

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.	933-0043 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				
		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	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				
		2012	2013	2014	2015	2016
1.	Premium:					
1.1	Total premium	73,787,007	81,496,452	84,253,016	82,014,543	51,547,642
2.	Claims:					
2.1	Claims Incurred and Paid	59,335,023	67,525,263	64,503,730	62,127,502	38,561,321
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	59,335,023	67,525,263	64,503,730	62,127,502	38,561,321
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	1,393,536	(69,628)	690,483	887,714	834,198
3.1b	Patient Centered Outcomes Research Institute (PCORI) Fee	(860)	27,440	32,999	32,916	2,468
3.1c	Affordable Care Act section 9010 Fee	0	0	1,004,529	1,451,776	4,556
3.1d	Federal Transitional Reinsurance Fee	0	0	996,450	673,112	1,005,730
3.1e	Other Federal Taxes and assessments deductible from premium	331,167	213,506	289,433	287,172	
3.2	State Premium Tax	1,893,041	1,969,251	1,961,423	1,927,543	18,835
3.3	State Income Tax	0	0	0	0	
3.4	Regulatory authority licenses and fees	0	0	0	0	0
3.5	Other Taxes and Fees	62,079	46,255	56,410	50,999	(73,660)
3.6	Total Federal and State Taxes and fees	3,678,964	2,186,823	5,031,727	5,311,231	1,792,127
4.	Health Care Quality Improvement Expenses Incurred					
4.1	Improve health outcomes	246,034	179,229	229,025	166,100	107,089
4.2	Activities to prevent hospital readmission	132,775	96,723	109,471	103,762	56,737
4.3	Improve patient safety and reduce medical errors	93,410	68,047	75,881	74,133	47,289
4.4	Wellness and health promotion activities	11,649	8,486	8,845	9,863	5,265
4.5	Health information technology expenses related to improving health care quality	215,069	156,672	198,935	146,462	75,084
4.6	Allowable Implementation ICD-10 expenses (not to exceed 0.3% of premium)	18,414	13,414	18,922	10,652	
4.7	Total Incurred Health Care Quality Improvement Expenses	717,352	522,571	641,078	510,972	291,464
5.	Non-Claims Costs					
5.1	Administrative Expenses	13,891,311	9,598,023	11,248,075	10,801,849	6,553,021
5.2	Agents and brokers fees and commissions	740,660	542,626	711,562	689,902	1,927,004
5.3	Other general and administrative expenses					
5.4	Total non-claims costs	14,631,971	10,140,649	11,959,638	11,491,752	8,480,026
6.	Other Indicators or information					
6.1	Number of covered lives	15,906	15,933	15,822	10,656	8,614
6.2	Member months	210,145	164,670	190,379	179,129	111,424

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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	73,787,007	81,496,452	84,253,016	82,014,543	51,547,642
1.2	Claims Costs	59,335,023	67,525,263	64,503,730	62,127,502	38,561,321
1.3	Administrative Expenses	14,631,971	10,140,649	11,959,638	11,491,752	8,480,026
1.4	Taxes and Fees	3,678,964	2,186,823	5,031,727	5,311,231	1,792,127
1.5	Quality Improvement Expenses	717,352	522,571	641,078	510,972	291,464
2.	PMPM					
2.1	Premiums	351	495	443	458	463
2.2	Claims Costs	282	410	339	347	346
2.3	Administrative Expenses	70	62	63	64	76
2.4	Taxes and Fees	18	13	26	30	16
2.5	Quality Improvement Expenses	3	3	3	3	3
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A	40.9%	-10.6%	3.5%	1.0%
3.2	Claims Costs	N/A	45.2%	-17.4%	2.4%	-0.2%
3.3	Administrative Expenses	N/A	-11.6%	2.0%	2.1%	18.6%
3.4	Taxes and Fees	N/A	-24.1%	99.0%	12.2%	-45.8%
3.5	Quality Improvement Expenses	N/A	-7.0%	6.1%	-15.3%	-8.3%