

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

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

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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	33,848,161	464,526,559	671,339,369	751,994,135	766,026,759
2.	Claims:					
2.1	Claims Incurred and Paid	25,446,041	372,298,150	531,969,722	600,250,157	607,002,115
2.2	Direct claim reserves	0	0	0	0	0
2.3	Experience rating refunds (rate credits) paid	0	6,277,394	10,309,941	2,307,464	2,427,507
2.4	Reserve for experience rating refunds (rate credits)	0	0	0	0	16,421,350
2.5	Contingent benefit and lawsuit reserves	0	0	0	0	0
2.6	Total incurred claims	25,446,041	378,575,544	542,279,663	602,557,621	625,850,972
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	1,079,054	6,280,463	24,044,161	29,205,445	25,220,641
3.1b	Patient Centered Outcomes Research Institute (PCORI) Fee	520	191,301	353,597	396,317	390,881
3.1c	Affordable Care Act section 9010 Fee	0	0	8,987,132	14,113,707	13,421,344
3.1d	Federal Transitional Reinsurance Fee	0	0	8,291,492	6,607,154	3,928,205
3.1e	Other Federal Taxes and assessments deductible from premium	48,121	1,202,513	1,585,568	1,972,243	9,298
3.2	State Premium Tax	428,176	8,577,182	11,727,540	12,939,307	11,995,813
3.3	State Income Tax	119,549	1,658,916	2,079,735	2,343,699	1,842,093
3.4	Regulatory authority licenses and fees	409	17,202	1,646	218	3,550
3.5	Other Taxes and Fees	22,311	40,923	5,502	16,769	2,120,738
3.6	Total Federal and State Taxes and fees	1,698,140	17,968,500	57,076,373	67,594,859	58,932,563
4.	Health Care Quality Improvement Expenses Incurred					
4.1	Improve health outcomes	24,877	883,475	417,374	704,544	235,619
4.2	Activities to prevent hospital readmission	7,018	70,062	38,022	192,162	305,251
4.3	Improve patient safety and reduce medical errors	30,125	412,143	718,758	817,031	725,709
4.4	Wellness and health promotion activities	88,704	152,858	111,262	81,992	265,109
4.5	Health information technology expenses related to improving health care quality	46,763	450,918	342,624	349,790	831,194
4.6	Allowable Implementation ICD-10 expenses (not to exceed 0.3% of premium)	8,219	110,532	102,587	30,167	0
4.7	Total Incurred Health Care Quality Improvement Expenses	205,706	2,079,988	1,730,627	2,175,686	2,362,882
5.	Non-Claims Costs					
5.1	Administrative Expenses	151,106	3,145,531	2,246,120	4,165,634	4,598,998
5.2	Agents and brokers fees and commissions	590,798	8,839,706	14,159,609	16,753,233	16,610,727
5.3	Other general and administrative expenses	2,016,555	31,021,048	25,474,068	25,577,009	28,472,175
5.4	Total non-claims costs	2,758,459	43,006,285	41,879,797	46,495,876	49,681,900
6.	Other Indicators or information					
6.1	Number of covered lives	12,591	93,725	124,657	141,261	147,276
6.2	Member months	79,678	1,054,409	1,436,353	1,674,836	1,688,706

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**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	33,848,161	464,526,559	671,339,369	751,994,135	766,026,759
1.2	Claims Costs	25,446,041	378,575,544	542,279,663	602,557,621	625,850,972
1.3	Administrative Expenses	2,758,459	43,006,285	41,879,797	46,495,876	49,681,900
1.4	Taxes and Fees	1,698,140	17,968,500	57,076,373	67,594,859	58,932,563
1.5	Quality Improvement Expenses	205,706	2,079,988	1,730,627	2,175,686	2,362,882
2.	PMPM					
2.1	Premiums	425	441	467	449	454
2.2	Claims Costs	319	359	378	360	371
2.3	Administrative Expenses	35	41	29	28	29
2.4	Taxes and Fees	21	17	40	40	35
2.5	Quality Improvement Expenses	3	2	1	1	1
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A	3.7%	6.1%	-3.9%	1.0%
3.2	Claims Costs	N/A	12.4%	5.2%	-4.7%	3.0%
3.3	Administrative Expenses	N/A	17.8%	-28.5%	-4.8%	6.0%
3.4	Taxes and Fees	N/A	-20.0%	133.2%	1.6%	-13.5%
3.5	Quality Improvement Expenses	N/A	-23.6%	-38.9%	7.8%	7.7%