

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.	79413
3.	Legal Name	UnitedHealthcare Insurance Company
4.	DBA	

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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	581,583,362	665,982,846	891,926,617	1,092,734,471	1,513,549,236
2.	Claims:					
2.1	Claims Incurred and Paid	459,605,309	530,389,589	673,996,073	849,642,896	1,241,181,168
2.2	Direct claim reserves	16,792,666	(13,450,564)	15,133,305	42,861,450	42,725,542
2.3	Experience rating refunds (rate credits) paid	714,613	(2,725,886)	(511,060)	520,348	94,310
2.4	Reserve for experience rating refunds (rate credits)	(810,511)	238,574	391,788	1,481,355	536,032
2.5	Contingent benefit and lawsuit reserves					
2.6	Total incurred claims	476,302,077	514,451,713	689,010,107	894,506,049	1,284,537,052
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	12,523,940	19,886,908	30,821,316	10,047,394	17,163,505
3.1b	Patient Centered Outcomes Research Institute (PCORI) Fee	199,707	271,020	366,871	463,096	678,414
3.1c	Affordable Care Act section 9010 Fee	0	8,747,708	12,753,845	13,971,131	0
3.1d	Federal Transitional Reinsurance Fee	0	90,576	47,996	5,090,003	3,656
3.1e	Other Federal Taxes and assessments deductible from premium	1,066,157	9,090,472	8,412,557	4,085	6,507
3.2	State Premium Tax	11,545,229	13,454,123	18,608,941	14,748,381	11,165,558
3.3	State Income Tax	0	0	0	0	0
3.4	Regulatory authority licenses and fees	97,882	48,564	88,481	104,749	139,587
3.5	Other Taxes and Fees	609,447	557,120	1,217,723	30,374,550	1,147,074
3.6	Total Federal and State Taxes and fees	26,042,362	52,146,492	72,317,731	74,803,389	30,304,301
4.	Health Care Quality Improvement Expenses Incurred					
4.1	Improve health outcomes	1,906,192	2,529,099	3,429,328	3,749,313	5,590,439
4.2	Activities to prevent hospital readmission	933,690	1,137,422	1,407,441	1,651,140	2,454,634
4.3	Improve patient safety and reduce medical errors	735,521	894,724	1,141,888	2,318,494	2,477,338
4.4	Wellness and health promotion activities	1,679,263	2,059,883	2,138,488	3,293,945	6,491,728
4.5	Health information technology expenses related to improving health care quality	1,131,325	1,025,107	1,797,110	1,326,531	2,627,059
4.6	Allowable Implementation ICD-10 expenses (not to exceed 0.3% of premium)	271,408	167,109	140,453	0	0
4.7	Total Incurred Health Care Quality Improvement Expenses	6,657,399	7,813,344	10,054,708	12,339,423	19,641,198
5.	Non-Claims Costs					
5.1	Administrative Expenses	17,147,813	17,588,105	21,603,292	22,232,321	20,608,454
5.2	Agents and brokers fees and commissions	18,814,467	26,089,627	34,902,949	46,901,440	54,586,736
5.3	Other general and administrative expenses	9,409,592	12,481,590	18,929,923	25,507,208	32,079,143
5.4	Total non-claims costs	45,371,872	56,159,322	75,436,164	94,640,969	107,274,333
6.	Other Indicators or information					
6.1	Number of covered lives	120,115	131,523	179,032	244,995	290,441
6.2	Member months	1,297,918	1,497,046	1,982,691	2,737,961	3,612,116

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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	581,583,362	665,982,846	891,926,617	1,092,734,471	1,513,549,236
	1.2 Claims Costs	476,302,077	514,451,713	689,010,107	894,506,049	1,284,537,052
	1.3 Administrative Expenses	45,371,872	56,159,322	75,436,164	94,640,969	107,274,333
	1.4 Taxes and Fees	26,042,362	52,146,492	72,317,731	74,803,389	30,304,301
	1.5 Quality Improvement Expenses	6,657,399	7,813,344	10,054,708	12,339,423	19,641,198
2.	PMPM					
	2.1 Premiums	448	445	450	399	419
	2.2 Claims Costs	367	344	348	327	356
	2.3 Administrative Expenses	35	38	38	35	30
	2.4 Taxes and Fees	20	35	36	27	8
	2.5 Quality Improvement Expenses	5	5	5	5	5
3.	Average Change in Rating Components (%)					
	3.1 Premiums	N/A	-0.7%	1.1%	-11.3%	5.0%
	3.2 Claims Costs	N/A	-6.4%	1.1%	-6.0%	8.9%
	3.3 Administrative Expenses	N/A	7.3%	1.4%	-9.1%	-14.1%
	3.4 Taxes and Fees	N/A	73.6%	4.7%	-25.1%	-69.3%
	3.5 Quality Improvement Expenses	N/A	1.8%	-2.8%	-11.1%	20.7%