★★	★★	★★★	★★★★★

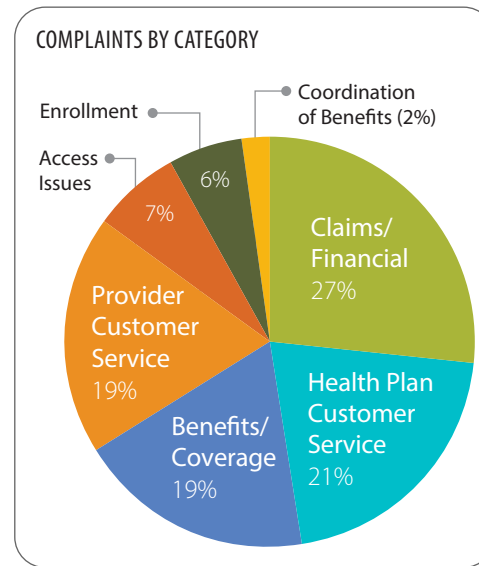
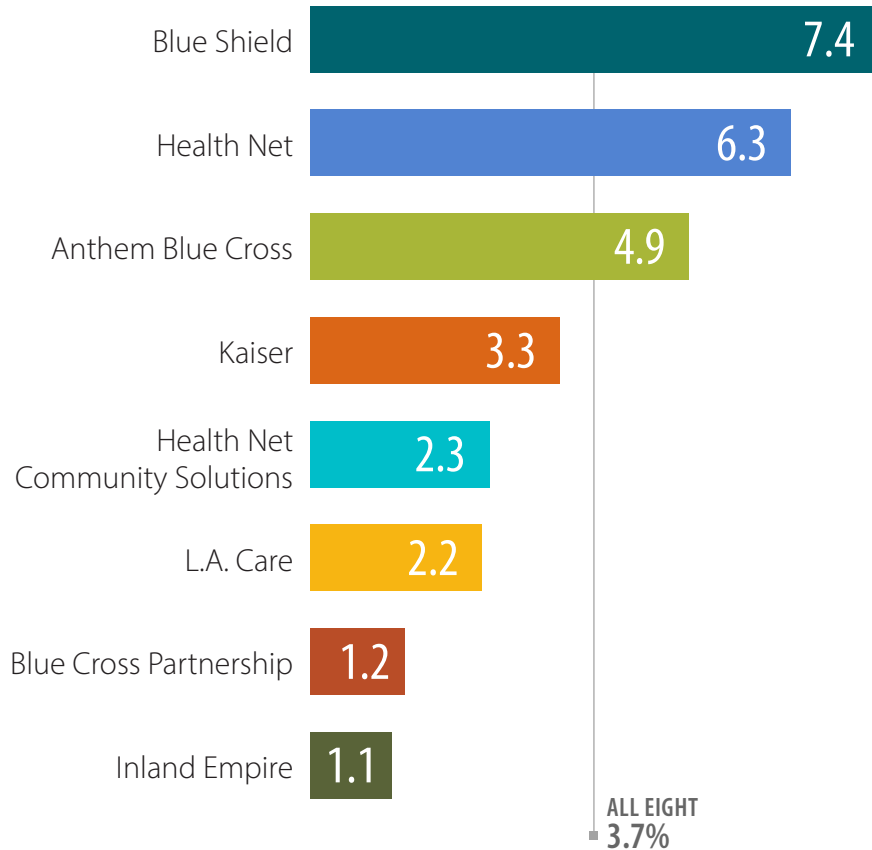
Notes: Scores based on a five-star rating system, where more stars is better. Each category reflects a composite score for care in 2020 (the "measurement year"). Scores are based on information from health plan records collected from the Healthcare Effectiveness Data and Information Set (HEDIS). Read more about the State of California's Office of the Patient Advocate's Report Card on health plan ratings.

Source: "HMO and PPO Quality Ratings Summary 2021-22 Edition" (based on HEDIS), Office of the Patient Advocate.

Complaints Resolved with DMHC

Largest Insurers, California, 2020

COMPLAINTS PER 10,000 ENROLLEES



California Health Insurers

Consumer Satisfaction

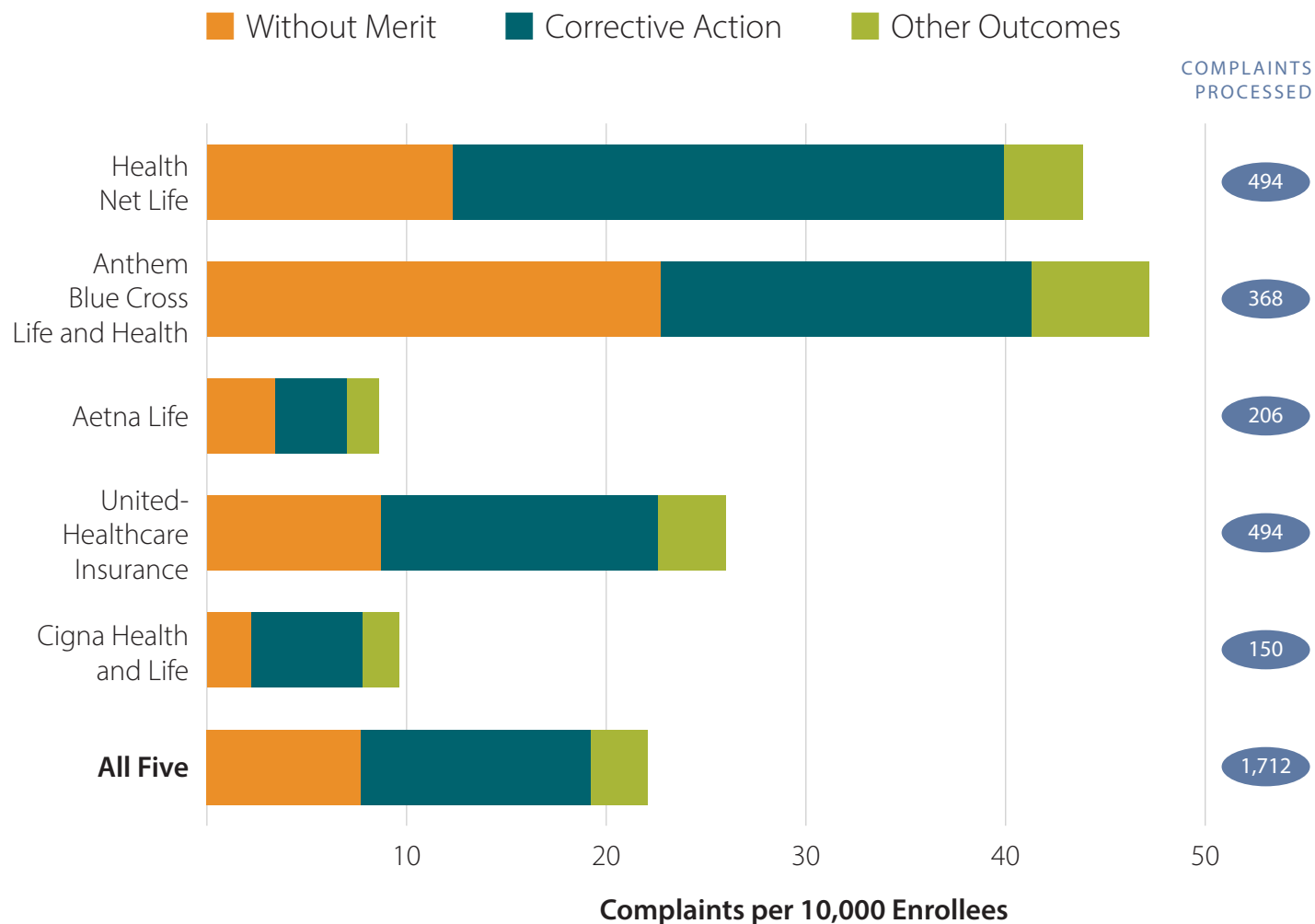
For plans with over 550,000 enrollees, DMHC reported resolving 6,796 complaints, about 3.7 for every 10,000 enrollees. Claims/financial issues were the most common (27% of issues cited). Among these large plans, those with mainly Medi-Cal enrollees had lower complaint rates (less than half the level of others).

Notes: DMHC is California Department of Managed Health Care. Largest insurers are plans with over 550,000 enrollees under DMHC jurisdiction for consumer complaints. Figures pertain to resolved complaints, both with and without merit.

Source: "2020 Complaints by Health Plan and Category," in *2020 Annual Report*, DMHC.

Complaints Processed with CDI

Largest Insurers, California, 2020



California Health Insurers

Consumer Satisfaction

In 2020, CDI processed 1,712 complaints, or 22 complaints per 10,000 enrollees, for the five largest insurers. Of these complaints, about half required a corrective action from the insurer. About a third were found to be without merit, meaning that the insurer's position was upheld or no action was requested by CDI.

Notes: CDI is California Department of Insurance. Figures report the disposition of complaints closed in 2020. *Corrective action* includes insurer compromise or other remedy for the complainant. *Without merit* are complaints 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 were those with 75,000 or more enrollees in 2020.

Source: "Company Profile" (2020), CDI.

Data Resources

FEDERAL RESOURCES, US DEPARTMENT OF HEALTH AND HUMAN SERVICES

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

- Health Insurance Market Reforms
www.cciio.cms.gov
- List of Health Insurers Owing Rebates and Medical Loss Ratio (MLR) Refunds by State and Market, 2011–20
www.cms.gov
- MLR Data and System Resources
www.cms.gov
- MLR reports
www.cciio.cms.gov

CMS, Medicare Enrollment Resources

- Medicare Advantage State/County Penetration Report
www.cms.gov

HealthCare.Gov

- Your Insurance Company & Cost of Coverage
companyprofiles.healthcare.gov
- Rate Review
ratereview.healthcare.gov

REGULATORS

California Department of Insurance (CDI)

- Insurance Company Profiles, including Financial Statements
www.interactive.web.insurance.ca.gov
- Life and Annuity Market Share Reports, 2018–20
www.insurance.ca.gov
- Health Insurance Covered Lives Reports, 2012–20
www.insurance.ca.gov

California Department of Managed Health Care (DMHC)

- Enrollment Summary Reports, 2012–20
www.dmhc.ca.gov
- Health Plan Financial Statements
wpsso.dmhc.ca.gov
- Health Plan Financial Summary Report
wpsso.dmhc.ca.gov
- Independent Medical Review and Complaint Reports, 2020
www.dmhc.ca.gov
- Licensed Plans List
wpsso.dmhc.ca.gov

OTHER STATE RESOURCES

California Department of Health Care Services (DHCS)

- Month of Eligibility, Delivery System and Health Plan, by County, Medi-Cal Certified Eligibility
data.chhs.ca.gov

California Office of the Patient Advocate

- Health Care Quality Report Cards, 2021–22 Edition
opa.ca.gov
- About the HMO and PPO Ratings
reportcard.opa.ca.gov

Covered California

- Active Member Profiles
hbex.coveredca.com

PRIVATE RESOURCE

Kaiser Family Foundation

- State Health Facts
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.

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FOR MORE INFORMATION



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Appendix A. Affiliated Entities of California’s Largest Health Insurance Carriers

COMPANY GROUPING	UNDER DMHC	UNDER CDI	NAIC CODE (CDI COMPANIES)
CVS (Aetna)	Aetna Health Care of California	Aetna Life Insurance Company*	60054
	Aetna Better Health of California	First Health Life & Health Insurance Company*	90328
Anthem	Blue Cross of California, dba Anthem Blue Cross	Anthem Blue Cross Life and Health Insurance Company	62825
	Blue Cross of California Partnership Plan	Unicare Life and Health Insurance Company*	80314
	CareMore Health Plan	Anthem Insurance Companies*	28207
Blue Shield	California Physicians’ Service, dba Blue Shield of California	Blue Shield of California Life and Health Insurance Company	61557
	Blue Shield of California Promise Health Plan (formerly Care 1st)		
Cigna	Cigna HealthCare of California	Cigna Health and Life Insurance Company*	67369
		Connecticut General Life Insurance Company*	62308
Centene (Health Net)	Health Net Community Solutions	Health Net Life Insurance Company*	66141
	Health Net of California		
	California Health and Wellness Plan		
Kaiser	Kaiser Foundation Health Plan*	Kaiser Permanente Insurance Company*	60053
UnitedHealth	UHC of California, dba UnitedHealthcare of California	UnitedHealthcare Insurance Company*	79413
	Optum Health Plan of California	Sierra Health and Life Insurance Company*	71420
	UnitedHealthcare Benefits Plan of California	Golden Rule Insurance Company*	62286
	UnitedHealthcare Community Plan of California	National Foundation Life Insurance Company*	98205

*Multistate activities are included in California regulatory filings.

Notes: Largest insurers were selected on the basis of enrollment in December 2020; plans that had no California Department of Managed Health Care (DMHC) or California Department of Insurance (CDI) counterparts are not shown. In “Under DMHC” and “Under CDI” columns, companies are ordered by enrollment, largest first. See the enrollment data file (Pivot 3-C) for a comprehensive list of company groupings and affiliated plans. Not shown: affiliated companies without 2019 or 2020 enrollment and affiliated companies providing ancillary coverage only (e.g., prescription drugs).

Sources: [Enrollment Summary Report \(2020\)](#), DMHC; [Health Insurance Covered Lives Report \(2020\)](#), CDI; “Exhibit (3B)” in [Life and Annuity Market Share Report \(2020\)](#), CDI, June 2021; and [California Health Market Share Report \(2020\)](#), CDI, acquired by special request to CDI Rate Specialist Bureau.

Appendix B. California Health Insurance Enrollment, by Regulator, by Market Sector, 2018 to 2020

ENROLLMENT

SECTOR	2018			2019			2020		
	CDI	DMHC	TOTAL	CDI	DMHC	TOTAL	CDI	DMHC	TOTAL
Individual	176,698	1,942,060	2,118,758	156,560	1,846,789	2,003,349	136,536	2,061,544	2,198,080
Small Group	193,938	2,127,912	2,321,850	194,474	2,143,433	2,337,907	108,661	2,170,564	2,279,225
Large Group	692,349	9,260,806	9,953,155	704,194	9,371,522	10,075,716	682,182	9,250,144	9,932,326
Commercial Total	1,062,985	13,330,778	14,393,763	1,055,228	13,361,744	14,416,972	927,379	13,482,252	14,409,631
Medicare Managed Care	146,121	2,392,529	2,538,650	175,000	2,513,030	2,688,030	214,223	2,642,255	2,856,478
Medi-Cal Managed Care	0	10,352,884	10,352,884	0	10,050,835	10,050,835	0	10,978,183	10,978,183
Public Managed Care Total	146,121	12,745,413	12,891,534	175,000	12,563,865	12,738,865	214,223	13,620,438	13,834,661
Commercial and Public	1,209,106	26,076,191	27,285,297	1,230,228	25,925,609	27,155,837	1,141,602	27,102,690	28,244,292
Student	821,289	0	821,289	226,920	0	226,920	139,392	0	139,392
Mini-Med	2,899	0	2,899	664	0	664	1,302	0	1,302
Other DMHC	0	1,152,900	1,152,900	0	1,286,896	1,286,896	0	1,332,306	1,332,306
From Other Plans (FOP)	0	3,978,246	3,978,246	0	3,986,480	3,986,480	0	4,235,527	4,235,527
Other Total	824,188	5,131,146	5,955,334	227,584	5,273,376	5,500,960	140,694	5,567,833	5,708,527
Insured Total	2,033,294	31,207,337	33,240,631	1,457,812	31,198,985	32,656,797	1,282,296	32,670,523	33,952,819
Administrative Services Only (ASO)	4,794,622	703,136	5,497,758	4,797,209	793,434	5,590,643	4,779,318	800,091	5,579,409
Commercial and Public + ASO	6,003,728	26,779,327	32,783,055	6,027,437	26,719,043	32,746,480	5,920,920	27,902,781	33,823,701

Appendix B. California Health Insurance Enrollment, by Regulator, by Market Sector, 2018 to 2020, *cont'd.*

SECTOR	CHANGE IN ENROLLMENT								
	CHANGE 2018			CHANGE 2019			CHANGE 2020		
	CDI	DMHC	TOTAL	CDI	DMHC	TOTAL	CDI	DMHC	TOTAL
Individual	10,791	-112,064	-101,273	-20,138	-95,271	-115,409	-20,024	214,755	194,731
Small Group	-11,270	44,802	33,532	536	15,521	16,057	-85,813	27,131	-58,682
Large Group	7,321	308,960	316,281	11,845	110,716	122,561	-22,012	-121,378	-143,390
Commercial Total	6,842	241,698	248,540	-7,757	30,966	23,209	-127,849	120,508	-7,341
Medicare Managed Care	34,938	40,393	75,331	28,879	120,501	149,380	39,223	129,225	168,448
Medi-Cal Managed Care	0	-373,132	-373,132	0	-302,049	-302,049	0	927,348	927,348
Public Managed Care Total	34,938	-332,739	-297,801	28,879	-181,548	-152,669	39,223	1,056,573	1,095,796
Commercial and Public	41,780	-91,041	-49,261	21,122	-150,582	-129,460	-88,626	1,177,081	1,088,455
Student	-75,114	0	-75,114	-594,369	0	-594,369	-87,528	0	-87,528
Mini-Med	1,709	0	1,709	-2,235	0	-2,235	638	0	638
Other DMHC	0	402,896	402,896	0	133,996	133,996	0	45,410	45,410
From Other Plans (FOP)	0	132,903	132,903	0	8,234	8,234	0	249,047	249,047
Other Total	-73,405	535,799	462,394	-596,604	142,230	-454,374	-86,890	294,457	207,567
Insured Total	-31,625	444,758	413,133	-575,482	-8,352	-583,834	-175,516	1,471,538	1,296,022
Administrative Services Only (ASO)	70,715	-290,533	-219,818	2,587	90,298	92,885	-17,891	6,657	-11,234
Commercial and Public + ASO	112,495	-381,574	-269,079	23,709	-60,284	-36,575	-106,517	1,183,738	1,077,221

Appendix B. California Health Insurance Enrollment, by Regulator, by Market Sector, 2018 to 2020, *cont'd.*

SECTOR	CHANGE IN ENROLLMENT (%)								
	PERCENTAGE CHANGE 2018			PERCENTAGE CHANGE 2019			PERCENTAGE CHANGE 2020		
	CDI	DMHC	TOTAL	CDI	DMHC	TOTAL	CDI	DMHC	TOTAL
Individual	6.5%	-5.5%	-4.6%	-11.4%	-4.9%	-5.4%	-12.8%	11.6%	9.7%
Small Group	-5.5%	2.2%	1.5%	0.3%	0.7%	0.7%	-44.1%	1.3%	-2.5%
Large Group	1.1%	3.5%	3.3%	1.7%	1.2%	1.2%	-3.1%	-1.3%	-1.4%
Commercial Total	0.6%	1.8%	1.8%	-0.7%	0.2%	0.2%	-12.1%	0.9%	-0.1%
Medicare Managed Care	31.4%	1.7%	3.1%	19.8%	5.0%	5.9%	22.4%	5.1%	6.3%
Medi-Cal Managed Care		-3.5%	-3.5%		-2.9%	-2.9%		9.2%	9.2%
Public Managed Care Total	31.4%	-2.5%	-2.3%	19.8%	-1.4%	-1.2%	22.4%	8.4%	8.6%
Commercial and Public	3.6%	-0.3%	-0.2%	1.7%	-0.6%	-0.5%	-7.2%	4.5%	4.0%
Student	-8.4%		-8.4%	-72.4%		-72.4%	-38.6%		-38.6%
Mini-Med	143.6%		143.6%	-77.1%		-77.1%	96.1%		96.1%
Other DMHC		53.7%	53.7%		11.6%	11.6%		3.5%	3.5%
From Other Plans (FOP)	0%	3.5%	3.5%		0.2%	0.2%		6.2%	6.2%
Other Total	-8.2%	11.7%	8.4%	-72.4%	2.8%	-7.6%	-38.2%	5.6%	3.8%
Insured Total	-1.5%	1.4%	1.3%	-28.3%	0.0%	-1.8%	-12.0%	4.7%	4.0%
Administrative Services Only (ASO)	1.5%	-29.2%	-3.8%	0.1%	12.8%	1.7%	-0.4%	0.8%	-0.2%
Commercial and Public + ASO	1.9%	-1.4%	-0.8%	0.4%	-0.2%	-0.1%	-1.8%	4.4%	3.3%

Appendix B. California Health Insurance Enrollment, by Regulator, by Market Sector, 2018 to 2020, *cont'd.*

DISTRIBUTION BETWEEN REGULATORS

SECTOR	PERCENTAGE ENROLLMENT UNDER CDI			PERCENTAGE ENROLLMENT UNDER DMHC		
	2018	2019	2020	2018	2019	2020
Individual	8%	8%	6%	92%	92%	94%
Small Group	8%	8%	5%	92%	92%	95%
Large Group	7%	7%	7%	93%	93%	93%
Commercial Total	7%	7%	6%	93%	93%	94%
Medicare Managed Care	6%	7%	7%	94%	93%	93%
Medi-Cal Managed Care	0%	0%	0%	100%	100%	100%
Public Managed Care Total	1%	1%	2%	99%	99%	98%
Commercial and Public	4%	5%	4%	96%	95%	96%
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%
Other Total	14%	4%	2%	86%	96%	98%
Insured Total	6%	4%	4%	94%	96%	96%
Administrative Services Only (ASO)	87%	86%	86%	13%	14%	14%
Commercial and Public + ASO	18%	18%	18%	82%	82%	82%

Notes: All enrollment figures are as of December. *DMHC* is California Department of Managed Health Care. *CDI* is California Department of Insurance. See related CHCF resources, including the California Health Insurance Enrollment databases and quick reference guides at “California Health Insurers and Enrollment — Almanac Collection.” *Public enrollment* reflects managed care only. Commercial total = Individual + Small group + Large group. *Large group* includes Federal Employees Health Benefit Plan and Tricare enrollment, reported as distinct categories under CDI. Medicare managed care = Medicare risk + Medicare cost; it excludes Medicare Part D stand-alone coverage and Medicare Supplement. *Student* and *Mini-Med* categories are CDI categories only. *Other DMHC* is referred to as Other Sources of Enrollment in DMHC reporting. Depending on the year, it may include In Home Supportive Services, dual Medi-Cal/Medicare, out-of-state, and Medi-Cal Dental enrollment. *From other plans (FOP)*, a DMHC-only category, is subcontracted enrollment (often Medi-Cal). Insured total = Commercial and Public + Other total. *Administrative services only (ASO)* is provided to self-insured employers. The large increase in Other DMHC in 2018 was due mainly to two plans reporting increased out-of-state enrollment. Medi-Cal managed care figures reported by regulators have closely tracked California Department of Health Care Services enrollment reports since 2015.

Sources: *Enrollment Summary Report (2018–20)*, California Dept. of Managed Health Care; and *Health Insurance Covered Lives Report (2017–20)*, California Dept. of Insurance.

Appendix C. DMHC-Regulated Health Plans, December 31, 2020

OFFICIAL NAME	NAME USED IN PUBLICATION	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT					TOTAL INSURED + ASO
						TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	
Access Senior HealthCare	Access Senior HealthCare*	Woodland Hills	11/6/2014	M	—	1,827	78	—	—	—	1,827
Adventist Health Plan	Adventist*	Roseville	2/14/2014	C	—	17,593	61	—	—	—	17,593
Aetna Better Health of California	Aetna Better Health	Concord	11/30/2017	C	P	41,941	55	—	72%	28%	41,941
Aetna Health of California	Aetna Health	Concord	8/6/1981	O	P	205,202	27	96%	—	4%	205,202
AIDS Healthcare Foundation	Positive Healthcare	Los Angeles	12/1/2005	O	NP	1,361	81	—	51%	49%	1,361
Alameda Alliance For Health	Alameda Alliance [†]	Alameda	9/19/1995	C	NP	275,726	22	—	98%	—	275,726
Alignment Health Plan	Alignment	Orange	5/25/2004	M	P	68,323	45	—	—	100%	68,323
AltaMed Health Network	AltaMed*	Montebello	1/2/2019	C	P	73,799	44	—	—	—	73,799
AmericasHealth Plan	AmericasHealth Plan*	Oxnard	4/23/2013	M	P	1,860	77	—	—	—	1,860
Arcadian Health Plan	Arcadian	Irvine	5/28/2008	B/M	—	445,510	16	—	—	22%	445,510
Aspire Health Plan	Aspire Health Plan	Monterey	4/5/2013	M	NP	5,602	73	—	—	100%	5,602
Astiva Health	Astiva Health	Costa Mesa	8/14/2020	M	—	0	83				0
Bay Area Accountable Care Network	Canopy*	Emeryville	7/27/2016	O	—	43,432	53	—	—	—	43,432
Blue Cross of California	Anthem Blue Cross	Woodland Hills	1/7/1993	B	P	2,572,249	2	76%	—	5%	2,572,249
Blue Cross of California Partnership Plan	Blue Cross Partnership	Woodland Hills	Full service as of 2020	B/C	P	812,463	8	—	99%	—	812,463
Blue Shield of California	Blue Shield	Oakland	7/27/1978	B	NP	2,477,153	3	96%	—	4%	3,277,244
Blue Shield of California Promise Health Plan	Blue Shield Promise	Monterey Park	11/1/1995	B/C	—	487,528	14	—	21%	11%	487,528
Brandman Health Plan	Brandman	Reseda	8/28/2020	M	—	0	83				0
Brown and Toland Health Services	Brown and Toland*	Oakland	4/12/2013	M	—	18,609	59	—	—	—	18,609
California Health and Wellness Plan	California Health and Wellness	Sacramento	10/2/2013	C	P	206,031	26	—	100%	—	206,031

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

[†] County-based health plan.

KEY TO PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal managed care; M (Medicare managed care): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, financial filings with DMHC, and other public documents.

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

NO DATA AVAILABLE shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2020, *cont'd.*

OFFICIAL NAME	NAME USED IN PUBLICATION	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT					TOTAL INSURED + ASO
						TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	
Care Improvement Plus South Central Insurance Company	Care Improvement Plus South Central	Surrendered license in 2021	—	—	—	109,428	40	—	—	—	109,428
CareMore Health Plan	CareMore	Cerritos	11/1/2002	M	—	54,301	49	—	—	—	54,301
Central Health Plan of California	Central Health Plan	Diamond Bar	10/27/2004	M	P	43,146	54	—	—	100%	43,146
CHG Foundation	Community Health Group Partnership Plan	Chula Vista	Full service as of 2020	C	—	276,672	21	—	100%	—	276,672
Children's Health Plan of California	Children's Health Plan*	San Diego	11/26/2019	C	—	0	83	—	—	—	0
Chinese Community Health Plan	Chinese Community Health Plan	San Francisco	7/31/1987	O	P	13,815	65	63%	—	37%	13,815
Choice Physicians Network	Choice Physicians*	Apple Valley	9/14/2009	M	—	13,942	64	—	—	—	13,942
Cigna HealthCare of California	Cigna	Glendale	3/23/1979	O	P	150,432	34	100%	—	—	150,432
Clever Care of Golden State	Clever Care	Arcadia	6/18/2020	M	—	0	83	—	—	—	0
Community Care Health Plan	Community Care Health Plan	Fresno	3/1/2013	O	P	11,496	67	100%	—	—	11,496
Community Health Group	Community Health Group	Chula Vista	8/30/1985	C/M	NP	6,979	72	—	100%	—	6,979
Contra Costa County Medical Services	Contra Costa Health Plan [†]	Martinez	4/6/1978	C	NP	202,020	28	4%	96%	—	202,020
Dignity Health Provider Resources	Dignity*	Bakersfield	8/6/2015	M	NP	31,480	56	—	—	—	31,480
EPIC Health Plan	EPIC*	Redlands	10/29/2010	O	—	68,015	46	—	—	—	68,015
For Your Benefit	For Your Benefit*	San Francisco	6/8/2020	M	—	4,287	75	—	—	—	4,287
Fresno-Kings-Madera Regional Health Authority	CalViva Health [†]	Fresno	12/30/2010	C	NP	374,982	17	—	100%	—	374,982
Global Health Plan	Global Health Plan*	Corona	1/15/2019	M	—	0	83	—	—	—	0
Golden State Medicare Health Plan	Golden State Medicare	Seal Beach	5/14/2009	M	—	8,345	69	—	—	100%	8,345
Health Net Community Solutions	Health Net Community Solutions	Woodland Hills	6/13/2005	B/C	P	1,827,173	5	—	78%	1%	1,827,173

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

[†] County-based health plan.

KEY TO PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal managed care; M (Medicare managed care): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, financial filings with DMHC, and other public documents.

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

NO DATA AVAILABLE shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2020, *cont'd.*

OFFICIAL NAME	NAME USED IN PUBLICATION	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT					TOTAL INSURED + ASO
						TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	
Health Net of California	Health Net	Woodland Hills	3/7/1991	B	P	989,327	7	57%	—	9%	989,327
Heritage Provider Network	Heritage*	Northridge	2/7/1997	B	P	672,430	11	—	—	—	672,430
Hill Physicians Care Solutions	Hill Physicians*	San Ramon	6/11/2020	M	—	817	82	—	—	—	817
Humana Health Plan of California	Humana	Irvine	5/12/2009	M	P	8,122	70	—	—	70%	8,122
Imperial Health Plan of California	Imperial*	Pasadena	5/11/2016	M	—	16,274	62	—	—	24%	16,274
Inland Empire Health Plan	Inland Empire [†]	Rancho Cucamonga	7/22/1996	B/C	NP	1,326,955	6	—	100%	—	1,326,955
Inter Valley Health Plan	Inter Valley	Pomona	5/25/1979	M	NP	18,026	60	—	—	100%	18,026
Kaiser Foundation Health Plan	Kaiser	Oakland	11/4/1977	B	NP	9,263,271	1	75%	2%	14%	9,263,271
Kern Health Systems	Kern Family Health Care [†]	Bakersfield	5/6/1996	C	NP	277,452	20	—	100%	—	277,452
Local Initiative Health Authority For L.A. County	L.A. Care [†]	Los Angeles	4/1/1997	B/C	NP	2,316,497	4	3%	95%	—	2,316,497
Medcore Health Plan	Medcore*	Stockton	5/26/2017	M	—	7,209	71	—	—	—	7,209
Medi-Excel, SA de CV	Medi-Excel, SA de CV	Chula Vista	8/10/2012	O	P	15,427	63	91%	—	—	15,427
MemorialCare Select Health Plan	MemorialCare Select	Fountain Valley	5/17/2013	O	NP	53,414	50	0%	—	—	53,414
Meritage Health Plan	Meritage*	Novato	6/19/2020	M	—	1,381	80	—	—	—	1,381
Molina Healthcare of California	Molina	Long Beach	3/14/1994	B/C	P	590,210	12	7%	77%	0%	590,210
Monarch Health Plan	Monarch*	Irvine	4/18/2007	M	P	151,446	32	—	—	—	151,446
On Lok Senior Health Services	On Lok	San Francisco	10/20/1999	M/C	NP	1,603	79	—	24%	0%	1,603
Optum Health Plan of California	Optum*	El Segundo	12/31/2013	B	P	469,442	15	—	—	—	469,442

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

[†] County-based health plan.

KEY TO PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal managed care; M (Medicare managed care): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, financial filings with DMHC, and other public documents.

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

NO DATA AVAILABLE shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2020, *cont'd.*

OFFICIAL NAME	NAME USED IN PUBLICATION	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT					TOTAL INSURED + ASO
						TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	
Orange County Health Authority	CalOptima [†]	Orange	6/28/2000	B/C	NP	808,290	9	—	100%	0%	808,290
Oscar Health Plan of California	Oscar	Marina Del Rey	10/16/2015	O	P	103,833	41	100%	—	—	103,833
Partnership HealthPlan of California	Partnership [†]	Fairfield	11/4/2005	B/C	NP	583,912	13	—	100%	—	583,912
Premier Health Plan Services	Premier*	Cypress	10/16/1998	O	—	23,546	57	—	—	—	23,546
PRIMECARE Medical Network	PrimeCare*	Ontario	10/16/1998	O	P	228,381	24	—	—	—	228,381
Prospect Health Plan	Prospect*	Los Angeles	11/4/2014	M	—	55,265	48	—	—	—	55,265
Providence Health Assurance	Providence Health Assurance	Beaverton, OR	5/15/2018	M	—	114,186	39	—	—	—	114,186
Providence Health Network	Providence Health Network*	Torrance	11/22/2013	M	NP	121,787	38	—	—	—	121,787
San Francisco Community Health Authority	San Francisco [†]	San Francisco	8/13/1996	C	NP	150,634	33	—	92%	—	150,634
San Joaquin County Health Commission	Health Plan of San Joaquin [†]	French Camp	1/30/1996	C	NP	364,077	19	—	100%	—	364,077
San Mateo Health Commission	Health Plan of San Mateo [†]	S. San Francisco	7/31/1998	C	NP	122,943	37	—	99%	—	122,943
Santa Barbara San Luis Obispo Regional Health Authority	CenCal [†]	Santa Barbara	6/22/2000	C	NP	193,624	29	—	100%	—	193,624
Santa Clara County	Valley Health Plan [†]	San Jose	9/13/1985	C	NP	176,303	30	18%	—	0%	176,303
Santa Clara County Health Authority	Santa Clara Family Health Plan [†]	San Jose	12/20/1996	C	NP	271,107	23	—	100%	—	271,107
Santa Cruz-Monterey-Merced Managed Medical Care Commission	Central California Alliance [†]	Scotts Valley	6/20/2000	C	NP	364,988	18	—	100%	—	364,988
Scan Health Plan	SCAN	Long Beach	11/30/1984	M	NP	219,785	25	—	6%	94%	219,785
Scripps Health Plan Services	Scripps	San Diego	4/7/1999	O	NP	150,390	35	10%	—	—	150,390
Sequoia Health Plan	Sequoia*	Visalia	5/26/2017	M	—	10,912	68	—	—	—	10,912

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

[†] County-based health plan.

KEY TO PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal managed care; M (Medicare managed care): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, financial filings with DMHC, and other public documents.

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

NO DATA AVAILABLE shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2020, *cont'd.*

OFFICIAL NAME	NAME USED IN PUBLICATION	LOCATION ADMIN. OFFICES	DATE LICENSED	PLAN TYPE	TAX STATUS	ENROLLMENT					TOTAL INSURED + ASO
						TOTAL INSURED	RANK	COMMERCIAL	MEDI-CAL/ OTHER PUBLIC	MEDICARE	
Sharp Health Plan	Sharp	San Diego	9/17/1992	O	NP	144,603	36	96%	—	4%	144,603
Sistemas Medicos Nacionales S.A.de C.V.	SIMNSA	Chula Vista	1/31/2000	O	P	48,484	51	100%	—	—	48,484
Stanford Health Care Advantage	Stanford	Dublin	2/20/2014	M	NP	4,715	74	—	—	100%	4,715
Sutter Health Plan	Sutter	Sacramento	4/5/2013	O	NP	96,692	43	100%	—	—	96,692
UHC of California	UnitedHealthcare	Cypress	5/15/1978	B	P	778,870	10	52%	—	48%	778,870
UnitedHealthcare Benefits Plan of California	UnitedHealthcare Benefits Plan	Cypress	8/14/2015	O	P	162,829	31	100%	—	—	162,829
UnitedHealthcare Community Plan of California	UnitedHealthcare Community Plan	Rancho Cordova	10/16/2014	C	P	20,832	58	—	95%	5%	20,832
Universal Care	Universal Care	Westminster	10/15/1985	M	P	55,680	47	—	—	99%	55,680
Ventura County Health Care Plan	Ventura County Health Care Plan [†]	Oxnard	6/6/1996	O	NP	12,117	66	100%	—	—	12,117
Vitality Health Plan of California	Vitality	Cerritos	4/4/2018	M	—	4,046	76	—	—	100%	4,046
WellCare of California	WellCare	Tampa, FL	6/11/2007	M	P	43,876	52	—	—	100%	43,876
Western Health Advantage	Western Health Advantage	Sacramento	1/14/1997	O	NP	101,791	42	100%	—	—	101,791

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

[†] County-based health plan.

KEY TO PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal managed care; M (Medicare managed care): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, financial filings with DMHC, and other public documents.

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

NO DATA AVAILABLE shown as “—”.

Notes: *Total insured* includes commercial, public (managed care), and other. *ASO* (administrative services only) enrollment under DMHC (California Dept. of Managed Health Care) of 800,091 (not shown separately) was entirely from Blue Shield. See Appendix B for details. Enrollment percentages may not total 100% because not all enrollment categories are shown. WellCare was formerly Easy Choice. MemorialCare Select was formerly Seaside. Optum Health Plan of California was known as DaVita before its acquisition by UnitedHealth company. Although filing separately, CareMore is an Anthem company, and Arcadian is owned by Humana. California Health and Wellness, Health Net of California, and Health Net Community Solutions are all owned by Centene. As part of a trend separating public and private sector business into independently licensed DMHC health plans, Aetna now operates two plans (Aetna Health and Aetna Better Health for public enrollment), Anthem has three (Blue Cross of California Partnership for Medi-Cal, and CareMore for Medicare), Blue Shield has two (Blue Shield of California and Blue Shield Promise for Medi-Cal), and UnitedHealth now operates three DMHC-licensed health plans (UHC, UnitedHealthcare Benefits Plan for Covered California enrollment, and UnitedHealthcare Community Plan for Medi-Cal). For more detail, see California Health Insurers, Enrollment, 2021 — Data, available at “2021 Edition — California Health Insurance Enrollment.”

Sources: “List of All Licensed Plans, as of October 28, 2021,” DMHC; “Health Plan Financial Summary Report” (2020), DMHC; *Enrollment Summary Report* (2020), DMHC; “HMO/Health Plan’s Financial Statement Search” (2020), DMHC; and author research into DMHC financial filings, plan announcements, and public documents. For additional information on tax status, see “Medical Loss Ratio Data and System Resources” (2019), Centers for Medicare & Medicaid Services; and “CAHP Membership Directory” (2021), California Assn. of Health Plans.

Appendix D. Selected CDI-Regulated Health Insurers, December 2020

OFFICIAL HEALTH PLAN NAME	NAME USED IN PUBLICATION	NAIC CODE	CALIFORNIA A&H PREMIUMS (IN MILLIONS)	ENROLLMENT		
				TOTAL INSURED	ADMINISTRATIVE SERVICES ONLY (ASO)	TOTAL INSURED + ASO
Aetna Life Insurance Company	Aetna Life	60054	\$1,998	275,987	719,693	995,680
Anthem Blue Cross Life and Health Insurance Company	Anthem Blue Cross Life and Health	62825	\$1,580	89,718	2,592,983	2,682,701
Blue Shield of California Life & Health Insurance Company	Blue Shield Life and Health	61557	\$241	24,142	0	24,142
Cigna Health and Life Insurance Company	Cigna Health and Life	67369	\$1,761	156,213	636,470	792,683
Health Net Life Insurance Company	Health Net Life	66141	\$1,183	121,379	0	121,379
Kaiser Permanente Insurance Company	Kaiser	60053	\$73	5,838	146,132	151,970
Sierra Health and Life Insurance Company*	Sierra Health & Life	71420	\$1,459	113,485	0	113,485
UnitedHealthcare Insurance Company*	UnitedHealthcare Insurance	79413	\$3,222	196,206	672,300	868,506

* Part of UnitedHealth Group.

Notes: *CDI* is California Department of Insurance. Selected insurers include CDI-regulated companies selling accident and health insurance (A&H), with California direct premiums greater than \$1 billion in 2020; also shown are Blue Shield of California Life and Health Insurance Company and Kaiser Permanente Insurance Company. Products sold include comprehensive major medical insurance, in addition to other products, such as dental, Medicare supplemental, and stop-loss coverage. Total insured = Commercial + Public (managed care) + Other total. Enrollment counts exclude supplemental, short-term, or ancillary coverage. See [Appendix B](#) for enrollment details.

Sources: *Annual Financial Statements (2020)*, CDI; *Life and Annuity Market Share Report (2020)*, CDI, June 2021; *2020 California Health Market Share Report*, CDI, acquired by special request to CDI Rate Specialist Bureau; and *Health Insurance Covered Lives Report (2020)*, CDI.

Appendix E. New Full-Service Health Plan Licenses, DMHC, 2018 to 2020

NEW PLANS	LICENSE DATE	LOCATION	NOTES	POPULATION(S) SERVED
Astiva Health	8/14/2020	Costa Mesa	First enrollment in 2021.	Medicare Advantage (Orange and San Diego Counties)
AltaMed Health Network*	1/2/2019	Montebello	Enrollment first reported in 2020 (subcontracted from L.A. Care).	Medi-Cal
Blue Cross of California Partnership Plan	Full-service license as of 2020	Woodland Hills	Full-service license, converted from Blue Cross of California's QIF license. Blue Cross of California Partnership Plan serves the Medi-Cal line of business previously reported under Blue Cross of California. In 2020, Blue Cross Partnership Plan was not reporting enrollment from other plans (FOP).	Medi-Cal (directly enrolled)
Brandman Health Plan	8/28/2020	Reseda	First enrollment in 2021.	Medicare Advantage (focus on seniors with chronic conditions)
CHG Foundation, dba Community Health Group Partnership Plan	Full-service license as of 2020	Chula Vista	Full-service license, converted in 2020 from Community Health Group's QIF license.	Medi-Cal
Children's Health Plan of California*	11/26/2019	San Diego	No enrollment as of June 2021.	
Clever Care of Golden State	6/18/2020	Arcadia	First enrollment in 2021.	Medicare Advantage (integrates supplemental Eastern medicine benefits)
For Your Benefit*	6/8/2020	San Francisco	First enrollment in 2020.	Medicare Advantage
Global Health Plan*	1/15/2019	Corona	No enrollment as of June 2021.	
Hill Physicians Care Solutions*	6/11/2020	San Ramon	First enrollment in 2020, subcontracted from Health Net. Subsidiary of Hill Physicians Medical Group.	Medicare Advantage
Meritage Health Plan*	6/19/2020	Novato	First enrollment in 2020, subcontracted from UnitedHealthcare, Alignment, and more recently from Western Health Advantage.	Medicare Advantage
Providence Health Assurance	5/15/2018	Beaverton, OR	First enrollment in 2018. As of 2020, all enrollment still out of state.	Medicare Advantage
Vitality Health Plan of California	4/4/2018	Cerritos	First enrollment in 2019.	Medicare Advantage

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

Notes: *DMHC* is California Department of Managed Health Care. *Dbas* is doing business as. *QIF* (Quality Improvement Fee) refers to plans established to allow Medi-Cal enrollment to be separated from other lines of business, shielding these other lines from QIFs collected by the California Department of Health Care Services. The authority to impose the fee was repealed in 2009. In 2019, DMHC requested plans to either surrender the affiliate QIF licenses or bring them into compliance as full-service plans.

Sources: "List of All Licensed Plans, as of October 28, 2021," DMHC; and author research into DMHC financial filings, plan announcements, and public documents at "HMO/Health Plan's Financial Statement Search," DMHC.

Appendix F. Financial Summary, DMHC-Regulated Health Plans

HEALTH PLAN	STATEMENT FYE DATE	TOTAL ENROLLEES	NET INCOME/LOSS			TOTAL REVENUE		HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
			\$ IN MILLIONS	GROWTH OVER PRIOR YEAR	AS SHARE OF REVENUE	\$ IN MILLIONS	GROWTH OVER PRIOR YEAR				
Access Senior HealthCare*	12/31/2020	1,827	-\$0.64	62.7%	-3.4%	18.66	-39%	96%	7%	113%	M
Adventist*	12/31/2020	17,593	\$0.48	145.8%	1.4%	33.25	2%	97%	11%	137%	C
Aetna	12/31/2020	205,202	\$37.89	-47.9%	3.0%	1,276.21	-4%	86%	11%	77%	O
Aetna Better Health	12/31/2020	41,941	-\$27.71	-1,607.6%	-11.7%	237.73	221%	102%	14%	98%	C
Alameda Alliance†	6/30/2020	256,989	\$25.43	370.1%	2.6%	969.97	5%	92%	6%	158%	C
Alignment	12/31/2020	68,323	-\$5.34	55.6%	-0.6%	874.12	29%	83%	17%	99%	M
AltaMed*	12/31/2020	73,799	\$2.77	512.9%	2.4%	116.23	7,858,680%	93%	4%	127%	C
AmericasHealth Plan*	6/30/2020	1,916	\$0.51	-31.7%	3.8%	13.45	32%	76%	19%	231%	M
Anthem Blue Cross	12/31/2020	2,842,141	\$733.45	-14.1%	5.0%	14,530.79	-13%	81%	13%	137%	B
Arcadian	12/31/2020	445,510	\$142.14	4.9%	2.6%	5,549.09	27%	83%	14%	88%	B/M
Aspire Health Plan	12/31/2020	5,602	-\$6.28	43.7%	-9.2%	68.20	44%	91%	22%	155%	M
Astiva Health	12/31/2020	0	-\$3.74	—	—	0.00	—	0%	0%	2,053%	M
Blue Cross Partnership	12/31/2020	812,463	\$30.60	—	1.2%	2,593.83	—	87%	12%	134%	B/C
Blue Shield	12/31/2020	3,500,297	\$680.02	18.7%	3.5%	19,528.75	3%	88%	14%	143%	B
Blue Shield Promise	12/31/2020	487,528	-\$33.05	56.1%	-1.4%	2,321.93	2%	95%	8%	98%	B/C
Brown and Toland*	12/31/2020	18,609	\$30.51	136.2%	16.0%	190.73	30%	78%	1%	235%	M
California Health and Wellness	12/31/2020	206,031	-\$46.18	-189.0%	-5.2%	881.22	-4%	95%	24%	101%	C
CalOptima†	6/30/2020	758,970	\$89.59	-47.6%	2.3%	3,876.15	10%	95%	4%	133%	B/C
CalViva Health†	6/30/2020	358,004	\$39.12	273.9%	3.0%	1,316.92	12%	89%	3%	153%	C

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

† County-based health plans.

PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and other public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.

NO DATA AVAILABLE shown as “—”.

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

HEALTH PLAN	STATEMENT FYE DATE	TOTAL ENROLLEES	NET INCOME/LOSS			TOTAL REVENUE		HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
			\$ IN MILLIONS	GROWTH OVER PRIOR YEAR	AS SHARE OF REVENUE	\$ IN MILLIONS	GROWTH OVER PRIOR YEAR				
Canopy*	12/31/2020	43,432	-\$13.75	-26.5%	-5.1%	268.21	12%	97%	10%	124%	O
CareMore	12/31/2020	54,301	-\$12.90	-160.1%	-1.4%	903.55	-8%	96%	7%	110%	M
CenCal†	6/30/2020	181,926	-\$21.75	-55.6%	-2.3%	925.84	6%	94%	5%	153%	C
Central California Alliance†	12/31/2020	365,228	\$13.81	120.0%	1.0%	1,343.39	7%	92%	7%	212%	C
Central Health Plan	12/31/2020	43,146	\$22.61	1,985.0%	4.0%	565.46	16%	85%	9%	146%	M
Children's Health Plan*	6/30/2020	0	-\$0.26	—	-1,933.2%	0.01	—	0%	2,027%	562%	C
Chinese Community Health Plan	12/31/2020	13,815	\$17.25	976.2%	12.3%	140.20	-3%	78%	20%	107%	O
Choice Physicians*	12/31/2020	13,942	\$10.31	-20.5%	6.4%	161.44	5%	91%	2%	146%	M
Cigna	12/31/2020	150,432	\$28.04	205.5%	3.0%	949.05	-1%	89%	8%	224%	O
Clever Care	12/31/2020	0	-\$9.08	—	-19,286.7%	0.05	—	0%	19,375%	834%	M
Community Care Health Plan	8/31/2020	11,361	\$2.45	-21.2%	4.0%	61.02	13%	82%	14%	283%	O
Community Health Group	12/31/2020	6,979	\$13.41	185.6%	10.2%	131.27	-88%	88%	5%	186%	C/M
Community Health Group Partnership Plan	12/31/2020	276,672	-\$6.70	—	-0.7%	984.91	—	87%	4%	294%	C
Contra Costa Health Plan†	6/30/2020	187,453	\$8.40	112.0%	0.9%	970.25	3%	129%	2%	152%	C
Dignity*	6/30/2020	32,071	\$0.89	234.5%	0.5%	182.79	8%	99%	1%	268%	M
EPIC*	12/31/2020	68,015	\$13.39	86.5%	2.4%	550.45	1%	93%	4%	185%	O
For Your Benefit*	12/31/2020	21,341	\$0.21	—	1.2%	17.96	—	94%	4%	139%	M
Global Health Plan*	12/31/2020	0	\$0.00	—	—	0.00	—	0%	0%	—	M
Golden State Medicare	12/31/2020	8,354	-\$14.15	-70.5%	-19.4%	72.93	25%	103%	17%	10%	M

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

† County-based health plans.

PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and other public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.

NO DATA AVAILABLE shown as "—".

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

HEALTH PLAN	STATEMENT FYE DATE	TOTAL ENROLLEES	NET INCOME/LOSS			TOTAL REVENUE		HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
			\$ IN MILLIONS	GROWTH OVER PRIOR YEAR	AS SHARE OF REVENUE	\$ IN MILLIONS	GROWTH OVER PRIOR YEAR				
Health Net	12/31/2020	992,065	\$127.38	-37.2%	1.2%	10,292.98	6%	81%	17%	92%	B
Health Net Community Solutions	12/31/2020	1,827,173	\$197.86	-56.4%	2.6%	7,674.90	-1%	90%	14%	128%	B/C
Health Plan of San Joaquin [†]	6/30/2020	347,506	-\$11.87	-133.9%	-1.1%	1,113.35	-7%	97%	4%	162%	C
Health Plan of San Mateo [†]	12/31/2020	122,943	-\$14.75	-273.6%	-1.6%	914.92	15%	94%	5%	186%	C
Heritage*	12/31/2020	672,430	\$36.06	1,799.0%	1.1%	3,331.42	7%	95%	6%	111%	B
Hill Physicians*	12/31/2020	817	\$0.21	—	6.0%	3.53	—	84%	8%	260%	M
Humana	12/31/2020	8,122	\$0.63	324.9%	0.6%	99.57	71%	86%	14%	100%	M
Imperial*	12/31/2020	16,274	\$8.25	252.1%	5.6%	148.22	135%	83%	10%	139%	M
Inland Empire [†]	6/30/2020	1,249,368	\$108.95	3,360.8%	2.0%	5,433.04	7%	93%	4%	205%	B/C
Inter Valley	3/31/2020	18,814	\$1.38	1,074.5%	0.5%	288.34	-2%	91%	8%	143%	M
Kaiser	12/31/2020	9,263,271	\$6,352.74	-14.6%	6.9%	92,473.79	4%	93%	5%	94%	B
Kern Family Health Care [†]	12/31/2020	277,452	\$12.39	-5.3%	1.2%	993.17	-12%	95%	5%	141%	C
L.A. Care [†]	9/30/2020	2,263,843	-\$137.56	-158.1%	-1.6%	8,502.39	5%	97%	5%	119%	B/C
Medcore*	12/31/2020	7,209	\$0.73	32.7%	0.8%	92.08	41%	100%	6%	143%	M
Medi-Excel, SA de CV	12/31/2020	15,437	\$1.09	1,408.7%	4.4%	24.63	13%	71%	24%	125%	O
MemorialCare Select	6/30/2020	49,269	-\$19.96	-44.1%	-68.0%	29.34	-32%	141%	28%	144%	O
Meritage*	12/31/2020	1,381	\$0.11	—	3.0%	3.66	—	88%	9%	389%	M
Molina	12/31/2020	590,210	\$13.91	-92.3%	0.6%	2,159.41	-5%	82%	13%	108%	B/C
Monarch*	12/31/2020	151,446	\$31.37	87.3%	4.0%	788.24	5%	91%	5%	173%	M

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

[†] County-based health plans.

PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and other public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.
NO DATA AVAILABLE shown as "—".

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

HEALTH PLAN	STATEMENT FYE DATE	TOTAL ENROLLEES	NET INCOME/LOSS			TOTAL REVENUE		HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
			\$ IN MILLIONS	GROWTH OVER PRIOR YEAR	AS SHARE OF REVENUE	\$ IN MILLIONS	GROWTH OVER PRIOR YEAR				
On Lok	6/30/2020	1,586	\$8.28	-7.3%	4.4%	187.14	6%	90%	8%	120%	M/C
Optum*	12/31/2020	469,442	\$237.21	173.4%	7.5%	3,142.95	28%	88%	2%	171%	B
Oscar	12/31/2020	103,833	-\$76.26	-97.7%	-183.2%	41.64	-19%	137%	149%	85%	O
Partnership†	6/30/2020	549,727	-\$28.75	47.2%	-1.0%	2,864.40	3%	95%	4%	161%	B/C
PIH*	9/30/2020	0	-\$0.03	-166.1%	-1,847.9%	0.00	-69%	0%	1,948%	22,525%	O
Positive Healthcare	12/31/2020	1,361	\$216.19	18.9%	13.2%	1,640.32	19%	79%	12%	749%	O
Premier*	12/31/2020	23,546	-\$2.41	16.8%	-2.8%	84.98	-12%	92%	12%	209%	O
PrimeCare*	12/31/2020	228,381	\$108.09	30.2%	8.1%	1,335.41	13%	79%	10%	146%	O
Prospect*	9/30/2020	54,135	\$1.99	-27.1%	0.7%	268.76	3%	98%	2%	141%	M
Providence Health Assurance	12/31/2020	114,186	\$53.76	258.0%	5.5%	970.86	9%	88%	9%	39%	M
Providence Health Network*	12/31/2020	121,787	\$8.83	292.1%	4.0%	220.63	38%	96%	2%	194%	M
San Francisco†	6/30/2020	141,625	-\$8.96	-11.4%	-1.2%	749.94	21%	96%	8%	107%	C
Santa Clara Family Health Plan†	6/30/2020	253,875	\$6.52	-73.0%	0.6%	1,104.00	4%	94%	6%	118%	C
SCAN	12/31/2020	219,785	\$66.51	32.8%	1.9%	3,413.08	10%	89%	9%	383%	M
Scripps	9/30/2020	149,364	\$1.37	-56.7%	0.2%	789.77	5%	100%	3%	124%	O
Sequoia*	12/31/2020	10,913	\$0.53	-27.6%	0.5%	103.60	17%	98%	3%	819%	M
Sharp	9/30/2020	146,321	\$27.85	15.5%	3.3%	850.88	8%	87%	11%	147%	O
SIMNSA	12/31/2020	51,734	\$7.49	-9.2%	7.0%	106.96	1%	54%	36%	85%	O

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

† County-based health plans.

PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and other public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.

NO DATA AVAILABLE shown as “—”.

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

HEALTH PLAN	STATEMENT FYE DATE	TOTAL ENROLLEES	NET INCOME/LOSS			TOTAL REVENUE		HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
			\$ IN MILLIONS	GROWTH OVER PRIOR YEAR	AS SHARE OF REVENUE	\$ IN MILLIONS	GROWTH OVER PRIOR YEAR				
Stanford	8/31/2020	4,674	-\$16.13	-39.3%	-32.1%	50.22	26%	112%	21%	133%	M
Sutter	12/31/2020	96,692	\$12.80	-47.4%	2.2%	572.83	11%	87%	11%	155%	O
UnitedHealthcare	12/31/2020	778,870	\$133.75	-51.9%	1.9%	6,981.67	2%	87%	10%	93%	B
UnitedHealthcare Benefits Plan	12/31/2020	162,829	\$27.72	52,326.9%	5.2%	530.83	12,208,503%	80%	13%	116%	O
UnitedHealthcare Community Plan	12/31/2020	20,832	\$1.50	134.0%	2.3%	66.45	55%	79%	17%	149%	C
Universal Care	6/30/2020	48,285	-\$26.13	-235.5%	-4.7%	560.18	33%	91%	14%	121%	M
Valley Health Plan [†]	6/30/2020	169,737	\$7.25	-22.0%	1.2%	625.83	12%	90%	10%	102%	C
Ventura County Health Care Plan [†]	6/30/2020	12,214	\$1.79	-9.3%	2.3%	78.24	-4%	90%	8%	160%	O
Vitality	12/31/2020	4,045	-\$4.36	78.8%	-4.6%	94.64	8%	84%	20%	7%	M
WellCare	12/31/2020	43,876	\$11.85	-27.5%	2.0%	590.47	29%	87%	11%	62%	M
Western Health Advantage	6/30/2020	105,327	\$1.52	172.0%	0.2%	741.73	-6%	91%	9%	114%	O

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

† County-based health plans.

PLAN TYPES: B (Big): 400,000+ enrollees; C (Medi-Cal): 70%+ enrollees in Medi-Cal and other public; M (Medicare): 70%+ enrollees in Medicare; O (Other). Plan type determination based on enrollment reports, disclosures, and footnotes in plan financial filings with DMHC.

NO DATA AVAILABLE shown as “—”.

Notes: DMHC is California Department of Managed Health Care. *Limited or restricted license* means permitted to assume full risk for physician and hospital services, but contracts with other health plans for enrollment. *Health expense ratio* is medical costs divided by revenues. *FYE* is fiscal year-end. FYE figures are shown for all plans as of FY 2020. Growth shown is over the prior fiscal year. Total enrollees shown in this table may differ from other figures in the report due to timing (this table reflects enrollment reported on the FYE statements) and comprehensiveness (this table reflects all categories of enrollment, including enrollment from other plans [FOP], administrative services only [ASO], and other sources of enrollment). In this table, the following plan financials reflect multistate activity: Arcadian, Humana Health Plan, Kaiser, and Providence Health Assurance. Blue Shield Promise was formerly known as Care 1st. CareMore is an Anthem company. California Health and Wellness, Health Net of California, and Health Net Community Solutions are all owned by Centene. WellCare was known as Easy Choice before its name change in 2019. MemorialCare Select was known as Seaside before its name change in 2020. Davita (now Optum Health Plan) was acquired in 2019 by Optum Care, part of UnitedHealth Group. Blue Cross of California is doing business as Anthem Blue Cross; as of 2020, its ~800,000 Medi-Cal enrollment was shifted into a separate company, Blue Cross Partnership Plan. UHC of California is doing business as UnitedHealthcare.

Source: “Health Plan Financial Summary Report” (2019 and 2020), DMHC.

Appendix G. Financial Summary, Selected CDI-Regulated Insurers, 2019 and 2020

	YEAR	AETNA LIFE*	ANTHEM BLUE CROSS LIFE AND HEALTH	CIGNA HEALTH & LIFE INSURANCE CO.*	HEALTH NET LIFE*	SIERRA HEALTH & LIFE*	UNITED HEALTHCARE INSURANCE*
Income and Revenue (in millions)							
Revenue	2020	\$25,139	\$2,190	\$20,584	\$1,064	\$19,080	\$55,112
	2019	\$24,843	\$2,183	\$18,864	\$891	\$18,883	\$56,629
Net Income	2020	2,248	38	2,432	239	1,839	2,748
	2019	1,806	268	2,184	67	1,125	3,177
California Premium Revenue (A&H)	2020	1,998	1,580	1,761	1,183	1,459	3,222
	2019	1,946	1,838	1,667	1,040	1,234	3,448
Business and Spending Metrics							
Margin (net income as % of revenue)	2020	8.9%	1.7%	11.8%	22.4%	9.6%	5.0%
Loss Ratio (A&H)	2020	83.7%	79.5%	81.4%	56.1%	78.0%	81.4%
Administrative Percentage (A&H)	2020	4.5%	12.5%	5.3%	11.1%	6.6%	12.1%
Commissions as % of Premium (A&H)	2020	0.1%	3.9%	1.1%	13.5%	0.1%	2.3%
Dividends to Stockholders as % of Revenue	2020	6.2%	11.9%	8.5%	21.9%	7.9%	6.8%
Taxes/Licenses/Fees (nonfederal) as % of Revenue	2020	4.3%	4.9%	4.6%	7.0%	2.3%	3.1%
Federal Tax as % of Revenue	2020	3.1%	2.1%	3.1%	6.0%	3.0%	2.3%
Premium as % of Capital and Surplus	2020	462.6%	185.1%	334.7%	187.4%	580.7%	714.6%
Distribution of A&H Business							
California's Share of Company Business (A&H)	2020	5.7%	100.0%	8.6%	73.5%	7.5%	5.9%
Annual Growth/Decline							
Revenue	2020	1.2%	0.3%	9.1%	19.5%	1.0%	-2.7%
	2019	16.6%	20.1%	10.2%	0.6%	16.5%	2.1%
Net Income	2020	24.5%	-85.8%	11.4%	258.2%	63.5%	-13.5%
	2019	-6.6%	47.5%	-0.6%	225.5%	47.4%	3.1%
California Premiums (A&H)	2020	2.7%	-14.0%	5.6%	13.8%	18.2%	-6.6%
	2019	3.4%	0.8%	12.4%	11.1%	7.3%	1.4%

* Figures reflect multistate.

Notes: CDI is California Department of Insurance. *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: *Annual Financial Statements* (2019 and 2020), CDI; *Life and Annuity Market Share Report* (2019 and 2020), CDI June 2020 and June 2021; and *California Health Market Share Report* (2019 and 2020), acquired by special request to CDI Rate Specialist Bureau.

Appendix H. Medicare Advantage Enrollment and Market Share, December 2019 and 2020

PLAN NAME	2019	2020	GROWTH	MARKET SHARE, 2020	PLAN NAME	2019	2020	GROWTH	MARKET SHARE, 2020
Kaiser	1,222,865	1,262,065	3.2%	44.2%	Aspire Health Plan	4,583	5,602	22.2%	0.2%
UnitedHealth	466,766	490,013	5.0%	17.2%	Chinese Community Health Plan	5,085	5,102	0.3%	0.2%
SCAN	192,143	205,819	7.1%	7.2%	Stanford	4,168	4,715	13.1%	0.2%
Anthem	169,922	201,300	18.5%	7.0%	Vitality Health Plan	9,964	4,046	-59.4%	0.1%
Blue Shield	152,044	157,449	3.6%	5.5%	Imperial	514	3,922	663.0%	0.1%
Centene (Health Net)	129,621	109,905	-15.2%	3.8%	Molina	2,033	2,224	9.4%	0.1%
Humana	89,356	103,076	15.4%	3.6%	CalOptima	1,465	1,609	9.8%	0.1%
Alignment	49,313	68,323	38.5%	2.4%	Positive Healthcare	686	670	-2.3%	0.0%
CVS (Aetna)	35,709	55,895	56.5%	2.0%	Valley Health Plan	612	646	5.6%	0.0%
Universal Care	42,866	55,064	28.5%	1.9%	On Lok	9	7	-22.2%	0.0%
WellCare	32,740	43,876	34.0%	1.5%	Fresenius Health Plans Ins. Co.	118	0	-100.0%	0.0%
Central Health Plan	43,281	43,146	-0.3%	1.5%	National Guardian	2,206	0	-100.0%	0.0%
Inter Valley	19,547	18,026	-7.8%	0.6%	Sequoia	1	0	-100.0%	0.0%
Golden State	6,361	8,345	31.2%	0.3%	Total	2,688,030	2,856,478	6.3%	100%
Sharp	4,052	5,633	39.0%	0.2%					

Notes: Under Medicare Advantage, health plans provide all Medicare benefits in exchange for a capitated payment. Enrollment is shown at the "parent" level. Major affiliations are listed in Appendix A. For a comprehensive list of company groups and affiliated plans, see *California Health Insurers, Enrollment, 2021 — Data*, available at "2021 Edition — California Health Insurance Enrollment."

Sources: *Enrollment Summary Report* (2019 and 2020), California Dept. of Managed Health Care; and *Health Insurance Covered Lives Report* (2019 and 2020), California Dept. of Insurance.

Appendix I. Medi-Cal Managed Care Enrollment, by Insurer, 2019 and 2020

PLAN NAME	2019	2020	GROWTH	MARKET SHARE, 2020	COUNTIES OF OPERATION, 2020
L.A. Care*	2,008,825	2,189,176	9.0%	19.9%	Los Angeles
Centene (Health Net)	1,554,901	1,631,940	5.0%	14.9%	Health Net: Kern, Los Angeles, Sacramento, San Diego, San Joaquin, Stanislaus, Tulare California Health & Wellness: Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Imperial, Inyo, Mariposa, Mono, Nevada, Placer, Plumas, Sierra, Sutter, Tehama, Tuolumne, Yuba
Inland Empire*	1,214,113	1,326,955	9.3%	12.1%	Riverside, San Bernardino
Anthem	722,882	808,082	11.8%	7.4%	Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, El Dorado, Fresno, Glenn, Inyo, Kings, Los Angeles, Madera, Mariposa, Mono, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, Santa Clara, Sierra, Sutter, Tehama, Tulare, Tuolumne, Yuba
CalOptima*	736,677	806,287	9.4%	7.3%	Orange
Partnership*	533,109	583,912	9.5%	5.3%	Del Norte, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Shasta, Siskiyou, Solano, Sonoma, Trinity, Yolo
Molina	429,236	457,406	6.6%	4.2%	Imperial, Riverside, Sacramento, San Bernardino, San Diego
CalViva Health*	351,063	374,982	6.8%	3.4%	Fresno, Kings, Madera
Central California Alliance*	333,306	364,448	9.3%	3.3%	Merced, Monterey, Santa Cruz
Health Plan of San Joaquin*	334,929	364,077	8.7%	3.3%	San Joaquin, Stanislaus
Community Health Group	252,720	283,651	12.2%	2.6%	San Diego
Kern Family Health Care*	250,459	277,452	10.8%	2.5%	Kern
Santa Clara Family Health Plan*	242,423	271,107	11.8%	2.5%	Santa Clara
Alameda Alliance*	244,095	269,770	10.5%	2.5%	Alameda
Contra Costa Health Plan*	171,805	194,255	13.1%	1.8%	Contra Costa
CenCal*	174,918	193,624	10.7%	1.8%	San Luis Obispo, Santa Barbara
Kaiser	134,303	151,870	13.1%	1.4%	Amador, El Dorado, Placer, Sacramento, San Diego
San Francisco*	123,116	139,004	12.9%	1.3%	San Francisco

* County-based plans.

Appendix I. Medi-Cal Managed Care Enrollment, by Insurer, 2019 and 2020, *cont'd.*

PLAN NAME	2019	2020	GROWTH	MARKET SHARE, 2020	COUNTIES OF OPERATION, 2020
Health Plan of San Mateo*	107,884	121,811	12.9%	1.1%	San Mateo
Blue Shield	84,085	103,414	23.0%	0.9%	San Diego
CVS (Aetna)	19,791	30,071	51.9%	0.3%	Sacramento, San Diego
UnitedHealth	12,007	19,851	65.3%	0.2%	San Diego
SCAN	13,214	13,966	5.7%	0.1%	Los Angeles, San Bernardino, Riverside
Positive Healthcare	616	691	12.2%	0.0%	Los Angeles, San Bernardino, Riverside
On Lok	358	381	6.4%	0.0%	Alameda, San Francisco, Santa Clara
Total	10,050,835	10,978,183	9.2%	100.0%	

* County-based plans.

Notes: Enrollment reflects contracts between plans and the state, as reported by health plans. Some health plans subcontract Medi-Cal managed care enrollment from other plans (FOP), activity that is not shown here. See Appendix J for details on Medi-Cal subcontracting. Enrollment is as of December. County-based plans accounted for 68% of managed care Medi-Cal enrollment in 2020.

Sources: *Enrollment Summary Reports* (2019 and 2020), California Dept. of Managed Health Care, as reported in *California Health Insurers, Enrollment, 2021 — Data*, CHCF, July 2021. County presence from the *Medicare Medi-Cal Managed Care Enrollment Report* (Dec. 2021), California Health and Human Services Agency.

Appendix J. Medi-Cal Contracting Between Plans, 2020

PLANS CONTRACTING FOR ENROLLMENT FROM OTHER PLANS (FOP)

PLANS CONTRACTING OUT	ANTHEM BLUE CROSS	BLUE SHIELD PROMISE	HEALTH NET COMMUNITY SOLUTIONS	KAISER	MEMORIAL-CARE SELECT	MONARCH	PROSPECT	SANTA CLARA	UNIVERSAL CARE	GRAND TOTAL
Alameda Alliance*				39,785						39,785
Anthem Blue Cross					9,076					9,076
CalOptima*				52,736		86,986	38,284			178,006
CalViva*			374,115							374,115
Contra Costa Health Plan*				36,774						36,774
Gold Coast *				6,579						6,579
Health Net					28,523					28,523
Health Plan of San Mateo*				10,820						10,820
Inland Empire *				125,968						125,968
Kern Family Health Plan*				11,616						11,616
L.A. Care*	465,705	350,590		203,240	13,229				609	1,033,373
Molina			8,570							8,570
Partnership*				75,679						75,679
San Francisco*				12,590						12,590
Health Plan of San Joaquin*				16,526						16,526
Santa Clara Family Health Plan*				29,450				131,055		160,505
Total	465,705	350,590	382,685	621,763	50,828	86,986	38,284	131,055	609	2,128,505

*County-based plans.

Notes: Includes Medi-Cal business only. *From other plans* (FOP) is subcontracted enrollment from other plans and not included in the Medi-Cal enrollment from regulators, which reflects direct health plan contracts with the state. For example, Kaiser subcontracted care for 621,763 Medi-Cal enrollees from 12 other plans. This enrollment is in addition to the 151,870 Medi-Cal enrollees Kaiser contracted for directly and reported to regulators as its "Medi-Cal enrollment." Some health plans reporting FOP enrollment do not identify the type of business; therefore, it is possible that some of the unidentified FOP enrollment could also be Medi-Cal. MemorialCare Select Health Plan was formerly Seaside. Gold Coast Health Plan, operated by Ventura county, is the only remaining county-based Medi-Cal plan regulated only by the state Department of Health Care Services. See [Appendix I](#) for information on Medi-Cal counties of operation.

Sources: *Enrollment Summary Report* (2020), California Dept. of Managed Health Care (DMHC); and "HMO/Health Plan's Financial Statement Search," DMHC.

Appendix K. Patient Experience Ratings

TOPIC	DEFINITION
Rate Health Care	Using any number from 0 to 10, where 0 is the worst and 10 is the best, what number would you use to rate your health plan? (OPA uses the responses of 9 or 10 for this question.)
Rate Personal Doctor	Using any number from 0 to 10, where 0 is the worst personal doctor possible and 10 is the best personal doctor possible, what number would you use to rate your personal doctor? (OPA uses the responses of 9 or 10 for this question.)
Rate Specialist	Using any number from 0 to 10, where 0 is the worst specialist possible and 10 is the best specialist possible, what number would you use to rate that specialist? (OPA uses the responses of 9 or 10 for this question.)
Coordinated Care	In the last 12 months, how often did your personal doctor seem informed and up-to-date about the care you got from these doctors or other health care professionals?
Doctor Communication	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) listen carefully to you? (3) show respect for what you had to say? (4) spend enough time with 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 needed? (2) how often did you get an appointment for a checkup 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?
Rate Their Plan	Using any number from 0 to 10, where 0 is the worst health plan possible and 10 is the best health plan possible, what number would you use to rate your health plan? (OPA uses the responses of 9 or 10 for this question.)
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?

Sources: California Health Care Quality Health Plan Report Cards, 2021-22 Edition: Scoring Documentation for Public Reporting on CAHPS (Reporting Year 2021) (PDF), Office of the Patient Advocate (OPA); and "HMO and PPO Quality Ratings Summary 2021-22 Edition," OPA.

Appendix L. Complaints Resolved with DMHC, Largest Plans and All Full-Service Plans, 2020

COMPLAINTS PER 10,000 ENROLLEES	REASON							TOTAL	
	ACCESS ISSUES	BENEFITS/ COVERAGE	CLAIMS/ FINANCIAL	COORDINATION OF BENEFITS	ENROLLMENT	HEALTH PLAN CUSTOMER SERVICE	PROVIDER CUSTOMER SERVICE	COMPLAINT FILINGS PER 10,000 ENROLLEES	ENROLLEES
Blue Cross of California (Anthem Blue Cross)	0.19	1.27	3.09	0.09	0.37	1.87	0.46	4.94	2,236,665
Blue Cross of California Partnership Plan	0.41	0.64	0.14	0.04	0.05	0.35	0.48	1.24	808,082
Blue Shield of California	0.40	2.67	3.66	0.25	0.98	2.65	0.62	7.4	2,596,281
Health Net Community Solutions	0.76	0.84	0.18	0.11	0.02	0.81	1.33	2.34	1,425,909
Health Net of California	0.72	1.72	3.07	0.14	0.63	2.70	1.03	6.28	570,069
Inland Empire Health Plan	0.24	0.42	0.11	0.05	0.04	0.29	0.50	1.07	1,326,955
Kaiser	0.34	0.82	1.17	0.03	0.28	0.83	1.80	3.26	7,098,996
L.A. Care	0.50	0.62	0.78	0.11	0.07	0.72	0.61	2.24	2,316,497
8 Largest Plans	0.39	1.10	1.57	0.09	0.33	1.19	1.11	3.70	18,379,454
All Full Service Plans	0.38	1.12	1.42	0.09	0.28	1.11	1.00	3.48	23,090,916

Appendix L. Complaints Resolved with DMHC, Largest Plans and All Full Service Plans, 2020, *cont'd.*

NUMBER OF COMPLAINTS	REASON							TOTAL	
	ACCESS ISSUES	BENEFITS/ COVERAGE	CLAIMS/ FINANCIAL	COORDINATION OF BENEFITS	ENROLLMENT	HEALTH PLAN CUSTOMER SERVICE	PROVIDER CUSTOMER SERVICE	NUMBER OF REASONS	NUMBER OF COMPLAINT FILINGS RESOLVED
Blue Cross of California (Anthem Blue Cross)	42	285	691	21	83	419	102	1,643	1,104
Blue Cross of California Partnership Plan	33	52	11	3	4	28	39	170	100
Blue Shield of California	105	693	949	64	254	687	162	2,914	1,922
Health Net Community Solutions	108	120	26	15	3	116	190	578	333
Health Net of California	41	98	175	8	36	154	59	571	358
Inland Empire Health Plan	32	56	14	7	5	38	66	218	142
Kaiser	244	583	832	18	202	588	1,279	3,746	2,317
L.A. Care	115	143	181	26	16	166	142	789	520
8 Largest Plans	720	2,030	2,879	162	603	2,196	2,039	10,629	6,796
All Full Service Plans	883	2,583	3,280	213	653	2,572	2,306	12,490	8,036

Notes: Largest plans have more than 550,000 enrollees. A complaint filing can include more than one reason.

Source: "2020 Complaints by Health Plan and Category," in *2020 Annual Report*, Dept. of Managed Health Care (DMHC).