

## DIVISION OF FINANCIAL OVERSIGHT UPDATE TO THE FSSB

June 18, 2014

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Supervising Examiner

[www.HealthHelp.ca.gov](http://www.HealthHelp.ca.gov)



## 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. Tangible Net Equity of Plans
4. Closely Monitored Plans
5. TNE Deficient Plans

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## Knox-Keene Licensed Plans

	6/5/13	6/5/14
• Full Service (Health)	62	68
• Dental	18	16
• Psychological	11	12
• Vision	10	11
• Pharmacy (Medicare Part D)	5	5
• Discount	3	3
• Chiropractic	3	3
• Dental/Vision	2	2
• Grand Total	114	120

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## Full Service Enrollment\*

(in Millions)

	<u>3/31/11</u>	<u>3/31/12</u>	<u>3/31/13</u>	<u>3/31/14</u>
<b>Full Service Lives</b>	<b>21.8</b>	<b>22.7</b>	<b>22.4</b>	<b>25.7</b>
Key Enrollment Blocks:				
Total Commercial	11.10	10.42	10.10	10.65
Total Government	8.06	8.42	8.72	10.14

\*Total Enrollment as reported by Plans including Plan-to-Plan enrollees.

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## Commercial Enrollment

(in Millions)

	<u>3/31/11</u>	<u>3/31/12</u>	<u>3/31/13</u>	<u>3/31/14</u>
<b>Total HMO</b>	<b>9.43</b>	<b>8.81</b>	<b>8.55</b>	<b>8.30</b>
Large Group	8.15	7.52	7.31	6.88
Small Group	0.96	1.04	1.00	0.97
Individual	0.20	0.18	0.16	0.36
Point of Service	0.12	0.07	0.08	0.09
<b>PPO/EPO</b>	<b><u>1.67</u></b>	<b><u>1.61</u></b>	<b><u>1.55</u></b>	<b><u>2.35</u></b>
<b>Total Commercial</b>	<b>11.10</b>	<b>10.42</b>	<b>10.10</b>	<b>10.65</b>

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## Government Enrollment (in Millions)

	<u>3/31/11</u>	<u>3/31/12</u>	<u>3/31/13</u>	<u>3/31/14</u>
Medi-Cal	5.10	5.45	5.91	7.73
Healthy Families	0.96	0.86	0.52	0.00
Medicare Risk/ Medicare Supp	<u>2.00</u>	<u>2.11</u>	<u>2.29</u>	<u>2.41</u>
<b>Total Government</b>	<b>8.06</b>	<b>8.42</b>	<b>8.72</b>	<b>10.14</b>

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## Closely Monitored Full Service Plans

as of QE March 31, 2014

Full Service Plans	18
Medi-Cal	9
Medicare	7
Commercial	2
Dental	2
Psychological	2
Vision	<u>1</u>
<b>Total</b>	<b>23</b>

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## TNE Deficient Plans

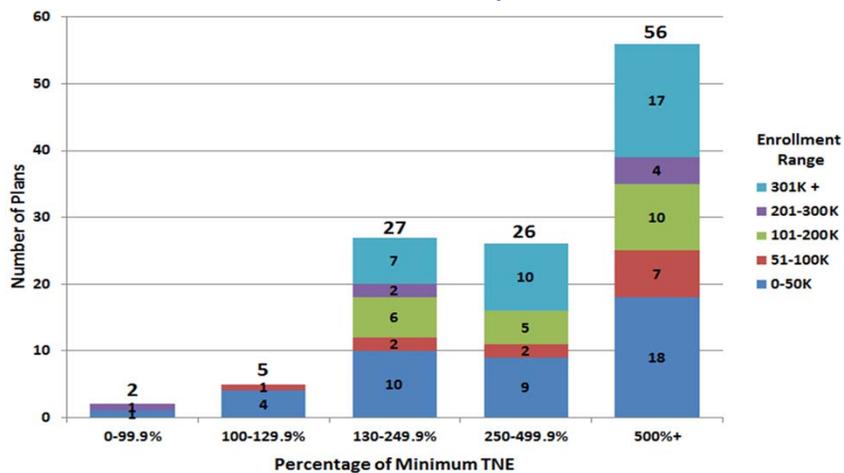
As of QE 3/31/2014

- 1 Medi-Cal, 204,386 lives
- 1 Medicare, 13,302 lives

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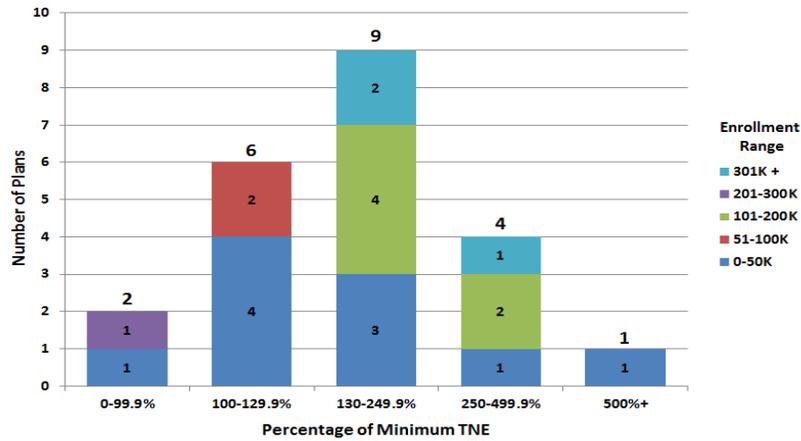
## Tangible Net Equity of Plans as of March 31, 2014



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### Tangible Net Equity of Plans Closely Monitored Plans as of March 31, 2014



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Questions?

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