



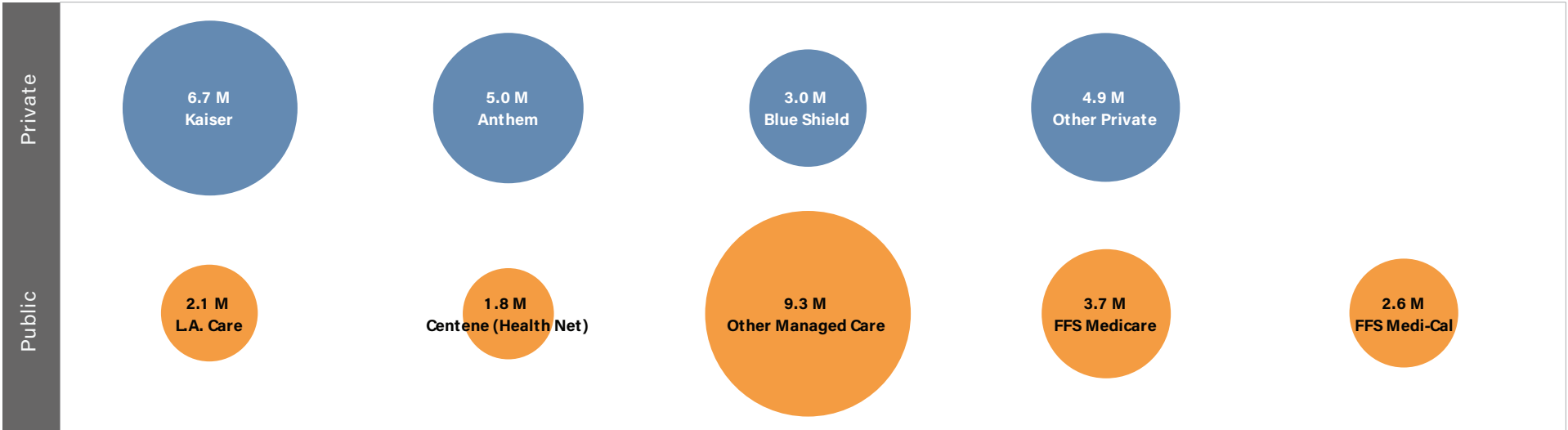
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Health Insurance in California: A Recent History

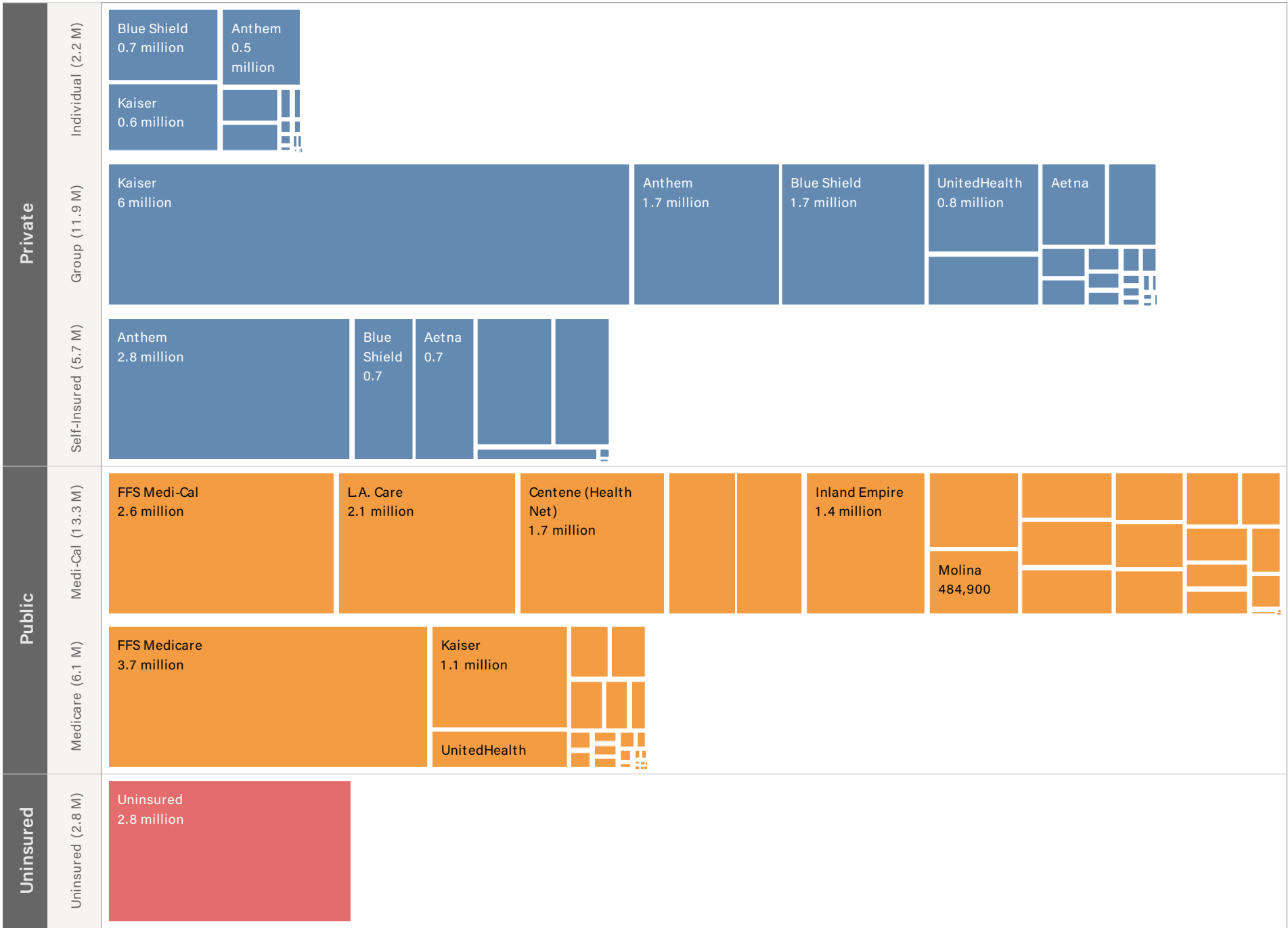
CHCF offers a snapshot of the health insurance market in California, where 93% of people are enrolled in private or public coverage, with only 7% of the population remaining uninsured. The infographics provide a breakdown of current enrollment in commercial plans and public programs, as well as a visual guide to the consolidation of health insurers since 1985.

Largest Sources of Health Insurer Enrollment, Commercial and Public, 2017

These charts illustrate the largest sources of private and public health coverage. Additional detail is provided in the interactive tree diagram, with each insurer’s enrollment shown for the individual, group, self-insured, Medi-Cal, and Medicare markets.*



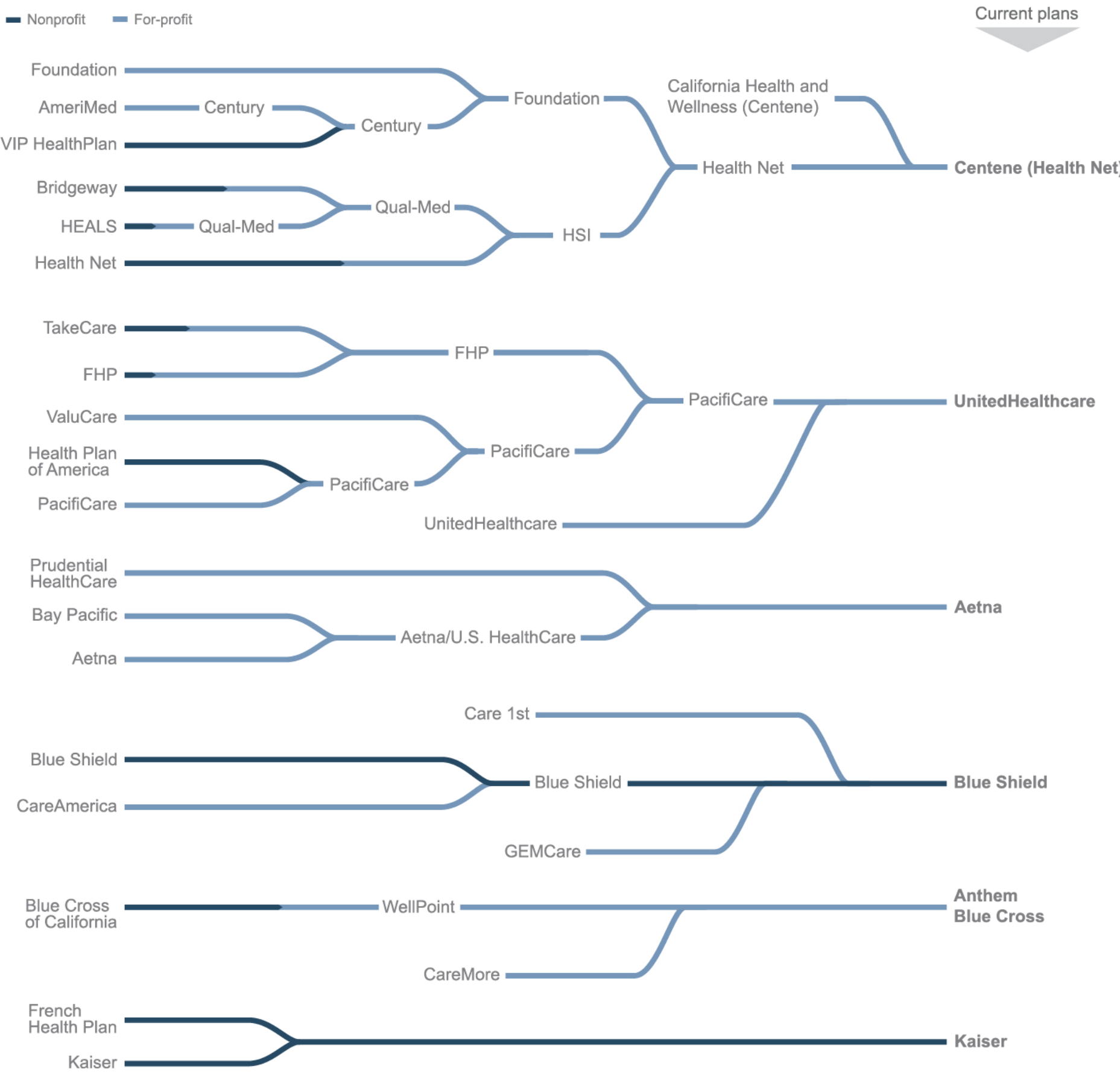
Notes: Private refers to individual and group insurance, as well as enrollment in employers' self-insured plans which are administered by California insurers. Public refers to Medicare and Medi-Cal coverage provided through managed care or fee-for-service (FFS) channels.



*Figures exclude enrollment contracted from other plans. The sum of coverages and the uninsured exceeds California’s population, largely due to double-counting of over a million dual eligibles in the fee-for-service Medicare and Medi-Cal populations. The uninsured estimate relies on self-reported insurance status. As such, it may include undocumented adults who have used restricted scope Medi-Cal, which is limited to emergency and pregnancy-related services, who report their coverage as Medi-Cal. Were these respondents considered uninsured, the number of uninsured Californians would be higher.

Consolidation of Health Insurers, 1985 to 2018

This chart offers a visual representation of how the key private players in the health insurance market have changed over time and illustrates how for-profit plans — with two major exceptions — are now the most common form of private insurer today.†



†Though not exhaustive, the merger schematic depicts significant California consolidation activity related to today’s surviving insurers. Among the plans not shown are Maxicare, Lifeguard, and Health Plan of the Redwoods, all of which were import players at one time but were ultimately dissolved.