

California Department of Managed Health Care/Department of Insurance
CA Large Group Historical Data Spreadsheet
August 18, 2017
For Policies subject to CIC 10181.45 or CHSC 1374.21

1.	Reporting Year	2017
2.	Enter DMHC Health Plan ID/CDI NAIC No.	NAIC No. 66141
3.	Legal Name	Health Net Life Insurance Company
4.	DBA	

California Department of Managed Health Care/Department of Insurance
CA Large Group Historical Data Spreadsheet
August 18, 2017
For Policies subject to CIC 10181.45 or CHSC 1374.21

Historical Data - Premium and Claims

HMO/POS		Historical Data				
		2012	2013	2014	2015	2016
1.	Premium:					
	1.1 Total premium					
2.	Claims:					
	2.1 Claims Incurred and Paid					
	2.2 Direct claim reserves					
	2.3 Experience rating refunds (rate credits) paid					
	2.4 Reserve for experience rating refunds (rate credits)					
	2.5 Contingent benefit and lawsuit reserves					
	2.6 Total incurred claims					
3.	Federal and State Taxes and Licensing or Regulatory Fees					
	3.1 Federal taxes and assessments					
	3.1a Federal income taxes deductible from premium in MLR calculations					
	3.1b Patient Centered Outcomes Research Institute (PCORI) Fee					
	3.1c Affordable Care Act section 9010 Fee					
	3.1d Federal Transitional Reinsurance Fee					
	3.1e Other Federal Taxes and assessments deductible from premium					
	3.2 State Premium Tax					
	3.3 State Income Tax					
	3.4 Regulatory authority licenses and fees					
	3.5 Other Taxes and Fees					
	3.6 Total Federal and State Taxes and fees					
4.	Health Care Quality Improvement Expenses Incurred					
	4.1 Improve health outcomes					
	4.2 Activities to prevent hospital readmission					
	4.3 Improve patient safety and reduce medical errors					
	4.4 Wellness and health promotion activities					
	4.5 Health information technology expenses related to improving health care quality					
	4.6 Allowable Implementation ICD-10 expenses (not to exceed 0.3% of premium)					
	4.7 Total Incurred Health Care Quality Improvement Expenses					
5.	Non-Claims Costs					
	5.1 Administrative Expenses					
	5.2 Agents and brokers fees and commissions					
	5.3 Other general and administrative expenses					
	5.4 Total non-claims costs					
6.	Other Indicators or information					
	6.1 Number of covered lives					
	6.2 Member months					

California Department of Managed Health Care/Department of Insurance
CA Large Group Historical Data Spreadsheet
August 18, 2017
For Policies subject to CIC 10181.45 or CHSC 1374.21

Historical Data - Premium and Claims

PPO/EPO		Historical Data				
		2012	2013	2014	2015	2016
1.	Premium:					
1.1	Total premium	310,635,075	269,337,507	190,146,069	170,226,033	196,469,449
2.	Claims:					
2.1	Claims Incurred and Paid	257,392,140	211,613,474	152,623,249	136,883,461	171,645,560
2.2	Direct claim reserves	0	0	0	0	
2.3	Experience rating refunds (rate credits) paid	0	0	0	0	
2.4	Reserve for experience rating refunds (rate credits)	0	0	0	0	
2.5	Contingent benefit and lawsuit reserves	0	0	0	0	
2.6	Total incurred claims	257,392,140	211,613,474	152,623,249	136,883,461	171,645,560
3.	Federal and State Taxes and Licensing or Regulatory Fees					
3.1	Federal taxes and assessments					
3.1a	Federal income taxes deductible from premium in MLR calculations	3,249,078	6,035,033	5,570,640	2,134,210	1,615,533
3.1b	Patient Centered Outcomes Research Institute (PCORI) Fee	0	64,719	56,363	51,303	3,321,437
3.1c	Affordable Care Act section 9010 Fee	0	0	3,949,663	3,623,354	143,706
3.1d	Federal Transitional Reinsurance Fee	0	0	1,636,468	1,011,753	790,608
3.1e	Other Federal Taxes and assessments deductible from premium	389,218	199,018	156,912	141,107	0
3.2	State Premium Tax	7,605,749	5,989,674	4,678,369	3,892,415	0
3.3	State Income Tax	162,581	27,531	11,515	76,105	1,650,799
3.4	Regulatory authority licenses and fees	72,771	23,390	12,424	19,616	42,893
3.5	Other Taxes and Fees	0	0	0	0	
3.6	Total Federal and State Taxes and fees	11,479,397	12,339,365	16,072,354	10,949,863	7,564,976
4.	Health Care Quality Improvement Expenses Incurred					
4.1	Improve health outcomes	596,439	435,073	219,900	679,064	927,798
4.2	Activities to prevent hospital readmission	51,467	43,552	42,246	12,363	45,290
4.3	Improve patient safety and reduce medical errors	14,381	16,118	8,424	25,203	37,438
4.4	Wellness and health promotion activities	28,050	12,029	8,187	6,997	40,150
4.5	Health information technology expenses related to improving health care quality	79,074	38,462	28,664	16,473	34,664
4.6	Allowable Implementation ICD-10 expenses (not to exceed 0.3% of premium)	17,084	24,218	20,836	7,549	0
4.7	Total Incurred Health Care Quality Improvement Expenses	786,495	569,453	328,258	747,649	1,085,339
5.	Non-Claims Costs					
5.1	Administrative Expenses	7,247,125	5,244,720	3,399,462	2,675,232	2,553,661
5.2	Agents and brokers fees and commissions	7,363,920	4,962,591	4,288,205	3,864,787	3,784,663
5.3	Other general and administrative expenses	(3,352,973)	(2,641,240)	(4,517,003)	(3,292,022)	(1,852,988)
5.4	Total non-claims costs	11,258,072	7,566,071	3,170,664	3,247,997	4,485,335
6.	Other Indicators or information					
6.1	Number of covered lives	43,623	35,979	26,607	23,422	25,828
6.2	Member months	569,053	455,737	326,765	276,487	322,427

California Department of Managed Health Care/Department of Insurance
CA Large Group Historical Data Spreadsheet
August 18, 2017
For Policies subject to CIC 10181.45 or CHSC 1374.21

Historical Data - Premium and Claims

HMO/POS		Historical Data				
		2012	2013	2014	2015	2016
1.	Total Dollars					
1.1	Premiums	0	0	0	0	0
1.2	Claims Costs	0	0	0	0	0
1.3	Administrative Expenses	0	0	0	0	0
1.4	Taxes and Fees	0	0	0	0	0
1.5	Quality Improvement Expenses	0	0	0	0	0
2.	PMPM					
2.1	Premiums					
2.2	Claims Costs					
2.3	Administrative Expenses					
2.4	Taxes and Fees					
2.5	Quality Improvement Expenses					
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A				
3.2	Claims Costs	N/A				
3.3	Administrative Expenses	N/A				
3.4	Taxes and Fees	N/A				
3.5	Quality Improvement Expenses	N/A				

PPO/EPO		Historical Data				
		2012	2013	2014	2015	2016
1.	Total Dollars					
1.1	Premiums	310,635,075	269,337,507	190,146,069	170,226,033	196,469,449
1.2	Claims Costs	257,392,140	211,613,474	152,623,249	136,883,461	171,645,560
1.3	Administrative Expenses	11,258,072	7,566,071	3,170,664	3,247,997	4,485,335
1.4	Taxes and Fees	11,479,397	12,339,365	16,072,354	10,949,863	7,564,976
1.5	Quality Improvement Expenses	786,495	569,453	328,258	747,649	1,085,339
2.	PMPM					
2.1	Premiums	546	591	582	616	609
2.2	Claims Costs	452	464	467	495	532
2.3	Administrative Expenses	20	17	10	12	14
2.4	Taxes and Fees	20	27	49	40	23
2.5	Quality Improvement Expenses	1	1	1	3	3
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A	8.3%	-1.5%	5.8%	-1.0%
3.2	Claims Costs	N/A	2.7%	0.6%	6.0%	7.5%
3.3	Administrative Expenses	N/A	-16.1%	-41.6%	21.1%	18.4%
3.4	Taxes and Fees	N/A	34.2%	81.7%	-19.5%	-40.8%
3.5	Quality Improvement Expenses	N/A	-9.6%	-19.6%	169.2%	24.5%