

# Health Plan Quarterly Updates

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[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. Closely Monitored Plans
4. Tangible Net Equity (TNE) Deficient Plans
5. TNE of Plans

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# Knox-Keene Licensed Plans

	11/30/2014	11/30/2015
• Full Service (Health)	70	72
• Dental	16	15
• Psychological	12	12
• Vision	11	10
• Pharmacy (Medicare Part D)	5	5
• Discount	3	3
• Chiropractic	3	3
• Dental/Vision	2	2
<b>Grand Total</b>	<b>122</b>	<b>122</b>

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# Full Service Enrollment\* (in Millions)

	<u>9/30/12</u>	<u>9/30/13</u>	<u>9/30/14</u>	<u>9/30/15</u>
<b>Full Service Lives</b>	<b>20.75</b>	<b>21.48</b>	<b>26.09</b>	<b>28.29</b>

## Key Enrollment Blocks:

Total Commercial	11.32	11.28	12.46	12.57
Total Government	8.30	9.01	11.26	12.38

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

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# Commercial Enrollment (in Millions)

	<u>9/30/12</u>	<u>9/30/13</u>	<u>9/30/14</u>	<u>9/30/15</u>
<b>Total HMO</b>	<b>9.78</b>	<b>9.70</b>	<b>9.84</b>	<b>9.90</b>
Large Group	7.78	7.64	7.67	7.56
Small Group	1.36	1.38	1.17	1.21
Individual	0.56	0.59	0.91	1.04
Point of Service	0.08	0.09	0.09	0.09
<b>PPO/EPO</b>	<b><u>1.54</u></b>	<b><u>1.58</u></b>	<b><u>2.62</u></b>	<b><u>2.67</u></b>
<b>Total Commercial</b>	<b>11.32</b>	<b>11.28</b>	<b>12.46</b>	<b>12.57</b>

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# Government Enrollment (in Millions)

	<u>9/30/2012</u>	<u>9/30/2013</u>	<u>9/30/2014</u>	<u>9/30/2015</u>
Medi-Cal	5.56	6.97	9.12	10.17
Healthy Families	0.85	0.03	0.00	0.00
Medicare Risk	1.85	1.99	2.12	2.20
Other Gov't Programs	<u>0.04</u>	<u>0.02</u>	<u>0.02</u>	<u>0.01</u>
<b>Total Government</b>	<b>8.30</b>	<b>9.01</b>	<b>11.26</b>	<b>12.38</b>

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# Closely Monitored Full Service Plans

as of November 30, 2015 (QE 9/30/2015 and ME 9/30/2015)

Full Service Plans		20
Medi-Cal	2	
Medicare Advantage	11	
Commercial	7	
Psychological		1
Dental		2
Vision		1
Pharmacy		<u>1</u>
<b>Total</b>		<b>25</b>

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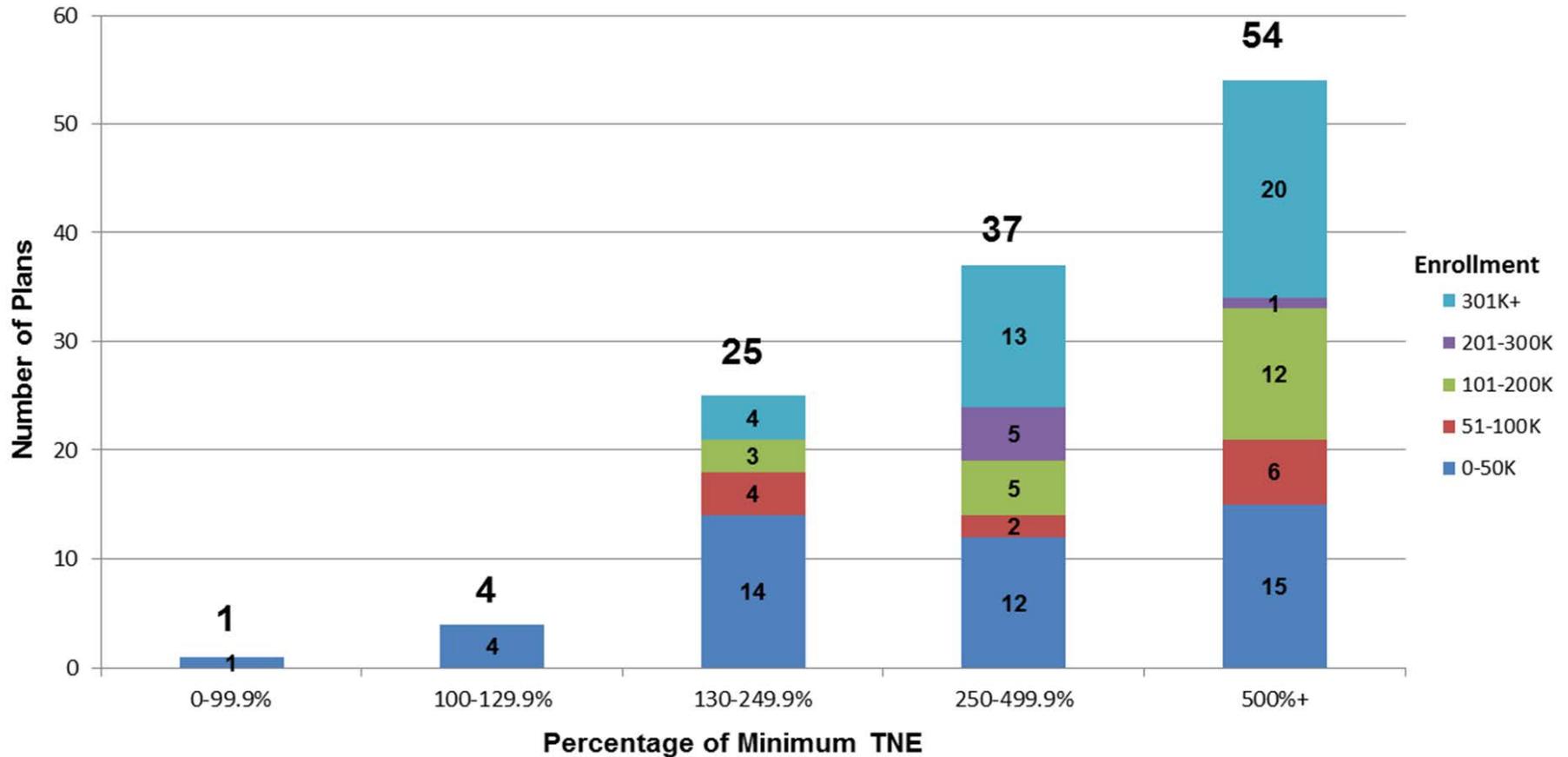
# TNE Deficient Plans

Quarter Ending	9/30/2012	9/30/2013	9/30/2014	9/30/2015
Plans	1-FS	1-FS	1-FS	1-Spec
Covered Lives	17,654	163,892	223,204	13,295

FS=Full Service  
Spec= Specialized

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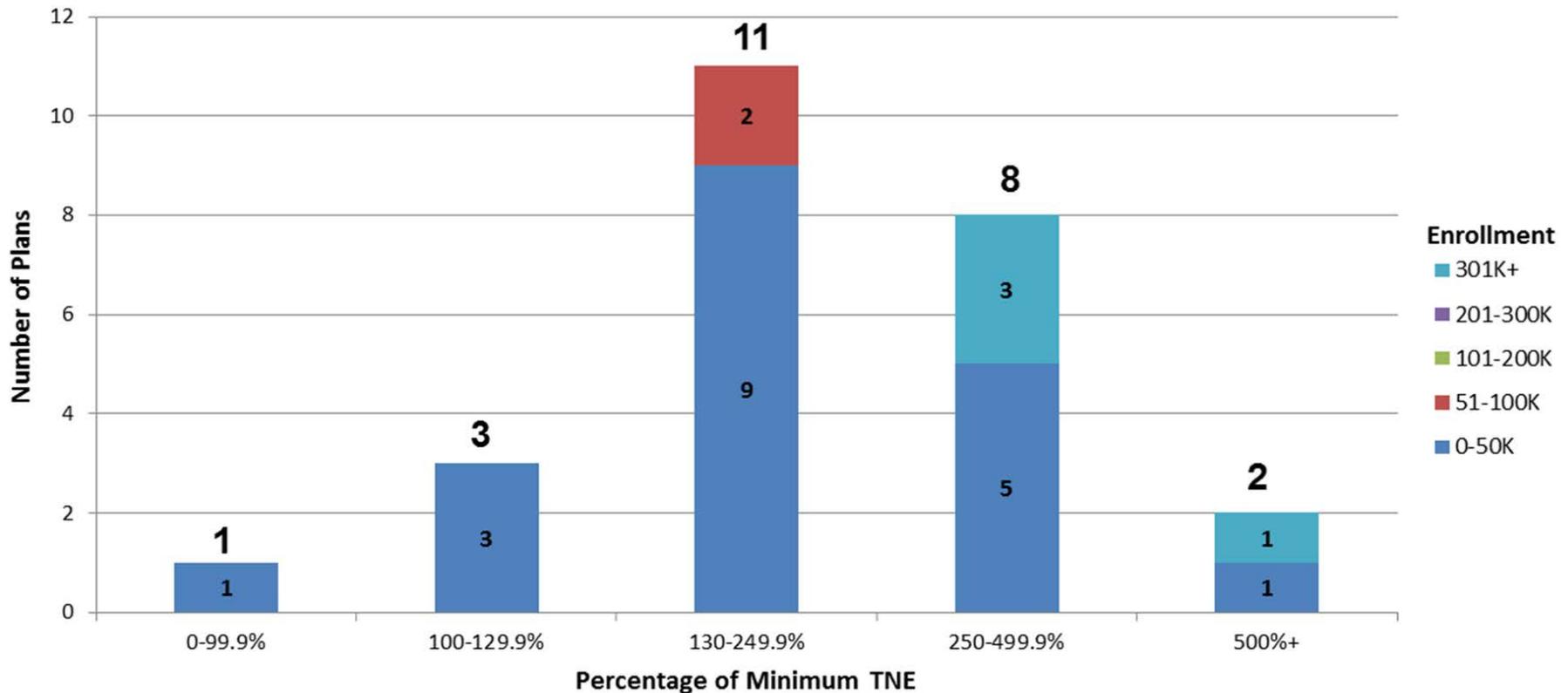
# Tangible Net Equity of Plans as of September 30, 2015



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# Tangible Net Equity of Closely Monitored Plans

as of November 30, 2015 (QE 9/30/2015 and ME 9/30/2015)



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# Questions?

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