



# California's Medical Loss Ratio Database, Findings, 2022

CALIFORNIA HEALTH CARE ALMANAC QUICK REFERENCE GUIDE

FEBRUARY 2025

## Medical Loss Ratio (MLR) Findings

	INDIVIDUAL	SMALL GROUP	LARGE GROUP	ALL
MLR Standards	80.0%	80.0%	85.0%	—
Median MLR	88.6%	87.1%	90.2%	—
Insurers Reporting an MLR	16	18	35	38
Insurers Owing a Rebate	—	2	6	8
Average Rebate per Enrollee	—	\$136	\$44	\$100
Rebate as Percentage of Premiums (for Insurers Owing Rebates)	—	1.8%	2.3%	1.9%

## Premiums and Enrollment

Premiums (in Billions)	\$15.7	\$14.6	\$60.5	\$90.9
Enrollment (in Millions)	2.3	2.2	10.1	14.6
Premiums per Member per Month	\$570	\$549	\$500	\$518

## Premium Spending on...

Medical Claims (Includes Prescription Drugs)	95%	87%	91%	91%
Prescription Drugs	18%	15%	13%	14%
Sales and Commission Expense	2%	7%	2%	3%

## Employer Groups

Number of Employer Groups	—	220,693	35,471	256,164
Average Employer Group Size	—	10	284	57

## Number of Insurers...

Reporting Enrollment	25	22	36	44
Reporting 50+ Enrollees	16	20	36	39
Reporting 1,000+ Enrollees	16	14	34	37
Reporting 75,000+ Enrollees	5	4	12	18

Individual Small Group Large Group All

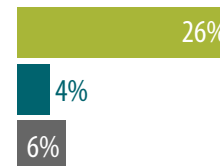
## REBATES TO ENROLLEES

TOTAL: \$94.2 MILLION  
AVERAGE/ENROLLEE: \$100



## SHARE OF ENROLLEES WHOSE CARRIER OWED A REBATE

TOTAL NUMBER: 943,804



## COMMERCIAL PREMIUMS

TOTAL: \$90.9 BILLION



## COMMERCIAL ENROLLMENT

TOTAL: 14.6 MILLION



## ADVANCE PREMIUM TAX CREDITS (APTC)\*

APTC (in Billions)	\$8.6
APTC as Percentage of Premiums	54%

INDIVIDUAL
\$8.6
54%

\* Included in premiums.

Notes: Figures reflect commercial (individual, small group, large group) insurance only and include specialty plans (e.g., stand-alone plans for behavioral health or chiropractic). Employers' self-insured plans and mini-med plans (defined by the US Centers for Medicare & Medicaid Services [CMS] as having a benefit payout limited to a maximum of \$250,000 per year) are excluded. *Enrollment* refers to "life years" — average enrollment for the year (member months / 12). An MLR is not reported if the insurer is not considered credible (less than 1,000 life years over three years) or does not do business in a market. In 2022, 63 insurers filed an MLR report. Figures may not sum due to rounding.

Source: "Medical Loss Ratio Data and System Resources," Public Use Files (2022), CMS.

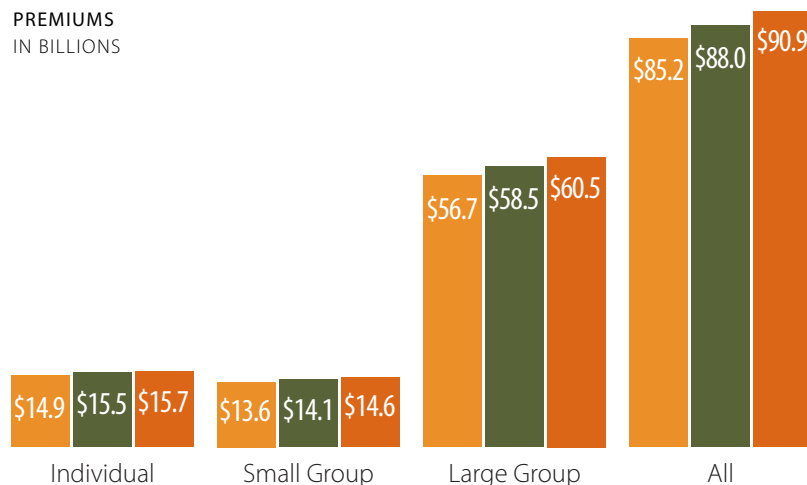
# California's Medical Loss Ratio Database, Findings, 2022 *continued*

CALIFORNIA HEALTH CARE ALMANAC QUICK REFERENCE GUIDE

FEBRUARY 2025

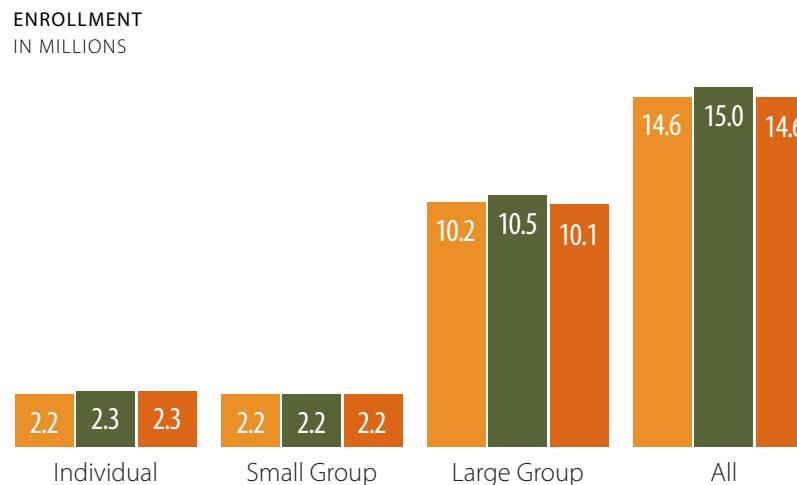
## Premiums, Enrollment, and Rebates, by Market

PREMIUMS  
IN BILLIONS

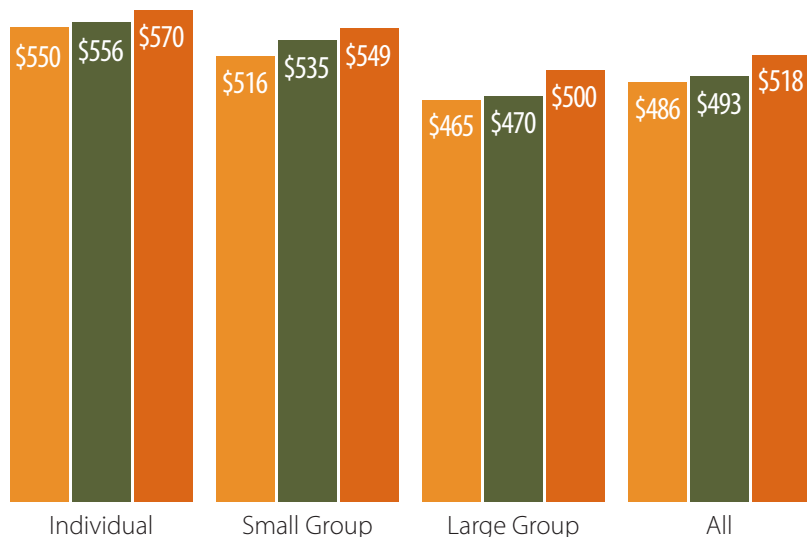


2020 2021 2022

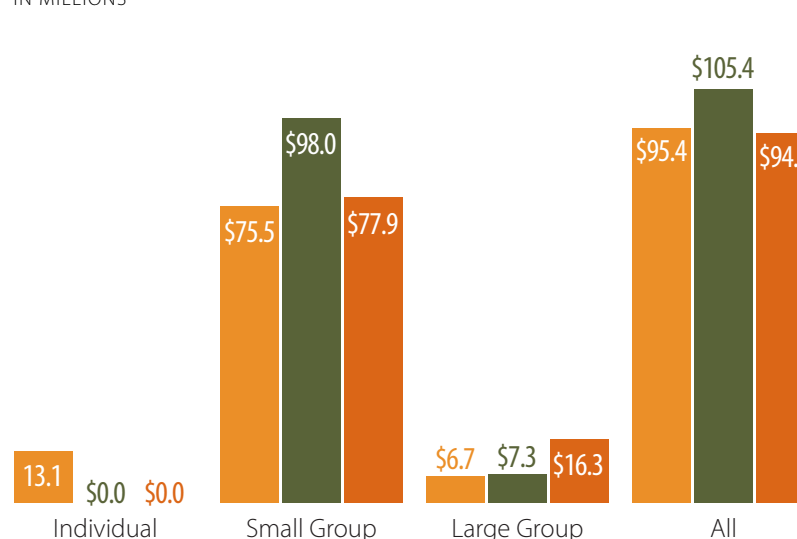
ENROLLMENT  
IN MILLIONS



PREMIUMS PER MEMBER PER MONTH



REBATES TO ENROLLEES  
IN MILLIONS



Notes: Figures reflect commercial insurance only and include specialty plans (e.g., stand-alone plans for behavioral health or chiropractic). Employers' self-insured plans and mini-med plans (defined by the US Centers for Medicare & Medicaid Services [CMS] as having a benefit payout limited to a maximum of \$250,000 per year) are excluded. *Enrollment* refers to "life years" — average enrollment for the year (member months / 12).

Source: "Medical Loss Ratio Data and System Resources," Public Use Files (2022), CMS.