

DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
Center for Consumer Information and Insurance Oversight
200 Independence Avenue SW
Washington, DC 20201



November 30, 2018

Subject: SUMMARY REPORT ON PERMANENT RISK ADJUSTMENT TRANSFERS FOR THE 2017 BENEFIT YEAR: Updated Table 7 and Table 8 (Default Risk Adjustment Charges and Default Charge Allocations)

On July 9, 2018, CMS released the *Summary Report on Permanent Risk Adjustment Transfers for the 2017 Benefit Year*.¹ This document updates two Tables² in the 2017 Summary Report to reflect a recalculated default risk adjustment charge in the Utah small group market.³ The adjusted default charge allocation payments will be distributed to affected issuers in the Utah small group market after the additional default charge has been collected.

The updated Table 7: Default Risk Adjustment Charge (Appendix E) and updated Table 8: Default Charge Allocation (Appendix F) are provided below and in the accompanying Excel files. There were no changes with respect to the default risk adjustment charge information in these Tables for other state risk pools.

Updated Table 7: Default Risk Adjustment Charge (Appendix E)

STATE	RISK POOL	HIOS ID	INSURANCE COMPANY NAME RECEIVING DEFAULT RISK ADJUSTMENT CHARGE	DEFAULT RISK ADJUSTMENT CHARGE AMOUNT
AL	Individual	93122	US Health Group	(\$857.64)
AR	Individual	61273	US Health Group	(\$1,416.16)
AZ	Catastrophic	65441	Tenet Healthcare Corporation	(\$10,411.21)
AZ	Individual	75849	US Health Group	(\$1,109.24)
GA	Individual	72796	US Health Group	(\$1,009.27)
IL	Small Group	35296	National Health Insurance Company	(\$78,516.11)
IL	Small Group	53586	Nippon Life Benefits	(\$405.00)
IN	Small Group	35755	US Health and Life Insurance Company	(\$3,019.98)
KY	Individual	40586	Baptist Health Plan	(\$69,672.51)

¹ <https://downloads.cms.gov/cciiio/Summary-Report-Risk-Adjustment-2017.pdf>

² The Appendix E and Appendix F stand-alone documents were also updated and are available at the following website: <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Premium-Stabilization-Programs/index.html>.

³ A Utah small group market issuer notified CMS that its enrollment data was understated for the 2017 benefit year. As a result, the original default risk adjustment charge amount in the July 9, 2018 report and accompanying payment allocation amounts were understated for the Utah small group market. CMS recalculated the issuer's default risk adjustment charge using the corrected enrollment data and recalculated affected Utah small group issuers' default charge allocation payments.

STATE	RISK POOL	HIOS ID	INSURANCE COMPANY NAME RECEIVING DEFAULT RISK ADJUSTMENT CHARGE	DEFAULT RISK ADJUSTMENT CHARGE AMOUNT
LA	Individual	19913	US Health Group	(\$1,909.07)
MI	Individual	34620	Trusted Health Plan Inc.	(\$708.02)
MI	Small Group	44279	Assurity Life Insurance Company	(\$6,735.55)
MI	Small Group	58996	US Health and Life Insurance Company	(\$1,393.56)
MI	Small Group	59140	Nippon Life Benefits	(\$4,877.47)
MI	Small Group	90602	National Health Insurance Company	(\$16,490.49)
MO	Individual	72064	US Health Group	(\$820.49)
MS	Individual	96734	US Health Group	(\$892.60)
NC	Individual	85958	US Health Group	(\$706.08)
NE	Individual	10324	US Health Group	(\$261.04)
NY	Small Group	83744	Healthfirst	(\$26,681.71)
OK	Individual	82209	US Health Group	(\$1,046.80)
OK	Small Group	85408	GlobalHealth, Inc.	(\$26,930.27)
PA	Small Group	48788	Independence Blue Cross	(\$11,100.33)
TX	Small Group	45125	Nippon Life Benefits	(\$2,906.10)
TX	Individual	63509	Tenet Healthcare Corporation	(\$5,552.00)
TX	Small Group	63509	Tenet Healthcare Corporation	(\$144,698.05)
UT	Individual	21400	US Health Group	(\$573.53)
UT	Small Group	79395	HSA Health Insurance Company	(\$1,538,025.52)

Updated Table 8: Default Charge Allocation (*Appendix F*)

STATE	RISK POOL	HIOS ID	INSURANCE COMPANY NAME RECEIVING PAYMENT FROM DEFAULT RISK ADJUSTMENT CHARGE	DEFAULT RISK ADJUSTMENT ALLOCATION AMOUNT
AL	Individual	46944	Blue Cross Blue Shield of Alabama	\$857.48
AL	Individual	68259	UnitedHealth Group, Inc.	\$0.13
AR	Individual	37903	QualChoice Arkansas	\$74.94
AR	Individual	60079	Aetna, Inc.	\$0.00
AR	Individual	62141	Centene Corporation	\$366.49
AR	Individual	65817	UnitedHealth Group, Inc.	\$0.04
AR	Individual	70525	QualChoice Arkansas	\$84.37
AR	Individual	75293	Arkansas Blue Cross and Blue Shield	\$890.29

STATE	RISK POOL	HIOS ID	INSURANCE COMPANY NAME RECEIVING PAYMENT FROM DEFAULT RISK ADJUSTMENT CHARGE	DEFAULT RISK ADJUSTMENT ALLOCATION AMOUNT
AZ	Individual	53901	Blue Cross Blue Shield of Arizona, Inc.	\$332.63
AZ	Catastrophic	53901	Blue Cross Blue Shield of Arizona, Inc.	\$10,411.21
AZ	Individual	66105	Humana, Inc.	\$0.01
AZ	Individual	78611	Aetna, Inc.	\$7.79
AZ	Individual	86830	Cigna	\$44.64
AZ	Individual	91450	Centene Corporation	\$711.23
AZ	Individual	97667	Cigna	\$12.59
AZ	Individual	98971	UnitedHealth Group, Inc.	\$0.34
GA	Individual	43802	UnitedHealth Group, Inc.	\$0.05
GA	Individual	49046	Anthem, Inc.	\$587.52
GA	Individual	50491	Cigna	\$1.30
GA	Individual	70893	Centene Corporation	\$239.66
GA	Individual	82824	Aetna, Inc.	\$3.60
GA	Individual	83761	Alliant Health Plans	\$79.74
GA	Individual	83978	Aetna, Inc.	\$10.12
GA	Individual	89942	Kaiser Permanente	\$79.99
GA	Individual	93332	Humana, Inc.	\$6.46
GA	Individual	95852	UnitedHealth Group, Inc.	\$0.78
IL	Small Group	18389	Pekin Life Insurance Company	\$13.92
IL	Small Group	20129	Health Alliance Medical Plans, Inc.	\$831.53
IL	Small Group	24301	Medical Associates Health Plans	\$67.04
IL	Small Group	34446	UnitedHealth Group, Inc.	\$2,472.89
IL	Small Group	35670	Aetna, Inc.	\$37.85
IL	Small Group	36096	Health Care Service Corporation	\$65,047.84
IL	Small Group	42529	UnitedHealth Group, Inc.	\$318.32
IL	Small Group	54322	MercyCare Insurance Company	\$10.93
IL	Small Group	58239	UnitedHealth Group, Inc.	\$327.55
IL	Small Group	58288	Humana, Inc.	\$294.38
IL	Small Group	66143	Federated Mutual	\$355.93
IL	Small Group	68303	Humana, Inc.	\$1,098.71
IL	Small Group	72547	Aetna, Inc.	\$662.08
IL	Small Group	78463	UnitedHealth Group, Inc.	\$42.19
IL	Small Group	92476	UnitedHealth Group, Inc.	\$7,299.88
IL	Small Group	96601	Aetna, Inc.	\$9.61

STATE	RISK POOL	HIOS ID	INSURANCE COMPANY NAME RECEIVING PAYMENT FROM DEFAULT RISK ADJUSTMENT CHARGE	DEFAULT RISK ADJUSTMENT ALLOCATION AMOUNT
IL	Small Group	99129	Aetna, Inc.	\$30.47
IN	Small Group	11104	Federated Mutual	\$104.16
IN	Small Group	17575	Anthem, Inc.	\$1,118.94
IN	Small Group	32378	Aetna, Inc.	\$9.10
IN	Small Group	33380	Indiana University Health	\$12.53
IN	Small Group	36373	UnitedHealth Group, Inc.	\$2.87
IN	Small Group	43442	Humana, Inc.	\$1.31
IN	Small Group	50816	Physicians Health Plan of Northern Indiana, Inc.	\$201.13
IN	Small Group	72850	UnitedHealth Group, Inc.	\$1,388.31
IN	Small Group	79828	Pekin Life Insurance Company	\$1.09
IN	Small Group	96992	Aetna, Inc.	\$0.08
IN	Small Group	99791	Humana, Inc.	\$180.27
KY	Individual	15411	Humana, Inc.	\$968.66
KY	Individual	23671	UnitedHealth Group, Inc.	\$4.64
KY	Individual	34822	Aetna, Inc.	\$28.36
KY	Individual	36239	Anthem, Inc.	\$50,630.96
KY	Individual	45636	CareSource	\$17,761.80
KY	Individual	47949	UnitedHealth Group, Inc.	\$278.00
LA	Individual	19636	Blue Cross Blue Shield of Louisiana	\$1,030.17
LA	Individual	38499	UnitedHealth Group, Inc.	\$0.81
LA	Individual	44965	Humana, Inc.	\$189.95
LA	Individual	67243	Vantage Health Plan, Inc.	\$222.52
LA	Individual	81941	Aetna, Inc.	\$2.14
LA	Individual	97176	Blue Cross Blue Shield of Louisiana	\$463.43
MI	Individual	15560	Blue Cross Blue Shield of Michigan	\$205.83
MI	Small Group	15560	Blue Cross Blue Shield of Michigan	\$15,157.95
MI	Small Group	20662	Physicians Health Plan	\$97.50
MI	Small Group	29241	Priority Health	\$576.40
MI	Individual	29698	Priority Health	\$167.62
MI	Small Group	29698	Priority Health	\$2,618.69
MI	Individual	37651	Health Alliance Plan (HAP)	\$21.04
MI	Small Group	37651	Health Alliance Plan (HAP)	\$676.79
MI	Individual	40047	Molina Healthcare	\$32.08
MI	Individual	46275	Humana, Inc.	\$9.80
MI	Small Group	52670	UnitedHealth Group, Inc.	\$0.99

STATE	RISK POOL	HIOS ID	INSURANCE COMPANY NAME RECEIVING PAYMENT FROM DEFAULT RISK ADJUSTMENT CHARGE	DEFAULT RISK ADJUSTMENT ALLOCATION AMOUNT
MI	Individual	58594	Meridian Health Plan of Michigan, Inc.	\$8.74
MI	Individual	60829	Physicians Health Plan	\$10.80
MI	Small Group	60829	Physicians Health Plan	\$329.76
MI	Small Group	62294	Humana, Inc.	\$50.44
MI	Small Group	63631	UnitedHealth Group, Inc.	\$1,409.71
MI	Individual	67183	Total Health Care USA, Inc.	\$15.59
MI	Small Group	67183	Total Health Care USA, Inc.	\$607.06
MI	Individual	67577	Health Alliance Plan (HAP)	\$5.62
MI	Small Group	67577	Health Alliance Plan (HAP)	\$871.23
MI	Individual	74917	McLaren Health Care	\$6.69
MI	Small Group	74917	McLaren Health Care	\$147.89
MI	Individual	81068	Aetna, Inc.	\$0.18
MI	Small Group	82649	Federated Mutual	\$363.56
MI	Small Group	95233	Paramount Insurance Company	\$92.14
MI	Individual	98185	Blue Cross Blue Shield of Michigan	\$224.11
MI	Small Group	98185	Blue Cross Blue Shield of Michigan	\$6,497.22
MO	Individual	30613	Humana, Inc.	\$52.49
MO	Individual	32753	Anthem, Inc.	\$376.21
MO	Individual	34762	Blue Cross and Blue Shield of Kansas City	\$118.88
MO	Individual	44240	Aetna, Inc.	\$27.59
MO	Individual	44527	Aetna, Inc.	\$34.86
MO	Individual	48161	Aetna, Inc.	\$2.61
MO	Individual	74483	Cigna	\$193.96
MO	Individual	96384	Cox HealthPlans	\$13.89
MS	Individual	11721	Blue Cross Blue Shield of Mississippi	\$173.47
MS	Individual	48963	Humana, Inc.	\$74.77
MS	Individual	90714	Centene Corporation	\$644.18
MS	Individual	97560	UnitedHealth Group, Inc.	\$0.15
NC	Individual	11512	Blue Cross Blue Shield of North Carolina	\$684.07
NC	Individual	40411	Cigna	\$1.13
NC	Individual	54332	UnitedHealth Group, Inc.	\$0.14
NC	Individual	61671	Aetna, Inc.	\$2.08
NC	Individual	73943	Cigna	\$18.69

STATE	RISK POOL	HIOS ID	INSURANCE COMPANY NAME RECEIVING PAYMENT FROM DEFAULT RISK ADJUSTMENT CHARGE	DEFAULT RISK ADJUSTMENT ALLOCATION AMOUNT
NE	Individual	15438	Aetna, Inc.	\$0.27
NE	Individual	20305	Medica Insurance Company	\$113.56
NE	Individual	29678	Blue Cross and Blue Shield of Nebraska	\$31.14
NE	Individual	44751	UnitedHealth Group, Inc.	\$0.10
NE	Individual	44794	Aetna, Inc.	\$115.96
NY	Small Group	11177	Metro Plus Health Plan	\$18.92
NY	Small Group	17210	Aetna, Inc.	\$1,463.26
NY	Small Group	18029	Independent Health	\$808.90
NY	Small Group	26420	UnitedHealth Group, Inc.	\$828.78
NY	Small Group	36346	HealthNow New York, Inc.	\$498.28
NY	Small Group	43477	Crystal Run Health Plans	\$61.28
NY	Small Group	44113	Anthem, Inc.	\$280.05
NY	Small Group	49526	HealthNow New York, Inc.	\$1,146.99
NY	Small Group	54297	UnitedHealth Group, Inc.	\$15.38
NY	Small Group	56184	MVP Health Plan, Inc.	\$57.50
NY	Small Group	61405	Healthfirst	\$7.05
NY	Small Group	70552	Independent Health	\$4.33
NY	Small Group	73886	Crystal Run Health Plans	\$27.20
NY	Small Group	74289	Oscar Health	\$7.91
NY	Small Group	78124	Excellus Health Plan, Inc.	\$3,515.99
NY	Small Group	80519	Anthem, Inc.	\$114.00
NY	Small Group	82483	North Shore-LIJ Health System	\$1,276.08
NY	Small Group	85629	UnitedHealth Group, Inc.	\$14,090.48
NY	Small Group	88582	EmblemHealth	\$223.92
NY	Small Group	89846	MVP Health Plan, Inc.	\$1,465.40
NY	Small Group	92551	CDPHP Universal Benefits, Inc.	\$738.63
NY	Small Group	94788	CDPHP Universal Benefits, Inc.	\$31.27
OK	Small Group	27243	Federated Mutual	\$75.77
OK	Individual	45480	UnitedHealth Group, Inc.	\$0.04
OK	Small Group	45480	UnitedHealth Group, Inc.	\$437.81
OK	Small Group	66946	Aetna, Inc.	\$269.69
OK	Small Group	76275	Aetna, Inc.	\$18.17
OK	Small Group	85757	UnitedHealth Group, Inc.	\$2,774.88
OK	Individual	87571	Health Care Service Corporation	\$1,034.99
OK	Small Group	87571	Health Care Service Corporation	\$19,615.42

STATE	RISK POOL	HIOS ID	INSURANCE COMPANY NAME RECEIVING PAYMENT FROM DEFAULT RISK ADJUSTMENT CHARGE	DEFAULT RISK ADJUSTMENT ALLOCATION AMOUNT
OK	Individual	87698	CommunityCare	\$0.07
OK	Small Group	87698	CommunityCare	\$623.68
OK	Individual	98905	CommunityCare	\$11.70
OK	Small Group	98905	CommunityCare	\$3,114.82
PA	Small Group	16322	UPMC Health Plan	\$1,739.27
PA	Small Group	18939	Aetna, Inc.	\$182.71
PA	Small Group	22444	Geisinger Health System	\$129.49
PA	Small Group	23489	UnitedHealth Group, Inc.	\$512.52
PA	Small Group	31609	Independence Blue Cross	\$2,122.85
PA	Small Group	33709	Highmark	\$271.03
PA	Small Group	33871	Independence Blue Cross	\$3,038.24
PA	Small Group	33906	Aetna, Inc.	\$11.25
PA	Small Group	38949	Highmark	\$0.04
PA	Small Group	45127	Capital Blue Cross	\$2,190.06
PA	Small Group	53789	Capital Blue Cross	\$23.65
PA	Small Group	55957	Highmark	\$218.17
PA	Small Group	62560	UPMC Health Plan	\$77.91
PA	Small Group	64844	Aetna, Inc.	\$66.51
PA	Small Group	70194	Highmark	\$19.89
PA	Small Group	75729	Geisinger Health System	\$239.14
PA	Small Group	79279	Highmark	\$41.82
PA	Small Group	79962	Highmark	\$140.84
PA	Small Group	80148	Federated Mutual	\$66.14
PA	Small Group	82795	Capital Blue Cross	\$2.06
PA	Small Group	93838	Aetna, Inc.	\$6.61
TX	Small Group	19046	Federated Mutual	\$730.04
TX	Individual	20069	Oscar Health	\$126.82
TX	Individual	26539	FirstCare Health Plans	\$103.62
TX	Small Group	26539	FirstCare Health Plans	\$1,146.35
TX	Individual	27248	Community Health Choice, Inc.	\$635.83
TX	Individual	29418	Centene Corporation	\$846.98
TX	Individual	30609	Memorial Hermann Health Plan	\$8.39
TX	Small Group	30609	Memorial Hermann Health Plan	\$1,260.95
TX	Individual	32673	Humana, Inc.	\$49.16
TX	Small Group	32673	Humana, Inc.	\$11,077.39
TX	Individual	33602	Health Care Service Corporation	\$2,353.91

STATE	RISK POOL	HIOS ID	INSURANCE COMPANY NAME RECEIVING PAYMENT FROM DEFAULT RISK ADJUSTMENT CHARGE	DEFAULT RISK ADJUSTMENT ALLOCATION AMOUNT
TX	Small Group	33602	Health Care Service Corporation	\$105,531.08
TX	Individual	37392	Universal Health Services, Inc.	\$35.79
TX	Small Group	37392	Universal Health Services, Inc.	\$3.18
TX	Individual	37755	Scott & White Health Plan	\$42.54
TX	Small Group	37755	Scott & White Health Plan	\$310.97
TX	Small Group	40220	UnitedHealth Group, Inc.	\$1,163.00
TX	Individual	40788	Scott & White Health Plan	\$18.93
TX	Small Group	40788	Scott & White Health Plan	\$2,580.26
TX	Individual	41541	Memorial Hermann Health Plan	\$27.19
TX	Small Group	41541	Memorial Hermann Health Plan	\$354.14
TX	Small Group	41549	FirstCare Health Plans	\$121.12
TX	Individual	45786	Molina Healthcare	\$939.88
TX	Individual	53799	US Health Group	\$0.30
TX	Individual	55409	Cigna	\$48.02
TX	Small Group	58840	Aetna, Inc.	\$13.15
TX	Individual	63141	Humana, Inc.	\$0.37
TX	Small Group	63141	Humana, Inc.	\$1,696.50
TX	Individual	66252	CHRISTUS Health	\$140.87
TX	Individual	71837	Sendero Health Plans, Inc.	\$141.62
TX	Individual	76589	Cigna	\$3.78
TX	Small Group	81795	Arkansas Blue Cross and Blue Shield	\$160.25
TX	Individual	84479	Vista Health Plan, Inc.	\$4.53
TX	Small Group	84479	Vista Health Plan, Inc.	\$2.11
TX	Individual	91716	Aetna, Inc.	\$23.56
TX	Small Group	91716	Aetna, Inc.	\$1,282.36
TX	Small Group	98809	UnitedHealth Group, Inc.	\$20,171.70
UT	Individual	18167	Molina Healthcare	\$166.69
UT	Individual	22013	Cambia Health Solutions	\$26.07
UT	Small Group	22013	Cambia Health Solutions	\$293,072.73
UT	Small Group	29031	National Health Insurance Company	\$12,057.95
UT	Individual	34541	Cambia Health Solutions	\$0.09
UT	Individual	38927	Aetna, Inc.	\$0.76
UT	Small Group	38927	Aetna, Inc.	\$24,414.68
UT	Individual	42261	University of Utah Health Insurance Plans	\$24.64

STATE	RISK POOL	HIOS ID	INSURANCE COMPANY NAME RECEIVING PAYMENT FROM DEFAULT RISK ADJUSTMENT CHARGE	DEFAULT RISK ADJUSTMENT ALLOCATION AMOUNT
UT	Individual	43129	UnitedHealth Group, Inc.	\$0.55
UT	Small Group	46958	Humana, Inc.	\$9,761.24
UT	Small Group	48588	Aetna, Inc.	\$3,383.92
UT	Small Group	66413	UnitedHealth Group, Inc.	\$14,334.70
UT	Individual	68781	SelectHealth	\$354.72
UT	Small Group	68781	SelectHealth	\$1,089,034.81
UT	Small Group	80043	WMI Mutual Insurance Company	\$1,539.71
UT	Small Group	97462	UnitedHealth Group, Inc.	\$90,425.36