

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.	60053
3.	Legal Name	Kaiser Permanente 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	\$9,977,257	\$11,794,632	\$3,677,508	\$4,845,397	\$2,241,965
2.	Claims:					
2.1	Claims Incurred and Paid	\$10,342,606	\$6,740,288	\$6,342,545	\$5,058,713	\$3,754,376
2.2	Direct claim reserves	\$487,766	\$563,018	\$381,027	\$126,082	\$221,716
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	\$10,830,373	\$7,303,306	\$6,723,572	\$5,184,795	\$3,976,092
3.	Federal and State Taxes and Licensing or Regulatory Fees					
3.1	Federal taxes and assessments	(\$52,942)	\$795,225	(\$876,961)	(\$443,867)	(\$576,184)
3.1a	Federal income taxes deductible from premium in MLR calculations					(\$696,229)
3.1b	Patient Centered Outcomes Research Institute (PCORI) Fee					\$3,084
3.1c	Affordable Care Act section 9010 Fee					\$116,961
3.1d	Federal Transitional Reinsurance Fee					
3.1e	Other Federal Taxes and assessments deductible from premium					
3.2	State Premium Tax	\$234,568	\$282,320	\$86,421	\$113,867	\$52,452
3.3	State Income Tax	\$0	\$0	\$162	\$270	\$4,910
3.4	Regulatory authority licenses and fees	\$1,112	\$970	\$353	\$4,128	\$4,357
3.5	Other Taxes and Fees	\$0	\$0	\$0	\$0	\$0
3.6	Total Federal and State Taxes and fees	\$182,738	\$1,078,515	(\$790,025)	(\$325,602)	(\$514,465)
4.	Non-Claims Costs					
4.1	Administrative Expenses	\$979,322	\$949,187	\$495,643	\$369,553	\$495,914
4.2	Agents and brokers fees and commissions	\$300,042	\$319,962	\$106,369	\$133,884	\$142,138
4.3	Other taxes	\$0	\$0	\$45	\$0	\$0
4.4	Other general and administrative expenses	\$283,151	\$326,649	\$157,234	\$82,244	\$135,960
4.5	Total non-claims costs	\$1,562,515	\$1,595,798	\$759,291	\$585,681	\$774,012
5.	Other Indicators or information					
5.1	Number of covered lives	3,695	3,193	1,880	1,467	1,369
5.2	Member months	41,484	39,468	23,065	18,619	16,380

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Historical Data - Premium and Claims

PPO/EPO

		Historical Data				
		2011	2012	2013	2014	2015
1.	Premium:					
1.1	Total premium	\$24,919,627	\$26,972,594	\$23,208,405	\$22,927,482	\$33,384,312
2.	Claims:					
2.1	Claims Incurred and Paid	\$27,402,480	\$26,326,105	\$20,059,649	\$21,535,211	\$26,335,738
2.2	Direct claim reserves	\$853,405	\$1,422,391	\$1,256,569	\$1,013,409	\$4,125,901
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	\$28,255,884	\$27,748,496	\$21,316,218	\$22,548,620	\$30,461,639
3.	Federal and State Taxes and Licensing or Regulatory Fees					
3.1	Federal taxes and assessments	(\$193,888)	(\$1,439,683)	(\$415,725)	(\$480,651)	\$9,782
3.1a	Federal income taxes deductible from premium in MLR calculations	(\$193,888)	(\$1,439,683)	(\$420,438)	(\$1,177,812)	(\$532,168)
3.1b	Patient Centered Outcomes Research Institute (PCORI) Fee	\$0	\$0	\$4,713	\$3,264	\$5,600
3.1c	Affordable Care Act section 9010 Fee	\$0	\$0	\$0	\$693,897	\$536,350
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	\$583,781	\$645,939	\$545,398	\$538,796	\$781,242
3.3	State Income Tax	\$0	\$0	\$1,025	\$1,279	\$73,090
3.4	Regulatory authority licenses and fees	\$2,777	\$2,219	\$2,227	\$19,535	\$64,881
3.5	Other Taxes and Fees	\$0	\$0	\$0	\$159,122	\$176,470
3.6	Total Federal and State Taxes and fees	\$392,670	(\$791,525)	\$132,925	\$238,081	\$1,105,465
4.	Non-Claims Costs					
4.1	Administrative Expenses	\$913,072	\$1,070,350	\$895,326	\$1,431,534	\$2,614,304
4.2	Agents and brokers fees and commissions	\$892,747	\$733,283	\$652,842	\$633,886	\$902,491
4.3	Other taxes	\$0	\$0	\$283	\$0	\$0
4.4	Other general and administrative expenses	\$707,210	\$652,032	\$959,802	\$925,836	\$1,084,973
4.5	Total non-claims costs	\$2,513,028	\$2,455,665	\$2,508,253	\$2,991,256	\$4,601,768
5.	Other Indicators or information					
5.1	Number of covered lives	3,157	3,352	2,484	2,294	6,094
5.2	Member months	39,957	40,644	31,950	28,332	53,098

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Historical Data - Premium and Claims

HMO/POS

		Historical Data				
		2011	2012	2013	2014	2015
1.	Total Dollars					
1.1	Premiums	\$9,977,257.05	\$11,794,632.00	\$3,677,508.00	\$4,845,397.00	\$2,241,965.00
1.2	Claims Costs	\$10,830,372.60	\$7,303,306.00	\$6,723,572.00	\$5,184,795.00	\$3,976,092.00
1.3	Administrative Expenses	\$1,562,515.42	\$1,595,798.00	\$759,291.00	\$585,681.00	\$774,012.00
1.4	Taxes and Fees	\$182,738.10	\$1,078,515.00	(\$790,025.00)	(\$325,602.00)	(\$514,465.00)
2.	PMPM					
2.1	Premiums	\$240.51	\$298.84	\$159.44	\$260.24	\$136.87
2.2	Claims Costs	\$261.07	\$185.04	\$291.51	\$278.47	\$242.74
2.3	Administrative Expenses	\$37.67	\$40.43	\$32.92	\$31.46	\$47.25
2.4	Taxes and Fees	\$4.41	\$27.33	(\$34.25)	(\$17.49)	(\$31.41)
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A	24.3%	-46.6%	63.2%	-47.4%
3.2	Claims Costs	N/A	-29.1%	57.5%	-4.5%	-12.8%
3.3	Administrative Expenses	N/A	7.3%	-18.6%	-4.4%	50.2%
3.4	Taxes and Fees	N/A	520.3%	-225.3%	-48.9%	79.6%

PPO/EPO

		Historical Data				
		2011	2012	2013	2014	2015
1.	Total Dollars					
1.1	Premiums	\$24,919,627.25	\$26,972,594.00	\$23,208,405.00	\$22,927,482.00	\$33,384,312.00
1.2	Claims Costs	\$28,255,884.30	\$27,748,496.00	\$21,316,218.00	\$22,548,620.00	\$30,461,639.00
1.3	Administrative Expenses	\$2,513,027.83	\$2,455,665.00	\$2,508,253.00	\$2,991,256.00	\$4,601,768.00
1.4	Taxes and Fees	\$392,669.56	(\$791,525.00)	\$132,925.00	\$238,081.00	\$1,105,465.00
2.	PMPM					
2.1	Premiums	\$623.66	\$663.63	\$726.40	\$809.24	\$628.73
2.2	Claims Costs	\$707.16	\$682.72	\$667.17	\$795.87	\$573.69
2.3	Administrative Expenses	\$62.89	\$60.42	\$78.51	\$105.58	\$86.67
2.4	Taxes and Fees	\$9.83	(\$19.47)	\$4.16	\$8.40	\$20.82
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A	6.4%	9.5%	11.4%	-22.3%
3.2	Claims Costs	N/A	-3.5%	-2.3%	19.3%	-27.9%
3.3	Administrative Expenses	N/A	-3.9%	29.9%	34.5%	-17.9%
3.4	Taxes and Fees	N/A	-298.2%	-121.4%	102.0%	147.8%