

**California Department of Managed Health Care/Department of Insurance
CA Large Group Historical Data Spreadsheet**

August 6, 2018

For Policies subject to CIC 10181.45 or CHSC 1374.21

1. Reporting Year	2018
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

PPO/EPO		Historical Data				
		PPO				
		2013	2014	2015	2016	2017
1.	Premium:					
1.1	Total premium	\$23,208,405	\$22,927,482	\$33,384,312	\$36,906,935	\$33,545,407
2.	Claims:					
2.1	Claims Incurred and Paid	\$20,059,649	\$21,535,211	\$26,335,738	\$23,902,485	\$27,759,472
2.2	Direct claim reserves	\$1,256,569	\$1,013,409	\$4,125,901	\$658,985	\$0
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	\$4,180,870	\$2,107,146
2.5	Contingent benefit and lawsuit reserves	\$0	\$0	\$0	\$0	\$0
2.6	Total incurred claims	\$21,316,218	\$22,548,620	\$30,461,639	\$28,742,340	\$29,866,618
3.	Federal and State Taxes and Licensing or Regulatory Fees					
3.1	Federal taxes and assessments	(\$415,725)	(\$321,529)	\$186,252	\$2,367,857	(\$116,182)
3.1a	Federal income taxes deductible from premium in MLR calculations	(\$420,438)	(\$1,177,812)	(\$532,168)	\$1,482,071	(\$128,587)
3.1b	Patient Centered Outcomes Research Institute (PCORI) Fee	\$4,713	\$3,264	\$5,600	\$12,866	\$12,405
3.1c	Affordable Care Act section 9010 Fee	\$0	\$693,897	\$536,350	\$718,703	\$0
3.1d	Federal Transitional Reinsurance Fee	\$0	\$159,122	\$176,470	\$154,217	\$0
3.1e	Other Federal Taxes and assessments deductible from premium	\$0	\$0	\$0	\$0	\$0
3.2	State Premium Tax	\$545,398	\$538,796	\$781,242	\$458,119	\$29,841
3.3	State Income Tax	\$1,025	\$1,279	\$73,090	\$36,545	\$658,535
3.4	Regulatory authority licenses and fees	\$2,227	\$19,535	\$64,881	\$32,661	\$52,063
3.5	Other Taxes and Fees	\$0	\$0	\$0	\$0	\$0
3.6	Total Federal and State Taxes and fees	\$132,925.00	\$238,081.00	\$1,105,465.00	\$2,895,182.00	\$624,257.00
4.	Health Care Quality Improvement Expenses Incurred					
4.1	Improve health outcomes	\$0	\$0	\$0	\$0	\$268,363
4.2	Activities to prevent hospital readmission	\$0	\$0	\$0	\$0	\$0
4.3	Improve patient safety and reduce medical errors	\$0	\$0	\$0	\$0	\$0
4.4	Wellness and health promotion activities	\$0	\$0	\$0	\$0	\$0
4.5	Health information technology expenses related to improving health care quality	\$0	\$0	\$0	\$0	\$0
4.6	Allowable Implementation ICD-10 expenses (not to exceed 0.3% of premium)	\$0	\$0	\$0	\$0	\$0
4.7	Total Incurred Health Care Quality Improvement Expenses	\$0	\$0	\$0	\$0	\$268,363
5.	Non-Claims Costs:					
5.1	Administrative Expenses	\$895,326	\$1,431,534	\$2,614,304	\$2,140,024	\$2,550,851
5.2	Agents and brokers fees and commissions	\$652,842	\$633,886	\$902,491	\$884,276	\$851,977
5.3	Other general and administrative expenses	\$960,085	\$925,836	\$1,084,973	\$1,179,846	\$1,171,885
5.4	Total non-claims costs	\$2,508,253	\$2,991,256	\$4,601,768	\$4,204,146	\$4,574,713
6.	Other Indicators or information:					
6.1	Number of covered lives	2,484	2,294	6,094	5,438	5,115
6.2	Member months	31,950	28,332	53,098	68,987	64,137

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Historical Data - Premium and Claims

POS		Historical Data				
		POS				
		2013	2014	2015	2016	2017
1.	Premium:					
	1.1 Total premium:	\$3,677,508	\$4,845,397	\$2,241,965	\$2,047,211	\$284,867
2.	Claims:					
	2.1 Claims Incurred and Paid	\$6,342,545	\$5,058,713	\$3,754,376	\$3,860,875	\$3,530,410
	2.2 Direct claim reserves	\$381,027	\$126,082	\$221,716	\$127,869	\$0
	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	(\$191,255)
	2.5 Contingent benefit and lawsuit reserves	\$0	\$0	\$0	\$0	\$0
	2.6 Total incurred claims	\$6,723,572	\$5,184,795	\$3,976,092	\$3,988,744	\$3,339,155
3.	Federal and State Taxes and Licensing or Regulatory Fees:					
	3.1 Federal taxes and assessments	(\$876,961)	(\$443,867)	(\$576,184)	(\$1,032,608)	(\$1,123,662)
	3.1a Federal income taxes deductible from premium in MLR calculations	\$0	\$0	(\$696,229)	(\$1,035,596)	(\$1,126,663)
	3.1b Patient Centered Outcomes Research Institute (PCORI) Fee	\$0	\$0	\$3,084	\$2,988	\$3,001
	3.1c Affordable Care Act section 9010 Fee	\$0	\$0	\$116,961	\$0	\$0
	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	\$86,421	\$113,867	\$52,452	(\$31,771)	\$1,918
	3.3 State Income Tax	\$162	\$270	\$4,910	\$2,027	\$5,592
	3.4 Regulatory authority licenses and fees	\$353	\$4,128	\$4,357	\$0	\$442
	3.5 Other Taxes and Fees	\$0	\$0	\$0	\$1,812	\$0
	3.6 Total Federal and State Taxes and fees	(\$790,025.00)	(\$325,602.00)	(\$514,465.00)	(\$1,060,540.00)	(\$1,115,710.00)
4.	Health Care Quality Improvement Expenses Incurred					
	4.1 Improve health outcomes	\$0	\$0	\$0	\$0	\$2,279
	4.2 Activities to prevent hospital readmission	\$0	\$0	\$0	\$0	\$0
	4.3 Improve patient safety and reduce medical errors	\$0	\$0	\$0	\$0	\$0
	4.4 Wellness and health promotion activities	\$0	\$0	\$0	\$0	\$0
	4.5 Health information technology expenses related to improving health care quality	\$0	\$0	\$0	\$0	\$0
	4.6 Allowable Implementation ICD-10 expenses (not to exceed 0.3% of premium)	\$0	\$0	\$0	\$0	\$0
	4.7 Total Incurred Health Care Quality Improvement Expenses	\$0	\$0	\$0	\$0	\$2,279
5.	Non-Claims Costs:					
	5.1 Administrative Expenses	\$495,643	\$369,553	\$495,914	\$698,180	\$500,249
	5.2 Agents and brokers fees and commissions	\$106,369	\$133,884	\$142,138	\$68,188	\$30,112
	5.3 Other general and administrative expenses	\$157,279	\$82,244	\$135,960	\$69,669	\$60,018
	5.4 Total non-claims costs	\$759,291	\$585,681	\$774,012	\$836,037	\$590,379
6.	Other Indicators or information:					
	6.1 Number of covered lives	1,880	1,467	1,369	1,173	937
	6.2 Member months	23,065	18,619	16,380	15,016	12,177

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		Historical Data				
		2013	2014	2015	2016	2017
1.	Total Dollars					
1.1	Premiums	\$3,677,508	\$4,845,397	\$2,241,965	\$2,047,211	\$284,867
1.2	Claims Costs	\$6,723,572	\$5,184,795	\$3,976,092	\$3,988,744	\$3,339,155
1.3	Administrative Expenses	\$759,291	\$585,681	\$774,012	\$836,037	\$590,379
1.4	Taxes and Fees	(\$790,025)	(\$325,602)	(\$514,465)	(\$1,060,540)	(\$1,115,710)
1.5	Quality Improvement Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$2,279.00
2.	PMPM					
2.1	Premiums	\$159.44	\$260.24	\$136.87	\$136.34	\$23.39
2.2	Claims Costs	\$291.51	\$278.47	\$242.74	\$265.63	\$274.22
2.3	Administrative Expenses	\$32.92	\$31.46	\$47.25	\$55.68	\$48.48
2.4	Taxes and Fees	(\$34.25)	(\$17.49)	(\$31.41)	(\$70.63)	(\$91.62)
2.5	Quality Improvement Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.19
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A	63.2%	-47.4%	-0.4%	-82.8%
3.2	Claims Costs	N/A	-4.5%	-12.8%	9.4%	3.2%
3.3	Administrative Expenses	N/A	-4.4%	50.2%	17.8%	-12.9%
3.4	Taxes and Fees	N/A	-48.9%	79.6%	124.9%	29.7%
3.5	Quality Improvement Expenses	N/A	N/A	N/A	N/A	N/A

		Historical Data				
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1.	Total Dollars					
1.1	Premiums	\$23,208,405	\$22,927,482	\$33,384,312	\$36,906,935	\$33,545,407
1.2	Claims Costs	\$21,316,218	\$22,548,620	\$30,461,639	\$28,742,340	\$29,866,618
1.3	Administrative Expenses	\$2,508,253	\$2,991,256	\$4,601,768	\$4,204,146	\$4,574,713
1.4	Taxes and Fees	\$132,925	\$238,081	\$1,105,465	\$2,895,182	\$624,257
1.5	Quality Improvement Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$268,363.00
2.	PMPM					
2.1	Premiums	\$726.40	\$809.24	\$628.73	\$534.98	\$523.03
2.2	Claims Costs	\$667.17	\$795.87	\$573.69	\$416.63	\$465.67
2.3	Administrative Expenses	\$78.51	\$105.58	\$86.67	\$60.94	\$71.33
2.4	Taxes and Fees	\$4.16	\$8.40	\$20.82	\$41.97	\$9.73
2.5	Quality Improvement Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$4.18
3.	Average Change in Rating Components (%)					
3.1	Premiums	N/A	11.4%	-22.3%	-14.9%	-2.2%
3.2	Claims Costs	N/A	19.3%	-27.9%	-27.4%	11.8%
3.3	Administrative Expenses	N/A	34.5%	-17.9%	-29.7%	17.0%
3.4	Taxes and Fees	N/A	102.0%	147.8%	101.6%	-76.8%
3.5	Quality Improvement Expenses	N/A	N/A	N/A	N/A	N/A