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# **Summary Report of 2018 Benefit Year Risk Adjustment Data Validation Adjustments to Risk Adjustment Transfers**

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## I. Background

The Patient Protection and Affordable Care Act (PPACA) established a permanent risk adjustment program<sup>1</sup> to provide payments to health insurance issuers that attract higher-risk enrollees, such as those with chronic conditions, to reduce the incentives for issuers to avoid those enrollees, and to lessen the potential influence of risk selection on the premiums that issuers charge. The risk adjustment program is designed to support issuers offering a wide range of benefit designs that are available to consumers at an affordable premium. Consistent with section 1321(c)(1) of the PPACA, the Department of Health and Human Services (HHS) is responsible for operating the program on behalf of any state that does not elect to do so. HHS-operated risk adjustment in all 50 states and the District of Columbia in the 2018 benefit year.

To ensure the integrity of the HHS-operated risk adjustment program and to validate the accuracy of data submitted by issuers for use in calculations under the state payment transfer formula, the Centers for Medicare & Medicaid Services (CMS) performs risk adjustment data validation in states where the HHS-operated risk adjustment program applies. HHS-operated risk adjustment data validation (HHS-RADV) also ensures that issuers' actual actuarial risk is reflected in transfers and that the HHS-operated program assesses charges to issuers with plans with lower-than-average actuarial risk while making payments to issuers with plans with higher-than-average actuarial risk.

This annual report publishes issuers' HHS-RADV adjustments to risk adjustment transfer results.<sup>2</sup> The 2018 benefit year HHS-RADV results will generally be used to adjust 2019 benefit year plan liability risk scores, resulting in adjustments to 2019 benefit year risk adjustment transfer amounts.<sup>3</sup> The one exception to the prospective application of 2018 benefit year HHS-RADV results is for exiting issuers<sup>4</sup> who are positive error rate outliers, whose results would be used to adjust 2018 benefit year plan liability risk scores, resulting in adjustments to 2018 benefit year risk adjustment transfer amounts.<sup>5</sup> However, for 2018 benefit year HHS-RADV, all participating exiting issuers had either a negative or zero error rate; therefore, 2018 benefit year HHS-RADV results will not be used to modify any 2018 benefit year risk scores or risk adjustment transfers.

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<sup>1</sup> See section 1343 of the PPACA.

<sup>2</sup> CMS conducted two (2) pilot years for HHS-RADV for the 2015 and 2016 benefit years. The results of 2015 and 2016 benefit year HHS-RADV were not applied to adjust plan liability risk scores or risk adjustment transfers. In addition, 2017 benefit year HHS-RADV was a pilot year for Massachusetts issuers. See the HHS Notice of Benefits and Payment Parameters for 2020; Final Rule, 84 FR 17454 at 17508 (April 25, 2018) (2020 Payment Notice). For all other issuers, the 2017 benefit year was the first non-pilot (i.e., payment) year for HHS-RADV.

<sup>3</sup> 45 C.F.R. § 153.350(b) and (c).

<sup>4</sup> To be an exiting issuer, the issuer has to exit all of the market risk pools in the state (that is, not selling or offering any new plans in the state). If an issuer only exits some market risk pools in the state, but continues to sell or offer plans in others, it is not an exiting issuer. A small group issuer with off-calendar year coverage, who exits the small group market risk pool and only has small group carry-over coverage that ends in the next benefit year, and is not otherwise selling or offering new plans in any market risk pools in the state, would be an exiting issuer. See the 2020 Payment Notice, 84 FR at 17503.

<sup>5</sup> See the 2020 Payment Notice, 84 FR at 17503 – 17504.

This report sets forth by HIOS ID and state market risk pool the applicable adjustments to 2019 benefit year risk adjustment transfer amounts based on the 2018 benefit year HHS-RADV results. This report displays the 2019 benefit year risk adjustment transfer amounts that were provided in the summary report,<sup>6</sup> the adjusted transfer amount due to the application of HHS-RADV error rates, and the difference between the amounts that will be invoiced and paid in 2022, pending collections. This report also would generally include information on 2018 benefit year default data validation charges (DDVC) under 45 C.F.R. § 153.630(b)(10) and allocations of those amounts; however, no issuers received a DDVC related to 2018 benefit year HHS-RADV. Issuers will also receive new issuer-specific transfer reports for the 2019 benefit year on August 18, 2020, reflecting any adjustments to transfers as a result of the application of 2018 benefit year HHS-RADV results. The data included in these reports reflect amounts calculated based on the applicable methodologies established through notice with comment rulemaking,<sup>7</sup> prior to the resolution of all HHS-RADV discrepancies and related appeals, and are provided for informational purposes. These amounts do not constitute specific obligations of Federal funds to any particular issuer or plan.

The HHS-RADV error rate is calculated based on the methodology set forth in the 2019 Payment Notice, and is calculated by using failure rates specific to hierarchical condition category (HCC) groups and subsequently adjusting the issuer's risk score when the issuer's failure rate for a group of HCCs is statistically different from the weighted mean failure rate, or total failure rate, for that group of HCCs for all issuers who participated in the HHS-RADV process.<sup>8</sup> The HHS-RADV error rate represents the percent of an issuer's EDGE risk scores that are estimated to be in error after applying risk score adjustments to sampled enrollees with HCCs in the HCC group(s) in which the issuer was identified as an outlier and extrapolating the impact of those adjustments to the issuer's risk adjustment population.<sup>9</sup>

On June 12, 2020, HHS released the 2018 Benefit Year Risk Adjustment Data Validation (HHS-RADV) Results Report Suite. This included the HHS-RADV 2018 Benefit Year 1 Results Memo<sup>10</sup> as well as the release of Issuer-Specific Metrics Reports and Enrollee-Level Metrics Reports to issuers in the HHS-RADV Audit Tool. The Results Memo included an overview of the 2018 benefit year HHS-RADV error rate results by providing national program benchmarks, estimated weighted risk score error rates by state market risk pool, and HCC group definitions.

In the 2020 Payment Notice,<sup>11</sup> CMS updated the timeline for publication, collection, and distribution of HHS-RADV adjustments to risk adjustment transfers. Under the new schedule,

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<sup>6</sup> The Summary Report on Permanent Risk Adjustment Transfers for the 2019 Benefit Year can be found at: <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Premium-Stabilization-Programs/Downloads/RA-Report-BY2019.pdf>.

<sup>7</sup> See, e.g., the 2019 Payment Notice, 83 FR at 16961 – 16965, and the 2020 Payment Notice, 84 FR at 17495 – 17497.

<sup>8</sup> See the 2019 Payment Notice, 83 FR at 16961 – 16965.

<sup>9</sup> For additional detail related to the calculation of the HHS-RADV error rate, please refer to the HHS-RADV 2018 Benefit Year Protocols document, available in the REGTAP Library at: [https://www.regtap.info/uploads/library/HRADV\\_2018Protocols\\_070319\\_5CR\\_070519.pdf](https://www.regtap.info/uploads/library/HRADV_2018Protocols_070319_5CR_070519.pdf)

<sup>10</sup> The 2018 Benefit Year HHS-RADV Results Memo can be found at: [https://www.cms.gov/CCIIO/Programs-and-Initiatives/Premium-Stabilization-Programs/Downloads/2018\\_BY\\_RADV\\_Results\\_Memo.pdf](https://www.cms.gov/CCIIO/Programs-and-Initiatives/Premium-Stabilization-Programs/Downloads/2018_BY_RADV_Results_Memo.pdf)

<sup>11</sup> See 84 FR at 17506 – 17508.

CMS will collect and distribute 2018 benefit year HHS-RADV adjustments to 2019 benefit year risk adjustment transfers<sup>12</sup> in the 2022 calendar year. The purpose of updating the timeline for collection and distribution of HHS-RADV adjustments to risk adjustment transfers was to provide issuers with more options on how and when to account for financial impacts from HHS-RADV, in keeping with guidance from state departments of insurance, where applicable. To allow for these options, we updated the Unified Rate Review Template (URRT) instructions<sup>13</sup> to permit issuers and states to consider HHS-RADV adjustment impacts on rates for the year when these amounts will be collected and disbursed (for example, issuers and states would have the option to consider the 2018 benefit year HHS-RADV adjustments in rate setting for the 2022 benefit year, instead of 2021 benefit year rate setting). We also updated the Medical Loss Ratio (MLR) Form Instructions<sup>14</sup> to instruct issuers to report HHS-RADV adjustments and DDVCs and payment allocations in the same MLR reporting year as the year when these amounts are collected and disbursed.<sup>15</sup> Additionally, the updated timeline allows more time for HHS to work with issuers to resolve any HHS-RADV discrepancies and appeals, as a successful HHS-RADV discrepancy or appeal could affect the calculated HHS-RADV risk score error rate and accompanying adjustments to transfers. The 2019 benefit year risk adjustment transfers (the amounts noted in the July 17, 2020 Summary Report) will be invoiced and paid on the same schedule as prior years – that is, 2019 benefit year risk adjustment invoices will be sent in August 2020 and payments will begin in September 2020.

## II. HHS-RADV Summary Data

Under the methodology finalized in the 2019 Payment Notice, 2018 benefit year HHS-RADV results in 59 of 146 state market risk pools having 2019 benefit year risk scores and transfers adjusted due to outlier issuers, and zero of the 146 state market risk pools having 2018 benefit year risk scores and transfers adjusted due to exiting outlier issuers.<sup>16</sup> By comparison, 2017 benefit year HHS-RADV resulted in 59 out of 146 market risk pools that had 2018 benefit year risk scores and transfers adjusted due to outlier issuers and 29 of the 149 state market risk pools had 2017 benefit year risk scores and transfers adjusted due to exiting outlier issuers. Below we set forth the detailed summary of the application of the 2018 benefit year HHS-RADV results on risk adjustment transfers (Table 1). For information on the 2018 benefit year HHS-RADV error rate results, please refer to the June 12, 2020, 2018 Benefit Year HHS-RADV Results Memo.<sup>17</sup>

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<sup>12</sup> As previously noted, no issuers received a DDVC related to 2018 benefit year HHS-RADV.

<sup>13</sup> See, e.g., the draft 2020 Unified Rate Review Instructions, available at: <https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/2020-Draft-URR-Instructions-508d.pdf>.

<sup>14</sup> See, e.g., the 2019 MLR Form Instructions, available at: <https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/downloads/2019-MLR-Form-Instructions.pdf>

<sup>15</sup> As previously noted, no issuers received a DDVC related to 2018 benefit year HHS-RADV.

<sup>16</sup> For 2018 benefit year HHS-RADV and beyond, only those exiting issuers who are identified as positive error rate outliers will result in HHS-RADV adjustments to risk scores and transfers. See the 2020 Payment Notice, 84 FR at 17503 – 17504.

<sup>17</sup> Available at: [https://www.cms.gov/CCIIO/Programs-and-Initiatives/Premium-Stabilization-Programs/Downloads/2018\\_BY\\_RADV\\_Results\\_Memo.pdf](https://www.cms.gov/CCIIO/Programs-and-Initiatives/Premium-Stabilization-Programs/Downloads/2018_BY_RADV_Results_Memo.pdf)

**Table 1: HHS-RADV Summary Data for 2018 HHS-RADV Adjustments to 2019 Benefit Year Transfers**

SUMMARY DATA ELEMENT	2019 Benefit Year Risk Adjustment Individual, Non-Catastrophic		2019 Benefit Year Risk Adjustment Small Group		2019 Benefit Year Risk Adjustment Merged		2019 Benefit Year Risk Adjustment Catastrophic	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
Number of Issuers with Risk Adjustment Covered Plans that Participated in 2019 Risk Adjustment	252	100.00%	462	100.00%	15	100.00%	149	100.00%
Number of Issuers with Adjusted Transfers Due to 2018 HHS-RADV	129	51.19%	293	63.42%	13	86.67%	61	40.94%
Number Issuers without Adjusted Transfers Due to 2018 HHS-RADV	123	48.81%	169	36.58%	2	13.33%	88	59.06%
Number of States with Risk Adjustment Covered Plans	49	100.00%	49	100.00%	2	100.00%	46	100.00%
Number of States with Adjusted Risk Adjustment Transfers Due to 2018 HHS-RADV <sup>18</sup>	18	36.73%	27	55.10%	1	50.00%	13	28.26%
Number of States without Adjusted Risk Adjustment Transfers Due to 2018 HHS-RADV	31	63.27%	22	44.90%	1	50.00%	33	71.74%

For the 2019 benefit year, HHS-RADV adjustments as a percent of premiums decreased on average across all three market risk pools (Table 2).<sup>19</sup> Looking only at market risk pools with HHS-RADV adjustments, catastrophic HHS-RADV adjustments also decreased as a percent of premium on average, but individual non-catastrophic and small group HHS-RADV adjustments increased slightly. Nine of the 19 individual non-catastrophic risk pools receiving a 2018 benefit year HHS-RADV adjustment to 2019 benefit year transfers also received a 2017 benefit year HHS-RADV adjustment to 2018 benefit year transfers. Among the 27 small group risk pools and the 13 catastrophic risk pools receiving 2018 benefit year HHS-RADV adjustments to 2019 benefit year transfers, the overlap with 2017 benefit year HHS-RADV adjustments to 2018 benefit year transfers is 21 and seven, respectively. The 2018 benefit year HHS-RADV adjustments reflect a higher proportion of issuers receiving an HHS-RADV adjustment payment than in 2017 benefit year HHS-RADV adjustments due to the higher proportion of negative error rate outliers in 2018 benefit year HHS-RADV.

<sup>18</sup> These numbers exclude single issuer markets in which the single issuer had a non-zero error rate.

<sup>19</sup> For simplicity and ease of comparison, the analysis of trends in this paragraph focuses on non-exiting issuers' HHS-RADV adjustments and excludes the impact of 2017 benefit year HHS-RADV adjustments on 2017 benefit year transfers as a result of exiting issuer outliers.

**Table 2: HHS-RADV Adjustment Summary Comparison by Benefit Year<sup>20</sup>**

	Individual, Non-Catastrophic		Small Group		Merged, Non-Catastrophic		Catastrophic	
	2019 RA	2018 RA	2019 RA	2018 RA	2019 RA	2018 RA	2019 RA	2018 RA
	with 2018 RADV non-exiting	with 2017 RADV non-exiting	with 2018 RADV non-exiting	with 2017 RADV non-exiting	with 2018 RADV non-exiting	with 2017 RADV non-exiting	with 2018 RADV non-exiting	with 2017 RADV non-exiting
RADV Adjustment as a percent of premium - All Market Risk Pools	0.36%	0.45%	0.61%	0.67%	0.43%	0.00%	0.23%	0.46%
RADV Adjustment as a percent of premium - Market Risk Pools w/ RADV Adjustment	0.89%	0.74%	1.03%	0.89%	0.47%	NA	0.64%	0.98%
Number of Market Risk Pools w/ RADV Adjustment <sup>21</sup>	18	18	27	31	1	0	13	10
Number of Market Risk Pools w/ RADV Adjustment in both 2019 and 2018 RA	9		21		NA		7	
Number of Issuers w/ RADV Adjustment	129 / 252	127 / 242	293 / 462	328 / 473	13 / 15	0 / 16	61 / 149	58 / 142
Number of Issuers w/RADV Charge	66	87	121	206	12	0	29	45
Number of Issuers w/RADV Payment	63	40	172	122	1	0	32	13

[1] Total Premium is reduced by 14% for 2018 and 2019 benefit year risk adjustment.

Notes: For simplicity, these numbers do not include the impact of 2017 HHS-RADV had on 2017 risk adjustment.

### **III. Issuer-Specific Adjustments to 2019 Risk Adjustment Transfers Based on the 2018 Benefit Year HHS-RADV Results**

Below we set forth the 2019 benefit year risk adjustment transfer amounts that were provided in the summary report<sup>22</sup> and the 2019 benefit year risk adjustment transfer amounts adjusted for the 2018 benefit year HHS-RADV results by issuer by state market risk pool. The “Adjustment

<sup>20</sup> This analysis only compares year over year of non-exiting issuers’ RADV adjustments. Exiting issuers were excluded from this analysis for ease of comparison because there will be no 2018 benefit year HHS-RADV adjustments to 2018 benefit year transfers since there were no positive error rate outlier exiting issuers in 2018 benefit year HHS-RADV.

<sup>21</sup> These numbers exclude single issuer markets in which the single issuer had a non-zero error rate.

<sup>22</sup> The Summary Report on Permanent Risk Adjustment Transfers for the 2019 Benefit Year can be found at: <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Premium-Stabilization-Programs/Downloads/RA-Report-BY2019.pdf>.

Amount” represents the amount that issuers will be charged or paid as a result of the 2018 benefit year HHS-RADV results being applied to the issuers’ 2019 benefit year risk adjustment transfers.

Because no exiting issuers had positive error rates in 2018 benefit year HHS-RADV, there are no 2018 HHS-RADV error rate to apply to 2018 benefit year risk scores or transfers. The 2018 HHS-RADV error rates therefore were only applied to the 2019 benefit year plan level risk scores which then were used to calculate the adjusted 2019 risk adjustment transfers. We applied the 2018 HHS-RADV error rates by completing the following:

$$(1-(\text{error rate})) * (\text{plan liability risk score (PLRS)}) = \text{Adjusted Plan Liability Risk Score}$$

Then, we used the new risk scores (2019 Benefit Year Adjusted Plan Liability Risk Score) in the state payment transfer formula calculation to determine the RADV-adjusted transfer amount.<sup>23</sup>

The Adjustment Amount represents the difference between issuers’ risk adjustment transfer and the adjusted transfer amount due to the incorporation of 2018 benefit year HHS-RADV error rates. The Adjustment Amount is the amount that will be collected or paid in calendar year 2022, subject to any changes that may result from successful HHS-RADV discrepancies or related appeals.

If an issuer does not have enrollment in a state market risk pool, and thus, does not have a risk adjustment transfer in that risk pool, the issuer is not included in the applicable risk pool table(s) below.

We signify \$0.00 for issuers where there is no adjustment being made because there are no error rates in the state market risk pool.

**Table 3a: Issuer-Specific 2018 HHS-RADV Adjustments to 2019 Risk Adjustment Transfers for Non-Merged Market States – Individual, Non-Catastrophic Market (Appendix A)**

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)	2019 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
38344	Premera Blue Cross	AK	\$0.00	\$0.00	\$0.00

<sup>23</sup> See the August 11, 2020 Distributed Data Collection (DDC) For Risk Adjustment (RA) Including High Cost Risk Pool (HCRP) webinar titled, “Enhancements to the Reissued Transfer Payment Issuer Report (TPIR) and Department of Health and Human Services Risk Adjustment Data Validation (HHS-RADV) Adjustments Overview,” for more information:

[https://www.regtap.info/uploads/library/RA\\_RADVErrorRates\\_081120\\_5CR\\_081320.pdf](https://www.regtap.info/uploads/library/RA_RADVErrorRates_081120_5CR_081320.pdf)



<b>HIOS ID</b>	<b>HIOS INSURANCE COMPANY NAME</b>	<b>STATE</b>	<b>2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)</b>	<b>2019 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)</b>	<b>ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)</b>
46944	Blue Cross and Blue Shield of Alabama	AL	\$6,135,529.52	\$6,135,529.52	\$0.00
73301	Bright Health Insurance Company	AL	(\$6,135,529.53)	(\$6,135,529.53)	\$0.00
37903	Qualchoice Life and Health Insurance Company, Inc.	AR	(\$4,655,371.78)	(\$4,655,371.78)	\$0.00
62141	Celtic Insurance Company	AR	\$19,062,625.00	\$19,062,625.00	\$0.00
70525	QCA Health Plan INC	AR	(\$5,252,382.35)	(\$5,252,382.35)	\$0.00
75293	USAble Mutual Insurance Company	AR	(\$9,154,870.85)	(\$9,154,870.85)	\$0.00
13877	Oscar Health Plan, Inc.	AZ	(\$173,225.91)	(\$173,225.91)	\$0.00
53901	Blue Cross Blue Shield of Arizona	AZ	(\$29,869,535.70)	(\$29,869,535.70)	\$0.00
87247	Bright Health Insurance Company	AZ	(\$22,323,667.50)	(\$22,323,667.50)	\$0.00
91450	Health Net of Arizona, Inc.	AZ	\$52,426,035.45	\$52,426,035.45	\$0.00
97667	Cigna HealthCare of Arizona, Inc	AZ	(\$59,606.34)	(\$59,606.34)	\$0.00
10544	Oscar Health Plan of California	CA	(\$58,857,783.05)	(\$58,857,783.05)	\$0.00
18126	Molina Healthcare of California	CA	(\$83,340,593.78)	(\$83,340,593.78)	\$0.00
27603	Blue Cross of California (Anthem BC)	CA	(\$72,336,362.27)	(\$72,336,362.27)	\$0.00
40513	Kaiser Foundation Health Plan, Inc.	CA	(\$438,619,234.59)	(\$438,619,234.59)	\$0.00
47579	Chinese Community Health Plan	CA	(\$28,899,311.23)	(\$28,899,311.23)	\$0.00
64210	Sutter Health Plan	CA	\$460,498.42	\$460,498.42	\$0.00
67138	Health Net of California, Inc.	CA	(\$64,006,735.25)	(\$64,006,735.25)	\$0.00
70285	CA Physician's Service dba Blue Shield of CA	CA	\$873,847,666.63	\$873,847,666.63	\$0.00
84014	Valley Health Plan	CA	(\$33,600,113.92)	(\$33,600,113.92)	\$0.00
92499	Sharp Health Plan	CA	\$16,891,987.26	\$16,891,987.26	\$0.00
92815	Local Initiative Health Authority for Los Angeles County	CA	(\$110,959,376.79)	(\$110,959,376.79)	\$0.00
93689	Western Health Advantage	CA	(\$7,102,955.68)	(\$7,102,955.68)	\$0.00
99110	Health Net Life Insurance Company	CA	\$6,522,314.19	\$6,522,314.19	\$0.00
21032	Kaiser Foundation Health Plan of Colorado	CO	(\$53,911,319.83)	(\$58,726,880.19)	(\$4,815,560.36)

<b>HIOS ID</b>	<b>HIOS INSURANCE COMPANY NAME</b>	<b>STATE</b>	<b>2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)</b>	<b>2019 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)</b>	<b>ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)</b>
31070	Bright Health Insurance Company	CO	(\$27,330,657.35)	(\$13,741,783.22)	\$13,588,874.13
49375	Cigna Health and Life Insurance Company	CO	\$9,646,287.06	\$7,607,324.58	(\$2,038,962.48)
63312	Friday Health Plans of Colorado, Inc	CO	\$610,315.04	\$192,931.74	(\$417,383.30)
66699	Denver Health Medical Plan, Inc.	CO	\$20,458,696.15	\$20,143,732.43	(\$314,963.72)
76680	HMO Colorado Inc(Anthem BCBS)	CO	\$46,766,103.25	\$40,942,261.85	(\$5,823,841.40)
97879	Rocky Mountain Health Maintenance Organization Inc	CO	\$3,760,575.65	\$3,582,412.77	(\$178,162.88)
75091	ConnectiCare, Inc.	CT	(\$309,293.79)	(\$287,575.67)	\$21,718.12
76962	ConnectiCare Benefits, Inc.	CT	(\$24,631,704.33)	(\$20,484,415.60)	\$4,147,288.73
86545	Anthem Health Plans Inc(Anthem BCBS)	CT	\$10,886,668.43	\$12,682,885.90	\$1,796,217.47
94815	ConnectiCare Insurance Company, Inc.	CT	\$14,054,329.72	\$8,089,105.37	(\$5,965,224.35)
78079	Group Hospitalization and Medical Services	DC	\$7,257,963.81	\$7,257,963.81	\$0.00
86052	CareFirst BlueChoice	DC	(\$4,436,756.67)	(\$4,436,756.67)	\$0.00
94506	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	DC	(\$2,821,207.15)	(\$2,821,207.15)	\$0.00
76168	Highmark BCBSD Inc.	DE	\$0.00	\$0.00	\$0.00
16842	Blue Cross Blue Shield of FL Inc.	FL	\$746,793,212.63	\$746,793,212.63	\$0.00
19898	AvMed, Inc	FL	\$10,224,798.08	\$10,224,798.08	\$0.00
21663	Celtic Insurance Company	FL	(\$606,010,942.05)	(\$606,010,942.05)	\$0.00
30252	Health Options, Inc.	FL	(\$44,553,431.59)	(\$44,553,431.59)	\$0.00
36194	Health First Commercial Plans, Inc.	FL	\$10,181,183.39	\$10,181,183.39	\$0.00
40572	Oscar Insurance Company of Florida	FL	(\$53,361,390.38)	(\$53,361,390.38)	\$0.00
48121	Cigna Health and Life Insurance Company	FL	\$2,965,200.80	\$2,965,200.80	\$0.00
54172	Molina Healthcare of Florida, Inc.	FL	(\$72,011,329.54)	(\$72,011,329.54)	\$0.00
56503	Florida Health Care Plan, Inc	FL	\$5,772,698.63	\$5,772,698.63	\$0.00
49046	Blue Cross and Blue Shield of GA, Inc	GA	(\$93,861,961.78)	(\$93,861,961.78)	\$0.00
70893	Ambetter of Peach State	GA	\$71,362,342.52	\$71,362,342.52	\$0.00
83761	Alliant Health Plans	GA	(\$5,548,653.43)	(\$5,548,653.43)	\$0.00

<b>HIOS ID</b>	<b>HIOS INSURANCE COMPANY NAME</b>	<b>STATE</b>	<b>2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)</b>	<b>2019 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)</b>	<b>ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)</b>
89942	Kaiser Foundation Health Plan of Georgia, Inc.	GA	\$28,048,272.69	\$28,048,272.69	\$0.00
18350	Hawaii Medical Service Association	HI	\$10,038,939.54	\$10,038,939.54	\$0.00
60612	Kaiser Foundation Health Plan, Inc.	HI	(\$10,038,939.56)	(\$10,038,939.56)	\$0.00
25896	Wellmark Health Plan of Iowa, Inc	IA	\$624,411.74	\$624,411.74	\$0.00
74406	Wellmark Value Health Plan, Inc.	IA	(\$864,286.88)	(\$864,286.88)	\$0.00
93078	Medica Insurance Company	IA	\$239,875.11	\$239,875.11	\$0.00
26002	SelectHealth	ID	(\$2,769,678.62)	(\$15,526,158.21)	(\$12,756,479.59)
38128	Montana Health Cooperative	ID	\$5,336,231.10	\$694,312.18	(\$4,641,918.92)
44648	Regence Blue Shield of Idaho	ID	\$2,174,961.07	\$1,561,259.65	(\$613,701.42)
60597	PacificSource Health Plans	ID	\$2,349,602.98	\$2,081,984.66	(\$267,618.32)
61589	Blue Cross of Idaho	ID	(\$7,091,116.62)	\$11,188,601.74	\$18,279,718.36
20129	Health Alliance Medical Plans, Inc.	IL	\$4,163,320.03	(\$12,389,068.06)	(\$16,552,388.09)
27833	Celtic Insurance Company	IL	(\$42,977,352.61)	(\$53,946,285.45)	(\$10,968,932.84)
33235	Gundersen Health Plan, Inc.	IL	(\$500,246.90)	(\$933,303.01)	(\$433,056.11)
36096	Blue Cross Blue Shield of Illinois	IL	\$72,889,926.76	\$106,083,766.14	\$33,193,839.38
53882	Cigna HealthCare of Illinois, Inc.	IL	(\$33,575,647.34)	(\$38,815,109.50)	(\$5,239,462.16)
54192	CareSource Indiana, Inc	IN	(\$5,557,169.70)	(\$5,557,169.70)	\$0.00
76179	Celtic Insurance Company	IN	\$5,557,169.62	\$5,557,169.62	\$0.00
18558	Blue Cross and Blue Shield of Kansas, Inc	KS	(\$11,382,632.92)	(\$11,382,632.92)	\$0.00
39520	Medica Insurance Company	KS	(\$4,377,748.22)	(\$4,377,748.22)	\$0.00
80065	Sunflower State Health Plan, Inc	KS	\$15,760,381.15	\$15,760,381.15	\$0.00
36239	Anthem Health Plans of KY(Anthem BCBS)	KY	(\$22,469,935.19)	(\$22,469,935.19)	\$0.00
45636	CareSource Kentucky Co.	KY	\$22,469,935.13	\$22,469,935.13	\$0.00
19636	HMO Louisiana, Inc.	LA	(\$70,632,972.01)	(\$70,632,972.01)	\$0.00
67243	Vantage Health Plan	LA	(\$101,182.48)	(\$101,182.48)	\$0.00
97176	Louisiana Health Service & Indemnity Company	LA	\$70,734,154.54	\$70,734,154.54	\$0.00
28137	CareFirst BlueChoice	MD	\$20,728,871.49	\$28,836,833.11	\$8,107,961.62
45532	CareFirst of Maryland	MD	\$46,524,596.24	\$43,088,705.79	(\$3,435,890.45)
90296	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	MD	(\$103,425,767.23)	(\$105,864,970.46)	(\$2,439,203.23)

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94084	Group Hospitalization and Medical Services	MD	\$36,172,299.52	\$33,939,431.57	(\$2,232,867.95)
33653	Maine Community Health Options	ME	(\$6,790,154.66)	(\$6,790,154.66)	\$0.00
48396	Anthem Health Plans of ME(Anthem BCBS)	ME	(\$15,289,459.93)	(\$15,289,459.93)	\$0.00
96667	Harvard Pilgrim Health Care Inc.	ME	\$22,079,614.55	\$22,079,614.55	\$0.00
15560	Blue Cross Blue Shield of Michigan Mutual Insurance Company	MI	\$98,831,397.13	\$98,987,957.37	\$156,560.24
29698	Priority Health	MI	(\$49,282,318.16)	(\$49,119,626.30)	\$162,691.86
37651	Health Alliance Plan of Michigan	MI	(\$496,529.62)	(\$490,262.52)	\$6,267.10
40047	Molina Healthcare of Michigan, Inc.	MI	\$276,329.18	\$291,844.68	\$15,515.50
58594	Meridian Health Plan of Michigan, Inc.	MI	(\$8,989,225.33)	(\$8,978,968.79)	\$10,256.54
60829	Physicians Health Plan	MI	(\$4,553,266.98)	(\$4,537,064.73)	\$16,202.25
67183	Total Health Care	MI	(\$11,144,964.96)	(\$11,113,767.47)	\$31,197.49
67577	Alliance Health & Life Insurance Co	MI	\$9,931.39	\$14,228.94	\$4,297.55
74917	McLaren Health Plan	MI	\$2,638,993.13	\$1,908,583.68	(\$730,409.45)
77739	Oscar Insurance Company	MI	(\$734,281.99)	(\$733,166.94)	\$1,115.05
98185	Blue Care Network of Michigan	MI	(\$26,556,063.76)	(\$26,229,757.92)	\$326,305.84
31616	Medica Insurance Company	MN	\$17,712,617.25	\$17,712,617.25	\$0.00
34102	Group Health Plan Inc	MN	(\$29,194,791.23)	(\$29,194,791.23)	\$0.00
57129	HMO Minnesota	MN	\$10,890,713.24	\$10,890,713.24	\$0.00
85736	UCare Minnesota	MN	(\$871,084.37)	(\$871,084.37)	\$0.00
88102	PreferredOne Insurance Company	MN	\$1,462,545.09	\$1,462,545.09	\$0.00
32753	Healthy Alliance Life Co(Anthem BCBS)	MO	(\$15,489,291.86)	(\$15,489,291.86)	\$0.00
53461	Medica Insurance Company	MO	(\$1,803,457.04)	(\$1,803,457.04)	\$0.00
74483	Cigna Health and Life Insurance Company	MO	(\$4,299,009.52)	(\$4,299,009.52)	\$0.00
99723	Celtic Insurance Company	MO	\$21,591,758.40	\$21,591,758.40	\$0.00
11721	Blue Cross Blue Shield of Mississippi	MS	(\$4,815,693.88)	(\$4,815,693.88)	\$0.00
90714	Ambetter of Magnolia	MS	\$4,815,693.86	\$4,815,693.86	\$0.00
23603	PacificSource Health Plans	MT	(\$2,100,399.66)	(\$2,100,399.66)	\$0.00

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30751	Blue Cross and Blue Shield of Montana	MT	\$25,247,517.21	\$25,247,517.21	\$0.00
32225	Montana Health Cooperative	MT	(\$23,147,117.59)	(\$23,147,117.59)	\$0.00
11512	Blue Cross Blue Shield of North Carolina	NC	(\$25,631,412.70)	(\$21,373,847.97)	\$4,257,564.73
73943	Cigna HealthCare of North Carolina, Inc.	NC	\$3,308,010.94	\$1,967,060.15	(\$1,340,950.79)
77264	Ambetter of North Carolina Inc.	NC	\$22,323,401.76	\$19,406,787.85	(\$2,916,613.91)
37160	Blue Cross Blue Shield of North Dakota	ND	\$3,958,619.23	\$3,958,619.23	\$0.00
73751	Medica Health Plans	ND	\$245,893.97	\$245,893.97	\$0.00
89364	Sanford Health Plan	ND	(\$4,204,513.13)	(\$4,204,513.13)	\$0.00
20305	Medica Insurance Company	NE	\$0.00	\$0.00	\$0.00
59025	Harvard Pilgrim Health Care of NE	NH	\$13,031,908.10	\$13,031,908.10	\$0.00
75841	Celtic Insurance Company	NH	\$4,342,274.90	\$4,342,274.90	\$0.00
96751	Matthew Thornton Hlth Plan(Anthem BCBS)	NH	(\$17,374,183.01)	(\$17,374,183.01)	\$0.00
13953	Horizon Healthcare of New Jersey, Inc.	NJ	(\$4,183.44)	(\$4,182.65)	\$0.79
23818	Oscar Garden State Insurance Corporation	NJ	(\$10,437,260.14)	(\$10,408,466.64)	\$28,793.50
77263	Oxford Health Insurance, Inc.	NJ	\$15,914,020.15	\$14,892,145.32	(\$1,021,874.83)
77606	AmeriHealth HMO	NJ	(\$3,729,523.11)	(\$3,678,635.65)	\$50,887.46
91661	Horizon Healthcare Services, Inc.	NJ	\$116,869,072.22	\$117,514,575.84	\$645,503.62
91762	AmeriHealth Ins Company of New Jersey	NJ	(\$118,612,125.67)	(\$118,315,436.22)	\$296,689.45
19722	Molina Healthcare of New Mexico, Inc.	NM	(\$8,187,021.52)	(\$8,565,558.62)	(\$378,537.10)
57173	Presbyterian Health Plan	NM	\$230,991.28	\$92,287.03	(\$138,704.25)
72034	CHRISTUS Health Plan	NM	(\$158,822.93)	(\$179,247.93)	(\$20,425.00)
75605	Blue Cross Blue Shield of New Mexico	NM	\$6,124,274.62	\$7,013,122.22	\$888,847.60
93091	New Mexico Health Connections	NM	\$1,990,578.59	\$1,639,397.27	(\$351,181.32)
41094	Hometown Health Plan Inc	NV	(\$4,923,282.50)	(\$4,600,935.60)	\$322,346.90
45142	SilverSummit Healthplan, Inc.	NV	\$11,426,343.56	\$18,755,446.84	\$7,329,103.28
83198	Sierra Health and Life Insurance Company, Inc.	NV	\$4,490,041.47	(\$2,230,515.00)	(\$6,720,556.47)
85266	Hometown Health Providers Insurance Company, Inc	NV	\$3,409,205.83	\$4,720,277.88	\$1,311,072.05

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95865	Health Plan of Nevada, Inc.	NV	(\$14,402,308.33)	(\$16,644,274.11)	(\$2,241,965.78)
11177	Metro Plus Health Plan	NY	(\$1,576.76)	\$165,077.17	\$166,653.93
17210	Aetna Life Insurance Company	NY	(\$88,930.97)	(\$88,634.76)	\$296.21
18029	Independent Health Benefits Corporation	NY	\$6,787,319.38	\$6,849,700.11	\$62,380.73
25303	New York State Catholic Health Plan, Inc.	NY	(\$74,587,617.01)	(\$73,529,224.40)	\$1,058,392.61
36346	BlueShield of Northeastern New York	NY	(\$569,784.22)	(\$530,691.84)	\$39,092.38
44113	Empire HealthChoice Assurance, Inc.	NY	\$59,298,388.91	\$59,689,051.10	\$390,662.19
49526	BlueCross BlueShield of Western New York	NY	\$7,463,911.68	\$7,539,989.94	\$76,078.26
54235	UnitedHealthcare of New York, Inc	NY	\$16,239,167.32	\$12,696,062.67	(\$3,543,104.65)
54297	UnitedHealthcare Insurance Company of New York	NY	\$502,336.74	\$504,044.39	\$1,707.65
56184	MVP Health Care Inc.	NY	(\$1,150,702.34)	(\$796,610.89)	\$354,091.45
61405	Healthfirst Insurance Company, Inc.	NY	\$289,906.48	\$292,479.94	\$2,573.46
73886	Crystal Run Health Plan, LLC	NY	\$39,683.78	\$40,742.46	\$1,058.68
74289	Oscar Insurance Corporation	NY	(\$50,577,257.94)	(\$50,292,573.20)	\$284,684.74
78124	Excellus Health Plan, Inc.	NY	\$27,470,155.57	\$27,807,142.95	\$336,987.38
88582	Health Insurance Plan of Greater New York	NY	\$11,992,734.83	\$12,258,401.85	\$265,667.02
91237	Healthfirst PHSP Inc.	NY	(\$8,070,558.64)	(\$7,640,804.12)	\$429,754.52
94788	Capital District Physicians' Health Plan, Inc.	NY	\$4,962,823.20	\$5,035,846.73	\$73,023.53
28162	AultCare Insurance Company	OH	\$4,398,259.27	\$4,398,259.27	\$0.00
29276	Community Insurance Company(Anthem BCBS)	OH	(\$4,782,200.72)	(\$4,782,200.72)	\$0.00
29341	Oscar Buckeye State Insurance Corp.	OH	(\$9,214,115.73)	(\$9,214,115.73)	\$0.00
41047	Buckeye Community Health Plan	OH	\$6,122,731.47	\$6,122,731.47	\$0.00
45845	Oscar Insurance Corporation of Ohio	OH	\$25,310,834.99	\$25,310,834.99	\$0.00
52664	Summa Insurance Company Inc.	OH	\$388,559.80	\$388,559.80	\$0.00
64353	Molina Healthcare of Ohio, Inc.	OH	\$15,638,148.09	\$15,638,148.09	\$0.00

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74313	Paramount Insurance Company	OH	(\$1,489,000.57)	(\$1,489,000.57)	\$0.00
77552	CareSource	OH	\$23,400,871.96	\$23,400,871.96	\$0.00
83396	The Health Plan of the Upper Ohio Valley	OH	\$451,484.26	\$451,484.26	\$0.00
99969	Medical Mutual of Ohio	OH	(\$60,225,572.84)	(\$60,225,572.84)	\$0.00
21333	Medica Insurance Company	OK	(\$3,733,974.05)	(\$5,106,326.85)	(\$1,372,352.80)
87571	Blue Cross Blue Shield of Oklahoma	OK	\$2,849,313.77	\$4,742,507.07	\$1,893,193.30
98905	CommunityCare HMO Inc.	OK	\$884,660.28	\$363,819.76	(\$520,840.52)
10091	PacificSource Health Plans	OR	(\$10,327,072.85)	(\$14,687,533.48)	(\$4,360,460.63)
10940	Health Net Plan of Oregon, Inc.	OR	\$1,371,638.07	\$1,273,315.49	(\$98,322.58)
39424	Moda Health Plan Inc	OR	\$25,965,472.70	\$40,287,426.37	\$14,321,953.67
56707	Providence Health Plan	OR	\$19,970,029.47	\$7,625,856.12	(\$12,344,173.35)
63474	BridgeSpan Health Company (OR)	OR	\$4,496,150.22	\$4,190,796.48	(\$305,353.74)
71287	Kaiser Foundation Health Plan of the Northwest	OR	(\$40,642,661.28)	(\$37,894,221.65)	\$2,748,439.63
77969	Regence BlueCross BlueShield of Oregon	OR	(\$833,556.34)	(\$795,639.38)	\$37,916.96
16322	UPMC Health Options	PA	(\$17,912,033.11)	(\$17,912,033.11)	\$0.00
22444	Geisinger Health Plan	PA	\$9,959,399.18	\$9,959,399.18	\$0.00
31609	Independence Blue Cross (QCC Ins Co.)	PA	\$29,723,298.44	\$29,723,298.44	\$0.00
33709	Highmark Inc.	PA	\$1,991,896.68	\$1,991,896.68	\$0.00
33871	Keystone Health Plan East	PA	(\$63,884,997.90)	(\$63,884,997.90)	\$0.00
38949	Keystone Health Plan West	PA	\$5,299,682.02	\$5,299,682.02	\$0.00
45127	Capital Advantage Assurance Company	PA	\$38,088,900.26	\$38,088,900.26	\$0.00
53789	Keystone Health Plan Central	PA	(\$2,121,668.26)	(\$2,121,668.26)	\$0.00
55957	First Priority Life Insurance Company	PA	(\$87,689.95)	(\$87,689.95)	\$0.00
62560	UPMC Health Coverage	PA	(\$7,086.68)	(\$7,086.68)	\$0.00
70194	Highmark Health Insurance Company	PA	\$6,416,129.43	\$6,416,129.43	\$0.00
75729	Geisinger Quality Options	PA	(\$4,933,655.31)	(\$4,933,655.31)	\$0.00
83731	First Priority Health	PA	(\$82,830.07)	(\$82,830.07)	\$0.00
86199	Pennsylvania Health & Wellness, Inc.	PA	(\$2,449,344.72)	(\$2,449,344.72)	\$0.00
15287	Blue Cross & Blue Shield of Rhode Island	RI	\$3,359,773.25	\$3,359,773.25	\$0.00

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77514	Neighborhood Health Plan of Rhode Island	RI	(\$3,359,773.25)	(\$3,359,773.25)	\$0.00
26065	Blue Cross and Blue Shield of South Carolina	SC	\$7,716,429.78	\$7,716,429.78	\$0.00
49532	BlueChoice HealthPlan of South Carolina, Inc.	SC	(\$7,839,380.14)	(\$7,839,380.14)	\$0.00
79222	Absolute Total Care, Inc	SC	\$122,950.22	\$122,950.22	\$0.00
31195	Sanford Health Plan	SD	(\$978,822.51)	(\$978,822.51)	\$0.00
60536	Avera Health Plans, Inc.	SD	\$978,822.49	\$978,822.49	\$0.00
14002	BlueCross BlueShield of Tennessee	TN	\$7,249,119.76	(\$3,618,873.25)	(\$10,867,993.01)
23552	Oscar Insurance Company of Texas	TN	(\$4,062,361.30)	(\$4,886,118.76)	(\$823,757.46)
70111	Celtic Insurance Company	TN	(\$7,050,757.56)	(\$7,642,798.32)	(\$592,040.76)
97906	Bright Health Insurance Company of Tennessee	TN	(\$35,022,995.02)	(\$35,821,248.31)	(\$798,253.29)
99248	Cigna Health and Life Insurance Company	TN	\$38,886,994.16	\$51,969,038.62	\$13,082,044.46
20069	Oscar Insurance Company of Texas	TX	(\$59,086,662.79)	(\$63,219,997.12)	(\$4,133,334.33)
26539	SHA, LLC	TX	\$16,651,888.30	\$14,524,759.87	(\$2,127,128.43)
27248	Community Health Choice, Inc.	TX	\$82,793,636.63	\$71,053,440.64	(\$11,740,195.99)
29418	Celtic Insurance Company	TX	(\$273,849,395.19)	(\$304,231,943.70)	(\$30,382,548.51)
33602	Blue Cross Blue Shield of Texas	TX	\$395,619,366.62	\$459,529,165.36	\$63,909,798.74
37755	Insurance Company of Scott & White	TX	\$1,761,574.69	\$1,700,599.39	(\$60,975.30)
40788	Scott and White Health Plan	TX	\$6,988,778.45	\$6,745,752.27	(\$243,026.18)
45786	Molina Healthcare of Texas, Inc.	TX	(\$168,389,681.43)	(\$179,956,897.42)	(\$11,567,215.99)
66252	CHRISTUS Health Plan	TX	(\$7,109,436.40)	(\$9,380,286.14)	(\$2,270,849.74)
71837	Sendero Health Plans, Inc.	TX	\$4,619,931.11	\$3,235,406.81	(\$1,384,524.30)
18167	Molina Healthcare of Utah, Inc.	UT	\$1,345,353.72	\$1,345,353.72	\$0.00
22013	Regence BlueCross BlueShield of Utah	UT	\$15,267,324.76	\$15,267,324.76	\$0.00
34541	BridgeSpan Health Company	UT	(\$1,755.03)	(\$1,755.03)	\$0.00
42261	University of Utah Health Insurance Plans	UT	\$31,857,143.04	\$31,857,143.04	\$0.00
68781	SelectHealth	UT	(\$48,468,066.52)	(\$48,468,066.52)	\$0.00
10207	CareFirst BlueChoice	VA	\$25,596,234.11	\$24,627,995.69	(\$968,238.42)
20507	Optima Health	VA	\$60,405,440.11	\$57,087,387.72	(\$3,318,052.39)



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37204	Piedmont Community HealthCare HMO, Inc.	VA	\$7,372,212.74	\$6,558,878.57	(\$813,334.17)
40308	Group Hospitalization and Medical Services	VA	\$28,921,368.30	\$28,256,012.73	(\$665,355.57)
41921	Cigna Health and Life Insurance Company	VA	(\$107,873,117.62)	(\$86,068,147.71)	\$21,804,969.91
80352	Virginia Premier Health Plan, Inc.	VA	(\$5,007,798.20)	(\$5,387,526.28)	(\$379,728.08)
88380	HealthKeepers, Inc(Anthem BCBS)	VA	\$2,637,787.41	(\$9,737,651.72)	(\$12,375,439.13)
95185	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	VA	(\$12,052,126.91)	(\$15,336,949.05)	(\$3,284,822.14)
23371	Kaiser Foundation Health Plan of the Northwest	WA	(\$19,630,091.16)	(\$16,027,943.04)	\$3,602,148.12
38229	Health Alliance Northwest Health Plan Inc.	WA	(\$10,427.60)	(\$10,187.01)	\$240.59
38498	Lifewise Health Plan of Washington	WA	\$6,797,186.01	\$7,205,660.12	\$408,474.11
49831	Premera Blue Cross	WA	\$89,051,917.24	\$80,549,895.34	(\$8,502,021.90)
53732	BridgeSpan Health Company (WA)	WA	(\$230,548.27)	(\$209,904.00)	\$20,644.27
61836	Coordinated Care Corporation	WA	(\$19,281,049.20)	(\$17,826,007.31)	\$1,455,041.89
69364	Asuris Northwest Health	WA	(\$71,440.38)	(\$31,988.44)	\$39,451.94
71281	Regence BlueCross BlueShield Of Oregon (Clark County)	WA	\$1,546,576.88	\$1,629,425.06	\$82,848.18
80473	Kaiser Foundation Health Plan of Washington	WA	(\$93,704,098.55)	(\$91,659,778.86)	\$2,044,319.69
84481	Molina Healthcare of Washington, Inc.	WA	\$34,912,249.66	\$35,732,218.60	\$819,968.94
87718	Regence BlueShield	WA	\$619,725.34	\$648,609.48	\$28,884.14
14630	Children's Community Health Plan	WI	\$18,597,587.74	\$25,598,212.33	\$7,000,624.59
20173	HealthPartners Insurance Company	WI	(\$5,797,000.07)	(\$5,538,274.80)	\$258,725.27
37833	Unity Health Plans Insurance Corporation	WI	\$7,535,775.86	\$24,777,004.22	\$17,241,228.36
38166	Security Health Plan of Wisconsin, Inc.	WI	(\$17,017,753.26)	(\$12,521,578.07)	\$4,496,175.19
38345	Dean Health Plan	WI	(\$26,642,325.03)	(\$31,884,681.20)	(\$5,242,356.17)
52697	Molina Healthcare of Wisconsin, Inc.	WI	\$11,043,268.57	\$9,107,432.66	(\$1,935,835.91)

<b>HIOS ID</b>	<b>HIOS INSURANCE COMPANY NAME</b>	<b>STATE</b>	<b>2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)</b>	<b>2019 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)</b>	<b>ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)</b>
57845	Medica Health Plans of Wisconsin	WI	\$6,334,385.93	\$4,437,628.93	(\$1,896,757.00)
58326	MercyCare HMO, Inc.	WI	(\$1,802,556.41)	(\$2,713,206.17)	(\$910,649.76)
81413	Network Health Plan	WI	\$8,469,145.51	\$6,594,263.88	(\$1,874,881.63)
81974	Wisconsin Physicians Svc Insurance Corp - WI	WI	\$1,059,128.02	\$964,432.10	(\$94,695.92)
84670	WPS Health Plan, Inc. - WI	WI	\$2,243,184.11	\$1,914,287.14	(\$328,896.97)
86584	Aspirus Arise Health Plan of Wisconsin, Inc.	WI	(\$3,662,581.17)	(\$5,892,259.06)	(\$2,229,677.89)
87416	Common Ground Healthcare Cooperative	WI	(\$3,958,243.08)	(\$17,856,924.67)	(\$13,898,681.59)
94529	Group Health Cooperative of South Central Wisconsin	WI	\$3,597,983.35	\$3,013,662.75	(\$584,320.60)
31274	Highmark Blue Cross Blue Shield West Virginia	WV	\$9,243,514.64	\$9,243,514.64	\$0.00
50328	CareSource West Virginia Co.	WV	(\$9,017,560.75)	(\$9,017,560.75)	\$0.00
72982	The Health Plan of the Upper Ohio Valley	WV	(\$225,953.90)	(\$225,953.90)	\$0.00
11269	Blue Cross Blue Shield of Wyoming	WY	\$0.00	\$0.00	\$0.00

**Table 3b: Issuer-Specific 2018 HHS-RADV Adjustments to 2019 Risk Adjustment Transfers for Non-Merged Market States – Catastrophic Risk Pool (Appendix A)**

<b>HIOS ID</b>	<b>HIOS INSURANCE COMPANY NAME</b>	<b>STATE</b>	<b>2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)</b>	<b>2019 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)</b>	<b>ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022 )</b>
46944	Blue Cross and Blue Shield of Alabama	AL	(\$47,856.32)	(\$47,856.32)	\$0.00
73301	Bright Health Insurance Company	AL	\$47,856.31	\$47,856.31	\$0.00
70525	QCA Health Plan INC	AR	\$0.00	\$0.00	\$0.00
13877	Oscar Health Plan, Inc.	AZ	\$269,245.20	\$269,245.20	\$0.00
53901	Blue Cross Blue Shield of Arizona	AZ	(\$269,245.21)	(\$269,245.21)	\$0.00
10544	Oscar Health Plan of California	CA	(\$2,458,249.53)	(\$2,458,249.53)	\$0.00
18126	Molina Healthcare of California	CA	\$20,907.55	\$20,907.55	\$0.00
27603	Blue Cross of California(Anthem BC)	CA	(\$257,027.13)	(\$257,027.13)	\$0.00
40513	Kaiser Foundation Health Plan, Inc.	CA	\$6,976.47	\$6,976.47	\$0.00
47579	Chinese Community Health Plan	CA	(\$16,613.06)	(\$16,613.06)	\$0.00
67138	Health Net of California, Inc.	CA	(\$165,543.30)	(\$165,543.30)	\$0.00
70285	CA Physician's Service dba Blue Shield of CA	CA	\$4,133,386.90	\$4,133,386.90	\$0.00
84014	Valley Health Plan	CA	(\$47,472.23)	(\$47,472.23)	\$0.00
92499	Sharp Health Plan	CA	(\$680,198.21)	(\$680,198.21)	\$0.00
92815	Local Initiative Health Authority for Los Angeles County	CA	\$33,348.76	\$33,348.76	\$0.00
93689	Western Health Advantage	CA	(\$80,981.29)	(\$80,981.29)	\$0.00
99110	Health Net Life Insurance Company	CA	(\$488,534.95)	(\$488,534.95)	\$0.00
21032	Kaiser Foundation Health Plan of Colorado	CO	(\$404,507.83)	(\$416,943.79)	(\$12,435.96)
31070	Bright Health Insurance Company	CO	(\$643,841.94)	(\$485,659.31)	\$158,182.63
63312	Friday Health Plans of Colorado, Inc	CO	(\$1,202,360.80)	(\$1,229,495.87)	(\$27,135.07)
76680	HMO Colorado Inc(Anthem BCBS)	CO	\$948,540.08	\$862,199.11	(\$86,340.97)

<b>HIOS ID</b>	<b>HIOS INSURANCE COMPANY NAME</b>	<b>STATE</b>	<b>2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)</b>	<b>2019 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)</b>	<b>ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022 )</b>
87269	Rocky Mountain Hos&Med Svc(Anthem BCBS)	CO	\$1,302,170.49	\$1,269,899.84	(\$32,270.65)
76962	ConnectiCare Benefits, Inc.	CT	\$81,962.12	\$81,962.12	\$0.00
86545	Anthem Health Plans Inc(Anthem BCBS)	CT	(\$81,962.11)	(\$81,962.11)	\$0.00
86052	CareFirst BlueChoice	DC	(\$92,899.07)	(\$92,899.07)	\$0.00
94506	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	DC	\$92,899.07	\$92,899.07	\$0.00
76168	Highmark BCBSD Inc.	DE	\$0.00	\$0.00	\$0.00
36194	Health First Commercial Plans, Inc.	FL	\$67,289.00	\$67,289.00	\$0.00
40572	Oscar Insurance Company of Florida	FL	\$10,977.04	\$10,977.04	\$0.00
56503	Florida Health Care Plan, Inc	FL	(\$78,266.02)	(\$78,266.02)	\$0.00
49046	Blue Cross and Blue Shield of GA, Inc	GA	(\$241,243.60)	(\$241,243.60)	\$0.00
89942	Kaiser Foundation Health Plan of Georgia, Inc.	GA	\$241,243.59	\$241,243.59	\$0.00
18350	Hawaii Medical Service Association	HI	\$0.00	\$0.00	\$0.00
93078	Medica Insurance Company	IA	\$0.00	\$0.00	\$0.00
26002	SelectHealth	ID	(\$159,248.39)	(\$211,286.31)	(\$52,037.92)
38128	Montana Health Cooperative	ID	(\$48,816.64)	(\$58,578.43)	(\$9,761.79)
60597	PacificSource Health Plans	ID	(\$49,295.76)	(\$55,129.42)	(\$5,833.66)
61589	Blue Cross of Idaho	ID	\$257,360.77	\$324,994.17	\$67,633.40
20129	Health Alliance Medical Plans, Inc.	IL	(\$47,379.30)	(\$83,772.52)	(\$36,393.22)
33235	Gundersen Health Plan, Inc.	IL	(\$19,228.93)	(\$19,786.07)	(\$557.14)
36096	Blue Cross Blue Shield of Illinois	IL	\$66,608.23	\$103,558.60	\$36,950.37
17575	Anthem Ins Companies Inc(Anthem BCBS)	IN	\$0.00	\$0.00	\$0.00
39520	Medica Insurance Company	KS	\$0.00	\$0.00	\$0.00
36239	Anthem Health Plans of KY(Anthem BCBS)	KY	\$1,458.94	\$1,458.94	\$0.00
45636	CareSource Kentucky Co.	KY	(\$1,458.95)	(\$1,458.95)	\$0.00
42690	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	MA	(\$326,947.02)	(\$326,947.02)	\$0.00
59763	Tufts Health Public Plans, Inc.	MA	\$291,686.91	\$291,686.91	\$0.00

<b>HIOS ID</b>	<b>HIOS INSURANCE COMPANY NAME</b>	<b>STATE</b>	<b>2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)</b>	<b>2019 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)</b>	<b>ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022 )</b>
88806	Fallon Community Health Plan	MA	\$35,260.12	\$35,260.12	\$0.00
28137	CareFirst BlueChoice	MD	\$40,856.09	\$45,389.43	\$4,533.34
90296	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	MD	(\$40,856.09)	(\$45,389.45)	(\$4,533.36)
33653	Maine Community Health Options	ME	\$1,139.56	\$1,139.56	\$0.00
48396	Anthem Health Plans of ME(Anthem BCBS)	ME	(\$1,139.57)	(\$1,139.57)	\$0.00
15560	Blue Cross Blue Shield of Michigan Mutual Insurance Company	MI	\$1,592,506.43	\$1,593,056.42	\$549.99
37651	Health Alliance Plan of Michigan	MI	(\$40,629.36)	(\$40,531.57)	\$97.79
58594	Meridian Health Plan of Michigan, Inc.	MI	(\$156,721.56)	(\$156,686.76)	\$34.80
60829	Physicians Health Plan	MI	(\$13,722.54)	(\$13,722.26)	\$0.28
67577	Alliance Health & Life Insurance Co	MI	(\$50,439.83)	(\$50,424.64)	\$15.19
74917	McLaren Health Plan	MI	(\$51,360.18)	(\$52,685.54)	(\$1,325.36)
77739	Oscar Insurance Company	MI	(\$5,788.69)	(\$5,785.99)	\$2.70
98185	Blue Care Network of Michigan	MI	(\$1,273,844.27)	(\$1,273,219.65)	\$624.62
31616	Medica Insurance Company	MN	(\$187,513.69)	(\$187,513.69)	\$0.00
34102	Group Health Plan Inc	MN	\$77,369.27	\$77,369.27	\$0.00
85736	UCare Minnesota	MN	\$110,144.43	\$110,144.43	\$0.00
32753	Healthy Alliance Life Co(Anthem BCBS)	MO	(\$120,303.33)	(\$120,303.33)	\$0.00
53461	Medica Insurance Company	MO	\$120,303.34	\$120,303.34	\$0.00
30751	Blue Cross and Blue Shield of Montana	MT	\$203,712.86	\$203,712.86	\$0.00
32225	Montana Health Cooperative	MT	(\$203,712.86)	(\$203,712.86)	\$0.00
11512	Blue Cross Blue Shield of North Carolina	NC	\$0.00	\$0.00	\$0.00
37160	Blue Cross Blue Shield of North Dakota	ND	\$29,492.02	\$29,492.02	\$0.00
73751	Medica Health Plans	ND	(\$3,109.76)	(\$3,109.76)	\$0.00
89364	Sanford Health Plan	ND	(\$26,382.27)	(\$26,382.27)	\$0.00
20305	Medica Insurance Company	NE	\$0.00	\$0.00	\$0.00

<b>HIOS ID</b>	<b>HIOS INSURANCE COMPANY NAME</b>	<b>STATE</b>	<b>2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)</b>	<b>2019 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)</b>	<b>ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022 )</b>
59025	Harvard Pilgrim Health Care of NE	NH	\$59,729.36	\$59,729.36	\$0.00
96751	Matthew Thornton Hlth Plan(Anthem BCBS)	NH	(\$59,729.36)	(\$59,729.36)	\$0.00
23818	Oscar Garden State Insurance Corporation	NJ	(\$839,335.33)	(\$839,335.33)	\$0.00
91661	Horizon Healthcare Services, Inc.	NJ	\$294,853.37	\$294,853.37	\$0.00
91762	AmeriHealth Ins Company of New Jersey	NJ	\$544,481.95	\$544,481.95	\$0.00
57173	Presbyterian Health Plan	NM	\$52,132.76	\$50,781.81	(\$1,350.95)
72034	CHRISTUS Health Plan	NM	(\$20,553.22)	(\$20,565.97)	(\$12.75)
75605	Blue Cross Blue Shield of New Mexico	NM	(\$31,579.52)	(\$30,215.83)	\$1,363.69
33670	Rocky Mountain Hos&Med Svc(Anthem BCBS)	NV	\$131,444.11	\$143,474.89	\$12,030.78
41094	Hometown Health Plan Inc	NV	(\$78,772.34)	(\$77,312.74)	\$1,459.60
60156	HMO Colorado Inc(Anthem BCBS)	NV	(\$78,464.23)	(\$75,451.98)	\$3,012.25
83198	Sierra Health and Life Insurance Company, Inc.	NV	(\$155,245.39)	(\$170,545.53)	(\$15,300.14)
85266	Hometown Health Providers Insurance Company, Inc	NV	\$291,611.67	\$300,566.75	\$8,955.08
95865	Health Plan of Nevada, Inc.	NV	(\$110,573.79)	(\$120,731.38)	(\$10,157.59)
11177	Metro Plus Health Plan	NY	(\$6,830.96)	(\$6,830.13)	\$0.83
18029	Independent Health Benefits Corporation	NY	(\$12,223.83)	(\$12,215.12)	\$8.71
25303	New York State Catholic Health Plan, Inc.	NY	\$447,725.78	\$448,174.05	\$448.27
44113	Empire HealthChoice Assurance, Inc.	NY	\$181,548.32	\$181,706.89	\$158.57
54235	UnitedHealthcare of New York, Inc	NY	(\$1,766.62)	(\$4,796.83)	(\$3,030.21)
56184	MVP Health Care Inc.	NY	\$119,507.59	\$119,554.64	\$47.05
73886	Crystal Run Health Plan, LLC	NY	(\$1,980.12)	(\$1,979.85)	\$0.27
74289	Oscar Insurance Corporation	NY	(\$1,089,530.26)	(\$1,087,407.74)	\$2,122.52
78124	Excellus Health Plan, Inc.	NY	(\$116,172.18)	(\$116,065.02)	\$107.16
88582	Health Insurance Plan of Greater New York	NY	\$187,694.89	\$187,754.53	\$59.64
91237	Healthfirst PHSP Inc.	NY	\$300,580.07	\$300,654.66	\$74.59
94788	Capital District Physicians' Health Plan, Inc.	NY	(\$8,552.66)	(\$8,550.08)	\$2.58

<b>HIOS ID</b>	<b>HIOS INSURANCE COMPANY NAME</b>	<b>STATE</b>	<b>2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)</b>	<b>2019 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)</b>	<b>ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022 )</b>
28162	AultCare Insurance Company	OH	(\$71,992.12)	(\$71,992.12)	\$0.00
29276	Community Insurance Company(Anthem BCBS)	OH	(\$18,550.27)	(\$18,550.27)	\$0.00
29341	Oscar Buckeye State Insurance Corp.	OH	\$208,485.37	\$208,485.37	\$0.00
45845	Oscar Insurance Corporation of Ohio	OH	(\$11,936.62)	(\$11,936.62)	\$0.00
52664	Summa Insurance Company Inc.	OH	(\$60,238.04)	(\$60,238.04)	\$0.00
99969	Medical Mutual of Ohio	OH	(\$45,768.32)	(\$45,768.32)	\$0.00
21333	Medica Insurance Company	OK	\$37,881.49	\$20,534.47	(\$17,347.02)
87571	Blue Cross Blue Shield of Oklahoma	OK	\$129,187.49	\$154,681.42	\$25,493.93
98905	CommunityCare HMO Inc.	OK	(\$167,068.98)	(\$175,215.90)	(\$8,146.92)
10091	PacificSource Health Plans	OR	\$46,678.93	\$40,718.33	(\$5,960.60)
71287	Kaiser Foundation Health Plan of the Northwest	OR	(\$46,678.93)	(\$40,718.34)	\$5,960.59
16322	UPMC Health Options	PA	(\$262,544.66)	(\$262,544.66)	\$0.00
22444	Geisinger Health Plan	PA	\$311,838.31	\$311,838.31	\$0.00
31609	Independence Blue Cross (QCC Ins Co.)	PA	(\$2,129.77)	(\$2,129.77)	\$0.00
33709	Highmark Inc.	PA	\$160,527.96	\$160,527.96	\$0.00
36247	Highmark Select Resources Inc.	PA	\$62,844.81	\$62,844.81	\$0.00
53789	Keystone Health Plan Central	PA	(\$48,276.09)	(\$48,276.09)	\$0.00
70194	Highmark Health Insurance Company	PA	(\$196,683.77)	(\$196,683.77)	\$0.00
82795	Capital Advantage Insurance Company CAIC	PA	(\$28,001.90)	(\$28,001.90)	\$0.00
83731	First Priority Health	PA	\$2,425.15	\$2,425.15	\$0.00
26065	Blue Cross and Blue Shield of South Carolina	SC	\$282,718.12	\$282,718.12	\$0.00
49532	BlueChoice HealthPlan of South Carolina, Inc.	SC	(\$282,718.11)	(\$282,718.11)	\$0.00
31195	Sanford Health Plan	SD	\$87,662.40	\$87,662.40	\$0.00
60536	Avera Health Plans, Inc.	SD	(\$87,662.38)	(\$87,662.38)	\$0.00
23552	Oscar Insurance Company of Texas	TN	\$212,542.11	\$212,542.11	\$0.00
97906	Bright Health Insurance Company of Tennessee	TN	(\$212,542.11)	(\$212,542.11)	\$0.00

<b>HIOS ID</b>	<b>HIOS INSURANCE COMPANY NAME</b>	<b>STATE</b>	<b>2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)</b>	<b>2019 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)</b>	<b>ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022 )</b>
20069	Oscar Insurance Company of Texas	TX	(\$1,917,829.84)	(\$2,028,823.55)	(\$110,993.71)
33602	Blue Cross Blue Shield of Texas	TX	\$1,698,919.82	\$1,825,348.77	\$126,428.95
66252	CHRISTUS Health Plan	TX	\$218,910.04	\$203,474.78	(\$15,435.26)
68781	SelectHealth	UT	\$0.00	\$0.00	\$0.00
10207	CareFirst BlueChoice	VA	(\$283,919.23)	(\$283,919.23)	\$0.00
20507	Optima Health	VA	\$389,622.74	\$389,622.74	\$0.00
37204	Piedmont Community HealthCare HMO, Inc.	VA	\$241,917.86	\$241,917.86	\$0.00
88380	HealthKeepers, Inc(Anthem BCBS)	VA	(\$271,775.13)	(\$271,775.13)	\$0.00
95185	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	VA	(\$75,846.23)	(\$75,846.23)	\$0.00
13627	Blue Cross Blue Shield of Vermont	VT	\$15,358.39	\$15,358.39	\$0.00
77566	MVP Health Care Inc.	VT	(\$15,358.39)	(\$15,358.39)	\$0.00
23371	Kaiser Foundation Health Plan of the Northwest	WA	\$350,724.53	\$370,424.69	\$19,700.16
80473	Kaiser Foundation Health Plan of Washington	WA	(\$350,724.52)	(\$370,424.70)	(\$19,700.18)
14630	Children's Community Health Plan	WI	\$445,512.84	\$486,895.62	\$41,382.78
20173	HealthPartners Insurance Company	WI	(\$43,983.32)	(\$43,814.33)	\$168.99
37833	Unity Health Plans Insurance Corporation	WI	\$109,029.73	\$149,733.72	\$40,703.99
38166	Security Health Plan of Wisconsin, Inc.	WI	(\$78,584.46)	(\$72,527.80)	\$6,056.66
38345	Dean Health Plan	WI	(\$257,616.30)	(\$284,310.52)	(\$26,694.22)
57845	Medica Health Plans of Wisconsin	WI	(\$135,657.65)	(\$141,030.05)	(\$5,372.40)
81974	Wisconsin Physicians Svc Insurance Corp - WI	WI	(\$3,959.26)	(\$3,994.32)	(\$35.06)
84670	WPS Health Plan, Inc. - WI	WI	(\$38,081.92)	(\$38,717.67)	(\$635.75)
86584	Aspirus Arise Health Plan of Wisconsin, Inc.	WI	(\$47,328.56)	(\$48,477.17)	(\$1,148.61)
87416	Common Ground Healthcare Cooperative	WI	\$59,631.92	\$6,554.84	(\$53,077.08)
94529	Group Health Cooperative of South Central Wisconsin	WI	(\$8,963.04)	(\$10,312.30)	(\$1,349.26)



<b>HIOS ID</b>	<b>HIOS INSURANCE COMPANY NAME</b>	<b>STATE</b>	<b>2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)</b>	<b>2019 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)</b>	<b>ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022 )</b>
31274	Highmark Blue Cross Blue Shield West Virginia	WV	\$0.00	\$0.00	\$0.00

**Table 3c: Issuer-Specific 2018 HHS-RADV Adjustments to 2019 Risk Adjustment Transfers for Non-Merged Market States – Small Group Market (Appendix A)**

<b>HIOS ID</b>	<b>HIOS INSURANCE COMPANY NAME</b>	<b>STATE</b>	<b>2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)</b>	<b>2019 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)</b>	<b>ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)</b>
11082	Aetna Life Insurance Company	AK	(\$52,517.14)	(\$52,517.14)	\$0.00
38344	Premera Blue Cross	AK	(\$159,372.00)	(\$159,372.00)	\$0.00
73836	Moda Health Plan Inc	AK	\$162,757.41	\$162,757.41	\$0.00
80049	UnitedHealthcare Insurance Company	AK	\$49,131.73	\$49,131.73	\$0.00
46944	Blue Cross and Blue Shield of Alabama	AL	\$2,173,185.19	\$2,173,185.19	\$0.00
68259	UnitedHealthcare of Alabama, Inc.	AL	(\$1,960,117.65)	(\$1,960,117.65)	\$0.00
69461	UnitedHealthcare Insurance Company	AL	\$154,617.72	\$154,617.72	\$0.00
93018	Viva Health, Inc.	AL	(\$367,685.30)	(\$367,685.30)	\$0.00
13262	USable Mutual Insurance Company	AR	\$112,865.23	\$112,865.23	\$0.00
22732	UnitedHealthcare Insurance Company of the River Valley	AR	(\$335,303.66)	(\$335,303.66)	\$0.00
37903	Qualchoice Life and Health Insurance Company, Inc.	AR	(\$334,412.48)	(\$334,412.48)	\$0.00
65817	UnitedHealthcare of Arkansas, Inc.	AR	(\$556,059.75)	(\$556,059.75)	\$0.00
70525	QCA Health Plan INC	AR	(\$521,351.92)	(\$521,351.92)	\$0.00
75293	USable Mutual Insurance Company	AR	\$2,003,640.72	\$2,003,640.72	\$0.00
81392	UnitedHealthcare Insurance Company	AR	(\$369,378.03)	(\$369,378.03)	\$0.00
23307	Humana Health Plan, Inc.	AZ	(\$269,587.68)	(\$240,995.03)	\$28,592.65
23435	Banner Health and Aetna Health Plan Inc.	AZ	(\$69,485.73)	(\$69,410.67)	\$75.06
40702	UnitedHealthcare of Arizona, Inc.	AZ	(\$5,800,768.71)	(\$6,246,097.78)	(\$445,329.07)
51485	Health Net Life Insurance Company	AZ	(\$133,851.39)	(\$131,524.34)	\$2,327.05
53901	Blue Cross Blue Shield of Arizona	AZ	(\$827,536.07)	(\$695,288.00)	\$132,248.07
66105	Humana Insurance Company	AZ	\$817,738.60	\$821,215.88	\$3,477.28
70904	WMI Mutual Insurance Company	AZ	(\$27,060.44)	(\$27,054.75)	\$5.69
77349	Banner Health and Aetna Health Insurance Company	AZ	(\$2,353,253.13)	(\$2,305,608.96)	\$47,644.17

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78611	Aetna Health Inc. (a PA corp.)	AZ	(\$63,593.35)	(\$63,429.79)	\$163.56
82011	UnitedHealthcare Insurance Company	AZ	\$8,265,184.10	\$8,492,105.39	\$226,921.29
84251	Aetna Life Insurance Company	AZ	\$328,164.06	\$331,462.19	\$3,298.13
86830	Cigna Health and Life Insurance Company	AZ	(\$15,771.87)	(\$15,770.43)	\$1.44
91450	Health Net of Arizona, Inc.	AZ	\$16,011.52	\$16,389.63	\$378.11
97667	Cigna HealthCare of Arizona, Inc	AZ	\$88,949.33	\$89,107.19	\$157.86
98971	All Savers Insurance Company	AZ	\$44,860.76	\$44,899.51	\$38.75
10544	Oscar Health Plan of California	CA	(\$402,719.71)	(\$402,719.71)	\$0.00
20523	Aetna Health of California Inc.	CA	(\$10,132,177.38)	(\$10,132,177.38)	\$0.00
27330	Kaiser Permanente Insurance Company	CA	\$648,379.37	\$648,379.37	\$0.00
27603	Blue Cross of California(Anthem BC)	CA	\$227,415,933.77	\$227,415,933.77	\$0.00
40513	Kaiser Foundation Health Plan, Inc.	CA	(\$357,963,401.04)	(\$357,963,401.04)	\$0.00
40733	Aetna Life Insurance Company	CA	\$12,166,038.89	\$12,166,038.89	\$0.00
47579	Chinese Community Health Plan	CA	(\$2,300,124.71)	(\$2,300,124.71)	\$0.00
49116	UHC of California	CA	(\$32,023,673.23)	(\$32,023,673.23)	\$0.00
56887	Ventura County Health Care Plan	CA	\$180,761.04	\$180,761.04	\$0.00
64210	Sutter Health Plan	CA	(\$13,536,034.29)	(\$13,536,034.29)	\$0.00
64618	National Health Insurance Company	CA	\$118,805.40	\$118,805.40	\$0.00
67138	Health Net of California, Inc.	CA	(\$20,526,605.45)	(\$20,526,605.45)	\$0.00
70285	CA Physician's Service dba Blue Shield of CA	CA	\$160,918,949.65	\$160,918,949.65	\$0.00
92499	Sharp Health Plan	CA	(\$5,784,926.27)	(\$5,784,926.27)	\$0.00
93689	Western Health Advantage	CA	\$1,229,919.26	\$1,229,919.26	\$0.00
95677	UnitedHealthcare Insurance Company	CA	\$13,769,293.79	\$13,769,293.79	\$0.00
99110	Health Net Life Insurance Company	CA	\$26,221,580.95	\$26,221,580.95	\$0.00
21032	Kaiser Foundation Health Plan of Colorado	CO	(\$21,301,984.66)	(\$15,496,253.02)	\$5,805,731.64

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35944	Kaiser Permanente Insurance Company	CO	(\$231,078.93)	(\$214,656.78)	\$16,422.15
39041	Aetna Life Insurance Company	CO	(\$35,999.05)	(\$31,681.25)	\$4,317.80
39670	Aetna Health Inc. (a PA corp.)	CO	(\$2,052.28)	(\$2,017.18)	\$35.10
59036	UnitedHealthcare of Colorado, Inc.	CO	(\$11,888,359.53)	(\$10,266,688.60)	\$1,621,670.93
63312	Friday Health Plans of Colorado, Inc	CO	(\$940,955.51)	(\$805,362.50)	\$135,593.01
67879	UnitedHealthcare Insurance Company	CO	\$22,469,748.45	\$6,578,736.66	(\$15,891,011.79)
74320	Humana Health Plan	CO	(\$1,126,286.76)	\$1,383,337.86	\$2,509,624.62
76680	HMO Colorado Inc(Anthem BCBS)	CO	(\$7,780,138.27)	(\$7,188,795.53)	\$591,342.74
79509	Humana Insurance Company	CO	\$175,453.02	\$231,830.69	\$56,377.67
87269	Rocky Mountain Hos&Med Svc(Anthem BCBS)	CO	\$20,628,922.97	\$24,871,973.91	\$4,243,050.94
97879	Rocky Mountain Health Maintenance Organization Inc	CO	\$32,730.46	\$939,575.81	\$906,845.35
29462	Oxford Health Insurance, Inc.	CT	(\$8,679,773.61)	(\$13,153,463.93)	(\$4,473,690.32)
39159	Aetna Life Insurance Company	CT	\$1,236,450.94	\$1,372,650.10	\$136,199.16
49650	UnitedHealthcare Insurance Company	CT	\$165,516.98	\$401,113.47	\$235,596.49
71179	Oxford Health Plans (CT), Inc.	CT	(\$3,658,062.50)	(\$3,080,446.74)	\$577,615.76
75091	ConnectiCare, Inc.	CT	(\$109,710.31)	(\$101,638.84)	\$8,071.47
76962	ConnectiCare Benefits, Inc.	CT	(\$316,161.25)	(\$288,355.09)	\$27,806.16
86545	Anthem Health Plans Inc(Anthem BCBS)	CT	\$20,756,784.02	\$29,589,600.97	\$8,832,816.95
89130	HPHC Insurance Company, Inc.	CT	(\$2,978,889.80)	(\$1,219,490.75)	\$1,759,399.05
94815	ConnectiCare Insurance Company, Inc.	CT	(\$3,313,233.23)	(\$11,349,584.43)	(\$8,036,351.20)
95882	Harvard Pilgrim Health Care of Connecticut, Inc.	CT	(\$3,102,921.26)	(\$2,170,384.68)	\$932,536.58
21066	UnitedHealthcare of the Mid-Atlantic, Inc.	DC	(\$1,262,062.35)	(\$1,251,623.09)	\$10,439.26
41842	UnitedHealthcare Insurance Company	DC	(\$1,598,092.93)	(\$4,062,910.59)	(\$2,464,817.66)
73987	Aetna Health Inc. (a PA corp.)	DC	\$53,928.14	\$59,664.58	\$5,736.44
75753	Optimum Choice, Inc.	DC	(\$881,254.13)	(\$859,549.61)	\$21,704.52

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77422	Aetna Life Insurance Company	DC	\$839,114.49	\$852,529.19	\$13,414.70
78079	Group Hospitalization and Medical Services	DC	\$13,354,185.70	\$14,317,926.95	\$963,741.25
86052	CareFirst BlueChoice	DC	(\$7,016,390.37)	(\$5,693,384.32)	\$1,323,006.05
94506	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	DC	(\$3,489,428.52)	(\$3,362,653.13)	\$126,775.39
29497	Aetna Life Insurance Company	DE	\$219,171.38	\$219,171.38	\$0.00
61021	UnitedHealthcare Insurance Company	DE	(\$848,526.23)	(\$848,526.23)	\$0.00
67190	Aetna Health Inc. (a PA corp.)	DE	\$10,477.31	\$10,477.31	\$0.00
76168	Highmark BCBSD Inc.	DE	\$674,998.41	\$674,998.41	\$0.00
97569	Optimum Choice, Inc.	DE	(\$56,120.87)	(\$56,120.87)	\$0.00
16842	Blue Cross Blue Shield of FL Inc.	FL	\$27,119,844.70	\$26,802,016.43	(\$317,828.27)
18628	Aetna Health Inc. (a FL corp.)	FL	\$5,544,619.05	\$5,521,673.04	(\$22,946.01)
19898	AvMed, Inc	FL	\$862,637.59	\$806,202.16	(\$56,435.43)
23841	Aetna Life Insurance Company	FL	\$1,444,453.33	\$1,440,695.22	(\$3,758.11)
30252	Health Options, Inc.	FL	(\$16,397,574.72)	(\$16,550,850.73)	(\$153,276.01)
35783	Humana Medical Plan, Inc.	FL	(\$1,709,565.83)	\$10,873,071.41	\$12,582,637.24
36194	Health First Commercial Plans, Inc.	FL	(\$435,793.03)	(\$471,069.46)	(\$35,276.43)
42204	All Savers Insurance Company	FL	(\$215,654.33)	(\$216,285.26)	(\$630.93)
43839	UnitedHealthcare Insurance Company	FL	\$15,006,700.92	\$14,735,203.52	(\$271,497.40)
56503	Florida Health Care Plan, Inc	FL	(\$1,037,145.94)	(\$1,053,357.14)	(\$16,211.20)
66966	Capital Health Plan	FL	(\$5,667,767.21)	(\$5,727,791.46)	(\$60,024.25)
68398	UnitedHealthcare of Florida, Inc.	FL	\$1,761,939.65	\$1,450,384.39	(\$311,555.26)
80779	Neighborhood Health Partnership, Inc.	FL	(\$25,852,652.50)	(\$37,180,530.35)	(\$11,327,877.85)
99308	Humana Health Insurance Co of FL, Inc.	FL	(\$424,041.74)	(\$429,361.82)	(\$5,320.08)
13535	UnitedHealthcare Insurance Company	GA	\$1,630,188.81	\$1,630,188.81	\$0.00
30552	UnitedHealthcare Insurance Company of the River Valley	GA	(\$10,737,916.98)	(\$10,737,916.98)	\$0.00

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37001	Humana Insurance Company	GA	\$397,824.09	\$397,824.09	\$0.00
43802	UnitedHealthcare of Georgia, Inc.	GA	(\$2,328,524.93)	(\$2,328,524.93)	\$0.00
49046	Blue Cross and Blue Shield of GA, Inc	GA	\$22,803,452.63	\$22,803,452.63	\$0.00
82302	Kaiser Permanente Insurance Company	GA	(\$234,560.20)	(\$234,560.20)	\$0.00
82824	Aetna Health Inc. (a GA corp.)	GA	\$135,470.24	\$135,470.24	\$0.00
83761	Alliant Health Plans	GA	(\$2,619,705.21)	(\$2,619,705.21)	\$0.00
83978	Aetna Life Insurance Company	GA	\$1,897,333.79	\$1,897,333.79	\$0.00
89942	Kaiser Foundation Health Plan of Georgia, Inc.	GA	(\$7,081,706.08)	(\$7,081,706.08)	\$0.00
93332	Humana Employers Health Plan of Georgia, Inc.	GA	(\$3,861,855.93)	(\$3,861,855.93)	\$0.00
18350	Hawaii Medical Service Association	HI	\$15,423,516.52	\$14,485,057.90	(\$938,458.62)
54179	UnitedHealthcare Insurance Company	HI	\$155,881.62	\$151,983.79	(\$3,897.83)
56682	Hawaii Medical Assurance Association	HI	(\$23,121.86)	(\$28,001.66)	(\$4,879.80)
60612	Kaiser Foundation Health Plan, Inc.	HI	(\$14,598,237.73)	(\$15,276,145.51)	(\$677,907.78)
95366	University Health Alliance	HI	(\$958,038.55)	\$667,105.49	\$1,625,144.04
18973	Aetna Health Inc. (a IA corp.)	IA	\$30,704.93	\$30,704.93	\$0.00
25896	Wellmark Health Plan of Iowa, Inc	IA	(\$8,897,355.58)	(\$8,897,355.58)	\$0.00
27651	Gundersen Health Plan, Inc.	IA	(\$61,525.31)	(\$61,525.31)	\$0.00
50735	Medical Associates Health Plans	IA	\$71,639.07	\$71,639.07	\$0.00
56610	UnitedHealthcare Plan of the River Valley, Inc.	IA	(\$1,823,531.14)	(\$1,823,531.14)	\$0.00
72160	Wellmark, Inc	IA	\$17,126,135.06	\$17,126,135.06	\$0.00
74406	Wellmark Value Health Plan, Inc.	IA	(\$482,386.47)	(\$482,386.47)	\$0.00
74980	Avera Health Plans, Inc.	IA	(\$100,797.44)	(\$100,797.44)	\$0.00
77638	Health Alliance Midwest, Inc.	IA	(\$28,982.12)	(\$28,982.12)	\$0.00
78252	Aetna Life Insurance Company	IA	(\$41,178.25)	(\$41,178.25)	\$0.00
85930	Sanford Health Plan	IA	\$11,491.93	\$11,491.93	\$0.00

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88678	UnitedHealthcare Insurance Company	IA	(\$5,804,214.68)	(\$5,804,214.68)	\$0.00
26002	SelectHealth	ID	(\$87,637.66)	(\$3,025,432.34)	(\$2,937,794.68)
38128	Montana Health Cooperative	ID	\$38,309.71	\$799.72	(\$37,509.99)
43541	National Health Insurance Company	ID	(\$200,586.17)	(\$242,453.93)	(\$41,867.76)
44648	Regence Blue Shield of Idaho	ID	(\$2,822,325.31)	(\$7,009,477.44)	(\$4,187,152.13)
45059	Aetna Life Insurance Company	ID	(\$75,920.70)	(\$80,595.99)	(\$4,675.29)
50118	UnitedHealthcare Insurance Company	ID	(\$412,441.79)	(\$511,564.05)	(\$99,122.26)
60597	PacificSource Health Plans	ID	\$148,783.19	(\$1,313,710.62)	(\$1,462,493.81)
61589	Blue Cross of Idaho	ID	\$3,411,818.67	\$12,182,434.62	\$8,770,615.95
20129	Health Alliance Medical Plans, Inc.	IL	(\$319,170.03)	(\$2,582,262.68)	(\$2,263,092.65)
24301	Medical Associates Health Plans	IL	(\$818,666.61)	(\$902,494.46)	(\$83,827.85)
33235	Gundersen Health Plan, Inc.	IL	(\$78,087.37)	(\$104,476.40)	(\$26,389.03)
34446	UnitedHealthcare Insurance Company of the River Valley	IL	\$1,521,632.53	(\$3,409,418.25)	(\$4,931,050.78)
36096	Blue Cross Blue Shield of Illinois	IL	\$2,684,192.27	\$37,611,307.81	\$34,927,115.54
42529	UnitedHealthcare of Illinois, Inc.	IL	(\$3,731,769.14)	(\$5,041,397.88)	(\$1,309,628.74)
54322	MercyCare HMO	IL	(\$387,239.87)	(\$531,906.06)	(\$144,666.19)
58239	UnitedHealthcare Plan of the River Valley, Inc.	IL	(\$330,762.38)	(\$1,313,377.55)	(\$982,615.17)
58288	Humana Health Plan, Inc.	IL	(\$946,670.37)	(\$1,716,812.11)	(\$770,141.74)
68303	Humana Insurance Company	IL	(\$434,952.91)	(\$1,485,960.31)	(\$1,051,007.40)
72547	Aetna Life Insurance Company	IL	\$92,103.67	(\$73,454.81)	(\$165,558.48)
92476	UnitedHealthcare Insurance Company of Illinois	IL	\$2,627,703.10	(\$20,556,923.95)	(\$23,184,627.05)
99129	Aetna Health Inc. (a PA corp.)	IL	\$121,687.04	\$107,176.57	(\$14,510.47)
17575	Anthem Ins Companies Inc(Anthem BCBS)	IN	\$11,907,700.97	\$11,907,700.97	\$0.00
32378	Aetna Life Insurance Company	IN	(\$1,387.63)	(\$1,387.63)	\$0.00
33380	Indiana University Health Plans, Inc	IN	(\$510,330.80)	(\$510,330.80)	\$0.00
36373	All Savers Insurance Company	IN	\$110,302.76	\$110,302.76	\$0.00

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43442	Humana Health Plan	IN	(\$318,354.35)	(\$318,354.35)	\$0.00
50816	Physicians Health Plan of Northern Indiana, Inc.	IN	(\$4,028,263.84)	(\$4,028,263.84)	\$0.00
67920	Southeastern Indiana Health Organization	IN	(\$317,807.61)	(\$317,807.61)	\$0.00
72850	UnitedHealthcare Insurance Company	IN	(\$6,805,549.16)	(\$6,805,549.16)	\$0.00
99791	Humana Insurance Company	IN	(\$36,310.54)	(\$36,310.54)	\$0.00
18558	Blue Cross and Blue Shield of Kansas, Inc	KS	(\$7,398,709.25)	(\$7,398,709.25)	\$0.00
19968	Humana Insurance Company	KS	\$3,439,024.63	\$3,439,024.63	\$0.00
49857	Humana Health Plan, Inc.	KS	(\$269,003.03)	(\$269,003.03)	\$0.00
57850	Aetna Health Inc. (a PA corp.)	KS	\$67,359.24	\$67,359.24	\$0.00
84600	Aetna Life Insurance Company	KS	\$35,904.36	\$35,904.36	\$0.00
94248	Blue Cross and Blue Shield of Kansas City	KS	\$3,390,457.74	\$3,390,457.74	\$0.00
94968	UnitedHealthcare Insurance Company	KS	\$734,966.34	\$734,966.34	\$0.00
15411	Humana Health Plan, Inc.	KY	(\$3,561,355.21)	(\$3,561,355.21)	\$0.00
23671	UnitedHealthcare of Kentucky, Ltd.	KY	(\$3,648,340.63)	(\$3,648,340.63)	\$0.00
28773	UnitedHealthcare Insurance Company	KY	\$34,364.09	\$34,364.09	\$0.00
34822	Aetna Health Inc. (a PA corp.)	KY	(\$10,172.43)	(\$10,172.43)	\$0.00
36239	Anthem Health Plans of KY(Anthem BCBS)	KY	\$6,198,550.60	\$6,198,550.60	\$0.00
45920	UnitedHealthcare of Ohio, Inc.	KY	\$986,953.65	\$986,953.65	\$0.00
14030	Aetna Life Insurance Company	LA	(\$16,695.72)	(\$16,722.48)	(\$26.76)
19636	HMO Louisiana, Inc.	LA	(\$8,245,580.27)	(\$9,049,747.15)	(\$804,166.88)
38499	UnitedHealthcare of Louisiana, Inc.	LA	(\$112,244.80)	(\$114,521.49)	(\$2,276.69)
44965	Humana Health Benefit Plan of Louisiana, Inc.	LA	(\$509,946.82)	\$2,194,737.65	\$2,704,684.47
53946	UnitedHealthcare Insurance Company of the River Va	LA	(\$295,236.17)	(\$366,767.66)	(\$71,531.49)
67243	Vantage Health Plan	LA	(\$209,855.79)	(\$233,961.59)	(\$24,105.80)
69842	UnitedHealthcare Insurance Company	LA	\$63,494.97	(\$120,867.25)	(\$184,362.22)
81941	Aetna Health Inc. (a LA corp.)	LA	(\$3,442.74)	(\$3,450.32)	(\$7.58)



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97176	Louisiana Health Service & Indemnity Company	LA	\$9,329,507.22	\$7,711,300.16	(\$1,618,207.06)
23620	UnitedHealthcare Insurance Company	MD	(\$1,361,559.61)	(\$10,489,592.31)	(\$9,128,032.70)
28137	CareFirst BlueChoice	MD	(\$4,796,178.18)	\$13,911,865.40	\$18,708,043.58
31112	UnitedHealthcare of the Mid-Atlantic, Inc.	MD	(\$3,396,778.55)	(\$4,501,161.93)	(\$1,104,383.38)
45532	CareFirst of Maryland	MD	\$9,842,323.56	\$8,588,543.01	(\$1,253,780.55)
65635	MAMSI Life and Health Insurance Company	MD	\$314,937.49	(\$2,480,750.49)	(\$2,795,687.98)
66516	Aetna Health Inc. (a PA corp.)	MD	\$182,462.64	\$155,073.91	(\$27,388.73)
70767	Aetna Life Insurance Company	MD	(\$216,161.10)	(\$284,067.73)	(\$67,906.63)
72375	Optimum Choice, Inc.	MD	(\$8,101,893.51)	(\$10,175,168.80)	(\$2,073,275.29)
90296	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	MD	(\$6,752,769.90)	(\$6,638,102.26)	\$114,667.64
94084	Group Hospitalization and Medical Services	MD	\$14,285,617.14	\$11,913,361.16	(\$2,372,255.98)
11593	HPHC Insurance Company Inc.	ME	\$2,579,433.12	\$2,579,433.12	\$0.00
33653	Maine Community Health Options	ME	(\$670,993.21)	(\$670,993.21)	\$0.00
48396	Anthem Health Plans of ME(Anthem BCBS)	ME	\$913,742.73	\$913,742.73	\$0.00
53357	Aetna Life Insurance Company	ME	\$2,107,962.02	\$2,107,962.02	\$0.00
73250	Aetna Health Inc. (a ME corp.)	ME	\$164,277.01	\$164,277.01	\$0.00
90214	UnitedHealthcare Insurance Company	ME	(\$796,464.38)	(\$796,464.38)	\$0.00
96667	Harvard Pilgrim Health Care Inc.	ME	(\$4,297,957.36)	(\$4,297,957.36)	\$0.00
15560	Blue Cross Blue Shield of Michigan Mutual Insurance Company	MI	\$11,235,971.36	\$11,388,684.30	\$152,712.94
20662	PHP Insurance Company	MI	\$862,380.35	\$863,519.99	\$1,139.64
29241	Priority Health	MI	\$1,146,521.52	\$1,149,117.90	\$2,596.38
29698	Priority Health	MI	\$402,629.20	\$434,996.89	\$32,367.69
37651	Health Alliance Plan of Michigan	MI	\$1,489,181.69	\$1,499,134.59	\$9,952.90
52670	All Savers Insurance Company	MI	(\$26,002.04)	(\$26,000.47)	\$1.57

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60829	Physicians Health Plan	MI	(\$823,544.10)	(\$820,624.87)	\$2,919.23
62294	Humana Insurance Company	MI	\$129,986.63	\$130,287.04	\$300.41
63631	UnitedHealthcare Insurance Company	MI	(\$2,278,635.68)	(\$2,265,232.85)	\$13,402.83
67183	Total Health Care	MI	\$1,207,909.94	\$1,213,060.17	\$5,150.23
67577	Alliance Health & Life Insurance Co	MI	\$2,269,521.21	\$2,280,494.80	\$10,973.59
71667	UnitedHealthcare Community Plan, Inc.	MI	(\$322,014.01)	(\$321,482.92)	\$531.09
74917	McLaren Health Plan	MI	\$415,441.57	\$103,925.75	(\$311,515.82)
95233	Paramount Insurance Company	MI	\$232,070.61	\$232,320.47	\$249.86
98185	Blue Care Network of Michigan	MI	(\$15,941,418.25)	(\$15,862,200.67)	\$79,217.58
25198	UnitedHealthcare Insurance Company	MN	\$109,542.93	\$109,542.93	\$0.00
31616	Medica Insurance Company	MN	\$10,169,174.56	\$10,169,174.56	\$0.00
49316	BCBSMN INC	MN	\$15,059,752.59	\$15,059,752.59	\$0.00
52346	Sanford Health Plan of Minnesota	MN	(\$68,409.98)	(\$68,409.98)	\$0.00
57129	HMO Minnesota	MN	(\$7,897,302.21)	(\$7,897,302.21)	\$0.00
70373	Gundersen Health Plan Minnesota, Inc.	MN	(\$523,565.92)	(\$523,565.92)	\$0.00
79888	HealthPartners, Inc	MN	(\$16,525,912.61)	(\$16,525,912.61)	\$0.00
85654	HealthPartners Insurance Company	MN	\$333,832.61	\$333,832.61	\$0.00
88102	PreferredOne Insurance Company	MN	(\$608,955.20)	(\$608,955.20)	\$0.00
97624	PreferredOne Community Health Plan	MN	(\$48,156.90)	(\$48,156.90)	\$0.00
30613	Humana Insurance Company	MO	\$1,497,426.21	\$1,497,426.21	\$0.00
32753	Healthy Alliance Life Co(Anthem BCBS)	MO	\$5,993,468.17	\$5,993,468.17	\$0.00
32898	Aetna Health Inc. (a PA corp.)	MO	\$99,749.57	\$99,749.57	\$0.00
34762	Blue Cross and Blue Shield of Kansas City	MO	\$257,346.51	\$257,346.51	\$0.00
48161	Aetna Life Insurance Company	MO	\$69,459.64	\$69,459.64	\$0.00
95426	UnitedHealthcare Insurance Company	MO	(\$8,176,684.01)	(\$8,176,684.01)	\$0.00
96384	Cox HealthPlans	MO	\$259,234.00	\$259,234.00	\$0.00

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11721	Blue Cross Blue Shield of Mississippi	MS	(\$244,468.80)	(\$244,468.80)	\$0.00
26781	All Savers Insurance Company	MS	(\$106,561.13)	(\$106,561.13)	\$0.00
48963	Humana Insurance Company	MS	(\$452,669.00)	(\$452,669.00)	\$0.00
97560	UnitedHealthcare of Mississippi, Inc.	MS	(\$113,094.17)	(\$113,094.17)	\$0.00
98805	UnitedHealthcare Insurance Company	MS	\$916,793.10	\$916,793.10	\$0.00
23603	PacificSource Health Plans	MT	(\$2,260,031.75)	(\$2,260,031.75)	\$0.00
30751	Blue Cross and Blue Shield of Montana	MT	\$2,104,795.56	\$2,104,795.56	\$0.00
32225	Montana Health Cooperative	MT	(\$61,884.82)	(\$61,884.82)	\$0.00
46621	UnitedHealthcare Insurance Company	MT	\$217,121.00	\$217,121.00	\$0.00
11512	Blue Cross Blue Shield of North Carolina	NC	\$27,675,049.24	\$50,724,255.05	\$23,049,205.81
43283	FirstCarolinaCare Insurance Company	NC	\$62,043.30	\$79,062.69	\$17,019.39
54332	UnitedHealthcare of North Carolina, Inc.	NC	(\$14,956,628.97)	(\$39,324,673.47)	(\$24,368,044.50)
58658	UnitedHealthcare Insurance Company of the River Valley	NC	(\$3,228,717.01)	(\$2,778,526.88)	\$450,190.13
61644	Aetna Life Insurance Company	NC	(\$239,821.73)	(\$221,797.98)	\$18,023.75
61671	Aetna Health Inc. (a PA corp.)	NC	(\$15,543.71)	(\$14,981.49)	\$562.22
69347	UnitedHealthcare Insurance Company	NC	(\$9,249,712.39)	(\$8,416,925.77)	\$832,786.62
72487	All Savers Insurance Company	NC	(\$46,668.66)	(\$46,412.19)	\$256.47
37160	Blue Cross Blue Shield of North Dakota	ND	(\$1,870,344.91)	(\$1,870,344.91)	\$0.00
39364	Medica Insurance Company	ND	\$2,009,594.93	\$2,009,594.93	\$0.00
73751	Medica Health Plans	ND	(\$35,949.73)	(\$35,949.73)	\$0.00
76311	UnitedHealthcare Insurance Company	ND	(\$228,555.87)	(\$228,555.87)	\$0.00
89364	Sanford Health Plan	ND	\$125,255.52	\$125,255.52	\$0.00
29678	Blue Cross and Blue Shield of Nebraska	NE	(\$1,525,660.88)	(\$1,525,660.88)	\$0.00
44751	UnitedHealthcare of the Midlands, Inc.	NE	\$161,104.00	\$161,104.00	\$0.00
59699	Aetna Life Insurance Company	NE	\$47,198.74	\$47,198.74	\$0.00

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73102	UnitedHealthcare Insurance Company	NE	\$1,317,358.16	\$1,317,358.16	\$0.00
51889	UnitedHealthcare Insurance Company	NH	(\$665,003.08)	(\$659,373.02)	\$5,630.06
57601	Anthem Health Plans of NH(Anthem BCBS)	NH	\$655,269.83	\$6,738.51	(\$648,531.32)
59025	Harvard Pilgrim Health Care of NE	NH	(\$2,655,453.09)	(\$2,403,795.14)	\$251,657.95
71616	HPHC Insurance Company, Inc	NH	\$4,198,889.34	\$4,243,667.89	\$44,778.55
86365	Tufts Health Freedom Insurance Company	NH	(\$4,031,432.02)	(\$3,872,560.91)	\$158,871.11
96751	Matthew Thornton Hlth Plan(Anthem BCBS)	NH	\$2,497,729.01	\$2,685,322.67	\$187,593.66
13953	Horizon Healthcare of New Jersey, Inc.	NJ	\$347,309.41	\$440,894.95	\$93,585.54
23458	Cigna Health and Life Insurance Company	NJ	\$91,847.72	\$93,699.37	\$1,851.65
23818	Oscar Garden State Insurance Corporation	NJ	(\$1,477,648.15)	(\$1,373,105.95)	\$104,542.20
41014	Cigna HealthCare of New Jersey, Inc.	NJ	(\$3,402.55)	(\$3,309.81)	\$92.74
48834	Oxford Health Plans (NJ), Inc.	NJ	\$287,721.88	\$326,619.23	\$38,897.35
77263	Oxford Health Insurance, Inc.	NJ	\$22,866,708.78	\$2,721,572.04	(\$20,145,136.74)
77606	AmeriHealth HMO	NJ	(\$7,387,471.96)	(\$6,905,542.23)	\$481,929.73
91661	Horizon Healthcare Services, Inc.	NJ	(\$15,273,253.75)	\$1,696,126.93	\$16,969,380.68
91762	AmeriHealth Ins Company of New Jersey	NJ	\$548,188.56	\$3,003,045.53	\$2,454,856.97
42776	True Health New Mexico, Inc.	NM	(\$1,656,427.16)	(\$2,391,750.65)	(\$735,323.49)
52744	Presbyterian Insurance Company	NM	\$1,245,823.71	\$710,503.88	(\$535,319.83)
57173	Presbyterian Health Plan	NM	(\$6,175,984.57)	(\$6,884,725.65)	(\$708,741.08)
75605	Blue Cross Blue Shield of New Mexico	NM	\$6,745,307.29	\$9,324,850.46	\$2,579,543.17
90762	UnitedHealthcare Insurance Company	NM	(\$158,719.13)	(\$758,878.17)	(\$600,159.04)
16698	Prominence HealthFirst	NV	\$336,889.99	\$1,034,022.69	\$697,132.70
19298	Aetna Health Inc. (a PA corp.)	NV	\$98,998.96	\$167,920.46	\$68,921.50
27990	Aetna Life Insurance Company	NV	(\$1,612,695.03)	(\$1,026,781.46)	\$585,913.57
33670	Rocky Mountain Hos&Med Svc(Anthem BCBS)	NV	\$6,926,547.64	\$10,110,028.07	\$3,183,480.43

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41094	Hometown Health Plan Inc	NV	(\$1,394,315.89)	(\$1,136,408.76)	\$257,907.13
42313	WMI Mutual Insurance Company	NV	(\$11,341.52)	(\$10,693.13)	\$648.39
60156	HMO Colorado Inc(Anthem BCBS)	NV	(\$22,934.12)	\$123,638.92	\$146,573.04
68524	Prominence Preferred Health Insurance Company, Inc.	NV	\$246,726.17	\$280,441.64	\$33,715.47
74222	UnitedHealthcare Insurance Company	NV	(\$1,609,307.16)	\$1,860,773.20	\$3,470,080.36
83198	Sierra Health and Life Insurance Company, Inc.	NV	\$2,071,484.37	(\$7,759,602.75)	(\$9,831,087.12)
85266	Hometown Health Providers Insurance Company, Inc	NV	(\$1,362,260.52)	\$146,175.56	\$1,508,436.08
95865	Health Plan of Nevada, Inc.	NV	(\$3,667,792.96)	(\$3,789,514.44)	(\$121,721.48)
11177	Metro Plus Health Plan	NY	(\$2,809,572.50)	(\$2,662,409.10)	\$147,163.40
17210	Aetna Life Insurance Company	NY	(\$4,355,032.12)	\$51,391.01	\$4,406,423.13
18029	Independent Health Benefits Corporation	NY	\$7,745,623.36	\$11,828,358.32	\$4,082,734.96
36346	BlueShield of Northeastern New York	NY	\$1,626,133.86	\$5,554,082.74	\$3,927,948.88
43477	Crystal Run Health Insurance Company, Inc.	NY	(\$3,799,145.39)	(\$3,369,745.07)	\$429,400.32
44113	Empire HealthChoice Assurance, Inc.	NY	(\$8,022,666.12)	(\$2,402,124.90)	\$5,620,541.22
49526	BlueCross BlueShield of Western New York	NY	\$13,575,156.17	\$24,808,926.61	\$11,233,770.44
54297	UnitedHealthcare Insurance Company of New York	NY	(\$459,872.66)	(\$345,780.20)	\$114,092.46
56184	MVP Health Care Inc.	NY	(\$2,176,105.51)	(\$1,428,847.28)	\$747,258.23
61405	Healthfirst Insurance Company, Inc.	NY	(\$14,989,660.68)	(\$13,371,630.82)	\$1,618,029.86
73886	Crystal Run Health Plan, LLC	NY	(\$2,552,147.56)	(\$2,362,788.14)	\$189,359.42
74289	Oscar Insurance Corporation	NY	(\$40,900,639.76)	(\$38,808,887.24)	\$2,091,752.52
78124	Excellus Health Plan, Inc.	NY	(\$44,043,931.37)	(\$13,877,164.86)	\$30,166,766.51
80519	Empire HealthChoice HMO, Inc.	NY	(\$2,441,078.80)	(\$2,178,503.08)	\$262,575.72
85629	Oxford Health Insurance, Inc.	NY	\$129,708,438.73	\$42,046,380.40	(\$87,662,058.33)
88582	Health Insurance Plan of Greater New York	NY	(\$24,210,632.58)	(\$19,133,908.73)	\$5,076,723.85
89846	MVP Health Care Inc.	NY	\$1,593,033.84	\$12,996,212.37	\$11,403,178.53

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92551	CDPHP, Universal Benefits Inc.	NY	\$5,576,476.84	\$10,614,019.72	\$5,037,542.88
94788	Capital District Physicians' Health Plan, Inc.	NY	(\$9,064,377.83)	(\$7,957,581.88)	\$1,106,795.95
28162	AultCare Insurance Company	OH	(\$386,024.54)	(\$360,050.18)	\$25,974.36
29276	Community Insurance Company(Anthem BCBS)	OH	\$9,087,626.10	\$9,927,551.70	\$839,925.60
33232	UnitedHealthcare Insurance Company of the River Valley	OH	(\$661,399.86)	(\$635,480.39)	\$25,919.47
33931	UnitedHealthcare of Ohio, Inc.	OH	\$297,150.64	\$341,714.40	\$44,563.76
52664	Summa Insurance Company Inc.	OH	\$863,424.89	\$905,186.57	\$41,761.68
56726	UnitedHealthcare Insurance Company	OH	(\$428,766.64)	(\$364,167.97)	\$64,598.67
61724	UnitedHealthcare Life Insurance Company	OH	(\$15,214,335.70)	(\$14,438,523.63)	\$775,812.07
66083	Humana Health Plan of Ohio, Inc.	OH	(\$2,465,124.89)	(\$4,711,253.49)	(\$2,246,128.60)
67129	Aetna Life Insurance Company	OH	\$92,941.78	\$105,351.27	\$12,409.49
74313	Paramount Insurance Company	OH	\$466,695.32	\$503,111.85	\$36,416.53
80627	Medical Mutual of Ohio	OH	\$9,109,301.61	\$9,467,870.81	\$358,569.20
83396	The Health Plan of the Upper Ohio Valley	OH	(\$303,939.63)	(\$298,439.50)	\$5,500.13
84867	Aetna Health Inc. (a PA corp.)	OH	(\$124,341.24)	(\$118,180.14)	\$6,161.10
97596	Humana Insurance Company	OH	(\$298,801.23)	(\$292,138.39)	\$6,662.84
98810	THP Insurance Company	OH	(\$34,406.41)	(\$32,552.69)	\$1,853.72
45480	UnitedHealthcare of Oklahoma, Inc.	OK	(\$327,904.90)	(\$1,008,223.04)	(\$680,318.14)
66946	Aetna Life Insurance Company	OK	\$214,668.99	\$183,616.04	(\$31,052.95)
76275	Aetna Health Inc. (a PA corp.)	OK	(\$11,815.93)	(\$12,687.05)	(\$871.12)
85757	UnitedHealthcare Insurance Company	OK	(\$1,211,855.09)	(\$4,979,704.96)	(\$3,767,849.87)
87571	Blue Cross Blue Shield of Oklahoma	OK	\$6,732,119.84	\$15,659,233.06	\$8,927,113.22
87698	CommunityCare Life & Health Insurance Co	OK	\$259,837.17	(\$245,776.15)	(\$505,613.32)
98905	CommunityCare HMO Inc.	OK	(\$5,655,050.04)	(\$9,596,458.04)	(\$3,941,408.00)
10091	PacificSource Health Plans	OR	\$646,583.99	(\$553,693.43)	(\$1,200,277.42)

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10940	Health Net Plan of Oregon, Inc.	OR	\$2,112,598.38	\$1,767,316.45	(\$345,281.93)
33375	Samaritan Health Plans	OR	\$101,919.74	\$65,777.72	(\$36,142.02)
39424	Moda Health Plan Inc	OR	\$1,187,867.00	\$3,321,533.24	\$2,133,666.24
56707	Providence Health Plan	OR	\$7,524,957.25	\$1,746,193.98	(\$5,778,763.27)
71287	Kaiser Foundation Health Plan of the Northwest	OR	(\$8,476,422.62)	(\$5,149,533.59)	\$3,326,889.03
77969	Regence BlueCross BlueShield of Oregon	OR	(\$1,843,925.92)	\$1,747,276.36	\$3,591,202.28
90175	UnitedHealthcare Insurance Company	OR	(\$1,253,577.65)	(\$2,944,870.80)	(\$1,691,293.15)
16322	UPMC Health Options	PA	\$4,151,868.93	\$4,151,868.93	\$0.00
18939	Aetna HealthAssurance Pennsylvania, Inc.	PA	\$566,873.69	\$566,873.69	\$0.00
22444	Geisinger Health Plan	PA	(\$401,409.93)	(\$401,409.93)	\$0.00
23489	UnitedHealthcare Insurance Company	PA	(\$10,093,662.00)	(\$10,093,662.00)	\$0.00
24872	UnitedHealthcare of PA, Inc.	PA	(\$1,088,898.13)	(\$1,088,898.13)	\$0.00
31609	Independence Blue Cross (QCC Ins Co.)	PA	\$11,298,288.50	\$11,298,288.50	\$0.00
33709	Highmark Inc.	PA	\$712,097.65	\$712,097.65	\$0.00
33871	Keystone Health Plan East	PA	(\$28,490,127.37)	(\$28,490,127.37)	\$0.00
33906	Aetna Life Insurance Company	PA	(\$132,950.87)	(\$132,950.87)	\$0.00
38949	Keystone Health Plan West	PA	(\$51,280.07)	(\$51,280.07)	\$0.00
45127	Capital Advantage Assurance Company	PA	\$16,350,609.62	\$16,350,609.62	\$0.00
53789	Keystone Health Plan Central	PA	(\$149,357.82)	(\$149,357.82)	\$0.00
55957	First Priority Life Insurance Company	PA	\$4,147,631.12	\$4,147,631.12	\$0.00
62560	UPMC Health Coverage	PA	(\$708,881.33)	(\$708,881.33)	\$0.00
64844	Aetna Health Inc. (a PA corp.)	PA	\$553,231.49	\$553,231.49	\$0.00
67430	UPMC Health Benefits, Inc.	PA	(\$1,212,038.34)	(\$1,212,038.34)	\$0.00
70194	Highmark Health Insurance Company	PA	\$202,651.05	\$202,651.05	\$0.00
75729	Geisinger Quality Options	PA	(\$113,079.27)	(\$113,079.27)	\$0.00
79279	Highmark Coverage Advantage Inc.	PA	\$1,270,632.61	\$1,270,632.61	\$0.00
79962	Highmark Benefits Group Inc.	PA	\$3,130,205.43	\$3,130,205.43	\$0.00

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82795	Capital Advantage Insurance Company CAIC	PA	\$57,595.15	\$57,595.15	\$0.00
15287	Blue Cross & Blue Shield of Rhode Island	RI	\$5,023,880.25	\$5,023,880.25	\$0.00
26322	Tufts Associated Health Maintenance Organization Inc.	RI	(\$1,413,930.38)	(\$1,413,930.38)	\$0.00
77514	Neighborhood Health Plan of Rhode Island	RI	(\$1,447,128.45)	(\$1,447,128.45)	\$0.00
79881	UnitedHealthcare of New England, Inc.	RI	(\$482,078.76)	(\$482,078.76)	\$0.00
90010	Tufts Associated Health Maintenance Organization Inc.	RI	(\$1,717,988.80)	(\$1,717,988.80)	\$0.00
90117	UnitedHealthcare Insurance Company	RI	\$37,246.18	\$37,246.18	\$0.00
22369	Aetna Life Insurance Company	SC	(\$55,162.34)	(\$55,162.34)	\$0.00
26065	Blue Cross and Blue Shield of South Carolina	SC	\$3,396,831.82	\$3,396,831.82	\$0.00
38408	Aetna Health Inc. (a PA corp.)	SC	\$25,308.99	\$25,308.99	\$0.00
49532	BlueChoice HealthPlan of South Carolina, Inc.	SC	(\$606,627.84)	(\$606,627.84)	\$0.00
57860	UnitedHealthcare Insurance Company	SC	(\$286,290.36)	(\$286,290.36)	\$0.00
64146	UnitedHealthcare Insurance Company of the River Valley	SC	(\$2,474,060.35)	(\$2,474,060.35)	\$0.00
31195	Sanford Health Plan	SD	(\$168,247.60)	(\$168,247.60)	\$0.00
50305	Wellmark of South Dakota, Inc	SD	\$4,613,155.94	\$4,613,155.94	\$0.00
60536	Avera Health Plans, Inc.	SD	(\$4,322,311.36)	(\$4,322,311.36)	\$0.00
62210	South Dakota State Medical Holding Company, Inc.	SD	(\$8,426.36)	(\$8,426.36)	\$0.00
76458	UnitedHealthcare Insurance Company	SD	(\$143,066.65)	(\$143,066.65)	\$0.00
96594	Medica Insurance Company	SD	\$28,896.02	\$28,896.02	\$0.00
10958	UnitedHealthcare Insurance Company of the River Valley	TN	(\$7,208,320.90)	(\$7,208,320.90)	\$0.00
14002	BlueCross BlueShield of Tennessee	TN	\$8,391,253.31	\$8,391,253.31	\$0.00
23552	Oscar Insurance Company of Texas	TN	(\$302,447.82)	(\$302,447.82)	\$0.00
31552	Aetna Life Insurance Company	TN	\$243,111.09	\$243,111.09	\$0.00
69443	UnitedHealthcare Insurance Company	TN	\$1,125,787.13	\$1,125,787.13	\$0.00



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82120	Humana Insurance Company	TN	(\$2,249,382.87)	(\$2,249,382.87)	\$0.00
26539	SHA, LLC	TX	(\$229,737.71)	(\$950,784.89)	(\$721,047.18)
30609	Memorial Hermann Health Insurance Company	TX	\$881,217.93	\$766,977.16	(\$114,240.77)
32673	Humana Health Plan of Texas, Inc.	TX	\$3,156,848.28	(\$3,536,452.94)	(\$6,693,301.22)
33602	Blue Cross Blue Shield of Texas	TX	(\$2,779,511.73)	\$21,928,022.87	\$24,707,534.60
37392	Prominence HealthFirst of Texas, Inc.	TX	\$29,632.04	\$26,982.11	(\$2,649.93)
37755	Insurance Company of Scott & White	TX	(\$1,455,901.31)	(\$1,932,018.17)	(\$476,116.86)
40220	UnitedHealthcare of Texas, Inc.	TX	(\$2,592,793.24)	(\$3,215,644.30)	(\$622,851.06)
40788	Scott and White Health Plan	TX	(\$3,871,149.81)	(\$5,042,822.13)	(\$1,171,672.32)
41549	Southwest Life and Health	TX	\$112,495.58	\$85,937.55	(\$26,558.03)
58840	Aetna Health Inc. (a TX corp.)	TX	(\$16,064.49)	(\$16,319.89)	(\$255.40)
63141	Humana Insurance Company	TX	\$2,977,436.53	\$1,959,707.88	(\$1,017,728.65)
75394	Texas Health + Aetna Health Insurance Company	TX	\$179,719.44	\$170,223.76	(\$9,495.68)
75655	MemorialHermann Commercial Health Plan	TX	(\$1,741,458.25)	(\$1,942,517.56)	(\$201,059.31)
91716	Aetna Life Insurance Company	TX	\$1,597,171.53	\$1,462,086.10	(\$135,085.43)
98809	UnitedHealthcare Insurance Company	TX	\$3,752,094.84	(\$9,763,377.49)	(\$13,515,472.33)
22013	Regence BlueCross BlueShield of Utah	UT	\$395,222.13	\$558,959.43	\$163,737.30
29031	National Health Insurance Company	UT	(\$42,462.68)	(\$36,100.18)	\$6,362.50
38927	Altius Health Plans Inc.	UT	\$84,131.24	\$84,729.18	\$597.94
46958	Humana Insurance Company	UT	\$444,477.34	\$447,393.43	\$2,916.09
48588	Aetna Life Insurance Company	UT	\$69,587.35	\$69,877.30	\$289.95
66413	UnitedHealthcare of Utah, Inc.	UT	(\$488,336.67)	(\$487,214.52)	\$1,122.15
68781	SelectHealth	UT	\$1,166,958.47	\$1,718,092.21	\$551,133.74
80043	WMI Mutual Insurance Company	UT	(\$28,651.06)	(\$28,269.79)	\$381.27
97462	UnitedHealthcare Insurance Company	UT	(\$1,600,926.09)	(\$2,327,466.98)	(\$726,540.89)
10207	CareFirst BlueChoice	VA	(\$16,992,039.04)	(\$16,797,697.75)	\$194,341.29

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12028	Innovation Health Insurance Company	VA	(\$246,907.95)	(\$236,058.92)	\$10,849.03
16064	Anthem Health Plans of VA(Anthem BCBS)	VA	\$42,134,668.11	\$42,628,884.23	\$494,216.12
20507	Optima Health	VA	(\$6,949,186.92)	(\$6,720,967.02)	\$228,219.90
24251	Optimum Choice, Inc.	VA	(\$3,034,619.59)	(\$2,998,337.08)	\$36,282.51
25978	UnitedHealthcare Insurance Company	VA	(\$19,914,350.42)	(\$19,551,884.92)	\$362,465.50
37204	Piedmont Community HealthCare HMO, Inc.	VA	\$1,618,444.01	\$1,627,721.75	\$9,277.74
38234	Aetna Life Insurance Company	VA	(\$279,201.44)	(\$277,901.29)	\$1,300.15
38599	UnitedHealthcare of the Mid-Atlantic Inc	VA	(\$2,228,455.58)	(\$4,145,064.71)	(\$1,916,609.13)
40308	Group Hospitalization and Medical Services	VA	\$8,112,275.85	\$8,209,011.12	\$96,735.27
86443	Innovation Health Plan, Inc.	VA	\$455,454.20	\$459,261.85	\$3,807.65
88380	HealthKeepers, Inc(Anthem BCBS)	VA	\$5,661,522.37	\$6,046,759.45	\$385,237.08
89242	Optima Health	VA	\$1,567,955.60	\$1,578,350.24	\$10,394.64
89498	UnitedHealthcare Plan of the River Valley, Inc.	VA	(\$75,652.34)	(\$61,649.88)	\$14,002.46
93187	Aetna Health Inc. (a PA corp.)	VA	\$104,318.29	\$105,975.64	\$1,657.35
95185	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	VA	(\$9,934,225.25)	(\$9,866,402.69)	\$67,822.56
18699	UnitedHealthcare Insurance Company	WA	(\$4,771,724.70)	(\$4,292,164.94)	\$479,559.76
23371	Kaiser Foundation Health Plan of the Northwest	WA	(\$2,462,350.03)	\$212,603.15	\$2,674,953.18
25768	Kaiser Foundation Health Plan of Washington Options	WA	(\$5,941,736.50)	(\$5,200,111.34)	\$741,625.16
34673	Aetna Life Insurance Company	WA	(\$73,083.79)	(\$11,957.93)	\$61,125.86
36026	Health Net Plan of Oregon, Inc.	WA	\$126,400.48	\$140,298.74	\$13,898.26
38229	Health Alliance Northwest Health Plan Inc.	WA	(\$36,354.10)	(\$36,262.45)	\$91.65
43861	UnitedHealthcare of Washington, Inc.	WA	\$292,527.93	\$294,652.81	\$2,124.88
49831	Premera Blue Cross	WA	\$17,080,378.95	\$9,763,070.54	(\$7,317,308.41)
69364	Asuris Northwest Health	WA	\$953,802.30	\$1,149,135.81	\$195,333.51

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71281	Regence BlueCross BlueShield Of Oregon (Clark County)	WA	\$93,217.98	\$204,007.87	\$110,789.89
80473	Kaiser Foundation Health Plan of Washington	WA	(\$11,057,713.42)	(\$10,518,624.26)	\$539,089.16
87718	Regence BlueShield	WA	\$5,796,634.84	\$8,295,352.16	\$2,498,717.32
16245	Group Health Cooperative of Eau Claire	WI	(\$768,452.65)	(\$858,757.48)	(\$90,304.83)
20173	HealthPartners Insurance Company	WI	(\$850,241.16)	(\$701,819.39)	\$148,421.77
35334	MercyCare Insurance Co	WI	\$23,863.57	\$19,302.97	(\$4,560.60)
37833	Unity Health Plans Insurance Corporation	WI	(\$8,835,031.35)	\$1,290,135.72	\$10,125,167.07
38166	Security Health Plan of Wisconsin, Inc.	WI	(\$1,859,467.21)	(\$926,429.57)	\$933,037.64
38345	Dean Health Plan	WI	(\$4,867,122.40)	(\$5,966,764.41)	(\$1,099,642.01)
38752	Aetna Life Insurance Company	WI	(\$43,341.25)	(\$45,447.38)	(\$2,106.13)
39924	All Savers Insurance Company	WI	(\$76,258.62)	(\$77,582.33)	(\$1,323.71)
47342	Health Tradition Health Plan	WI	\$53,314.61	(\$30,617.36)	(\$83,931.97)
55103	Humana Wisconsin Health Org. Ins. Copr	WI	\$1,409,621.09	\$1,093,900.84	(\$315,720.25)
57637	Medica Insurance Company	WI	(\$1,257,454.95)	(\$1,708,165.55)	(\$450,710.60)
58326	MercyCare HMO, Inc.	WI	(\$677,002.32)	(\$913,151.83)	(\$236,149.51)
58564	Physicians Plus	WI	(\$22,596.86)	(\$23,463.74)	(\$866.88)
59158	UnitedHealthcare Insurance Company	WI	\$11,431,172.12	\$6,581,651.09	(\$4,849,521.03)
64772	Medical Associates Health Plans	WI	\$75,292.73	\$40,693.81	(\$34,598.92)
79475	Compcare Health Serv Ins Co(Anthem BCBS)	WI	\$4,542,042.85	\$2,389,119.45	(\$2,152,923.40)
80180	UnitedHealthcare of Wisconsin, Inc.	WI	(\$519,328.47)	(\$869,389.20)	(\$350,060.73)
81413	Network Health Plan	WI	\$91,572.41	\$88,601.77	(\$2,970.64)
81974	Wisconsin Physicians Svc Insurance Corp – WI	WI	\$2,243,694.09	\$1,989,316.67	(\$254,377.42)
84670	WPS Health Plan, Inc. – WI	WI	\$824,799.55	\$618,971.44	(\$205,828.11)
86584	Aspirus Arise Health Plan of Wisconsin, Inc.	WI	(\$1,182,552.96)	(\$1,325,369.18)	(\$142,816.22)
87416	Common Ground Healthcare Cooperative	WI	(\$7,314.84)	(\$49,729.90)	(\$42,415.06)

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90028	BCBS of Wisconsin(Anthem BCBS)	WI	(\$950,054.29)	(\$1,015,379.69)	(\$65,325.40)
91604	Humana Insurance Company	WI	\$1,570,967.36	\$855,827.25	(\$715,140.11)
94529	Group Health Cooperative of South Central Wisconsin	WI	(\$350,120.82)	(\$455,454.06)	(\$105,333.24)
31274	Highmark Blue Cross Blue Shield West Virginia	WV	\$1,876,021.03	\$2,621,844.20	\$745,823.17
50318	Aetna Life Insurance Company	WV	\$242,393.08	\$247,288.25	\$4,895.17
59772	THP Insurance Company	WV	(\$23,456.78)	\$9,734.43	\$33,191.21
72982	The Health Plan of the Upper Ohio Valley	WV	(\$460,667.41)	(\$420,457.46)	\$40,209.95
77060	UnitedHealthcare Insurance Company	WV	(\$1,325,564.99)	(\$2,152,678.83)	(\$827,113.84)
95628	Optimum Choice, Inc.	WV	(\$308,724.99)	(\$305,730.62)	\$2,994.37
11269	Blue Cross Blue Shield of Wyoming	WY	(\$1,416,840.06)	(\$2,416,137.65)	(\$999,297.59)
49714	UnitedHealthcare Insurance Company	WY	\$1,416,840.07	\$2,416,137.68	\$999,297.61

**IV. Issuer-Specific 2018 HHS-RADV Adjustments to 2019 Risk Adjustment Transfers for Merged Market States**

Vermont and Massachusetts are the only states considered to have merged markets for purposes of the HHS-operated risk adjustment program.<sup>24</sup>

We signify \$0.00 for issuers where there is no adjustment being made because there are no error rates in the state market risk pool.

**Table 4: Issuer-Specific 2018 HHS-RADV Adjustments to 2019 Risk Adjustment Transfers for Merged Market States – Merged Market and Catastrophic Risk Pool (Appendix B)<sup>25</sup>**

<b>HIOS ID</b>	<b>HIOS INSURANCE COMPANY NAME</b>	<b>STATE</b>	<b>2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)</b>	<b>2019 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)</b>	<b>ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)</b>
29125	Tufts Associated Health Maintenance Organization Inc.	MA	(\$2,740,806.98)	(\$4,893,471.25)	(\$2,152,664.27)
31779	UnitedHealthcare Insurance Company	MA	(\$9,143,478.03)	(\$9,425,551.07)	(\$282,073.04)
34484	Health New England	MA	(\$4,341,169.58)	(\$5,044,585.10)	(\$703,415.52)
36046	Harvard Pilgrim Health Care Inc.	MA	\$18,335,364.15	\$16,880,936.96	(\$1,454,427.19)
38712	Tufts Associated Health Maintenance Organization Inc.	MA	\$1,242,274.22	\$1,120,651.90	(\$121,622.32)
41304	AllWays Health Partners	MA	\$50,979,924.44	\$69,280,069.16	\$18,300,144.72
42690	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	MA	\$47,533,654.54	\$40,929,691.31	(\$6,603,963.23)
52710	Fallon Life and Health Assurance Co	MA	\$125,492.80	\$121,286.77	(\$4,206.03)
59763	Tufts Health Public Plans, Inc.	MA	(\$89,438,268.93)	(\$93,698,775.16)	(\$4,260,506.23)
82569	Boston Medical Center Health Plan, Inc.	MA	(\$16,745,782.50)	(\$18,891,720.42)	(\$2,145,937.92)
88806	Fallon Community Health Plan	MA	\$3,964,057.91	\$3,425,653.43	(\$538,404.48)
88950	ConnectiCare of Massachusetts Inc.	MA	\$552,384.80	\$542,552.25	(\$9,832.55)
95878	HPHC Insurance Company Inc.	MA	(\$323,646.61)	(\$346,738.71)	(\$23,092.10)

<sup>24</sup> See [https://www.regtap.info/uploads/library/RA\\_GuidanceMergedMarkets2018\\_030118\\_5CR\\_030118.pdf](https://www.regtap.info/uploads/library/RA_GuidanceMergedMarkets2018_030118_5CR_030118.pdf).

<sup>25</sup> Massachusetts and Vermont are considered to have a merged market for purposes of the risk adjustment program. See [https://www.regtap.info/uploads/library/RA\\_GuidanceMergedMarkets2018\\_030118\\_5CR\\_030118.pdf](https://www.regtap.info/uploads/library/RA_GuidanceMergedMarkets2018_030118_5CR_030118.pdf).

<b>HIOS ID</b>	<b>HIOS INSURANCE COMPANY NAME</b>	<b>STATE</b>	<b>2019 HHS RISK ADJUSTMENT STATE PAYMENT TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2020)</b>	<b>2019 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE PAYMENT TRANSFER AMOUNT (Total Issuer Transfer Amount)</b>	<b>ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)</b>
13627	Blue Cross Blue Shield of Vermont	VT	\$20,258,361.68	\$20,258,361.68	\$0.00
77566	MVP Health Care Inc.	VT	(\$20,258,361.65)	(\$20,258,361.65)	\$0.00

**V. Exiting Issuers and Issuer-Specific Adjustments to 2018 Benefit Year Risk Adjustment Transfers Based on 2018 Benefit Year HHS-RADV Results**

There were no exiting issuers with a positive error rate in 2018 benefit year HHS-RADV and therefore no adjustments are being made to 2018 benefit year risk adjustment transfers as a result of 2018 benefit year HHS-RADV.

**VI. Default Data Validation Charge**

For 2018 benefit year HHS-RADV, no issuers were assessed a default data validation charge (DDVC).<sup>26</sup> As such, we do not provide any issuer specific tables related to the HHS Default Data Validation Charge (Charge and Allocation) as there were no issuers assessed a DDVC for 2018 benefit year HHS-RADV.

**VII. HHS-Operated Risk Adjustment Program State-Specific Data (Appendix C)**

In *Appendix C*, we set forth the risk adjustment state averages after application of 2018 benefit year HHS-RADV error rates with billable member months for the 2019 benefit year. *Appendix C* includes the following data elements after application of the 2018 benefit year HHS-RADV error rates: state average monthly premiums by state market risk pool (catastrophic, individual non-catastrophic, small group, and merged), the state average plan liability risk score by state market risk pool, state average allowable rating factor by state market risk pool, state average actuarial value by state market risk pool, state average induced demand factor by state market risk pool, and billable member months for each respective benefit year. We note that some data elements in *Appendix C* may not match the state risk pool averages found in issuers' system generated

<sup>26</sup> Pursuant to 45 C.F.R. § 153.630(b)(10), HHS will assess a DDVC if an issuer of a risk adjustment covered plan fails to engage an initial validation auditor (IVA) or submit IVA results to HHS. See the 2020 Payment Notice, 84 FR at 17495 – 17497, for details on the calculation and allocation of DDVCs.

reports or transfers in state risk pools that had a material discrepancy resulting in payment adjustments after the calculation of risk adjustment transfers.<sup>27</sup> 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 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 Plan Liability Risk Score After RADV</b>	The state average PLRS after RADV is calculated as the summed products of PLRS with RADV error rates applied 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>

<sup>27</sup> State risk pool averages are subject to further change based on late-filed material discrepancies, as well as successful HHS-RADV appeals.

<b>DATA ELEMENT</b>	<b>DESCRIPTION</b>
<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.