

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.	60053
3.	Legal Name	Kaiser Permanente Insurance Company
4.	DBA	

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Historical Data - Premium and Claims

PPO/EPO

		Historical Data				
		PPO & EPO				
		2012	2013	2014	2015	2016
1.	Premium:					
1.1	Total premium	\$26,972,594	\$23,208,405	\$22,927,482	\$33,384,312	\$36,906,935
2.	Claims:					
2.1	Claims Incurred and Paid	\$26,326,105	\$20,059,649	\$21,535,211	\$26,335,738	\$23,902,485
2.2	Direct claim reserves	\$1,422,391	\$1,256,569	\$1,013,409	\$4,125,901	\$658,985
2.3	Experience rating refunds (rate credits) paid	\$0	\$0	\$0	\$0	\$0
2.4	Reserve for experience rating refunds (rate credits)	\$0	\$0	\$0	\$0	\$4,180,870
2.5	Contingent benefit and lawsuit reserves	\$0	\$0	\$0	\$0	\$0
2.6	Total incurred claims	\$27,748,496	\$21,316,218	\$22,548,620	\$30,461,639	\$28,742,340
3.	Federal and State Taxes and Licensing or Regulatory Fees					
3.1	Federal taxes and assessments	(\$1,439,683)	(\$415,725)	(\$321,529)	\$186,252	\$2,367,857
3.1a	Federal income taxes deductible from premium in MLR calculations	(\$1,439,683)	(\$420,438)	(\$1,177,812)	(\$532,168)	\$1,482,071
3.1b	Patient Centered Outcomes Research Institute (PCORI) Fee	\$0	\$4,713	\$3,264	\$5,600	\$12,866
3.1c	Affordable Care Act section 9010 Fee	\$0	\$0	\$693,897	\$536,350	\$718,703
3.1d	Federal Transitional Reinsurance Fee	\$0	\$0	\$159,122	\$176,470	\$154,217
3.1e	Other Federal Taxes and assessments deductible from premium	\$0	\$0	\$0	\$0	\$0
3.2	State Premium Tax	\$645,939	\$545,398	\$538,796	\$781,242	\$458,119
3.3	State Income Tax	\$0	\$1,025	\$1,279	\$73,090	\$36,545
3.4	Regulatory authority licenses and fees	\$2,219	\$2,227	\$19,535	\$64,881	\$32,661
3.5	Other Taxes and Fees	\$0	\$0	\$0	\$0	\$0
3.6	Total Federal and State Taxes and fees	(\$791,525.00)	\$132,925.00	\$238,081.00	\$1,105,465.00	\$2,895,182.00
4.	Health Care Quality Improvement Expenses Incurred	0	0	0	0	0
4.1	Improve health outcomes	0	0	0	0	0
4.2	Activities to prevent hospital readmission	0	0	0	0	0
4.3	Improve patient safety and reduce medical errors	0	0	0	0	0
4.4	Wellness and health promotion activities	0	0	0	0	0
4.5	Health information technology expenses related to improving health care quality	0	0	0	0	0
4.6	Allowable Implementation ICD-10 expenses (not to exceed 0.3% of premium)	0	0	0	0	0
4.7	Total Incurred Health Care Quality Improvement Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5.	Non-Claims Costs:					
5.1	Administrative Expenses	\$1,070,350	\$895,326	\$1,431,534	\$2,614,304	\$2,140,024
5.2	Agents and brokers fees and commissions	\$733,283	\$652,842	\$633,886	\$902,491	\$884,276
5.3	Other general and administrative expenses	\$652,032	\$960,085	\$925,836	\$1,084,973	\$1,179,846
5.4	Total non-claims costs	\$2,455,665	\$2,508,253	\$2,991,256	\$4,601,768	\$4,204,146
6.	Other Indicators or information:					
6.1	Number of covered lives	3,352	2,484	2,294	6,094	5,438
6.2	Member months	40,644	31,950	28,332	53,098	68,987

Note:

(1) In 2016 Rate Filing, 2014 and 2015 reinsurance fees (\$159,122 and \$176,470, respectively) were reported under '3.5 Other Taxes and Fees'. In this filing they have been reclassified and reported under "3.1d Federal Transitional Reinsurance Fee".

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Historical Data - Premium and Claims

POS

		Historical Data				
		POS				
		2012	2013	2014	2015	2016
1.	Premium:					
1.1	Total premium:	\$11,794,632	\$3,677,508	\$4,845,397	\$2,241,965	\$2,047,211
2.	Claims:					
2.1	Claims Incurred and Paid	\$6,740,288	\$6,342,545	\$5,058,713	\$3,754,376	\$3,860,875
2.2	Direct claim reserves	\$563,018	\$381,027	\$126,082	\$221,716	\$127,869
2.3	Experience rating refunds (rate credits) paid	\$0	\$0	\$0	\$0	\$0
2.4	Reserve for experience rating refunds (rate credits)	\$0	\$0	\$0	\$0	\$0
2.5	Contingent benefit and lawsuit reserves	\$0	\$0	\$0	\$0	\$0
2.6	Total incurred claims	\$7,303,306	\$6,723,572	\$5,184,795	\$3,976,092	\$3,988,744
3.	Federal and State Taxes and Licensing or Regulatory Fees:					
3.1	Federal taxes and assessments	\$795,225	(\$876,961)	(\$443,867)	(\$576,184)	(\$1,032,608)
3.1a	Federal income taxes deductible from premium in MLR calculations	\$0	\$0	\$0	(\$696,229)	(\$1,035,596)
3.1b	Patient Centered Outcomes Research Institute (PCORI) Fee	\$0	\$0	\$0	\$3,084	\$2,988
3.1c	Affordable Care Act section 9010 Fee	\$0	\$0	\$0	\$116,961	\$0
3.1d	Federal Transitional Reinsurance Fee	\$0	\$0	\$0	\$0	\$0
3.1e	Other Federal Taxes and assessments deductible from premium	\$0	\$0	\$0	\$0	\$0
3.2	State Premium Tax	\$282,320	\$86,421	\$113,867	\$52,452	(\$31,771)
3.3	State Income Tax	\$0	\$162	\$270	\$4,910	\$2,027
3.4	Regulatory authority licenses and fees	\$970	\$353	\$4,128	\$4,357	\$0
3.5	Other Taxes and Fees	\$0	\$0	\$0	\$0	\$1,812
3.6	Total Federal and State Taxes and fees	\$1,078,515	(\$790,025)	(\$325,602)	(\$514,465)	(\$1,060,540)
4.	Health Care Quality Improvement Expenses Incurred	\$0	\$0	\$0	\$0	\$0
4.1	Improve health outcomes	\$0	\$0	\$0	\$0	\$0
4.2	Activities to prevent hospital readmission	\$0	\$0	\$0	\$0	\$0
4.3	Improve patient safety and reduce medical errors	\$0	\$0	\$0	\$0	\$0
4.4	Wellness and health promotion activities	\$0	\$0	\$0	\$0	\$0
4.5	Health information technology expenses related to improving health care quality	\$0	\$0	\$0	\$0	\$0
4.6	Allowable Implementation ICD-10 expenses (not to exceed 0.3% of premium)	\$0	\$0	\$0	\$0	\$0
4.7	Total Incurred Health Care Quality Improvement Expenses	\$0	\$0	\$0	\$0	\$0
5.	Non-Claims Costs:					
5.1	Administrative Expenses	\$949,187	\$495,643	\$369,553	\$495,914	\$698,180
5.2	Agents and brokers fees and commissions	\$319,962	\$106,369	\$133,884	\$142,138	\$68,188
5.3	Other general and administrative expenses	\$326,649	\$157,279	\$82,244	\$135,960	\$69,669
5.4	Total non-claims costs	\$1,595,798	\$759,291	\$585,681	\$774,012	\$836,037
6.	Other Indicators or information:					
6.1	Number of covered lives	3,193	1,880	1,467	1,369	1,173
6.2	Member months	39,468	23,065	18,619	16,380	15,016

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		POS				
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1.	Total Dollars					
1.1	Premiums	\$11,794,632	\$3,677,508	\$4,845,397	\$2,241,965	\$2,047,211
1.2	Claims Costs	\$7,303,306	\$6,723,572	\$5,184,795	\$3,976,092	\$3,988,744
1.3	Administrative Expenses	\$1,595,798	\$759,291	\$585,681	\$774,012	\$836,037
1.4	Taxes and Fees	\$1,078,515	(\$790,025)	(\$325,602)	(\$514,465)	(\$1,060,540)
1.5	Quality Improvement Expenses	\$0	\$0	\$0	\$0	\$0
2.	PMPM					
2.1	Premiums	\$298.84	\$159.44	\$260.24	\$136.87	\$136.34
2.2	Claims Costs	\$185.04	\$291.51	\$278.47	\$242.74	\$265.63
2.3	Administrative Expenses	\$40.43	\$32.92	\$31.46	\$47.25	\$55.68
2.4	Taxes and Fees	\$27.33	(\$34.25)	(\$17.49)	(\$31.41)	(\$70.63)
2.5	Quality Improvement Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A	-46.6%	63.2%	-47.4%	-0.4%
3.2	Claims Costs	N/A	57.5%	-4.5%	-12.8%	9.4%
3.3	Administrative Expenses	N/A	-18.6%	-4.4%	50.2%	17.8%
3.4	Taxes and Fees	N/A	-225.3%	-48.9%	79.6%	124.9%
3.5	Quality Improvement Expenses	N/A	N/A	N/A	N/A	N/A

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1.	Total Dollars					
1.1	Premiums	\$26,972,594	\$23,208,405	\$22,927,482	\$33,384,312	\$36,906,935
1.2	Claims Costs	\$27,748,496	\$21,316,218	\$22,548,620	\$30,461,639	\$28,742,340
1.3	Administrative Expenses	\$2,455,665	\$2,508,253	\$2,991,256	\$4,601,768	\$4,204,146
1.4	Taxes and Fees	(\$791,525)	\$132,925	\$238,081	\$1,105,465	\$2,895,182
1.5	Quality Improvement Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.	PMPM					
2.1	Premiums	\$663.63	\$726.40	\$809.24	\$628.73	\$534.98
2.2	Claims Costs	\$682.72	\$667.17	\$795.87	\$573.69	\$416.63
2.3	Administrative Expenses	\$60.42	\$78.51	\$105.58	\$86.67	\$60.94
2.4	Taxes and Fees	(\$19.47)	\$4.16	\$8.40	\$20.82	\$41.97
2.5	Quality Improvement Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A	9.5%	11.4%	-22.3%	-14.9%
3.2	Claims Costs	N/A	-2.3%	19.3%	-27.9%	-27.4%
3.3	Administrative Expenses	N/A	29.9%	34.5%	-17.9%	-29.7%
3.4	Taxes and Fees	N/A	-121.4%	102.0%	147.8%	101.6%
3.5	Quality Improvement Expenses	N/A	N/A	N/A	N/A	N/A