

**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**

<b>1. Reporting Year</b>	<b>2018</b>
<b>2. Enter DMHC Health Plan ID/CDI NAIC No.</b>	<b>67369</b>
<b>3. Legal Name</b>	<b>Cigna Health and Life Insurance Company</b>
<b>4. DBA</b>	

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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	464,526,559	671,339,369	751,994,135	766,026,759	930,654,266
2.	Claims:					
2.1	Claims Incurred and Paid	372,298,150	531,969,722	598,967,205	619,655,811	746,953,212
2.2	Direct claim reserves	0	0	0	0	0
2.3	Experience rating refunds (rate credits) paid	6,277,394	10,309,941	2,307,464	2,427,507	1,735,584
2.4	Reserve for experience rating refunds (rate credits)	0	0	0	0	16,744,806
2.5	Contingent benefit and lawsuit reserves	0	0	0	0	0
2.6	Total incurred claims	378,575,544	542,279,663	601,274,669	622,083,318	765,433,602
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	6,280,463	24,044,161	29,205,445	25,220,641	30,638,399
3.1b	Patient Centered Outcomes Research Institute (PCORI) Fee	191,301	353,597	396,317	390,881	478,320
3.1c	Affordable Care Act section 9010 Fee	0	8,987,132	14,113,707	13,421,344	0
3.1d	Federal Transitional Reinsurance Fee	0	8,291,492	6,607,154	3,928,205	0
3.1e	Other Federal Taxes and assessments deductible from premium	1,202,513	1,585,568	1,972,243	9,298	34,668
3.2	State Premium Tax	8,577,182	11,727,540	12,939,307	11,995,813	13,781,244
3.3	State Income Tax	1,658,916	2,079,735	2,343,699	1,842,093	6,527,022
3.4	Regulatory authority licenses and fees	17,202	1,646	218	3,550	236,903
3.5	Other Taxes and Fees	40,923	5,502	16,769	2,120,738	2,330,394
3.6	Total Federal and State Taxes and fees	17,968,500	57,076,373	67,594,859	58,932,563	54,026,950
4.	Health Care Quality Improvement Expenses Incurred					
4.1	Improve health outcomes	883,475	417,374	704,544	235,619	
4.2	Activities to prevent hospital readmission	70,062	38,022	192,162	305,251	
4.3	Improve patient safety and reduce medical errors	412,143	718,758	817,031	725,709	
4.4	Wellness and health promotion activities	152,858	111,262	81,992	265,109	
4.5	Health information technology expenses related to improving health care quality	450,918	342,624	349,790	831,194	
4.6	Allowable Implementation ICD-10 expenses (not to exceed 0.3% of premium)	110,532	102,587	30,167	0	
4.7	Total Incurred Health Care Quality Improvement Expenses	2,079,988	1,730,627	2,175,686	2,362,882	7,445,234
5.	Non-Claims Costs					
5.1	Administrative Expenses	16,317,816	16,309,494	19,973,562	21,740,765	24,542,981
5.2	Agents and brokers fees and commissions	8,839,706	14,159,609	16,753,233	16,610,727	19,355,331
5.3	Other general and administrative expenses	17,848,763	11,410,694	9,769,081	11,330,408	19,216,482
5.4	Total non-claims costs	43,006,285	41,879,797	46,495,876	49,681,900	63,114,794
6.	Other Indicators or information					
6.1	Number of covered lives	93,725	124,657	141,261	147,276	171,342
6.2	Member months	1,054,409	1,436,353	1,674,836	1,688,706	1,991,573

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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	464,526,559	671,339,369	751,994,135	766,026,759	930,654,266
1.2	Claims Costs	378,575,544	542,279,663	601,274,669	622,083,318	765,433,602
1.3	Administrative Expenses	43,006,285	41,879,797	46,495,876	49,681,900	63,114,794
1.4	Taxes and Fees	17,968,500	57,076,373	67,594,859	58,932,563	54,026,950
1.5	Quality Improvement Expenses	2,079,988	1,730,627	2,175,686	2,362,882	7,445,234
2.	PMPM					
2.1	Premiums	441	467	449	454	467
2.2	Claims Costs	359	378	359	368	384
2.3	Administrative Expenses	41	29	28	29	32
2.4	Taxes and Fees	17	40	40	35	27
2.5	Quality Improvement Expenses	2	1	1	1	4
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A	6.1%	-3.9%	1.0%	3.0%
3.2	Claims Costs	N/A	5.2%	-4.9%	2.6%	4.3%
3.3	Administrative Expenses	N/A	-28.5%	-4.8%	6.0%	7.7%
3.4	Taxes and Fees	N/A	133.2%	1.6%	-13.5%	-22.3%
3.5	Quality Improvement Expenses	N/A	-38.9%	7.8%	7.7%	167.2%