

Health Plan Quarterly Update

March 18, 2015

Stephen Babich
Supervising Examiner
Office of Financial Review

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DFO Responsibilities

- Review of Health Plan Filings
- Financial Statement Review
- Financial Examinations
- Claims Initiative Exams
- Medical Loss Ratio Exams

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DFO Updates

1. Number of Licensed Plans
2. Enrollment
3. Closely Monitored Plans
4. Tangible Net Equity of Plans
5. TNE Deficient Plans

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Knox-Keene Licensed Plans

	3/5/14	3/5/15
• Full Service (Health)	67	69
• Dental	17	16
• Psychological	12	12
• Vision	10	11
• Pharmacy (Medicare Part D)	5	5
• Discount	3	3
• Chiropractic	3	3
• Dental/Vision	2	2
• Grand Total	119	121

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Full Service Enrollment*

(in Millions)

12/31/11 12/31/12 12/31/13 12/31/14

Full Service Lives **21.8** **22.8** **22.3** **27.3**

Key Enrollment Blocks:

Total Commercial **11.00** **10.24** **10.07** **12.34**

Total Government **8.33** **8.38** **9.17** **11.91**

*Total Enrollment as reported by Plans including Plan to Plan enrollees but excluding ASO.

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Commercial Enrollment

(in Millions)

12/31/11 12/31/12 12/31/13 12/31/14

Total HMO	9.34	8.73	8.48	9.77
Large Group	8.01	7.45	7.23	7.63
Small Group	1.03	1.03	1.02	1.24
Individual	0.19	0.17	0.14	0.81
Point of Service	0.11	0.08	0.09	0.09
PPO/EPO	<u>1.66</u>	<u>1.51</u>	<u>1.59</u>	<u>2.57</u>
Total Commercial	11.00	10.24	10.07	12.34

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Government Enrollment

(in Millions)

12/31/11 12/31/12 12/31/13 12/31/14

Medi-Cal	5.49	5.56	7.07	9.68
Healthy Families	1.01	0.85	0.00	0.00
Medicare Risk	1.73	1.87	2.01	2.15
IHSS and Other				
Gov't Programs	<u>0.10</u>	<u>0.10</u>	<u>0.09</u>	<u>0.08</u>
Total Government	8.33	8.38	9.17	11.91

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Closely Monitored Full Service Plans

as of March 5, 2015 (QE 12/31/2014 and ME 12/31/2014)

Full Service Plans		12
Medi-Cal	2	
Medicare Advantage	8	
Commercial	2	
Psychological		2
Vision		3
Pharmacy		<u>1</u>
Total		18

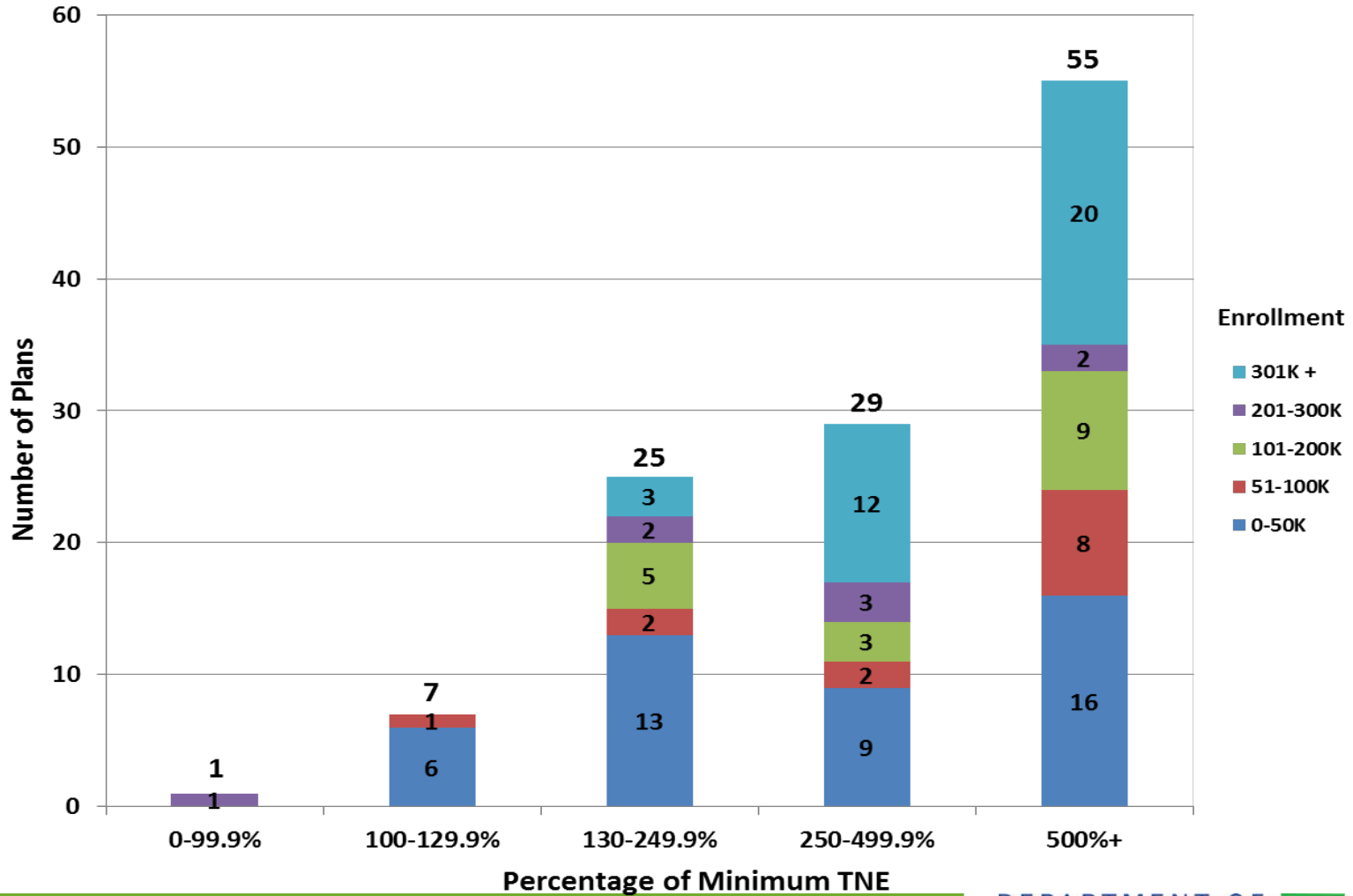
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TNE Deficient Plans

Quarterly Ending	12/31/2011	12/31/2012	12/31/2013	12/31/2014
	1	0	2	1
Number of TNE Deficient Plans	Dental: 17,225 lives		2 Full Service: 162,588 and 14,777 lives	Full Service: 240,108

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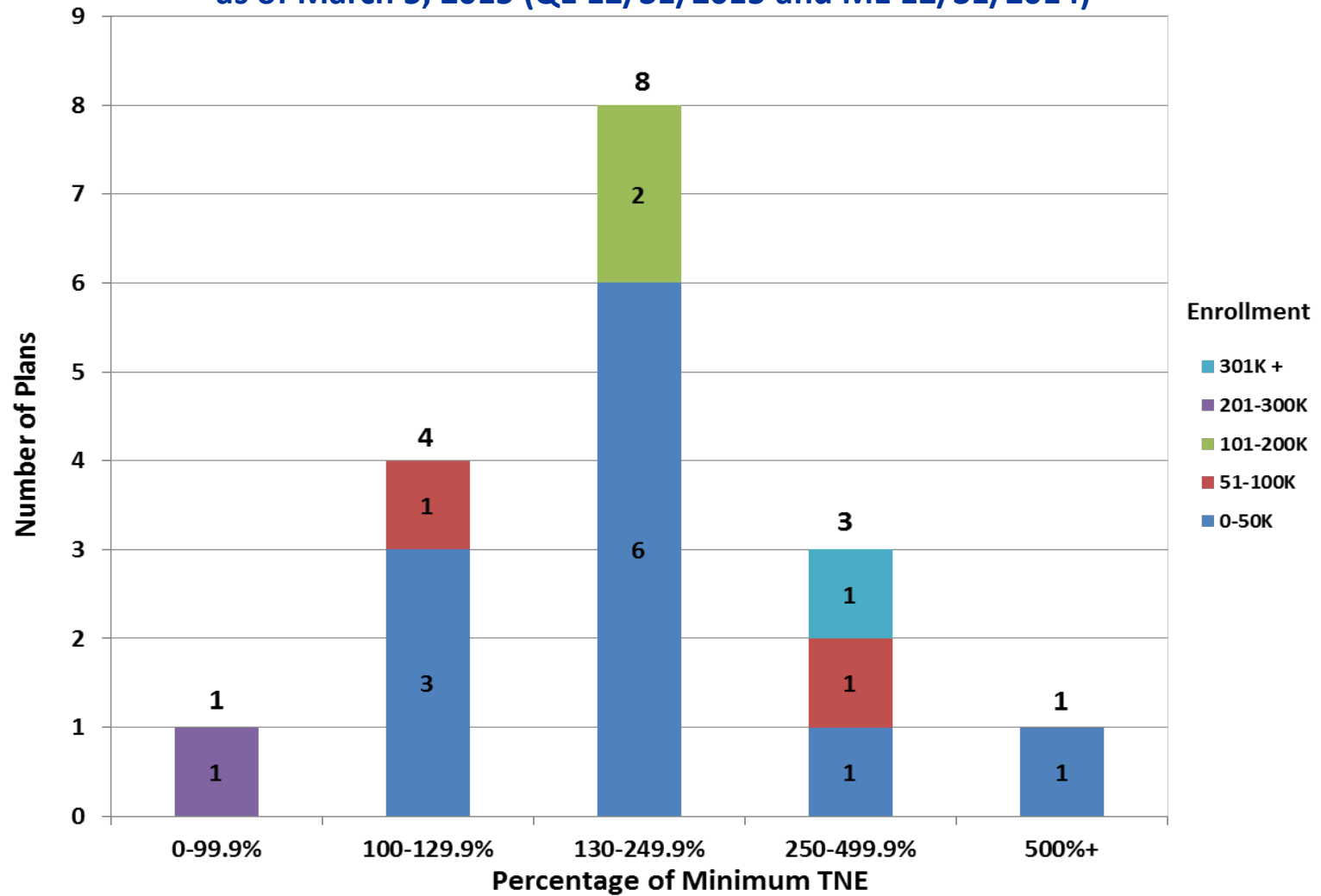
Tangible Net Equity of Plans as of December 31, 2014



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Tangible Net Equity of Closely Monitored Plans

as of March 5, 2015 (QE 12/31/2015 and ME 12/31/2014)



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Questions?

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