

California Department of Managed Health Care/Department of Insurance
CA Large Group Historical Data Spreadsheet
December 31, 2017
For Policies subject to CIC 10181.45 or CHSC 1374.21

1.	Reporting Year	2018
2.	Enter DMHC Health Plan ID/CDI NAIC No.	61557
3.	Legal Name	Blue Shield of California Life & Health Insurance Company
4.	DBA	Blue Shield of California

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Historical Data - Premium and Claims

HMO/POS		Historical Data				
		2013	2014	2015	2016	2017
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	0	0	0	0	0
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	0	0	0	0	0
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	0	0	0	0	0
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	0	0	0	0	0
6.	Other Indicators or information					
	6.1 Number of covered lives					
	6.2 Member months					

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Historical Data - Premium and Claims

PPO/EPO		Historical Data				
		2013	2014	2015	2016	2017
1.	Premium:					
1.1	Total premium	81,496,452	84,253,016	82,014,543	51,547,642	25,688,508
2.	Claims:					
2.1	Claims Incurred and Paid	67,525,263	64,503,730	62,127,502	38,561,321	17,594,424
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	67,525,263	64,503,730	62,127,502	38,561,321	17,594,424
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	(69,628)	690,483	887,714	834,198	(649,097)
3.1b	Patient Centered Outcomes Research Institute (PCORI) Fee	27,440	32,999	32,916	20,592	10,175
3.1c	Affordable Care Act section 9010 Fee	0	1,004,529	1,451,776	1,005,730	0
3.1d	Federal Transitional Reinsurance Fee	0	996,450	673,112	258,392	0
3.1e	Other Federal Taxes and assessments deductible from premium	213,506	289,433	287,172		
3.2	State Premium Tax	1,969,251	1,961,423	1,927,543	(78,215)	0
3.3	State Income Tax	0	0	0		
3.4	Regulatory authority licenses and fees	0	0	0	18,835	9,564
3.5	Other Taxes and Fees	46,255	56,410	50,999	7,023	3,238,571
3.6	Total Federal and State Taxes and fees	2,186,823	5,031,727	5,311,231	2,066,555	2,609,213
4.	Health Care Quality Improvement Expenses Incurred					
4.1	Improve health outcomes	179,229	229,025	166,100	107,089	87,059
4.2	Activities to prevent hospital readmission	96,723	109,471	103,762	56,737	20,620
4.3	Improve patient safety and reduce medical errors	68,047	75,881	74,133	47,289	29,181
4.4	Wellness and health promotion activities	8,486	8,845	9,863	5,265	49,847
4.5	Health information technology expenses related to improving health care quality	156,672	198,935	146,462	75,084	46,640
4.6	Allowable Implementation ICD-10 expenses (not to exceed 0.3% of premium)	13,414	18,922	10,652	0	0
4.7	Total Incurred Health Care Quality Improvement Expenses	522,571	641,078	510,972	291,464	233,347
5.	Non-Claims Costs					
5.1	Administrative Expenses	9,598,023	11,248,075	10,801,849	6,553,021	3,582,744
5.2	Agents and brokers fees and commissions	542,626	711,562	689,902	1,927,004	1,148,947
5.3	Other general and administrative expenses					
5.4	Total non-claims costs	10,140,649	11,959,638	11,491,752	8,480,026	4,731,691
6.	Other Indicators or information					
6.1	Number of covered lives	15,933	15,822	10,656	8,614	4,366
6.2	Member months	164,670	190,379	179,129	111,424	51,535

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Historical Data - Premium and Claims

HMO/POS		Historical Data				
		2013	2014	2015	2016	2017
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				
		2013	2014	2015	2016	2017
1.	Total Dollars					
1.1	Premiums	81,496,452	84,253,016	82,014,543	51,547,642	25,688,508
1.2	Claims Costs	67,525,263	64,503,730	62,127,502	38,561,321	17,594,424
1.3	Administrative Expenses	10,140,649	11,959,638	11,491,752	8,480,026	4,731,691
1.4	Taxes and Fees	2,186,823	5,031,727	5,311,231	2,066,555	2,609,213
1.5	Quality Improvement Expenses	522,571	641,078	510,972	291,464	233,347
2.	PMPM					
2.1	Premiums	495	443	458	463	498
2.2	Claims Costs	410	339	347	346	341
2.3	Administrative Expenses	62	63	64	76	92
2.4	Taxes and Fees	13	26	30	19	51
2.5	Quality Improvement Expenses	3	3	3	3	5
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A	-10.6%	3.5%	1.0%	7.7%
3.2	Claims Costs	N/A	-17.4%	2.4%	-0.2%	-1.3%
3.3	Administrative Expenses	N/A	2.0%	2.1%	18.6%	20.6%
3.4	Taxes and Fees	N/A	99.0%	12.2%	-37.4%	173.0%
3.5	Quality Improvement Expenses	N/A	6.1%	-15.3%	-8.3%	73.1%