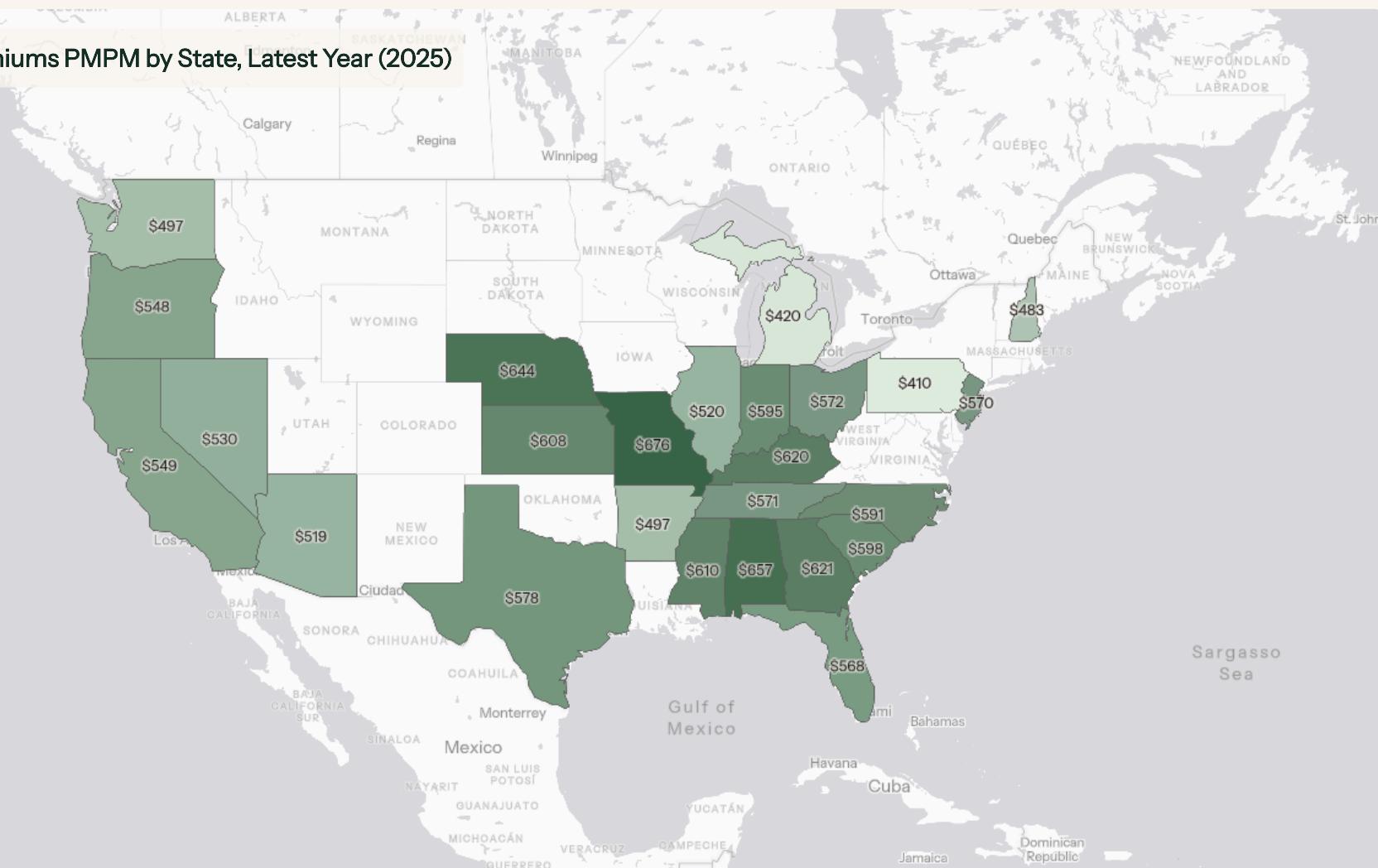
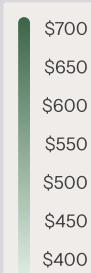


Centene Corporation Premiums PMPM by State, Latest Year (2025)



Centene Corporation

Yearly

Quarterly

MLR for Centene Corporation in Applicable States

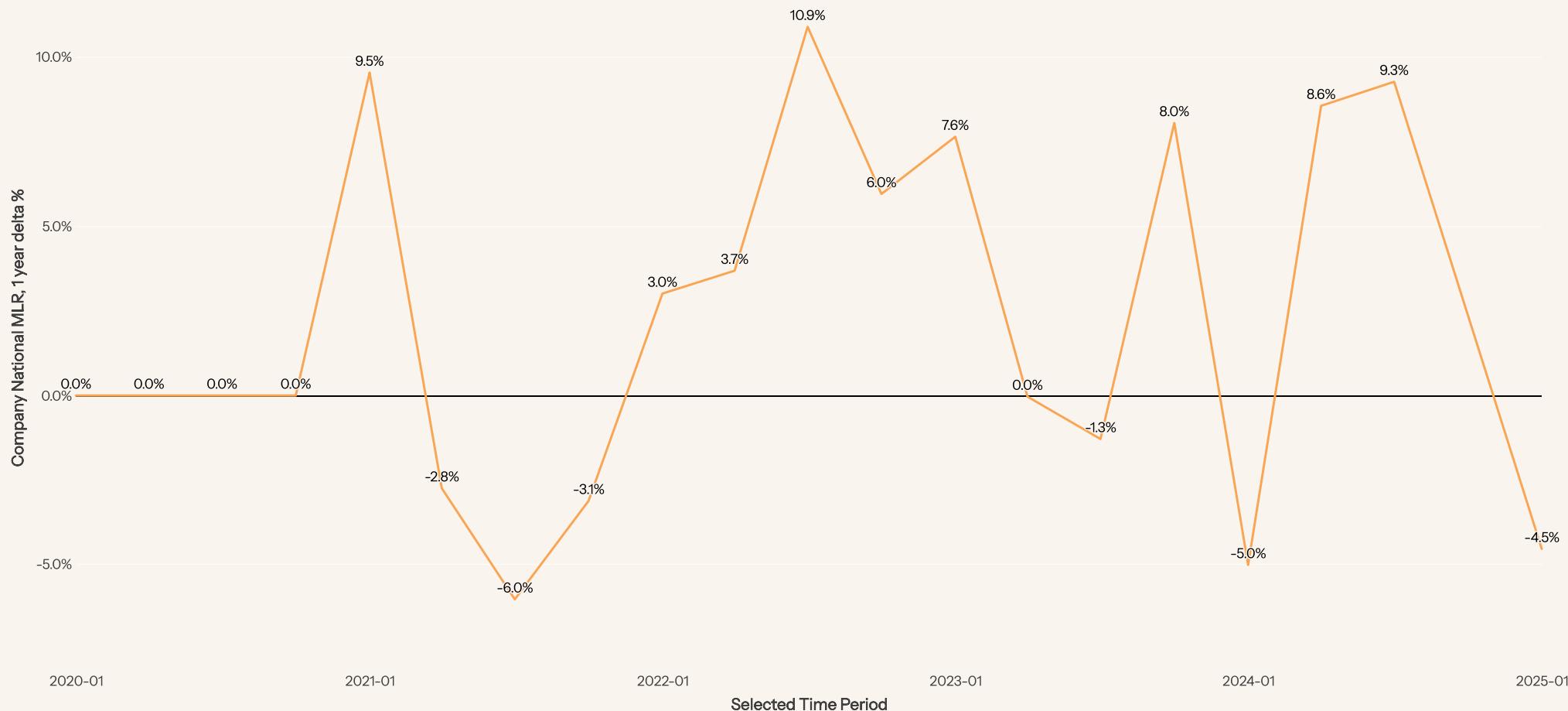
		Plan Year																				
States in Issuer Domain		2020-10	2020-11	2020-12	2020-13	2021-01	2021-02	2021-03	2021-10	2022-01	2022-02	2022-03	2022-04	2023-01	2023-02	2023-03	2023-04	2024-01	2024-02	2024-03	2024-04	2025-01
Florida	MLR	67.65%				73.28%				74.99%				81.69%					73.19%			74.57%
	MLR ...	-3.97%				0.23%				-1.22%				-2.23%				-8.16%				-8.12%
California	MLR	75.64%	77.65%	78.05%	77.23%	76.27%	75.51%	74.01%	74.80...	77.40%	78.28%	81.94%	79.25%	81.76%	78.24%	80.99%	85.62%	84.41%	84.94%	88.50%	86.55%	
	MLR ...	-6.07%	-3.79%	-4.28%	-3.03%	-5.11%	-2.92%	-3.19%	-0.64...	-2.49%	-1.47%	-0.05%	-3.10%	-5.96%	-5.63%	-3.03%	2.44%	-6.75%	1.53%	4.75%	-4.18%	
Texas	MLR	72.52%				82.65%				88.16%				91.38%					80.02%			71.56%
	MLR ...	-0.18%				4.20%				7.74%				4.92%				-1.09%				-10.8...
Georgia	MLR	68.34%				70.75%				75.24%				81.86%					86.64%			82.00...
	MLR ...	-7.92%				-9.33%				-7.83%				-9.85%				-13.11%				-20.51...
Arkansas	MLR	69.75%		85.08%		76.42%				83.18%				98.38%					93.95%			91.11%
	MLR ...	-28.6...		null		-3.93%				4.46%				19.70%					16.82%			13.17%
Missouri	MLR	59.19%				68.52...				70.87%				73.88%					73.93%			64.74%
	MLR ...	-12.35...				-10.2...				-8.08%				-13.30...				-3.51%				-8.98%
Mississippi	MLR	60.04%				72.02%				69.88%				71.68%					72.02%			70.53%
	MLR ...	-20.9...				-10.8...				-11.05%				-9.23%				-9.34%				-7.60%
Arizona	MLR	62.22%				68.11%				68.21%				69.46%					70.24%			73.78%
	MLR ...	-11.44%				-6.50%				-7.14%				-11.41%				-6.03%				-4.23%
Indiana	MLR	79.20%				94.64...				76.06%				72.35%					71.43%			67.56%
	MLR ...	-1.46%				11.58%				-3.06%				-8.78%				-4.96%				-7.75%
Tennessee	MLR					58.31%				67.07%				75.50%					72.25%			77.34%
	MLR ...					-18.37...				-13.37...				-11.44%				-6.61%				-0.66%
Ohio	MLR	67.76%				72.58%				79.74%				94.69%					76.42%			73.73%
	MLR ...	-9.78%				-7.66%				-0.58%				9.83%				-6.79%				-6.26%
Washington	MLR	69.44%				67.90%				69.26%				72.33%					68.92%			75.02%
	MLR ...	-6.92%				-10.0...				-9.99%				-16.41%				-17.90...				-11.27%

Centene Corporation

Yearly

Quarterly

Centene Corporation MLR, Year-Over-Year Delta



Centene Corporation

Yearly

Quarterly

Centene Corporation MLR

100.0%

95.0%

90.0%

Company Cumulated Nationwide MLR

85.0%

80.0%

75.0%

70.0%

65.0%

60.0%

2020-01

2021-01

2022-01

2023-01

2024-01

2025-01

Selected Time Period

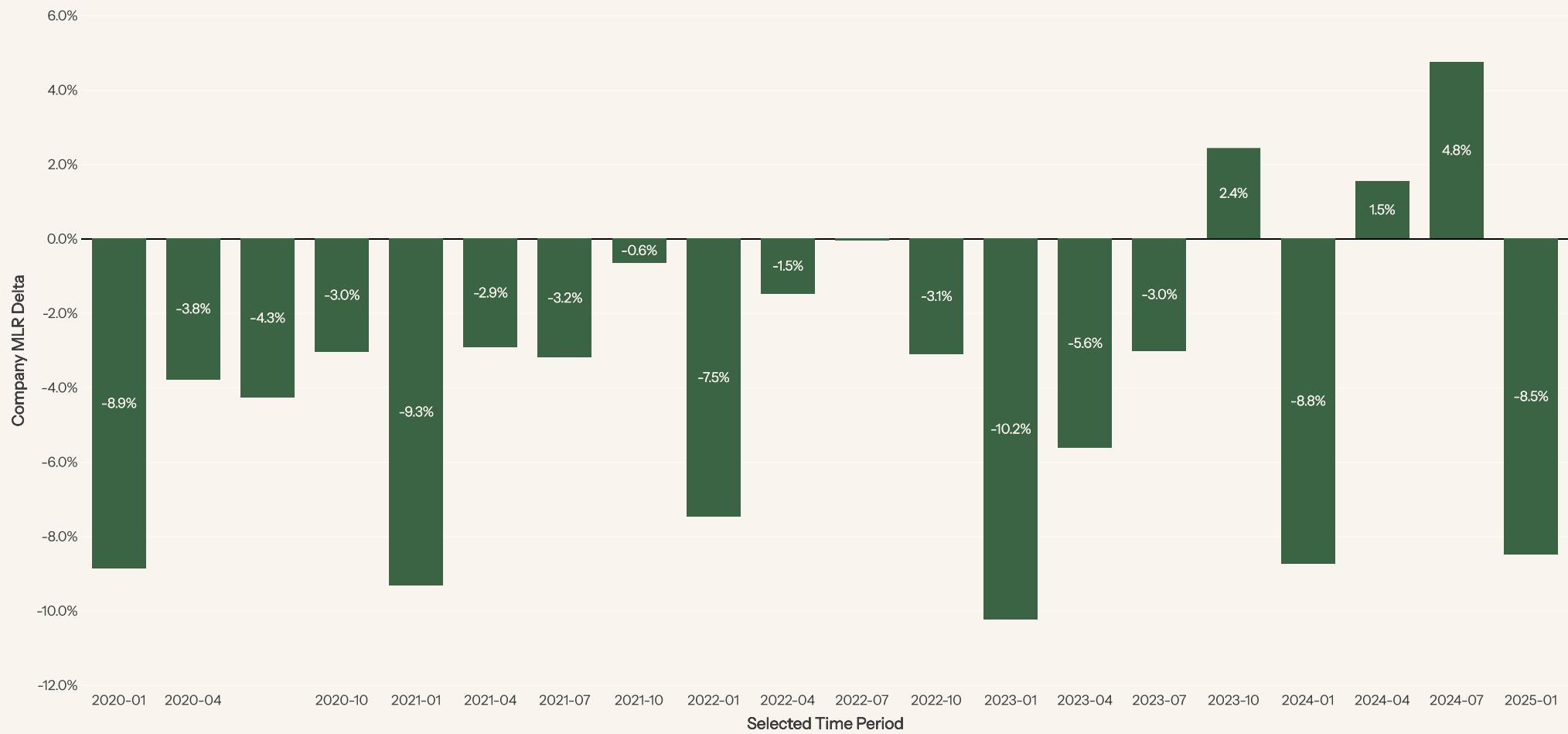


Centene Corporation

Yearly

Quarterly

Centene Corporation MLR vs State Level Competitors Delta



Specific Company Control*

Time Period Control for Aggregations

Centene Corporation

Yearly

Quarterly

State MLR Analysis (Excluding Centene Corporation), Analysis

Selected Time Period of Effective Date	Cumulated Nationwide MLR	Sum of Total Reinsurance	Sum of Total EP Incurr... Claims	Sum of Total Risk Adjustment	Sum of Total EP Premium	State Name	Cumulated State MLR	Company
2025-01	86.66%	\$3,071,467,516.33	\$145,768,529,883.49	\$544,431,708.05	\$171,202,680,790.55	Alabama	81.35%	Blue Cross Blue Shield of Alabama
						UnitedHealthcare		
						UnitedHealthcare of Alabama		
						VIVA Health		
						Moda Health	117.62%	Moda Health
						Premera Blue		Premera Blue
						United HealthCare Services		United HealthCare Services
						Aetna Health	78.00%	Aetna Health
						Aetna Life Insurance		Aetna Life Insurance
						Banner Health		Banner Health
						Banner Health		Banner Health
						Blue Cross Blue Shield of Arizona		Blue Cross Blue Shield of Arizona
						Cigna HealthCare		Cigna HealthCare
						Cigna HealthCare of Arizona		Cigna HealthCare of Arizona
						Imperial Insurance		Imperial Insurance
						Oscar Health		Oscar Health
						UnitedHealthcare of Arizona		UnitedHealthcare of Arizona

SUMMARY ^ 10,746 rows - 22 columns

Specific Company MLR, Analysis

Selected Time Period of Effective Date	Company Total Reinsurance	Company Total EP Incurred Claims	Company Total Risk Adjustment	Company Total EP Premium	Company Cumulated Nationwide MLR	Company National MLR, 1 year delta ...	Company
2025-01	\$378,533,377.69	\$15,886,471,924.73	-\$979,862,976.99	\$22,686,884,934.55	74.93%	-4.54%	Absolute Total Co... Ambetter of Ma... Ambetter of Ne... Ambetter of Pe... Arizona Comple... Buckeye Commu... Celtic Insurance Coordinated Ca... Health Net Heal... Health Net of Ca... Meridian Health... Nebraska Total... Pennsylvania H... QCA Health Pla... QualChoice Life... SilverSummit H... Sunshine State... Superior Health... WellCare Health... WellCare Health...
2024-07	\$0.00	\$361,697,449.70	-\$15,944,120.38	\$424,648,882.10	88.50%	9.27%	Health Net of Ca...
2024-04	\$0.00	\$310,448,062.00	-\$15,858,031.60	\$381,364,502.70	84.94%	8.55%	Health Net of Ca...
2024-01	\$261,248,519.45	\$10,924,161,903.24	\$422,070,219.42	\$13,828,010,874.28	78.49%	-5.03%	Absolute Total Co... Ambetter of Ma...

Centene Corporation

Yearly

Quarterly

Specific Company Grouped by State, Analysis

Selected Time Period of Effective Date	Latest Year Check	Company National MLR, 1 year delta %	State Name	Company Total MLR by State	Cumulated State MLR (from State MLR Analysis)	Company MLR Delta by State	Company Total Premiums by State	Company Total Incurred Claims by State	Company Total Reinsurance by State	Company Total Risk Adjustment by State	Company Premium PMPM by State
2025-01	True	-4.54%	Alaba...	48.37%	81.35%	-32.98%	\$246,699,439.50	\$81,986,585.29	\$0.00	-\$77,187,792.27	\$657.12
			Arizo...	73.78%	78.00%	-4.23%	\$475,772,393.10	\$403,225,828.50	\$0.00	\$70,780,070.77	\$519.40
			Arkan...	91.11%	77.94%	13.17%	\$1,078,909,510....	\$990,968,353.77	\$0.00	\$8,757,253.32	\$497.46
			Califo...	86.55%	90.73%	-4.18%	\$816,980,133.40	\$720,659,997.30	\$0.00	\$15,672,186.40	\$548.86
			Florida	74.57%	82.69%	-8.12%	\$4,675,466,426...	\$3,053,006,151.10	\$0.00	-\$581,465,637.92	\$567.81
			Geor...	82.00%	102.52%	-20.51%	\$2,613,704,299....	\$2,114,360,734.00	\$359,605,103.00	\$403,195,753.80	\$620.94
			Illinois	62.37%	89.80%	-27.43%	\$349,091,269.70	\$140,021,671.20	\$0.00	-\$124,581,904.30	\$519.76
			Indiana	67.56%	75.31%	-7.75%	\$487,384,227.00	\$385,280,255.30	\$0.00	\$82,900,931.38	\$595.16
			Kansas	75.40%	99.03%	-23.63%	\$574,498,088.60	\$436,098,851.10	\$0.00	\$3,886,167.01	\$607.57
			Kentu...	75.16%	83.66%	-8.50%	\$43,085,549.93	\$36,972,476.23	\$0.00	\$6,107,598.10	\$620.35
			Michi...	72.75%	83.33%	-10.58%	\$203,103,988.80	\$120,441,670.20	\$0.00	-\$37,558,518.48	\$420.07
			Missi...	70.53%	78.14%	-7.60%	\$1,088,702,385...	\$768,125,179.30	\$0.00	\$319,278.12	\$609.89
			Miss...	64.74%	73.71%	-8.98%	\$999,900,306....	\$650,020,892.10	\$0.00	\$4,217,506.33	\$675.98
			Nebr...	75.60%	86.37%	-10.77%	\$318,346,840.60	\$215,509,250.00	\$0.00	-\$33,290,157.44	\$643.71
			Neva...	74.91%	81.50%	-6.60%	\$141,039,619.00	\$102,858,409.30	\$0.00	-\$3,723,845.76	\$529.79
			New ...	83.61%	80.79%	2.82%	\$102,594,484.70	\$81,624,525.89	\$14,359,981.83	\$12,210,607.66	\$483.46
			New J...	64.22%	90.24%	-26.02%	\$40,971,333.47	\$14,546,193.01	\$2,249,359.18	-\$14,818,492.45	\$570.40
			North...	68.01%	80.20%	-12.19%	\$869,647,502.20	\$518,506,113.80	\$0.00	-\$107,239,900.50	\$591.21
			Ohio	73.73%	80.00%	-6.26%	\$513,596,925.80	\$377,776,019.20	\$0.00	-\$1,240,320.94	\$571.92
			Oreg...	85.13%	91.00%	-5.86%	\$19,503,508.79	\$16,704,370.11	\$0.00	\$117,928.63	\$547.79
			Penn...	95.43%	88.79%	6.63%	\$70,882,465.13	\$49,143,595.53	\$2,318,933.68	-\$16,953,392.60	\$410.18

SUMMARY

2025-01

145 rows - 13 columns

Max of Selected Time Pe...

Specific Company Control*

Centene Corporation

Time Period Control for Aggregations

Yearly

Quarterly

Exclusion Helper (working on Centene Corporation), Helper

Company	PARENT COMPANY COALESCE	Is Specified Company?
Health Net Life Insurance Company	Centene Corporation	True
Sunshine State Health Plan	Centene Corporation	True
Health Net of California	Centene Corporation	True
Celtic Insurance Company	Centene Corporation	True
SilverSummit Healthplan Inc.	Centene Corporation	True
SilverSummit Healthplan Inc.	Centene Corporation	True
Absolute Total Care	Centene Corporation	True
SUMMARY ~ 517 rows - 3 columns		

Exclude Company from Calculations?

Exclude

Include

Exclude Company from Calculations?

Exclude

Include

Centene Corporation

Yearly

Quarterly

Exchange Cost and Utilization Breakdown Input Table, Analysis

Pivoted columns	Type	Category	Type 2
Professional EP Index Rate (PMPM)	null	Professional	Index Rates
Prescription EP Index Rate (PMPM)	null	Prescription	Index Rates
Other Medical EP Index Rate (PMPM)	null	Other Medical	Index Rates
Inpatient EP Index Rate (PMPM)	null	Inpatient	Index Rates
Capitation EP Index Rate (PMPM)	null	Capitation	Index Rates
Outpatient EP Index Rate (PMPM)	null	Outpatient	Index Rates
Inpatient Year 2 Trend Utilization	Year 2 Utilization	Inpatient	Not Index Rates
Inpatient Year 2 Trend Cost	Year 2 Cost	Inpatient	Not Index Rates
Inpatient Year 1 Trend Utilization	Year 1 Utilization	Inpatient	Not Index Rates
Prescription Year 1 Trend Utilization	Year 1 Utilization	Prescription	Not Index Rates
Prescription Year 2 Trend Utilization	Year 2 Utilization	Prescription	Not Index Rates
Professional Year 1 Trend Utilization	Year 1 Utilization	Professional	Not Index Rates
Other Medical Year 1 Trend Cost	Year 1 Cost	Other Medical	Not Index Rates
Inpatient Year 1 Trend Cost	Year 1 Cost	Inpatient	Not Index Rates
Outpatient Year 1 Trend Utilization	Year 1 Utilization	Outpatient	Not Index Rates
Capitation Year 2 Trend Utilization	Year 2 Utilization	Capitation	Not Index Rates
Outpatient Year 2 Trend Cost	Year 2 Cost	Outpatient	Not Index Rates
Outpatient Year 2 Trend Utilization	Year 2 Utilization	Outpatient	Not Index Rates
Prescription Year 1 Trend Cost	Year 1 Cost	Prescription	Not Index Rates
Prescription Year 2 Trend Cost	Year 2 Cost	Prescription	Not Index Rates
Outpatient Year 1 Trend Cost	Year 1 Cost	Outpatient	Not Index Rates
Other Medical Year 2 Trend Utilization	Year 2 Utilization	Other Medical	Not Index Rates
Professional Year 1 Trend Cost	Year 1 Cost	Professional	Not Index Rates
Professional Year 2 Trend Cost	Year 2 Cost	Professional	Not Index Rates
Professional Year 2 Trend Utilization	Year 2 Utilization	Professional	Not Index Rates
SUMMARY ^ 30 rows - 4 columns			

Specific Company Selector*

Centene Corporation

Category

(5) Inpatient, Other Medical, Outpatient, Prescription, Profess...

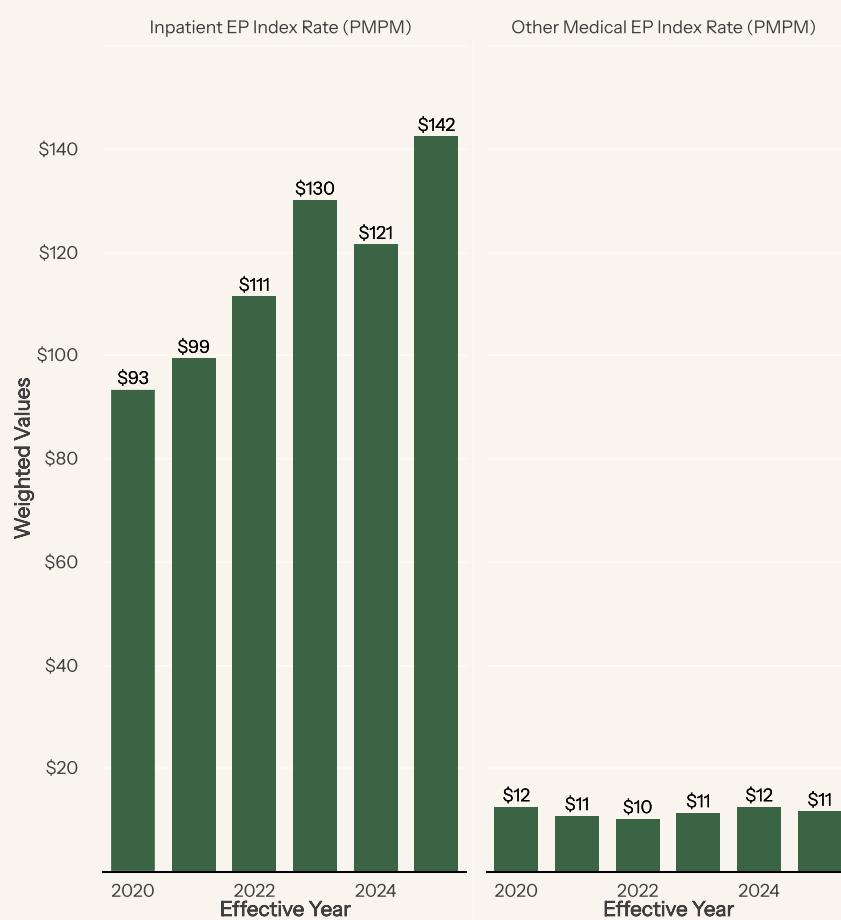
Market Type Preference

None

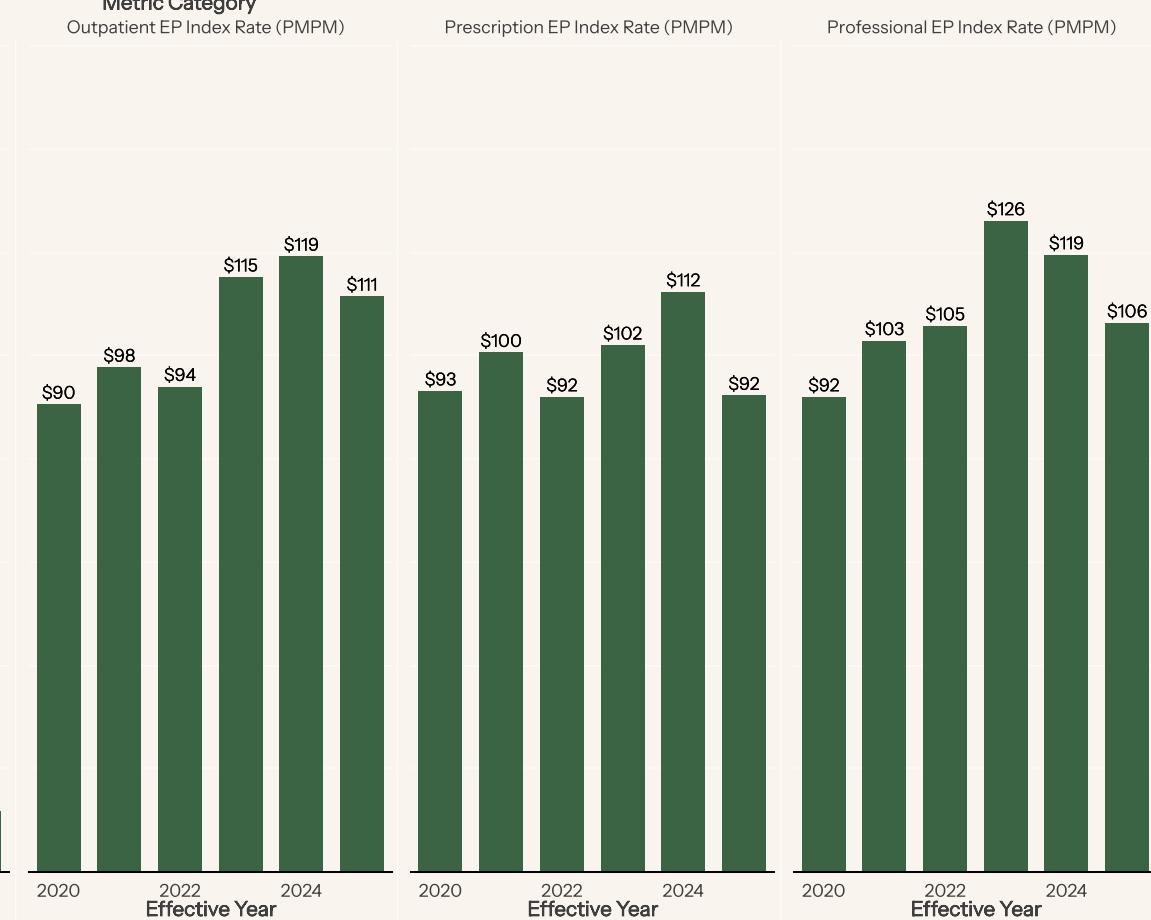
Individual

Small Group

EP PMPM Index Rates by Metric for Specific Company



Metric Category
Outpatient EP Index Rate (PMPM)



Specific Company Selector*

Centene Corporation

Category

Market Type Preference

(5) Inpatient, Other Medical, Outpatient, Prescription, Profess...

None

Individual

Small Group

Index Rates (PMPM) Table for Specific Company, Analysis

Year of Effective Date	Pivoted columns	Weighted Values
2025	Inpatient EP Index Rate (PMPM)	\$142.13
	Other Medical EP Index Rate (PMPM)	\$11.47
	Outpatient EP Index Rate (PMPM)	\$111.15
	Prescription EP Index Rate (PMPM)	\$92.12
	Professional EP Index Rate (PMPM)	\$106.01
2024	Inpatient EP Index Rate (PMPM)	\$121.27
	Other Medical EP Index Rate (PMPM)	\$12.23
	Outpatient EP Index Rate (PMPM)	\$119.03
	Prescription EP Index Rate (PMPM)	\$112.07
	Professional EP Index Rate (PMPM)	\$119.31
2023	Inpatient EP Index Rate (PMPM)	\$129.76
	Other Medical EP Index Rate (PMPM)	\$11.26
	Outpatient EP Index Rate (PMPM)	\$115.10
	Prescription EP Index Rate (PMPM)	\$101.69
	Professional EP Index Rate (PMPM)	\$125.82
2022	Inpatient EP Index Rate (PMPM)	\$111.38
	Other Medical EP Index Rate (PMPM)	\$9.98
	Outpatient EP Index Rate (PMPM)	\$93.68
	Prescription EP Index Rate (PMPM)	\$91.65
	Professional EP Index Rate (PMPM)	\$105.49
2021	Inpatient EP Index Rate (PMPM)	\$99.19
	Other Medical EP Index Rate (PMPM)	\$10.61
	Outpatient EP Index Rate (PMPM)	\$97.50
	Prescription EP Index Rate (PMPM)	\$100.31
	Professional EP Index Rate (PMPM)	\$102.58

SUMMARY ^ 30 rows - 3 columns

Specific Company Selector*

Centene Corporation

Category

(5) Inpatient, Other Medical, Outpatient, Prescription, Profess...

Market Type Preference

None

Individual

Small Group

Trend Type

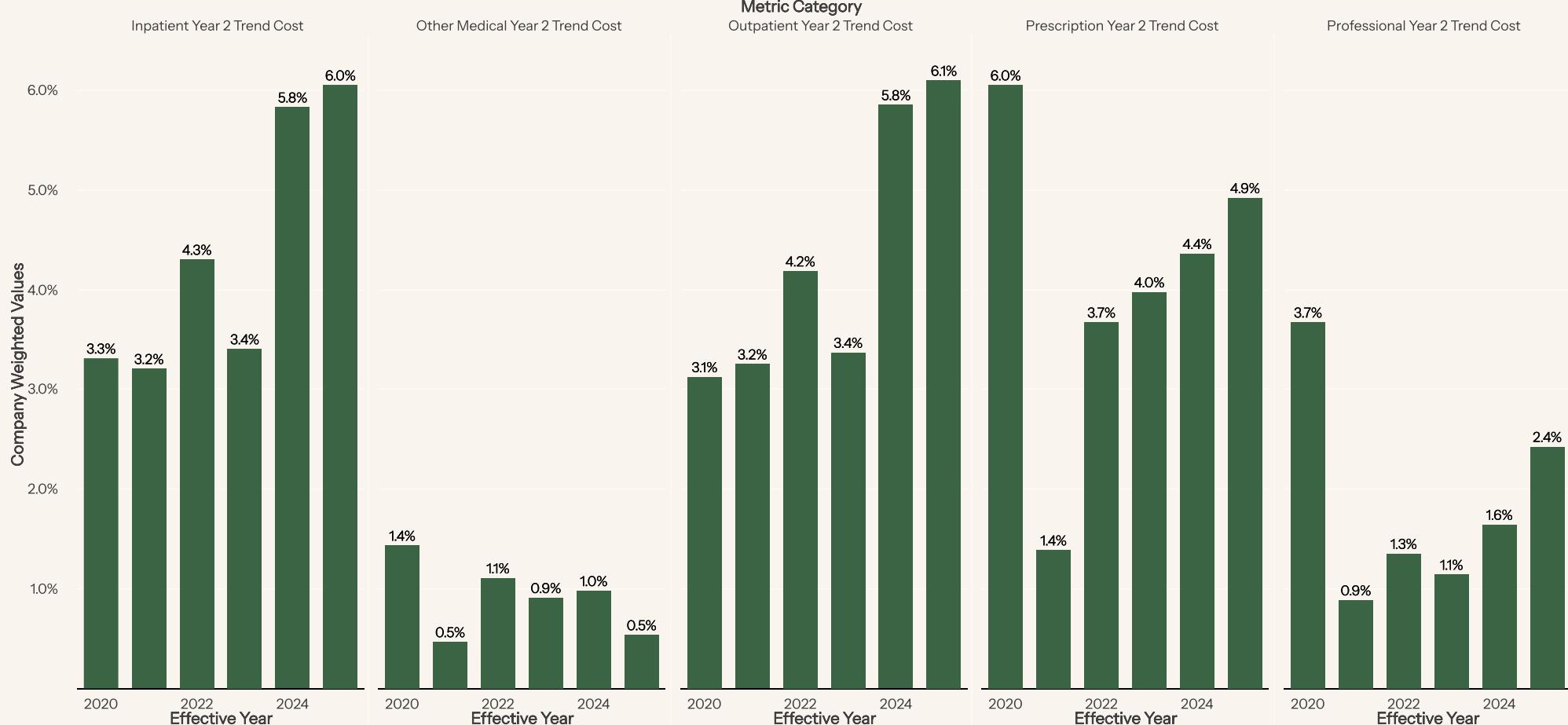
Year 1 Cost

Year 1 Utilization

Year 2 Cost

Year 2 Utilization

Year 2 Cost Metrics, Weighted by Enrollment for Selected Company



Specific Company Selector*

Centene Corporation

Category

Market Type Preference

(5) Inpatient, Other Medical, Outpatient, Prescription, Profess...

None

Individual

Small Group

Trend Type

Year 1 Cost

Year 1 Utilization

Year 2 Cost

Year 2 Utilization

Year 2 Cost Company Weighted Values, Analysis

Year of Effective Date	Pivoted columns	Company Weighted Values
2025	Inpatient Year 2 Trend Cost	6.05%
	Other Medical Year 2 Trend Cost	0.54%
	Outpatient Year 2 Trend Cost	6.10%
	Prescription Year 2 Trend Cost	4.92%
	Professional Year 2 Trend Cost	2.42%
2024	Inpatient Year 2 Trend Cost	5.82%
	Other Medical Year 2 Trend Cost	0.97%
	Outpatient Year 2 Trend Cost	5.84%
	Prescription Year 2 Trend Cost	4.36%
	Professional Year 2 Trend Cost	1.64%
2023	Inpatient Year 2 Trend Cost	3.40%
	Other Medical Year 2 Trend Cost	0.91%
	Outpatient Year 2 Trend Cost	3.37%
	Prescription Year 2 Trend Cost	3.97%
	Professional Year 2 Trend Cost	1.14%
2022	Inpatient Year 2 Trend Cost	4.30%
	Other Medical Year 2 Trend Cost	1.11%
	Outpatient Year 2 Trend Cost	4.19%
	Prescription Year 2 Trend Cost	3.67%
	Professional Year 2 Trend Cost	1.35%
2021	Inpatient Year 2 Trend Cost	3.20%
	Other Medical Year 2 Trend Cost	0.47%
	Outpatient Year 2 Trend Cost	3.25%
	Prescription Year 2 Trend Cost	1.38%
	Professional Year 2 Trend Cost	0.89%

SUMMARY ^ 30 rows - 3 columns

Specific Company Selector*

Category

Market Type Preference

Centene Corporation



(5) Inpatient, Other Medical, Outpatient, Prescription, Profess...



None

Individual

Small Group

Company Weight Helper (Working on Centene Corporation), Helper

Year of Effective Date	Sum of EP Member Months	Company	EP Member Mont...	Company Enrollment Weig...	Inpatient EP Index Rate (PMP...)	Outpatient EP Index Rate (PMP...)
2025	39,241,416	Health Net of California	1488517	3.79%	131.3813778	114.034
		Celtic Insurance Company	212208	0.54%	86.23558384	193.735
		Ambetter of Magnolia Inc.	1785075	4.55%	119.0204361	134.349
		Nebraska Total Care, Inc.	494551	1.26%	113.153343	192.485
		Celtic Insurance Company	671645	1.71%	58.16013615	64.2825
		Meridian Health Plan of Michigan	483495	1.23%	88.79575424	74.4688
		Celtic Insurance Company	1479176	3.77%	113.0940589	155.594
		Celtic Insurance Company	945573	2.41%	153.1134314	147.816
		Celtic Insurance Company	4016358	10.23%	185.3783335	114.404
		Celtic Insurance Company	375428	0.96%	102.2561867	60.8130
		Celtic Insurance Company	818910	2.09%	106.7634339	167.341
		Superior Health Plan	3762179	9.59%	131.9896243	39.4077
		WellCare Health Insurance Company of New Jersey, Inc.	71829	0.18%	63.63640393	79.2296
		Coordinated Care Corporation	727981	1.86%	86.06096166	111.656
		Celtic Insurance Company	1152795	2.94%	124.6178919	117.380
		Arizona Complete Health	915995	2.33%	119.3794449	105.77
		Ambetter of North Carolina Inc.	1470950	3.75%	113.5036318	142.328
		Health Net Health Plan of Oregon, Inc.	35604	0.09%	83.32	2
		QCA Health Plan, Inc.	402372	1.03%	123.3762861	100.354
		Absolute Total Care	1519495	3.87%	148.4871242	101.754
		QCA Health Plan, Inc.	91552	0.23%	79.66	10
		Celtic Insurance Company	2067848	5.27%	161.9631216	98.6494
		SilverSummit Healthplan Inc.	266218	0.68%	117.6024403	84.8173
		QualChoice Life and Health Insurance Company, Inc.	42575	0.11%	93.41	11

SUMMARY ^ 193 rows - 38 columns

CMS MLR Rate Review, Cost Trend Statistics, Source Data

Sub Trk Num	Serff Trk Num	Prim Rvw	Max of Current Owner (HIOS ID Mapped to Parent Company)	Company
99969-410711622479309838	null	null	MEDICAL MUTUAL OF OHIO	Medical Health Insuring Corp. of Ohio
99969-2217	null	null	MEDICAL MUTUAL OF OHIO	Medical Health Insuring Corp of Ohio
99969-2311002075675073536	MEDM-133232841	State	MEDICAL MUTUAL OF OHIO	Medical Health Insuring Corp of Ohio
99969-970474833034917929	null	null	MEDICAL MUTUAL OF OHIO	Medical Health Insuring Corp. of Ohio
99969-1245465574700542979	null	null	MEDICAL MUTUAL OF OHIO	Medical Health Insuring Corp. of Ohio
99969-1771648963116959780	MEDM-132319928	State	MEDICAL MUTUAL OF OHIO	Medical Health Insuring Corp of Ohio
99969-1521788239701354496	MEDM-131894941	State	MEDICAL MUTUAL OF OHIO	Medical Health Insuring Corp of Ohio
99969-2574767543588233216	MEDM-133624036	State	MEDICAL MUTUAL OF OHIO	Medical Health Insuring Corp of Ohio
99969-701074029909437443	null	null	MEDICAL MUTUAL OF OHIO	Medical Health Insurance Corp of Ohio
99969-2117	null	null	MEDICAL MUTUAL OF OHIO	Medical Health Insurance Corp of Ohio
99969-761080	null	null	MEDICAL MUTUAL OF OHIO	Medical Health Insuring Corp of Ohio
99969-139091	null	null	MEDICAL MUTUAL OF OHIO	Medical Health Insurance Corp of Ohio
99969-2836546059085004803	MEDM-134054979	State	MEDICAL MUTUAL OF OHIO	Medical Health Insuring Corp of Ohio
99969-2044400382150585347	MEDM-132807056, MEDM-132807060	State	MEDICAL MUTUAL OF OHIO	Medical Health Insuring Corp. of Ohio
99969-717836911732896776	null	null	MEDICAL MUTUAL OF OHIO	Medical Health Insuring Corp. of Ohio
99969-410699942399620113	null	null	MEDICAL MUTUAL OF OHIO	Medical Health Insurance Corp of Ohio
99852-1393	null	null	null	The Vermont Health Plan
99820-2018795110837398571	BRHP-132849474	State	Bright Health Group, Inc.	Bright Health Insurance Company
99806-709845	null	null	null	John Alden Life Insurance Company
99804-2368	null	null	UnitedHealth Group, Inc.	Golden Rule Insurance Company
99797-1105729394384614403	null	null	Humana Inc.	EmpheSys Insurance Company
99791-856931	null	null	Humana Inc.	Humana Insurance Company
99791-680427	null	null	Humana Inc.	Humana Insurance Company
99791-687360061172921376	null	null	Humana Inc.	Humana Insurance Company
qq7q1-120660152771513116	null	null	Humana Inc.	Humana Insurance Company

SUMMARY ^ 12,169 rows - 89 columns

CMS MLR Rate Review, MLR Statistics, Source Data

Sub Trk Num	Issuer I...	Max of Current Owner (HIOS ID Mapped to Parent Company)	Company	PARENT COMPANY COALESCE
16842-2821888548427536391	16842	Blue Cross and Blue Shield of Florida	Blue Cross Blue Shield of Florida	Blue Cross and Blue Shield of Florida
11512-2815343529386903557	11512	Blue Cross and Blue Shield of North Carolina	Blue Cross Blue Shield of North Carolina	Blue Cross and Blue Shield of North Carolina
20173-2853264555995021337	20173	null	HealthPartners Insurance Company	HealthPartners Insurance Company
10091-2805239626582210563	10091	PacificSource Health Plans	PacificSource Health Plans	PacificSource Health Plans
10207-2808019534106599458	10207	CareFirst, Inc.	CareFirst BlueChoice, Inc.	CareFirst, Inc.
20069-2863929530224842754	20069	Oscar Health, Inc.	Oscar Insurance Company	Oscar Health, Inc.
26160-2923394663996527616	26160	null	National Health Insurance Company	National Health Insurance Company
11512-2815343529386903557	11512	Blue Cross and Blue Shield of North Carolina	Blue Cross Blue Shield of North Carolina	Blue Cross and Blue Shield of North Carolina
20523-2853750523759760400	20523	Aetna Inc.	Aetna Health of California, Inc.	Aetna Inc.
11269-2822706907075401733	11269	null	Blue Cross Blue Shield of Wyoming	Blue Cross Blue Shield of Wyoming
27603-2853750523759760394	27603	Elevance Health, Inc.	Anthem Blue Cross (licensed by DMHC)	Elevance Health, Inc.
15560-2808218906153095170	15560	Blue Cross Blue Shield of Michigan	Blue Cross Blue Shield of Michigan	Blue Cross Blue Shield of Michigan
11177-2807614006834863123	11177	null	Metroplus	Metroplus
20523-2853750523759760400	20523	Aetna Inc.	Aetna Health of California, Inc.	Aetna Inc.
17575-2822808837580233738	17575	null	Anthem Insurance Companies, Inc.	Anthem Insurance Companies, Inc.
18029-2815343531886746626	18029	null	Independent Health Benefits Corporation	Independent Health Benefits Corporation
18628-2831290300297878529	18628	Aetna Inc.	Aetna Health Inc. (a FL corp.)	Aetna Inc.
27196-2850807797892287498	27196	null	OhioHealthy Insurance Company	OhioHealthy Insurance Company
14002-2822706907075401735	14002	BlueCross BlueShield of Tennessee	BlueCross BlueShield of Tennessee, Inc.	BlueCross BlueShield of Tennessee
26160-2923394663996527616	26160	null	National Health Insurance Company	National Health Insurance Company
11512-2815343529386903557	11512	Blue Cross and Blue Shield of North Carolina	Blue Cross Blue Shield of North Carolina	Blue Cross and Blue Shield of North Carolina
11512-2815343529386903557	11512	Blue Cross and Blue Shield of North Carolina	Blue Cross Blue Shield of North Carolina	Blue Cross and Blue Shield of North Carolina
20173-2830552794602676226	20173	null	HealthPartners Insurance Company	HealthPartners Insurance Company
20173-2830552794602676226	20173	null	HealthPartners Insurance Company	HealthPartners Insurance Company
20523-2853750523759760400	20523	Aetna Inc.	Aetna Health of California, Inc.	Aetna Inc.

SUMMARY ^ 875,761 rows - 78 columns

CMS MLR Rate Review, Plan Metadata, Source Data

Rate Area	Rating Area			State Name	Market	Company	Issuer ID	Template ID Number	Load Dt	Status	Status Dt	Metadata Name	Derived Grouping Key
Id	Factor	Effective Date											
Rating ...	1.03	2020-07-01 ...	Monta...	Small ...	Blue Cross Blue Shield of Montana	30751	1029944	02/18...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	0.9979	2020-07-01 ...	Monta...	Small ...	Blue Cross Blue Shield of Montana	30751	1029944	02/18...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	0.97	2020-07-01 ...	Monta...	Small ...	Blue Cross Blue Shield of Montana	30751	1029944	02/18...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	1.015	2020-07-01 ...	Monta...	Small ...	Blue Cross Blue Shield of Montana	30751	1029944	02/18...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	0.9052	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare Insurance Compa...	22732	1073452	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	1.311	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare Insurance Compa...	22732	1073452	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	1.0041	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare Insurance Compa...	22732	1073452	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	1.0314	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare Insurance Compa...	22732	1073452	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	1.203	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare Insurance Compa...	22732	1073452	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	0.9032	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare Insurance Compa...	22732	1073452	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	0.9784	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare Insurance Compa...	22732	1073452	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	0.9052	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare Insurance Compa...	81392	755561	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	0.9784	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare Insurance Compa...	81392	755561	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	1.0041	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare Insurance Compa...	81392	755561	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	1.203	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare Insurance Compa...	81392	755561	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	1.0314	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare Insurance Compa...	81392	755561	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	1.311	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare Insurance Compa...	81392	755561	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	0.9032	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare Insurance Compa...	81392	755561	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	0.9032	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare of Arkansas, Inc.	65817	9444830	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	1.0041	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare of Arkansas, Inc.	65817	9444830	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	1.203	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare of Arkansas, Inc.	65817	9444830	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	0.9784	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare of Arkansas, Inc.	65817	9444830	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	1.0314	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare of Arkansas, Inc.	65817	9444830	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	
Rating ...	1.311	2020-10-01 ...	Arkan...	Small ...	UnitedHealthcare of Arkansas, Inc.	65817	9444830	03/25...	Rate Filing ...	01APR20...	Worksheet I, II and III Data for 2020 Singl...	wksh3	

HIOS ID Mapped to Parent Company

Year of Quarter Ended Date	HIOs ID	Parent Map Marketingname Then Ssr Lgl Name	Raw Value	Original Company	Current Owner
2012	0	null	null	null	null
2012	0	null	null	null	null
2013	0	null	null	null	null
2013	0	null	null	null	null
2012	0	null	null	null	null
2024	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2019	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2019	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2022	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2020	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2018	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2021	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2018	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2017	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2015	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2026	40105	null	null	null	null
2015	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2020	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2024	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2021	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2023	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2018	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2019	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2021	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null
2020	40105	ASEA/AFSCME Local 52 Health Benefits Trust	null	null	null

SUMMARY ^ 287,198 rows - 6 columns

IMPORTANT NOTES:

- We have elected to use dates exclusively beyond Q1, 2020, as data points before this date came in a format not uniform to the formats of 2020 and beyond, thus joining the data was both difficult and risked inaccuracy.
- For the purposes of demonstration, the company specific controls have been defaulted to "Oscar", which selects all Company names with "Oscar" somewhere within the name string.
 - If one would want to look up a different company, say Aetna Health Inc, Celtic Insurance Company or UnitedHealthCare, we recommend being as general as possible, using Aetna, Celtic or United in the control

Specific Company MLR Analysis:

- This page "breaks" if a specific company isn't selected for comparison, that is, the analysis displayed becomes more or less uninformative. It is highly recommended to select a company title before observing the analysis.
- Our typical procedure with color scaling is "green is good, yellow is worse", thus the negative MLR Delta %'s are green, and the positive are yellow.

Cost and Utilization Breakdown:

- Capitation is deselected by default due to a large outlier in 2024.