

California Department of Managed Health Care/Department of Insurance
CA Large Group Historical Data Spreadsheet
August 31, 2016
For Policies subject to CIC 10181.45 or CHSC 1374.21

1.	Reporting Year	2016
2.	Enter DMHC Health Plan ID/CDI NAIC No.	NAIC No. 66141
3.	Legal Name	Health Net Life Insurance Company
4.	DBA	

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Historical Data - Premium and Claims

HMO/POS		Historical Data				
		2011	2012	2013	2014	2015
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.	Non-Claims Costs					
	4.1 Administrative Expenses					
	4.2 Agents and brokers fees and commissions					
	4.3 Other general and administrative expenses					
	4.4 Total non-claims costs	0	0	0	0	0
5.	Other Indicators or information					
	5.1 Number of covered lives					
	5.2 Member months					

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Historical Data - Premium and Claims

PPO/EPO		Historical Data				
		2011	2012	2013	2014	2015
1.	Premium:					
	1.1 Total premium	327,543,543	310,635,075	269,337,507	190,146,069	170,226,033
2.	Claims:					
	2.1 Claims Incurred and Paid	275,661,965	257,392,140	211,613,474	152,623,249	136,883,461
	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	275,661,965	257,392,140	211,613,474	152,623,249	136,883,461
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	6,072,988	3,249,078	6,035,033	5,570,640	2,134,210
	3.1b Patient Centered Outcomes Research Institute (PCORI) Fee			64,719	56,363	51,303
	3.1c Affordable Care Act section 9010 Fee				3,949,663	3,623,354
	3.1d Federal Transitional Reinsurance Fee				1,636,468	1,011,753
	3.1e Other Federal Taxes and assessments deductible from premium	369,371	389,218	199,018	156,912	141,107
	3.2 State Premium Tax	7,909,725	7,605,749	5,989,674	4,678,369	3,892,415
	3.3 State Income Tax	116,973	162,581	27,531	11,515	76,105
	3.4 Regulatory authority licenses and fees	104,318	72,771	23,390	12,424	19,616
	3.5 Other Taxes and Fees					
	3.6 Total Federal and State Taxes and fees	14,573,375	11,479,397	12,339,365	16,072,354	10,949,863
4.	Non-Claims Costs					
	4.1 Administrative Expenses	7,818,524	8,033,620	5,814,173	3,727,720	3,422,881
	4.2 Agents and brokers fees and commissions	7,527,986	7,363,920	4,962,591	4,288,205	3,864,787
	4.3 Other general and administrative expenses	(1,693,445)	(3,352,973)	(2,641,240)	(4,517,003)	(3,292,022)
	4.4 Total non-claims costs	13,653,065	12,044,567	8,135,524	3,498,922	3,995,646
5.	Other Indicators or information					
	5.1 Number of covered lives	59,751	43,623	35,979	26,607	23,422
	5.2 Member months	700,049	569,053	455,737	326,765	276,487

NOTE: Resubmission; adjusted to remove behavioral health only business that was reported beginning 2012 (through 2015).

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HMO/POS		Historical Data				
		2011	2012	2013	2014	2015
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
2.	PMPM					
2.1	Premiums					
2.2	Claims Costs					
2.3	Administrative Expenses					
2.4	Taxes and Fees					
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				

PPO/EPO		Historical Data				
		2011	2012	2013	2014	2015
1.	Total Dollars					
1.1	Premiums	327,543,543	310,635,075	269,337,507	190,146,069	170,226,033
1.2	Claims Costs	275,661,965	257,392,140	211,613,474	152,623,249	136,883,461
1.3	Administrative Expenses	13,653,065	12,044,567	8,135,524	3,498,922	3,995,646
1.4	Taxes and Fees	14,573,375	11,479,397	12,339,365	16,072,354	10,949,863
2.	PMPM					
2.1	Premiums	468	546	591	582	616
2.2	Claims Costs	394	452	464	467	495
2.3	Administrative Expenses	20	21	18	11	14
2.4	Taxes and Fees	21	20	27	49	40
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A	16.7%	8.3%	-1.5%	5.8%
3.2	Claims Costs	N/A	14.9%	2.7%	0.6%	6.0%
3.3	Administrative Expenses	N/A	8.5%	-15.7%	-40.0%	35.0%
3.4	Taxes and Fees	N/A	-3.1%	34.2%	81.7%	-19.5%

NOTE: Resubmission; adjusted to remove behavioral health only business that was reported beginning 2012 (through 2015).