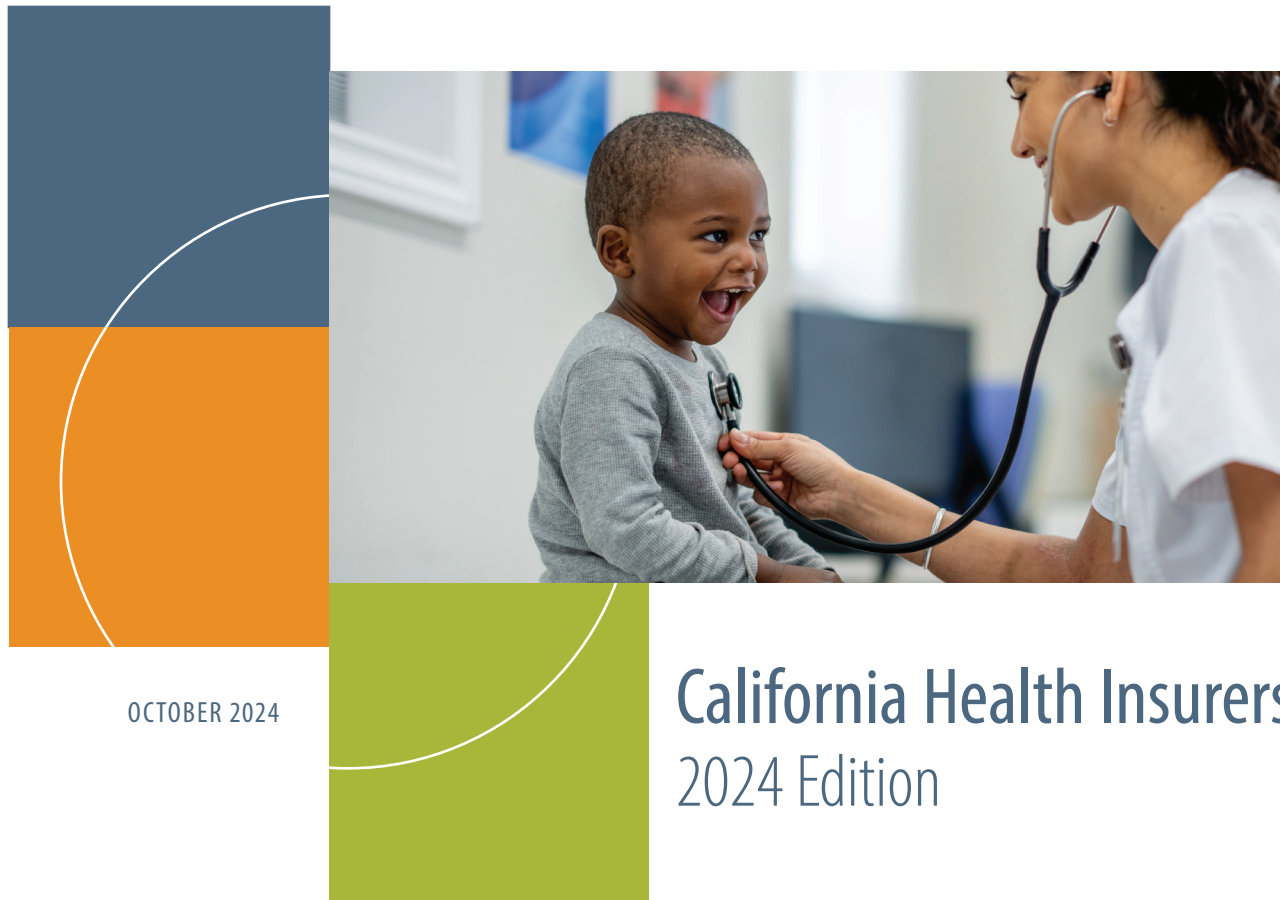


CALIFORNIA Health Care Almanac



OCTOBER 2024

California Health Insurers
2024 Edition

Executive Summary

California Health Insurers: 2024 Edition provides a snapshot of the insurance market in California at the end of 2022. 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 insurers had \$241 billion in revenue in 2022, up from \$222 billion in 2020.
- In 2022, margins for the largest health insurers under DMHC regulation ranged from -4.9% to 5.9%, with four of seven insurers losing money. In contrast, all the largest health insurers regulated by CDI had positive margins, ranging from 4.8% to 10.3%.
- At the end of 2022, California’s insurers covered 35.9 million people — 14.1 million commercial enrollees, 16.1 million public managed care enrollees, and 5.8 million people enrolled through administrative services only arrangements for self-insured employers.
- Health insurance enrollment in California grew by 1.6 million (4.7%) in 2022, largely due to the increase of nearly 1.3 million (10.7%) in Medi-Cal managed care enrollment.
- At the end of 2022, 95% of individual, 95% of small group, and 94% of large group enrollees were in plans regulated by the DMHC.
- In California, Medicare Advantage enrollment accounted for 49% of Medicare enrollment in 2022, up from 40% in 2014.
- The Affordable Care Act requires insurers to spend a minimum percentage of premium dollars on medical care or to issue rebates to policyholders. In 2022, eight California insurers owed \$94 million in rebates to about 944,000 people. The average amount per recipient was \$100.

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

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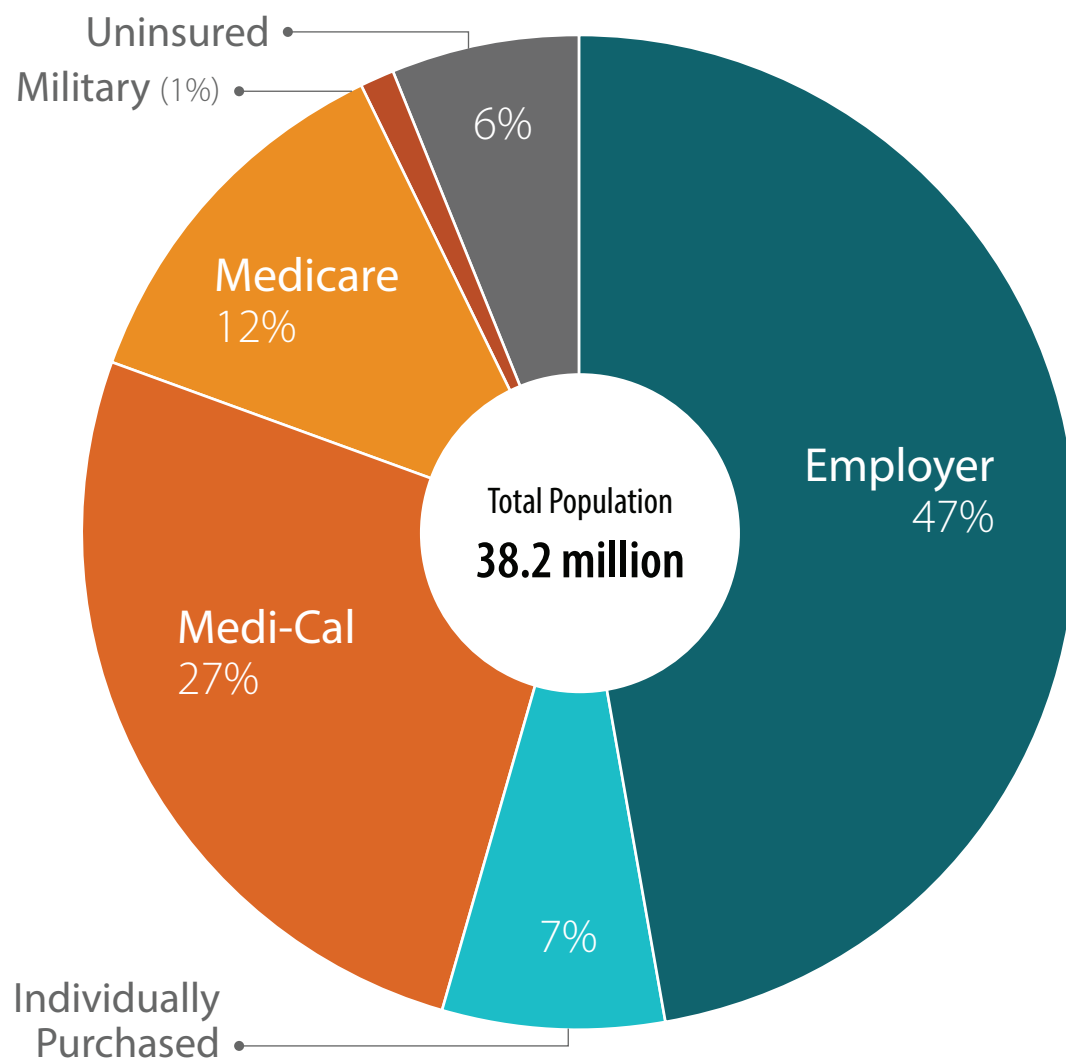
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Health Insurance Coverage, by Source

California, 2022



Notes: Individuals are included in only 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" (2022), KFF.

California Health Insurers

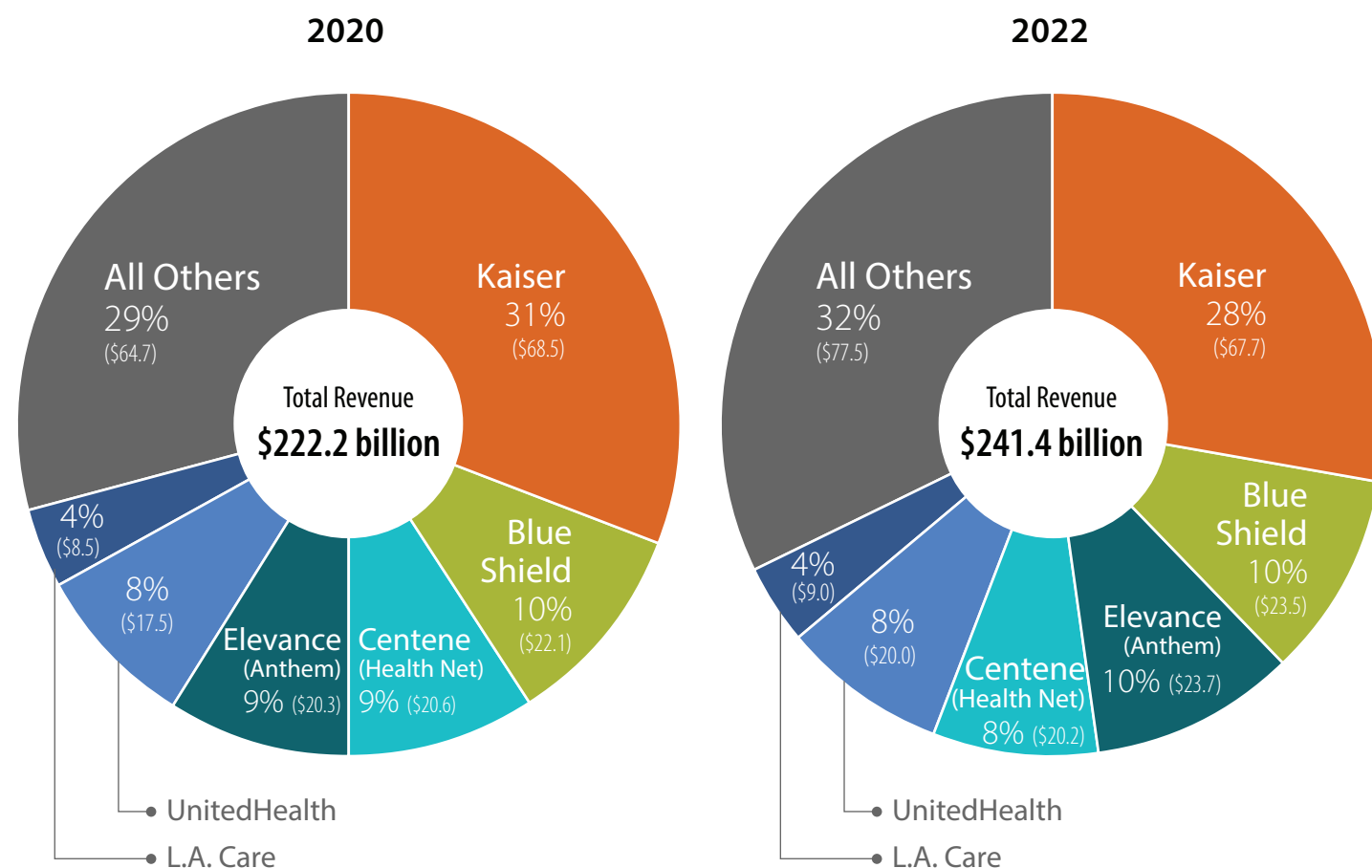
Overview

In 2022, over half of Californians had private health insurance, purchased individually or obtained through an 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, 2020 and 2022

IN BILLIONS



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 prorated based on California enrollment (author calculation). 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" (2020 and 2022), DMHC; "Exhibit (4D)," in *Life and Annuity Market Share Report* (2020 and 2022), CDI, June 2021 and June 2023; and *California Health Market Share Report* (2020 and 2022), CDI, acquired by special request to CDI Rate Specialist Bureau.

California Health Insurers

Overview

In 2022, health insurance was a \$241 billion business in California, up from \$222 billion in 2020. Six insurers accounted for 68% of all revenues. L.A. Care was the only county-based insurer in the top six.

Health Insurance Regulators

California, 2022

	DMHC	CDI	TOTAL
Companies regulated (reporting 2022 revenue*)	94	262	356
California revenues* regulated (in billions)	\$220.1	\$21.3	\$241.4
Insured enrollees reported (commercial and public, excluding ASO) (in millions)	29.1	1.1	30.2
Administrative services only (ASO) enrollment (in millions)	0.8	5.0	5.8
Individual market enrollment (in millions)	2.1 (95%)	0.1 (5%)	2.2
Group market enrollment (in millions)	11.1 (94%)	0.7 (6%)	11.8
Primary types of products regulated	<ul style="list-style-type: none"> • HMOs • Three 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: *HMO* is health maintenance organization. *PPO* is preferred provider organization. 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* (PDF), 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" (2022), DMHC; "Exhibit (4D)," in *Life and Annuity Market Share Report* (2022), CDI, June 2023; 2022 *California Health Market Share Report*, acquired by special request to CDI Rate Specialist Bureau; *Enrollment Summary Report - 2022*, DMHC; and *Health Insurance Covered Lives Report* (2022), CDI.

California Health Insurers

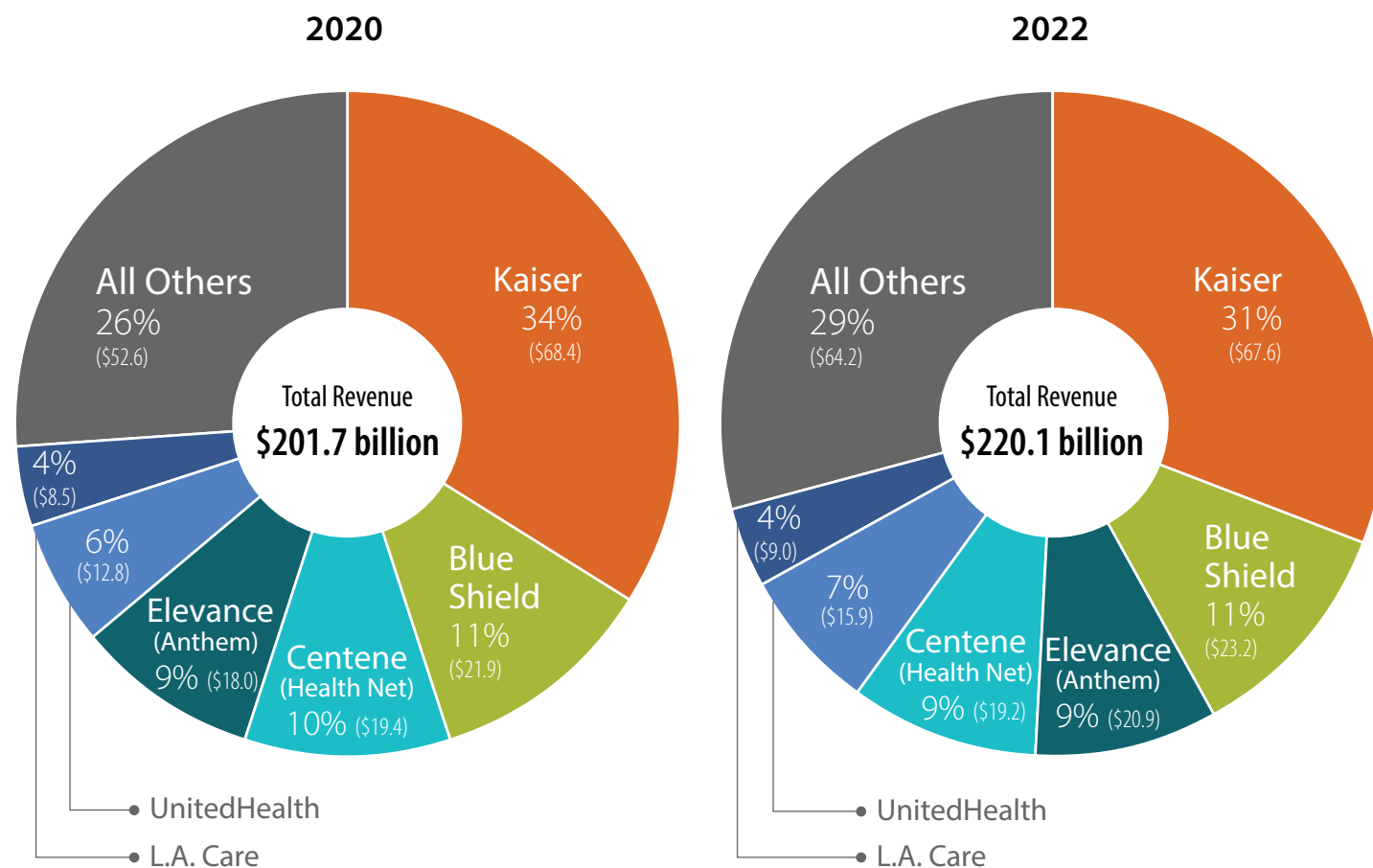
Overview

In California, 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, 2020 and 2022

IN BILLIONS



California Health Insurers

Overview

Total revenues for DMHC-regulated insurers increased by 9%, from \$202 billion in 2020 to \$220 billion in 2022. Kaiser accounted for nearly one-third of 2022 revenues.

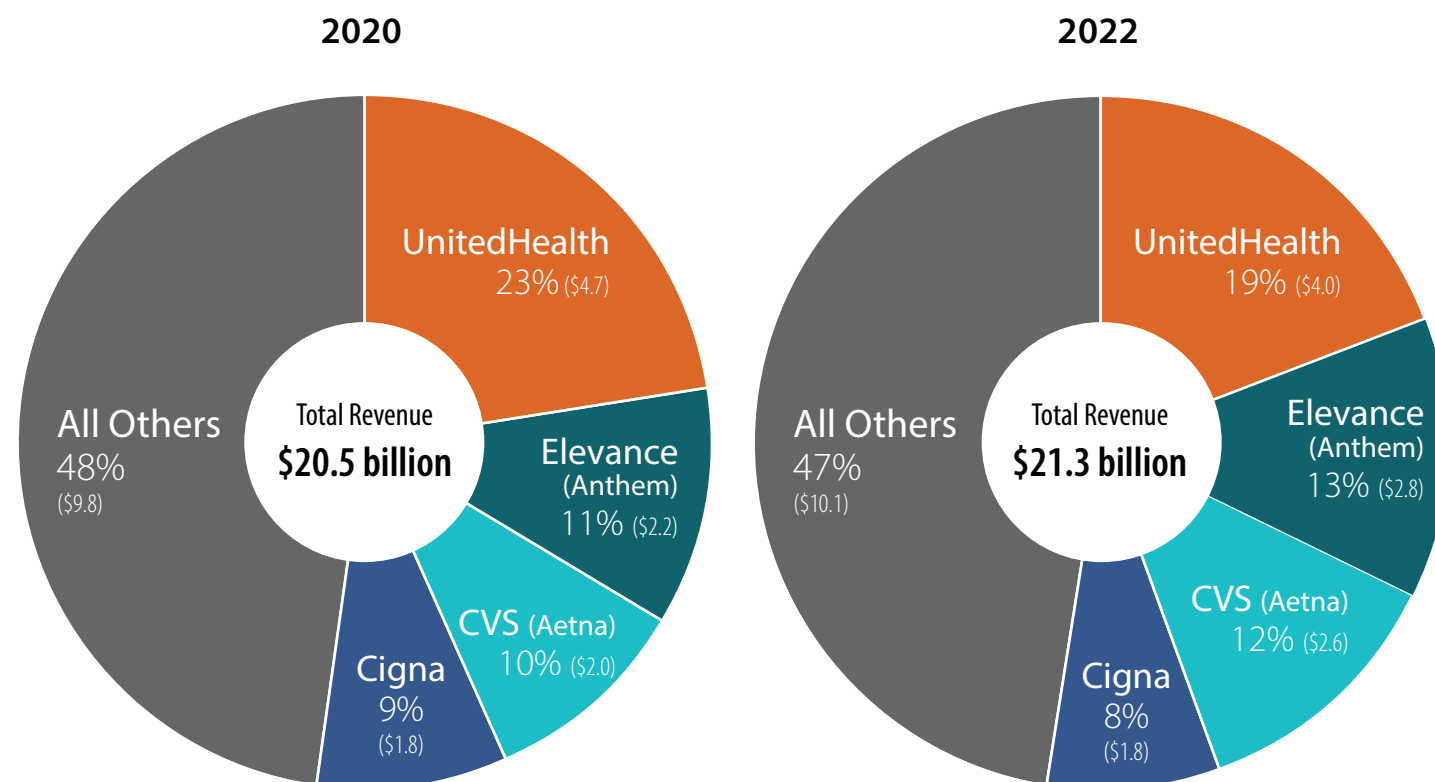
Notes: DMHC is California Department of Managed Health Care. Kaiser revenue for California was prorated based on California enrollment (author calculation). Revenue includes totals for affiliated companies. See [Appendix A](#) for details on affiliations. Data for 2020 and 2022 include new company affiliations since the previous edition of this publication: Centene includes Wellcare, and UnitedHealth includes PrimeCare Medical Network and Monarch Health Plan. Figures may not sum due to rounding.

Source: "Health Plan Financial Summary Report" (2020 and 2022), DMHC.

CDI-Regulated Health Insurers, by Premium Revenues

California, 2020 and 2022

IN BILLIONS



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 2022, *all others* comprised 251 insurers, each writing less than \$1.5 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* (2020 and 2022), CDI, June 2021 and June 2023; and *California Health Market Share Report* (2020 and 2022), CDI, acquired by special request to CDI Rate Specialist Bureau.

California Health Insurers

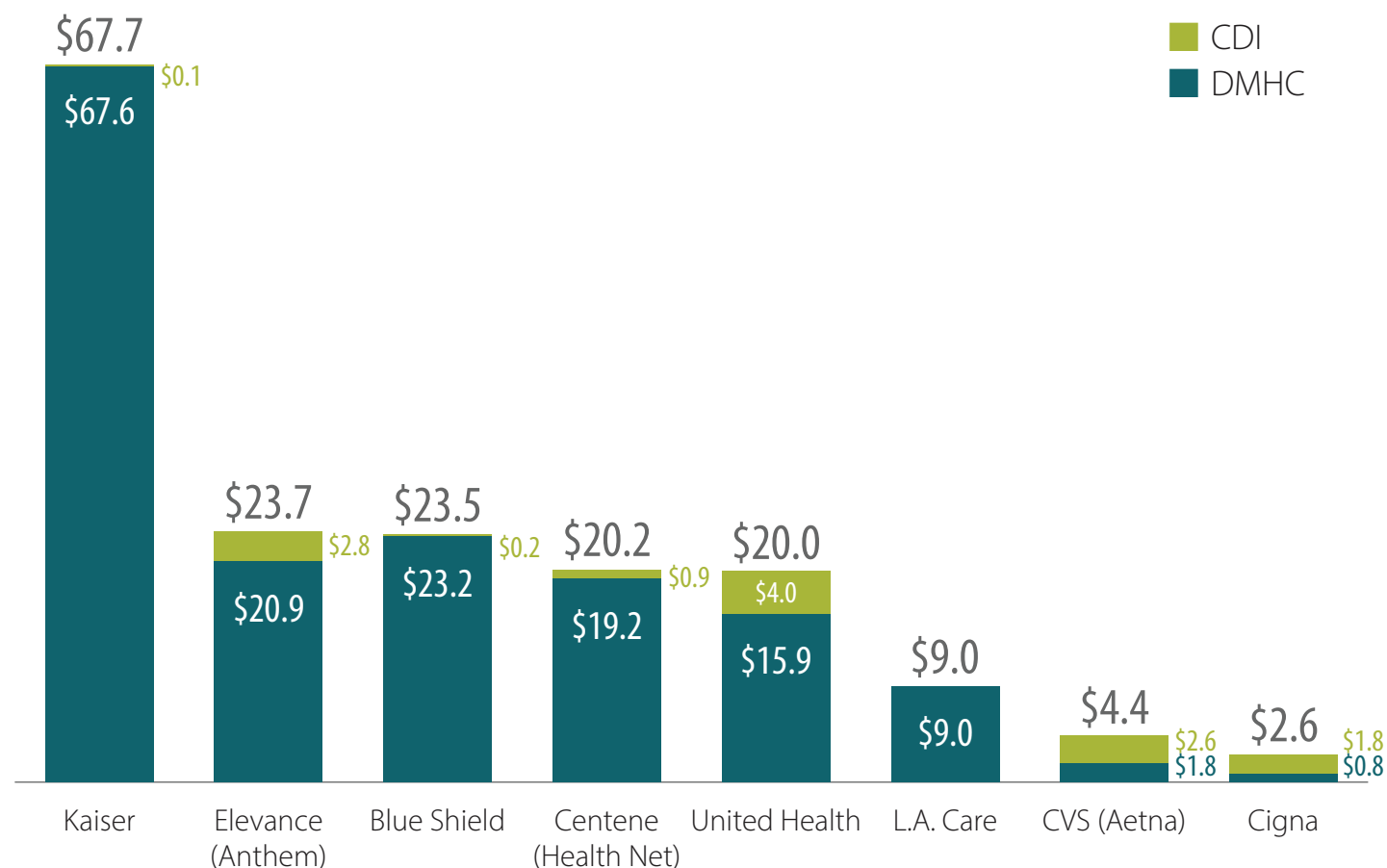
Overview

Total California health premium revenues for CDI-regulated insurers were 4% higher in 2022 than in 2020. UnitedHealth accounted for 19% of premium revenues for CDI-regulated insurers in 2022.

California Revenues

Largest DMHC and CDI Insurers, 2022

IN BILLIONS



Notes: DMHC is California Department of Managed Health Care. CDI is California Department of Insurance. Largest insurers are determined for each regulator by fiscal year 2022 California revenues. Revenues include affiliated companies. See [Appendix A](#) for detail on affiliations. For DMHC-regulated insurers, figures reflect total revenues. Under DMHC, Kaiser revenue for California was prorated by the author based on California enrollment. For CDI-regulated insurers, revenues reflect accident and health premiums written in California. The \$70 billion in revenues for all others (not shown) was \$61.6 billion for DMHC and \$8.9 billion for CDI. Figures may not sum due to rounding.

Sources: "Health Plan Financial Summary Report" (2022), DMHC; "Exhibit (4D)," in *Life and Annuity Market Share Report* (2022), CDI, June 2023; and *California Health Market Share Report* (2022), acquired by special request to CDI Rate Specialist Bureau.

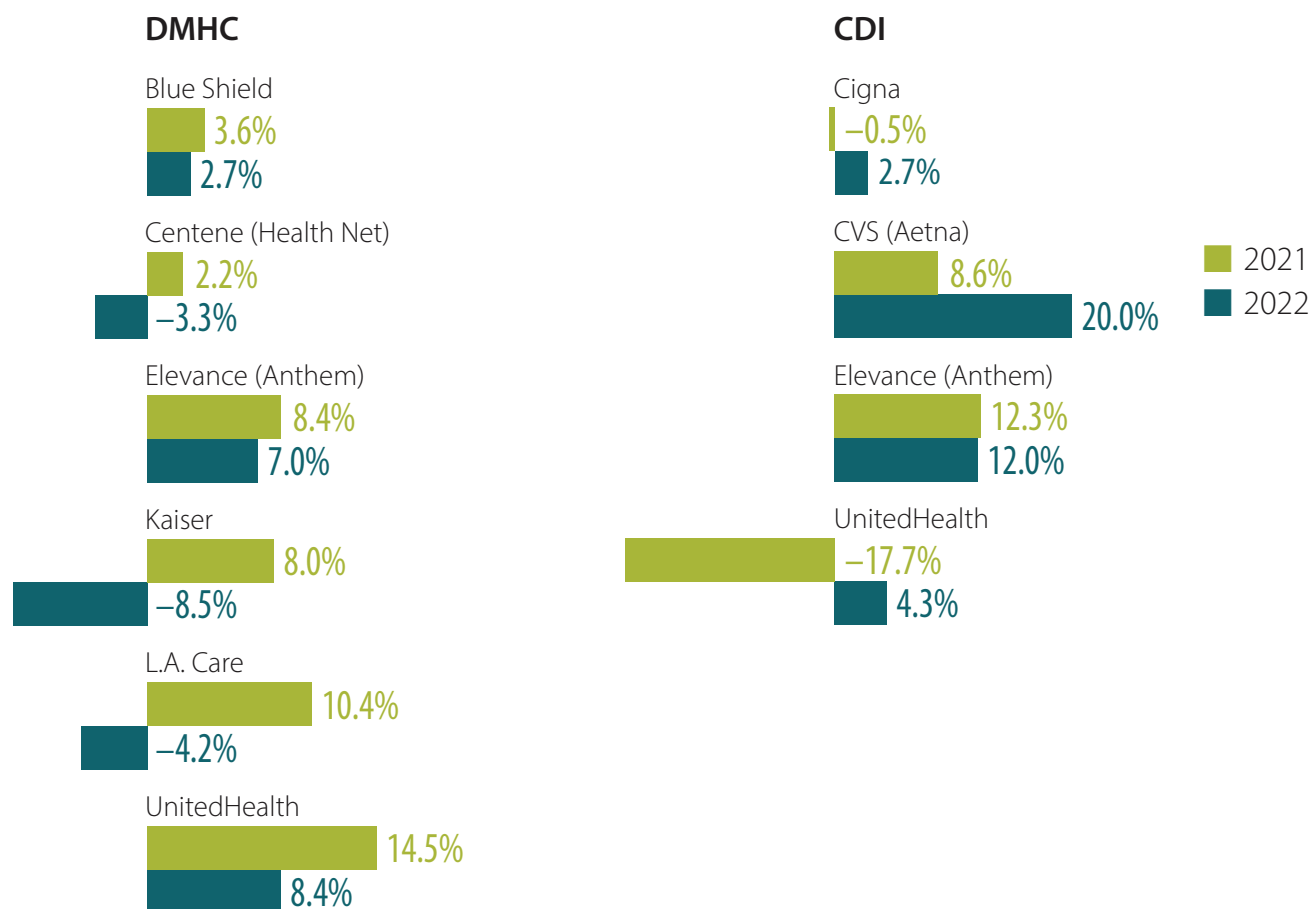
California Health Insurers

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, 2021 and 2022



California Health Insurers

Financials

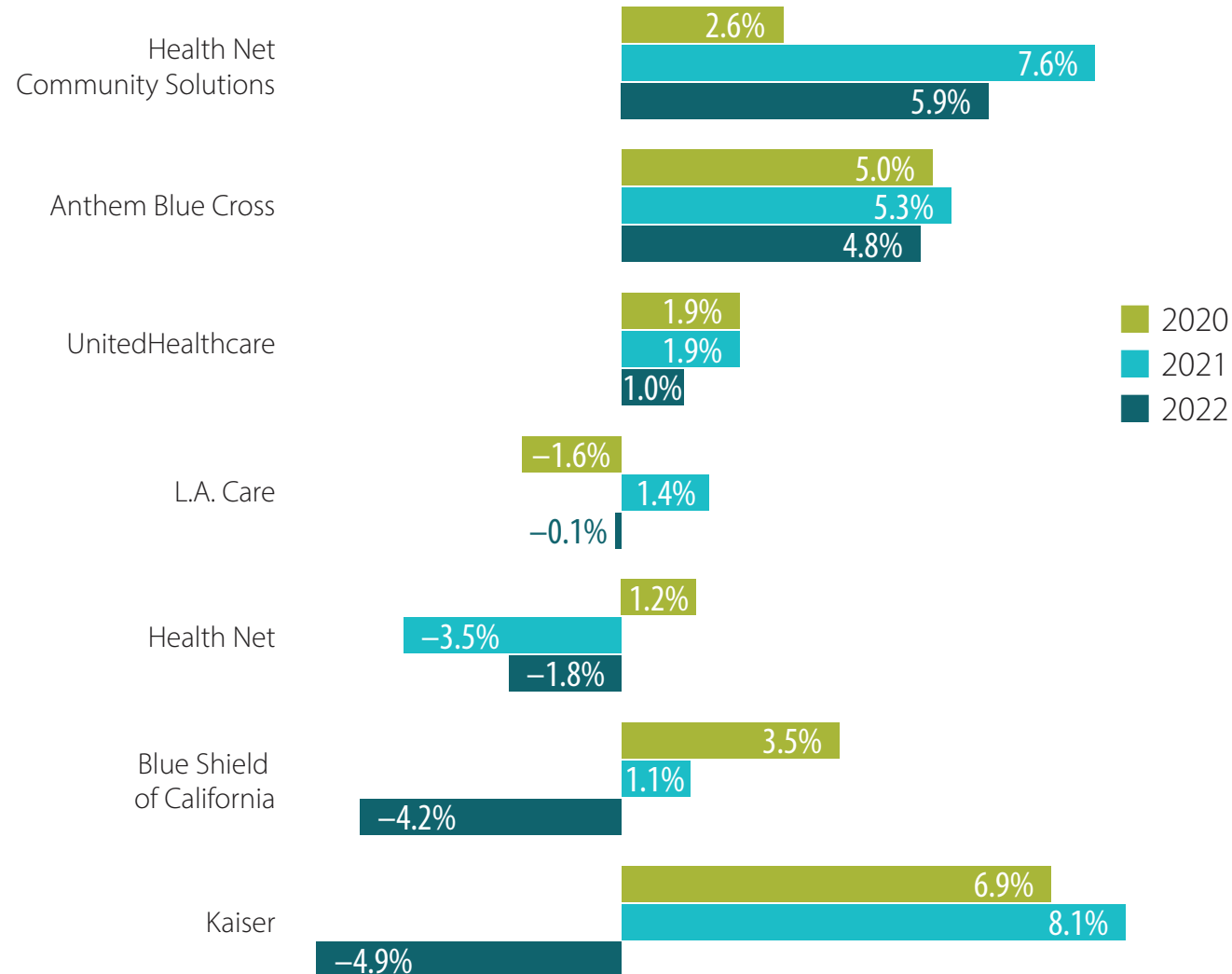
In 2022, revenues declined for three of the largest insurers under DMHC. In contrast, revenues grew for the largest insurers under CDI.

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 2022 California revenues.

Sources: "Health Plan Financial Summary Report" (2021 and 2022), DMHC; "Exhibit (4D)," in *Life and Annuity Market Share Report* (2021 and 2022), CDI; and *California Health Market Share Report* (2021 and 2022), acquired by special request to CDI Rate Specialist Bureau.

Margins, Largest DMHC Insurers

California, 2020 to 2022



California Health Insurers

Financials

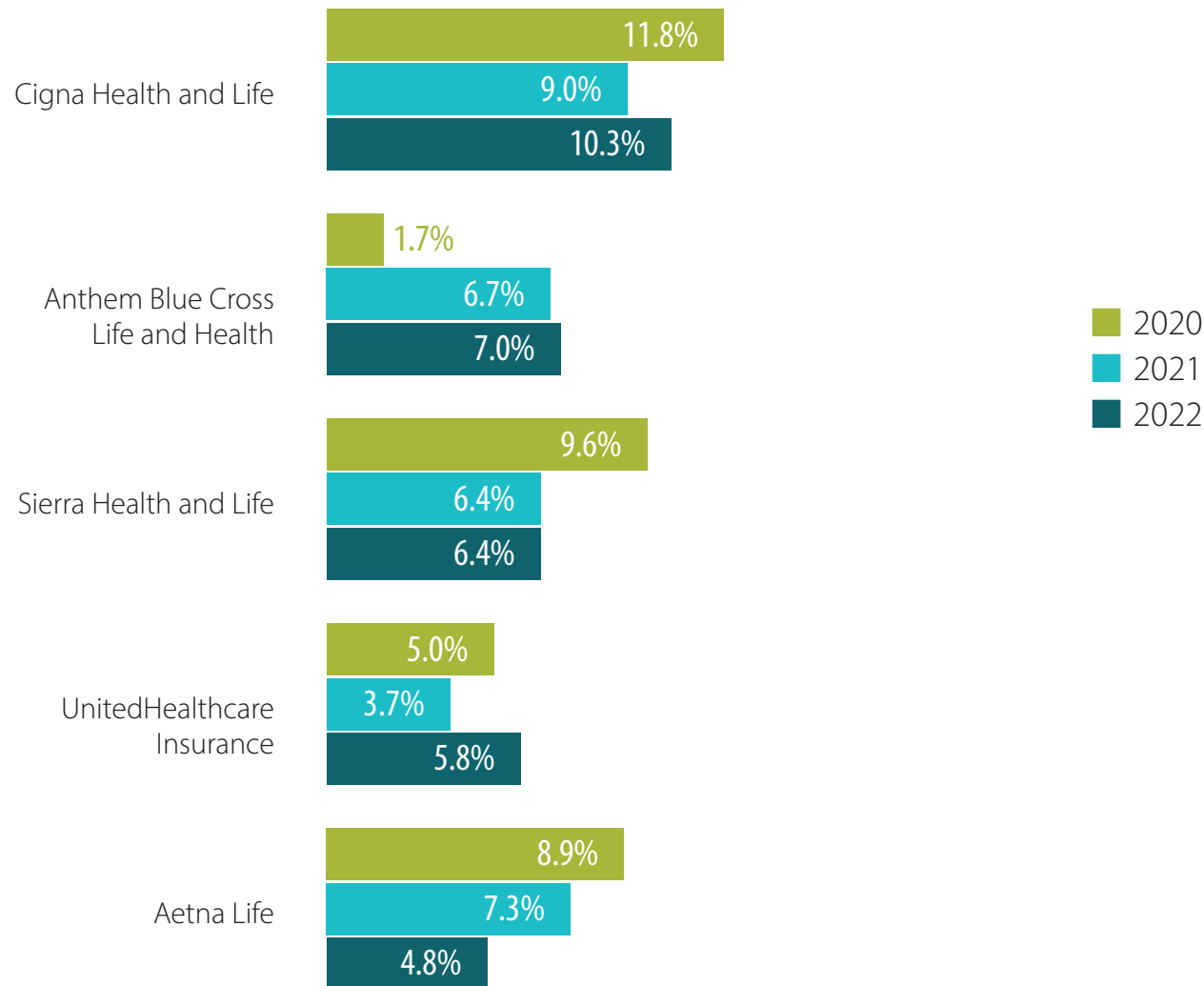
In 2022, four of the seven largest DMHC insurers lost money. Margins (net income divided by total revenue) ranged from a high of 5.9% for Health Net Community Solutions to a low of -4.9% for Kaiser.

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 FY 2022 California revenues. Health Net is Centene's California commercial business. Health Net Community Solutions covers most public business. See [Appendix F](#) for more detail.

Source: "Health Plan Financial Summary Report" (2020–22), DMHC.

Margins, Largest CDI Insurers

California, 2020 to 2022



Notes: CDI is California Department of Insurance. *Margins* equal net income divided by total revenue. Figures are fiscal year results at the company level. Largest insurers were determined by FY 2022 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" (2020–22), CDI.

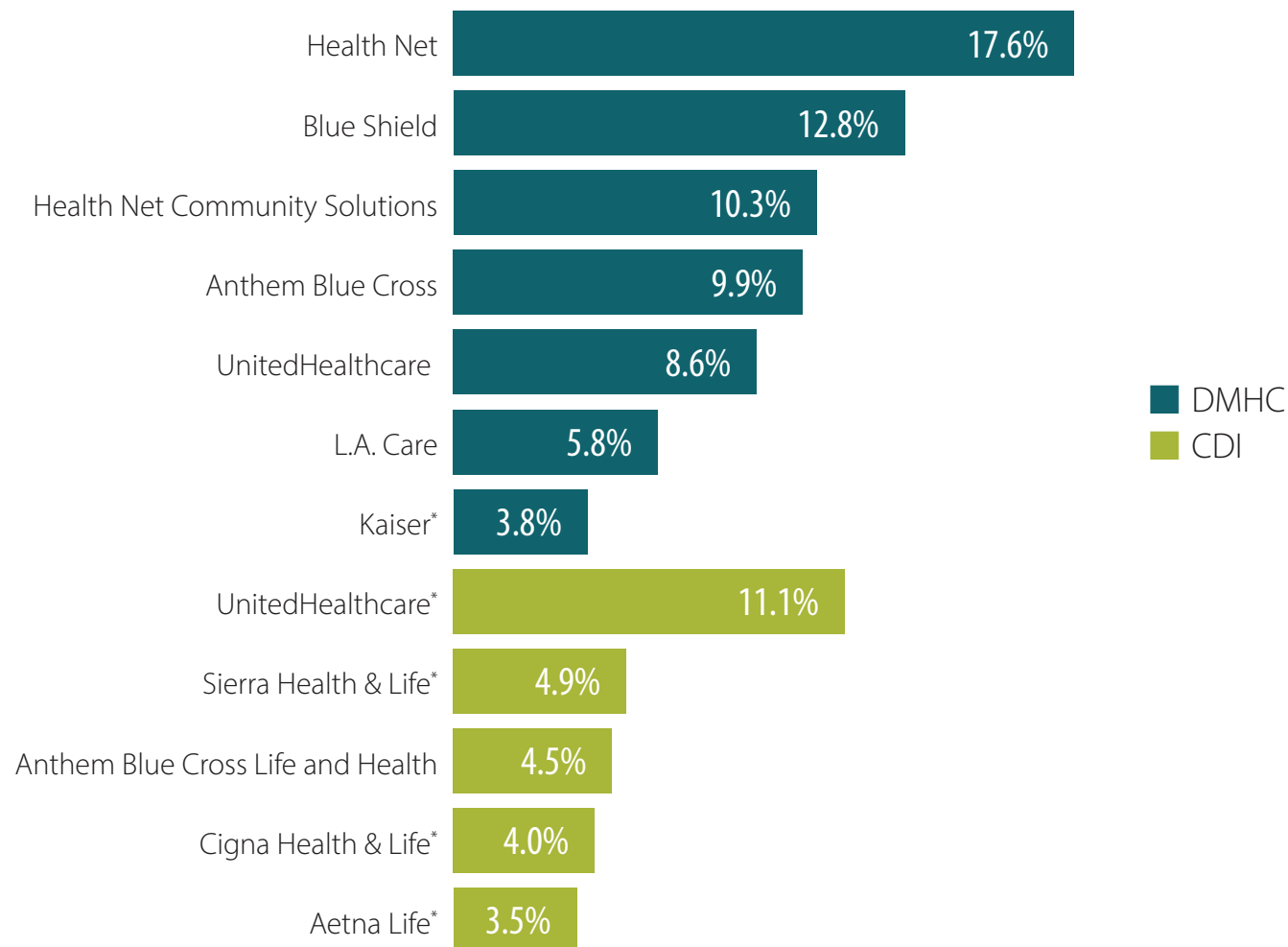
California Health Insurers

Financials

In 2022, margins (net income divided by total revenue) for the largest plans regulated by CDI were positive. Between 2020 and 2022, the margin for Aetna Life decreased while the margin for Anthem Blue Cross Life and Health increased.

Administrative Ratios

Largest DMHC and CDI Insurers, California, 2022



* Figures reflect multistate data.

Notes: Administrative ratios are reported at the company level and represent the share of revenues spent on administrative expenses. Figures shown are taken from 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 2022 California revenues under each regulator.

Sources: “Health Plan Financial Summary Report” (2022), DMHC; and “Insurers’ Annual Statements” (2022), 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.

Medical Loss Ratio Rebates to Policyholders

by Market Sector, California, 2021 and 2022

2021	AVERAGE REBATE PER PERSON	TOTAL DOLLARS REFUNDED	CONSUMERS BENEFITING FROM REBATE	COMPANIES PAYING A REBATE	NATIONAL AVERAGE REBATE PER PERSON
Individual	\$0	\$0	0	0	\$205
Small Group	\$163	\$98,021,567	603,166	3	\$169
Large Group	\$27	\$7,173,910	263,697	3	\$110
Total	\$121	\$105,195,477	866,863	6	\$167

2022	AVERAGE REBATE PER PERSON	TOTAL DOLLARS REFUNDED	CONSUMERS BENEFITING FROM REBATE	COMPANIES PAYING A REBATE	NATIONAL AVERAGE REBATE PER PERSON
Individual	\$0	\$0	0	0	\$196
Small Group	\$136	\$77,924,864	571,571	2	\$201
Large Group	\$44	\$16,279,319	372,233	6	\$104
Total	\$100	\$94,204,183	943,804	8	\$164

Notes: Companies regulated by either the California Department of Managed Health Care or California Department of Insurance are included. 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, and 85% for large groups, be spent on medical care.

Sources: *MLR Refunds by State and Market* (2021 and 2022), Centers for Medicare & Medicaid Services (CMS); and *List of Health Insurers Owing Refunds* (2021 and 2022), CMS.

The Affordable Care Act requires insurers to spend a minimum percentage of premium dollars on medical care or to issue rebates to policyholders. In 2022, eight California insurers owed \$94 million in rebates to about 944,000 people. The average amount per recipient was \$100 in 2022, compared to \$164 nationally.

Medical Loss Ratios, by Market

Selected DMHC and CDI Insurers, California, 2022

	INDIVIDUAL (80% standard)	SMALL GROUP (80% standard)	LARGE GROUP (85% standard)
DMHC			
Aetna Health		89.9%	88.6%
Anthem Blue Cross	90.7%	78.0%	89.6%
Blue Shield	88.9%	85.7%	88.0%
Health Net	87.3%	80.3%	90.8%
Kaiser	101.2%	95.7%	92.5%
UnitedHealthcare		83.9%	88.2%
UnitedHealthcare Benefit Plan		78.2%	89.1%

Rebate required

	INDIVIDUAL (80% standard)	SMALL GROUP (80% standard)	LARGE GROUP (85% standard)
CDI			
Aetna Life		84.8%	88.0%
Cigna Health and Life		98.1%	88.6%

California Health Insurers Financials

In 2022, two 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. Six additional insurers also owed rebates: ACN Group, Anthem Blue Cross Life and Health, Managed Health Network, Nippon Life, U.S. Behavioral Health, and Ventura County Health Care Plan (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 summer 2012 for insurance coverage in 2011. Insurers with commercial enrollment of 150,000 or more in 2022 are shown; excludes specialty insurers. Medical loss ratio figures are at the company level.

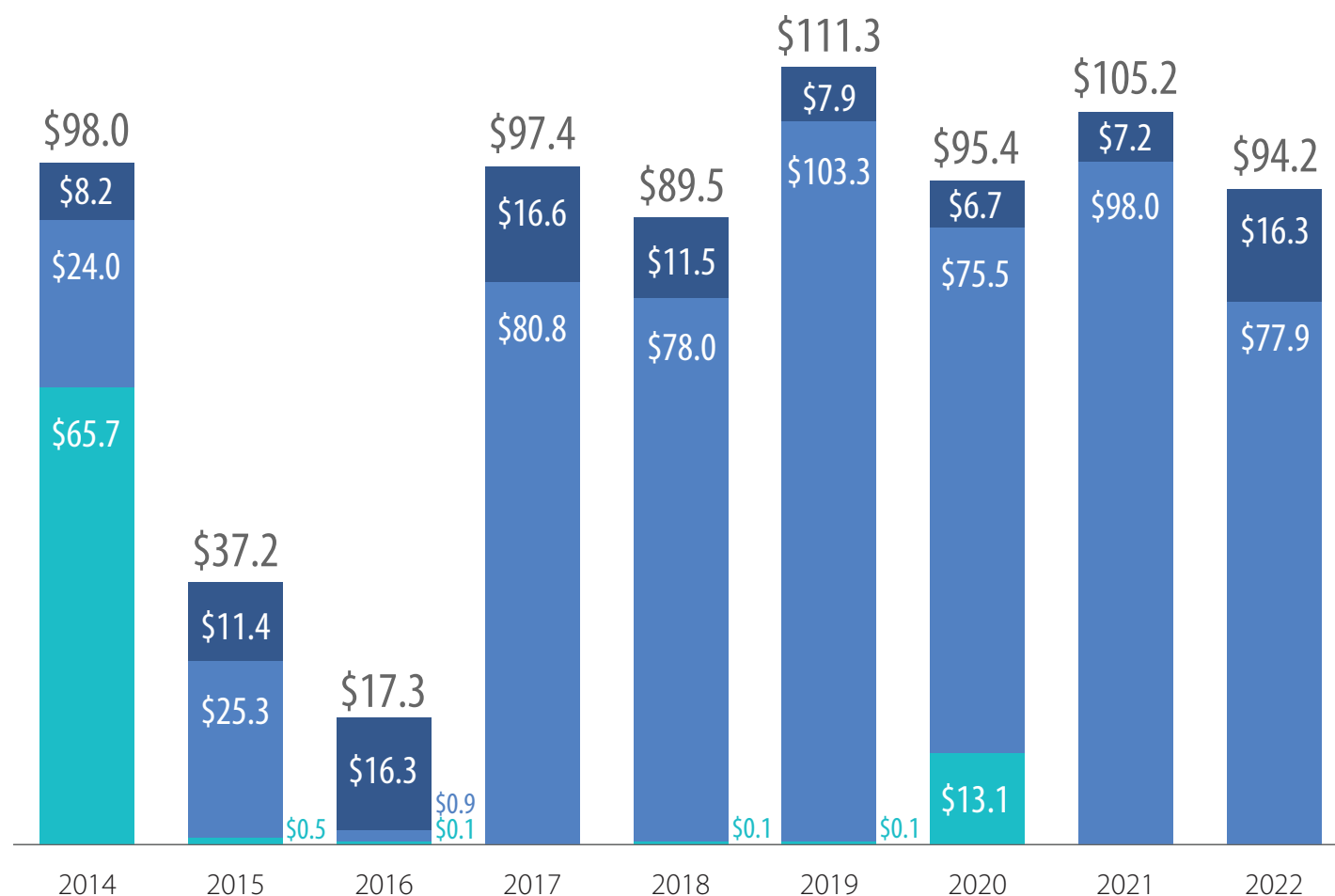
Source: "Medical Loss Ratio Search Tool" (2022), Centers for Medicare & Medicaid Services.

California Rebates, by Market

2014 to 2022

IN MILLIONS

Individual Small Group Large Group



California Health Insurers
Financials

Between 2017 and 2022, the majority of rebates owed were in the small group market. In California, the largest total rebates owed were in 2019.

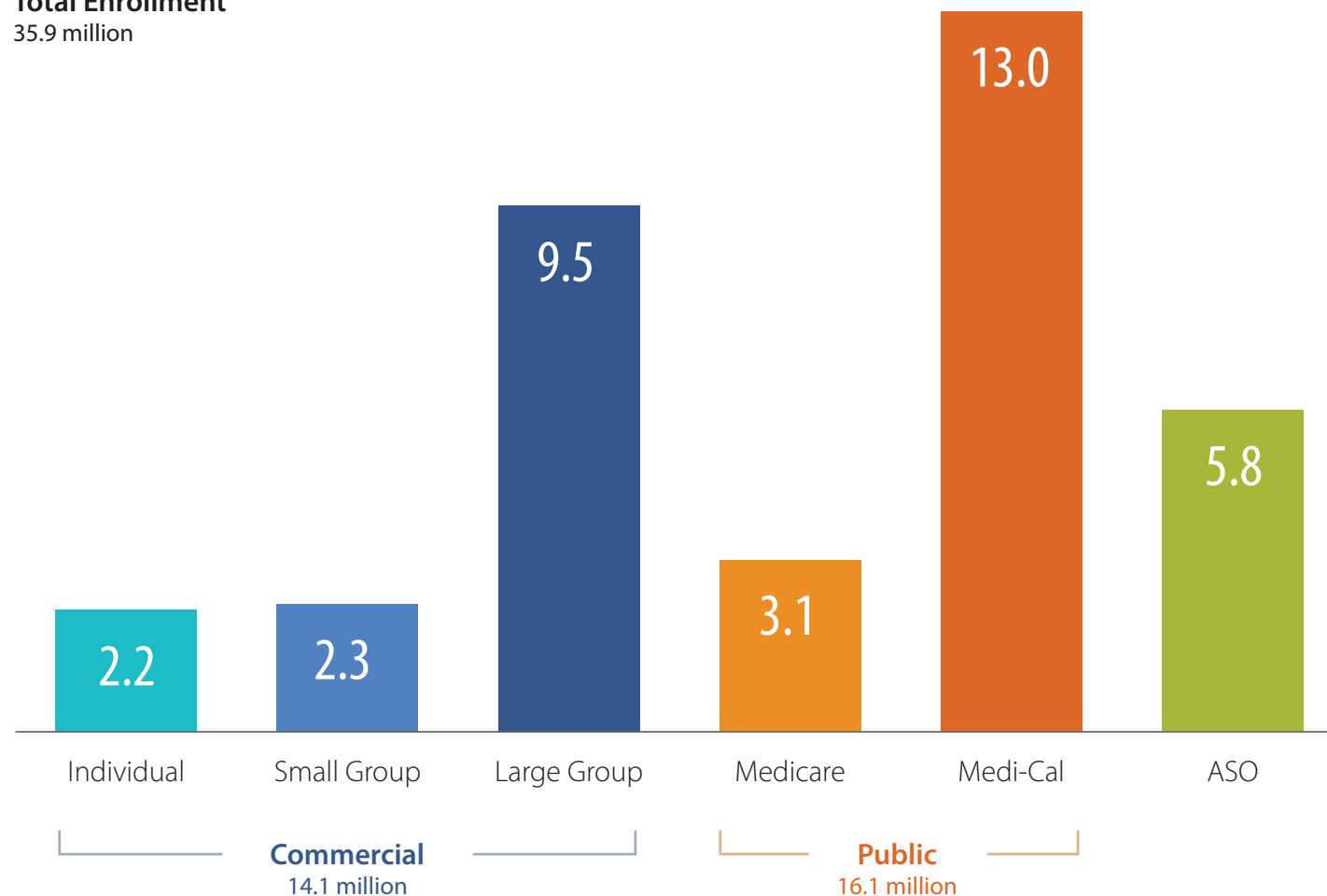
Source: *MLR Refunds by State and Market* (2014–22), Centers for Medicare & Medicaid Services. Figures may not sum due to rounding.

Health Insurance Enrollment, by Market

DMHC and CDI Combined, California, 2022

IN MILLIONS

Total Enrollment
35.9 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 Benefits Program and Tricare. Medicare and Medi-Cal are managed care enrollment only. ASO is administrative services only and is provided to self-insured employers. See page 32 and page 35 for information on fee-for-service enrollment in Medicare and Medi-Cal.

Sources: Enrollment Summary Report (2022), DMHC; and Health Insurance Covered Lives Report (2022), CDI.

California Health Insurers

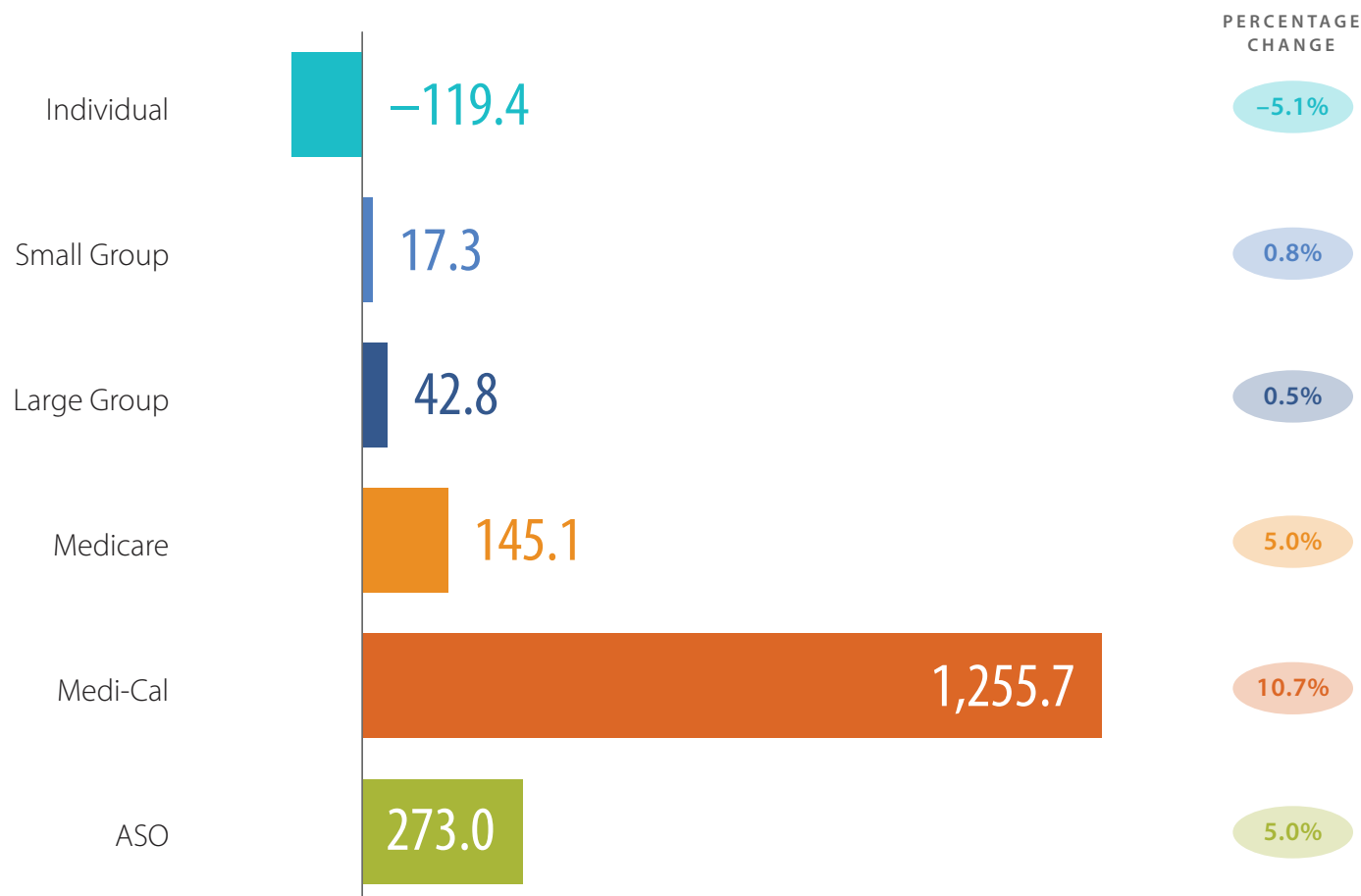
Enrollment

In 2022, California health insurers had 35.9 million enrollees. Of those, 14.1 million were commercial enrollees, 16.1 million were public managed care enrollees, and 5.8 million were enrolled in administrative services only arrangements for self-insured employers.

Change in Enrollment

DMHC and CDI Combined, California, 2022

IN THOUSANDS



California Health Insurers

Enrollment

In 2022, health insurance enrollment grew by 1.6 million from the prior year (not shown). The growth was largely due to the nearly 1.3 million (10.7%) increase in Medi-Cal managed care enrollment. Enrollment in the individual market declined by 5.1%.

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 is administrative services only and is provided by insurers to self-insured employers.

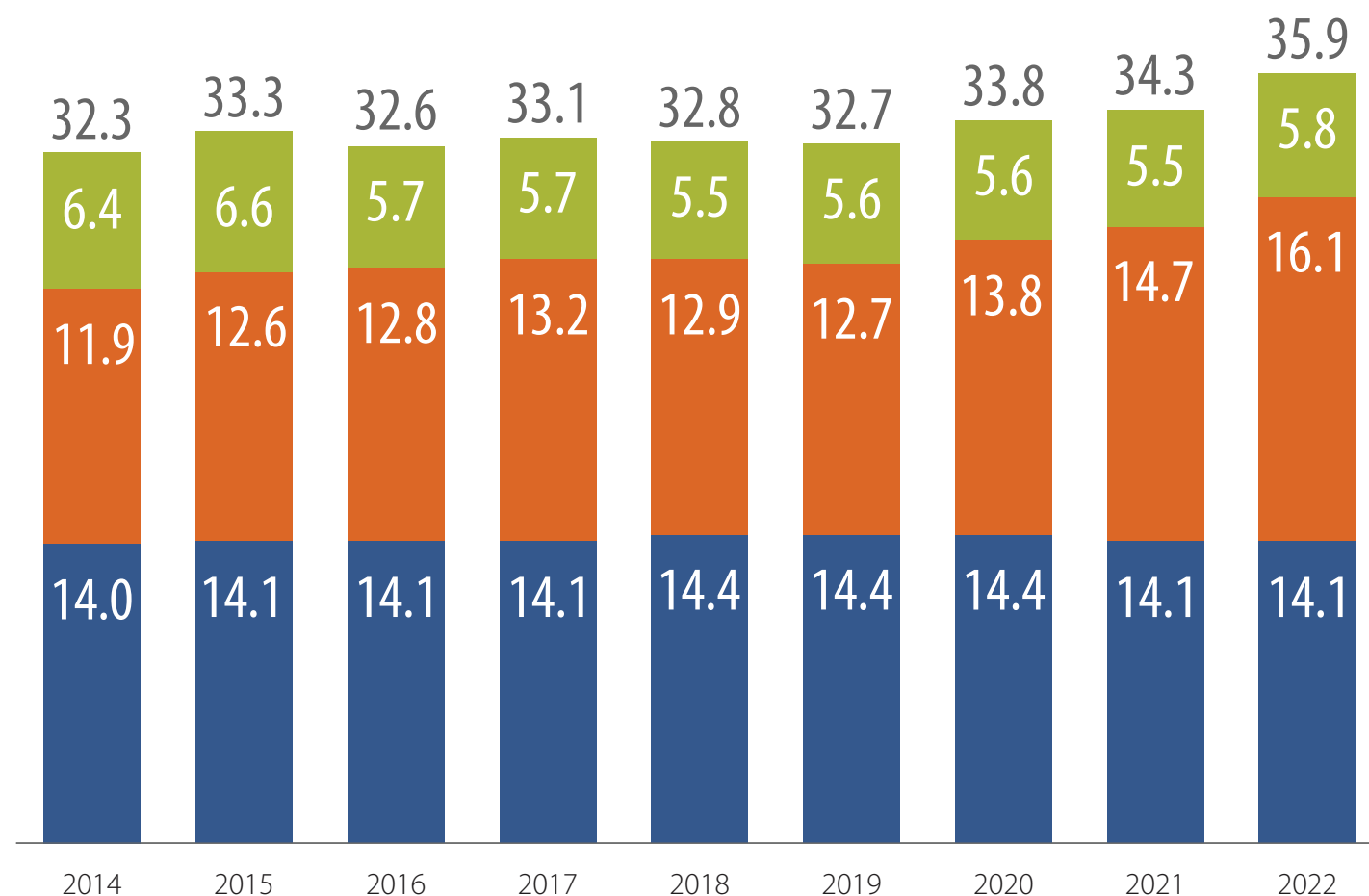
Sources: *Enrollment Summary Report* (2021 and 2022), DMHC; and *Health Insurance Covered Lives Report* (2021 and 2022), CDI.

Enrollment, by Market

DMHC and CDI Combined, California, 2014 to 2022

IN MILLIONS

■ Commercial ■ Public ■ ASO



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

Sources: *Enrollment Summary Report* (2014–22), DMHC; and *Health Insurance Covered Lives Report* (2014–22), CDI.

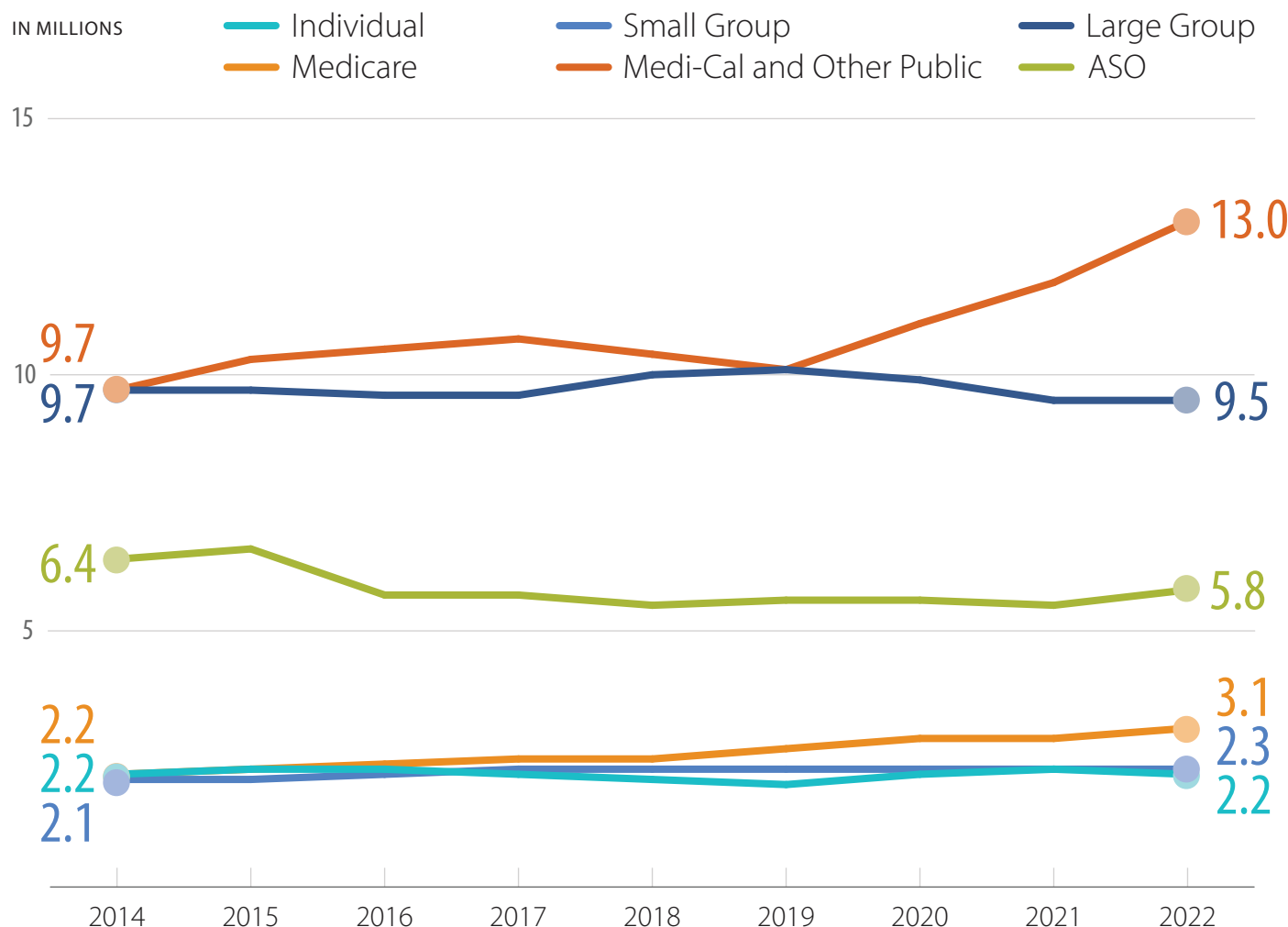
California Health Insurers

Enrollment

Since 2014, 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, 2014 to 2022



Notes: DMHC is California Department of Managed Health Care. CDI is California Department of Insurance. Medi-Cal and other public includes Medi-Cal managed care 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. ASO is administrative services only and is provided to self-insured employers.

Sources: Enrollment Summary Report (2014–22), DMHC; and Health Insurance Covered Lives Report (2014–22), CDI.

California Health Insurers

Enrollment

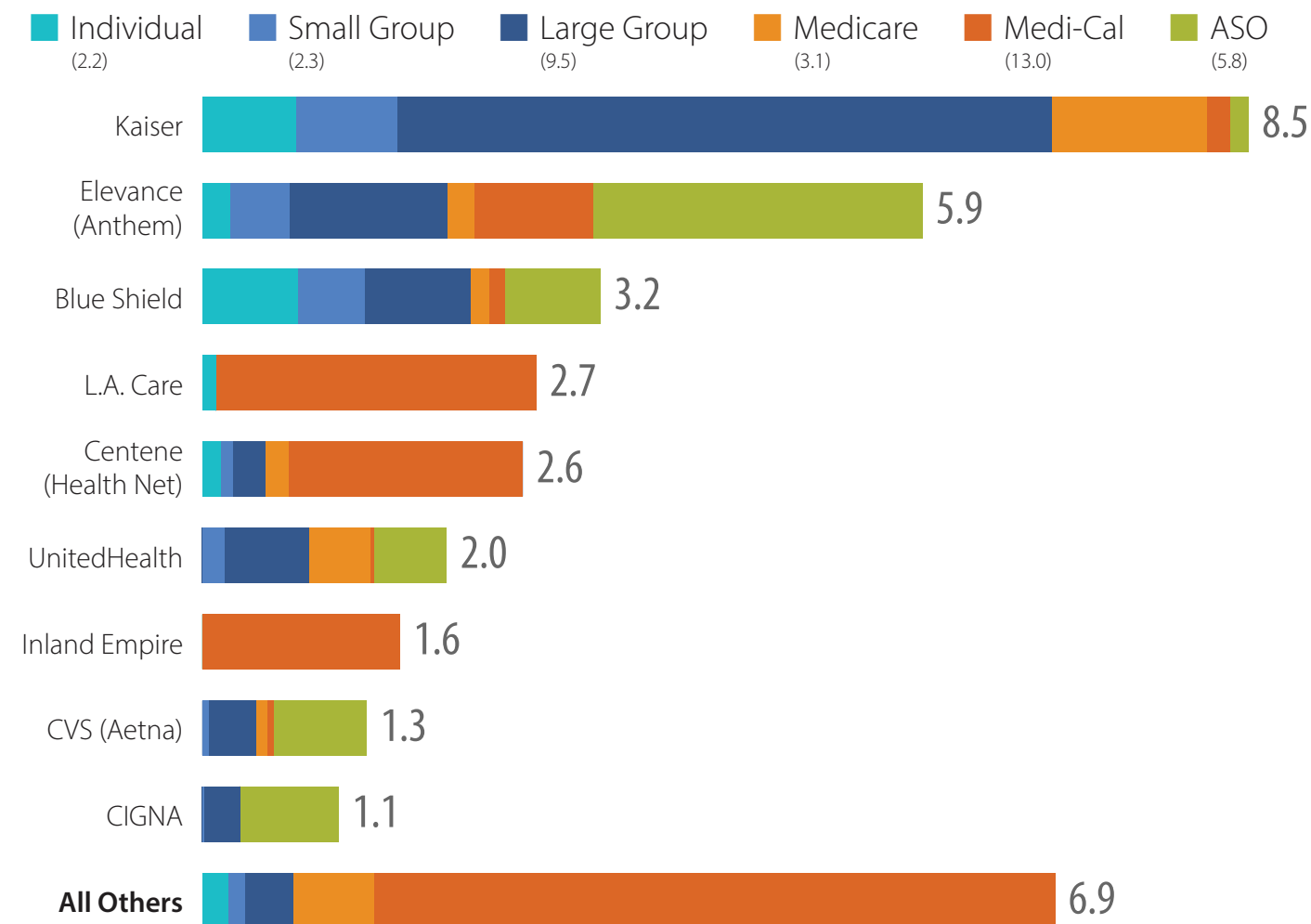
Medi-Cal and other public managed care enrollment increased from 11 million in 2020 to 13 million in 2022. During this time, continuous enrollment policies* were in effect. Medicare managed care enrollment has gradually increased.

* Congress enacted The Families First Coronavirus Response Act (FFCRA) in 2020, which included a requirement that Medicaid programs keep people continuously enrolled through the end of the COVID-19 public health emergency.

Enrollment, by Insurer and Market

DMHC and CDI Combined, California, 2022

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. ASO is administrative services only and is provided to self-insured employers. *All others* includes insurers with fewer than one million enrollees in commercial, Medi-Cal, Medicare, and ASO combined. Figures do not include subcontracted enrollment from other plans (FOP), available in [Appendix J](#) and in Table 4 of the data file. Related insurers are grouped together under a parent name. See [Appendix A](#) for detail on affiliations.

Sources: *Enrollment Summary Report* (2022), DMHC; and *Health Insurance Covered Lives Report* (2022), CDI.

California Health Insurers

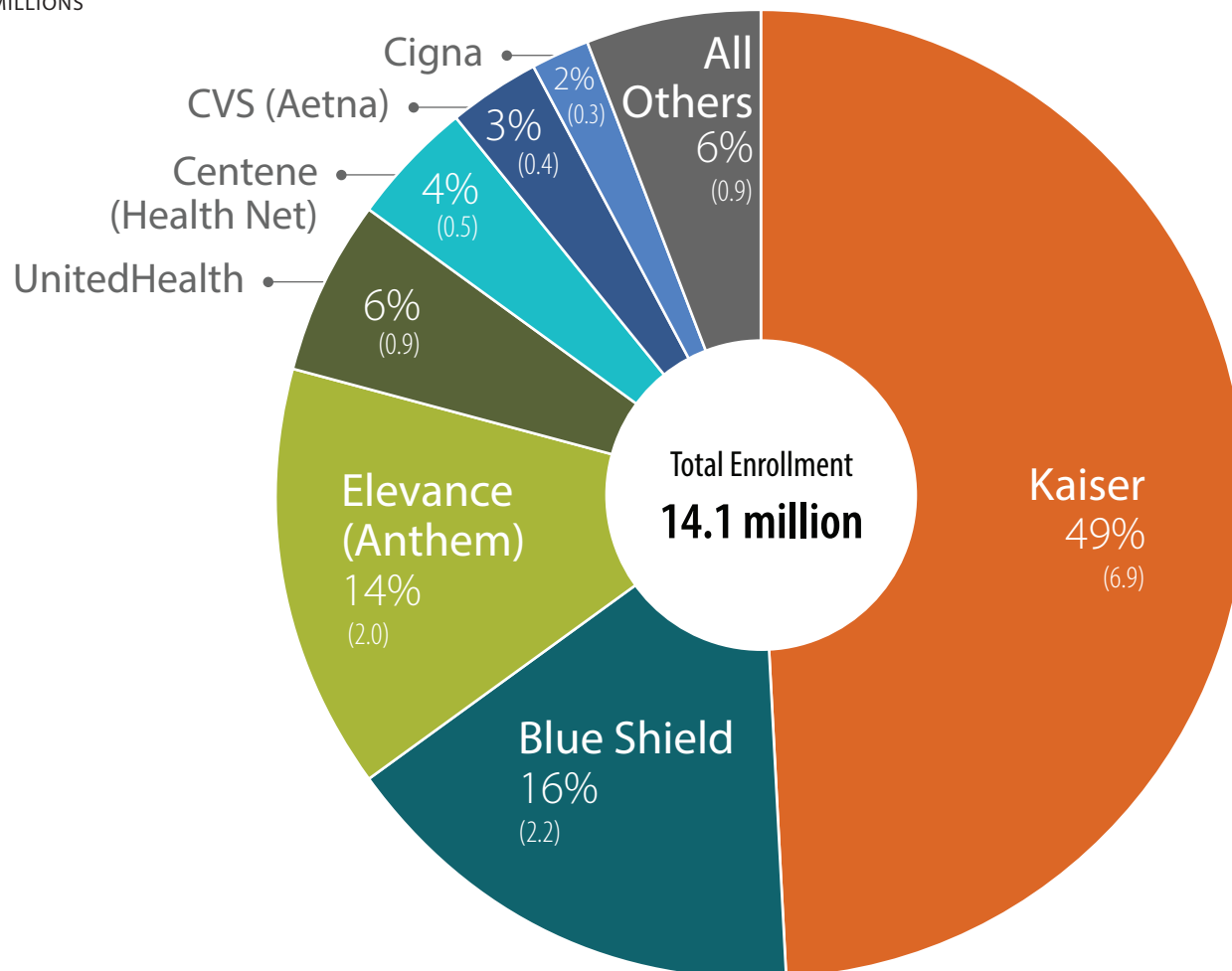
Enrollment

Most large insurers covered both commercial and public enrollees. County plans, L.A. Care and Inland Empire, covered mainly Medi-Cal managed care enrollees. Medi-Cal managed care accounted for the majority of enrollment in Centene (Health Net). Administrative services only (ASO) was a large portion of enrollment for Elevance (Anthem), CVS (Aetna), and Cigna.

Commercial Enrollment, by Insurer

DMHC and CDI Combined, California, 2022

IN MILLIONS



California Health Insurers

Enrollment

In 2022, insurers covered 14.1 million Californians through commercial policies in the individual, small group, and large group markets. Three insurers accounted for nearly 80% of all commercial enrollees, of which Kaiser covered 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.

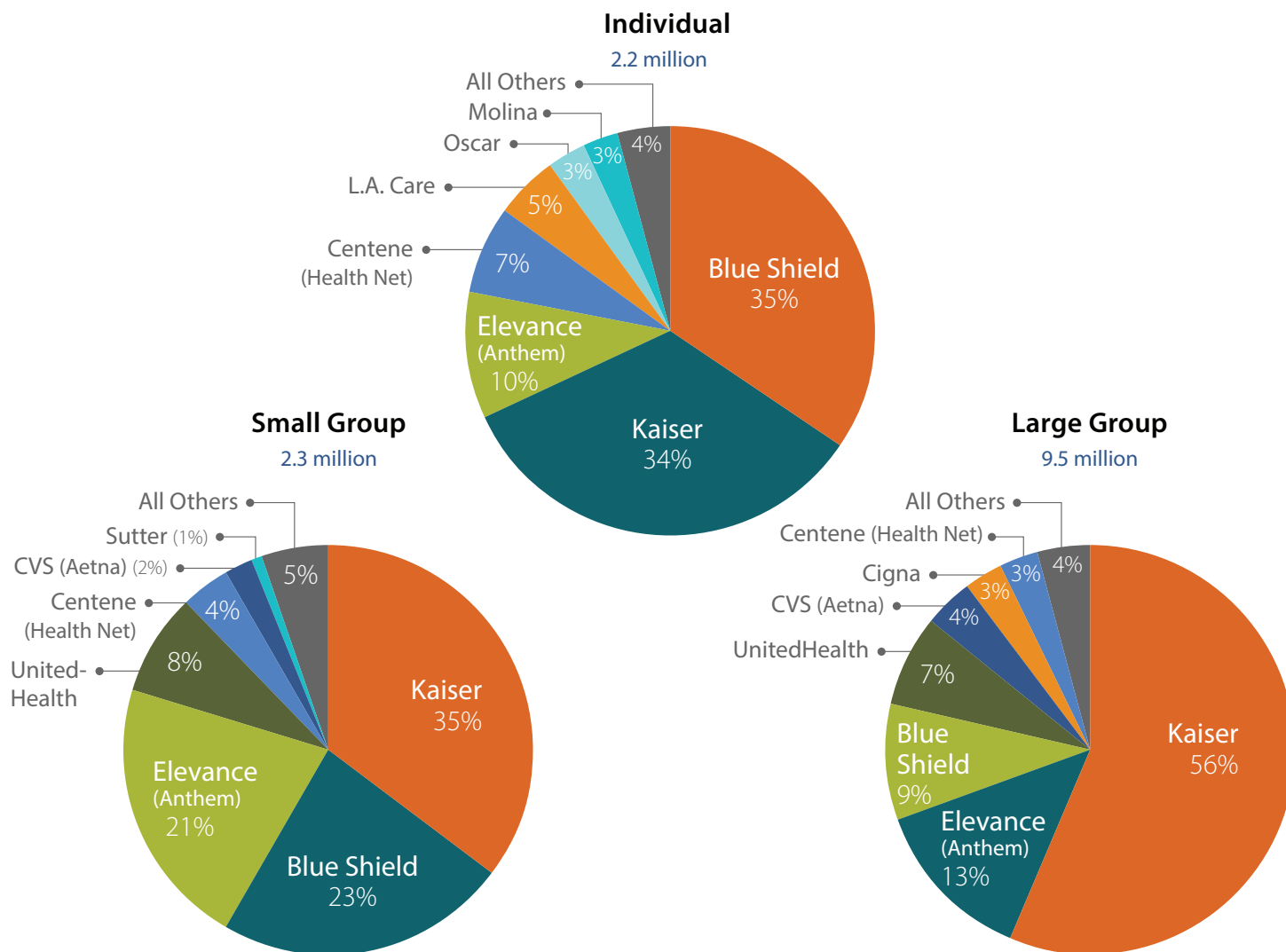
Sources: *Enrollment Summary Report* (2022), DMHC; and *Health Insurance Covered Lives Report* (2022), CDI.

Commercial Enrollment, by Market and Insurer

DMHC and CDI Combined, California, 2022

California Health Insurers Enrollment

Kaiser and Blue Shield were the largest insurers in the individual and small group markets, accounting for more than half of enrollment in each market. Kaiser covered more than half of large group enrollees.

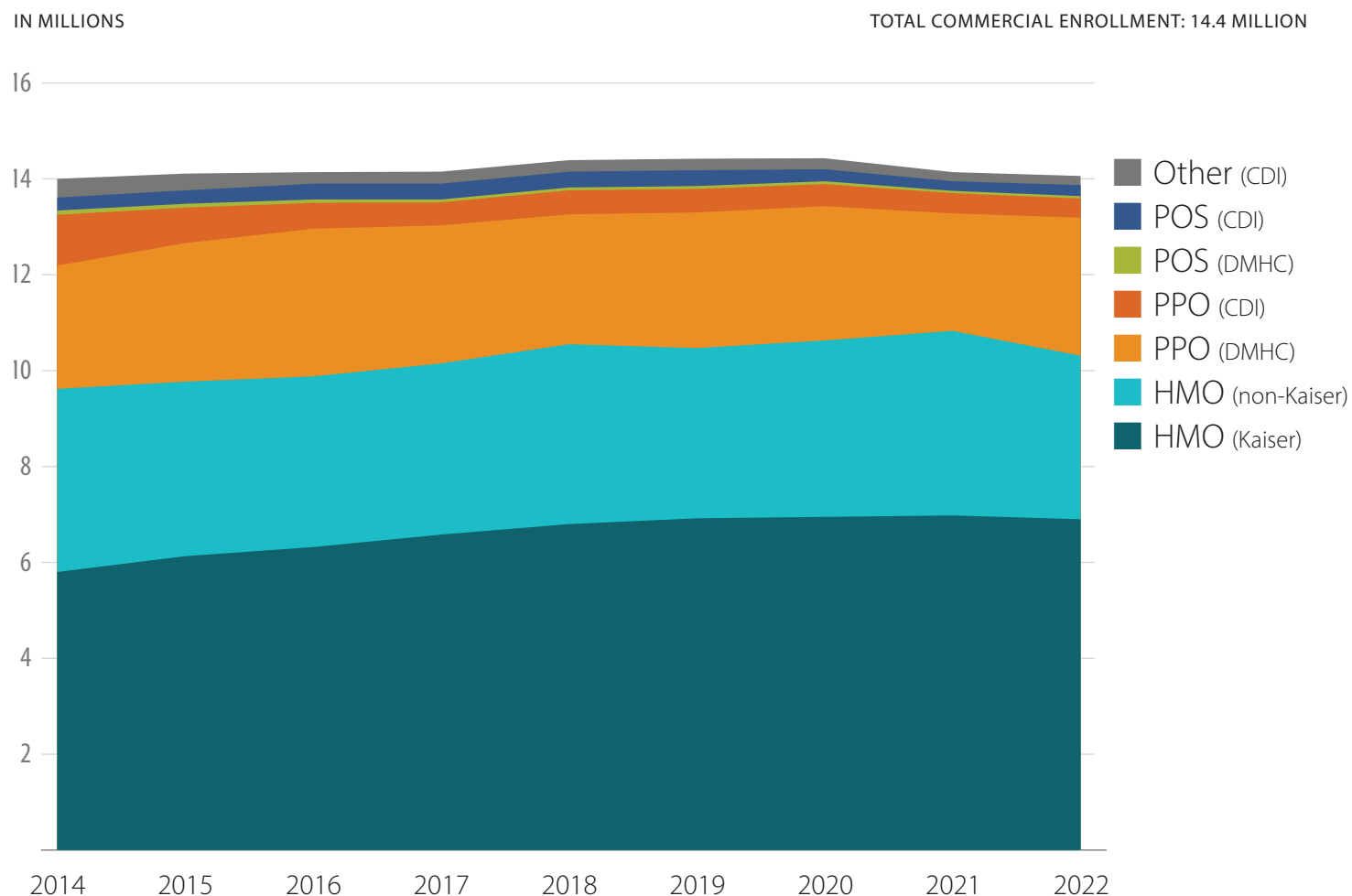


Notes: DMHC is California Department of Managed Health Care. CDI is California Department of Insurance. Related insurers are grouped together under a parent name. See [Appendix A](#) for detail on affiliations. All others includes those with enrollment below 60,000 in the individual market, below 30,000 in the small group market, and below 250,000 in the large group market. For additional detail, see *California Health Insurers Enrollment Almanac, 2023* — Data, available at “California Health Insurers, Enrollment — 2023 Edition.” Figures may not sum due to rounding.

Sources: *Enrollment Summary Report* (2022), DMHC; and *Health Insurance Covered Lives Report* (2022), CDI.

Commercial Enrollment Detail, by Product and Regulator

DMHC and CDI, California, 2014 to 2022



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. The decline in non-Kaiser HMO enrollment in 2022 was mainly due to a product shift from HMO to PPO by the UnitedHealthcare Benefits Plan of California.

Sources: Enrollment Summary Report (2014–22), DMHC; and Health Insurance Covered Lives Report (2014–22), CDI.

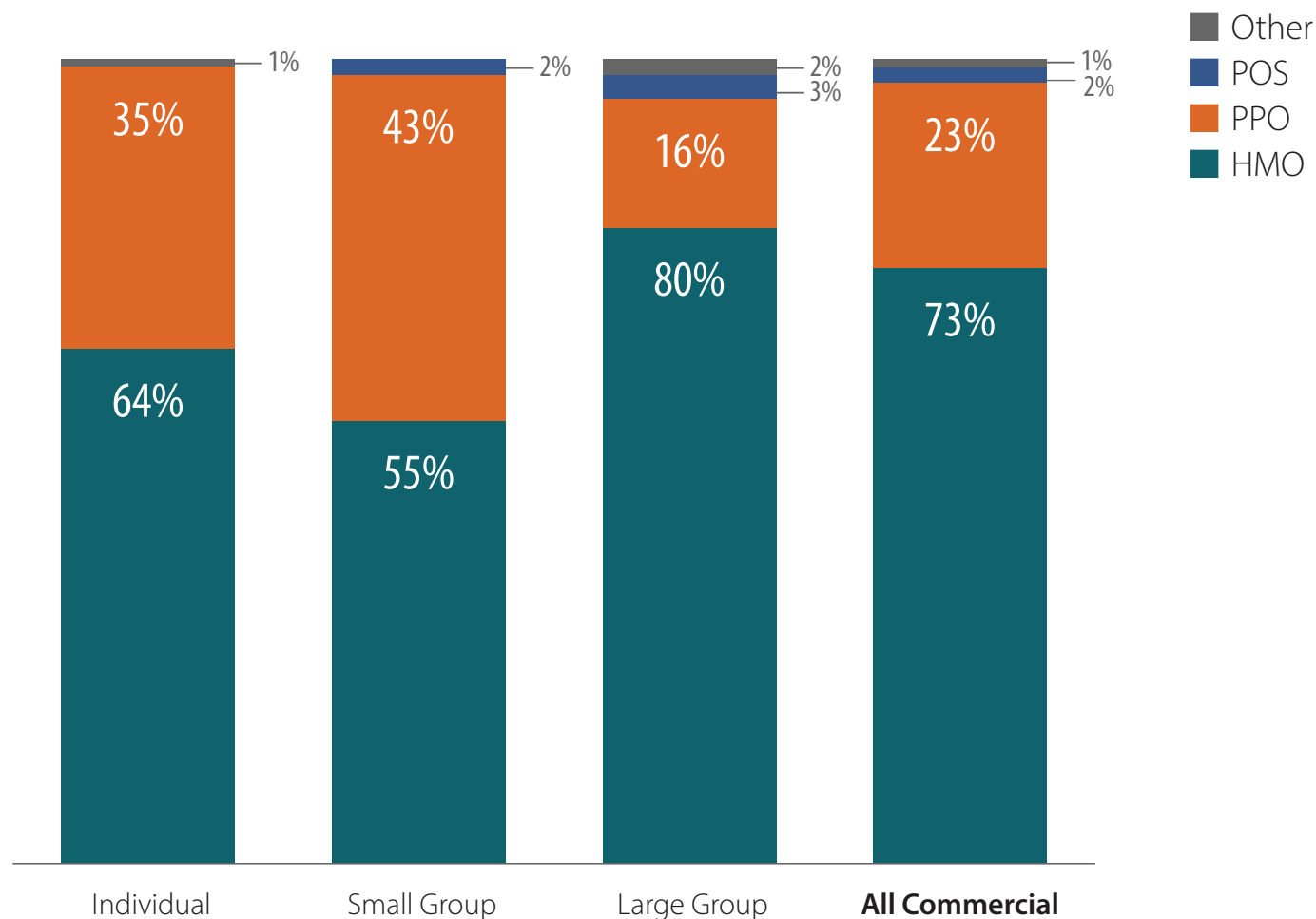
California Health Insurers

Enrollment

In 2022, 10.3 million Californians were enrolled in commercial HMO plans. About 67% of these were covered by Kaiser, up from 60% in 2014. Commercial PPOs covered 3.3 million people in 2022; most were in companies regulated by the Department of Managed Health Care.

Commercial Enrollment, by Market and Product

DMHC and CDI Combined, California, 2022



California Health Insurers

Enrollment

In 2022, the majority of commercial enrollees — in every market — had HMO coverage.

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.

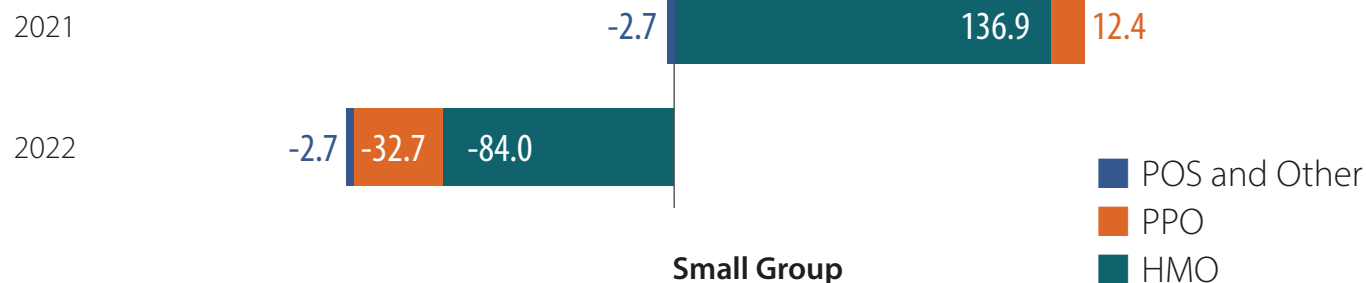
Sources: *Enrollment Summary Report* (2022), DMHC; and *Health Insurance Covered Lives Report* (2022), CDI.

Change in Commercial Enrollment, by Market and Product

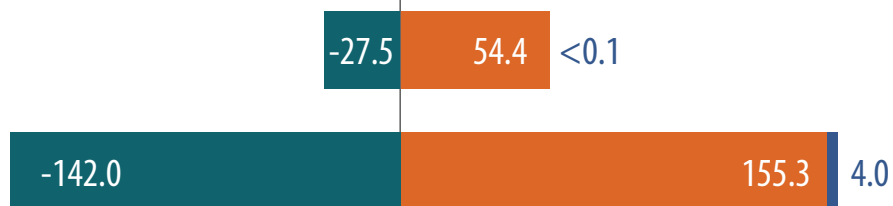
DMHC and CDI Combined, California, 2021 and 2022

IN THOUSANDS

Individual



Small Group



Large Group



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* (2021 and 2022), DMHC; and *Health Insurance Covered Lives Report* (2021 and 2022), CDI.

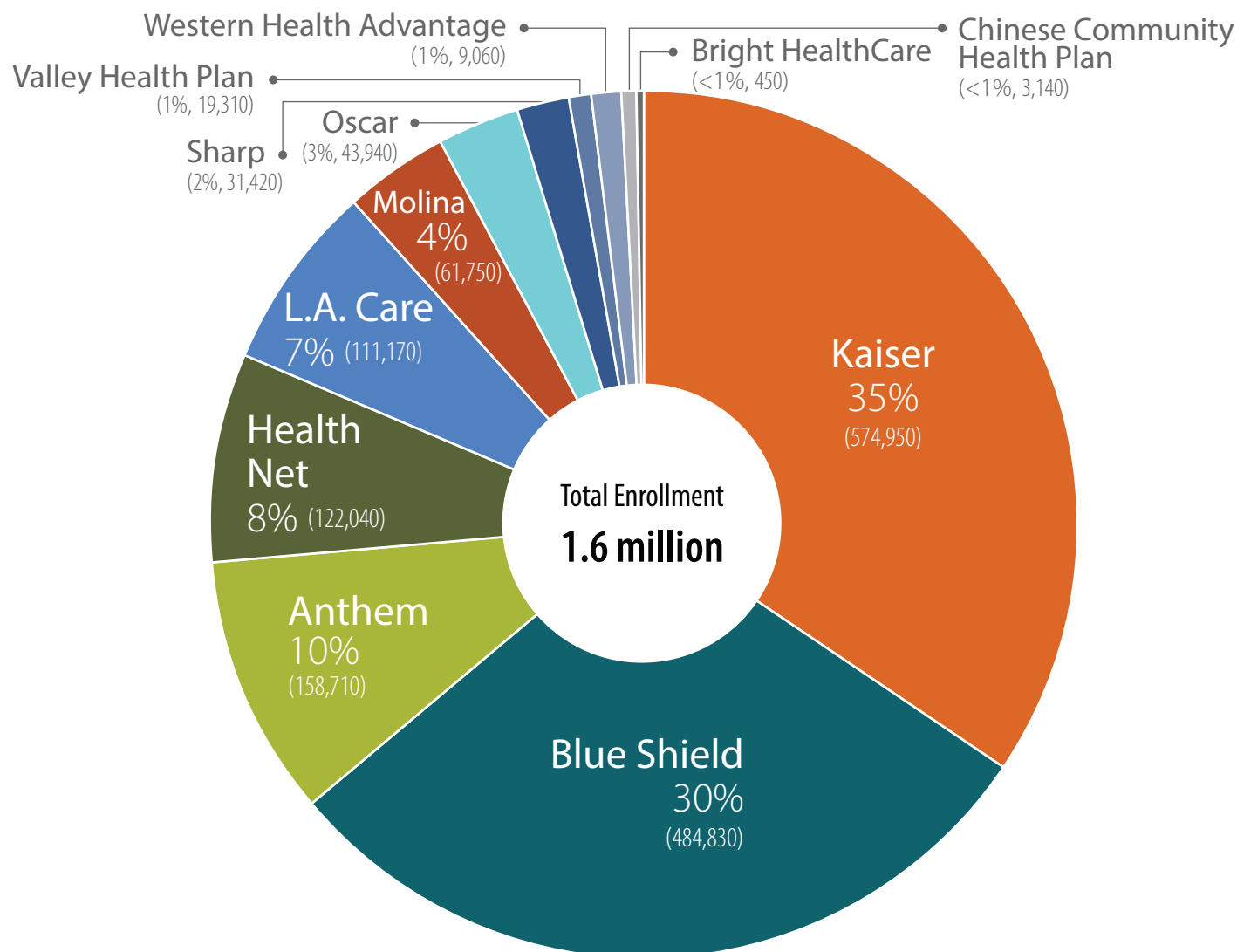
California Health Insurers

Enrollment

In 2022, increases in PPO enrollment in the small and large group markets were largely offset by declines in HMO enrollment. In the individual market, enrollment declined in all products in 2022.

Covered California Enrollment, by Insurer

Individual Market, 2022



California Health Insurers

Enrollment

Covered California offered a choice of 12 health insurers in 2022. The top three — Kaiser, Blue Shield, and Anthem — accounted for 75% of enrollment. Blue Shield was the only statewide option. Regional plans, such as Sharp, had an important presence in local markets.

Notes: Based on author's analysis, Covered California's 1.6 million enrollees accounted for nearly three-quarters of those with individual coverage as of December 2022. *Anthem* is *Anthem Blue Cross of California* in the source. Figures may not sum due to rounding.

Source: 2022 *December Profile*, Covered California.

Enrollment, by Market and Insurer

DMHC and CDI Combined, California, 2021 and 2022

California Health Insurers

Enrollment

Between 2021 and 2022, increases in total enrollment (4.7%) were driven by growth in public managed care (9.5%). Medi-Cal accounted for the majority of public managed care growth (not shown).

	Commercial			Public			Total		
	2021	2022	% Change	2021	2022	% Change	2021	2022	% Change
Kaiser	6,981,880	6,907,938	-1.1%	1,403,014	1,451,046	3.4%	8,384,894	8,358,984	-0.3%
Elevance (Anthem)	1,893,219	1,990,262	5.1%	1,076,921	1,192,151	10.7%	2,970,140	3,182,413	7.1%
L.A. Care	101,822	112,720	10.7%	2,344,812	2,603,252	11.0%	2,446,634	2,715,972	11.0%
Centene (Health Net)	590,876	517,385	-12.4%	1,896,219	2,088,391	10.1%	2,487,095	2,605,776	4.8%
Blue Shield	2,196,049	2,181,010	-0.7%	275,263	283,170	2.9%	2,471,312	2,464,180	-0.3%
Inland Empire	0	0	0%	1,418,544	1,607,107	13.3%	1,418,544	1,607,107	13.3%
UnitedHealth	859,182	866,598	0.9%	523,048	526,980	0.8%	1,382,230	1,393,578	0.8%
CalOptima	0	0	0%	870,068	944,538	8.6%	870,068	944,538	8.6%
Partnership	0	0	0%	627,918	676,353	7.7%	627,918	676,353	7.7%
All Others	1,500,690	1,488,537	-0.8%	4,252,621	4,716,238	10.9%	5,753,311	6,204,775	7.8%
Total	14,123,718	14,064,450	-0.4%	14,688,428	16,089,226	9.5%	28,812,146	30,153,676	4.7%

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 650,000 commercial and public enrollees in 2022; for more detail, see *California Health Insurers, Enrollment Almanac, 2023* — Data, available at “California Health Insurers, Enrollment - 2023 Edition.” Enrollment figures are as of December. Figures do not include administrative services only enrollment or enrollment from other plans.

Sources: *Enrollment Summary Report* (2021 and 2022), DMHC; and *Health Insurance Covered Lives Report* (2021 and 2022), CDI.

Commercial Enrollment, by Market and Insurer

DMHC and CDI Combined, California, 2021 and 2022

California Health Insurers Enrollment

	Individual			Small Group			Large Group		
	2021	2022	% Change	2021	2022	% Change	2021	2022	% Change
Kaiser	830,329	762,112	-8.2%	834,191	818,233	-1.9%	5,317,360	5,327,593	0.2%
Blue Shield	786,110	773,980	-1.5%	565,265	545,755	-3.5%	844,674	861,275	2.0%
Elevance (Anthem)	179,742	221,626	23.3%	433,082	484,033	11.8%	1,280,395	1,284,603	0.3%
UnitedHealth	16	9	-43.8%	181,813	177,310	-2.5%	677,353	689,279	1.8%
Centene (Health Net)	212,014	148,395	-30.0%	98,475	97,573	-0.9%	280,387	271,417	-3.2%
CVS (Aetna)	0	0	0%	42,275	49,557	17.2%	364,964	391,199	7.2%
Cigna	19	18	-5.3%	1,519	9,443	521.7%	328,720	298,749	-9.1%
Sharp	36,265	40,837	12.6%	25,412	23,946	-5.8%	72,631	72,444	-0.3%
L.A. Care	101,822	112,720	10.7%	0	0	0%	0	0	0%
All Others	198,376	165,597	-16.5%	124,075	117,586	-5.2%	306,434	319,161	4.2%
Total	2,344,693	2,225,294	-5.1%	2,306,107	2,323,436	0.8%	9,472,918	9,515,720	0.5%

In the individual market, Elevance (Anthem) grew 23.3% in 2022 as it expanded offerings to more counties.

In the large group market, CVS (Aetna) had the largest percentage growth in 2022, while Cigna and Centene (Health Net) declined (9.1% and 3.2%, respectively).

Notes: DMHC is California 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 Benefits Program and Tricare. *All others* consists of insurers that had fewer than 110,000 commercial enrollees. For a complete listing, see *California Health Insurers Enrollment Almanac, 2023* — Data, available at “California Health Insurers, Enrollment — 2023 Edition.”

Sources: *Enrollment Summary Report* (2021 and 2022), DMHC; and *Health Insurance Covered Lives Report* (2021 and 2022), CDI.

Public Enrollment, by Market and Insurer

DMHC and CDI Combined, California, 2021 and 2022

California Health Insurers

Enrollment

In 2022, L.A. Care had the largest enrollment in the Medi-Cal managed care market, while Kaiser had the most enrollees in the Medicare managed care market. Of the plans shown, Inland Empire had the largest percentage increase (13.3%) in Medi-Cal managed care enrollment; Molina had the largest percentage increase (55.0%) in Medicare managed care enrollment.

	Medicare			Medi-Cal			Public Total		
	2021	2022	% Change	2021	2022	% Change	2021	2022	% Change
L.A. Care	0	0	0%	2,344,812	2,603,252	11.0%	2,344,812	2,603,252	11.0%
Centene (Health Net)	177,599	188,081	5.9%	1,718,620	1,900,310	10.6%	1,896,219	2,088,391	10.1%
Inland Empire	0	0	0%	1,418,544	1,607,107	13.3%	1,418,544	1,607,107	13.3%
Kaiser	1,234,016	1,263,719	2.4%	168,998	187,327	10.8%	1,403,014	1,451,046	3.4%
Elevance (Anthem)	204,454	219,413	7.3%	872,467	972,738	11.5%	1,076,921	1,192,151	10.7%
CalOptima	2,330	3,067	31.6%	867,738	941,471	8.5%	870,068	944,538	8.6%
Partnership	0	0	0%	627,918	676,353	7.7%	627,918	676,353	7.7%
Molina	2,685	4,161	55.0%	483,405	542,632	12.3%	486,090	546,793	12.5%
UnitedHealth	496,642	499,008	0.5%	26,406	27,972	5.9%	523,048	526,980	0.8%
All Others	797,735	883,087	10.7%	3,244,059	3,569,528	10.0%	4,041,794	4,452,615	10.2%
Total	2,915,461	3,060,536	5.0%	11,772,967	13,028,690	10.7%	14,688,428	16,089,226	9.5%

Notes: DMHC is California Department of Managed Health Care. CDI is California Department of Insurance. Medicare, Medi-Cal, and Public total are managed care enrollment only. All others consists of insurers that had fewer than 500,000 public managed care enrollees. For a complete listing, see *California Health Insurers Enrollment Almanac, 2023* — Data, available at “California Health Insurers, Enrollment — 2023 Edition.”

Sources: *Enrollment Summary Report* (2021 and 2022), DMHC; and *Health Insurance Covered Lives Report* (2021 and 2022), CDI.

Administrative Services Only, by Insurer

DMHC and CDI Combined, California, 2021 and 2022

	2021	2022	% Change
Elevance (Anthem)	2,557,269	2,679,404	4.8%
Cigna	647,033	800,783	23.8%
Blue Shield	747,877	775,081	3.6%
CVS (Aetna)	735,566	756,409	2.8%
UnitedHealth	648,549	594,038	-8.4%
Kaiser	146,312	149,514	2.2%
All Others	2,590	2,930	13.1%
Total	5,485,196	5,758,159	5.0%

California Health Insurers

Enrollment

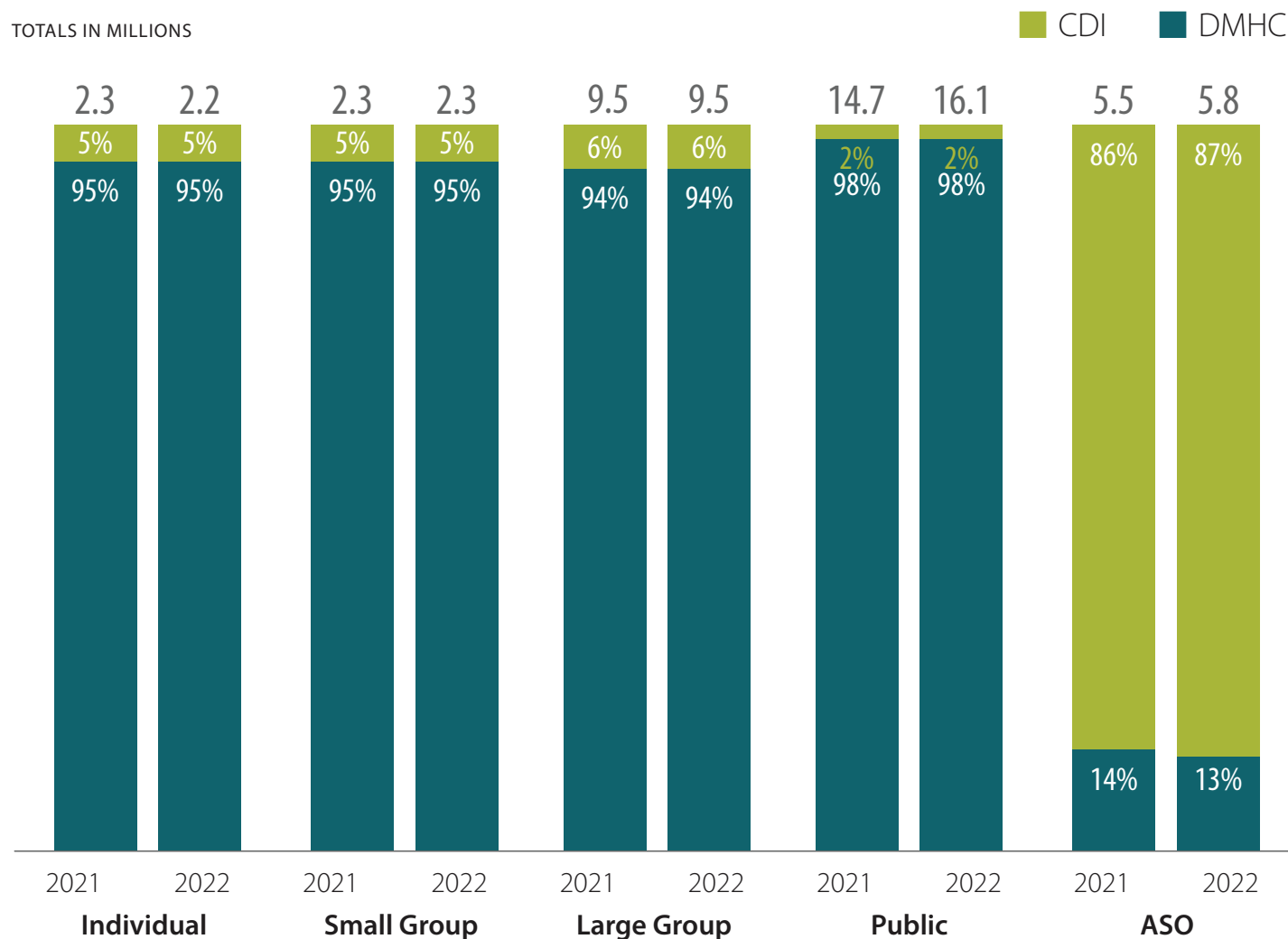
In 2022, California insurers provided administrative services only (ASO) to 5.8 million enrollees in self-insured plans. Under ASO arrangements, insurers provide claims processing and provider networks. While Cigna had the highest growth rate, Elevance (Anthem) accounted for nearly half of ASO enrollment.

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. Enrollment in *all others* consists of Trustmark (2,293), Printing Industries Benefit Trust (632), and Union Labor (5).

Sources: *Enrollment Summary Report* (2021 and 2022), DMHC; and *Health Insurance Covered Lives Report* (2021 and 2022), CDI.

Enrollment, by Market and Regulator

California, 2021 and 2022



California Health Insurers

Enrollment

Most enrollees in the individual, small group, large group, and public markets were 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* is administrative services only and is provided to self-insured employers. For additional historical detail on the share of enrollment under the California Department of Managed Health Care (DMHC) and the California Department of Insurance (CDI), see *California Health Insurers Enrollment Almanac, 2023* — Data, table 2, available at “[California Health Insurance, Enrollment — 2023 Edition](#).” Figures may not sum due to rounding.

Sources: *Enrollment Summary Report* (2021 and 2022), DMHC; and *Health Insurance Covered Lives Report* (2021 and 2022), CDI.

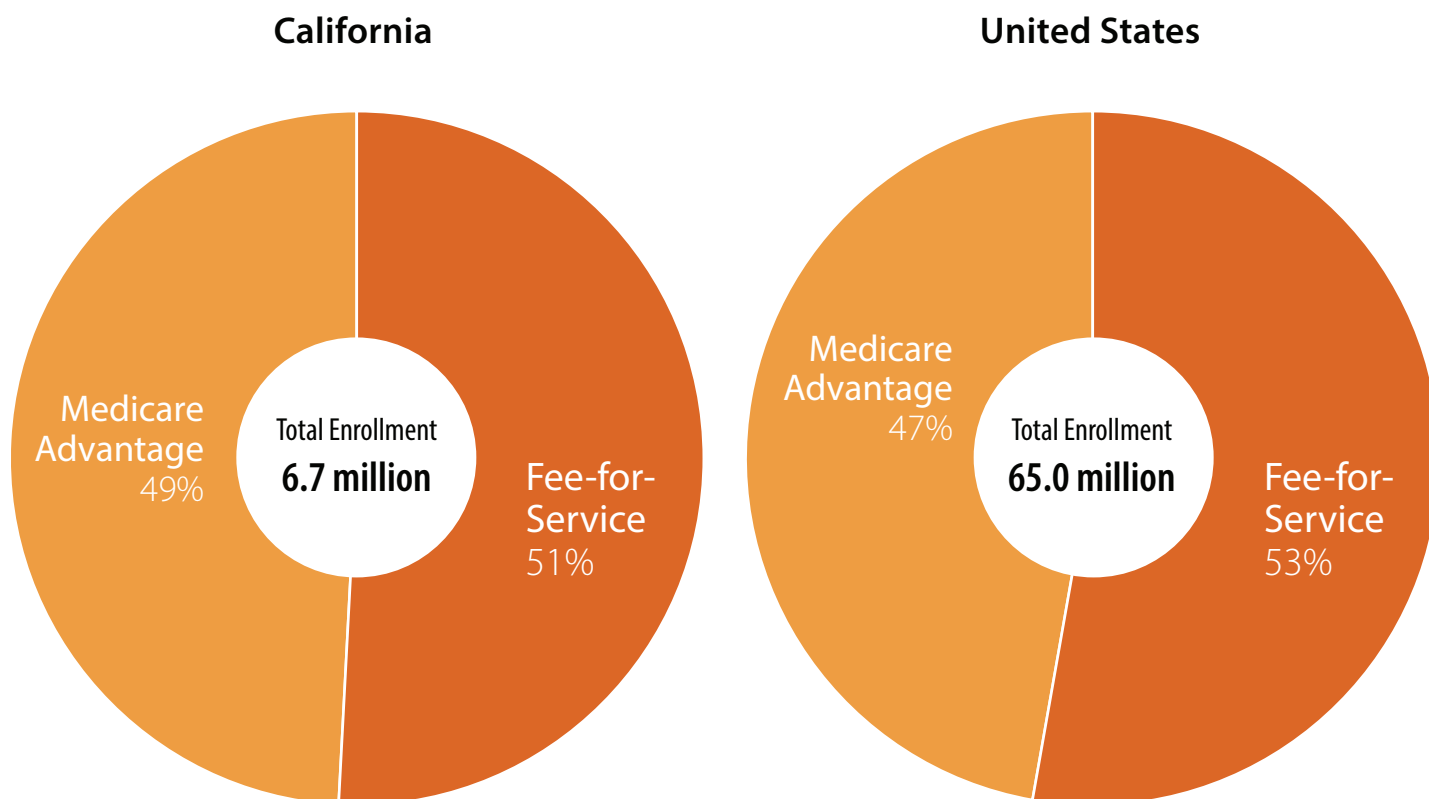
Medicare Advantage and Fee-for-Service Enrollment

California and United States, December 2022

California Health Insurers

Public Coverage

In 2022, Medicare fee-for-service covered slightly more than half of Medicare enrollees in California and in the United States.

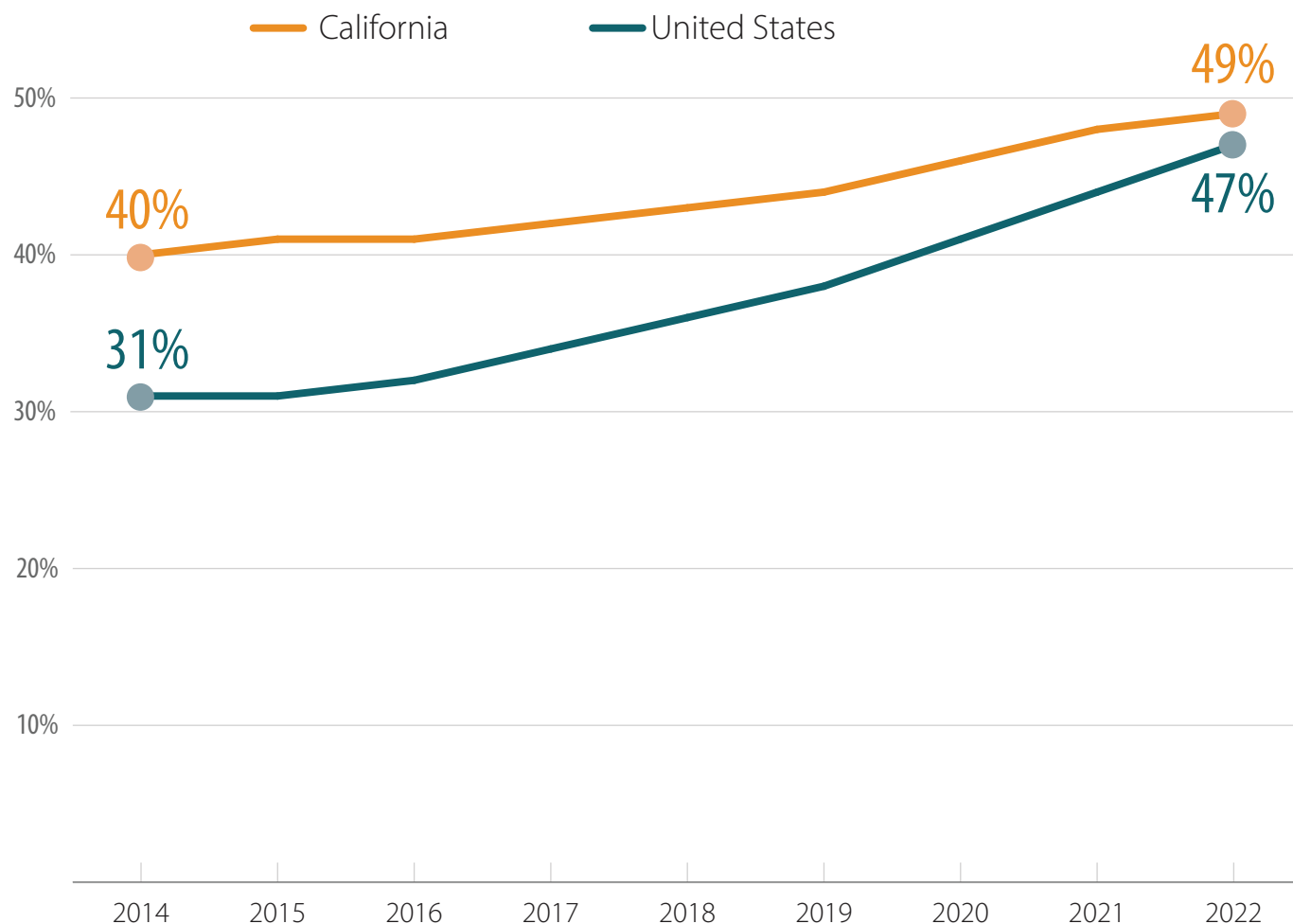


Notes: Under Medicare Advantage, health plans provide all Medicare benefits in exchange for a capitated payment. Some fee-for-service enrollees also have Medicare supplemental insurance. Figures may not sum due to rounding.

Source: "MA State/County Penetration" (Dec. 2022), Centers for Medicare & Medicaid Services.

Medicare Advantage as a Share of Total Medicare Enrollment

California and United States, 2014 to 2022



California Health Insurers

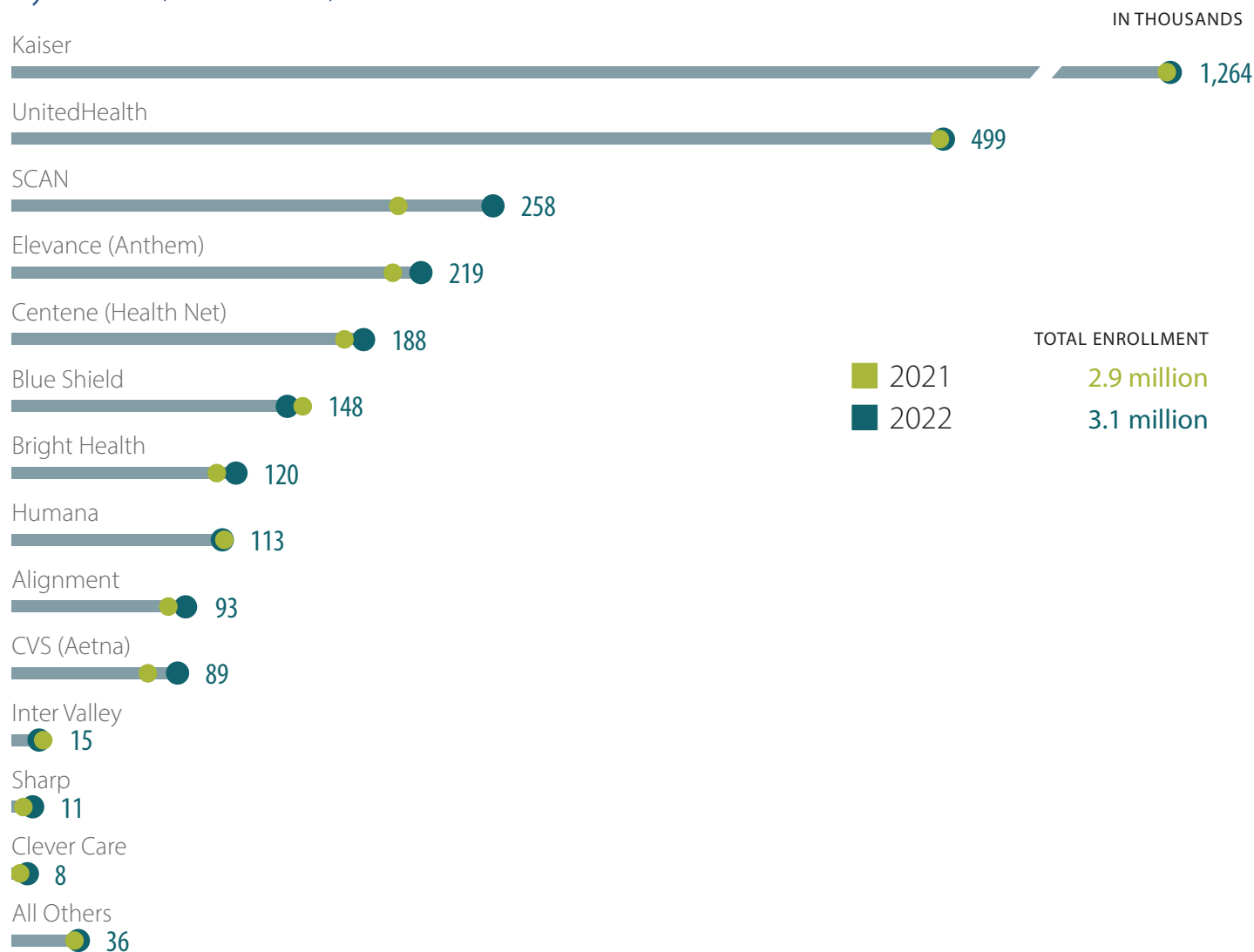
Public Coverage

Over time, the composition of Medicare enrollment has changed, with Medicare Advantage enrollment in 2022 approaching half of enrollment in both California and the US.

Notes: Under Medicare Advantage, health plans provide all Medicare benefits in exchange for a capitated payment. Some fee-for-service enrollees also have Medicare supplemental insurance.

Source: "MA State/County Penetration" (Dec. 2014–Dec. 2022), Centers for Medicare & Medicaid Services.

Medicare Advantage Enrollment by Insurer, California, 2021 and 2022



Notes: Enrollment as of December. Medicare Advantage is Medicare's managed care plan. *All others* includes plans with fewer than 7,000 Medicare enrollees in December 2022. *Humana* includes Arcadian Health Plan; *Centene (Health Net)* includes WellCare (formerly Easy Choice); *Bright Health* includes Central Health Plan and Universal Care. For details on groupings, see California Health Insurers Enrollment Almanac, 2023 — Data, available at "California Health Insurers, Enrollment - 2023 Edition." Total enrollment in 2022 increased by 5%, or 145,000, over 2021. See [Appendix H](#) for details, including market share.

Sources: *Enrollment Summary Report* (2021 and 2022), California Dept. of Managed Health Care; and *Health Insurance Covered Lives Report* (2021 and 2022), California Dept. of Insurance.

California Health Insurers

Public Coverage

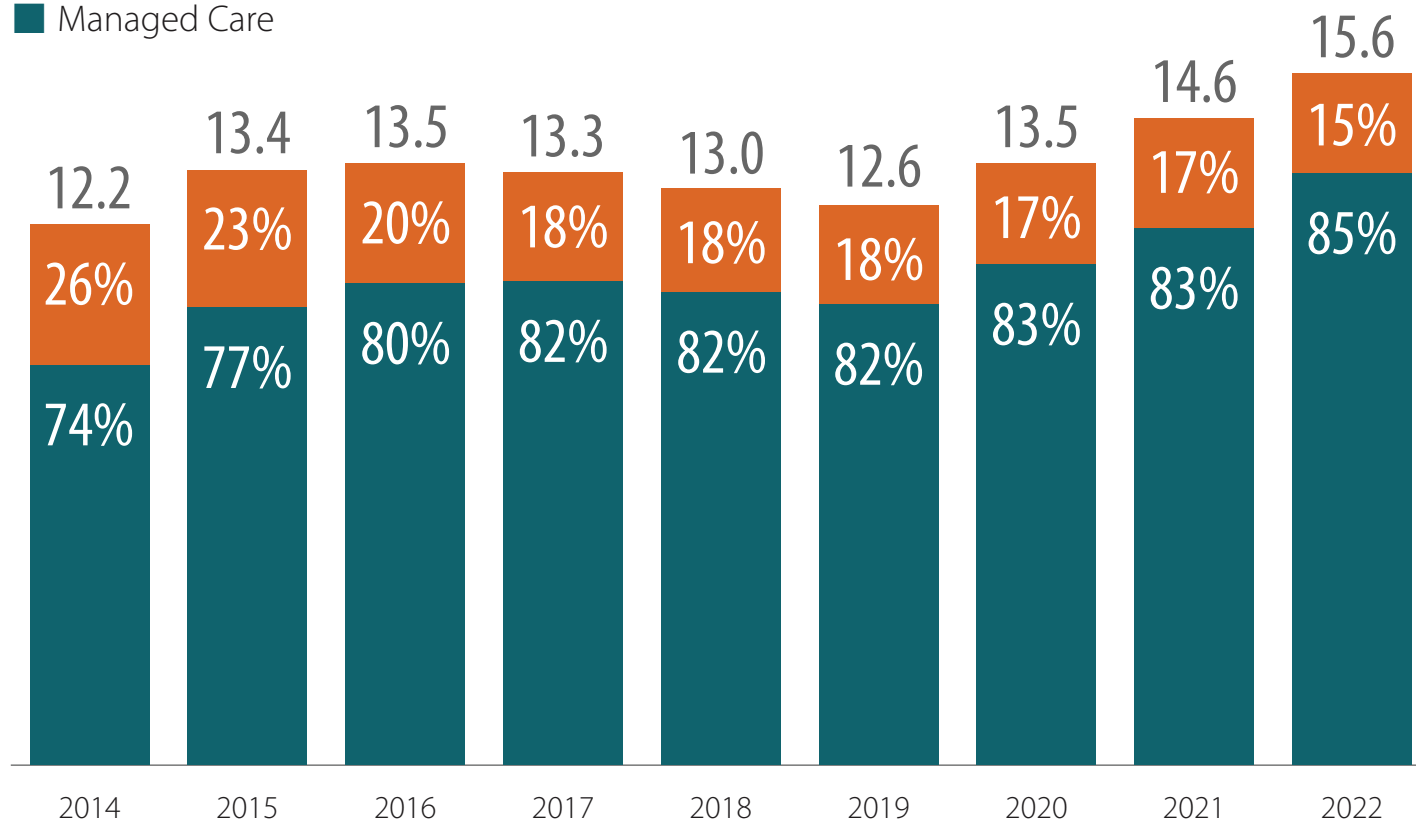
In California, Kaiser covered 1.3 million Medicare Advantage enrollees, 41% of all Medicare Advantage enrollment in 2022. The next five largest plans — UnitedHealth, SCAN, Elevance (Anthem), Centene (Health Net), and Blue Shield, together covered another 1.3 million.

Medi-Cal Fee-for-Service and Managed Care Enrollment

California, 2014 to 2022

STATEWIDE TOTAL IN MILLIONS

■ Fee-for-Service
■ Managed Care



California Health Insurers
Public Coverage

The percentage of Medi-Cal enrollees covered by managed care increased from 74% in 2014 to 85% in 2022.

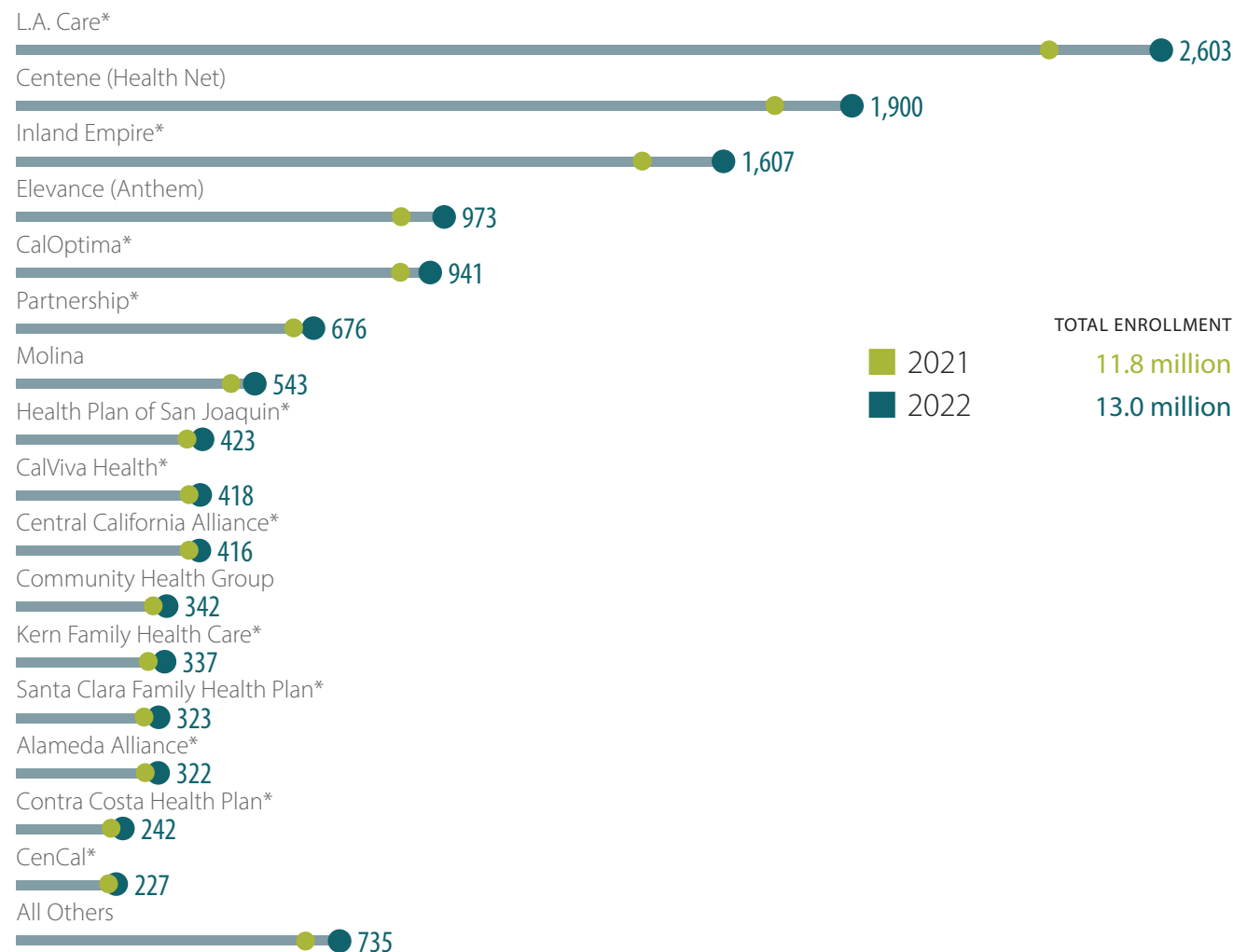
Notes: Enrollment as of December. A focus on managed care for dual eligibles (e.g., Medi-Cal Connect program) and people with disabilities increased managed care's share of Medi-Cal. Figures may not sum due to rounding.

Source: "Month of Eligibility, Delivery System and Health Plan, by County, Medi-Cal Certified Eligibility" (May 2022), California Health and Human Services Agency.

Medi-Cal Managed Care Enrollment

California, 2021 and 2022

IN THOUSANDS



* County plans

Notes: All enrollment as of December. Figures represent enrollment contracted directly with the state. Of these enrollees, 2.8 million were subcontracted to other plans (see [Appendix J](#) for details). *All others* consists of plans with fewer than 200,000 enrollees, (see [Appendix I](#)). *Centene (Health Net)* includes California Health and Wellness and Health Net Community Solutions.

Source: *Enrollment Summary Report* (2021 and 2022), California Dept. of Managed Health Care.

California Health Insurers

Public Coverage

Between 2021 and 2022, overall Medi-Cal managed care enrollment increased by 1.3 million enrollees (11%) overall. L.A. Care had the largest increase in the number of enrollees in 2022. County-based health plans insured 8.9 million of 13 million Medi-Cal managed care enrollees.

Patient Experience Ratings, HMO Plans

California, 2022

Legend:

- <75%
- 75%–85%
- >85%
- Too Few Responses

	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†
HMO		PERCENTAGE OF MEMBERS									
Aetna Health	—	47	64			92			45		86
Anthem Blue Cross	—										
Blue Shield	★★	49	68	61	82	94	76	77	48	85	88
Cigna	★★	45	58	67	80	93	74	76	44	86	86
Health Net	★★	49	63	66	78	90	72	74	42	78	79
Kaiser North	★★	44	59	64	81	89	74	77	45	82	85
Kaiser South	★★	47	62	63	75	90	64	70	48	80	87
Sharp	★★★★	62	69	75	86	96	81	79	56	88	88
UnitedHealthcare	★★	50	70	65	78	94	75	74	53		90
Western Health Advantage	★★	53	66	65	78	94	73	73	47	84	83

* 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.

Notes: HMO is health maintenance organization. Based on survey data collected in 2023 regarding service and experience of commercial enrollees in 2022. Results shown for survey samples of at least 100 health plan members in 2022 (exception: two-year sample was used for two questions to achieve sufficient sample). Small differences between health plan scores are expected; larger differences between plans are important. For additional information, see scoring documentation and [Appendix K](#).

Sources: California Health & Human Services Agency Center for Data Insights and Innovation / Office of the Patient Advocate California Health Care Quality Health Plan Report Card, 2023-24 Edition: Scoring Documentation for Public Reporting on CAHPS (Reporting Year 2023) (PDF), Center for Data Insights and Innovation (CDII); and "Health Care Quality Report Cards," CDII.

California Health Insurers

Consumer Satisfaction

In the most recent Health Plan Report Cards, seven of eight HMO plans scored were rated fair (two stars) on overall patient experience.

Patient Experience Ratings, PPO Plans

California, 2022

Legend:

- <75%
- 75%–85%
- >85%
- Too Few Responses

OVERALL		SATISFACTION WITH PLAN DOCTORS					GETTING CARE EASILY		SATISFACTION WITH PLAN SERVICES		
1–5 stars (5 is best)		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	★★	47	64	72		94	72	76	41	78	81
Anthem Blue Cross Life and Health	—										
Blue Shield Life and Health	★★	49	67	68	79	96	78	80	41	87	82
Cigna Health and Life	★	46	54	57	76	92	74	76	40	82	81
Health Net Life	★	47						70	31	72	66
UnitedHealthcare Insurance	★	36	56	49	78	95	74	73	33	81	83

* 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.

Notes: PPO is preferred provider organization. Based on survey data collected in 2023 regarding service and experience of commercial enrollees in 2022. Results shown for survey samples of at least 100 health plan members in 2022 (exception: two-year sample was used for two questions to achieve sufficient sample). Small differences between health plan scores are expected; larger differences between plans are important. For additional information, see scoring documentation and [Appendix K](#).

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California Health Insurers

Consumer Satisfaction

In the most recent Health Plan Report Cards, no California PPO scored received more than two stars on its overall patient experience rating.

Clinical Performance Ratings of HMO Health Plans

California, 2022

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	★★★	★★	★	★★★★★	★★★★	★★★	★★★	★★★	★★★	★★★

California Health Insurers

Consumer Satisfaction

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

Notes: *HMO* is health maintenance organization. A blank score indicates there were too few patients in the sample to report. Scores based on a five-star rating system, where more stars is better. Each category reflects a composite score for care in 2022 (the "measurement year"). Scores are based on information from health plan records collected from the [Healthcare Effectiveness Data and Information Set \(HEDIS\)](#) (PDF). Read more about the State of California's Office of the Patient Advocate's Report Card on health plan ratings and the clinical measures reflected.

Source: "HMO and PPO Quality Ratings Summary, 2023-24 Edition" (based on HEDIS), Office of the Patient Advocate.

Clinical Performance Ratings of PPO Plans

California, 2022

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: *PPO* is preferred provider organization. A blank score indicates there were too few patients in the sample to report. Scores based on a five-star rating system, where more stars is better. Each category reflects a composite score for care in 2022 (the "measurement year"). Scores are based on information from health plan records collected from the [Healthcare Effectiveness Data and Information Set \(HEDIS\)](#) (PDF). Read more about the State of California's Office of the Patient Advocate's Report Card on health plan ratings and the clinical measures reflected.

Source: "HMO and PPO Quality Ratings Summary, 2023-24 Edition" (based on HEDIS), Office of the Patient Advocate.

California Health Insurers

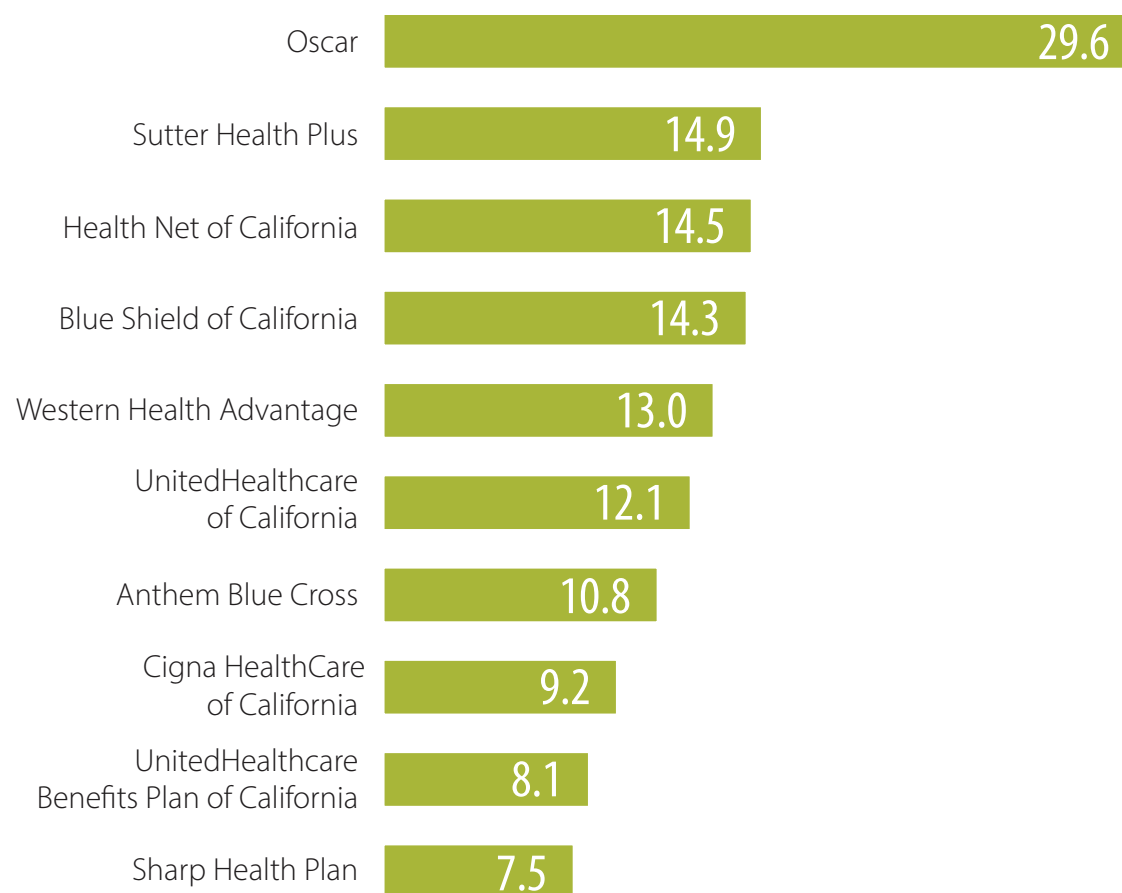
Consumer Satisfaction

Plans varied in their ability to meet clinical standards for the nine conditions scored.

Complaint Rates, DMHC

Insurers with Highest Complaint Rates, California, 2021

COMPLAINTS PER 10,000 ENROLLEES



California Health Insurers

Consumer Satisfaction

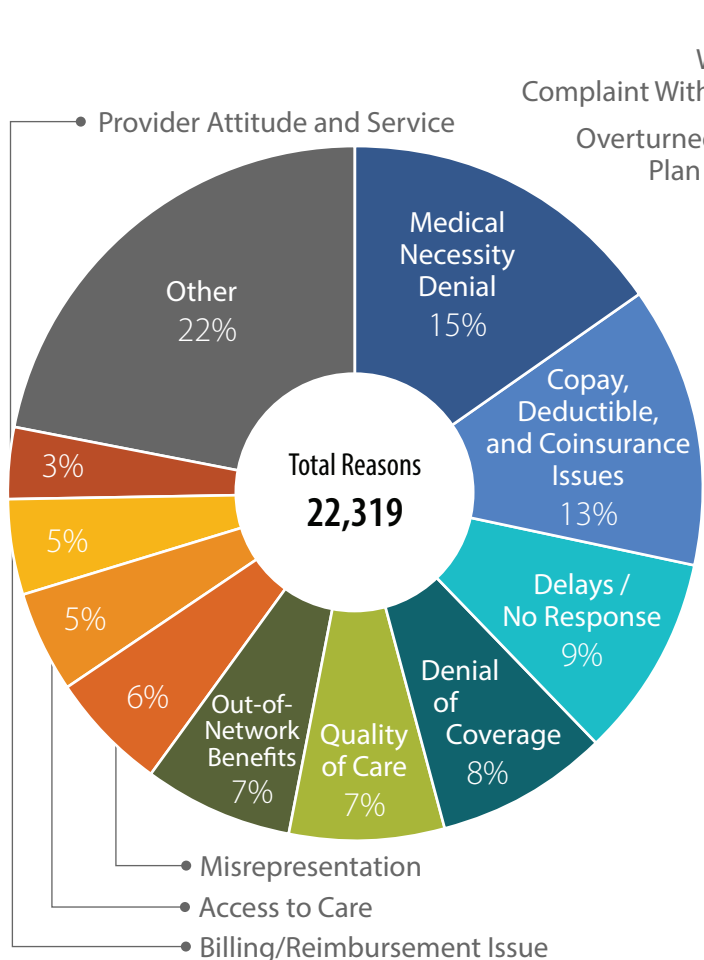
Among the plans shown, complaint rates ranged from 7.5 to 29.6 complaints per 10,000 enrollees.

Notes: DMHC is California Department of Managed Health Care. Includes plans with 70,000 or more enrollees. Figures include both standard complaints and independent medical reviews.

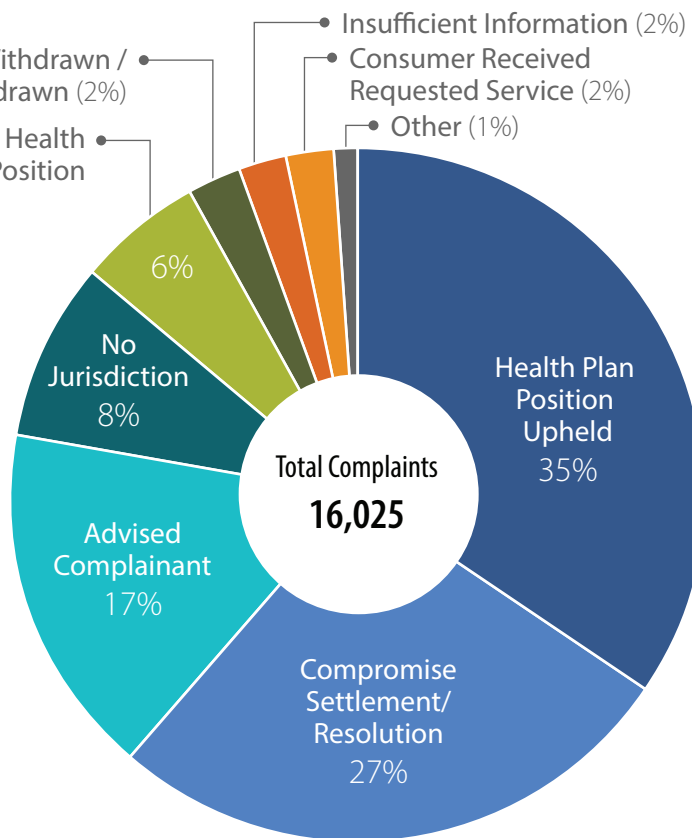
Source: *Data Tables for the Measurement Year 2021 Report*, Center for Data Insights and Innovation, August 2023, 4, figure 4.3.

Complaints Reasons and Results, DMHC California, 2021

Complaint Reasons



Complaint Results



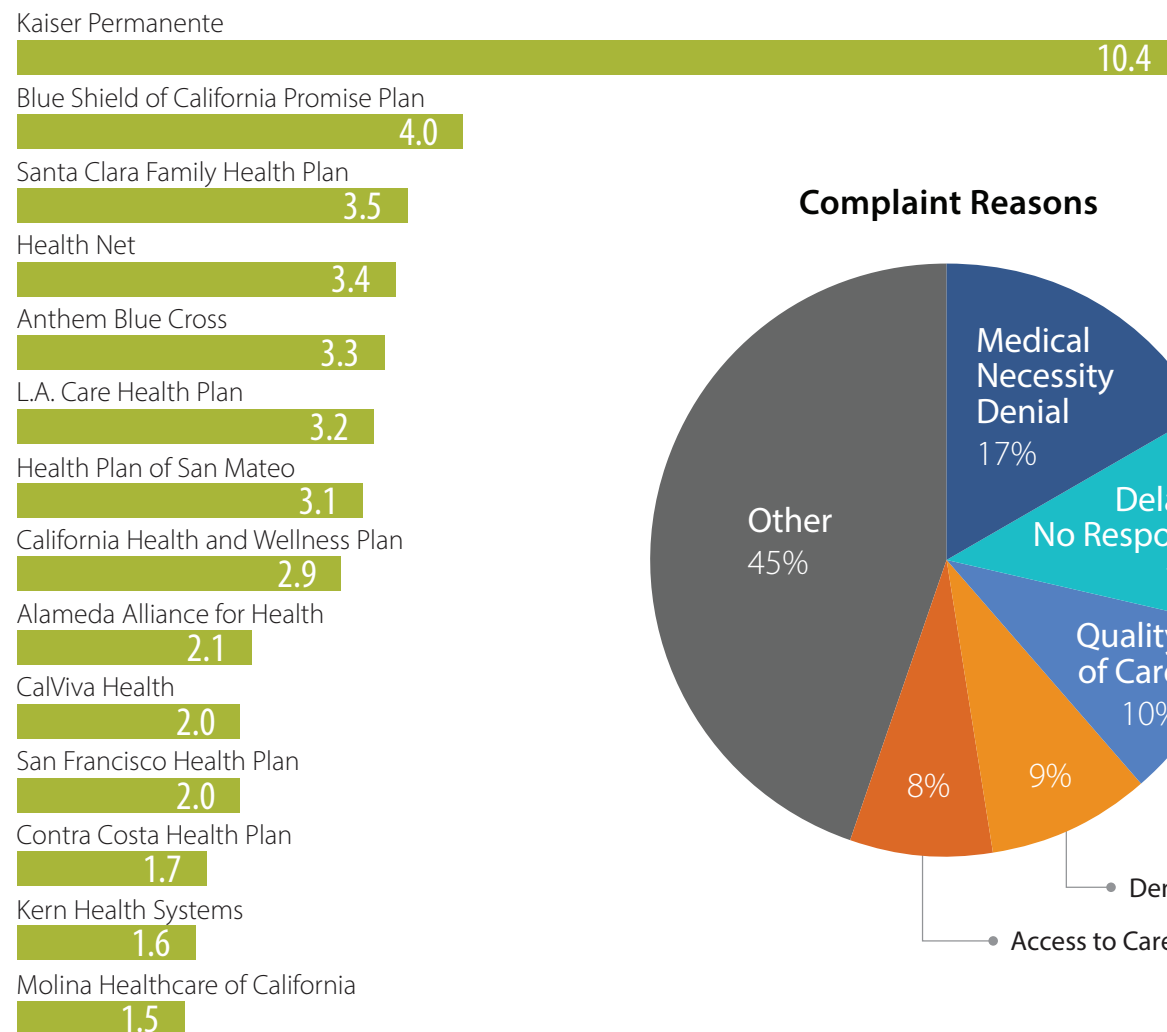
Medical necessity denial accounted for 15% of DMHC complaints, and issues regarding cost sharing for copays, deductibles, and coinsurance was another 13%. The health plan position was upheld in 35% of complaints, while three outcomes favoring complainants also totaled 35%. Average resolution time was 26 days (not shown).

Notes: DMHC is California Department of Managed Health Care. Figures include both standard complaints and independent medical reviews. Most complainants (94%) identified English as their primary language. Results considered favorable to the complainant were: overturned health plan position, compromise/settlement resolution, and consumer received requested service. Figures may not sum due to rounding.

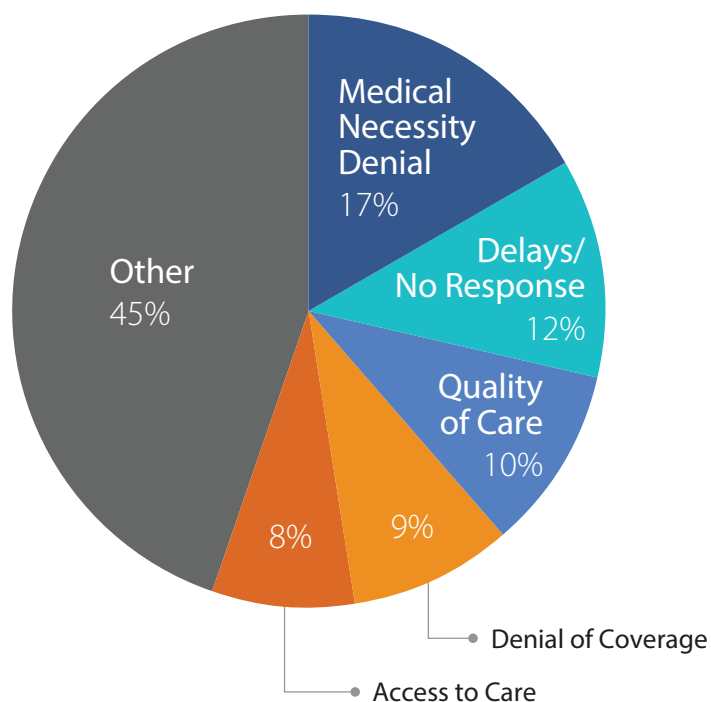
Source: *Data Tables for the Measurement Year 2021 Report*, Center for Data Insights and Innovation, August 2023, figures 4.4 and 4.6.

Complaint Rates and Reasons, DMHC, Medi-Cal Health Plans California, 2021

COMPLAINTS PER 10,000 ENROLLEES



Complaint Reasons



Notes: DMHC is California Department of Managed Health Care. *Complaint rates* includes plans with 70,000 or more enrollees, and 11 or more complaints. Not shown: plans with complaint rates less than 1.5 per 10,000 enrollees (CalOptima, CenCal Health, Central California Alliance for Health, Community Health Group, Health Plan of San Joaquin, Inland Empire Health Plan, Partnership HealthPlan, and two dental plans). *Reasons* include complaints from all Medi-Cal plans. A total of 2,571 complaints with 3,746 reasons were received from Medi-Cal enrollees. Figures may not sum due to rounding.

Source: *Data Tables for the Measurement Year 2021 Report*, Center for Data Insights and Innovation, August 2023, figures 4.13 and 4.12.

California Health Insurers

Consumer Satisfaction

Complaint rates for Medi-Cal health plans ranged from less than one (not shown) to 10.4 per 10,000 enrollees. One in six complaints (17%) was for medical necessity denial.

Complaint Rates, CDI

California, 2021

COMPLAINTS PER 10,000 ENROLLEES



Complaints per 10,000 enrollees for the largest CDI health insurers ranged from 9.0 to 64.1.

Notes: CDI is California Department of Insurance. Complaint rates are shown for plans with 70,000 or more enrollees and 25 or more complaints, in 2021. Includes only complaints that fall under the authority of the service center to address or resolve.

Source: *Data Tables for the Measurement Year 2021 Report*, Center for Data Insights and Innovation, August 2023, figure 6.3.

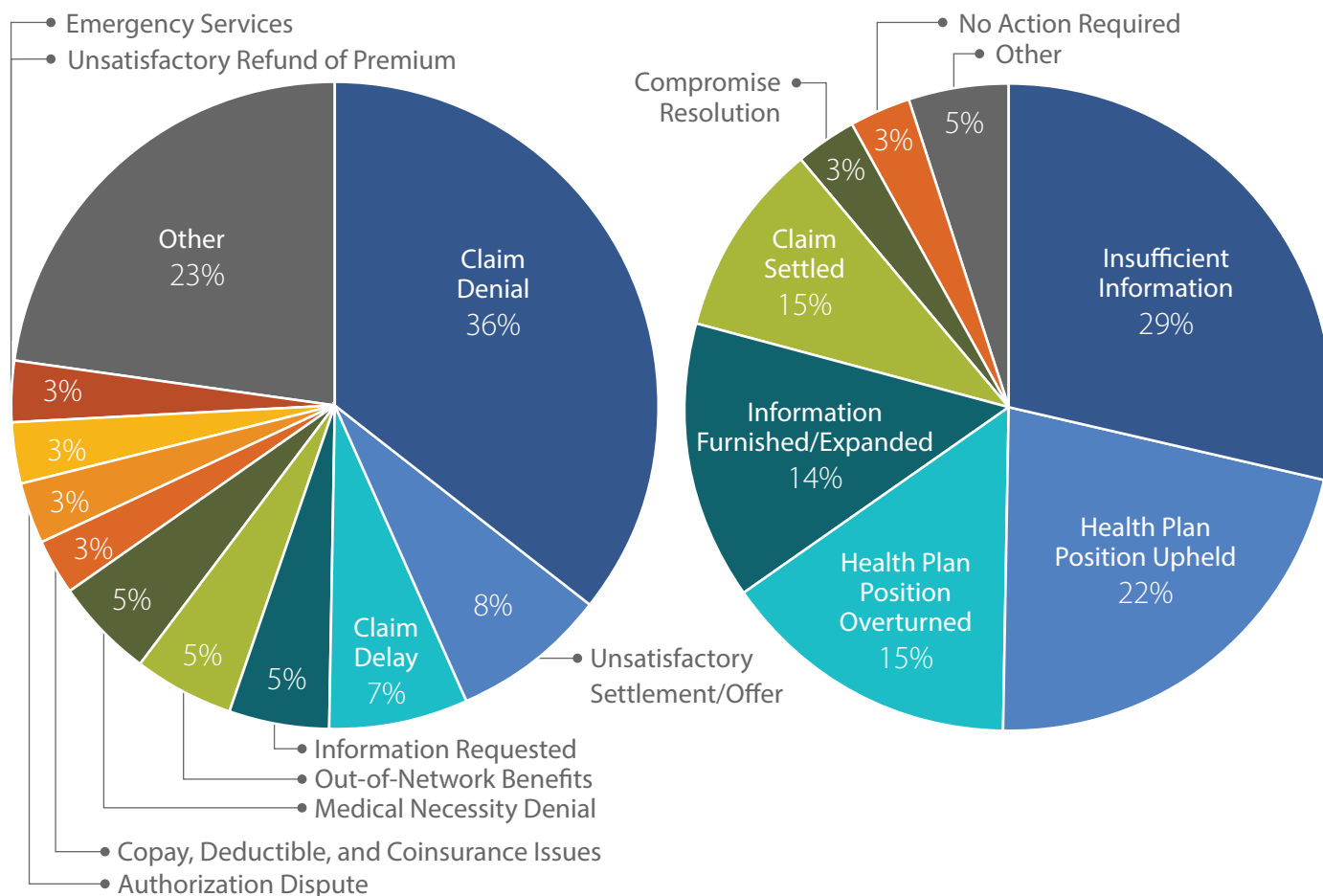
Complaint Reasons and Results, CDI

California, 2021

By far the most common reason for filing a complaint was claim denial. The most common result was “insufficient information.” Average resolution time was 46 days (not shown).

Complaint Reasons

Complaint Results



Notes: CDI is California Department of Insurance. Includes only complaints that fall under the authority of the service center to address or resolve. Figures may not sum due to rounding.

Source: *Data Tables for the Measurement Year 2021 Report*, Center for Data Insights and Innovation, August 2023, figures 6.4 and 6.7.

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, 2011–22
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

REGULATORS

California Department of Insurance (CDI)

- Insurance Company Profiles,
including Financial Statements
www.interactive.web.insurance.ca.gov
- Life and Annuity Market Share Reports, 2020–2022
www.insurance.ca.gov
- Health Insurance Covered Lives Reports, 2012–22
www.insurance.ca.gov

California Department of Managed Health Care (DMHC)

- Enrollment Summary Reports, 2012–22
www.dmhc.ca.gov
- Health Plan Financial Statements
wpso.dmhc.ca.gov
- Health Plan Financial Summary Report
wpso.dmhc.ca.gov
- Licensed Plans List
wpso.dmhc.ca.gov

OTHER STATE RESOURCES

California Health and Human Services Agency

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

Center for Data Insights and Innovation

- Health Plan Report Card, 2023–24 Edition
reportcard.opa.ca.gov
- About the HMO and PPO Ratings
reportcard.opa.ca.gov
- Annual Health Care Complaint Data Report – Report to
the Legislature for Measurement Year 2020
opa.ca.gov

Covered California

- Active Member Profiles
hbex.coveredca.com

PRIVATE RESOURCE

KFF

- 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.

AUTHOR

Katherine Wilson, Wilson Analytics

FOR MORE INFORMATION



California Health Care Foundation
1438 Webster Street, Suite 400
Oakland, CA 94612
510.238.1040
www.chcf.org

Appendix A. Affiliated Entities, California's Largest Health Insurers

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
Elevance (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		
	Wellcare		
Kaiser	Kaiser Foundation Health Plan*	Kaiser Permanente Insurance Company*	60053
UnitedHealth	UHC of California, dba UnitedHealthcare of California	UnitedHealthcare Insurance Company*	79413
	UnitedHealthcare Benefits Plan of California	Sierra Health and Life Insurance Company*	71420
	UnitedHealthcare Community Plan of California	Golden Rule Insurance Company*	62286
	Optum Health Plan of California	National Foundation Life Insurance Company*	98205
	PrimeCare Medical Network		
	Monarch Health Plan		

* Multistate activities are included in California regulatory filings.

Notes: Largest insurers were selected based on enrollment in December 2022; 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 revenue, 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 2021 or 2022 enrollment and affiliated companies providing ancillary coverage only (e.g., prescription drugs). NAIC is North American Industry Classification.

Sources: *Enrollment Summary Report* (2022), DMHC; *Health Insurance Covered Lives Report* (2022), CDI; "Exhibit (3B)" in *2022 Life and Annuity Market Share Report*, CDI, June 2023; and *California Health Market Share Report* (2022), CDI, acquired by special request to CDI Rate Specialist Bureau.

Appendix B. California Health Insurance Enrollment, by Regulator, by Market, 2020 to 2022

ENROLLMENT	ENROLLMENT								
	2020			2021			2022		
	CDI	DMHC	TOTAL	CDI	DMHC	TOTAL	CDI	DMHC	TOTAL
Individual	136,536	2,061,544	2,198,080	117,030	2,227,663	2,344,693	101,242	2,124,052	2,225,294
Small Group	108,661	2,170,564	2,279,225	105,065	2,201,042	2,306,107	113,361	2,210,075	2,323,436
Large Group	682,182	9,250,144	9,932,326	578,607	8,894,311	9,472,918	607,316	8,908,404	9,515,720
Commercial Total	927,379	13,482,252	14,409,631	800,702	13,323,016	14,123,718	821,919	13,242,531	14,064,450
Medicare Managed Care	214,223	2,642,255	2,856,478	230,012	2,685,449	2,915,461	259,448	2,801,088	3,060,536
Medi-Cal Managed Care		10,978,183	10,978,183		11,772,967	11,772,967		13,028,690	13,028,690
Public Managed Care Total	214,223	13,620,438	13,834,661	230,012	14,458,416	14,688,428	259,448	15,829,778	16,089,226
Commercial and Public	1,141,602	27,102,690	28,244,292	1,030,714	27,781,432	28,812,146	1,081,367	29,072,309	30,153,676
Student	139,392		139,392	76,164		76,164	99,352		99,352
Mini-Med	1,302		1,302	951		951	769		769
Other DMHC		1,332,306	1,332,306		1,954,728	1,954,728		2,282,798	2,282,798
From Other Plans		4,235,527	4,235,527		4,419,854	4,419,854		4,711,220	4,711,220
Other Total	140,694	5,567,833	5,708,527	77,115	6,374,582	6,451,697	100,121	6,994,018	7,094,139
Insured Total	1,282,296	32,670,523	33,952,819	1,107,829	34,156,014	35,263,843	1,181,488	36,066,327	37,247,815
Administrative Services Only (ASO)	4,779,318	800,091	5,579,409	4,737,319	747,877	5,485,196	4,983,078	775,081	5,758,159
Commercial and Public and ASO	5,920,920	27,902,781	33,823,701	5,768,033	28,529,309	34,297,342	6,064,445	29,847,390	35,911,835

Appendix B. California Health Insurance Enrollment, by Regulator, by Market, 2020 to 2022, *cont'd.*

SECTOR	CHANGE IN ENROLLMENT								
	CHANGE 2020			CHANGE 2021			CHANGE 2022		
	CDI	DMHC	TOTAL	CDI	DMHC	TOTAL	CDI	DMHC	TOTAL
Individual	-20,024	214,755	194,731	-19,506	166,119	146,613	-15,788	-103,611	-119,399
Small Group	-85,813	27,131	-58,682	-3,596	30,478	26,882	8,296	9,033	17,329
Large Group	-22,012	-121,378	-143,390	-103,575	-355,833	-459,408	28,709	14,093	42,802
Commercial Total	-127,849	120,508	-7,341	-126,677	-159,236	-285,913	21,217	-80,485	-59,268
Medicare Managed Care	39,223	129,225	168,448	15,789	43,194	58,983	29,436	115,639	145,075
Medi-Cal Managed Care		927,348	927,348		794,784	794,784		1,255,723	1,255,723
Public Managed Care Total	39,223	1,056,573	1,095,796	15,789	837,978	853,767	29,436	1,371,362	1,400,798
Commercial and Public	-88,626	1,177,081	1,088,455	-110,888	678,742	567,854	50,653	1,290,877	1,341,530
Student	-87,528		-87,528	-63,228		-63,228	23,188		23,188
Mini-Med	638		638	-351		-351	-182		-182
Other DMHC		45,410	45,410		622,422	622,422		328,070	328,070
From Other Plans		249,047	249,047		184,327	184,327		291,366	291,366
Other Total	-86,890	294,457	207,567	-63,579	806,749	743,170	23,006	619,436	642,442
Insured Total	-175,516	1,471,538	1,296,022	-174,467	1,485,491	1,311,024	73,659	1,910,313	1,983,972
Administrative Services Only (ASO)	-17,891	6,657	-11,234	-41,999	-52,214	-94,213	245,759	27,204	272,963
Commercial and Public and ASO	-106,517	1,183,738	1,077,221	-152,887	626,528	473,641	296,412	1,318,081	1,614,493

Appendix B. California Health Insurance Enrollment, by Regulator, by Market, 2020 to 2022, *cont'd.*

SECTOR	CHANGE IN ENROLLMENT								
	CHANGE 2020			CHANGE 2021			CHANGE 2022		
	CDI	DMHC	TOTAL	CDI	DMHC	TOTAL	CDI	DMHC	TOTAL
Individual	-12.8%	11.6%	9.7%	-14.3%	8.1%	6.7%	-13.5%	-4.7%	-5.1%
Small Group	-44.1%	1.3%	-2.5%	-3.3%	1.4%	1.2%	7.9%	0.4%	0.8%
Large Group	-3.1%	-1.3%	-1.4%	-15.2%	-3.8%	-4.6%	5.0%	0.2%	0.5%
Commercial Total	-12.1%	0.9%	-0.1%	-13.7%	-1.2%	-2.0%	2.6%	-0.6%	-0.4%
Medicare Managed Care	22.4%	5.1%	6.3%	7.4%	1.6%	2.1%	12.8%	4.3%	5.0%
Medi-Cal Managed Care		9.2%	9.2%		7.2%	7.2%		10.7%	10.7%
Public Managed Care Total	22.4%	8.4%	8.6%	7.4%	6.2%	6.2%	12.8%	9.5%	9.5%
Commercial and Public	-7.2%	4.5%	4.0%	-9.7%	2.5%	2.0%	4.9%	4.6%	4.7%
Student	-38.6%		-38.6%	-45.4%		-45.4%	30.4%		30.4%
Mini-Med	96.1%		96.1%	-27.0%		-27.0%	-19.1%		-19.1%
Other DMHC		3.5%	3.5%		46.7%	46.7%		16.8%	16.8%
From Other Plans		6.2%	6.2%		4.4%	4.4%		6.6%	6.6%
Other Total	-38.2%	5.6%	3.8%	-45.2%	14.5%	13.0%	29.8%	9.7%	10.0%
Insured Total	-12.0%	4.7%	4.0%	-13.6%	4.5%	3.9%	6.6%	5.6%	5.6%
Administrative Services Only (ASO)	-0.4%	0.8%	-0.2%	-0.9%	-6.5%	-1.7%	5.2%	3.6%	5.0%
Commercial and Public and ASO	-1.8%	4.4%	3.3%	-2.6%	2.2%	1.4%	5.1%	4.6%	4.7%

Appendix B. California Health Insurance Enrollment, by Regulator, by Market, 2020 to 2022, *cont'd.*

DISTRIBUTION BETWEEN REGULATORS

SECTOR	ENROLLMENT UNDER CDI			ENROLLMENT UNDER DMHC		
	2020	2021	2022	2020	2021	2022
Individual	6%	5%	5%	94%	95%	95%
Small Group	5%	5%	5%	95%	95%	95%
Large Group	7%	6%	6%	93%	94%	94%
Commercial Total	6%	6%	6%	94%	94%	94%
Medicare Managed Care	7%	8%	8%	93%	92%	92%
Medi-Cal Managed Care				100%	100%	100%
Public Managed Care Total	2%	2%	2%	98%	98%	98%
Commercial and Public	4%	4%	4%	96%	96%	96%
Student	100%	100%	100%			
Mini-Med	100%	100%				
Other DMHC				100%	100%	100%
From Other Plans				100%	100%	100%
Other Total	2%	1%	1%	98%	99%	99%
Insured Total	4%	3%	3%	96%	97%	97%
Administrative Services Only (ASO)	86%	86%	87%	14%	14%	13%
Commercial and Public and ASO	18%	17%	17%	82%	83%	83%

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 Insurers, Enrollment – 2023 Edition](#). *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. DMHC began reporting federal employees enrolled in health plans exempt from DMHC regulation in Other DMHC in 2021. *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 is provided to self-insured employers.

Sources: [Enrollment Summary Report](#) (2020–22), DMHC; and [Health Insurance Covered Lives Report](#) (2020–22), CDI.

Appendix C. DMHC-Regulated Health Plans, December 31, 2022

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	MEDICARE	
Access Senior HealthCare	Access Senior HealthCare*	Woodland Hills	11/6/2014	M	—	2,323	83	—	—	—	2,323
Adventist Health Plan	Adventist*	Roseville	2/14/2014	C	—	20,147	61	—	—	—	20,147
Aetna Better Health of California	Aetna Better Health	Concord	11/30/2017	O	P	79,750	46	—	65%	35%	79,750
Aetna Health of California	Aetna Health	Concord	8/6/1981	O	P	204,398	31	98%	—	2%	204,398
AIDS Healthcare Foundation	Positive Healthcare	Los Angeles	12/1/2005	O	NP	1,473	87	—	56%	44%	1,473
Alameda Alliance For Health	Alameda Alliance†	Alameda	9/19/1995	C	NP	327,929	24	—	98%	—	327,929
Align Senior Care California	Align Senior Care	Glen Allen, VA	4/19/2021	M	—	23	92	—	—	100%	23
Alignment Health Plan	Alignment	Orange	5/25/2004	M	P	92,994	42	—	—	100%	92,994
AltaMed Health Network	AltaMed*	Montebello	1/2/2019	C	P	152,813	35	—	—	—	152,813
AmericasHealth Plan	AmericasHealth Plan*	Oxnard	4/23/2013	O	P	11,648	72	—	—	—	11,648
Arcadian Health Plan	Arcadian	Irvine	5/28/2008	B/M	—	471,461	16	—	—	22%	471,461
Aspire Health Plan	Aspire Health Plan	Monterey	4/5/2013	O	NP	12,184	70	—	—	51%	12,184
Astiva Health	Astiva Health	Costa Mesa	8/14/2020	M	—	1,699	86	—	—	100%	1,699
Bay Area Accountable Care Network	Canopy*	Emeryville	7/27/2016	O	—	48,089	56	—	—	—	48,089
Blue Cross of California	Anthem Blue Cross	Woodland Hills	1/7/1993	B	P	2,844,385	2	68%	—	5%	2,844,385
Blue Cross of California Partnership Plan	Blue Cross Partnership	Woodland Hills	Full service	B/C	P	976,004 as of 2020	7	—	100%	—	976,004
Blue Shield of California	Blue Shield	Oakland	7/27/1978	B	NP	2,593,680	4	84%	—	6%	3,368,761
Blue Shield of California Promise Health Plan	Blue Shield Promise	Monterey Park	11/1/1995	B/C	—	501,230	14	—	27%	—	501,230
Brown and Toland Health Services	Brown and Toland*	Oakland	4/12/2013	M	—	25,010	60	—	—	—	25,010
California Health and Wellness Plan	California Health and Wellness	Sacramento	10/2/2013	C	P	241,134	28	—	100%	—	241,134

* 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 is shown as “—”.

Appendix C. DMHC-Regulated Health Plans, December 31, 2022, *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	MEDICARE	
CareMore Health Plan	CareMore	Cerritos	11/1/2002	M	—	48,628	55	—	—	—	48,628
CCA Health Plans of California	CCA Health Plans	Cerritos	4/4/2018	M	—	284	90	—	—	100%	284
Central Health Plan of California	Central Health Plan	Anaheim	10/27/2004	M	P	37,368	57	—	—	100%	37,368
Central Valley Health Plan	Central Valley Health Plan*	Fresno	8/2/2021	M	P	2,138	84	—	—	—	2,138
CHG Foundation	Community Health Group Partnership Plan	Chula Vista	Full service as of 2020	C	—	334,683	23	—	100%	—	334,683
Children's Health Plan of California	Children's Health Plan*	San Diego	11/26/2019	C	—	140	91	—	—	—	140
Chinese Community Health Plan	Chinese Community Health Plan	San Francisco	7/31/1987	O	P	11,738	71	54%	—	46%	11,738
Choice Physicians Network	Choice Physicians*	Apple Valley	9/14/2009	M	—	13,933	66	—	—	—	13,933
Cigna HealthCare of California	Cigna	Glendale	3/23/1979	O	P	110,907	39	100%	—	—	110,907
Clever Care of Golden State	Clever Care	Arcadia	6/18/2020	M	—	7,798	77	—	—	100%	7,798
Community Care Health Plan	Community Care Health Plan	Fresno	3/1/2013	O	P	11,293	73	100%	—	—	11,293
Community Health Group	Community Health Group	Chula Vista	8/30/1985	C/M	NP	6,864	78	—	100%	—	6,864
Contra Costa County Medical Services	Contra Costa Health Plan†	Martinez	4/6/1978	C	NP	248,967	27	2%	97%	—	248,967
County of Ventura	Ventura County Health Care Plan†	Oxnard	6/6/1996	O	NP	11,024	74	100%	—	—	11,024
Dignity Health Provider Resources	Dignity*	Bakersfield	8/6/2015	O	NP	27,871	59	—	—	—	27,871
EPIC Health Plan	EPIC*	Redlands	10/29/2010	O	—	66,134	50	—	—	—	66,134
Essence Healthcare of California	Essence Healthcare	Pleasanton	2/20/2014	M	P	5,846	80	—	—	100%	5,846
Evergreen HMO of California	Evergreen HMO*	Costa Mesa	4/27/2022	M	—		94	—	—	—	
Family Choice Health Services	Family Choice*	Westminster	9/23/2022	C	—	48,849	54	—	—	—	48,849
For Your Benefit	For Your Benefit*	San Francisco	6/8/2020	M	—	4,072	81	—	—	—	4,072

* 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 is shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2022, *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	MEDICARE	
Fresno-Kings-Madera Regional Health Authority	CalViva Health†	Fresno	12/30/2010	B/C	NP	418,051	19	—	100%	—	418,051
Golden Bay Health	Golden Bay Health*	Daly City	7/14/2022	M	—	1,088	88	—	—	—	1,088
Health Net Community Solutions	Health Net Community Solutions	Woodland Hills	6/13/2005	B/C	P	2,107,070	5	—	79%	1%	2,107,070
Health Net of California	Health Net	Woodland Hills	3/7/1991	B	P	917,575	9	47%	—	9%	917,575
Healthy Valley Provider Network	Healthy Valley*	Bakersfield	7/8/2021	M	—	2,640	82	—	—	—	2,640
Heritage Provider Network	Heritage*	Northridge	2/7/1997	B	P	696,561	11	—	—	—	696,561
Hill Physicians Care Solutions	Hill Physicians*	San Ramon	6/11/2020	M	—	9,614	76	—	—	—	9,614
Humana Health Plan of California	Humana Health Plan of CA	Irvine	5/12/2009	M	P	10,337	75	—	—	76%	10,337
Humana Health Plan of Texas	Humana Health Plan of TX	Louisville, KY	3/10/2021	M	P	69,124	48	—	—	—	69,124
Imperial Health Plan of California	Imperial*	Pasadena	5/11/2016	M	—	17,573	63	—	—	26%	17,573
Inland Empire Health Plan	Inland Empire†	Rancho Cucamonga	7/22/1996	B/C	NP	1,607,107	6	—	100%	—	1,607,107
Innovative Integrated Health Community Plans	Innovative Integrated Health*	Newport Beach	4/28/2021	M	—	8	93	—	—	100%	8
Inter Valley Health Plan	Inter Valley	Pomona	5/25/1979	M	NP	14,993	65	—	—	100%	14,993
Kaiser Foundation Health Plan	Kaiser	Oakland	11/4/1977	B	NP	9,399,307	1	73%	2%	13%	9,399,307
Kern Health Systems	Kern Family Health Care†	Bakersfield	5/6/1996	C	NP	336,514	22	—	100%	—	336,514
L.A. Care Health Plan Joint Powers Authority	L.A. Care JPA†	Los Angeles	12/6/2013	O	NP	49,580	53	—	—	—	49,580
Local Initiative Health Authority for L.A. County	L.A. Care†	Los Angeles	4/1/1997	B/C	NP	2,715,972	3	4%	96%	—	2,715,972
MedCare Partners	MedCare Partners*	Tustin	4/26/2021	M	—	615	89	—	—	—	615

* 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 is shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2022, *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	MEDICARE	
Medcore Health Plan	Medcore*	Stockton	5/26/2017	M	—	12,574	69	—	—	—	12,574
Medi-Excel, SA de CV	Medi-Excel, SA de CV	Chula Vista	8/10/2012	O	P	15,701	64	90%	—	—	15,701
MemorialCare Select Health Plan	MemorialCare Select	Fountain Valley	5/17/2013	O	NP	70,332	47	0%	—	—	70,332
Meritage Health Plan	Meritage*	Petaluma	6/19/2020	M	—	13,207	67	—	—	—	13,207
Molina Healthcare of California	Molina	Long Beach	3/14/1994	B/C	P	690,690	12	9%	79%	1%	690,690
Monarch Health Plan	Monarch*	Irvine	4/18/2007	M	P	184,897	33	—	—	—	184,897
On Lok Senior Health Services	On Lok	San Francisco	10/20/1999	M	NP	1,754	85	—	15%	85%	1,754
Optum Health Plan of California	Optum*	El Segundo	12/31/2013	B	P	472,901	15	—	—	—	472,901
Orange County Health Authority	CalOptima†	Orange	6/28/2000	B/C	NP	944,975	8	—	100%	0%	944,975
Oscar Health Plan of California	Oscar	Marina Del Rey	10/16/2015	O	P	62,457	51	100%	—	—	62,457
Partnership HealthPlan of California	Partnership†	Fairfield	11/4/2005	B/C	NP	676,353	13	—	100%	—	676,353
PIH Health Care Solutions	PIH*	Whittier	4/14/2014	O	NP	6,822	79	—	—	—	6,822
Premier Health Plan Services	Premier*	Cypress	10/16/1998	O	—	19,933	62	—	—	—	19,933
PRIMECARE Medical Network	PrimeCare*	Ontario	10/16/1998	O	P	216,507	30	—	—	—	216,507
PromiseCare Health Plan	PromiseCare*	Corona	1/15/2019	M	—		94	—	—	—	
Prospect Health Plan	Prospect*	Los Angeles	11/4/2014	M	—	66,693	49	—	—	—	66,693
Providence Health Assurance	Providence Health Assurance	Beaverton, OR	5/15/2018	M	—	456,894	17	—	—	—	456,894
Providence Health Network	Providence Health Network*	Torrance	11/22/2013	O	NP	89,997	43	—	—	—	89,997
San Francisco Health Authority	San Francisco†	San Francisco	8/13/1996	C	NP	181,725	34	—	94%	—	181,725

* 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 is shown as "—".

Appendix C. DMHC-Regulated Health Plans, December 31, 2022, *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	MEDICARE	
San Joaquin County Health Commission	Health Plan of San Joaquin [†]	French Camp	1/30/1996	C	NP	423,068	18	—	100%	—	423,068
San Mateo Health Commission	Health Plan of San Mateo [†]	S. San Francisco	7/31/1998	C	NP	148,315	37	—	99%	—	148,315
Santa Barbara San Luis Obispo Regional Health Authority	CenCal [†]	Santa Barbara	6/22/2000	C	NP	227,427	29	—	100%	—	227,427
Santa Clara County	Valley Health Plan [†]	San Jose	9/13/1985	C	NP	201,990	32	22%	—	—	201,990
Santa Clara County Health Authority	Santa Clara Family Health Plan [†]	San Jose	12/20/1996	C	NP	323,113	25	—	100%	—	323,113
Santa Cruz-Monterey-Merced Managed Medical Care Commission	Central California Alliance [†]	Scotts Valley	6/20/2000	C	NP	416,772	20	—	100%	—	416,772
Scan Health Plan	SCAN	Long Beach	11/30/1984	M	NP	272,362	26	—	5%	95%	272,362
Scripps Health Plan Services	Scripps	San Diego	4/7/1999	O	NP	149,275	36	11%	—	—	149,275
Sequoia Health Plan	Sequoia [*]	Visalia	5/26/2017	M	—	12,956	68	—	—	—	12,956
Sharp Health Plan	Sharp	San Diego	9/17/1992	O	NP	148,153	38	93%	—	7%	148,153
Sistemas Medicos Nacionales, SA de CV	SIMNSA	Chula Vista	1/31/2000	O	P	51,552	52	100%	—	—	51,552
Starlife Holdings	Starlife [*]	City of Industry	7/21/2022	M	—		94	—	—	—	
Sutter Health Plan	Sutter	Sacramento	4/5/2013	O	NP	102,768	41	100%	—	—	102,768
UHC of California	UnitedHealthcare	Cypress	5/15/1978	B	P	732,141	10	50%	—	50%	732,141
UnitedHealthcare Benefits Plan of California	UnitedHealthcare Benefits Plan	Cypress	8/14/2015	O	P	383,638	21	100%	—	—	383,638
UnitedHealthcare Community Plan of California	UnitedHealthcare Community Plan	Rancho Cordova	10/16/2014	C	P	32,694	58	—	86%	14%	32,694
Universal Care	Universal Care	Westminster	10/15/1985	M	P	83,036	45	1%	—	99%	83,036

^{*} 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 is shown as “—”.

Appendix C. DMHC-Regulated Health Plans, December 31, 2022, *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	MEDICARE	
WellCare of California	WellCare	Tampa, FL	6/11/2007	M	P	88,555	44	—	—	100%	88,555
Western Health Advantage	Western Health Advantage	Sacramento	1/14/1997	O	NP	103,460	40	98%	—	2%	103,460

* 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 is shown as "—".

Notes: *Total insured* includes commercial, public (managed care), and other. *ASO* (administrative services only) enrollment under DMHC (California Department of Managed Health Care) of 775,081 (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. CCA Health Plans of California was known as Vitality Health Plan before its acquisition by Commonwealth Care Alliance in 2022. Essence Healthcare was Stanford Health Care Advantage. MemorialCare Select was Seaside. Optum Health Plan of California was known as DaVita before its acquisition by UnitedHealth. PromiseCare Health Plan was Global Health Plan. Although filing separately, CareMore is an Anthem company, and Arcadian is owned by Humana. California Health and Wellness, Health Net Community Solutions, Health Net of California, and WellCare (formerly Easy Choice) are all owned by Centene. As part of a trend separating private and public 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, 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 six DMHC-licensed health plans (UHC, UnitedHealthcare Community Plan, UnitedHealthcare Benefits Plan, Optum, PrimeCare Medical Network, and Monarch Health Plan). For more detail, see *California Health Insurers Enrollment Almanac, 2023 — Data*, available at "California Health Insurers, Enrollment — 2023 Edition."

Sources: "List of All Licensed Plans, as of November 30, 2023," DMHC; *Enrollment Summary Report* (2022), DMHC; "Health Plan Financial Summary Report" (2022), DMHC; "HMO/Health Plan's Financial Statement Search" (2022), DMHC; and author research into DMHC financial filings, plan announcements, and public documents. For more information on tax status, see "Medical Loss Ratio Data and System Resources" (2022), Centers for Medicare & Medicaid Services; and *CAHP 2022 Membership Directory*, California Assn. of Health Plans.

Appendix D. Selected CDI-Regulated Health Insurers, December 2022

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	\$2,604	348,449	748,370	1,096,819
Anthem Blue Cross Life and Health Insurance Company	Anthem Blue Cross Life and Health	62825	\$1,826	83,095	2,678,850	2,761,945
Cigna Health and Life Insurance Company	Cigna Health and Life	67369	\$1,794	159,513	800,783	960,296
Sierra Health and Life Insurance Company*	Sierra Health & Life	71420	\$1,712	128,527		128,527
UnitedHealthcare Insurance Company*	UnitedHealthcare Insurance	79413	\$2,302	122,348	594,038	716,386

* 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 \$1.5 billion in 2022. *Total Insured* = Commercial + Public (managed care) + Other Total. Enrollment excludes supplemental, short-term, and ancillary coverage. See [Appendix B](#) for enrollment details.

Sources: *Annual Financial Statements* (2022), CDI; *Life and Annuity Market Share Report* (2022), CDI, June 2023; 2022 California Health Market Share Report, CDI, acquired by special request to CDI Rate Specialist Bureau; and *Health Insurance Covered Lives Report* (2022), CDI.

Appendix E. New Full-Service Health Plan Licenses, DMHC, 2020 to 2022

NEW PLANS	LICENSE DATE	LOCATION	NOTES	POPULATION(S) SERVED
Align Senior Care California	4/19/2021	Glen Allen, VA	First enrollment in 2022.	Medicare Advantage
Astiva Health	8/14/2020	Costa Mesa	First enrollment in 2021.	Medicare Advantage (Orange and San Diego Counties)
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. BC of CA Partnership Plan serves the Medi-Cal line of business previously reported under Blue Cross of California. In 2020, BC 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)
Central Valley Health Plan*	8/2/2021	Fresno	Contracted to Humana for enrollment (2022). Saint Agnes Medical Center is sole shareholder.	Medicare Advantage
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
Clever Care of Golden State	6/18/2020	Arcadia	First enrollment in 2021.	Medicare Advantage (integrates supplemental Eastern medicine benefits)
Family Choice Health Services	9/23/2022	Westminster	Subcontracted enrollment from CalOptima.	Medi-Cal
Evergreen HMO of California*	4/27/2022	Costa Mesa	No enrollment as of December 2022. In October 2022, withdrew its application for CMS licensure.	Medicare Advantage
For Your Benefit*	6/8/2020	San Francisco	First enrollment in 2020.	Medicare Advantage
Golden Bay Health*	7/14/2022	Daly City	Doing business as Golden Bay Health Plan.	Medicare Advantage for SF County
Healthy Valley Provider Network*	7/8/2021	Bakersfield	First enrollment in 2022 (from Humana Medicare Advantage).	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) license 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 31, 2022," DMHC; and author research into DMHC financial filings, plan announcements, and public documents at "HMO/Health Plan's Financial Statement Search," DMHC.

Appendix E. New Full-Service Health Plan Licenses, DMHC, 2020 to 2022, *cont'd.*

NEW PLANS	LICENSE DATE	LOCATION	NOTES	POPULATION(S) SERVED
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
Humana Health Plan of Texas	3/10/2021	Louisville, KY	As of December 2022, all enrollment was out of state.	Medicare Advantage
MedCare Partners*	4/26/2021	Tustin	Focus on linguistically specific delivery system for senior Vietnamese population.	Medicare Advantage
Meritage Health Plan*	6/19/2020	Novato	First enrollment in 2020, subcontracted from Alignment, UnitedHealthcare, and more recently from Western Health Advantage.	Medicare Advantage
Starlife Holdings*	7/21/2022	City of Industry	No enrollment as of December 2022. Will operate in Orange and Riverside Counties.	Medicare Advantage

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

Notes: *DMHC* is California Department of Managed Health Care. *Dbc* is doing business as. *QIF* (Quality Improvement Fee) license 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 31, 2022," 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				
Access Senior HealthCare*	12/31/2022	2,323	-\$0.35	-157.6%	-1.3%	\$25.9	96%	6.6%	87.8%	M
Adventist*	12/31/2022	20,147	\$0.20	21.0%	0.5%	\$39.2	97%	10.7%	132.6%	C
Aetna Better Health	12/31/2022	79,750	\$19.90	141.0%	3.8%	\$527.8	84%	12.1%	72.1%	O
Aetna Health	12/31/2022	204,398	\$46.31	6.2%	3.6%	\$1,273.0	89%	7.2%	61.8%	O
Alameda Alliance†	6/30/2022	313,137	\$25.21	-3,397.0%	2.1%	\$1,186.6	93%	5.3%	157.1%	C
Align Senior Care	12/31/2022	23	-\$0.52	-24,557.2%	-159.8%	\$0.3	139%	120.9%	599.9%	M
Alignment	12/31/2022	92,994	-\$55.18	7.9%	-4.2%	\$1,310.1	87%	17.3%	103.1%	M
AltaMed*	12/31/2022	152,813	\$9.49	34.7%	5.0%	\$191.3	91%	2.9%	145.9%	C
AmericasHealth Plan*	6/30/2022	8,922	\$0.85	-169.7%	3.3%	\$25.4	79%	16.2%	159.0%	O
Anthem Blue Cross	12/31/2022	3,104,922	\$820.33	-1.0%	4.8%	\$17,091.5	87%	9.9%	92.0%	B
Arcadian	12/31/2022	471,461	\$209.43	49.2%	3.1%	\$6,865.5	88%	9.0%	58.6%	B/M
Aspire Health Plan	12/31/2022	12,184	-\$13.85	20.1%	-14.9%	\$92.8	101%	27.5%	166.5%	O
Astiva Health	12/31/2022	1,699	-\$3.12	-28.9%	-12.7%	\$24.6	72%	41.1%	133.9%	M
Blue Cross Partnership	12/31/2022	976,004	\$340.71	112.5%	11.3%	\$3,015.9	74%	12.2%	154.7%	B/C
Blue Shield	12/31/2022	3,634,582	-\$910.37	-484.3%	-4.2%	\$21,446.8	99%	12.8%	116.7%	B
Blue Shield Promise	12/31/2022	501,230	\$117.58	-1,253.5%	6.5%	\$1,802.6	91%	8.1%	123.4%	B/C
Brandman	8/31/2022	0	-\$1.78	-3.6%	-107.8%	\$1.7	73%	134.8%	128.0%	M
Brown and Toland*	12/31/2022	25,010	-\$21.84	168.6%	-8.0%	\$272.6	102%	6.0%	184.6%	M

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

† County-based health plan.

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 \$ IN MILLIONS	HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
			\$ IN MILLIONS	GROWTH OVER PRIOR YEAR	AS SHARE OF REVENUE					
California Health and Wellness	12/31/2022	241,134	54.10	-174.0%	6.0%	901.6	81%	17.6%	112.4%	C
CalOptima [†]	6/30/2022	914,646	110.69	-61.0%	2.6%	4207.0	93%	3.6%	150.7%	B/C
CalViva Health [†]	6/30/2022	407,069	9.17	-28.8%	0.6%	1517.4	85%	3.1%	177.5%	B/C
Canopy [*]	12/31/2022	48,089	-39.63	140.5%	-12.6%	313.4	104%	9.8%	108.2%	O
CareMore	12/31/2022	48,628	-65.87	-67.6%	-8.2%	804.0	101%	9.7%	106.1%	M
CCA Health Plans	12/31/2022	284	-16.98	—	-819.0%	2.1	344%	563.2%	81.7%	M
CenCal [†]	6/30/2022	219,233	25.10	-198.2%	2.1%	1184.4	88%	3.7%	130.6%	C
Central California Alliance [†]	12/31/2022	416,772	83.93	-29.0%	5.5%	1536.1	88%	6.1%	266.7%	C
Central Health Plan	12/31/2022	37,368	2.59	-90.3%	0.5%	523.5	89%	10.2%	118.4%	M
Central Valley Health Plan [*]	6/30/2022	2,191	-5.36	—	-31.4%	17.0	105%	26.2%	109.6%	M
Children's Health Plan [*]	6/30/2022	118	-0.36	-0.4%	-196.6%	0.2	90%	206.6%	968.1%	C
Chinese Community Health Plan	12/31/2022	11,738	-1.41	-120.9%	-1.1%	131.6	88%	18.3%	94.9%	O
Choice Physicians [*]	12/31/2022	13,933	4.92	46.3%	3.3%	150.9	92%	5.3%	142.6%	M
Cigna	12/31/2022	110,907	13.88	238.7%	1.8%	767.3	91%	7.1%	133.0%	O
Clever Care	12/31/2022	7,798	-38.02	-6.8%	-37.7%	100.9	108%	29.6%	112.0%	M
Community Care Health Plan	8/31/2022	10,941	3.30	-154.5%	5.4%	60.9	82%	12.8%	207.8%	O
Community Health Group	12/31/2022	6,864	13.26	70.5%	9.0%	147.9	92%	7.6%	314.7%	C/M

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

[†] County-based health plan.

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 \$ IN MILLIONS	HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
			\$ IN MILLIONS	GROWTH OVER PRIOR YEAR	AS SHARE OF REVENUE					
Community Health Group Partnership Plan	12/31/2022	334,683	204.86	-406.8%	16.4%	1,247.70	73%	4.0%	355.3%	C
Contra Costa Health Plan [†]	6/30/2022	236,369	50.49	144.5%	4.0%	1,268.07	124%	2.1%	147.1%	C
Dignity*	6/30/2022	27,720	-0.65	44.7%	-0.4%	166.78	100%	0.7%	551.0%	O
EPIC*	12/31/2022	66,134	19.62	201.1%	3.3%	587.37	92%	3.7%	145.2%	O
Essence Healthcare	12/31/2022	5,846	-4.88	-22.9%	-7.1%	69.11	93%	14.3%	125.9%	M
Evergreen HMO*	12/31/2022	0	-0.01	—	-210.7%	0	—	310.7%	—	M
For Your Benefit*	12/31/2022	4,072	-1.94	-1,151.4%	-4.5%	43.06	102%	4.1%	127.2%	M
Golden Bay Health*	12/31/2022	1,088	-0.22	—	-27.2%	0.79	93%	34.2%	1,003.3%	M
Health Net	12/31/2022	920,057	-161.87	-50.7%	-1.8%	9,168.65	85%	17.6%	76.2%	B
Health Net Community Solutions	12/31/2022	2,107,070	468.68	-28.0%	5.9%	7,958.65	86%	10.3%	108.3%	B/C
Health Plan of San Joaquin [†]	6/30/2022	407,091	89.78	270.4%	7.1%	1,258.69	89%	4.6%	162.8%	C
Health Plan of San Mateo [†]	12/31/2022	148,315	115.12	324.7%	11.0%	1,042.31	81%	5.2%	205.1%	C
Healthy Valley*	12/31/2022	2,640	1.81	-2,406.2%	5.7%	31.74	7,052,818%	4.1%	188.3%	M
Heritage*	12/31/2022	696,561	-14.40	-314.1%	-0.4%	3,720.81	95%	6.3%	105.3%	B
Hill Physicians*	12/31/2022	9,614	0.73	2,106.1%	0.6%	115.48	96%	3.7%	152.7%	M
Humana Health Plan of CA	12/31/2022	10,337	2.61	-243.7%	1.8%	148.19	89%	9.4%	137.4%	M
Humana Health Plan of TX	12/31/2022	69,124	-15.52	-50.2%	-3.6%	433.52	78%	24.5%	173.3%	M
Imperial*	12/31/2022	17,573	-1.22	-157.3%	-0.7%	172.13	90%	10.6%	46.8%	M

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

[†] County-based health plan.

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 \$ IN MILLIONS	HEALTH EXPENSE RATIO	ADMIN. COST RATIO	CURRENT ASSETS: LIABILITIES	PLAN TYPE
			\$ IN MILLIONS	GROWTH OVER PRIOR YEAR	AS SHARE OF REVENUE					
Inland Empire [†]	12/31/2022	1,607,107	160.17	-13.5%	2.5%	6,384.89	88%	7.1%	196.3%	B/C
Kaiser	12/31/2022	9,399,307	-4,467.66	-155.3%	-4.9%	91,367.75	99%	3.8%	90.4%	B
Kern Family Health Care [†]	12/31/2022	336,514	71.28	249.6%	5.1%	1,388.87	107%	4.9%	135.9%	C
L.A. Care JPA [†]	9/30/2022	49,843	46.05	-65.3%	24.1%	191.00	80%	-4.1%	731.3%	O
L.A. Care [†]	9/30/2022	2,674,770	-8.15	-106.1%	-0.1%	8,994.18	94%	5.8%	118.7%	B/C
MedCare Partners [*]	12/31/2022	615	-1.21	-17.6%	-25.2%	4.80	92%	33.4%	315.8%	M
Medcore [*]	12/31/2022	12,574	-1.73	-87.5%	-1.1%	155.25	101%	4.9%	113.4%	M
Medi-Excel, SA de CV	12/31/2022	15,701	1.02	-283.4%	3.9%	26.59	69%	27.3%	113.7%	O
MemorialCare Select	6/30/2022	66,094	-14.78	-20.5%	-34.6%	42.71	117%	17.1%	126.4%	O
Meritage [*]	12/31/2022	13,207	-10.55	-1,030.8%	-9.5%	111.20	103%	6.1%	166.1%	M
Molina	12/31/2022	690,690	161.99	-24.7%	6.9%	2,346.62	75%	11.1%	118.2%	B/C
Monarch [*]	12/31/2022	184,897	53.37	92.7%	5.4%	989.54	89%	4.6%	170.9%	M
On Lok	6/30/2022	1,710	-14.22	-155.4%	-7.6%	188.23	90%	9.3%	105.7%	M
Optum [*]	12/31/2022	472,901	229.95	123.2%	6.2%	3,734.64	89%	3.1%	146.0%	B
Oscar	12/31/2022	62,457	-30.17	-59.4%	-11.7%	257.23	92%	20.4%	109.9%	O
Partnership [†]	6/30/2022	653,187	116.11	54.7%	3.5%	3,309.57	87%	4.7%	183.9%	B/C
PIH [*]	9/30/2022	6,737	0.67	94.0%	0.9%	74.05	89%	9.8%	4,557.8%	O
Positive Healthcare	12/31/2022	1,473	248.11	-15.3%	12.1%	2,057.21	85%	7.3%	592.3%	O
Premier [*]	12/31/2022	19,933	-5.60	198.8%	-7.4%	75.30	98%	11.9%	287.6%	O

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

[†] County-based health plan.

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				
PrimeCare*	12/31/2022	216,507	123.71	94.5%	8.7%	1,419.25	76%	12.7%	139.3%	O
PromiseCare*	12/31/2022	0	0	—	—	0	—	—	—	M
Prospect*	9/30/2022	66,020	1.92	17.8%	0.6%	327.36	98%	1.9%	177.9%	M
Providence Health Assurance	12/31/2022	457,125	-70.54	4,123.1%	-3.3%	2,147.01	162%	14.4%	78.9%	M
Providence Health Network*	12/31/2022	89,997	6.45	-16.4%	1.9%	333.17	97%	1.4%	198.6%	O
San Francisco†	6/30/2022	174,359	43.52	971.5%	6.1%	712.44	89%	7.2%	111.3%	C
Santa Clara Family Health Plan†	6/30/2022	306,382	35.19	-23.8%	2.1%	1,706.62	94%	4.3%	124.7%	C
SCAN	12/31/2022	272,362	69.89	30.7%	1.6%	4,314.04	91%	8.2%	295.8%	M
Scripps	9/30/2022	150,103	3.23	133.3%	0.4%	858.99	99%	3.3%	152.8%	O
Sequoia*	12/31/2022	12,956	0.54	42.6%	0.4%	144.29	96%	3.3%	294.9%	M
Sharp	9/30/2022	148,702	-2.56	-108.5%	-0.3%	897.85	88%	10.5%	172.1%	O
SIMNSA	12/31/2022	51,552	14.86	113.9%	12.1%	123.10	63%	19.5%	175.5%	O
Starlife*	12/31/2022	0	-0.27	—	-15,642.9%	0	—	15,742.9%	589,633.0%	M
Sutter	12/31/2022	102,768	11.20	-830.4%	1.7%	650.81	88%	9.8%	163.0%	O
UnitedHealthcare	12/31/2022	732,141	68.63	-48.4%	1.0%	7,083.39	91%	8.6%	69.1%	B
UnitedHealthcare Benefits Plan	12/31/2022	383,638	67.10	86.1%	2.6%	2,541.76	85%	11.8%	86.7%	O
UnitedHealthcare Community Plan	12/31/2022	32,694	13.88	36.8%	8.1%	170.91	78%	11.2%	159.1%	C
Universal Care	12/31/2022	83,036	-64.49	-46.4%	-6.0%	1,066.37	97%	9.8%	100.1%	M

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

† County-based health plan.

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				
Valley Health Plan [†]	6/30/2022	194,268	-1.68	-152.5%	-0.2%	738.99	90%	10.2%	103.1%	C
Ventura County Health Care Plan [†]	6/30/2022	11,209	2.60	-54.8%	3.1%	84.08	90%	7.2%	226.5%	O
WellCare	12/31/2022	88,555	15.00	9.8%	1.3%	1,193.21	91%	7.8%	71.0%	M
Western Health Advantage	6/30/2022	104,662	-4.36	337.3%	-0.6%	673.39	91%	9.7%	114.6%	O

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

[†] County-based health plan.

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 2022. 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 annual statements) and comprehensiveness (this table reflects all categories of enrollment, including enrollment from other plans, administrative services only, and other sources of enrollment). The following plan financials reflect multistate activity: Arcadian, Humana Health Plan of California, Humana Health Plan of Texas, Kaiser, and Providence Health Assurance. 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. Blue Shield Promise was known as Care 1st. California Health and Wellness, Health Net Community Solutions, Health Net of California, and WellCare (formerly Easy Choice) are all owned by Centene. CareMore is an Elevance (Anthem) company. CCA Health Plans of California was known as Vitality Health Plan before its acquisition by Commonwealth Care Alliance (CCA) in 2022. DaVita (now Optum Health Plan) was acquired in 2019 by Optum Care, part of UnitedHealth Group. Essence Healthcare was known as Stanford Health Care Advantage before a majority stake was purchased in 2021 by Essence Healthcare. MemorialCare Select was known as Seaside before its name change in 2020. PromiseCare Health Plan was known as Global Health Plan before its name change in 2022. UHC of California is doing business as UnitedHealthcare.

Source: "Health Plan Financial Summary Report" (2021 and 2022), DMHC.

Appendix G. Financial Summary, Selected CDI-Regulated Insurers, 2021 and 2022

	YEAR	AETNA LIFE*	ANTHEM BLUE CROSS LIFE AND HEALTH	CIGNA HEALTH & LIFE*	HEALTH NET LIFE*	SIERRA HEALTH & LIFE*	UNITED HEALTHCARE INSURANCE*
Income and Revenue (in Millions)							
Revenue	2022	\$31,181	\$3,611	\$26,035	\$662	\$25,140	\$43,773
	2021	\$27,923	\$2,906	\$22,862	\$624	\$21,258	\$53,114
Net Income	2022	\$1,508	\$254	\$2,693	-\$2	\$1,618	\$2,528
	2021	\$2,034	\$194	\$2,067	-\$27	\$1,353	\$1,982
California Premium Revenue (A&H)	2022	\$2,604	\$1,826	\$1,794	\$932	\$1,712	\$2,302
	2021	\$2,169	\$1,738	\$1,747	\$842	\$1,528	\$2,322
Business and Spending Metrics							
Margin (Net Income as % of Revenue)	2022	4.8%	7.0%	10.3%	-0.4%	6.4%	5.8%
Loss Ratio (A&H)	2022	88.6%	85.2%	87.8%	91.9%	84.6%	83.8%
Administrative Percentage (A&H)	2022	3.5%	4.5%	4.0%	16.6%	4.7%	11.1%
Commissions as % of Premium (A&H)	2022	0.3%	5.8%	1.1%	-8.4%	0.1%	2.5%
Dividends to Stockholders as % of Revenue	2022	6.1%	5.1%	10.0%	0.0%	5.9%	8.0%
Taxes/Licenses/Fees (Nonfederal) as % of Revenue	2022	1.7%	3.0%	3.0%	5.5%	0.3%	1.9%
Federal Tax as % of Revenue	2022	2.4%	1.0%	2.0%	-0.6%	1.7%	1.4%
Premium as % of Capital and Surplus	2022	480.5%	280.1%	416.4%	159.8%	854.6%	661.2%
Distribution of A&H Business							
California's Share of Company Business (A&H)	2022	6.2%	100.0%	7.3%	82.8%	6.8%	5.4%
Annual Growth/Decline							
Revenue	2022	11.7%	24.3%	13.9%	6.1%	18.3%	-17.6%
	2021	11.1%	32.7%	11.1%	-41.4%	11.4%	-3.6%
Net Income	2022	-25.9%	30.8%	30.3%	91.1%	19.7%	27.6%
	2021	-9.5%	410.4%	-15.0%	-111.4%	-26.5%	-27.9%
California Premiums (A&H)	2022	20.0%	5.1%	2.7%	10.7%	12.0%	-0.9%
	2021	8.6%	10.0%	-0.8%	-28.8%	4.7%	-27.9%

* Figures reflect multistate activity.

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 stand-alone coverage.

Sources: *Annual Financial Statements* (2021 and 2022), CDI; *Life and Annuity Market Share Report* (2021 and 2022), CDI; and California Health Market Share Report (2021 and 2022), acquired by special request to CDI Rate Specialist Bureau.

Appendix H. Medicare Advantage Enrollment and Market Share, December 2021 and 2022

INSURER	2021	2022	GROWTH	MARKET SHARE 2022	INSURER	2021	2022	GROWTH	MARKET SHARE 2022
Kaiser	1,234,016	1,263,719	2.4%	41.3%	Imperial	4,487	4,491	0.1%	0.1%
UnitedHealth	496,642	499,008	0.5%	16.3%	Molina	2,685	4,161	55.0%	0.1%
SCAN	206,870	257,630	24.5%	8.4%	CalOptima	2,330	3,067	31.6%	0.1%
Elevance (Anthem)	204,454	219,413	7.3%	7.2%	Western Health Advantage	1,419	2,427	71.0%	0.1%
Centene (Health Net)	177,599	188,081	5.9%	6.1%	Astiva	633	1,699	168.4%	0.1%
Blue Shield	156,073	148,349	-4.9%	4.8%	On Lok	12	1,492	12,333.3%	0.0%
Bright Health	109,751	119,932	9.3%	3.9%	Positive Healthcare	663	644	-2.9%	0.0%
Humana	114,194	113,408	-0.7%	3.7%	CCA		284		0.0%
Alignment	83,509	92,994	11.4%	3.0%	Align Senior Care		23		0.0%
CVS (Aetna)	72,988	88,569	21.3%	2.9%	Innovative Integrated Health		8		0.0%
Inter Valley	16,715	14,993	-10.3%	0.5%	Golden State	4,432			0.0%
Sharp	7,343	10,926	48.8%	0.4%	Valley Health Plan	696			
Clever Care	1,213	7,798	542.9%	0.3%	Vitality Health Plan	500			0.0%
Aspire Health Plan	5,799	6,167	6.3%	0.2%	Brandman	105			0.0%
Essence	5,160	5,846	13.3%	0.2%	Total	2,915,461	3,060,536	5.0%	100%
Chinese Community Health Plan	5,173	5,407	4.5%	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. CCA acquired Vitality Health Plan effective 2022. Major affiliations are listed in [Appendix A](#). For a comprehensive list of company groups and affiliated plans, see California Health Insurers Enrollment Almanac, 2023 — Data, available at “[California Health Insurers, Enrollment — 2023 Edition](#).”

Sources: *Enrollment Summary Report* (2021 and 2022), California Dept. of Managed Health Care; and *Health Insurance Covered Lives Report* (2021 and 2022), California Dept. of Insurance.

Appendix I. Medi-Cal Managed Care Enrollment, by Insurer, 2021 and 2022

PLAN NAME	2021	2022	GROWTH	MARKET SHARE 2022	COUNTIES OF OPERATION, 2022
L.A. Care*	2,344,812	2,603,252	11.0%	20.0%	Los Angeles
Centene (Health Net)	1,718,620	1,900,310	10.6%	14.6%	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*	1,418,544	1,607,107	13.3%	12.3%	Riverside, San Bernardino
Elevance (Anthem)	872,467	972,738	11.5%	7.5%	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*	867,738	941,471	8.5%	7.2%	Orange
Partnership*	627,918	676,353	7.7%	5.2%	Del Norte, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Shasta, Siskiyou, Solano, Sonoma, Trinity, Yolo
Molina	483,405	542,632	12.3%	4.2%	Imperial, Los Angeles, Riverside, Sacramento, San Bernardino, San Diego
Health Plan of San Joaquin*	388,170	423,068	9.0%	3.2%	San Joaquin, Stanislaus
CalViva Health*	393,125	418,051	6.3%	3.2%	Fresno, Kings, Madera
Central California Alliance*	386,531	416,118	7.7%	3.2%	Merced, Monterey, Santa Cruz
Community Health Group	310,758	341,547	9.9%	2.6%	San Diego
Kern Family Health Care*	298,205	336,514	12.8%	2.6%	Kern
Santa Clara Family Health Plan*	291,097	323,113	11.0%	2.5%	Santa Clara
Alameda Alliance*	291,049	322,153	10.7%	2.5%	Alameda
Contra Costa Health Plan*	214,041	241,976	13.1%	1.9%	Contra Costa
CenCal*	209,689	227,427	8.5%	1.7%	San Luis Obispo, Santa Barbara
Kaiser	168,998	187,327	10.8%	1.4%	Amador, El Dorado, Placer, Sacramento, San Diego
San Francisco Health Plan*	153,346	170,027	10.9%	1.3%	San Francisco
Health Plan of San Mateo*	131,560	147,099	11.8%	1.1%	San Mateo

* County-based plans.

Appendix I. Medi-Cal Managed Care Enrollment, by Insurer, 2021 and 2022, *cont'd.*

PLAN NAME	2021	2022	GROWTH	MARKET SHARE 2022	COUNTIES OF OPERATION, 2022
Blue Shield	119,190	134,821	13.1%	1.0%	Los Angeles, San Diego
CVS (Aetna)	41,666	51,791	24.3%	0.4%	Sacramento, San Diego
UnitedHealth	26,406	27,972	5.9%	0.2%	San Diego
SCAN	14,475	14,732	1.8%	0.1%	Los Angeles, Riverside, San Bernardino
Positive Healthcare	747	829	11.0%	0.0%	Los Angeles
On Lok	410	262	-36.1%	0.0%	Alameda, San Francisco, Santa Clara
Total	11,772,967	13,028,690	10.7%	100.0%	

* County-based plans.

Notes: Figures represent enrollment contracted directly with the state. Of these enrollees, 2.8 million were subcontracted to other plans. 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 2022. Counties of operation may include any type of Medi-Cal managed care contracting, including Coordinated Care Initiative. Subcontracted enrollment from other plans is not included.

Sources: *California Health Insurers Enrollment Almanac, 2023* — Data, available at “California Health Insurers, Enrollment — 2023 Edition,” CHCF, October 2023; and county presence from the *Medi-Cal Managed Care Enrollment Report* (Dec.

Appendix J. Medi-Cal Contracting Between Plans, 2022

PLANS CONTRACTING FOR ENROLLMENT FROM OTHER PLANS

PLANS CONTRACTING OUT	ALTAMED	ANTHEM BLUE CROSS	BLUE SHIELD PROMISE	EPIC	FAMILY CHOICE HEALTH SERVICES	HEALTH NET COMMUNITY SOLUTIONS	HERITAGE PROVIDER NETWORK	KAISER	MEMORIAL- CARE SELECT (FORMERLY SEASIDE)	MONARCH	PROSPECT	SANTA CLARA	TOTALS
Alameda Alliance*								46,441					46,441
Anthem Blue Cross									12,614				12,614
Blue Shield Promise	61,560												61,560
CalOptima*					48,830		8,811	58,920		102,958	44,167		263,686
CalViva*						417,686							417,686
Contra Costa Health Plan*								42,617					42,617
Gold Coast*								6,881					6,881
Health Net							170,028		35,074				205,102
Health Plan of San Joaquin*								17,236					17,236
Health Plan of San Mateo*								11,370					11,370
Inland Empire*				1,900				145,677					147,577
Kern Family Health Plan*								14,229					14,229
L.A. Care*	122,000	487,729	366,409				35,977	228,303	18,617				1,259,035
Molina						10,193	26,434						36,627
Partnership*								83,931					83,931
San Francisco*								14,501					14,501
Santa Clara Family Health Plan*								34,336				157,281	191,617
Totals	183,560	487,729	366,409	1,900	48,830	427,879	241,250	704,442	66,305	102,958	44,167	157,281	2,832,710

* 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 includes only enrollment for plans that contract directly with the state. For example, Kaiser subcontracted care for 704,442 Medi-Cal enrollees from 12 other plans. This enrollment is in addition to the 187,327 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 California Department of Health Care Services. See [Appendix I](#) for information on Medi-Cal counties of operation.

Sources: *Enrollment Summary Report* (2022), 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 health care possible and 10 is the best health care possible, what number would you use to rate all your health care in the last 12 months? (CDII/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? (CDII/OPA uses the responses of 9 or 10 for this question).
Rate Specialist	We want to know your rating of the specialist you talked to most often in the last 12 months. 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? (CDII/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 providers?
Doctor Communication	Summary score based on the following: 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	In the last 12 months, when you needed care right away, how often did you get care as soon as you needed? (never-always)
Getting Doctors and Care Easily	In the last 12 months, how often was it easy to get the care, tests, or treatment you needed? (never-always)
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? (CDII/OPA uses the responses of 9 or 10 for this question).
Paying Claims	In the last 12 months, how often did your health plan handle your claims quickly? (never-always)
Customer Service	In the last 12 months, how often did your health plan's customer service staff treat you with courtesy and respect? (never-always)

Sources: *California Health Care Quality Health Plan Report Card, 2023-24 Edition: Scoring Documentation for Public Reporting on CAHPS (Reporting Year 2023)* (PDF), California Health & Human Services Agency Center for Data Insights and Innovation (CDII); and "HMO and PPO Quality Ratings Summary 2023-24 Edition," Office of the Patient Advocate (OPA).