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**SUMMARY REPORT ON PERMANENT  
RISK ADJUSTMENT TRANSFERS  
FOR THE 2022 BENEFIT YEAR**

**Released: June 30, 2023**

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## I. Highlights of the Summary Report on Permanent Risk Adjustment Transfers Including High-Cost Risk Pool for the 2022 Benefit Year

**The HHS-operated risk adjustment program saw a slight increase in issuer participation nationally in the 2022 benefit year, compared to the 2021 benefit year.**<sup>1</sup>

- Participants in the risk adjustment program include health insurance issuers offering plans in the individual, small group or merged market, with the exception of grandfathered health plans, group health insurance coverage described in 45 C.F.R. § 146.145(b), individual health insurance coverage described in 45 C.F.R. § 148.220, and any plan determined not to be a risk adjustment covered plan in the applicable Federally certified risk adjustment methodology.
- A total of 608 issuers participated in the HHS-operated risk adjustment program for the 2022 benefit year, of which 606 received a risk adjustment state transfer (excluding the high-cost risk pool), and 6 received a default risk adjustment charge in at least one state market risk pool. For the 2021 benefit year, a total of 572 issuers participated in the HHS-operated risk adjustment program.

**The HHS-operated risk adjustment program is working as intended by more evenly spreading the financial risk carried by health insurance issuers that enrolled higher-risk individuals in a particular state market risk pool, thereby protecting issuers against adverse selection and supporting them in offering products that serve all types of consumers. Excluding results from the high-cost risk pool<sup>2</sup>, we found that for the 2022 benefit year:**

- **Risk adjustment state transfers as a percent of premiums increased compared to the 2021 benefit year.** Nationwide, the absolute value of risk adjustment state transfers across all state market risk pools (excluding the high-cost risk pool) was about 10.4 percent of total premiums, as compared to the absolute value of 2021 benefit year state transfers, which was 8.7 percent of total premiums. In the 2021 benefit year, the absolute value of risk adjustment state transfers as a percent of premiums averaged 11.7 percent of premiums in the individual non-catastrophic risk pool, and 4.4 percent of premiums in the small group risk pool. In the 2022 benefit year, the absolute value of risk adjustment state transfers increased to 14.2 percent of premiums in the individual non-catastrophic risk pool and 4.5 percent of premiums in the small group risk pool.<sup>3</sup>

The increase in the absolute value of risk adjustment state transfers as a percent of premiums may have resulted from changes within the risk pools that were pronounced in 2021 and remained notable in 2022, including shifts in enrollment, risk segmentation across metal levels and by metal level and issuer, market share, and actuarial risk. Some driving factors behind these shifts in 2022 within the risk pools could be issuer expansion into new areas; new issuers participating in a state market risk pool; an increase in special enrollment periods

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<sup>1</sup> HHS operated the risk adjustment program in all 50 states and the District of Columbia for the 2022 benefit year.

<sup>2</sup> Merged market states are also excluded from the trends analysis in results shared in this report.

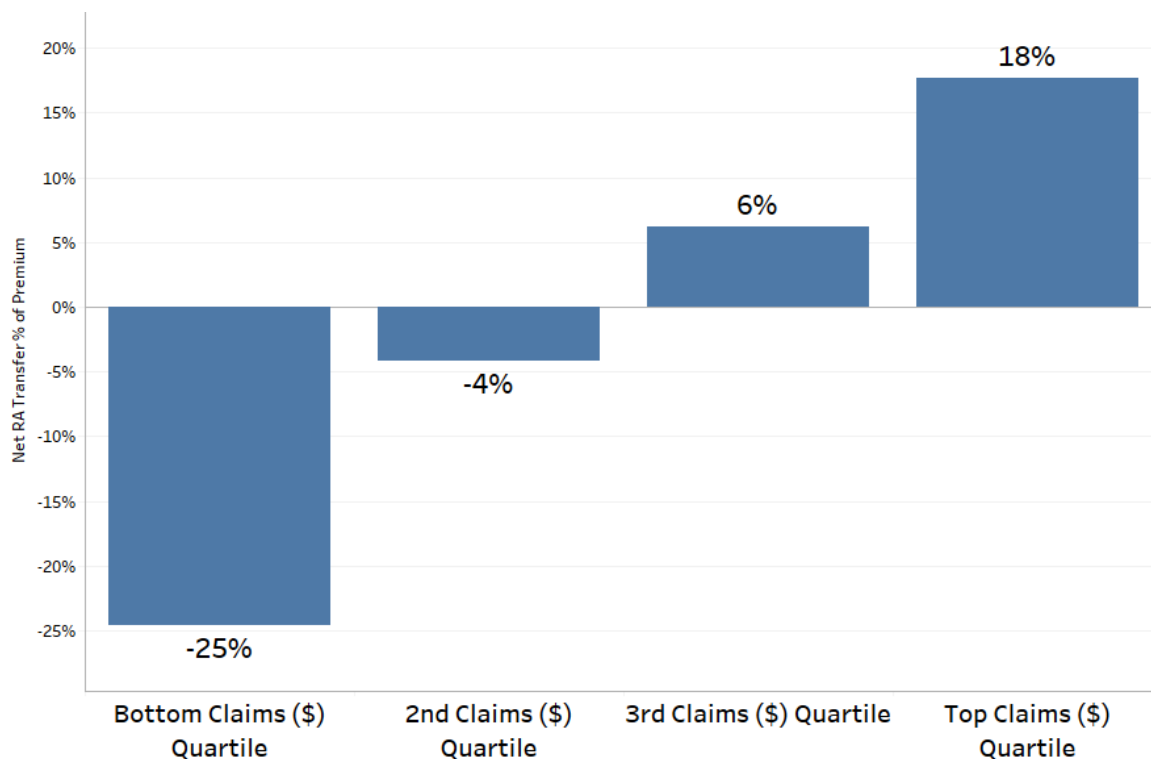
<sup>3</sup> For the 2022 benefit year, statewide average premiums are reduced (i.e., adjusted) by 14 percent in the state payment transfer formula to account for the proportion of administrative costs that do not vary with claims. To facilitate comparison with benefit years before this adjustment applied (i.e., 2014 – 2017), premiums shown or used in calculations of transfer percentages in this report are not reduced by 14 percent. Therefore, premiums throughout this document represent the total (unadjusted) premium amounts, and not amounts reduced by 14 percent for administrative costs, unless indicated otherwise. Additionally, total individual and small group state transfers reflect the approved Alabama state flexibility request to reduce their individual and small group transfers by 50% for the 2022 benefit year.

(SEPs) due to changes in income or coverage, which provided Exchange-eligible consumers the ability to update enrollment or newly enroll; and the availability of the increased American Rescue Plan Act of 2021 (ARP) subsidies as extended under the Inflation Reduction Act of 2022 (IRA) in August 2022.

Compared to the 2021 benefit year, on-Exchange enrollment in the individual non-catastrophic risk pool in the 2022 benefit year increased significantly in bronze, silver, and gold metal level plans and increased slightly in platinum metal level plans.

- The amount of paid claims remains strongly correlated with risk adjustment state payments and charges (Figure 1).** The HHS-operated risk adjustment program transfers funds within a state market risk pool from issuers with lower-than-average actuarial risk to issuers with higher-than-average actuarial risk. Issuers with paid claims amounts in the top quartile were more likely to receive risk adjustment payments, while issuers with paid claims amounts in the bottom quartile were more likely to be assessed charges. For example, in the individual non-catastrophic risk pool, issuers in the lowest quartile of claims costs, on average, were assessed a risk adjustment charge of approximately 25 percent of total collected premiums, an increase from approximately 22 percent in 2021. Conversely, on average, issuers in the highest quartile of claims costs received a risk adjustment payment of approximately 18 percent of their total collected premiums, an increase from 13 percent of total premiums in 2021. These correlations between claims quartiles and average risk adjustment state transfer amounts as a percent of premium provide evidence that the HHS-operated risk adjustment program is working as intended, stabilizing premiums and reducing the potential for adverse selection by transferring funds from issuers with lower-than-average actuarial risk to issuers with higher-than-average actuarial risk.

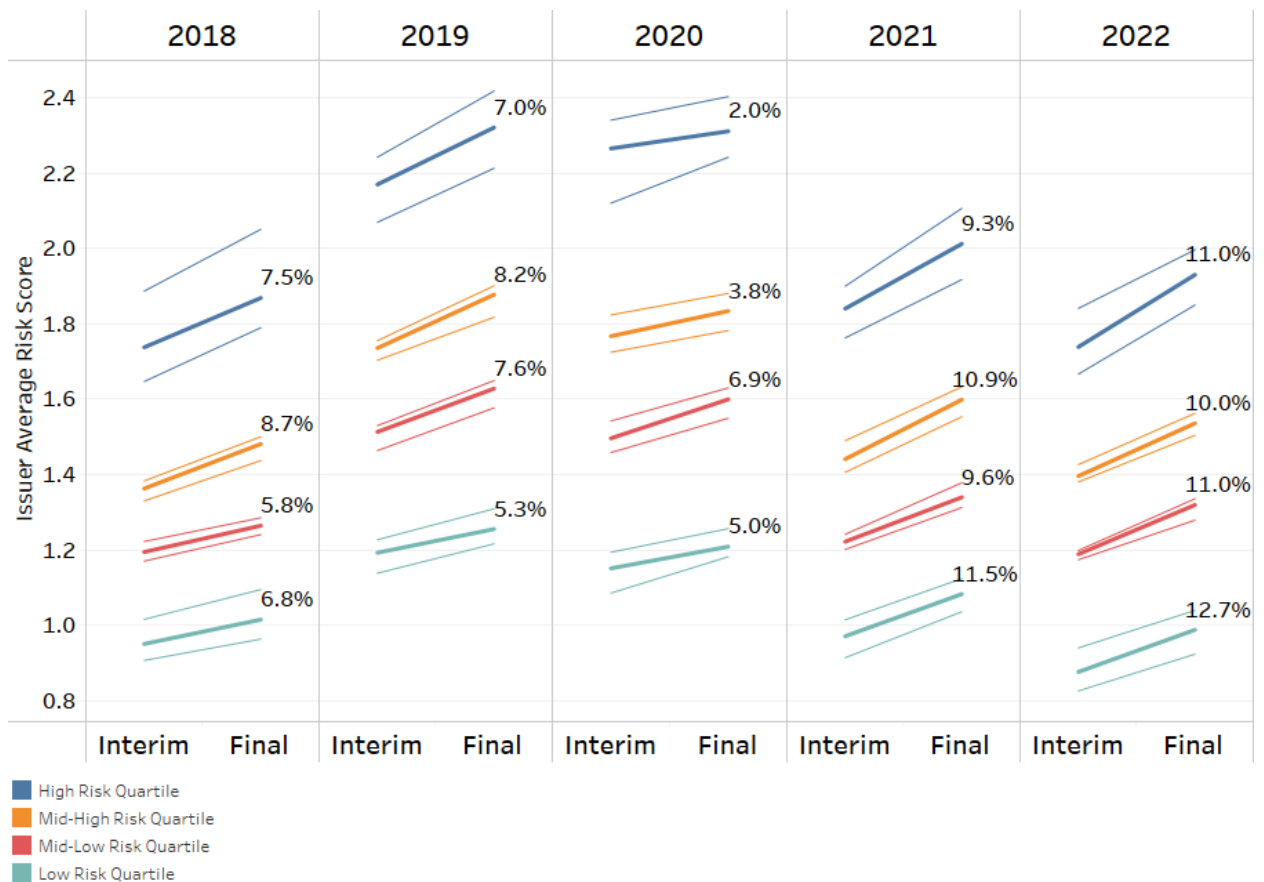
**Figure 1: Net Risk Adjustment (RA) Transfer as a Percent of Total Premiums, Average by Claims Quartile, 2022**  
*(Individual Non-Catastrophic Market Risk Pool Shown Only)*



- Predictability between interim and final risk scores<sup>4</sup> remained stable between the 2021 and 2022 benefit years for the individual non-catastrophic and small group market risk pools (Figures 2 and 3).** For the 2017 through 2021 benefit years, all 50 states and the District of Columbia received interim results. In 2022, four (4) states and the District of Columbia were ineligible to receive interim risk adjustment results as some credible issuers in those markets did not meet the thresholds for data quantity or quality evaluation.<sup>5</sup> Despite this ineligibility for inclusion in the interim results, predictability between interim and final risk scores was only slightly lower for the individual non-catastrophic and small group risk pools in the 2022 benefit year when compared with the 2021 benefit year. Figures 2 and 3 show the median percent change to the right of each risk score quartile and the 95% confidence intervals of each risk score quartile, shown as lighter lines, at final as compared to interim in the individual non-catastrophic and small group market risk pools, respectively, across the 2018 through 2022 benefit years.

**Figure 2: Issuer Average Risk Score Median Changes and 95% Confidence Interval by Risk Quartile, 2018-22**

*(Individual Non-Catastrophic Market Risk Pool Shown Only)<sup>6</sup>*

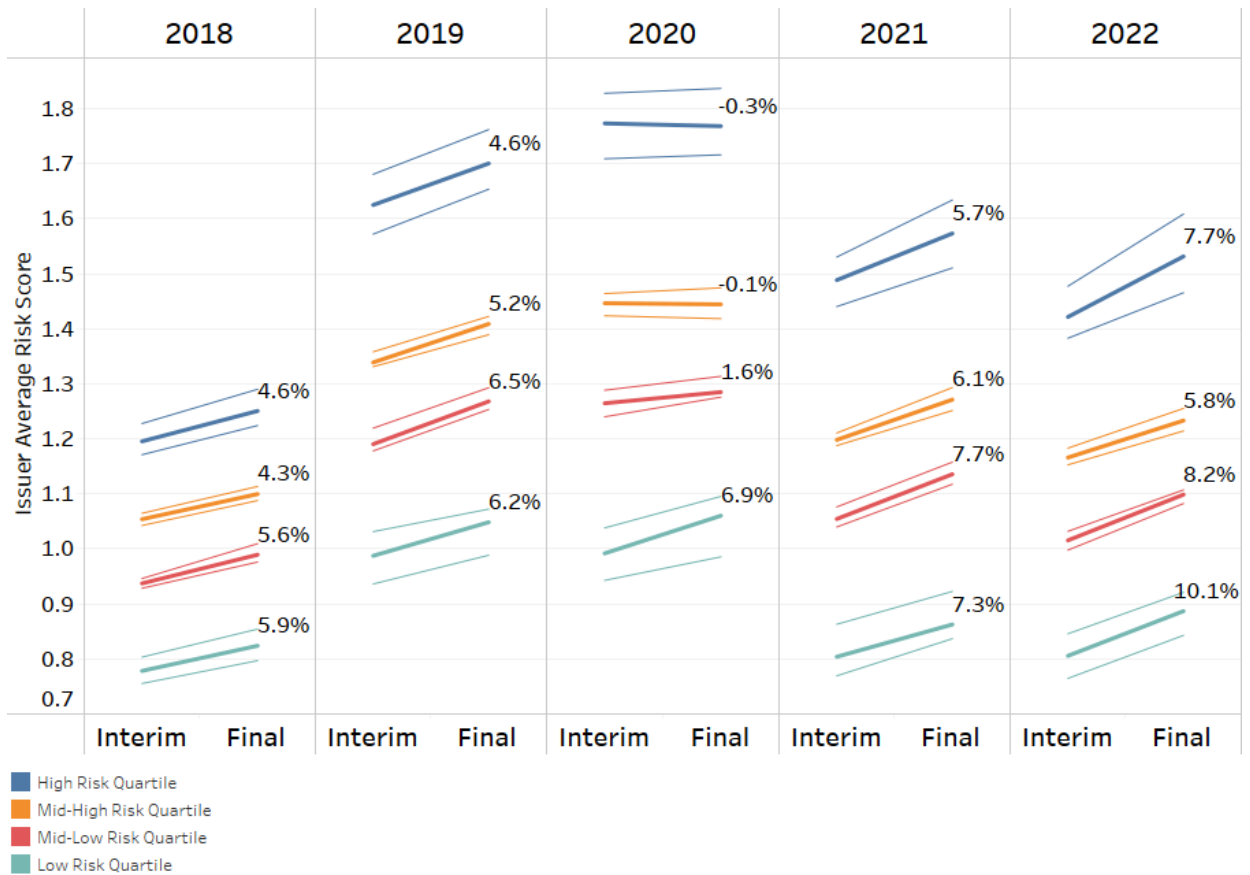


<sup>4</sup> All report references to risk scores do not account for risk score adjustments after the application of HHS-RADV error rates.

<sup>5</sup> One or more credible issuers in the District of Columbia, Illinois, Michigan, South Dakota, and Virginia did not meet the applicable thresholds for data quantity or quality evaluations by the applicable deadline. See the *Interim Summary Report on Permanent Risk Adjustment for the 2022 Benefit Year* (March 17, 2023), available at: <https://www.cms.gov/ccio/programs-and-initiatives/premium-stabilization-programs/downloads/interim-ra-report-by2022.pdf>.

<sup>6</sup> Values for prior years may not match previously published figures due to adjustments made for late-filed, issuer-reported discrepancies or appeals.

**Figure 3: Issuer Average Risk Score Median Changes and 95% Confidence Interval by Risk Quartile, 2018-22**  
*(Small Group Market Risk Pool Shown Only)<sup>7</sup>*



- Risk scores decreased slightly between the 2021 and 2022 benefit years.** In the 2022 benefit year, risk scores decreased nationally by approximately 2.2 percent in the individual non-catastrophic market risk pool and remained relatively constant in the small group market risk pool when compared to the 2021 benefit year risk scores. On-Exchange, risk scores decreased or stayed relatively constant in all metal levels in the individual non-catastrophic market risk pool. Off-Exchange, risk scores in the individual non-catastrophic market risk pool increased slightly in all metal levels, except gold, which saw a slight decrease compared to the 2021 benefit year. Changes to state average risk scores in the 2022 benefit year varied by state but remained relatively stable in all state market risk pools when compared to the 2021 benefit year.

Risk score changes year over year can be affected by changes in the applicable risk adjustment models, the applicable methodology, plan enrollment (including shifts in metal-level or cost-sharing reduction variations), population health, and coding practices. Therefore, risk score changes do not necessarily reflect changes in population health risk over time, independent of other factors.

The same data years were used to recalibrate the 2021 and 2022 benefit year HHS risk

<sup>7</sup> Values for prior years may not match previously published figures due to adjustments made for late-filed, issuer-reported discrepancies.

adjustment models, with trending adjustments made to reflect the 2022 benefit year.<sup>8</sup> Therefore, we estimate that changes to the 2022 benefit year risk adjustment models had little to no impact on the calculated risk scores.<sup>9</sup>

As part of our analysis of the risk adjustment results, we reviewed the percent of enrollees with Hierarchical Condition Categories (HCCs) across benefit years in the individual non-catastrophic market risk pool to evaluate changes in population health risk over time. The percent of enrollees with one or more HCCs and the percent of enrollees with multiple HCCs decreased in the 2022 benefit year (Figure 4), reflecting new, healthier enrollment and/or low utilizers of healthcare in the individual non-catastrophic market risk pool. We do not include prescription drug categories (RXC) in the count of enrollees with HCCs in this analysis.<sup>10</sup> This observed decrease in the percent of enrollees with HCCs in the individual non-catastrophic market risk pool is inconsistent with all prior benefit years except 2020, which also saw a slight decrease, possibly due to a decline in elective health care utilization during the early months of the pandemic. The slight decrease in enrollees with HCCs in the individual non-catastrophic market risk pool aligns with trends in 2022 benefit year utilization, including claims per member per month (PMPM), which decreased or remained constant across all metal levels on-Exchange in the individual non-catastrophic market risk pool compared to the 2021 benefit year.

**Figure 4: Percent of Enrollees with HCCs, 2018-22**  
(Individual Non-Catastrophic Market Risk Pool Shown Only)

BENEFIT YEAR	ENROLLEES WITH 1 HCC	ENROLLEES WITH 2 HCCS	ENROLLEES WITH 3+ HCCS	ENROLLEES WITH 1+ HCCS
2018	13.3 percent	4.9 percent	3.5 percent	21.7 percent
2019	13.9 percent	5.2 percent	3.8 percent	22.9 percent
2020	13.6 percent	5.2 percent	3.8 percent	22.7 percent
2021	13.7 percent	5.4 percent	5.0 percent	24.1 percent
2022	13.2 percent	5.3 percent	4.9 percent	23.3 percent

- Average premiums in the individual non-catastrophic market risk pool in 2022 (Figure 5).** Prior to a decline in the 2020 benefit year, the overall average premium PMPM in the individual non-catastrophic market risk pool had experienced slight to moderate increases from year to year, as shown in Figure 5. However, the 2020 and 2021 benefit years both saw slight decreases in premium PMPM, potentially due to consumers enrolling in lower premium plans to achieve \$0 premiums with the expanded federal subsidies under the ARP and other state-based subsidy programs. In the 2022 benefit year, the average premium PMPM increased by 1.3 percent compared with the 2021 benefit year.

<sup>8</sup> See the HHS Notice of Benefit and Payment Parameters for 2022; Final Rule, 86 Fed. Reg. 24140 at 24151 – 24180 (May 5, 2021) (2022 Payment Notice).

<sup>9</sup> A blend of separately solved coefficients from the 2016, 2017, and 2018 EDGE data were used for the 2021 benefit year recalibration and the 2022 benefit year recalibration. See the 2022 Payment Notice, 86 Fed. Reg. 24140 at 24151 – 24180. Also see the HHS Notice of Benefit and Payment Parameters for 2021; Final Rule, 85 Fed. Reg., 29164 at 29713-29715 (May 14, 2020) (2021 Payment Notice).

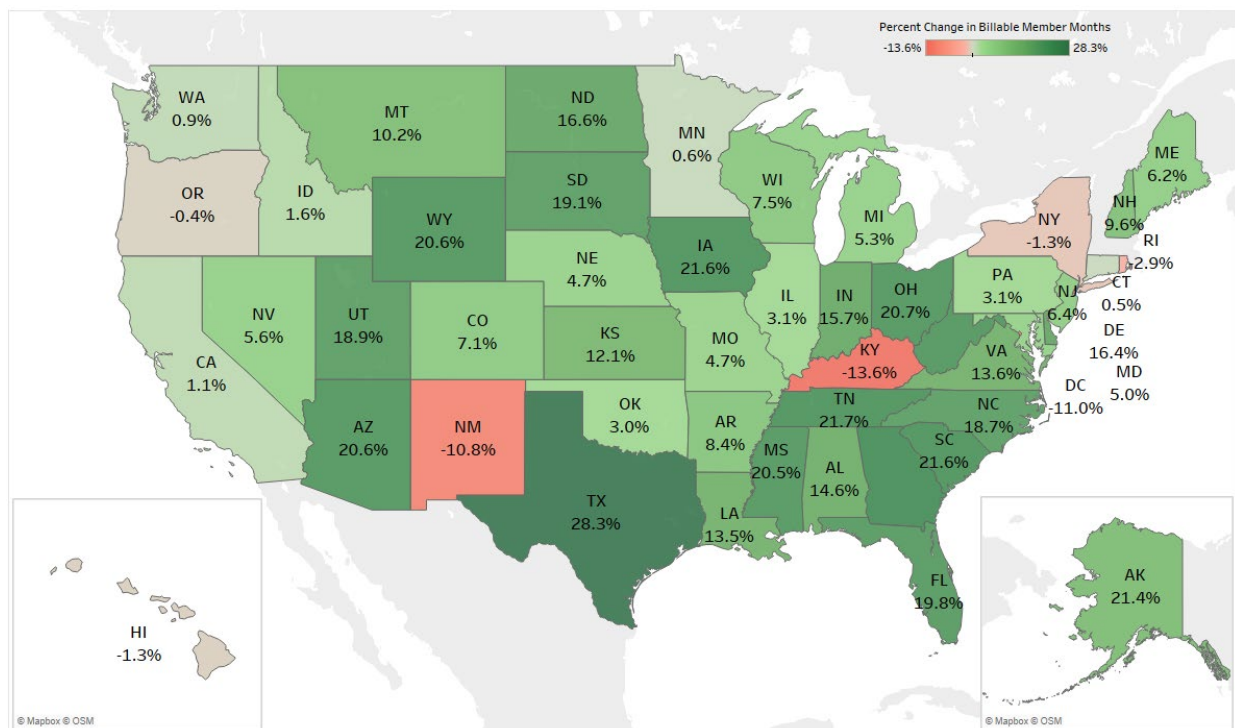
<sup>10</sup> RXCs were added to the adult models beginning with the 2018 benefit year. We removed them for purposes of this analysis to facilitate comparison with the prior benefit years, which did not include RXCs.

**Figure 5: Change in Average Premium PMPM, 2017-22**  
*(Individual Non-Catastrophic Market Risk Pool Shown Only)*

BENEFIT YEAR	CHANGE IN STATE AVERAGE PREMIUMS PMPM
2017	21.0 percent
2018	26.0 percent
2019	1.2 percent
2020	-3.0 percent
2021	-0.5 percent
2022	1.3 percent

Though average premium PMPM in the individual non-catastrophic market risk pool increased from the 2021 to 2022 benefit years, enrollment, as measured in billable member months, also increased in the individual non-catastrophic market risk pool in most states. The magnitude of enrollment changes varied largely by state with some seeing increases greater than 20 percent. A much smaller proportion of states recorded enrollment decreases in this market risk pool (Figure 6).

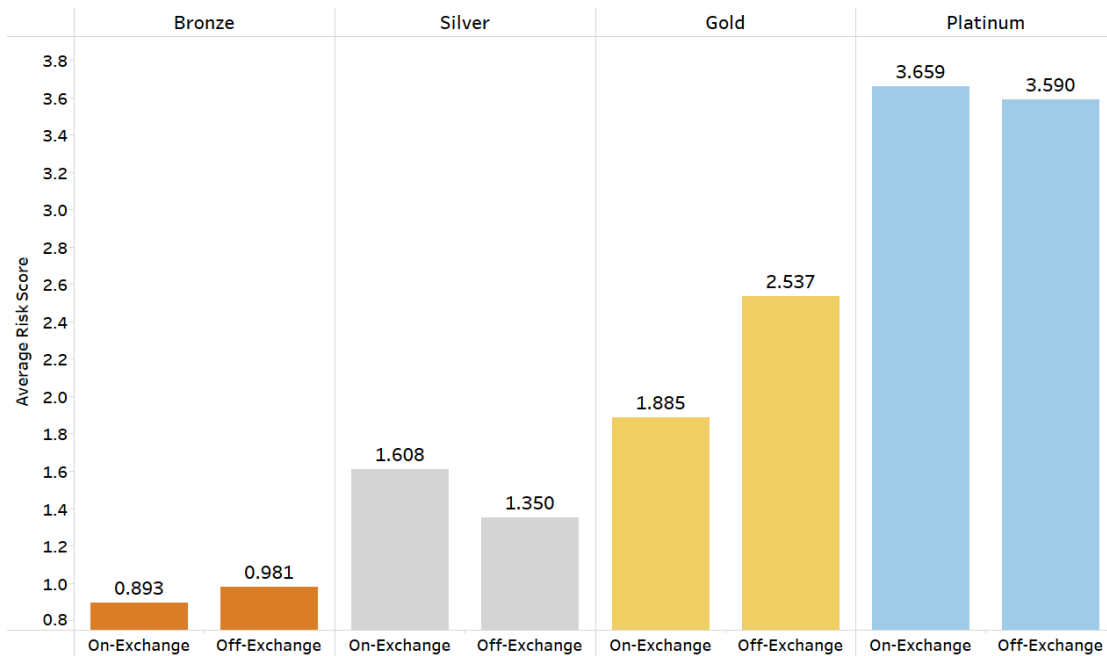
**Figure 6: Change in State Billable Member Months, 2021-22**  
*(Individual Non-Catastrophic Market Risk Pool Shown Only)*



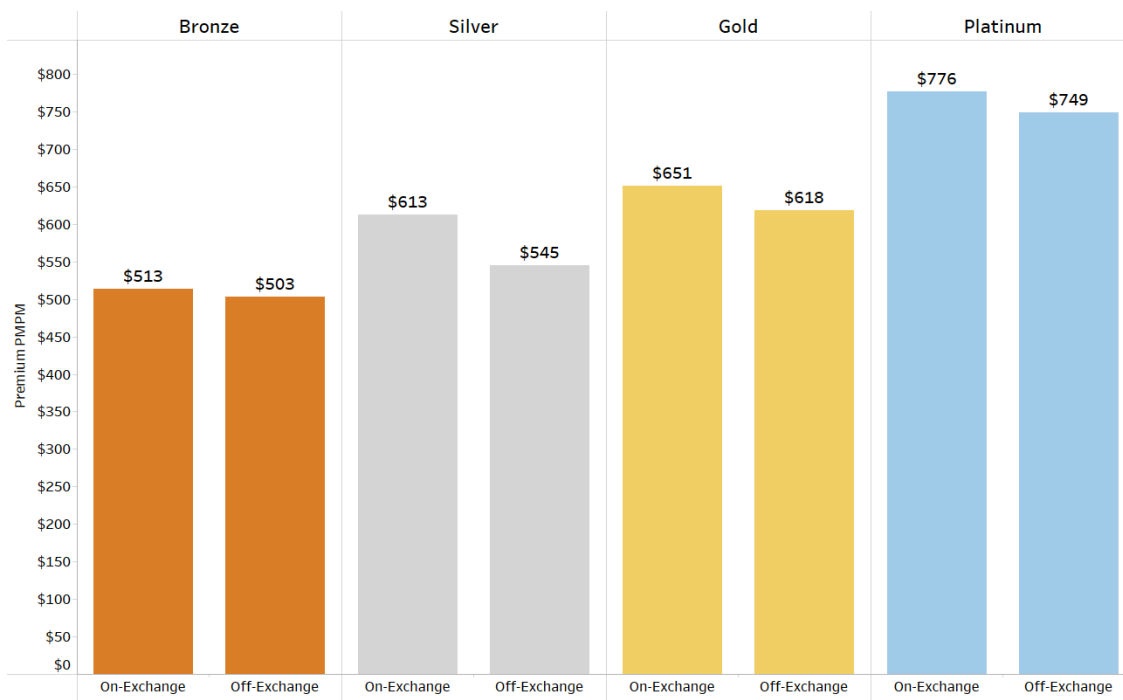
- Average risk scores and premiums varied by on-Exchange and off-Exchange enrollment in the individual non-catastrophic market risk pool (Figures 7 and 8).** Average risk scores in the individual non-catastrophic market risk pool were higher on-Exchange than off-Exchange in the platinum and silver metal levels, but not bronze or gold metal levels in the 2022 benefit year, likely due to on-Exchange CSR variant plans and issuer silver-loading practices. This is consistent with trends observed in previous benefit years. Average premium PMPM in the individual non-catastrophic market risk pool in 2022 was higher for on-Exchange plans than off-Exchange plans for all metal levels.



**Figure 7: Average Risk Score by Metal Level and Exchange Type, 2022**  
*(Individual Non-Catastrophic Market Risk Pool Shown Only)*



**Figure 8: Premiums PMPM by Metal Level and Exchange Type, 2022**  
*(Individual Non-Catastrophic Market Risk Pool Shown Only)*



The high-cost risk pool helped ensure that the risk adjustment models and state transfers better reflect the average actuarial risk, while also providing protection to issuers with exceptionally high-cost enrollees.

- The 2022 benefit year is the fifth year that the HHS risk adjustment methodology included the

high-cost risk pool, which helps mitigate any residual incentive for risk selection to avoid high-cost enrollees, and ensures that the average actuarial risk of a plan with high-cost enrollees is better reflected in state transfers calculated by HHS.<sup>11</sup> For the 2022 benefit year, the high-cost risk pool reimburses issuers for 60 percent of an enrollee's aggregated paid claims costs exceeding \$1 million.<sup>12</sup> To fund these payments, the high-cost risk pool collects a charge from issuers of risk adjustment covered plans that is a small percent of an issuer's total premiums.

- A total of 193 issuers in the individual market<sup>13</sup> and 169 issuers in the small group market will receive a high-cost risk pool payment for the 2022 benefit year. The high-cost risk pool charge is 0.36 percent of premium for the individual market<sup>14</sup> and 0.49 percent of premium for the small group market, nationally.<sup>15</sup>

## II. Background

The Patient Protection and Affordable Care Act established a permanent risk adjustment program (in section 1343), one of three premium stabilization programs, to provide payments to health insurance issuers that cover higher-cost and higher-risk populations to more evenly spread the financial risk borne by issuers and help stabilize premiums. This report reflects the estimated results of the HHS-operated risk adjustment program for the 2022 benefit year, the ninth year this program has operated.<sup>16</sup>

The risk adjustment program provides payments to health insurance issuers that have high-risk enrollees, such as those with chronic conditions, reduces the incentives for issuers to avoid those enrollees, and lessens the potential influence of risk selection on the premiums that plans charge. The risk adjustment program is therefore designed to support issuers offering a wide range of benefit designs that are available to consumers at an affordable premium.

As described in the HHS Notice of Benefit and Payment Parameters for 2014 Final Rule (78 Fed. Reg. 15409), the risk adjustment methodology developed by HHS is based on the premise that premiums should reflect the differences in plan benefits, quality, and efficiency—not the health status of the enrolled population. The HHS risk adjustment methodology determines each plan's risk adjustment state transfer amount based on the actuarial risk of enrollees, the actuarial value of coverage, the cost of doing business in local rating areas, and the effect of different cost-sharing levels on utilization. This methodology, which HHS applied in all 50 states and the District of Columbia for the 2022 benefit year, transfers funds from plans with lower-than-average risk enrollees to plans with higher-than-average risk enrollees.

Several notable aspects of the program that began in the 2018 benefit year continued in the 2022 benefit year. Beginning with the 2018 benefit year, the HHS-operated risk adjustment program accounts for

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<sup>11</sup> See the HHS Notice of Benefit and Payment Parameters for 2018; Final Rule, 81 Fed. Reg. 94058 at 94080 (December 22, 2016) (2018 Payment Notice). Also, see the HHS Notice of Benefit and Payment Parameters for 2019; Final Rule, 83 Fed. Reg. 16930 at 16960 (April 17, 2018) (2019 Payment Notice).

<sup>12</sup> See the 2022 Payment Notice, 86 Fed. Reg. at 24274.

<sup>13</sup> Includes catastrophic, non-catastrophic, and merged market plans.

<sup>14</sup> Ibid.

<sup>15</sup> In contrast to the state payment transfer formula, which calculates transfers at the state market risk pool level, the high-cost risk pool transfers are calculated at the national market level.

<sup>16</sup> Consistent with section 1321(c) of the ACA, HHS is responsible for operating the risk adjustment program in any state that fails to elect to do so. Since the 2017 benefit year, HHS has operated the program in all 50 states and the District of Columbia. In the 2014 – 2016 benefit years, HHS operated the program in all 50 states and the District of Columbia, except Massachusetts.

certain prescription drug classes in adult enrollees' risk scores.<sup>17</sup> The 2018 benefit year was also the first year that a 14 percent administrative cost reduction was applied to the calculation of statewide average premium in the state transfer formula, which has the effect of reducing risk adjustment state transfers by 14 percent.<sup>18</sup>

Additionally, beginning with the 2018 benefit year, the HHS risk adjustment methodology included the high-cost risk pool, which helps ensure that risk adjustment state transfers better reflect average actuarial risk, while also stabilizing premiums and reimbursing issuers for a portion of costs for exceptionally high-cost enrollees.<sup>19</sup> High-cost risk pool payments are funded by a percent of premium charge on all risk adjustment covered plans within the respective national high-cost risk pool (one for the individual market, including catastrophic and non-catastrophic plans, and merged market plans, and another for the small group market), nationally. All high-cost risk pool payments and charges are shown below separately from risk adjustment state transfers for informational purposes. Because the high-cost risk pool is a part of the HHS risk adjustment methodology, it applies to issuers of risk adjustment covered plans<sup>20</sup> in the individual market (including catastrophic, non-catastrophic and merged market plans) or small group market, both on and off-Exchange.

We note that data included in this report reflect amounts calculated based on the 2022 benefit year risk adjustment methodology established through notice with comment rulemaking<sup>21, 22</sup> and are provided for informational purposes. These amounts do not constitute specific obligations of federal funds to any particular issuer or plan.

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<sup>17</sup> See the 2018 Payment Notice, 81 Fed. Reg. at 94074. Also, see the 2019 Payment Notice, 83 Fed. Reg. at 16941; the 2020 Payment Notice, 84 Fed. Reg. at 17463 – 17466; the 2021 Payment Notice, 85 Fed. Reg. at 29173; and the 2022 Payment Notice, 86 Fed. Reg. at 24151.

<sup>18</sup> See the 2018 Payment Notice, 81 Fed. Reg. at 94099 - 94100. Also, see the 2019 Payment Notice, 83 Fed. Reg. at 16955; the 2020 Payment Notice, 84 Fed. Reg. at 17485 - 17486; the 2021 Payment Notice, 85 Fed. Reg. at 29192; and the 2022 Payment Notice, 86 Fed. Reg. at 24184.

<sup>19</sup> See *supra* notes 11 and 12.

<sup>20</sup> See 45 C.F.R. § 153.20 for the definition of “risk adjustment covered plan.”

<sup>21</sup> See the 2022 Payment Notice, 86 Fed. Reg. at 24183.

<sup>22</sup> The same data years were used to recalibrate the 2021 and 2022 benefit year HHS risk adjustment models, with trending adjustments made to reflect the 2022 benefit year. The 2021 and 2022 benefit year risk adjustment models also both use the Version 7 (V07) diagnosis code to HCC classification that incorporates ICD-10 diagnosis codes and better reflects clinical severity and costs.

### III. 2022 Benefit Year Risk Adjustment Program Summary Data

Table 1 provides HHS-operated risk adjustment program summary data for the 2022 benefit year.

**Table 1: HHS-Operated 2022 Risk Adjustment Program Summary Data<sup>23</sup>**

	NUMBER OF ISSUERS
Issuers Participating in HHS Risk Adjustment Program	608
Issuers with Individual Non-Catastrophic Plans	347
Issuers with Individual Catastrophic Plans	171
Issuers with Small Group Plans	460
Issuers in a Merged Market <sup>24</sup>	13

Table 2 provides, by state market risk pool, the national average enrollment weighted monthly premium and the total amounts expected to be transferred under the state payment transfer formula for the 2022 benefit year, expressed both as a dollar amount and as a percent of premiums, by using the summation of the absolute value of net transfers for each issuer operating within the applicable market risk pool. To calculate the absolute value of state transfer amounts as a percent of premium, this amount is divided by the total premium for the state market risk pool, which is calculated as the sum of the products of plan average premium and the billable member months. Total state transfers for the 2022 benefit year—that is, the absolute value of risk adjustment charges and payments calculated under the state payment transfer formula at the issuer level—were approximately \$18.47 billion, with \$9.24 billion in payments and \$9.24 billion in charges.

<sup>23</sup> The total of the market risk pool groups on this table will not sum to the total issuers with state transfer calculations because some issuers provided plans in multiple state market risk pools and some issuers received a default risk adjustment charge. There was a total of 608 issuers of risk adjustment covered plans in the 2022 benefit year that participated in the HHS-operated program and received a risk adjustment state transfer and/or a default risk adjustment charge.

<sup>24</sup> Massachusetts and Vermont were both treated as having have a merged market for purposes of the HHS-operated risk adjustment program for the 2017 through 2021 benefit years. Consistent with Vermont’s decision to unmerge its markets, Massachusetts is the only state treated as having a merged market for purposes of the HHS-operated risk adjustment program in the 2022 benefit year. See [https://regtap.cms.gov/reg\\_librarye.php?i=2443](https://regtap.cms.gov/reg_librarye.php?i=2443) and [https://regtap.cms.gov/reg\\_librarye.php?i=3807](https://regtap.cms.gov/reg_librarye.php?i=3807)

**Table 2: National Average Enrollment Weighted Monthly Premium by Market Risk Pool and HHS Risk Adjustment Absolute Value of 2022 Benefit Year State Transfer Amounts and as a Percent of Premium by Market Risk Pool**

RISK POOL	NATIONAL AVERAGE ENROLLMENT WEIGHTED MONTHLY PREMIUM	ABSOLUTE VALUE OF TRANSFER AMOUNTS AS A PERCENT OF PREMIUM <sup>25</sup>	ABSOLUTE VALUE OF TRANSFER AMOUNTS (\$ Billions)
Individual Non-Catastrophic	\$583	14 percent	\$15.17
Small Group	\$577	4 percent	\$2.92
Individual Catastrophic	\$206	16 percent	\$0.04
Merged	\$575	7 percent	\$0.33
All Market Risk Pools	\$579	10 percent	\$18.47

Table 3 provides the 2022 high-cost risk pool summary data. For the 2022 benefit year, HHS applied a \$1 million threshold and 60 percent coinsurance rate for the high-cost risk pool payments.<sup>26</sup> High-cost risk pool payments are funded by a percent of premium charge on risk adjustment covered plans within the respective national high-cost risk pool (one for the individual market which includes catastrophic and non-catastrophic plans, and merged market plans, and another for the small group market).

**Table 3: 2022 HHS-Operated Risk Adjustment Program High-Cost Risk Pool Summary Data**

	INDIVIDUAL MARKET NATIONWIDE*	SMALL GROUP MARKET, NATIONWIDE
Number of Issuers in High-Cost Risk Pool**	362	455
Number of Issuers Receiving High-Cost Risk Pool Payments	193	169
Total High-Cost Risk Pool Payment Amount	\$401.3 million	\$320.8 million
High-Cost Risk Pool Charge Percent of Premium***	0.36 percent	0.49 percent

\*Includes individual market catastrophic, non-catastrophic plans, and merged market plans.

\*\*Total unique issuers in the high-cost risk pool across both national markets is 606 issuers because default risk adjustment charge issuers are not assessed a high-cost risk pool charge nor do they receive high-cost risk pool payments.

\*\*\*Percent of premium is the percent of issuers' collected premiums, unadjusted for the administrative cost reduction used in the calculation of state transfers.

<sup>25</sup> Absolute value of net state transfer charge or payment calculated at issuer level and rounded to the nearest percentage point unless otherwise specified. This amount reflects the 14 percent administrative cost adjustment to the statewide average premium.

<sup>26</sup> See supra note 12.

#### IV. HHS-Operated Risk Adjustment Program State-Specific Data

In *Appendix A*, we set forth the risk adjustment state averages with billable member months for the 2022 benefit year. *Appendix A* includes, by state market risk pool (catastrophic, individual non-catastrophic, small group, and merged), the state average monthly premiums, the state average plan liability risk score, state average allowable rating factor, state average actuarial value, state average induced demand factor, and billable member months. We note that some data elements in *Appendix A* may not match the state risk pool averages found in issuers' system generated reports or transfers in state risk pools that had a material discrepancy resulting in adjustments after the calculation of risk adjustment transfers.

We also provide a description below of the calculations for state average premium, state average plan liability risk score, state average allowable rating factor, state average actuarial value, state average induced demand factor, and billable member months.

DATA ELEMENT	DESCRIPTION
<b>State Average Monthly Premium</b>	The state average premium for state market risk pool is the weighted average monthly premium for the state market risk pool, weighted by plan share of statewide enrollment in the state market risk pool. Beginning in the 2018 benefit year, a 14 percent administrative cost adjustment is applied to the state average monthly premium. This adjusted value is used in the state payment transfer formula calculations for risk adjustment payments and charges.
<b>State Average Monthly Premium Before Adjustment</b>	The state average premium for state market risk pool is the weighted average monthly premium for the state market risk pool, weighted by plan share of statewide enrollment in the state market risk pool before the 14 percent administrative cost adjustment is applied. This value is for informational purposes only and not used in the calculation of risk adjustment payments and charges.
<b>State Average Plan Liability Risk Score (PLRS)</b>	The state average PLRS is calculated as the summed products of PLRS and billable member months for all plans within the state market risk pool divided by total billable months for all plans within the state market risk pool.
<b>State Average Allowable Rating Factor (ARF)</b>	The state average ARF is calculated as the summed products of ARF and billable member months for the plans within the state market risk pool divided by total billable member months for all plans in the state market risk pool.
<b>State Average Actuarial Value (AV)</b>	The state average AV is calculated as the summed products of AV and billable member months for the plans within the state market risk pool divided by the total billable member months within the state market risk pool. AV corresponds with metal and catastrophic tiers as follows: <ul style="list-style-type: none"> <li>* Catastrophic: 0.57</li> <li>* Bronze: 0.60</li> <li>* Silver: 0.70</li> <li>* Gold: 0.80</li> <li>* Platinum: 0.90</li> </ul>
<b>State Average Induced Demand Factor (IDF)</b>	The state average IDF is calculated as the summed products of IDF and billable member months for the plans within the state market risk pool divided by the total billable member months within the state market risk pool. IDF corresponds with metal and catastrophic tiers as follows: <ul style="list-style-type: none"> <li>*Catastrophic: 1.00</li> <li>*Bronze: 1.00</li> <li>*Silver: 1.03</li> <li>*Gold: 1.08</li> <li>*Platinum: 1.15</li> </ul>
<b>Billable Member Months</b>	Billable member months are the member months of an individual or family policy that are included when setting the policy's premium rate.

## V. HHS Risk Adjustment Geographic Cost Factor (GCF)

In *Appendix B*, we set forth the geographic cost factor (GCF) including billable member months by state and rating area. The purpose of the GCF adjustment is to remove differences in premium due to allowable geographic rating variation. GCFs are calculated for each rating area established by the state under 45 C.F.R. § 147.102(b).

The GCFs are calculated based on the observed average silver plan premium for the metal-level risk pool (calculated separately for individual and small group if the state does not have a merged market) or catastrophic plan premium for the catastrophic risk pool, in a geographic area relative to the statewide average silver or catastrophic plan premium. Calculation of the GCF involves three steps. First, the average premium is computed for each silver or catastrophic plan, as applicable, in each rating area (using the same formula that is used to compute plan premiums in the statewide average premium calculation). The second step is to generate a set of plan average premiums that standardizes the premiums for age rating. Plan premiums are standardized for age by dividing the average plan premium by the plan rating factor (calculated at the rating area level), the enrollment-weighted rating factor applied to all billable members. Lastly, a GCF is computed for each rating area. For all silver plans, therefore, the GCF is the ratio of the enrollment-weighted average age-standardized premium revenue for a rating area to the overall statewide enrollment-weighted average age-standardized premium revenue (a separate ratio is calculated for catastrophic plans). The enrollment-weighted statewide average of plan GCF values will equal 1.0, so the GCF can be interpreted as the percentage by which any geographic area's costs deviate from the state average.<sup>27</sup>

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<sup>27</sup> A GCF of zero indicates no silver plans in the rating area. In final risk adjustment calculations, a GCF of zero will have an imputed value of one.

## VI. Risk Adjustment Issuer-Specific Data\*

Below we set forth the 2022 benefit year risk adjustment transfer amounts by issuer.

For the 2022 benefit year, HHS approved Alabama’s request to reduce risk adjustment transfers for the Alabama individual non-catastrophic, catastrophic, and small group market risk pools by 50 percent.<sup>28</sup> The amounts shown for all Alabama market risk pools reflect this reduction.

\* “-” or “\$0.00” risk adjustment state payment transfer amount or high-cost risk pool payment: We signify “-” in a state market risk pool for which an issuer does not have enrollment, and thus, does not have a risk adjustment transfer. We signify “\$0.00” in the state market risk pool for which an issuer is the only issuer in the risk pool.<sup>29</sup> We signify “\$0.00” for high-cost risk pool payments if the issuer did not have any enrollees with claims costs exceeding the high-cost risk pool threshold of \$1 million.

**Table 4: Issuer-specific Information for Non-Merged Market Issuers (Appendix C)**

HIOS ID	HIOS ISSUER NAME	STATE	HIGH-COST RISK POOL PAYMENT AMOUNT BY MARKET		RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BY MARKET RISK POOL		
			INDIVIDUAL (Non-Catastrophic/ Catastrophic Plans and Merged Market)	SMALL GROUP	INDIVIDUAL (Non-Catastrophic)	CATASTROPHIC	SMALL GROUP
11082	Aetna Life Insurance Company	AK	-	\$0.00	-	-	(\$266,811.37)
38344	Premera Blue Cross Blue Shield of Alaska	AK	\$4,735,126.91	\$613,106.70	\$5,245,971.69	-	\$339,009.76
73836	Moda Health Plan, Inc	AK	-	\$0.00	-	-	(\$420,675.83)
77963	Moda Assurance Company	AK	\$0.00	-	(\$5,245,971.66)	-	-
80049	United Healthcare Insurance Company	AK	-	\$0.00	-	-	\$348,477.41
46944	Blue Cross and Blue Shield of Alabama	AL	\$4,774,330.30	\$3,295,512.93	\$26,229,453.22	\$41,479.69	\$890,513.39
68259	UnitedHealthcare of Alabama, Inc.	AL	-	\$0.00	-	-	(\$279,836.42)
69461	UnitedHealthcare Insurance Company	AL	\$0.00	\$0.00	(\$6,751,780.45)	-	\$50,850.92
73301	Bright Health Insurance Company	AL	\$0.00	-	(\$19,477,672.73)	(\$41,479.68)	-
93018	VIVA Health, Inc.	AL	-	\$0.00	-	-	(\$661,527.89)
13262	HMO Partners, Inc. d/b/a Health Advantage	AR	\$0.00	\$0.00	(\$9,391,072.66)	-	(\$158,705.44)
15724	Oscar Insurance Company	AR	\$0.00	-	(\$910,554.38)	\$0.00	-
22732	UnitedHealthcare Insurance Company of the River Valley	AR	-	\$0.00	-	-	(\$1,756,815.52)

<sup>28</sup> See the 2022 Payment Notice, 86 Fed Reg. at 24187-24189.

<sup>29</sup> There are no risk adjustment transfers under the state payment transfer formula when there is only one issuer in a state market risk pool. See the 2019 Payment Notice, 83 Fed. Reg. at 16967.



HIOS ID	HIOS ISSUER NAME	STATE	HIGH-COST RISK POOL PAYMENT AMOUNT BY MARKET		RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BY MARKET RISK POOL		
			INDIVIDUAL (Non-Catastrophic/ Catastrophic Plans and Merged Market)	SMALL GROUP	INDIVIDUAL (Non-Catastrophic)	CATASTROPHIC	SMALL GROUP
37903	QualChoice Life and Health Insurance Company, Inc.	AR	\$0.00	\$0.00	\$14,071,113.69	-	(\$1,169,300.10)
62141	Celtic Insurance Company	AR	\$245,605.58	-	\$25,192,611.17	-	-
65817	UnitedHealthcare of Arkansas, Inc.	AR	-	\$0.00	-	-	(\$1,049,947.25)
70525	QCA Health Plan, Inc.	AR	\$69,849.85	\$0.00	\$9,496,998.13	-	(\$1,249,843.97)
75293	USAbile Mutual Insurance Company	AR	\$3,061,907.43	\$103,285.49	(\$38,459,096.05)	-	\$5,753,919.01
81392	UnitedHealthcare Insurance Company	AR	-	\$0.00	-	-	(\$369,306.67)
13877	Oscar Health Plan, Inc.	AZ	\$677,676.34	-	(\$1,144,616.90)	\$16,098.09	-
23307	Humana Health Plan, Inc.	AZ	-	\$432,900.05	-	-	\$674,258.03
23435	Banner Health and Aetna Health Plan Inc.	AZ	\$0.00	\$0.00	\$1,912,957.06	-	\$27,625.43
32311	Medica Community Health Plan	AZ	\$0.00	-	(\$143,742.82)	-	-
40702	UnitedHealthcare of Arizona, Inc.	AZ	\$65,540.43	\$0.00	(\$49,025,884.32)	-	(\$10,969,565.27)
53901	Blue Cross Blue Shield of Arizona, Inc.	AZ	\$6,677,732.76	\$132,985.01	(\$16,677,000.54)	-	(\$5,145,686.59)
66105	Humana Insurance Company	AZ	-	\$0.00	-	-	\$345,746.53
77349	Banner Health and Aetna Health Insurance Company	AZ	-	\$64,595.24	-	-	\$4,553,602.83
78611	Aetna Health Inc. (a PA corp.)	AZ	-	\$0.00	-	-	\$31,464.46
82011	UnitedHealthcare Insurance Company	AZ	-	\$2,512,430.60	-	-	\$13,628,708.90
84251	Aetna Life Insurance Company	AZ	-	\$0.00	-	-	(\$271,229.65)
86830	Cigna Health and Life Insurance Company	AZ	-	\$0.00	-	-	(\$2,874,924.65)
87247	Bright Health Company of Arizona	AZ	\$0.00	-	(\$40,776,736.19)	(\$16,098.09)	-
91450	Arizona Complete Health	AZ	\$979,166.28	-	\$99,729,749.41	-	-
97667	Cigna HealthCare of Arizona, Inc.	AZ	\$0.00	-	\$6,125,274.18	-	-
10544	Oscar Health Plan of California	CA	\$1,101,097.21	\$0.00	(\$75,341,836.12)	(\$1,006,008.38)	(\$1,153,035.54)
18126	Molina Healthcare of California, Inc.	CA	\$0.00	-	(\$132,590,558.92)	(\$77,111.78)	-
20523	Aetna Health of California, Inc.	CA	-	\$134,305.34	-	-	(\$25,220,358.54)
27330	Kaiser Permanente Insurance Company	CA	-	\$0.00	-	-	(\$1,187,188.48)
27603	Anthem Blue Cross (licensed by DMHC)	CA	\$3,936,973.17	\$19,132,915.45	(\$212,666,586.94)	(\$2,614,873.39)	\$303,027,898.61
37873	UHCBCA	CA	-	\$6,819,717.93	-	-	\$672,869.34
40025	Cigna Life and Health Insurance Company	CA	-	\$0.00	-	-	(\$5,408,992.89)
40513	Kaiser Foundation Health Plan, Inc.	CA	\$42,454,577.52	\$44,651,980.80	(\$388,119,327.18)	\$135,261.52	(\$362,660,217.69)
40733	Aetna Life Insurance Company	CA	-	\$1,405,697.30	-	-	\$13,077,464.21
47579	Chinese Community Health Plan	CA	\$0.00	\$0.00	(\$8,389,762.39)	(\$13,559.24)	(\$2,632,310.52)
49116	UHC of California	CA	-	\$1,912,612.09	-	-	(\$32,657,458.33)
56887	County of Ventura, dba Ventura County Health Care	CA	-	\$0.00	-	-	\$58,566.05

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			INDIVIDUAL (Non-Catastrophic/ Catastrophic Plans and Merged Market)	SMALL GROUP	INDIVIDUAL (Non-Catastrophic)	CATASTROPHIC	SMALL GROUP
	Plan						
64210	Sutter Health Plus	CA	\$0.00	\$195,612.74	\$2,792,198.88	-	(\$10,194,917.80)
67138	Health Net of California	CA	\$1,358,729.02	\$1,338,269.08	(\$4,968,456.81)	(\$59,682.95)	(\$20,822,882.45)
70285	California Physicians' Services dba Blue Shield of California	CA	\$53,214,283.82	\$31,067,717.31	\$1,017,024,865.26	\$3,350,501.58	\$123,177,160.94
84014	County of Santa Clara dba Valley Health Plan	CA	\$356,832.89	-	(\$50,418,372.74)	(\$412,544.94)	-
89506	Community Care Health Plan	CA	-	\$0.00	-	-	(\$511,828.05)
92499	Sharp Health Plan	CA	\$614,778.67	\$703,071.08	\$1,232,268.14	\$288,960.60	(\$1,457,730.99)
92815	Local Initiative Health Authority for Los Angeles County, dba L.A. Care Health Plan	CA	\$1,073,346.22	-	(\$179,979,666.48)	(\$42,321.48)	-
93689	Western Health Advantage	CA	\$494,026.84	\$275,209.67	(\$10,433,158.93)	(\$126,967.42)	(\$5,142,128.46)
95677	UHIC	CA	-	\$0.00	-	-	(\$467,240.65)
99110	Health Net Life Insurance Company	CA	\$4,582,306.82	\$804,205.15	\$41,858,394.21	\$578,345.90	\$29,502,330.89
21032	Kaiser Foundation Health Plan of Colorado	CO	\$2,531,434.60	\$3,132,017.39	(\$2,746,876.78)	\$286,240.89	(\$28,572,751.36)
31070	Bright Health Insurance Company	CO	\$0.00	-	(\$62,620,585.50)	(\$984,628.44)	-
35944	Kaiser Permanente Insurance Company	CO	-	\$0.00	-	-	(\$556,353.46)
39041	Aetna Life Insurance Company	CO	-	\$0.00	-	-	(\$14,109.45)
44559	Oscar Insurance Company	CO	\$0.00	-	\$782,655.50	(\$40,396.11)	-
49375	Cigna Health and Life Insurance Company	CO	\$1,257,480.91	-	\$17,896,558.03	-	-
59036	UnitedHealthcare of Colorado	CO	-	\$3,929.79	-	-	(\$25,382,752.43)
63312	Friday Health Plans	CO	\$0.00	\$411,843.05	(\$17,610,799.05)	(\$445,685.63)	(\$2,509,510.88)
66699	Denver Health Medical Plan, Inc.	CO	\$78,493.31	-	\$25,452,122.09	-	-
67879	UHIC of CO	CO	-	\$3,453,158.02	-	-	\$31,225,184.30
74320	Humana Health Plan	CO	-	\$40,646.20	-	-	\$2,218,287.26
76680	HMO Colorado, Inc.	CO	\$5,207,186.65	\$0.00	\$59,800,752.61	\$1,073,495.14	(\$5,580,878.34)
79509	Humana Insurance Company	CO	-	\$0.00	-	-	\$26,375.03
87269	Rocky Mountain Hospital And Medical Service, Inc., D.B.A. Anthem Blue Cross And Blue Shield	CO	\$0.00	\$2,398,010.07	-	\$110,974.12	\$29,146,509.39
97879	Rocky Mountain HMO	CO	\$1,234,020.51	-	(\$20,953,826.90)	-	-
29462	Oxford Health Insurance, Inc.	CT	-	\$185,404.61	-	-	(\$7,018,153.60)
37800	Harvard Pilgrim Health Care, Inc.	CT	-	\$0.00	-	-	(\$522,625.19)
39159	Aetna Life Insurance Company	CT	-	\$0.00	-	-	\$1,038,685.48
49650	UnitedHealthcare Insurance Company	CT	-	\$0.00	-	-	(\$2,682,762.12)
71179	Oxford Health Plans (CT), Inc.	CT	-	\$0.00	-	-	(\$1,554,348.67)

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75091	ConnectiCare Inc.	CT	\$0.00	\$0.00	\$1,457,868.64	-	(\$940,815.19)
76962	ConnectiCare Benefits Inc.	CT	\$464,518.10	\$0.00	(\$43,130,973.64)	(\$248,040.70)	(\$4,723,096.84)
86545	Anthem Health Plans, Inc.	CT	\$1,468,626.19	\$401,478.41	\$18,047,831.04	\$248,040.71	\$28,424,545.63
87354	Cigna Health and Life Insurance Company	CT	-	\$705,651.67	-	-	(\$11,913,705.98)
89130	HPHC Insurance Company, Inc.	CT	-	\$292,020.38	-	-	\$953,535.33
94815	ConnectiCare Insurance Company Inc.	CT	\$800,846.35	\$658,641.76	\$23,625,273.99	-	(\$1,061,258.85)
21066	UnitedHealthcare of the Mid-Atlantic, Inc.	DC	-	\$0.00	-	-	(\$451,747.53)
41842	UnitedHealthcare Insurance Company	DC	-	\$0.00	-	-	(\$641,020.92)
73987	Aetna Health Inc. (a PA corp.)	DC	-	\$0.00	-	-	(\$222,077.37)
75753	Optimum Choice, Inc.	DC	-	\$0.00	-	-	(\$905,820.14)
77422	Aetna Life Insurance Company	DC	-	\$0.00	-	-	\$577,368.90
78079	GHMSI, Inc.	DC	\$0.00	\$343,913.01	\$9,253,870.29	-	\$16,325,335.52
86052	CareFirst BlueChoice, Inc.	DC	\$0.00	\$1,446,941.27	(\$5,266,317.64)	(\$2,419.32)	(\$10,992,028.92)
94506	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	DC	\$0.00	\$0.00	(\$3,987,552.66)	\$2,419.32	(\$3,690,009.54)
29497	Aetna Life Insurance Company	DE	-	\$0.00	-	-	(\$147,711.54)
61021	UnitedHealthcare Insurance Company	DE	-	\$0.00	-	-	(\$1,242,104.31)
67190	Aetna Health Inc. (a PA corp.)	DE	-	\$0.00	-	-	(\$45,041.17)
76168	Highmark BCBS Inc.	DE	\$1,421,994.11	\$0.00	(\$0.02)	\$0.00	\$1,462,181.47
97569	Optimum Choice, Inc.	DE	-	\$0.00	-	-	(\$27,324.49)
12379	Bright Health Insurance Company of Florida	FL	\$158,149.46	-	(\$548,943,595.59)	(\$320,395.28)	-
16842	Blue Cross Blue Shield of Florida	FL	\$20,007,748.65	\$2,761,183.95	\$1,387,219,548.89	-	\$29,665,640.84
18628	Aetna Health Inc. (a FL corp.)	FL	-	\$0.00	-	-	\$3,625,775.77
19898	AvMed, Inc.	FL	\$80,212.64	\$0.00	(\$50,152,943.85)	\$178,544.63	(\$92,106.13)
21663	Celtic Insurance Company	FL	\$4,810,910.10	-	\$86,888,051.70	-	-
23841	Aetna Life Insurance Company	FL	-	\$101,282.31	-	-	\$1,722,431.86
30252	Health Options, Inc.	FL	\$14,631,507.47	\$1,928,488.21	\$252,075,205.76	-	(\$30,195,050.64)
33993	BeHealthy Florida, Inc.	FL	-	\$0.00	-	-	(\$492,393.28)
35783	Humana Medical Plan, Inc.	FL	-	\$678,763.79	-	-	\$5,221,760.03
36194	Health First Commercial Plans, Inc.	FL	\$457,126.27	\$0.00	\$20,958,571.55	\$218,588.29	(\$436,179.28)
40572	Oscar Insurance Company of Florida	FL	\$5,754,549.11	-	(\$940,724,883.64)	(\$42,145.17)	-
42204	All Savers Insurance Company	FL	-	\$0.00	-	-	(\$57,206.93)
43839	UnitedHealthcare Insurance Company	FL	-	\$2,181,881.67	-	-	\$14,458,962.87

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48121	Cigna Health and Life Insurance Company	FL	\$0.00	-	(\$10,900,195.97)	-	-
54172	Molina Healthcare of Florida, Inc.	FL	\$0.00	-	(\$38,472,957.71)	-	-
56503	Florida Health Care Plan, Inc.	FL	\$228,813.22	\$0.00	\$45,645,689.46	(\$34,592.51)	(\$2,636,167.42)
66966	Capital Health Plan	FL	\$0.00	\$0.00	(\$814,029.07)	-	(\$4,560,695.62)
68398	UnitedHealthcare Inc.	FL	\$299,411.79	\$1,077,064.51	(\$79,499,239.00)	-	\$6,637,596.19
80779	Neighborhood Health Partnership, Inc.	FL	-	\$2,527,926.96	-	-	(\$23,343,028.91)
86382	Sunshine State Health Plan	FL	\$360,151.64	-	(\$115,083,662.08)	-	-
92120	Coventry Health Plan of Florida, Inc.	FL	\$0.00	-	(\$8,195,560.81)	-	-
99308	Humana Health Insurance Company of FL, Inc.	FL	-	\$315,077.92	-	-	\$480,660.55
13535	UnitedHealthcare Insurance Company	GA	-	\$470,697.35	-	-	(\$1,929,550.41)
15105	Cigna HealthCare of Georgia, Inc.	GA	\$287,854.06	-	(\$17,030,098.72)	-	-
30552	UnitedHealthcare of the River Valley	GA	-	\$0.00	-	-	(\$1,583,795.32)
37001	Humana Insurance Company	GA	-	\$0.00	-	-	\$759,325.88
38146	Bright Health Company of Georgia	GA	\$0.00	-	(\$50,762,130.78)	(\$45,945.09)	-
43802	UnitedHealthcare of Georgia	GA	\$0.00	\$1,233,058.67	(\$765,532.23)	-	(\$2,634,654.66)
49046	Blue Cross Blue Shield Healthcare Plan of Georgia, Inc.	GA	\$4,819,356.47	\$228,553.54	\$39,598,536.44	\$157,843.21	\$14,660,066.81
50491	Cigna Life and Health Insurance Company	GA	-	\$234,268.60	-	-	(\$11,836,659.78)
58081	Oscar Health Plan of Georgia	GA	\$179,247.65	-	(\$149,878,993.30)	\$14,312.62	-
60224	CareSource Georgia Co.	GA	\$216,724.10	-	(\$54,283,482.14)	-	-
70893	Ambetter of Peach State Inc.	GA	\$8,826,853.43	-	\$300,546,543.21	-	-
82302	Kaiser Permanente	GA	-	\$0.00	-	-	(\$20,491.18)
82824	Aetna Health Inc. (a GA corp.)	GA	\$135,749.11	\$0.00	(\$1,319,158.32)	-	\$476,673.19
83761	Alliant Health Plans	GA	\$62,182.85	\$0.00	\$1,379,677.37	(\$102,132.38)	(\$338,582.79)
83978	Aetna Life Insurance Company	GA	-	\$0.00	-	-	\$741,765.29
89942	Kaiser Foundation Health Plan of Georgia	GA	\$3,758,763.89	\$0.00	(\$30,899,043.81)	(\$169,036.75)	(\$11,519,377.29)
90617	Friday Health Plans of Georgia Inc	GA	\$226,709.83	\$0.00	(\$36,586,317.59)	\$144,958.36	(\$129,567.02)
93332	Humana Employers Health Plan of GA, Inc.	GA	-	\$1,232,453.99	-	-	\$13,354,847.31
18350	Hawaii Medical Service Association	HI	\$10,058.99	\$1,946,327.65	\$7,121,442.84	\$0.00	\$16,376,111.22
54179	UnitedHealthcare Insurance Company	HI	-	\$0.00	-	-	(\$207,823.39)
56682	Hawaii Medical Assurance Association	HI	-	\$0.00	-	-	(\$40,485.99)
60612	Kaiser Foundation Health Plan, Inc - Hawaii	HI	\$0.00	\$0.00	(\$7,121,442.86)	-	(\$9,613,248.43)
95366	University Health Alliance	HI	-	\$0.00	-	-	(\$6,514,553.39)

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			INDIVIDUAL (Non-Catastrophic/ Catastrophic Plans and Merged Market)	SMALL GROUP	INDIVIDUAL (Non-Catastrophic)	CATASTROPHIC	SMALL GROUP
18973	Aetna Health of Iowa Inc.	IA	-	\$0.00	-	-	\$12,436.69
25896	Wellmark Health Plan of Iowa, Inc	IA	\$16,542.14	\$20,655.92	(\$17,841,616.96)	-	(\$18,420,362.78)
27651	Quartz Health Plan Corporation	IA	-	\$0.00	-	-	\$370,648.23
45720	HealthPartners UnityPoint Health	IA	-	\$0.00	-	-	(\$263,349.27)
45819	Oscar Insurance Company	IA	\$0.00	-	(\$7,989,685.54)	(\$49,222.51)	-
50735	Medical Associates Health Plan, Inc.	IA	-	\$0.00	-	-	(\$6,466.14)
56610	UnitedHealthcare Plan of the River Valley, Inc.	IA	-	\$1,150,870.81	-	-	(\$836,837.35)
72160	Wellmark, Inc	IA	-	\$1,014,500.80	-	-	\$19,795,378.88
74980	Avera Health Plans, Inc.	IA	-	\$0.00	-	-	(\$300,651.95)
77638	Health Alliance Midwest, Inc.	IA	-	\$0.00	-	-	(\$24,677.75)
78252	Aetna Life Insurance Company	IA	-	\$0.00	-	-	(\$39,794.21)
85930	Sanford Health Plan	IA	-	\$0.00	-	-	\$3,359.15
88678	UnitedHealthcare Insurance Company	IA	-	\$21,608.41	-	-	(\$447,324.90)
93078	Medica Insurance Company	IA	\$499,311.12	\$0.00	\$25,831,302.55	\$49,222.52	\$157,641.49
26002	SelectHealth	ID	\$702,099.39	\$1,883,898.20	\$2,789,417.79	\$136,529.34	(\$3,552,298.63)
38128	Mountain Health Cooperative	ID	\$0.00	\$0.00	\$7,108,527.36	(\$47,333.48)	\$332,129.00
44648	Regence BlueShield of Idaho	ID	\$259,837.11	\$0.00	\$1,723,656.40	-	(\$2,148,841.59)
50118	UnitedHealthcare Insurance Company	ID	-	\$0.00	-	-	(\$1,017,412.32)
60597	PacificSource Health Plans	ID	\$199,754.20	\$0.00	\$2,065,935.24	(\$21,140.84)	\$97,884.60
61589	Blue Cross of Idaho Health Service, Inc.	ID	\$2,221,178.66	\$318,738.86	(\$12,333,616.22)	(\$68,055.03)	\$6,288,538.95
91278	Molina Healthcare of Idaho, Inc.	ID	\$0.00	-	(\$1,353,920.60)	-	-
11574	Oscar Health Plan, Inc.	IL	\$43,457.29	-	(\$792,921.92)	(\$38,679.79)	-
20129	Health Alliance Medical Plans, Inc.	IL	\$1,550,095.95	\$0.00	(\$11,934,471.18)	\$60,159.31	(\$1,683,634.56)
21925	Quartz Health Insurance Corporation	IL	-	\$0.00	-	-	(\$19,128.37)
24301	Medical Associates Health Plan, Inc.	IL	-	\$0.00	-	-	(\$878,583.08)
27833	Celtic Insurance Company	IL	\$0.00	-	(\$124,629,563.90)	-	-
32355	Molina Healthcare of Illinois, Inc.	IL	\$0.00	-	(\$2,062,143.22)	-	-
34446	UnitedHealthcare Insurance Company of the River Valley	IL	-	\$377,941.94	-	-	\$169,063.49
36096	Blue Cross Blue Shield of Illinios	IL	\$5,331,977.30	\$5,818,770.93	\$224,069,682.60	\$155,776.29	\$13,714,276.38
42529	UnitedHealthcare of Illinois, Inc.	IL	\$0.00	\$0.00	(\$15,800,243.90)	-	(\$4,890,745.07)
44522	Bright Health Insurance Company of Illinois	IL	\$0.00	-	(\$52,296,922.70)	(\$128,600.60)	-
52129	Cigna Health and Life Insurance Company	IL	-	\$0.00	-	-	(\$83,959.12)

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			INDIVIDUAL (Non-Catastrophic/ Catastrophic Plans and Merged Market)	SMALL GROUP	INDIVIDUAL (Non-Catastrophic)	CATASTROPHIC	SMALL GROUP
53882	Cigna HealthCare of Illinois, Inc.	IL	\$0.00	-	(\$6,373,975.79)	-	-
54322	MercyCare HMO, Inc.	IL	\$0.00	\$0.00	(\$4,710,159.03)	-	(\$394,055.17)
58239	UnitedHealthcare Plan of the River Valley, Inc.	IL	-	\$2,691,188.36	-	-	(\$344,387.40)
58288	Humana Health Plan	IL	-	\$0.00	-	-	\$357,236.05
65280	SSM Health Plan	IL	\$0.00	-	(\$1,370,101.71)	(\$22,653.46)	-
68303	Humana Insurance Company	IL	-	\$0.00	-	-	(\$192,814.57)
72547	Aetna Life Insurance Company	IL	-	\$0.00	-	-	\$264,658.45
85773	Quartz Health Benefits Plan Corporation	IL	\$0.00	\$0.00	(\$4,099,179.33)	(\$26,001.72)	(\$807,918.54)
92476	UnitedHealthcare Insurance Company of Illinois	IL	-	\$4,372,128.70	-	-	(\$5,197,907.57)
99129	Aetna Health Inc. (a PA corp.)	IL	-	\$0.00	-	-	(\$12,100.91)
17575	Anthem Insurance Companies, Inc.	IN	\$0.00	\$2,127,608.25	(\$4,565,120.94)	-	\$16,370,313.98
33380	Indiana University Health Plans, Inc.	IN	-	\$0.00	-	-	(\$3,883,812.26)
35755	US Health and Life Insurance Company	IN	\$0.00	-	(\$3,920,451.84)	-	-
36373	All Savers	IN	-	\$0.00	-	-	\$286,549.88
43442	Humana Health Plan	IN	-	\$0.00	-	-	\$302,595.70
50816	Physicians Health Plan of Northern Indiana, Inc.	IN	-	\$0.00	-	-	(\$2,385,772.03)
54192	CareSource Indiana, Inc.	IN	\$782,220.34	-	(\$54,354,978.83)	-	-
67920	Southeastern Indiana Health Organization, Inc.	IN	-	\$0.00	-	-	(\$711,409.14)
69529	UnitedHealthcare of Kentucky	IN	-	\$0.00	-	-	\$145,983.49
72850	UnitedHealth Care Insurance Company	IN	-	\$700,753.37	-	-	(\$9,989,140.56)
76179	Celtic Insurance Company	IN	\$2,931,988.71	-	\$62,840,551.74	-	-
99791	Humana Insurance Company	IN	-	\$0.00	-	-	(\$135,309.02)
18558	Blue Cross and Blue Shield of Kansas, Inc.	KS	\$2,375,363.45	\$1,224,782.32	\$3,476,796.94	-	(\$15,370,462.73)
19968	Humana Insurance Company	KS	-	\$1,419,100.85	-	-	\$4,212,359.70
32542	US Health and Life Insurance Company	KS	\$0.00	-	(\$8,264,923.79)	-	-
34368	Celtic Insurance Company	KS	\$526,242.65	-	\$4,659,850.04	-	-
39520	Medica Insurance Company	KS	\$276,375.58	-	(\$477,439.21)	\$22,735.94	-
43490	Oscar Insurance Company	KS	\$0.00	-	\$379,457.97	(\$22,735.93)	-
49857	Humana Health Plan, Inc.	KS	-	\$0.00	-	-	(\$246,772.28)
57850	Aetna Health Inc. (a PA corp.)	KS	-	\$0.00	-	-	(\$28,507.83)
76763	Cigna Life and Health Insurance Company	KS	\$1,164,247.70	\$0.00	(\$355,790.60)	-	\$410,674.20
84600	Aetna Life Insurance Company	KS	-	\$0.00	-	-	\$22,903.28
94248	Blue Cross and Blue Shield of Kansas City	KS	\$0.00	\$453,977.56	\$582,048.69	-	\$6,692,155.39

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			INDIVIDUAL (Non-Catastrophic/ Catastrophic Plans and Merged Market)	SMALL GROUP	INDIVIDUAL (Non-Catastrophic)	CATASTROPHIC	SMALL GROUP
94968	UnitedHealthcare Insurance Company	KS	-	\$0.00	-	-	\$4,307,650.27
15411	Humana Health Plan	KY	-	\$0.00	-	-	\$722,872.35
23671	UnitedHealthcare of Kentucky	KY	-	\$0.00	-	-	(\$4,916,250.07)
28773	UnitedHealthcare Insurance Company	KY	-	\$0.00	-	-	(\$367,990.85)
34822	Aetna Health Inc. (a PA corp.)	KY	-	\$0.00	-	-	(\$16,641.23)
36239	Anthem Health Plans of Kentucky, Inc.	KY	\$0.00	\$0.00	(\$3,303,523.11)	(\$29,630.76)	\$4,252,996.12
45636	CareSource Kentucky Co.	KY	\$1,041,382.42	-	\$3,863,655.92	\$29,630.74	-
45920	UnitedHealthcare of Ohio	KY	-	\$0.00	-	-	\$325,013.74
72001	WellCare Health Plans of Kentucky, Inc.	KY	\$312,587.08	-	(\$99,712.69)	-	-
73891	Molina Healthcare of Kentucky, Inc.	KY	\$0.00	-	(\$460,420.20)	-	-
19636	HMO Louisiana, Inc.	LA	\$627,726.48	\$150,660.19	(\$48,067,960.04)	-	(\$10,622,282.14)
44965	Humana Health Benefit Plan of LA, Inc.	LA	-	\$1,146,268.25	-	-	(\$46,154.67)
53946	UnitedHealthcare Insurance Company of the River Valley	LA	-	\$0.00	-	-	(\$818,264.43)
61604	Louisiana Healthcare Connections Inc.	LA	\$0.00	-	(\$23,994,077.85)	-	-
67243	Vantage Health Plan, Inc.	LA	\$0.00	\$0.00	(\$10,895,063.08)	-	(\$1,004,487.36)
69842	UnitedHealthcare Insurance Company	LA	\$0.00	\$0.00	(\$8,896,817.28)	-	(\$1,213,458.50)
97176	Louisiana Health Service & Indemnity Company	LA	\$2,405,721.69	\$856,139.77	\$108,450,820.77	-	\$13,704,647.17
98780	CHRISTUS Health Plan Louisiana	LA	\$0.00	-	(\$16,596,902.49)	-	-
23620	UnitedHealthcare Insurance Company	MD	-	\$0.00	-	-	(\$2,918,812.20)
28137	CareFirst BlueChoice, Inc.	MD	\$516,030.32	\$995,094.68	(\$9,184,655.43)	(\$138,996.58)	(\$3,896,785.83)
31112	UnitedHealthcare of the Mid-Atlantic, Inc.	MD	-	\$0.00	-	-	(\$2,717,809.58)
45532	CFMI, Inc.	MD	\$2,979,319.87	\$0.00	\$46,669,011.71	-	\$6,683,358.83
65635	MAMSI Life and Health Insurance Company	MD	-	\$298,054.09	-	-	\$227,523.58
66516	Aetna Health Inc. (a PA corp.)	MD	-	\$0.00	-	-	(\$2,998,543.33)
70767	Aetna Life Insurance Company	MD	-	\$0.00	-	-	(\$91,170.78)
72375	Optimum Choice, Inc.	MD	\$0.00	\$1,700,425.99	(\$13,182,649.29)	-	(\$456,669.75)
90296	Kaiser Foundation Health Plan of the Mid-Atlantic States	MD	\$100,335.43	\$0.00	(\$59,637,861.37)	\$138,996.57	(\$7,802,369.14)
94084	GHMSI, Inc.	MD	\$0.00	\$613,389.27	\$35,336,154.34	-	\$13,971,278.28
11593	HPHC Insurance Company, Inc.	ME	-	\$0.00	-	-	\$3,815,018.72
33653	Maine Community Health Options	ME	\$555,494.54	\$215,745.62	\$5,317,554.83	\$217,225.15	(\$3,330,225.09)
48396	Anthem Health Plans of Maine, Inc.	ME	\$12,823.88	\$221,441.93	(\$8,322,795.01)	(\$78,320.70)	\$6,452,167.43
53357	Aetna Life Insurance Company	ME	-	\$0.00	-	-	(\$75,775.08)

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			INDIVIDUAL (Non-Catastrophic/ Catastrophic Plans and Merged Market)	SMALL GROUP	INDIVIDUAL (Non-Catastrophic)	CATASTROPHIC	SMALL GROUP
65667	UHC of New England, Inc.	ME	-	\$0.00	-	-	(\$279,613.65)
73250	Aetna Health Inc. (a ME corp.)	ME	-	\$0.00	-	-	(\$47,139.05)
90214	UnitedHealthcare Insurance Company	ME	-	\$0.00	-	-	(\$2,596,922.63)
96667	HARVARD PILGRIM HEALTH CARE, INC.	ME	\$161,859.13	\$52,807.15	\$3,005,240.24	(\$138,904.45)	(\$3,937,510.72)
15560	Blue Cross Blue Shield of Michigan	MI	\$1,828,663.75	\$2,647,236.86	\$118,969,137.78	\$1,245,145.84	\$22,958,554.06
20662	PHP Insurance Company	MI	-	\$0.00	-	-	\$768,227.73
23592	Paramount Care of Michigan	MI	-	\$0.00	-	-	(\$134,145.66)
29241	Priority Health	MI	-	\$0.00	-	-	(\$130,847.03)
29698	Priority Health	MI	\$35,229.99	\$1,870,924.85	(\$85,549,857.66)	-	(\$12,635,305.06)
37651	Health Alliance Plan of Michigan	MI	\$0.00	\$0.00	(\$108,126.94)	(\$40,933.84)	(\$2,726,345.85)
40047	Molina Healthcare of Michigan, Inc.	MI	\$0.00	-	(\$4,750,995.69)	-	-
58594	Meridian Health Plan of Michigan	MI	\$0.00	-	(\$13,139,099.90)	-	-
58996	US Health and Life Insurance Company	MI	\$0.00	-	(\$710,911.25)	-	-
60829	Physicians Health Plan	MI	\$0.00	\$0.00	(\$2,899,198.08)	(\$5,886.13)	\$1,277,760.15
62294	Humana Insurance Company	MI	-	\$0.00	-	-	\$175,427.07
63631	UnitedHealthcare Insurance Company	MI	-	\$0.00	-	-	(\$2,076,488.02)
67577	Alliance Health and Life Insurance Company	MI	\$0.00	\$378,131.86	\$795,467.63	(\$139,948.09)	\$2,531,469.84
71667	UHC Community Plan, Inc.	MI	\$0.00	\$0.00	(\$3,521,774.36)	-	(\$91,458.02)
74917	McLaren Health Plan Community	MI	\$0.00	\$0.00	\$775,049.30	(\$13,755.98)	\$639,244.89
77739	Oscar Insurance Company	MI	\$0.00	-	(\$1,354,443.32)	(\$18,494.72)	-
95233	Paramount Insurance Company	MI	-	\$0.00	-	-	\$48,174.62
98185	Blue Care Network of Michigan	MI	\$683,665.93	\$78,875.77	(\$8,505,247.43)	(\$1,026,127.09)	(\$10,604,268.87)
25198	United Healthcare Insurance Company	MN	-	\$0.00	-	-	(\$5,170,107.33)
31616	Medica Insurance Company	MN	\$709,666.74	\$908,968.35	\$26,158,119.88	(\$647,026.64)	\$15,227,927.35
34102	GHI	MN	\$1,603,693.76	-	(\$10,760,792.62)	\$877,017.44	-
49316	BCBSM, INC.	MN	-	\$1,638,359.23	-	-	\$6,007,947.30
52346	Sanford Health Plan	MN	-	\$0.00	-	-	(\$107,358.86)
57129	HMO MINNESOTA	MN	\$141,686.09	\$0.00	\$17,240,346.04	-	(\$5,299,278.33)
70373	Quartz Health Plan MN Corporation	MN	\$0.00	\$0.00	(\$3,585,112.31)	(\$10,074.78)	(\$820,085.61)
79888	HealthPartners, Inc.	MN	-	\$396,683.18	-	-	(\$5,215,719.63)
85654	HealthPartners Insurance Company	MN	-	\$0.00	-	-	\$962,632.48
85736	UCare Minnesota	MN	\$376,088.45	-	(\$25,677,046.60)	(\$219,916.01)	-
88102	PreferredOne Insurance Company	MN	\$0.00	\$938,205.37	(\$3,375,514.24)	-	(\$5,010,020.72)



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96859	UnitedHealthcare of Illinois, Inc.	MN	-	\$0.00	-	-	(\$575,936.50)
30613	Humana Insurance Company	MO	-	\$432,436.75	-	-	(\$86,423.40)
32753	Healthy Alliance Life Insurance Company	MO	\$769,188.99	\$0.00	(\$6,975,816.72)	\$78,195.46	\$3,465,845.66
32898	Aetna Health Inc. (a PA corp.)	MO	-	\$0.00	-	-	(\$32,969.19)
34762	Blue Cross and Blue Shield of Kansas City	MO	\$693,763.28	\$28,358.01	\$4,959,752.30	-	(\$3,295,680.66)
47840	SSM Health Insurance Company	MO	\$238,871.61	-	(\$6,277,659.14)	\$33,143.67	-
48161	Aetna Life Insurance Company	MO	\$0.00	\$0.00	(\$1,719,856.86)	-	(\$134,665.37)
53461	Medica Insurance Company	MO	\$3,972,471.37	-	(\$32,902,103.64)	(\$94,779.02)	-
69512	Oscar Insurance Company	MO	\$0.00	-	(\$4,312,711.55)	(\$16,560.10)	-
74483	Cigna Health and Life Insurance Company	MO	\$1,905,708.59	\$71,366.83	\$33,193,483.27	-	(\$1,899,388.35)
95426	UnitedHealthcare Insurance Company	MO	-	\$457,648.33	-	-	\$2,620,879.32
96384	Cox Health Systems Insurance Company	MO	\$0.00	\$0.00	\$1,202,695.02	-	(\$637,597.79)
99723	Celtic Insurance Company	MO	\$2,042,888.52	-	\$12,832,217.30	-	-
11721	Blue Cross & Blue Shield of Mississippi	MS	\$0.00	\$37,108.31	(\$4,236,672.92)	-	(\$117,937.58)
14624	Vantage Health Plan of Mississippi, Inc.	MS	\$0.00	-	(\$1,747,743.14)	-	-
26781	All Savers Insurance Company	MS	-	\$0.00	-	-	\$24,258.33
48963	Humana Insurance Company	MS	-	\$0.00	-	-	\$204,450.08
56766	Cigna Health and Life Insurance Company	MS	\$0.00	-	(\$9,230,741.38)	-	-
61794	UnitedHealthcare Life Insurance Company	MS	-	\$0.00	-	-	(\$479,940.71)
79975	Molina Healthcare of Mississippi, Inc.	MS	\$0.00	-	(\$5,361,417.65)	-	-
90714	Ambetter of Magnolia Inc.	MS	\$1,376,556.88	-	\$20,576,574.96	-	-
98805	UnitedHealthcare Insurance Company	MS	-	\$0.00	-	-	\$369,169.91
23603	PacificSource Health Plans	MT	\$592,456.57	\$0.00	(\$4,628,805.85)	-	(\$2,801,701.84)
30751	Blue Cross Blue Shield of Montana	MT	\$1,495,346.89	\$108,456.46	\$12,362,409.85	(\$11,875.23)	\$4,863,372.18
32225	Montana Health Cooperative	MT	\$0.00	\$0.00	(\$7,733,603.99)	\$11,875.24	(\$2,908,666.44)
46621	UnitedHealthcare Insurance Company	MT	-	\$0.00	-	-	\$846,996.11
11512	Blue Cross Blue Shield of North Carolina	NC	\$5,727,922.77	\$8,996,899.00	\$248,389,005.88	\$956,488.30	\$12,748,352.36
17414	AmeriHealth Caritas Family of Companies, Inc.	NC	\$0.00	-	(\$907,105.35)	-	-
37900	Bright Health Company of North Carolina	NC	\$287,045.94	-	(\$196,944,388.29)	(\$815,223.13)	-
43283	FirstCarolinaCare Insurance Company	NC	-	\$0.00	-	-	\$895,268.55
44007	Celtic Insurance Company	NC	\$0.00	-	\$921,723.97	-	-
54332	UnitedHealthcare of North Carolina, Inc.	NC	\$0.00	\$0.00	(\$10,221,193.74)	-	(\$5,362,872.57)
58658	UnitedHealthcare Insurance Company of the River	NC	-	\$0.00	-	-	(\$3,819,076.67)

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	Valley						
61644	Aetna Life Insurance Company	NC	-	\$0.00	-	-	(\$265,843.12)
61671	Aetna Health Inc. (a PA corp.)	NC	\$308,853.69	\$0.00	(\$9,295,878.30)	-	(\$4,316.93)
69347	UnitedHealthcare Insurance Company	NC	-	\$557,196.57	-	-	(\$4,191,511.57)
69803	Oscar Health Plan of North Carolina, Inc.	NC	\$0.00	-	(\$2,781,949.45)	-	-
73943	Cigna HealthCare of North Carolina, Inc.	NC	\$61,214.11	-	\$7,937,496.91	-	-
77264	Ambetter of North Carolina, Inc.	NC	\$0.00	-	\$14,930,740.67	-	-
77320	Friday Health Plans of North Carolina, Inc.	NC	\$0.00	-	(\$52,028,452.09)	(\$141,265.15)	-
37160	Blue Cross Blue Shield of North Dakota	ND	\$0.00	\$77,099.94	\$7,216,638.17	\$172,818.69	\$652,799.70
39364	Medica Insurance Company	ND	-	\$0.00	-	-	(\$155,005.02)
72680	HealthPartners Insurance Company	ND	-	\$0.00	-	-	(\$150,708.70)
73751	Medica Health Plans	ND	\$0.00	-	\$1,037,172.56	(\$9,116.18)	-
76311	United Healthcare Insurance Company	ND	-	\$0.00	-	-	(\$78,522.44)
89364	Sanford Health Plan	ND	\$236,555.19	\$1,790,184.05	(\$8,253,810.72)	(\$163,702.50)	(\$268,563.54)
20305	Medica Insurance Company	NE	\$4,089,981.92	\$2,526,946.13	\$46,460,537.63	\$340,295.05	\$917,079.95
26289	Nebraska Total Care, Inc.	NE	\$87,699.74	-	(\$12,192,461.79)	-	-
29678	Blue Cross and Blue Shield of Nebraska	NE	-	\$171,312.58	-	-	(\$3,114,861.78)
44751	UnitedHealthcare of the Midlands, Inc.	NE	-	\$0.00	-	-	(\$538,852.46)
57424	Oscar Insurance Company	NE	\$0.00	-	(\$2,726,450.23)	-	-
59699	Aetna Life Insurance Company	NE	-	\$0.00	-	-	(\$39,128.71)
73102	UnitedHealthcare Insurance Company	NE	-	\$0.00	-	-	\$2,775,762.89
83653	Bright Health Insurance Company	NE	\$3.98	-	(\$31,541,625.63)	(\$340,295.04)	-
51889	UnitedHealthCare	NH	-	\$0.00	-	-	(\$293,771.41)
57601	Anthem Health Plans of New Hampshire	NH	-	\$0.00	-	-	\$762,427.54
59025	Harvard Pilgrim HealthCare	NH	\$1,158,541.53	\$1,095,817.02	\$8,735,606.29	(\$53,587.53)	(\$5,811,650.18)
71616	Harvard Pilgrim HealthCare Insurance Company	NH	-	\$16,600.99	-	-	\$2,011,995.26
75841	Celtic Insurance Company	NH	\$0.00	-	\$3,770,709.95	-	-
86365	UnitedHealthcare Freedom Plans	NH	-	\$0.00	-	-	(\$683,369.09)
96751	Matthew Thornton Health Plan, Inc.	NH	\$0.00	\$0.00	(\$12,506,316.20)	\$53,587.53	\$4,014,367.87
13953	Horizon Healthcare of New Jersey, Inc.	NJ	\$0.00	\$0.00	\$179,616.34	-	\$47,509.09
17970	WellCare Health Insurance Company of New Jersey, Inc.	NJ	\$0.00	-	(\$19,765,830.07)	-	-
23818	Oscar Garden State Insurance Corporation	NJ	\$100,330.88	\$0.00	(\$722,655.99)	(\$428,832.75)	(\$1,374,239.46)

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48834	Oxford Health Plans (NJ), Inc.	NJ	-	\$0.00	-	-	\$410,383.72
77263	Oxford Health Insurance (NJ), Inc.	NJ	\$0.00	\$2,757,801.65	\$9,352,786.89	-	\$12,831,536.38
77606	AmeriHealth HMO, Inc.	NJ	\$0.00	\$488,569.16	\$6,071,867.49	-	(\$2,904,038.55)
91661	Horizon Healthcare Services, Inc.	NJ	\$15,840,827.71	\$4,914,763.43	\$150,505,660.24	\$353,199.54	(\$13,977,436.34)
91762	AmeriHealth Insurance Company of New Jersey	NJ	\$28,905.60	\$1,019,981.04	(\$145,621,444.89)	\$75,633.21	\$4,966,285.23
19722	Molina Healthcare of New Mexico, Inc.	NM	\$0.00	-	\$2,015,464.87	-	-
39006	Western Sky Community Care, Inc.	NM	\$340,117.70	-	\$1,080,258.31	-	-
42776	True Health New Mexico	NM	\$40,088.91	\$0.00	(\$112,357.73)	-	(\$5,218,109.82)
52744	Presbyterian Insurance Company	NM	-	\$0.00	-	-	\$5,157,062.88
57173	Presbyterian Health Plan	NM	\$0.00	\$0.00	\$276,433.30	-	(\$3,291,333.77)
65428	UnitedHealthcare of New Mexico	NM	-	\$0.00	-	-	(\$402,719.83)
75605	Blue Cross Blue Shield of New Mexico	NM	\$138,302.65	\$458,566.40	\$2,613,511.12	-	\$5,941,469.36
75787	Friday Health Plans of Colorado, Inc.	NM	\$0.00	\$0.00	(\$5,873,309.79)	-	(\$137,719.83)
90762	UnitedHealthcare Insurance Company	NM	-	\$145,575.30	-	-	(\$2,048,648.96)
16698	Prominence HealthFirst	NV	-	\$0.00	-	-	\$138,415.00
19298	Aetna Health Inc. (a PA corp.)	NV	-	\$0.00	-	-	\$51,220.17
27990	Aetna Life Insurance Company	NV	-	\$0.00	-	-	(\$3,975.20)
33670	Rocky Mountain Hospital and Medical Service, Inc. (PPO)	NV	\$0.00	\$211,288.52	-	(\$3,356.75)	\$12,952,157.98
41094	Hometown Health Plan Inc.	NV	\$0.00	\$0.00	(\$2,057,868.65)	\$92,059.26	(\$2,148,107.58)
45142	SilverSummit Healthplan Inc.	NV	\$0.00	-	\$10,797,746.52	-	-
60156	HMO Colorado, Inc. dba HMO Nevada	NV	\$1,056,392.23	\$0.00	(\$3,487,784.61)	\$98,620.35	(\$2,612,403.18)
65779	Aetna Health of Utah Inc.	NV	\$0.00	-	\$47,115.39	-	-
68524	Prominence Preferred Health Insurance Company	NV	-	\$0.00	-	-	(\$198,253.05)
74222	UnitedHealthcare Insurance Company	NV	-	\$830,810.26	-	-	(\$8,266,168.01)
82461	Friday Health Plans of Nevada, Inc.	NV	\$0.00	\$0.00	(\$6,059,526.25)	(\$51,634.68)	\$86,352.90
83198	Sierra Health & Life Insurance Co.	NV	\$72,546.66	\$4,457,015.47	\$4,278,414.30	(\$130,144.16)	\$2,005,058.22
84445	SelectHealth	NV	\$0.00	\$0.00	\$4,539,620.66	-	\$165,459.06
85266	Hometown Health Providers Insurance Company	NV	\$15,793.97	\$0.00	\$4,034,321.15	-	(\$1,362,723.63)
95865	Health Plan of Nevada, Inc.	NV	\$711,190.40	\$2,640,870.68	(\$12,092,038.50)	(\$5,544.02)	(\$807,032.69)
11177	MetroPlus Health Plan Inc.	NY	\$0.00	\$0.00	\$632,410.50	-	\$2,151.75
17210	Aetna Life Insurance Company	NY	\$0.00	\$0.00	\$31,441.83	-	(\$277,656.27)
18029	Independent Health Benefits Corporation	NY	\$0.00	\$0.00	\$2,625,118.98	(\$9,371.65)	(\$4,562,058.04)

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			INDIVIDUAL (Non-Catastrophic/ Catastrophic Plans and Merged Market)	SMALL GROUP	INDIVIDUAL (Non-Catastrophic)	CATASTROPHIC	SMALL GROUP
20984	EmblemHealth Insurance Company	NY	-	\$0.00	-	-	\$3,008,808.88
25303	New York Quality Healthcare Corporation	NY	\$488,891.05	-	(\$72,738,125.89)	(\$330,536.53)	-
36346	BlueShield of Northeastern New York	NY	\$0.00	\$141,769.42	(\$747,846.35)	-	\$2,630,267.93
41046	Empire BlueCross BlueShield HealthPlus	NY	\$0.00	-	\$24,703,702.67	\$186,537.87	-
44113	Empire HealthChoice Assurance, Inc.	NY	-	\$112,181.51	-	-	\$7,348,324.86
49526	BlueCross BlueShield of Western New York	NY	\$554,287.88	\$1,245,247.96	\$5,891,508.38	-	\$24,987,292.50
54235	UnitedHealthcare of New York, Inc.	NY	\$125,902.28	-	\$17,462,313.98	\$54,018.42	-
54297	UHC	NY	\$0.00	\$0.00	\$350,031.65	-	(\$1,382,104.36)
56184	MVP Health Plan, Inc.	NY	\$212,604.40	\$0.00	\$1,879,694.97	\$26,120.39	(\$6,172,361.02)
61405	Healthfirst Insurance Company, Inc.	NY	\$0.00	\$0.00	\$2,936,231.77	-	(\$55,188,864.85)
68485	Aetna Health Insurance Company	NY	-	\$0.00	-	-	(\$152,455.96)
74289	Oscar Insurance Corporation	NY	\$0.00	\$314,112.69	(\$14,878,173.42)	(\$762,873.80)	(\$10,932,071.48)
78124	Excellus Health Plan, Inc	NY	\$219,255.92	\$2,057,463.91	\$7,993,309.89	\$408,782.46	(\$89,421,887.31)
85629	OHI	NY	-	\$13,771,420.26	-	-	\$128,191,188.76
88582	Health Insurance Plan of Greater New York	NY	\$320,727.33	\$1,288,623.99	\$15,982,547.72	\$142,590.64	\$4,891,276.22
89846	MVP Health Services Corp.	NY	-	\$1,745,802.04	-	-	\$22,026,824.58
91237	Healthfirst PHSP, Inc.	NY	\$697,087.38	-	\$8,208,261.88	\$122,685.07	-
92551	CDPHP Universal Benefits, Inc.	NY	-	\$647,086.09	-	-	(\$3,643,665.17)
94788	CDPHP	NY	\$0.00	\$0.00	(\$332,428.52)	\$162,047.13	(\$21,353,011.14)
28162	AultCare Insurance Company	OH	\$348,573.55	\$0.00	(\$882,128.65)	\$299,264.80	\$1,139,742.64
29276	Community Insurance Company	OH	\$60,447.59	\$2,106,242.24	(\$13,755,086.28)	\$52,726.08	\$6,560,552.91
29341	Oscar Buckeye State Insurance Corporation	OH	\$296,360.29	-	(\$23,550,396.48)	\$173,210.56	-
33232	UnitedHealthcare Insurance Company of the River Valley	OH	-	\$0.00	-	-	(\$435,810.33)
33931	UnitedHealthcare of Ohio, Inc.	OH	-	\$0.00	-	-	(\$1,573,327.22)
41047	Buckeye Community Health Plan	OH	\$1,328,194.96	-	\$30,928,477.16	-	-
45845	Oscar Insurance Corporation of Ohio	OH	\$4,671.39	-	\$36,122,928.41	\$156,763.86	-
46400	Sidecar Health Insurance Company	OH	\$0.00	-	(\$902,844.27)	-	-
52664	Summa Insurance Company	OH	\$523,397.23	\$0.00	(\$5,722,384.17)	(\$69,187.17)	\$1,150,571.48
56726	UnitedHealthcare Insurance Company	OH	-	\$0.00	-	-	(\$2,228,583.32)
61724	UnitedHealthcare Life Insurance Company	OH	-	\$0.00	-	-	(\$8,607,902.87)
64353	Molina Healthcare of Ohio, Inc.	OH	\$817,257.30	-	(\$3,682,121.04)	-	-
66083	Humana Health Plan of OH, Inc.	OH	-	\$362,012.30	-	-	\$693,926.29

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			INDIVIDUAL (Non-Catastrophic/ Catastrophic Plans and Merged Market)	SMALL GROUP	INDIVIDUAL (Non-Catastrophic)	CATASTROPHIC	SMALL GROUP
67129	Aetna Life Insurance Company	OH	-	\$799,272.54	-	-	\$132,034.13
74313	Paramount Insurance Company	OH	\$0.00	\$0.00	(\$527,887.91)	-	\$295,799.30
77552	CareSource	OH	\$3,245,004.54	-	\$1,851,627.87	-	-
80627	Medical Mutual of Ohio	OH	-	\$0.00	-	-	\$4,106,221.71
83396	The Health Plan of West Virginia, Inc.	OH	\$0.00	\$0.00	\$280,770.79	-	(\$280,436.33)
84867	Aetna Health Inc. (a PA corp.)	OH	-	\$0.00	-	-	(\$207,416.38)
97596	Humana Insurance Company	OH	-	\$0.00	-	-	(\$628,164.87)
98810	THP Insurance Company	OH	-	\$0.00	-	-	(\$117,207.10)
99969	Medical Health Insuring Corp. of Ohio	OH	\$1,077,418.31	-	(\$20,160,955.25)	(\$612,778.11)	-
21333	Medica Insurance Company	OK	\$242,303.10	-	(\$10,285,027.91)	(\$137,636.30)	-
40463	Bright Health Insurance Company (Oklahoma)	OK	\$0.00	-	(\$17,081,802.48)	\$30,100.06	-
45480	UnitedHealthcare of Oklahoma, Inc.	OK	\$0.00	\$0.00	(\$6,213,016.90)	-	(\$434,099.12)
62505	Celtic Insurance Company	OK	\$0.00	-	(\$8,921,311.01)	-	-
66946	Aetna Life Insurance Company	OK	-	\$0.00	-	-	\$130,614.44
76275	Aetna Health Inc. (a PA corp.)	OK	-	\$0.00	-	-	(\$5,062.63)
85757	UnitedHealthcare Insurance Company	OK	-	\$0.00	-	-	\$1,434,087.99
87571	Blue Cross Blue Shield of Oklahoma	OK	\$2,603,132.05	\$4,304,645.99	\$83,476,903.90	\$223,474.82	\$27,818.08
87698	CommunityCare Life and Health Insurance Company	OK	-	\$0.00	-	-	\$326,995.89
91538	Friday Health Insurance Company, Inc.	OK	\$0.00	\$0.00	(\$23,445,474.24)	(\$57,024.24)	(\$20,010.81)
91908	Oscar Insurance Company	OK	\$0.00	-	(\$9,406,985.68)	(\$5,816.67)	-
98905	CommunityCare HMO, Inc.	OK	\$0.00	\$0.00	(\$8,123,285.72)	(\$53,097.66)	(\$1,460,343.93)
10091	PacificSource Health Plans	OR	\$552,783.24	\$0.00	(\$4,206,670.24)	\$0.00	\$2,274,896.64
10940	Health Net Health Plan of Oregon, Inc.	OR	-	\$0.00	-	-	\$1,552,256.32
33375	Samaritan Health Plan	OR	-	\$0.00	-	-	\$43,291.56
39424	Moda Health Plan, Inc	OR	\$1,906,430.39	\$0.00	\$16,032,374.92	-	(\$230,878.49)
56707	Providence Health Plans	OR	\$669,733.93	\$1,357,260.45	\$25,229,353.67	-	(\$69,783.57)
63474	BridgeSpan Health Company	OR	\$0.00	-	\$1,808,502.85	-	-
71287	Kaiser Foundation Health Plan of the Northwest	OR	\$2,960,269.25	\$26,897.06	(\$31,228,797.75)	-	(\$9,726,144.39)
77969	Regence BlueCross BlueShield of Oregon	OR	\$474,596.43	\$1,281,942.43	(\$7,634,763.48)	-	\$2,051,887.44
90175	UnitedHealthcare Insurance Company	OR	-	\$8,525.83	-	-	\$4,104,474.48
13401	Cigna Health and Life Insurance Company	PA	\$0.00	-	(\$3,068,303.49)	-	-
16322	UPMC HEALTH OPTIONS INC.	PA	\$3,892,193.66	\$2,639,083.49	(\$30,173,278.47)	(\$53,927.95)	(\$21,216,862.79)
18939	Aetna HealthAssurance Pennsylvania, Inc.	PA	-	\$0.00	-	-	\$1,710.74

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22444	Geisinger Health Plan	PA	\$62,820.95	\$0.00	\$9,177,087.11	(\$42,729.12)	\$2,361,590.97
23489	UnitedHealthcare Insurance Company	PA	-	\$525,650.83	-	-	(\$8,318,219.62)
24872	UnitedHealthcare of Pennsylvania, Inc.	PA	-	\$1,528,686.11	-	-	(\$1,479,471.02)
31609	QCC Insurance Company, Inc.	PA	\$170,722.16	\$3,864,785.64	\$46,448,787.95	\$251,509.55	\$14,823,405.66
33709	Highmark, Inc.	PA	\$1,964,923.37	\$0.00	\$9,651,903.32	\$457,257.87	\$1,426,548.89
33871	Keystone Health Plan East	PA	\$2,158,388.50	\$1,703,943.07	(\$14,012,596.87)	-	(\$21,476,673.66)
33906	Aetna Life Insurance Company	PA	-	\$0.00	-	-	\$112,422.09
45127	Capital Advantage Assurance Company	PA	\$1,225,660.36	\$531,577.67	\$2,359,548.10	(\$247,272.04)	\$12,847,369.57
53789	Keystone Health Plan Central	PA	\$0.00	\$0.00	\$35,738.75	(\$371.02)	(\$268,314.62)
55957	First Priority Life Insurance Company	PA	-	\$0.00	-	-	\$4,001,635.11
62560	UPMC Health Coverage Inc.	PA	\$65,179.00	\$0.00	\$488,488.01	\$7,591.32	(\$1,382,105.39)
64844	Aetna Health Inc. (a PA corp.)	PA	-	\$0.00	-	-	\$572,859.99
67430	UPMC HEALTH BENEFITS INC.	PA	-	\$107,004.64	-	-	(\$2,269,834.46)
70194	Highmark Health Insurance Co. (HHIC)	PA	-	\$0.00	-	-	\$772,252.52
75729	Geisinger Quality Options	PA	\$0.00	\$212,495.49	\$2,959,196.55	-	\$9,280,660.70
79279	Highmark Coverage Advantage (HCA)	PA	\$287,253.20	\$0.00	(\$5,419,082.33)	(\$78,080.12)	\$3,685,636.51
79962	Highmark Benefits Group	PA	\$137,267.02	\$0.00	\$2,874,071.98	(\$119,637.03)	\$6,268,267.89
82795	Capital Advantage Insurance Company	PA	\$0.00	\$0.00	-	\$67,820.66	\$257,120.81
83731	First Priority Health	PA	\$0.00	-	(\$4,814.41)	-	-
86199	Pennsylvania Health & Wellness, Inc.	PA	\$0.00	-	(\$14,903,445.24)	-	-
98517	Oscar Health Plan of Pennsylvania, Inc.	PA	\$0.00	-	(\$6,413,300.95)	(\$242,162.12)	-
15287	Blue Cross Blue Shield of Rhode Island	RI	\$0.00	\$0.00	\$11,396,116.93	-	\$1,858,889.70
26322	Tufts Insurance Company	RI	-	\$0.00	-	-	(\$50,103.41)
77514	Neighborhood Health Plan of Rhode Island	RI	\$0.00	\$0.00	(\$11,396,116.93)	-	(\$797,944.19)
79881	UnitedHealthcare of New England, Inc.	RI	-	\$0.00	-	-	\$195,736.38
90010	Tufts Associated Health Maintenance Organization, Inc.	RI	-	\$0.00	-	-	(\$410,925.66)
90117	United HealthCare Insurance Company	RI	-	\$0.00	-	-	(\$795,652.84)
16985	Bright Health Company of South Carolina, Inc.	SC	\$0.00	-	(\$28,465,996.25)	(\$29,769.94)	-
22369	Aetna Life Insurance Company	SC	-	\$0.00	-	-	(\$4,143.12)
26065	BlueCross BlueShield of SC	SC	\$1,021,485.07	\$516,381.31	\$68,520,633.29	\$179,799.03	\$5,993,644.42
33764	UnitedHealthcare of South Carolina, Inc.	SC	-	\$0.00	-	-	(\$1,435,555.40)
38408	Aetna Health Inc. (a PA corp.)	SC	-	\$0.00	-	-	(\$23,230.21)

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42326	Molina Healthcare of South Carolina, Inc.	SC	\$0.00	-	(\$1,392,927.70)	-	-
49532	BlueChoice HealthPlan Inc.	SC	\$33,230.41	\$270,721.79	(\$7,932,790.71)	(\$150,029.05)	(\$2,084,036.58)
57860	UnitedHealthcare Insurance Company	SC	-	\$2,121,285.37	-	-	(\$84,373.64)
64146	UnitedHealthcare Insurance Company of the River Valley	SC	-	\$0.00	-	-	(\$2,362,305.38)
79222	Absolute Total Care	SC	\$0.00	-	(\$30,728,918.58)	-	-
26911	HealthPartners Insurance Company	SD	-	\$0.00	-	-	(\$745,597.16)
31195	Sanford Health Plan	SD	\$34,225.85	\$0.00	(\$10,830,276.54)	\$143,764.02	\$1,549,127.41
50305	Wellmark of South Dakota	SD	-	\$292,868.86	-	-	\$3,980,512.39
60536	Avera Health Plans, Inc.	SD	\$811,684.74	\$0.00	\$10,830,276.50	(\$143,764.02)	(\$4,774,679.64)
76458	United Healthcare Insurance Company	SD	-	\$0.00	-	-	(\$3,789.96)
96594	Medica Insurance Company	SD	-	\$0.00	-	-	(\$5,573.00)
10958	UnitedHealthcare Insurance Company of the River Valley	TN	-	\$165,867.05	-	-	(\$13,117,065.02)
14002	BlueCross BlueShield of Tennessee, Inc.	TN	\$2,201,404.17	\$1,489,818.55	\$60,693,762.35	-	\$18,189,160.95
23552	Oscar Insurance Company	TN	\$0.00	-	(\$275,237.83)	\$27,764.99	-
31552	Aetna Life Insurance Company	TN	-	\$0.00	-	-	\$273,564.08
69443	UnitedHealthcare Insurance Company	TN	\$0.00	\$0.00	(\$19,583,735.73)	-	(\$4,538,273.65)
70111	Celtic Insurance Company	TN	\$220,012.91	-	(\$44,425,337.52)	-	-
82120	Humana Insurance Company	TN	-	\$0.00	-	-	\$1,570,514.15
97906	Bright Health Insurance Company of Tennessee	TN	\$413,939.09	-	(\$107,452,314.65)	(\$27,764.98)	-
99248	Cigna Life and Health Insurance Company	TN	\$0.00	\$19,510.91	\$111,042,863.25	-	(\$2,377,900.38)
17933	Moda Health Plan, Inc.	TX	\$0.00	-	(\$744,411.91)	-	-
20069	Oscar Insurance Company	TX	\$2,928,696.55	-	(\$165,679,123.06)	(\$209,234.59)	-
26539	SHA LLC dba FirstCare Health Plans	TX	\$288,592.63	-	\$18,751,320.88	-	-
27248	Community Health Choice	TX	\$7,985,920.41	-	\$273,588,837.56	-	-
29418	Celtic Insurance Company	TX	\$9,484,500.67	-	\$480,387,688.15	-	-
30609	Memorial Hermann Health Insurance Company	TX	-	\$0.00	-	-	\$24,903.58
32673	Humana Health Plan of TX, Inc.	TX	-	\$20,045.94	-	-	\$8,651,483.54
33602	Blue Cross Blue Shield of Texas	TX	\$15,818,516.92	\$29,716,892.20	\$788,147,159.32	\$2,554,814.21	\$20,295,227.78
37755	Insurance Company of Scott & White	TX	\$0.00	\$29,239.30	\$1,750,341.46	-	(\$2,533,530.86)
40220	UnitedHealthcare of Texas, Inc.	TX	\$158,181.35	\$0.00	(\$133,620,380.91)	-	(\$7,844,552.17)
40788	Baylor Scott & White Health Plan	TX	\$518,862.76	\$297,367.18	(\$8,011,361.97)	-	(\$3,596,907.13)
45786	Molina Healthcare of Texas, Inc.	TX	\$1,671,930.29	-	\$142,262,657.04	-	-

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54837	Friday Health Insurance Company, Inc.	TX	\$1,445,274.50	\$0.00	(\$633,696,895.18)	(\$1,173,371.42)	\$5,423.02
58840	Aetna Health Inc. (a TX corp.)	TX	\$864,941.80	-	(\$11,959,169.40)	-	-
63141	Humana Insurance Company	TX	-	\$0.00	-	-	\$2,054,688.03
63251	Community First Group Hospital Service Corporation	TX	\$0.00	-	\$2,850,330.05	-	-
66252	CHRISTUS Health Plan	TX	\$0.00	-	\$723,423.49	(\$73,838.64)	-
71837	Sendero Health Plans, Inc.	TX	\$0.00	-	\$46,283,344.60	-	-
75394	Texas Health + Aetna Health Insurance Company	TX	-	\$0.00	-	-	(\$1,722.66)
75655	Memorial Hermann Commercial Health Plan, Inc.	TX	-	\$0.00	-	-	(\$42,608.92)
87226	Superior HealthPlan	TX	\$41,435.23	-	(\$82,494,394.11)	-	-
88435	Integon National Insurance Company	TX	-	\$0.00	-	-	(\$191,280.42)
91716	Aetna Life Insurance Company	TX	-	\$0.00	-	-	\$1,513,522.53
98312	Bright HealthCare Insurance Company of Texas	TX	\$114,942.56	-	(\$718,539,365.97)	(\$1,098,369.56)	-
98809	UnitedHealthcare Insurance Company	TX	-	\$1,813,922.48	-	-	(\$18,334,646.33)
18167	Molina Healthcare of Utah, Inc.	UT	\$0.00	-	\$5,631,249.17	-	-
22013	Regence BlueCross BlueShield of Utah	UT	\$0.00	\$73,555.33	\$13,484,452.38	-	\$3,127,678.18
32665	Angle Insurance Company of Utah	UT	-	\$0.00	-	-	(\$501,403.09)
34541	BridgeSpan Health Company	UT	\$0.00	-	\$71,808.79	-	-
39889	Bright Health Insurance Company	UT	\$0.00	-	(\$19,585,939.46)	(\$87,883.16)	-
42261	University of Utah Health Insurance Plans	UT	\$421,519.44	-	\$25,016,256.49	-	-
46958	Humana Insurance Company	UT	-	\$0.00	-	-	(\$294,188.41)
66413	UnitedHealthcare of Utah	UT	-	\$0.00	-	-	(\$1,129,943.61)
68781	SelectHealth	UT	\$5,106,746.83	\$414,445.99	(\$24,758,713.62)	\$87,883.17	\$2,335,241.13
81808	Cigna Health and Life Insurance Company	UT	\$0.00	-	\$140,886.34	-	-
97462	UnitedHealthcare Insurance Company	UT	-	\$259,861.52	-	-	(\$3,537,384.15)
10207	CareFirst BlueChoice, Inc.	VA	\$197,891.52	\$0.00	\$19,295,464.03	(\$391,245.56)	(\$24,339,589.16)
12028	Innovation Health Insurance Company	VA	-	\$0.00	-	-	(\$382,079.33)
16064	Anthem Health Plans of VA, Inc.	VA	-	\$3,474,293.90	-	-	\$43,075,854.89
20507	Optima Health Plan	VA	\$765,729.01	\$0.00	\$46,796,842.38	\$110,519.65	\$4,019,636.49
24251	Optimum Choice, Inc.	VA	\$0.00	\$0.00	(\$63,408,751.54)	-	(\$1,301,052.85)
25922	Oscar Insurance Company	VA	\$0.00	-	(\$1,101,730.65)	(\$6,253.32)	-
25928	Bright Health Insurance Company	VA	\$0.00	-	(\$11,626,133.49)	(\$7,649.87)	-
25978	UnitedHealthcare Insurance Company	VA	-	\$921,166.88	-	-	(\$18,174,677.63)
37204	Piedmont Community Healthcare HMO, Inc	VA	\$101,836.81	\$0.00	(\$1,684,828.38)	-	\$286,427.77



HIOS ID	HIOS ISSUER NAME	STATE	HIGH-COST RISK POOL PAYMENT AMOUNT BY MARKET		RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BY MARKET RISK POOL		
			INDIVIDUAL (Non-Catastrophic/ Catastrophic Plans and Merged Market)	SMALL GROUP	INDIVIDUAL (Non-Catastrophic)	CATASTROPHIC	SMALL GROUP
38234	Aetna Life Insurance Company	VA	\$0.00	\$0.00	(\$1,617,784.29)	-	(\$22,959.13)
38599	United Healthcare of the MidAtlantic, Inc.	VA	-	\$914,255.17	-	-	(\$561,692.12)
40308	GHMSI, Inc.	VA	\$667,785.11	\$1,008,816.65	\$20,588,745.26	-	\$3,079,669.96
41921	Cigna Health and Life Insurance Company	VA	\$0.00	-	(\$9,210,202.92)	-	-
86443	Innovation Health Plan, Inc.	VA	\$0.00	\$0.00	(\$32,747.07)	-	\$51,764.91
88380	HealthKeepers, Inc.	VA	\$2,110,330.36	\$2,552,296.72	\$44,494,960.88	\$257,405.08	\$8,389,673.50
89242	Optima Health Insurance Company	VA	-	\$0.00	-	-	\$1,890,185.91
89498	UnitedHealthcare Plan of the River Valley, Inc.	VA	-	\$0.00	-	-	\$920,502.37
93187	Aetna Health Inc. (a PA corp.)	VA	-	\$0.00	-	-	(\$47,615.65)
95185	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	VA	\$1,357,607.80	\$240,338.16	(\$42,493,834.20)	\$37,224.04	(\$16,884,049.97)
13627	Blue Cross and Blue Shield of Vermont	VT	\$661,710.38	\$165,041.69	\$11,875,494.77	(\$7,545.13)	\$8,947,929.02
77566	MVP Health Plan, Inc.	VT	\$9,687.65	\$29,648.04	(\$11,875,494.70)	\$7,545.13	(\$8,947,929.04)
14057	PacificSource Health Plans	WA	\$0.00	\$0.00	\$1,525,570.21	(\$91,307.23)	(\$398,285.01)
18699	UnitedHealthcare Insurance Company	WA	-	\$0.00	-	-	(\$2,458,403.76)
23371	Kaiser Foundation Health Plan of the Northwest	WA	\$0.00	\$0.00	(\$4,931,818.40)	-	(\$5,815,368.74)
25768	Kaiser Foundation Health Plan of Washington Options, Inc.	WA	-	\$598,313.87	-	-	(\$3,019,073.05)
34673	Aetna Life Insurance Company	WA	-	\$0.00	-	-	(\$164,709.77)
38229	Health Alliance Northwest Health Plan	WA	\$0.00	\$0.00	(\$28,470.41)	-	(\$425,858.78)
38498	LifeWise Health Plan of Washington	WA	\$102,602.80	-	(\$16,812,242.93)	-	-
43369	Community Health Network of Washington	WA	\$0.00	-	(\$5,210,217.68)	-	-
43861	UnitedHealthcare of Washington, Inc.	WA	-	\$0.00	-	-	(\$231,115.46)
45834	Providence Health Plan	WA	\$0.00	-	\$1,776,283.53	-	-
49831	Premera Blue Cross	WA	\$1,429,521.67	\$237,198.17	\$44,894,954.22	-	\$8,145,494.03
53732	BridgeSpan Health Company	WA	\$26,521.34	-	\$276,537.58	-	-
61836	Coordinated Care Corporation	WA	\$0.00	-	(\$1,358,336.01)	-	-
62650	UnitedHealthcare of Oregon, Inc.	WA	\$0.00	-	(\$822,377.19)	-	-
69364	Asuris Northwest Health	WA	\$0.00	\$79,042.99	\$1,615,582.23	-	(\$646,208.39)
71281	Regence BlueCross BlueShield of Oregon	WA	\$0.00	\$543,722.11	\$256,759.18	-	\$342,644.65
80473	Kaiser Foundation Health Plan of Washington	WA	\$1,562,769.77	\$713,663.15	(\$30,544,760.87)	\$91,307.23	(\$16,307,217.22)
84481	Molina Healthcare of Washington, Inc.	WA	\$956,858.84	-	\$1,693,968.75	-	-
87718	Regence BlueShield	WA	\$0.00	\$4,853,753.11	\$7,668,567.79	-	\$20,978,101.63
14630	Children's Community Health Plan	WI	\$602,597.02	-	\$18,057,335.91	\$97,983.96	-

HIOS ID	HIOS ISSUER NAME	STATE	HIGH-COST RISK POOL PAYMENT AMOUNT BY MARKET		RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BY MARKET RISK POOL		
			INDIVIDUAL (Non-Catastrophic/ Catastrophic Plans and Merged Market)	SMALL GROUP	INDIVIDUAL (Non-Catastrophic)	CATASTROPHIC	SMALL GROUP
16245	Group Health Cooperative of Eau Claire	WI	-	\$0.00	-	-	(\$90,488.75)
20173	HealthPartners Insurance Company	WI	\$0.00	\$136,486.15	(\$671,564.82)	\$190,658.68	(\$2,830,867.65)
37833	Quartz Health Benefit Plans Corporation	WI	\$347,969.80	\$579,808.09	\$17,018,132.52	(\$100,245.41)	(\$16,681,188.87)
38166	Security Health Plan of Wisconsin, Inc.	WI	\$491,749.12	\$78,435.83	(\$7,279,545.84)	(\$115,424.07)	\$2,471,026.35
38345	Dean Health Plan	WI	\$577,408.36	\$798,244.22	(\$21,171,186.01)	(\$72,628.07)	(\$3,698,038.05)
39924	All Savers Insurance Company	WI	-	\$0.00	-	-	(\$45,696.82)
47342	Health Tradition Health Plan	WI	-	\$0.00	-	-	(\$1,878,450.64)
52697	Molina Healthcare of Wisconsin, Inc.	WI	\$849,288.98	-	\$9,449,946.26	-	-
55103	Humana Wisconsin Health Organization Insurance Corporation	WI	-	\$0.00	-	-	(\$813,909.61)
57637	Medica Insurance Company	WI	-	\$1,672,347.79	-	-	\$1,208,268.07
57845	Medica Community Health Plan	WI	\$2,168,215.30	-	\$11,210,820.46	\$387,303.99	-
58326	MercyCare HMO, Inc.	WI	\$0.00	\$0.00	(\$1,929,072.74)	-	\$198,926.44
59158	UnitedHealthcare Insurance Company	WI	-	\$426,091.78	-	-	\$4,036,135.80
64772	Medical Associates Clinic Health Plan of Wisconsin	WI	-	\$0.00	-	-	(\$832,218.28)
79475	CompCare Health Services Insurance Corporation (HMO/POS-in network)	WI	\$0.00	\$131,090.66	(\$6,668,194.70)	-	\$18,192,928.22
80180	UNITEDHEALTHCARE OF WISCONSIN INC.	WI	-	\$98,833.72	-	-	\$6,419,433.23
81413	Network Health	WI	\$0.00	-	\$5,244,225.63	-	-
81974	Wisconsin Physicians Service Insurance Corporation	WI	\$0.00	\$42,248.50	\$475,237.07	\$11,367.68	\$1,739,348.37
84670	WPS Health Plan, Inc.	WI	\$0.00	\$0.00	\$6,539,142.25	(\$22,904.26)	\$17,450.26
86584	Aspirus Health Plan, Inc.	WI	\$771,232.81	\$0.00	(\$8,361,363.15)	(\$78,155.11)	(\$2,462,297.48)
87416	Common Ground Healthcare Cooperative	WI	\$1,782,567.79	\$0.00	(\$18,007,189.90)	(\$240,806.22)	(\$1,575,002.81)
90028	Blue Cross Blue Shield of Wisconsin (PPO and out of network POS)	WI	-	\$0.00	-	-	(\$405,023.88)
91604	Humana Insurance Company	WI	-	\$0.00	-	-	(\$313,856.24)
94529	Group Health Cooperative of South Central Wisconsin	WI	\$0.00	\$0.00	(\$3,906,723.02)	(\$57,151.16)	(\$2,656,477.80)
31274	Highmark West Virginia, Inc.	WV	\$352,204.54	\$285,448.06	\$21,202,417.54	\$0.00	\$4,709,281.55
50328	CareSource West Virginia Co.	WV	\$408,248.04	-	(\$21,496,727.53)	-	-
59772	THP Insurance Company	WV	-	\$0.00	-	-	(\$1,081,576.24)
72982	The Health Plan of West Virginia, Inc.	WV	\$0.00	\$0.00	\$294,309.90	-	(\$3,266,206.63)
77060	UnitedHealthcare Insurance Company	WV	-	\$0.00	-	-	(\$223,134.71)
95628	Optimum Choice Inc.	WV	-	\$0.00	-	-	(\$138,363.97)

HIOS ID	HIOS ISSUER NAME	STATE	HIGH-COST RISK POOL PAYMENT AMOUNT BY MARKET		RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BY MARKET RISK POOL		
			INDIVIDUAL (Non-Catastrophic/ Catastrophic Plans and Merged Market)	SMALL GROUP	INDIVIDUAL (Non-Catastrophic)	CATASTROPHIC	SMALL GROUP
11269	Blue Cross Blue Shield of Wyoming	WY	\$1,600,905.95	\$1,055,319.41	(\$1,378,472.53)	-	(\$3,266,543.60)
38576	Mountain Health Cooperative	WY	\$0.00	\$0.00	\$1,378,472.46	-	\$862,980.33
49714	UnitedHealthcare Insurance Company	WY	-	\$17,671.70	-	-	\$2,403,563.26

**Table 5: Issuer-specific Information for Merged Market Issuers (Appendix D)**

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	HIGH-COST RISK POOL PAYMENT AMOUNT	RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT	
			MERGED MARKET (Individual Market and Small Group Market)	MERGED MARKET Catastrophic Risk Pool	MERGED MARKET Individual Non-Catastrophic Plans and Small Group Market
29125	Tufts Associated Health Maintenance Organization, Inc.	MA	\$200,209.97	-	\$23,717,447.52
31779	UnitedHealthcare Insurance Company	MA	\$2,099,239.06	-	(\$23,777,036.49)
34484	Health New England	MA	\$2,324,570.34	(\$129,401.63)	(\$12,579,224.54)
36046	Harvard Pilgrim Health Care	MA	\$1,872,950.85	-	\$24,087,662.08
38712	Tufts Insurance Company	MA	\$0.00	-	\$2,415,090.55
41304	AllWays Health Partners, Inc.	MA	\$932,631.76	-	\$55,412,276.67
42690	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc	MA	\$5,204,961.14	\$107,942.27	\$56,026,546.05
52710	Fallon Health and Life Assurance Company	MA	\$0.00	-	(\$15,716.02)
59763	Tufts Health Public Plans	MA	\$893,342.01	\$21,459.36	(\$88,312,937.34)
82569	BMCHP	MA	\$11,330.22	-	(\$42,505,519.48)
88806	Fallon Community Health Plan	MA	\$0.00	-	\$5,759,930.56
88950	ConnectiCare of Massachusetts, Inc.	MA	\$0.00	-	\$59,283.79
95878	HPHC Insurance Company, Inc.	MA	\$0.00	-	(\$287,803.24)

## VII. Default Risk Adjustment Charge

HHS assesses a default risk adjustment charge if an issuer of a risk adjustment covered plan fails to establish a dedicated distributed data environment (an EDGE server) or fails to provide HHS with access to sufficient data such that HHS cannot apply the applicable federally certified risk adjustment methodology to calculate the risk adjustment transfer amount for the risk adjustment covered plan in a timely fashion.<sup>30</sup>

The total default risk adjustment charge for a risk adjustment covered plan equals a PMPM amount multiplied by the plan's enrollment—either as provided by the issuer or from other reliable sources. The PMPM charge for a plan is equal to the product of the statewide average premium PMPM for a risk pool and the 90<sup>th</sup> percentile plan risk transfer amount, expressed as a percentage of the respective statewide average PMPM premiums for the risk pool. The nationwide percentile reflects only plans in states where HHS is operating the risk adjustment program, which was all 50 states and the District of Columbia for the 2022 benefit year and is calculated based on the absolute value of plan risk transfer amounts under the state payment transfer formula. The determined PMPM amount is then multiplied by a noncompliant plan's enrollment, to establish the plan's total default risk adjustment charge.

Small issuers—that is, issuers with 500 or fewer billable member months statewide—will be assessed a lower, separate default risk adjustment charge, of 14 percent of the applicable statewide average premium, if they fail to set up an EDGE server, fail to submit sufficient data for HHS to calculate transfers, or opt to accept the default risk adjustment charge in lieu of risk adjustment transfers.

All compliant risk adjustment covered plans in a state market risk pool with at least one noncompliant issuer will receive a portion of the default risk adjustment charge collected from the noncompliant issuer(s).<sup>31</sup> We allocate default risk adjustment charges collected from noncompliant plans in the state market risk pool among the compliant plans in the state market risk pool proportional to each compliant plan's relative revenue requirement as calculated under the state payment transfer formula relative to the market average of these products. Below we set forth information on the 2022 benefit year default risk adjustment charges.

**Table 6: HHS Default Risk Adjustment Charge Summary Data**

SUMMARY DATA ELEMENT	TOTALS
Number of Issuers with Greater Than 500 Billable Member Months Statewide Receiving a Default Risk Adjustment Charge	5
Number of Issuers with 500 Billable Member Months or Fewer Statewide Electing to Receive a Default Risk Adjustment Charge	1
Percent of All Issuers of Risk Adjustment Covered Plans that Received a Default Risk Adjustment Charge	1 percent

<sup>30</sup> 45 C.F.R. § 153.740(b).

<sup>31</sup> Some default charge amounts are so small that a small number of issuers in some state market risk pools do not receive any funds from the allocation.

**Table 7: Default Risk Adjustment Charge by Market Risk Pool**

RISK POOL	NATIONAL PERCENT OF PREMIUM
Individual – Non-Catastrophic	52 percent
Catastrophic	56 percent
Small Group	32 percent
Merged	45 percent
Issuers with 500 or Fewer Billable Member Months Statewide	14 percent

**Table 8: Default Risk Adjustment Charge (Appendix E)**

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	MARKET RISK POOL	DEFAULT RISK ADJUSTMENT CHARGE AMOUNT
97667	Cigna HealthCare of Arizona, Inc.	AZ	Small Group	(\$33,579.17)
99820	Bright Health Insurance Company	AZ	Small Group	(\$6,912.26)
67689	Universal Care Inc., dba Bright HealthCare	CA	Individual, Non-Catastrophic	(\$1,300,729.76)
67689	Universal Care Inc., dba Bright HealthCare	CA	Individual, Catastrophic	(\$3,624.63)
31070	Bright Health Insurance Company	CO	Small Group	(\$1,499,366.67)
83653	Bright Health Insurance Company	NE	Small Group	(\$85,276.07)
97906	Bright Health Insurance Company of Tennessee	TN	Small Group	(\$141,239.85)

**Table 9: Default Risk Adjustment Charge Allocation (Appendix F)**

HIOS ID	HIOS ISSUER NAME RECEIVING DEFAULT RISK CHARGE ALLOCATION	STATE	MARKET RISK POOL	DEFAULT RISK ADJUSTMENT CHARGE ALLOCATION AMOUNT
23307	Humana Health Plan, Inc.	AZ	Small Group	\$1,215.21
23435	Banner Health and Aetna Health Plan Inc.	AZ	Small Group	\$5.02
40702	UnitedHealthcare of Arizona, Inc.	AZ	Small Group	\$1,196.40
53901	Blue Cross Blue Shield of Arizona, Inc.	AZ	Small Group	\$15,699.29
66105	Humana Insurance Company	AZ	Small Group	\$159.64
77349	Banner Health and Aetna Health Insurance Company	AZ	Small Group	\$4,430.04
78611	Aetna Health Inc. (a PA corp.)	AZ	Small Group	\$9.05
82011	UnitedHealthcare Insurance Company	AZ	Small Group	\$16,780.59
84251	Aetna Life Insurance Company	AZ	Small Group	\$127.74
86830	Cigna Health and Life Insurance Company	AZ	Small Group	\$868.35
10544	Oscar Health Plan of California	CA	Individual, Catastrophic	\$248.93
10544	Oscar Health Plan of California	CA	Individual, Non-Catastrophic	\$26,531.17
18126	Molina Healthcare of California, Inc.	CA	Individual, Catastrophic	\$2.71
18126	Molina Healthcare of California, Inc.	CA	Individual, Non-Catastrophic	\$29,698.23
27603	Anthem Blue Cross (licensed by DMHC)	CA	Individual, Non-Catastrophic	\$81,965.17
27603	Anthem Blue Cross (licensed by DMHC)	CA	Individual, Catastrophic	\$759.78
40513	Kaiser Foundation Health Plan, Inc.	CA	Individual, Non-Catastrophic	\$422,443.28
40513	Kaiser Foundation Health Plan, Inc.	CA	Individual, Catastrophic	\$1,705.00
47579	Chinese Community Health Plan	CA	Individual, Non-Catastrophic	\$2,409.50
47579	Chinese Community Health Plan	CA	Individual, Catastrophic	\$0.10

HIOS ID	HIOS ISSUER NAME RECEIVING DEFAULT RISK CHARGE ALLOCATION	STATE	MARKET RISK POOL	DEFAULT RISK ADJUSTMENT CHARGE ALLOCATION AMOUNT
64210	Sutter Health Plus	CA	Individual, Non-Catastrophic	\$2,408.55
67138	Health Net of California	CA	Individual, Non-Catastrophic	\$63,781.16
67138	Health Net of California	CA	Individual, Catastrophic	\$41.77
70285	California Physicians' Services dba Blue Shield of California	CA	Individual, Catastrophic	\$507.03
70285	California Physicians' Services dba Blue Shield of California	CA	Individual, Non-Catastrophic	\$555,961.48
84014	County of Santa Clara dba Valley Health Plan	CA	Individual, Catastrophic	\$23.04
84014	County of Santa Clara dba Valley Health Plan	CA	Individual, Non-Catastrophic	\$9,569.15
92499	Sharp Health Plan	CA	Individual, Catastrophic	\$108.89
92499	Sharp Health Plan	CA	Individual, Non-Catastrophic	\$23,261.10
92815	Local Initiative Health Authority for Los Angeles County, dba L.A. Care Health Plan	CA	Individual, Non-Catastrophic	\$45,125.88
92815	Local Initiative Health Authority for Los Angeles County, dba L.A. Care Health Plan	CA	Individual, Catastrophic	\$5.21
93689	Western Health Advantage	CA	Individual, Non-Catastrophic	\$7,383.13
93689	Western Health Advantage	CA	Individual, Catastrophic	\$11.02
99110	Health Net Life Insurance Company	CA	Individual, Non-Catastrophic	\$30,192.14
99110	Health Net Life Insurance Company	CA	Individual, Catastrophic	\$211.17
21032	Kaiser Foundation Health Plan of Colorado	CO	Small Group	\$331,124.39
35944	Kaiser Permanente Insurance Company	CO	Small Group	\$793.65
39041	Aetna Life Insurance Company	CO	Small Group	\$64.52
59036	UnitedHealthcare of Colorado	CO	Small Group	\$119,840.55
63312	Friday Health Plans	CO	Small Group	\$18,093.63
67879	UHIC of CO	CO	Small Group	\$567,491.05
74320	Humana Health Plan	CO	Small Group	\$24,583.99
76680	HMO Colorado, Inc.	CO	Small Group	\$12,679.12
79509	Humana Insurance Company	CO	Small Group	\$2,415.23
87269	Rocky Mountain Hospital And Medical Service, Inc., D.B.A. Anthem Blue Cross And Blue Shield	CO	Small Group	\$422,280.56
20305	Medica Insurance Company	NE	Small Group	\$4,854.39
29678	Blue Cross and Blue Shield of Nebraska	NE	Small Group	\$53,648.70
44751	UnitedHealthcare of the Midlands, Inc.	NE	Small Group	\$467.47
59699	Aetna Life Insurance Company	NE	Small Group	\$2.32
73102	UnitedHealthcare Insurance Company	NE	Small Group	\$26,303.17
10958	UnitedHealthcare Insurance Company of the River Valley	TN	Small Group	\$44,941.09
14002	BlueCross BlueShield of Tennessee, Inc.	TN	Small Group	\$82,683.84
31552	Aetna Life Insurance Company	TN	Small Group	\$108.44
69443	UnitedHealthcare Insurance Company	TN	Small Group	\$7,304.14
82120	Humana Insurance Company	TN	Small Group	\$4,161.99
99248	Cigna Life and Health Insurance Company	TN	Small Group	\$2,040.31