

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



Summary Report of 2019 and 2020 Benefit Year Risk Adjustment Data Validation Adjustments to Risk Adjustment Transfers

Released: November 16, 2022

Table of Contents

- I. Background3**
- II. HHS-RADV Summary Data4**
 - Table 1: HHS-RADV Summary Data for Adjustments to 2020 Benefit Year State Transfers and Comparison to HHS-RADV Adjustments to 2019 Benefit Year State Transfers 5**
- III. Issuer-Specific Adjustments to 2020 Risk Adjustment Transfers Based on the 2019 and 2020 Benefit Year HHS-RADV Results7**
 - Table 2a: Issuer-Specific 2019 and 2020 HHS-RADV Adjustments to 2020 Risk Adjustment Transfers for Individual, Non-Catastrophic Market Risk Pool (*Appendix A*) 8**
 - Table 2b: Issuer-Specific 2019 and 2020 HHS-RADV Adjustments to 2020 Risk Adjustment Transfers for Individual, Catastrophic Market Risk Pool (*Appendix A*) 19**
 - Table 2c: Issuer-Specific 2019 and 2020 HHS-RADV Adjustments to 2020 Risk Adjustment Transfers for Small Group Market Risk Pool (*Appendix A*) 25**
- IV. Issuer-Specific 2019 and 2020 HHS-RADV Adjustments to 2020 Risk Adjustment Transfers for Merged Market States.....43**
 - Table 3: Issuer-Specific 2019 and 2020 HHS-RADV Adjustments to 2020 Risk Adjustment Transfers for Merged Market Risk Pool (*Appendix B*) 43**
- V. Exiting Issuers and Issuer-Specific Adjustments to 2019 Benefit Year Risk Adjustment Transfers Based on 2019 Benefit Year HHS-RADV Results44**
- VI. Default Data Validation Charge.....45**
 - Table 4: 2019 Benefit Year HHS Default Data Validation Charge Summary Data 46**
 - Table 5: 2019 Benefit Year HHS Default Data Validation Charge (*Appendix C*) 46**
 - Table 6: 2019 Benefit Year HHS Default Data Validation Charge Allocation (*Appendix D*) 46**
- VII. HHS-Operated Risk Adjustment Program State-Specific Data (*Appendix E*)47**

I. Background

The Patient Protection and Affordable Care Act (ACA) established a permanent risk adjustment program¹ 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 ACA, 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 2019 and 2020 benefit years.

To ensure the integrity of the HHS-operated risk adjustment program and to validate the accuracy of data submitted by issuers for use in transfer 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 risk adjustment data validation (HHS-RADV) also ensures that issuers' 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.

CMS is publishing the annual report on issuers' HHS-RADV adjustments to risk adjustment transfer results. HHS-RADV results in this report refer to the reissued 2019 benefit year HHS-RADV results and the 2020 benefit year HHS-RADV results released on September 15, 2022, unless otherwise specified.² As finalized in the 2020 HHS-RADV Amendments Rule, CMS is transitioning from a prospective application of HHS-RADV results to applying HHS-RADV results to the benefit year being audited for all issuers.³ To effectuate this transition, the reissued 2019 benefit year HHS-RADV error rates were averaged with the 2020 benefit year HHS-RADV error rates and applied as one HHS-RADV error rate to 2020 benefit year plan liability risk scores and risk adjustment state transfers.⁴

This report sets forth by HIOS ID and state market risk pool the applicable adjustments to 2020 benefit year risk adjustment state transfers based on the averaged 2019 and 2020 benefit year HHS-RADV results. This report displays the 2020 benefit year risk adjustment state transfer

¹ See section 1343 of the ACA.

² See the Reissued 2019 Benefit Year Department of Health and Human Services Risk Adjustment Data Validation (HHS-RADV) Results and 2020 Benefit Year HHS-RADV Results Memo released on September 15, 2022 at <https://www.cms.gov/files/document/2019-and-2020-hhs-radv-results.pdf>.

³ See the Amendments to the HHS-Operated Risk Adjustment Data Validation (HHS-RADV) Under the Patient Protection and Affordable Care Act's HHS-Operated Risk Adjustment Program Final Rule; 85 FR 76979 at 77002-77005 (December 1, 2020) (2020 HHS-RADV Amendments Rule).

⁴ If an issuer is identified as an outlier in one benefit year and a non-outlier in the other, the HHS-RADV error rate for the benefit year they are a non-outlier will be zero (0) in the averaging of their 2019 and 2020 benefit year error rates. For more information on the exiting issuer policies applicable to 2019 and 2020 benefit year HHS-RADV, see the Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2020; Final Rule, 84 FR 17454 at 17503 - 17504 (April 25, 2019) (2020 Payment Notice) and see the 2020 HHS-RADV Amendments Rule, 85 FR 76979 at 76979-77007.

amounts that were provided in the summary report,^{5,6} the adjusted transfer amount due to the application of HHS-RADV error rates, and the difference between the amounts that will be collected (if an HHS-RADV charge amount is owed) in 2022 and subsequently paid (if an HHS-RADV payment amount is due), pending collections.

This report also includes information on 2019 benefit year default data validation charges under 45 C.F.R. § 153.630(b)(10) and allocations of those amounts. No issuers received a default data validation charge related to 2020 benefit year HHS-RADV.

Issuers will also receive new issuer-specific transfer reports for the 2020 benefit year on November 16, 2022, reflecting any adjustments to state transfers as a result of the application of the averaged 2019 and 2020 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,⁷ prior to the resolution of 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.

On September 15, 2022, HHS released the reissued 2019 Benefit Year HHS-RADV and 2020 Benefit Year HHS-RADV results. This included the publication of the Reissued 2019 Benefit Year HHS-RADV Results and 2020 Benefit Year HHS-RADV Results Memo,⁸ as well as the release of Issuer-Specific Metrics Reports, Enrollee-Level Metrics Reports, and Average Error Rate Reports to issuers in the HHS-RADV Audit Tool.⁹ The Reissued 2019 Benefit Year HHS-RADV Results and 2020 Benefit Year HHS-RADV Results Memo included an overview of the reissued 2019 benefit year HHS-RADV error rate results and the 2020 benefit year HHS-RADV results, including national program benchmarks and the state market risk pool weighted average error rate, and HHS-RADV failure rate group definitions for both the 2019 and 2020 benefit years of HHS-RADV.

II. HHS-RADV Summary Data

In the reissued 2019 benefit year HHS-RADV results, 85 state market risk pools were impacted due to the identification of outliers. In 2020 benefit year HHS-RADV, 78 state market risk pools were impacted due to the identification of outliers. After averaging outlier issuers' 2019 and 2020 benefit year error rates, a total of 102 out of 145 state market risk pools will have 2020 benefit year risk scores and state transfers adjusted due to outlier issuers. This contrasts with the reissued 2018 benefit year HHS-RADV results where only 59 of the 146 state market risk pools

⁵ The Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year can be found at: <https://www.cms.gov/sites/default/files/2021-06/RA%20Report%20BY2020.pdf>.

⁶ A small number of issuers may have transfer amounts that differ from the summary report, due to late-filed discrepancy adjustments.

⁷ See, e.g., the 2019 Payment Notice, 83 FR at 16961 – 16965 and the 2020 HHS-RADV Amendments Rule, 85 FR 76979 at 76998 – 77001.

⁸ See *supra* note 2.

⁹ The HHS-RADV Audit Tool can be accessed by issuers (issuer SO, back-up SO and RADV coordinators) at: <https://ccrms-rari.force.com/HHSRADVAuditTool/>.

had 2019 benefit year risk scores and state transfers adjusted due to outlier issuers.¹⁰ The averaging of 2019 and 2020 HHS-RADV results, in addition to error estimation methodological changes implemented beginning with 2019 benefit year HHS-RADV,¹¹ contributed to the increase in the number of state market risk pools being adjusted. We set forth the detailed summary data reflecting the application of the averaged 2019 and 2020 benefit year HHS-RADV results on risk adjustment transfers below. Table 1 also provides a comparison of this data to summary information on HHS-RADV adjustments to 2019 benefit year state transfers.¹² For information on the reissued 2019 benefit year HHS-RADV results and 2020 benefit year HHS-RADV results, please refer to the Reissued 2019 Benefit Year HHS-RADV Results and 2020 Benefit Year HHS-RADV Results Memo.¹³

Table 1: HHS-RADV Summary Data for Adjustments to 2020 Benefit Year State Transfers and Comparison to HHS-RADV Adjustments to 2019 Benefit Year State Transfers

	Individual, Non-Catastrophic		Small Group		Merged, Non-Catastrophic		Individual, Catastrophic	
	2020 RA	2019 RA	2020 RA	2019 RA	2020 RA	2019 RA	2020 RA	2019 RA
	with 2019/2020 RADV	with 2018 Reissued RADV	with 2019/2020 RADV	with 2018 Reissued RADV	with 2019/2020 RADV	with 2018 Reissued RADV	with 2019/2020 RADV	with 2018 Reissued RADV
RADV Adjustment as a percent of premium ¹⁴ - All Market Risk Pools	0.26%	0.28%	0.26%	0.47%	0.17%	0.26%	0.40%	0.18%
RADV Adjustment as a percent of premium - Market Risk Pools w/ RADV Adjustment	0.28%	0.69%	0.29%	0.79%	0.19%	0.29%	0.47%	0.50%
Number of States with Risk	49	49	49	49	2	2	45	46

¹⁰ See the Updated Summary Report of 2018 Benefit Year Risk Adjustment Data Validation Adjustments to Risk Adjustment Transfers released on January 20, 2022 at: <https://www.cms.gov/files/document/updated-by2018-hhsradv-adjustments-ra-transfers-summary-report.pdf>.

¹¹ See, for example, the application of a sliding scale adjustment beginning with 2019 HHS-RADV finalized in the 2020 HHS-RADV Amendments Rule, 85 FR at 76990 – 76994.

¹² See supra note 10.

¹³ See supra note 2.

¹⁴ Total Premium is reduced by 14 percent due to the administrative fee adjustment to statewide average premium in the risk adjustment state payment transfer formula.

	Individual, Non-Catastrophic		Small Group		Merged, Non-Catastrophic		Individual, Catastrophic	
	2020 RA	2019 RA	2020 RA	2019 RA	2020 RA	2019 RA	2020 RA	2019 RA
	with 2019/2020 RADV	with 2018 Reissued RADV	with 2019/2020 RADV	with 2018 Reissued RADV	with 2019/2020 RADV	with 2018 Reissued RADV	with 2019/2020 RADV	with 2018 Reissued RADV
Adjustment Covered Plans ¹⁵								
Number of States with Adjusted Risk Adjustment Transfers Due to HHS-RADV ¹⁶	36	18	39	27	1	1	26	13
Number of States without Adjusted Risk Adjustment Transfers Due to HHS-RADV	13	31	10	22	1	1	19	33
Number of Issuers w/ RADV Adjustment*	239 / 275	130 / 252	389 / 455	293 / 462	13 / 15	13 / 15	113 / 163	64 / 149
Number of Issuers w/RADV Charge*	133	67	209	109	12	12	57	29
Number of Issuers w/RADV Payment*	106	63	180	184	1	1	56	35

*Counts include issuers with greater than \$0.01 in HHS-RADV adjustments

For the 2020 benefit year, HHS-RADV adjustments as a percent of premiums decreased and remained low for individual non-catastrophic, small group and merged non-catastrophic market

¹⁵ See 45 CFR 153.20 for a definition of “Risk Adjustment Covered Plan”.

¹⁶ These numbers exclude single issuer markets in which the single issuer had a non-zero error rate.

risk pools, on average. For individual catastrophic market risk pools, the value increased. When limiting the analysis to those market risk pools with HHS-RADV adjustments, all four market risk pools decreased on average. Sixteen of the 36 individual non-catastrophic risk pool markets receiving an HHS-RADV adjustment to 2020 benefit year state transfers also received an adjustment to the 2019 benefit year state transfers as a result of the application of 2018 benefit year HHS-RADV results. Among the 39 small group market risk pools and the 26 catastrophic market risk pools receiving HHS-RADV adjustments to 2020 benefit year risk adjustment state transfers, the overlap with the market risk pools whose 2019 benefit year risk adjustment state transfers were impacted by HHS-RADV is 24 and 10, respectively. The number of issuers receiving an HHS-RADV payment remained relatively stable in the small group and merged risk pools across these benefit years, but the number of issuers receiving an HHS-RADV payment increased in the individual non-catastrophic and individual catastrophic risk pools.

III. Issuer-Specific Adjustments to 2020 Risk Adjustment Transfers Based on the 2019 and 2020 Benefit Year HHS-RADV Results

Below we set forth the 2020 benefit year risk adjustment state transfer amounts that were provided in the June 30, 2021 “Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year”¹⁷ and the 2020 benefit year risk adjustment state transfer amounts adjusted by the averaged 2019 and 2020 benefit year HHS-RADV results by issuer by state market risk pool. We note that a small number of issuers’ 2020 benefit year risk adjustment transfer amounts have been updated since the publication of the 2020 benefit year risk adjustment summary report due to adjustments made as a result of late-filed discrepancies.¹⁸

The issuer “Adjustment Amount” represents the difference between issuers’ 2020 benefit year risk adjustment state transfer and the adjusted state transfer amount due to the application of the averaged 2019 and 2020 benefit year HHS-RADV error rates. The Adjustment Amount is the amount that will be collected in calendar year 2022, and subsequently paid, pending collections. The Adjustment Amounts are subject to change due to HHS-RADV actionable discrepancies or successful appeals.

To calculate the issuer “Adjustment Amount,” CMS first applies HHS-RADV error rates to outlier issuers’ plan liability risk scores ($PLRS_i$) using the following formula:

$$AdjPLRS_i = (1 - TotalER_i) * PLRS_i$$

Where

$AdjPLRS_i$ = The plan liability risk score for issuer i after application of the error rate;

$TotalER_i$ = The final error rate for issuer i;¹⁹ and

$PLRS_i$ = The plan liability risk score recorded on EDGE for issuer i.

¹⁷ See supra notes 5 and 6.

¹⁸ See supra note 5. Risk adjustment transfer amounts announced in the applicable benefit year’s summary report are subject to change based on late-filed actionable discrepancies, as well as successful appeals.

¹⁹ An explanation of how $TotalER_i$ is calculated for each issuer is described in the Reissued 2019 Benefit Year HHS-RADV Results and 2020 Benefit Year HHS-RADV Results Memo available at <https://www.cms.gov/files/document/2019-and-2020-hhs-radv-results.pdf>.

The application of HHS-RADV error rates to outlier issuers' risk scores affects the state average risk score for a state market risk pool, which is used in the recalculation of state transfers to determine HHS-RADV adjustment payments or charges. Therefore, the effect of one or more issuers' error rate(s) on risk scores affects other issuers' risk adjustment state transfer calculations in that state market risk pool. Issuers without HHS-RADV error rates will not receive an adjustment to their EDGE $PLRS_i$, but those issuers could be subject to risk adjustment transfer adjustments if there are other issuers that are HHS-RADV outliers (i.e., have HHS-RADV error rates) in their state market risk pools.

Once CMS calculates each plan's adjusted risk score ($AdjPLRS_i$), CMS recalculates the transfer amounts under the state payment transfer formula using the adjusted risk scores for outlier issuers to calculate an adjusted transfer amount that is aggregated at the issuer level. The Adjustment Amount is calculated by taking the difference between each issuer's HHS-RADV adjusted transfer amount and the 2020 benefit year risk adjustment state transfer amount provided in the summary report.²⁰

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 2a: Issuer-Specific 2019 and 2020 HHS-RADV Adjustments to 2020 Risk Adjustment Transfers for Individual, Non-Catastrophic Market Risk Pool (Appendix A)

Individual, Non-Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
38344	Premera Blue Cross	AK	\$4,676,106.71	\$4,676,106.71	\$0.00
77963	Moda Assurance Company	AK	(\$4,676,106.73)	(\$4,676,106.73)	\$0.00
46944	Blue Cross and Blue Shield of Alabama	AL	\$9,092,596.90	\$9,092,596.90	\$0.00
73301	Bright Health Insurance Company	AL	(\$9,092,596.97)	(\$9,092,596.97)	\$0.00
37903	Qualchoice Life and Health Insurance Company, INC	AR	(\$1,137,408.07)	\$23,201.85	\$1,160,609.92
62141	Celtic Insurance Company	AR	\$20,907,375.28	\$20,576,061.58	(\$331,313.70)
70525	QCA Health Plan INC	AR	(\$357,786.61)	(\$485,010.95)	(\$127,224.34)
75293	USable Mutual Insurance Company	AR	(\$19,412,180.61)	(\$20,114,252.50)	(\$702,071.89)
13877	Oscar Health Plan, Inc.	AZ	(\$1,897,000.15)	(\$2,137,139.32)	(\$240,139.17)

²⁰ See supra notes 5 and 6. Issuers with late-filed discrepancies in their state market risk pools will have an additional adjustment amount that will be incorporated into this calculation.

Individual, Non-Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
53901	Blue Cross Blue Shield of Arizona	AZ	(\$24,593,352.44)	(\$27,745,502.24)	(\$3,152,149.80)
87247	Bright Health Insurance Company	AZ	(\$33,084,606.64)	(\$33,753,798.03)	(\$669,191.39)
91450	Health Net of Arizona, Inc.	AZ	\$61,020,441.92	\$65,541,900.39	\$4,521,458.47
97667	Cigna HealthCare of Arizona, Inc	AZ	(\$1,445,482.67)	(\$1,905,460.81)	(\$459,978.14)
10544	Oscar Health Plan of California	CA	(\$146,556,958.58)	(\$151,510,801.47)	(\$4,953,842.89)
18126	Molina Healthcare of California	CA	(\$47,853,673.19)	(\$49,900,037.66)	(\$2,046,364.47)
27603	Blue Cross of California(Anthem BC)	CA	(\$84,437,684.10)	(\$89,113,632.81)	(\$4,675,948.71)
40513	Kaiser Foundation Health Plan, Inc.	CA	(\$439,615,592.98)	(\$369,067,830.49)	\$70,547,762.49
47579	Chinese Community Health Plan	CA	(\$20,862,070.11)	(\$21,192,995.41)	(\$330,925.30)
64210	Sutter Health Plan	CA	(\$499,307.40)	(\$1,714,655.93)	(\$1,215,348.53)
67138	Health Net of California, Inc.	CA	(\$173,992,713.82)	(\$182,747,641.38)	(\$8,754,927.56)
70285	CA Physician's Service dba Blue Shield of CA	CA	\$1,029,581,067.34	\$990,053,547.15	(\$39,527,520.19)
84014	Valley Health Plan	CA	(\$48,393,385.22)	(\$49,160,676.76)	(\$767,291.54)
92499	Sharp Health Plan	CA	\$13,271,985.28	\$11,741,221.75	(\$1,530,763.53)
92815	Local Initiative Health Authority for Los Angeles County	CA	(\$91,124,475.78)	(\$94,164,039.50)	(\$3,039,563.72)
93689	Western Health Advantage	CA	(\$5,061,427.72)	(\$5,704,015.38)	(\$642,587.66)
99110	Health Net Life Insurance Company	CA	\$15,544,236.30	\$12,481,558.13	(\$3,062,678.17)
21032	Kaiser Foundation Health Plan of Colorado	CO	(\$13,390,906.91)	(\$11,571,856.50)	\$1,819,050.41
31070	Bright Health Insurance Company	CO	(\$44,965,981.48)	(\$42,870,408.21)	\$2,095,573.27
44559	Oscar Insurance Company	CO	(\$1,732,528.23)	(\$1,790,763.25)	(\$58,235.02)
49375	Cigna Health and Life Insurance Company	CO	\$9,512,261.36	\$8,858,630.91	(\$653,630.45)
63312	Friday Health Plans of Colorado, Inc	CO	(\$5,203,377.64)	(\$5,381,726.37)	(\$178,348.73)
66699	Denver Health Medical Plan, Inc.	CO	\$20,955,763.54	\$19,685,550.36	(\$1,270,213.18)
76680	HMO Colorado Inc(Anthem BCBS)	CO	\$33,393,176.99	\$31,701,595.77	(\$1,691,581.22)
97879	Rocky Mountain Health Maintenance Organization Inc	CO	\$1,431,592.32	\$1,368,977.40	(\$62,614.92)
75091	ConnectiCare, Inc.	CT	(\$994,078.05)	(\$994,078.05)	\$0.00

Individual, Non-Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
76962	ConnectiCare Benefits, Inc.	CT	(\$32,199,672.97)	(\$32,199,672.97)	\$0.00
86545	Anthem Health Plans Inc(Anthem BCBS)	CT	\$17,885,195.42	\$17,885,195.42	\$0.00
94815	ConnectiCare Insurance Company, Inc.	CT	\$15,308,555.51	\$15,308,555.51	\$0.00
78079	Group Hospitalization and Medical Services	DC	\$9,784,472.97	\$9,408,068.09	(\$376,404.88)
86052	CareFirst BlueChoice	DC	(\$6,635,613.27)	(\$6,713,155.80)	(\$77,542.53)
94506	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	DC	(\$3,148,859.71)	(\$2,694,912.31)	\$453,947.40
76168	Highmark BCBSD Inc.	DE	\$0.01	\$0.01	\$0.00
12379	Bright Health Insurance Company of Florida	FL	(\$66,491,085.27)	(\$66,262,708.21)	\$228,377.06
16842	Blue Cross Blue Shield of FL Inc.	FL	\$847,863,945.99	\$850,764,853.08	\$2,900,907.09
19898	AvMed, Inc	FL	\$4,188,823.28	\$4,232,588.87	\$43,765.59
21663	Celtic Insurance Company	FL	(\$534,155,117.27)	(\$532,245,041.43)	\$1,910,075.84
30252	Health Options, Inc.	FL	\$15,424,415.28	\$17,740,183.88	\$2,315,768.60
36194	Health First Commercial Plans, Inc.	FL	\$9,368,611.46	\$9,458,289.55	\$89,678.09
40572	Oscar Insurance Company of Florida	FL	(\$245,029,341.52)	(\$252,814,819.93)	(\$7,785,478.41)
48121	Cigna Health and Life Insurance Company	FL	(\$9,980,191.83)	(\$9,935,343.86)	\$44,847.97
54172	Molina Healthcare of Florida, Inc.	FL	(\$44,924,466.99)	(\$44,849,258.73)	\$75,208.26
56503	Florida Health Care Plan, Inc	FL	\$23,734,406.69	\$23,911,257.08	\$176,850.39
49046	Blue Cross and Blue Shield of GA, Inc	GA	(\$35,149,601.06)	(\$35,084,259.35)	\$65,341.71
58081	Oscar Health Plan of Georgia	GA	(\$65,317.93)	(\$65,105.54)	\$212.39
60224	CareSource Georgia Co.	GA	(\$40,762,220.02)	(\$41,073,585.80)	(\$311,365.78)
70893	Ambetter of Peach State	GA	\$42,626,873.26	\$42,891,215.54	\$264,342.28
83761	Alliant Health Plans	GA	\$8,156,858.27	\$7,918,994.27	(\$237,864.00)
89942	Kaiser Foundation Health Plan of Georgia, Inc.	GA	\$25,193,407.56	\$25,412,740.79	\$219,333.23
18350	Hawaii Medical Service Association	HI	\$9,504,367.32	\$9,153,574.50	(\$350,792.82)
60612	Kaiser Foundation Health Plan, Inc.	HI	(\$9,504,367.33)	(\$9,153,574.49)	\$350,792.84
25896	Wellmark Health Plan of Iowa, Inc	IA	\$2,929,709.52	\$2,929,709.52	\$0.00
74406	Wellmark Value Health Plan, Inc.	IA	\$369,935.89	\$369,935.89	\$0.00
93078	Medica Insurance Company	IA	(\$3,299,645.33)	(\$3,299,645.33)	\$0.00

Individual, Non-Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
26002	SelectHealth	ID	(\$11,345,025.31)	(\$11,356,181.23)	(\$11,155.92)
38128	Montana Health Cooperative	ID	\$12,360,224.19	\$12,356,067.93	(\$4,156.26)
44648	Regence Blue Shield of Idaho	ID	\$2,338,043.79	\$2,337,497.19	(\$546.60)
60597	PacificSource Health Plans	ID	\$2,048,482.09	\$2,073,768.53	\$25,286.44
61589	Blue Cross of Idaho	ID	(\$5,401,724.76)	(\$5,411,152.42)	(\$9,427.66)
20129	Health Alliance Medical Plans, Inc.	IL	\$4,782,955.51	\$2,966,091.15	(\$1,816,864.36)
27833	Celtic Insurance Company	IL	(\$84,358,289.72)	(\$85,667,862.77)	(\$1,309,573.05)
36096	Blue Cross Blue Shield of Illinois	IL	\$100,390,032.44	\$104,068,342.38	\$3,678,309.94
53882	Cigna HealthCare of Illinois, Inc.	IL	(\$21,186,753.41)	(\$21,652,659.67)	(\$465,906.26)
85773	Quartz Health Benefit Plans Corporation	IL	\$372,055.17	\$286,088.89	(\$85,966.28)
54192	CareSource Indiana, Inc	IN	(\$27,897,882.55)	(\$27,897,882.55)	\$0.00
76179	Celtic Insurance Company	IN	\$27,897,882.46	\$27,897,882.46	\$0.00
18558	Blue Cross and Blue Shield of Kansas, Inc	KS	(\$9,658,780.67)	(\$12,515,320.46)	(\$2,856,539.79)
39520	Medica Insurance Company	KS	(\$6,279,367.47)	(\$5,703,942.16)	\$575,425.31
43490	Oscar Insurance Company	KS	\$1,814,421.91	\$1,858,969.40	\$44,547.49
76763	Cigna Health and Life Insurance Company	KS	(\$4,680,908.90)	(\$4,507,093.90)	\$173,815.00
80065	Sunflower State Health Plan, Inc	KS	\$18,804,635.14	\$20,867,387.09	\$2,062,751.95
36239	Anthem Health Plans of KY(Anthem BCBS)	KY	(\$5,355,487.28)	(\$5,355,487.28)	\$0.00
45636	CareSource Kentucky Co.	KY	\$5,355,487.31	\$5,355,487.31	\$0.00
19636	HMO Louisiana, Inc.	LA	(\$69,237,266.81)	(\$70,727,859.48)	(\$1,490,592.67)
67243	Vantage Health Plan	LA	(\$8,377,533.76)	(\$5,983,345.47)	\$2,394,188.29
97176	Louisiana Health Service & Indemnity Company	LA	\$83,944,127.48	\$82,667,668.61	(\$1,276,458.87)
98780	CHRISTUS Health Plan Louisiana	LA	(\$6,329,326.91)	(\$5,956,463.64)	\$372,863.27
28137	CareFirst BlueChoice	MD	(\$5,913,641.79)	(\$11,674,643.89)	(\$5,761,002.10)
45532	CareFirst of Maryland	MD	\$43,219,005.80	\$41,681,836.11	(\$1,537,169.69)
90296	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	MD	(\$74,426,180.10)	(\$65,507,368.28)	\$8,918,811.82
94084	Group Hospitalization and Medical Services	MD	\$37,120,816.11	\$35,500,176.04	(\$1,620,640.07)
33653	Maine Community Health Options	ME	\$9,386,970.26	\$9,386,970.26	\$0.00
48396	Anthem Health Plans of ME(Anthem BCBS)	ME	(\$21,811,142.38)	(\$21,811,142.38)	\$0.00

Individual, Non-Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
96667	Harvard Pilgrim Health Care Inc.	ME	\$12,424,172.13	\$12,424,172.13	\$0.00
15560	Blue Cross Blue Shield of Michigan Mutual Insurance Company	MI	\$90,813,727.88	\$91,599,971.70	\$786,243.82
29698	Priority Health	MI	(\$47,696,607.67)	(\$46,741,692.54)	\$954,915.13
37651	Health Alliance Plan of Michigan	MI	(\$1,362,678.43)	(\$1,333,908.69)	\$28,769.74
40047	Molina Healthcare of Michigan, Inc.	MI	(\$3,344,147.61)	(\$3,231,462.31)	\$112,685.30
58594	Meridian Health Plan of Michigan, Inc.	MI	(\$10,232,049.16)	(\$10,136,555.74)	\$95,493.42
60829	Physicians Health Plan	MI	(\$5,101,811.76)	(\$5,024,614.61)	\$77,197.15
67183	Total Health Care	MI	\$198,112.59	\$329,835.20	\$131,722.61
67577	Alliance Health & Life Insurance Co	MI	(\$748,714.11)	(\$732,241.83)	\$16,472.28
74917	McLaren Health Plan	MI	\$1,257,250.62	(\$2,348,456.18)	(\$3,605,706.80)
77739	Oscar Insurance Company	MI	(\$2,863,500.44)	(\$2,950,954.63)	(\$87,454.19)
98185	Blue Care Network of Michigan	MI	(\$20,919,581.99)	(\$19,429,920.29)	\$1,489,661.70
31616	Medica Insurance Company	MN	\$20,738,269.83	\$20,738,269.83	\$0.00
34102	Group Health Plan Inc	MN	(\$19,358,251.90)	(\$19,358,251.90)	\$0.00
57129	HMO Minnesota	MN	\$10,405,853.04	\$10,405,853.04	\$0.00
85736	UCare Minnesota	MN	(\$10,539,516.44)	(\$10,539,516.44)	\$0.00
88102	PreferredOne Insurance Company	MN	(\$1,246,354.55)	(\$1,246,354.55)	\$0.00
32753	Healthy Alliance Life Co(Anthem BCBS)	MO	(\$23,057,659.97)	(\$23,089,185.34)	(\$31,525.37)
47840	SSM Health Insurance Company	MO	(\$11,928,339.43)	(\$11,930,020.32)	(\$1,680.89)
53461	Medica Insurance Company	MO	(\$2,086,163.16)	(\$1,943,261.63)	\$142,901.53
69512	Oscar Insurance Company	MO	\$1,383,457.54	\$1,382,680.37	(\$777.17)
74483	Cigna Health and Life Insurance Company	MO	\$11,412,903.71	\$11,379,068.66	(\$33,835.05)
96384	Cox HealthPlans	MO	\$2,123,438.02	\$2,122,533.15	(\$904.87)
99723	Celtic Insurance Company	MO	\$22,152,363.27	\$22,078,185.19	(\$74,178.08)
11721	Blue Cross Blue Shield of Mississippi	MS	(\$4,470,119.10)	(\$4,792,150.28)	(\$322,031.18)
79975	Molina Healthcare of Mississippi, Inc	MS	(\$841,557.15)	(\$698,067.17)	\$143,489.98
90714	Ambetter of Magnolia	MS	\$5,311,676.25	\$5,490,217.43	\$178,541.18
23603	PacificSource Health Plans	MT	(\$8,559,910.84)	(\$9,203,471.66)	(\$643,560.82)
30751	Blue Cross and Blue Shield of Montana	MT	\$23,829,157.63	\$24,300,732.89	\$471,575.26

Individual, Non-Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
32225	Montana Health Cooperative	MT	(\$15,269,246.80)	(\$15,097,261.26)	\$171,985.54
11512	Blue Cross Blue Shield of North Carolina	NC	\$25,854,465.04	\$26,003,660.52	\$149,195.48
37900	Bright Health Company of North Carolina	NC	(\$36,916,417.85)	(\$36,405,759.34)	\$510,658.51
73943	Cigna HealthCare of North Carolina, Inc.	NC	\$3,420,568.31	\$3,305,014.25	(\$115,554.06)
77264	Ambetter of North Carolina Inc.	NC	\$7,641,384.52	\$7,097,084.56	(\$544,299.96)
37160	Blue Cross Blue Shield of North Dakota	ND	\$6,676,805.92	\$6,676,805.92	\$0.00
73751	Medica Health Plans	ND	\$896,251.66	\$896,251.66	\$0.00
89364	Sanford Health Plan	ND	(\$7,573,057.61)	(\$7,573,057.61)	\$0.00
20305	Medica Insurance Company	NE	\$877,585.44	\$687,574.00	(\$190,011.44)
83653	Bright Health Insurance Company	NE	(\$877,585.45)	(\$687,574.02)	\$190,011.43
59025	Harvard Pilgrim Health Care of NE	NH	\$11,917,664.57	\$12,008,984.18	\$91,319.61
75841	Celtic Insurance Company	NH	\$4,470,926.53	\$4,434,319.92	(\$36,606.61)
96751	Matthew Thornton Hlth Plan(Anthem BCBS)	NH	(\$16,388,591.11)	(\$16,443,304.12)	(\$54,713.01)
13953	Horizon Healthcare of New Jersey, Inc.	NJ	(\$15,060.97)	(\$14,840.36)	\$220.61
23818	Oscar Garden State Insurance Corporation	NJ	(\$4,014,435.82)	(\$2,806,437.87)	\$1,207,997.95
77263	Oxford Health Insurance, Inc.	NJ	\$14,124,003.61	\$14,541,050.80	\$417,047.19
77606	AmeriHealth HMO	NJ	(\$6,158,911.17)	(\$9,527,676.96)	(\$3,368,765.79)
91661	Horizon Healthcare Services, Inc.	NJ	\$106,195,318.62	\$133,772,546.55	\$27,577,227.93
91762	AmeriHealth Ins Company of New Jersey	NJ	(\$110,130,914.30)	(\$135,964,642.21)	(\$25,833,727.91)
19722	Molina Healthcare of New Mexico, Inc.	NM	(\$3,943,957.36)	(\$3,831,803.28)	\$112,154.08
42776	True Health New Mexico, Inc.	NM	(\$5,524,186.09)	(\$5,544,986.44)	(\$20,800.35)
57173	Presbyterian Health Plan	NM	\$1,824,109.72	\$1,805,542.30	(\$18,567.42)
75605	Blue Cross Blue Shield of New Mexico	NM	\$6,813,670.21	\$6,796,142.73	(\$17,527.48)
93091	New Mexico Health Connections	NM	\$830,363.46	\$775,104.72	(\$55,258.74)
41094	Hometown Health Plan Inc	NV	(\$3,698,155.89)	(\$3,698,155.89)	\$0.00
45142	SilverSummit Healthplan, Inc.	NV	\$26,696,999.78	\$26,696,999.78	\$0.00
60156	HMO Colorado Inc(Anthem BCBS)	NV	(\$10,936,670.43)	(\$10,936,670.43)	\$0.00
83198	Sierra Health and Life Insurance Company, Inc.	NV	\$2,875,555.11	\$2,875,555.11	\$0.00

Individual, Non-Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
85266	Hometown Health Providers Insurance Company, Inc	NV	\$3,334,926.61	\$3,334,926.61	\$0.00
95865	Health Plan of Nevada, Inc.	NV	(\$18,272,655.14)	(\$18,272,655.14)	\$0.00
11177	Metro Plus Health Plan	NY	\$1,230,795.86	(\$892,684.65)	(\$2,123,480.51)
17210	Aetna Life Insurance Company	NY	(\$7,091.12)	(\$5,224.69)	\$1,866.43
18029	Independent Health Benefits Corporation	NY	\$6,607,327.46	\$6,880,240.65	\$272,913.19
25303	New York State Catholic Health Plan, Inc.	NY	(\$92,018,476.57)	(\$88,024,318.59)	\$3,994,157.98
36346	BlueShield of Northeastern New York	NY	\$1,583,329.80	\$1,698,796.47	\$115,466.67
41046	HealthPlus HP, LLC,	NY	\$29,440,754.81	\$27,472,658.82	(\$1,968,095.99)
44113	Empire HealthChoice Assurance, Inc.	NY	\$139,603.68	\$140,650.18	\$1,046.50
49526	BlueCross BlueShield of Western New York	NY	\$7,487,520.00	\$7,797,998.02	\$310,478.02
54235	UnitedHealthcare of New York, Inc	NY	\$22,801,555.20	\$23,342,350.54	\$540,795.34
54297	UnitedHealthcare Insurance Company of New York	NY	\$283,311.34	\$288,094.38	\$4,783.04
56184	MVP Health Care Inc.	NY	\$314,593.97	\$1,666,398.01	\$1,351,804.04
61405	Healthfirst Insurance Company, Inc.	NY	\$500,959.75	\$512,154.77	\$11,195.02
74289	Oscar Insurance Corporation	NY	(\$34,808,007.13)	(\$43,273,192.34)	(\$8,465,185.21)
78124	Excellus Health Plan, Inc.	NY	\$28,781,587.65	\$32,525,864.83	\$3,744,277.18
88582	Health Insurance Plan of Greater New York	NY	\$16,777,286.52	\$17,631,086.28	\$853,799.76
91237	Healthfirst PHSP Inc.	NY	\$5,315,108.15	\$6,899,404.26	\$1,584,296.11
94788	Capital District Physicians' Health Plan, Inc.	NY	\$5,569,840.65	\$5,339,723.07	(\$230,117.58)
28162	AultCare Insurance Company	OH	\$2,924,988.55	\$3,089,811.93	\$164,823.38
29276	Community Insurance Company(Anthem BCBS)	OH	\$1,409,744.53	\$1,560,683.45	\$150,938.92
29341	Oscar Buckeye State Insurance Corp.	OH	(\$9,609,297.08)	(\$9,611,431.54)	(\$2,134.46)
41047	Buckeye Community Health Plan	OH	(\$4,287,701.85)	(\$3,270,747.74)	\$1,016,954.11
45845	Oscar Insurance Corporation of Ohio	OH	\$21,917,996.54	\$17,575,025.52	(\$4,342,971.02)
52664	Summa Insurance Company Inc.	OH	\$1,030,673.63	\$1,088,825.12	\$58,151.49
64353	Molina Healthcare of Ohio, Inc.	OH	\$18,935,988.12	\$19,548,729.71	\$612,741.59

Individual, Non-Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
74313	Paramount Insurance Company	OH	\$1,122,216.61	\$1,264,430.74	\$142,214.13
77552	CareSource	OH	(\$3,653,814.22)	(\$2,422,997.91)	\$1,230,816.31
83396	The Health Plan of the Upper Ohio Valley	OH	\$495,937.75	\$304,068.21	(\$191,869.54)
99969	Medical Mutual of Ohio	OH	(\$30,286,732.63)	(\$29,126,397.49)	\$1,160,335.14
21333	Medica Insurance Company	OK	(\$18,716,103.24)	(\$19,134,201.25)	(\$418,098.01)
40463	Bright Health Insurance Company	OK	(\$13,850,984.23)	(\$13,590,064.51)	\$260,919.72
87571	Blue Cross Blue Shield of Oklahoma	OK	\$31,638,741.34	\$31,850,618.04	\$211,876.70
98905	CommunityCare HMO Inc.	OK	\$928,346.14	\$873,647.66	(\$54,698.48)
10091	PacificSource Health Plans	OR	(\$6,935,238.50)	(\$7,937,052.82)	(\$1,001,814.32)
10940	Health Net Plan of Oregon, Inc.	OR	\$1,150,148.26	\$1,171,520.63	\$21,372.37
39424	Moda Health Plan Inc	OR	\$7,773,812.49	\$7,335,800.24	(\$438,012.25)
56707	Providence Health Plan	OR	\$17,388,269.80	\$14,985,666.23	(\$2,402,603.57)
63474	BridgeSpan Health Company (OR)	OR	(\$736,176.23)	(\$829,984.71)	(\$93,808.48)
71287	Kaiser Foundation Health Plan of the Northwest	OR	(\$18,292,946.80)	(\$14,273,860.07)	\$4,019,086.73
77969	Regence BlueCross BlueShield of Oregon	OR	(\$347,869.06)	(\$452,089.51)	(\$104,220.45)
16322	UPMC Health Options	PA	(\$27,381,595.93)	(\$24,743,284.47)	\$2,638,311.46
22444	Geisinger Health Plan	PA	\$15,916,042.33	\$16,140,297.97	\$224,255.64
31609	Independence Blue Cross (QCC Ins Co.)	PA	\$29,057,411.60	\$28,616,145.08	(\$441,266.52)
33709	Highmark Inc.	PA	(\$13,154,175.90)	(\$11,487,544.24)	\$1,666,631.66
33871	Keystone Health Plan East	PA	(\$22,777,352.18)	(\$21,837,354.98)	\$939,997.20
38949	Keystone Health Plan West	PA	\$3,591,497.59	\$4,681,305.88	\$1,089,808.29
45127	Capital Advantage Assurance Company	PA	\$31,564,486.90	\$25,181,614.65	(\$6,382,872.25)
53789	Keystone Health Plan Central	PA	(\$2,047,826.20)	(\$2,115,670.78)	(\$67,844.58)
62560	UPMC Health Coverage	PA	(\$7,690.52)	(\$7,688.28)	\$2.24
75729	Geisinger Quality Options	PA	\$5,310,221.65	\$5,351,784.72	\$41,563.07
79279	Highmark Coverage Advantage Inc.	PA	(\$2,832,656.73)	(\$2,695,515.79)	\$137,140.94
79962	Highmark Benefits Group Inc.	PA	(\$6,038,391.18)	(\$5,878,389.27)	\$160,001.91
83731	First Priority Health	PA	\$120,044.87	\$120,563.09	\$518.22
86199	Pennsylvania Health & Wellness, Inc.	PA	(\$5,524,804.85)	(\$5,503,421.39)	\$21,383.46
98517	Oscar Health Plan of Pennsylvania, Inc.	PA	(\$5,795,211.60)	(\$5,822,842.14)	(\$27,630.54)

Individual, Non-Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
15287	Blue Cross & Blue Shield of Rhode Island	RI	\$2,232,836.20	(\$1,432,095.85)	(\$3,664,932.05)
77514	Neighborhood Health Plan of Rhode Island	RI	(\$2,232,836.18)	\$1,432,095.85	\$3,664,932.03
16985	Bright Health Company of South Carolina	SC	(\$6,404,100.87)	(\$6,374,055.40)	\$30,045.47
26065	Blue Cross and Blue Shield of South Carolina	SC	\$22,691,461.12	\$23,623,256.94	\$931,795.82
42326	MOLINA HEALTHCARE OF SOUTH CAROLINA, INC	SC	(\$3,828,497.51)	(\$4,146,380.53)	(\$317,883.02)
49532	BlueChoice HealthPlan of South Carolina, Inc.	SC	(\$8,116,855.00)	(\$8,280,172.09)	(\$163,317.09)
79222	Absolute Total Care, Inc	SC	(\$4,342,007.78)	(\$4,822,648.76)	(\$480,640.98)
31195	Sanford Health Plan	SD	\$2,400,958.30	\$2,400,958.30	\$0.00
60536	Avera Health Plans, Inc.	SD	(\$2,400,958.36)	(\$2,400,958.36)	\$0.00
14002	BlueCross BlueShield of Tennessee	TN	\$25,425,187.86	\$25,149,024.80	(\$276,163.06)
23552	Oscar Insurance Company of Texas	TN	(\$6,987,006.90)	(\$7,000,965.51)	(\$13,958.61)
70111	Celtic Insurance Company	TN	(\$11,489,680.90)	(\$11,515,556.52)	(\$25,875.62)
97906	Bright Health Insurance Company of Tennessee	TN	(\$25,753,788.36)	(\$25,258,315.41)	\$495,472.95
99248	Cigna Health and Life Insurance Company	TN	\$18,805,288.29	\$18,625,812.63	(\$179,475.66)
20069	Oscar Insurance Company of Texas	TX	(\$161,221,561.90)	(\$161,617,405.71)	(\$395,843.81)
26539	SHA, LLC	TX	\$13,055,231.69	\$12,966,759.89	(\$88,471.80)
27248	Community Health Choice, Inc.	TX	\$91,992,568.00	\$91,147,924.86	(\$844,643.14)
29418	Celtic Insurance Company	TX	(\$195,452,107.50)	(\$198,030,491.93)	(\$2,578,384.43)
33602	Blue Cross Blue Shield of Texas	TX	\$415,617,377.93	\$421,389,340.67	\$5,771,962.74
37755	Insurance Company of Scott & White	TX	\$1,444,274.09	\$1,447,141.48	\$2,867.39
40788	Scott and White Health Plan	TX	\$5,964,672.06	\$5,951,794.97	(\$12,877.09)
45786	Molina Healthcare of Texas, Inc.	TX	(\$165,101,202.55)	(\$165,824,192.81)	(\$722,990.26)
66252	CHRISTUS Health Plan	TX	(\$15,786,588.95)	(\$15,942,736.98)	(\$156,148.03)
71837	Sendero Health Plans, Inc.	TX	\$9,487,336.94	\$8,511,865.68	(\$975,471.26)
18167	Molina Healthcare of Utah, Inc.	UT	(\$2,143,987.72)	(\$2,127,260.36)	\$16,727.36
22013	Regence BlueCross BlueShield of Utah	UT	\$10,994,001.82	\$11,014,196.93	\$20,195.11
34541	BridgeSpan Health Company (UT)	UT	(\$58,624.84)	(\$58,559.97)	\$64.87

Individual, Non-Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
42261	University of Utah Health Insurance Plans	UT	\$34,126,457.46	\$33,248,686.48	(\$877,770.98)
68781	SelectHealth	UT	(\$38,370,310.65)	(\$37,557,209.62)	\$813,101.03
81808	Cigna Health and Life Insurance Company	UT	(\$4,547,536.03)	(\$4,519,853.48)	\$27,682.55
10207	CareFirst BlueChoice	VA	\$19,156,546.67	\$18,506,684.33	(\$649,862.34)
20507	Optima Health	VA	\$29,517,086.79	\$29,423,138.77	(\$93,948.02)
25922	Oscar Insurance Company	VA	(\$460,621.62)	(\$491,072.36)	(\$30,450.74)
37204	Piedmont Community HealthCare HMO, Inc.	VA	\$1,345,192.70	\$1,330,399.50	(\$14,793.20)
40308	Group Hospitalization and Medical Services	VA	\$24,316,561.86	\$24,303,168.10	(\$13,393.76)
41921	Cigna Health and Life Insurance Company	VA	(\$44,783,587.03)	(\$44,934,101.52)	(\$150,514.49)
80352	Virginia Premier Health Plan, Inc	VA	\$1,933,450.56	\$1,928,576.04	(\$4,874.52)
88380	HealthKeepers, Inc(Anthem BCBS)	VA	(\$20,151,667.36)	(\$20,455,571.66)	(\$303,904.30)
95185	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	VA	(\$10,872,962.60)	(\$9,611,221.11)	\$1,261,741.49
14057	PacificSource Health Plans	WA	(\$1,145,640.45)	(\$1,086,190.91)	\$59,449.54
23371	Kaiser Foundation Health Plan of the Northwest	WA	(\$7,591,935.07)	(\$7,387,332.94)	\$204,602.13
38229	Health Alliance Northwest Health Plan Inc.	WA	(\$29,654.09)	(\$29,654.48)	(\$0.39)
38498	Lifewise Health Plan of Washington	WA	(\$3,298,058.82)	(\$3,500,238.99)	(\$202,180.17)
45834	Providence Health Plan	WA	\$1,059,843.51	\$1,074,046.52	\$14,203.01
49831	Premera Blue Cross	WA	\$38,101,495.00	\$38,089,226.93	(\$12,268.07)
53732	BridgeSpan Health Company (WA)	WA	(\$1,737,056.33)	(\$1,730,822.16)	\$6,234.17
61836	Coordinated Care Corporation	WA	(\$2,757,161.86)	(\$2,778,592.41)	(\$21,430.55)
69364	Asuris Northwest Health	WA	\$572,316.29	\$571,781.02	(\$535.27)
71281	Regence BlueCross BlueShield Of Oregon (Clark County)	WA	\$1,816,418.81	\$1,815,232.35	(\$1,186.46)
80473	Kaiser Foundation Health Plan of Washington	WA	(\$46,404,569.04)	(\$46,432,678.40)	(\$28,109.36)
84481	Molina Healthcare of Washington, Inc.	WA	\$19,336,996.70	\$19,319,185.59	(\$17,811.11)
87718	Regence BlueShield	WA	\$2,077,005.34	\$2,076,037.86	(\$967.48)
14630	Children's Community Health Plan	WI	\$16,185,894.48	\$16,128,376.94	(\$57,517.54)
20173	HealthPartners Insurance Company	WI	(\$4,377,281.71)	(\$4,390,624.21)	(\$13,342.50)

Individual, Non-Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
37833	Unity Health Plans Insurance Corporation	WI	\$11,207,720.44	\$11,115,987.44	(\$91,733.00)
38166	Security Health Plan of Wisconsin, Inc.	WI	(\$14,366,095.57)	(\$14,470,352.35)	(\$104,256.78)
38345	Dean Health Plan	WI	(\$22,267,713.09)	(\$22,359,563.40)	(\$91,850.31)
52697	Molina Healthcare of Wisconsin, Inc.	WI	\$443,872.91	\$368,329.19	(\$75,543.72)
57845	Medica Health Plans of Wisconsin	WI	(\$309,472.81)	(\$360,929.25)	(\$51,456.44)
58326	MercyCare HMO, Inc.	WI	(\$2,297,499.77)	(\$2,316,259.28)	(\$18,759.51)
81413	Network Health Plan	WI	\$11,190,337.39	\$11,937,636.81	\$747,299.42
81974	Wisconsin Physicians Svc Insurance Corp - WI	WI	\$1,657,893.66	\$1,655,855.38	(\$2,038.28)
84670	WPS Health Plan, Inc. - WI	WI	\$1,849,066.46	\$1,844,093.72	(\$4,972.74)
86584	Aspirus Arise Health Plan of Wisconsin, Inc.	WI	(\$817,053.68)	(\$853,497.42)	(\$36,443.74)
87416	Common Ground Healthcare Cooperative	WI	\$810,655.18	\$621,116.56	(\$189,538.62)
94529	Group Health Cooperative of South Central Wisconsin	WI	\$1,089,676.09	\$1,079,829.76	(\$9,846.33)
31274	Highmark Blue Cross Blue Shield West Virginia	WV	\$8,929,828.74	\$9,442,520.52	\$512,691.78
50328	CareSource West Virginia Co.	WV	(\$9,010,862.21)	(\$9,338,737.76)	(\$327,875.55)
72982	The Health Plan of the Upper Ohio Valley	WV	\$81,033.49	(\$103,782.75)	(\$184,816.24)
11269	Blue Cross Blue Shield of Wyoming	WY	(\$0.01)	(\$0.01)	\$0.00

Table 2b: Issuer-Specific 2019 and 2020 HHS-RADV Adjustments to 2020 Risk Adjustment Transfers for Individual, Catastrophic Market Risk Pool (Appendix A)

Individual, Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
46944	Blue Cross and Blue Shield of Alabama	AL	\$48,480.53	\$48,480.53	\$0.00
73301	Bright Health Insurance Company	AL	(\$48,480.52)	(\$48,480.52)	\$0.00
13877	Oscar Health Plan, Inc.	AZ	\$159,322.66	\$159,216.71	(\$105.95)
53901	Blue Cross Blue Shield of Arizona	AZ	\$16,554.09	\$16,424.39	(\$129.70)
87247	Bright Health Insurance Company	AZ	(\$175,876.76)	(\$175,641.10)	\$235.66
10544	Oscar Health Plan of California	CA	(\$2,629,258.67)	(\$2,781,508.97)	(\$152,250.30)
18126	Molina Healthcare of California	CA	(\$96,389.37)	(\$97,470.71)	(\$1,081.34)
27603	Blue Cross of California(Anthem BC)	CA	(\$1,936,989.37)	(\$2,050,364.45)	(\$113,375.08)
40513	Kaiser Foundation Health Plan, Inc.	CA	\$1,388,678.29	\$1,829,227.56	\$440,549.27
47579	Chinese Community Health Plan	CA	(\$16,738.52)	(\$16,827.34)	(\$88.82)
67138	Health Net of California, Inc.	CA	(\$261,064.52)	(\$270,205.13)	(\$9,140.61)
70285	CA Physician's Service dba Blue Shield of CA	CA	\$3,864,067.72	\$3,782,435.01	(\$81,632.71)
84014	Valley Health Plan	CA	(\$296,618.43)	(\$302,974.60)	(\$6,356.17)
92499	Sharp Health Plan	CA	(\$618,818.90)	(\$639,000.21)	(\$20,181.31)
92815	Local Initiative Health Authority for Los Angeles County	CA	\$40,306.08	\$38,822.17	(\$1,483.91)
93689	Western Health Advantage	CA	(\$88,033.02)	(\$90,682.60)	(\$2,649.58)
99110	Health Net Life Insurance Company	CA	\$650,858.76	\$598,549.27	(\$52,309.49)
21032	Kaiser Foundation Health Plan of Colorado	CO	\$243,371.29	\$249,493.59	\$6,122.30
31070	Bright Health Insurance Company	CO	(\$974,019.48)	(\$936,669.24)	\$37,350.24
44559	Oscar Insurance Company	CO	(\$17,927.88)	(\$18,613.01)	(\$685.13)
63312	Friday Health Plans of Colorado, Inc	CO	(\$905,803.65)	(\$914,288.97)	(\$8,485.32)
76680	HMO Colorado Inc(Anthem BCBS)	CO	\$826,410.38	\$800,579.18	(\$25,831.20)

Individual, Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
87269	Rocky Mountain Hos&Med Svc(Anthem BCBS)	CO	\$827,969.35	\$819,498.46	(\$8,470.89)
76962	ConnectiCare Benefits, Inc.	CT	(\$112,015.98)	(\$112,015.98)	\$0.00
86545	Anthem Health Plans Inc(Anthem BCBS)	CT	\$112,015.97	\$112,015.97	\$0.00
86052	CareFirst BlueChoice	DC	\$14,144.82	\$12,346.87	(\$1,797.95)
94506	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	DC	(\$14,144.82)	(\$12,346.87)	\$1,797.95
76168	Highmark BCBSD Inc.	DE	\$0.00	\$0.00	\$0.00
12379	Bright Health Insurance Company of Florida	FL	(\$247,719.44)	(\$242,199.62)	\$5,519.82
36194	Health First Commercial Plans, Inc.	FL	\$372,439.44	\$388,489.24	\$16,049.80
40572	Oscar Insurance Company of Florida	FL	(\$31,302.29)	(\$55,577.26)	(\$24,274.97)
56503	Florida Health Care Plan, Inc	FL	(\$93,417.66)	(\$90,712.33)	\$2,705.33
49046	Blue Cross and Blue Shield of GA, Inc	GA	(\$517,844.26)	(\$518,940.15)	(\$1,095.89)
58081	Oscar Health Plan of Georgia	GA	(\$2,668.09)	(\$2,669.15)	(\$1.06)
89942	Kaiser Foundation Health Plan of Georgia, Inc.	GA	\$520,512.36	\$521,609.30	\$1,096.94
18350	Hawaii Medical Service Association	HI	\$0.00	\$0.00	\$0.00
93078	Medica Insurance Company	IA	(\$0.02)	(\$0.02)	\$0.00
26002	SelectHealth	ID	\$4,453.34	\$4,362.76	(\$90.58)
38128	Montana Health Cooperative	ID	(\$47,684.63)	(\$47,697.32)	(\$12.69)
60597	PacificSource Health Plans	ID	(\$33,201.57)	(\$33,027.68)	\$173.89
61589	Blue Cross of Idaho	ID	\$76,432.86	\$76,362.25	(\$70.61)
20129	Health Alliance Medical Plans, Inc.	IL	(\$172,731.93)	(\$175,343.73)	(\$2,611.80)
36096	Blue Cross Blue Shield of Illinois	IL	\$202,132.07	\$204,953.56	\$2,821.49
85773	Quartz Health Benefit Plans Corporation	IL	(\$29,400.12)	(\$29,609.83)	(\$209.71)
17575	Anthem Ins Companies Inc(Anthem BCBS)	IN	\$0.00	\$0.00	\$0.00
39520	Medica Insurance Company	KS	\$30,516.31	\$30,516.31	\$0.00
43490	Oscar Insurance Company	KS	(\$30,516.32)	(\$30,516.32)	\$0.00
36239	Anthem Health Plans of KY(Anthem BCBS)	KY	(\$337,670.53)	(\$337,670.53)	\$0.00

Individual, Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
45636	CareSource Kentucky Co.	KY	\$337,670.53	\$337,670.53	\$0.00
42690	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	MA	(\$256,240.62)	(\$256,240.62)	\$0.00
59763	Tufts Health Public Plans, Inc.	MA	\$246,235.46	\$246,235.46	\$0.00
88806	Fallon Community Health Plan	MA	\$10,005.15	\$10,005.15	\$0.00
28137	CareFirst BlueChoice	MD	(\$64,288.11)	(\$74,173.43)	(\$9,885.32)
90296	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	MD	\$64,288.11	\$74,173.46	\$9,885.35
33653	Maine Community Health Options	ME	\$133,534.17	\$133,534.17	\$0.00
48396	Anthem Health Plans of ME(Anthem BCBS)	ME	(\$38,358.22)	(\$38,358.22)	\$0.00
96667	Harvard Pilgrim Health Care Inc.	ME	(\$95,175.93)	(\$95,175.93)	\$0.00
15560	Blue Cross Blue Shield of Michigan Mutual Insurance Company	MI	\$2,204,246.09	\$2,205,856.00	\$1,609.91
37651	Health Alliance Plan of Michigan	MI	(\$134,538.99)	(\$134,370.56)	\$168.43
58594	Meridian Health Plan of Michigan, Inc.	MI	(\$52,441.07)	(\$52,417.70)	\$23.37
60829	Physicians Health Plan	MI	(\$8,492.48)	(\$8,489.76)	\$2.72
67577	Alliance Health & Life Insurance Co	MI	(\$62,834.83)	(\$62,816.45)	\$18.38
74917	McLaren Health Plan	MI	(\$30,218.20)	(\$32,765.93)	(\$2,547.73)
77739	Oscar Insurance Company	MI	(\$39,054.17)	(\$39,946.92)	(\$892.75)
98185	Blue Care Network of Michigan	MI	(\$1,876,666.32)	(\$1,875,048.66)	\$1,617.66
31616	Medica Insurance Company	MN	(\$181,332.86)	(\$181,332.86)	\$0.00
34102	Group Health Plan Inc	MN	(\$54,446.29)	(\$54,446.29)	\$0.00
85736	UCare Minnesota	MN	\$235,779.15	\$235,779.15	\$0.00
32753	Healthy Alliance Life Co(Anthem BCBS)	MO	\$648,180.18	\$646,127.05	(\$2,053.13)
47840	SSM Health Insurance Company	MO	(\$310,365.88)	(\$310,845.01)	(\$479.13)
53461	Medica Insurance Company	MO	(\$352,006.00)	(\$349,365.54)	\$2,640.46
69512	Oscar Insurance Company	MO	\$14,191.68	\$14,083.51	(\$108.17)
30751	Blue Cross and Blue Shield of Montana	MT	\$152,342.30	\$152,565.27	\$222.97
32225	Montana Health Cooperative	MT	(\$152,342.31)	(\$152,565.27)	(\$222.96)

Individual, Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
11512	Blue Cross Blue Shield of North Carolina	NC	\$219,814.07	\$217,497.87	(\$2,316.20)
37900	Bright Health Company of North Carolina	NC	(\$219,814.07)	(\$217,497.88)	\$2,316.19
37160	Blue Cross Blue Shield of North Dakota	ND	(\$54,077.84)	(\$54,077.84)	\$0.00
73751	Medica Health Plans	ND	\$36,712.01	\$36,712.01	\$0.00
89364	Sanford Health Plan	ND	\$17,365.85	\$17,365.85	\$0.00
20305	Medica Insurance Company	NE	\$13,019.87	\$12,992.84	(\$27.03)
83653	Bright Health Insurance Company	NE	(\$13,019.87)	(\$12,992.85)	\$27.02
59025	Harvard Pilgrim Health Care of NE	NH	\$651,671.98	\$652,768.56	\$1,096.58
96751	Matthew Thornton Hlth Plan(Anthem BCBS)	NH	(\$651,671.98)	(\$652,768.56)	(\$1,096.58)
23818	Oscar Garden State Insurance Corporation	NJ	(\$777,031.78)	(\$759,916.43)	\$17,115.35
91661	Horizon Healthcare Services, Inc.	NJ	\$468,631.87	\$483,046.33	\$14,414.46
91762	AmeriHealth Ins Company of New Jersey	NJ	\$308,399.91	\$276,870.11	(\$31,529.80)
57173	Presbyterian Health Plan	NM	\$89,506.66	\$89,506.66	\$0.00
75605	Blue Cross Blue Shield of New Mexico	NM	(\$70,790.38)	(\$70,790.38)	\$0.00
93091	New Mexico Health Connections	NM	(\$18,716.27)	(\$18,716.27)	\$0.00
33670	Rocky Mountain Hos&Med Svc(Anthem BCBS)	NV	\$358,250.16	\$358,250.16	\$0.00
41094	Hometown Health Plan Inc	NV	(\$100,062.14)	(\$100,062.14)	\$0.00
60156	HMO Colorado Inc(Anthem BCBS)	NV	(\$129,301.23)	(\$129,301.23)	\$0.00
83198	Sierra Health and Life Insurance Company, Inc.	NV	(\$155,043.89)	(\$155,043.89)	\$0.00
85266	Hometown Health Providers Insurance Company, Inc	NV	\$36,825.05	\$36,825.05	\$0.00
95865	Health Plan of Nevada, Inc.	NV	(\$10,667.95)	(\$10,667.95)	\$0.00
11177	Metro Plus Health Plan	NY	(\$5,443.98)	(\$5,413.82)	\$30.16
18029	Independent Health Benefits Corporation	NY	\$41,257.82	\$45,296.32	\$4,038.50
25303	New York State Catholic Health Plan, Inc.	NY	(\$372,823.39)	(\$187,503.13)	\$185,320.26
41046	HealthPlus HP, LLC,	NY	(\$54,742.03)	(\$38,995.60)	\$15,746.43

Individual, Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
54235	UnitedHealthcare of New York, Inc	NY	\$196,782.51	\$209,004.36	\$12,221.85
56184	MVP Health Care Inc.	NY	\$221,589.38	\$242,854.50	\$21,265.12
74289	Oscar Insurance Corporation	NY	(\$1,267,480.83)	(\$1,643,300.48)	(\$375,819.65)
78124	Excellus Health Plan, Inc.	NY	\$552,101.38	\$638,620.63	\$86,519.25
88582	Health Insurance Plan of Greater New York	NY	\$425,895.67	\$454,799.33	\$28,903.66
91237	Healthfirst PHSP Inc.	NY	\$246,519.40	\$265,530.94	\$19,011.54
94788	Capital District Physicians' Health Plan, Inc.	NY	\$16,344.08	\$19,106.95	\$2,762.87
28162	AultCare Insurance Company	OH	\$326,645.77	\$329,845.51	\$3,199.74
29276	Community Insurance Company(Anthem BCBS)	OH	\$156,586.19	\$158,988.41	\$2,402.22
29341	Oscar Buckeye State Insurance Corp.	OH	(\$103,753.07)	(\$103,429.71)	\$323.36
45845	Oscar Insurance Corporation of Ohio	OH	(\$5,556.71)	(\$30,122.78)	(\$24,566.07)
52664	Summa Insurance Company Inc.	OH	(\$78,715.27)	(\$78,500.65)	\$214.62
99969	Medical Mutual of Ohio	OH	(\$295,206.90)	(\$276,780.81)	\$18,426.09
21333	Medica Insurance Company	OK	(\$161,631.55)	(\$163,698.08)	(\$2,066.53)
40463	Bright Health Insurance Company	OK	\$6,188.72	\$8,996.11	\$2,807.39
87571	Blue Cross Blue Shield of Oklahoma	OK	\$340,878.51	\$340,534.90	(\$343.61)
98905	CommunityCare HMO Inc.	OK	(\$185,435.68)	(\$185,832.95)	(\$397.27)
10091	PacificSource Health Plans	OR	\$33,546.39	\$30,216.44	(\$3,329.95)
71287	Kaiser Foundation Health Plan of the Northwest	OR	(\$33,546.38)	(\$30,216.43)	\$3,329.95
16322	UPMC Health Options	PA	(\$101,792.30)	(\$100,453.90)	\$1,338.40
22444	Geisinger Health Plan	PA	\$225,360.35	\$225,247.33	(\$113.02)
31609	Independence Blue Cross (QCC Ins Co.)	PA	(\$128,492.42)	(\$131,602.44)	(\$3,110.02)
33709	Highmark Inc.	PA	\$189,658.60	\$195,074.74	\$5,416.14
38949	Keystone Health Plan West	PA	\$49,300.95	\$53,645.15	\$4,344.20
53789	Keystone Health Plan Central	PA	(\$25,101.73)	(\$32,067.04)	(\$6,965.31)
70194	Highmark Health Insurance Company	PA	(\$77,649.67)	(\$77,584.35)	\$65.32
79279	Highmark Coverage Advantage Inc.	PA	(\$175,522.55)	(\$175,024.69)	\$497.86

Individual, Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
79962	Highmark Benefits Group Inc.	PA	\$5,808.46	\$5,758.81	(\$49.65)
82795	Capital Advantage Insurance Company CAIC	PA	\$132,052.32	\$131,976.65	(\$75.67)
98517	Oscar Health Plan of Pennsylvania, Inc.	PA	(\$93,622.02)	(\$94,970.25)	(\$1,348.23)
16985	Bright Health Company of South Carolina	SC	(\$13,467.91)	(\$13,456.16)	\$11.75
26065	Blue Cross and Blue Shield of South Carolina	SC	\$146,129.21	\$148,648.25	\$2,519.04
49532	BlueChoice HealthPlan of South Carolina, Inc.	SC	(\$132,661.30)	(\$135,192.05)	(\$2,530.75)
31195	Sanford Health Plan	SD	\$401,158.98	\$401,158.98	\$0.00
60536	Avera Health Plans, Inc.	SD	(\$401,159.00)	(\$401,159.00)	\$0.00
23552	Oscar Insurance Company of Texas	TN	(\$256,380.46)	(\$259,463.29)	(\$3,082.83)
97906	Bright Health Insurance Company of Tennessee	TN	\$256,380.46	\$259,463.28	\$3,082.82
20069	Oscar Insurance Company of Texas	TX	(\$2,783,667.00)	(\$2,793,636.67)	(\$9,969.67)
33602	Blue Cross Blue Shield of Texas	TX	\$2,466,831.68	\$2,478,441.85	\$11,610.17
66252	CHRISTUS Health Plan	TX	\$316,835.30	\$315,194.83	(\$1,640.47)
68781	SelectHealth	UT	\$0.00	\$0.00	\$0.00
10207	CareFirst BlueChoice	VA	(\$363,915.86)	(\$377,651.13)	(\$13,735.27)
20507	Optima Health	VA	\$496,269.21	\$497,385.36	\$1,116.15
25922	Oscar Insurance Company	VA	\$2,191.55	\$2,145.97	(\$45.58)
88380	HealthKeepers, Inc(Anthem BCBS)	VA	(\$320,300.09)	(\$317,159.17)	\$3,140.92
95185	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	VA	\$185,755.20	\$195,278.98	\$9,523.78
13627	Blue Cross Blue Shield of Vermont	VT	\$4,225.04	\$4,225.04	\$0.00
77566	MVP Health Care Inc.	VT	(\$4,225.04)	(\$4,225.04)	\$0.00
14057	PacificSource Health Plans	WA	(\$137,746.76)	(\$135,463.54)	\$2,283.22
23371	Kaiser Foundation Health Plan of the Northwest	WA	\$274,913.40	\$275,930.61	\$1,017.21
38498	Lifewise Health Plan of Washington	WA	\$114,335.98	\$113,019.26	(\$1,316.72)
80473	Kaiser Foundation Health Plan of Washington	WA	(\$251,502.63)	(\$253,486.35)	(\$1,983.72)

Individual, Catastrophic Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
14630	Children's Community Health Plan	WI	\$319,482.64	\$319,482.64	\$0.00
20173	HealthPartners Insurance Company	WI	(\$47,475.83)	(\$47,475.83)	\$0.00
37833	Unity Health Plans Insurance Corporation	WI	\$112,283.56	\$112,283.56	\$0.00
38166	Security Health Plan of Wisconsin, Inc.	WI	\$129,640.13	\$129,640.13	\$0.00
38345	Dean Health Plan	WI	\$54,847.70	\$54,847.70	\$0.00
57845	Medica Health Plans of Wisconsin	WI	(\$114,337.30)	(\$114,337.30)	\$0.00
81974	Wisconsin Physicians Svc Insurance Corp - WI	WI	(\$3,732.81)	(\$3,732.81)	\$0.00
84670	WPS Health Plan, Inc. - WI	WI	(\$19,902.79)	(\$19,902.79)	\$0.00
86584	Aspirus Arise Health Plan of Wisconsin, Inc.	WI	(\$60,163.27)	(\$60,163.27)	\$0.00
87416	Common Ground Healthcare Cooperative	WI	(\$346,422.07)	(\$346,422.07)	\$0.00
94529	Group Health Cooperative of South Central Wisconsin	WI	(\$24,219.96)	(\$24,219.96)	\$0.00
31274	Highmark Blue Cross Blue Shield West Virginia	WV	\$0.00	\$0.00	\$0.00

Table 2c: Issuer-Specific 2019 and 2020 HHS-RADV Adjustments to 2020 Risk Adjustment Transfers for Small Group Market Risk Pool (Appendix A)

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
11082	Aetna Life Insurance Company	AK	(\$417,886.10)	(\$425,893.43)	(\$8,007.33)
38344	Premera Blue Cross	AK	\$1,523,951.23	\$1,522,651.78	(\$1,299.45)
73836	Moda Health Plan Inc	AK	(\$1,115,426.23)	(\$1,106,109.92)	\$9,316.31

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
80049	UnitedHealthcare Insurance Company	AK	\$9,361.13	\$9,351.59	(\$9.54)
46944	Blue Cross and Blue Shield of Alabama	AL	(\$433,571.42)	(\$433,571.42)	\$0.00
68259	UnitedHealthcare of Alabama, Inc.	AL	(\$336,056.61)	(\$336,056.61)	\$0.00
69461	UnitedHealthcare Insurance Company	AL	\$857,610.51	\$857,610.51	\$0.00
93018	Viva Health, Inc.	AL	(\$87,982.44)	(\$87,982.44)	\$0.00
13262	USABLE Mutual Insurance Company	AR	\$890,380.88	\$874,512.70	(\$15,868.18)
22732	UnitedHealthcare Insurance Company of the River Valley	AR	(\$457,011.29)	(\$473,523.58)	(\$16,512.29)
37903	Qualchoice Life and Health Insurance Company, INC	AR	(\$735,497.44)	(\$605,572.38)	\$129,925.06
65817	UnitedHealthcare of Arkansas, Inc.	AR	(\$878,172.09)	(\$890,565.71)	(\$12,393.62)
70525	QCA Health Plan INC	AR	(\$2,614,882.05)	(\$2,628,999.30)	(\$14,117.25)
75293	USABLE Mutual Insurance Company	AR	\$3,818,848.67	\$3,752,753.41	(\$66,095.26)
81392	UnitedHealthcare Insurance Company	AR	(\$23,666.61)	(\$28,605.16)	(\$4,938.55)
23307	Humana Health Plan, Inc.	AZ	(\$1,857,769.35)	(\$1,859,160.08)	(\$1,390.73)
23435	Banner Health and Aetna Health Plan Inc.	AZ	(\$522.27)	(\$529.08)	(\$6.81)
40702	UnitedHealthcare of Arizona, Inc.	AZ	(\$7,254,875.64)	(\$7,255,772.96)	(\$897.32)
53901	Blue Cross Blue Shield of Arizona	AZ	(\$3,975,009.86)	(\$3,983,324.42)	(\$8,314.56)
66105	Humana Insurance Company	AZ	\$622,288.39	\$647,722.42	\$25,434.03
77349	Banner Health and Aetna Health Insurance Company	AZ	(\$499,724.33)	(\$502,609.63)	(\$2,885.30)
78611	Aetna Health Inc. (a PA corp.)	AZ	\$9,436.96	\$9,428.05	(\$8.91)
82011	UnitedHealthcare Insurance Company	AZ	\$13,237,802.75	\$13,226,014.24	(\$11,788.51)
84251	Aetna Life Insurance Company	AZ	(\$294,011.69)	(\$294,148.00)	(\$136.31)
86830	Cigna Health and Life Insurance Company	AZ	(\$17,300.99)	(\$17,301.06)	(\$0.07)
97667	Cigna HealthCare of Arizona, Inc	AZ	\$29,686.03	\$29,680.48	(\$5.55)
10544	Oscar Health Plan of California	CA	(\$1,505,791.45)	(\$1,745,509.44)	(\$239,717.99)
20523	Aetna Health of California Inc.	CA	(\$6,344,342.28)	(\$7,033,697.24)	(\$689,354.96)

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
27330	Kaiser Permanente Insurance Company	CA	(\$589,458.17)	(\$626,149.61)	(\$36,691.44)
27603	Blue Cross of California(Anthem BC)	CA	\$230,307,161.00	\$212,455,960.76	(\$17,851,200.24)
37873	UnitedHealthcare Benefits Plan of California	CA	(\$7,205,322.41)	(\$9,752,493.38)	(\$2,547,170.97)
40513	Kaiser Foundation Health Plan, Inc.	CA	(\$301,645,788.92)	(\$238,324,747.76)	\$63,321,041.16
40733	Aetna Life Insurance Company	CA	\$12,783,906.33	\$11,950,478.26	(\$833,428.07)
47579	Chinese Community Health Plan	CA	(\$2,422,192.09)	(\$2,474,713.02)	(\$52,520.93)
49116	UHC of California	CA	(\$26,030,280.46)	(\$28,590,681.78)	(\$2,560,401.32)
56887	Ventura County Health Care Plan	CA	\$150,601.93	\$127,063.90	(\$23,538.03)
64210	Sutter Health Plan	CA	(\$21,000,768.66)	(\$29,164,333.60)	(\$8,163,564.94)
64618	National Health Insurance Company	CA	\$633,175.43	\$542,809.34	(\$90,366.09)
67138	Health Net of California, Inc.	CA	(\$21,139,792.88)	(\$23,950,013.78)	(\$2,810,220.90)
70285	CA Physician's Service dba Blue Shield of CA	CA	\$122,699,228.03	\$100,849,342.40	(\$21,849,885.63)
89506	Community Care Health Plan, Inc.	CA	(\$187,565.40)	(\$191,159.55)	(\$3,594.15)
92499	Sharp Health Plan	CA	(\$669,642.89)	(\$1,718,882.97)	(\$1,049,240.08)
93689	Western Health Advantage	CA	\$2,649,170.68	\$1,392,797.95	(\$1,256,372.73)
95677	UnitedHealthcare Insurance Company	CA	(\$1,597,826.09)	(\$3,721,489.73)	(\$2,123,663.64)
99110	Health Net Life Insurance Company	CA	\$21,115,528.54	\$19,975,419.24	(\$1,140,109.30)
21032	Kaiser Foundation Health Plan of Colorado	CO	(\$23,471,003.06)	(\$20,956,927.68)	\$2,514,075.38
35944	Kaiser Permanente Insurance Company	CO	(\$437,437.65)	(\$438,855.59)	(\$1,417.94)
39041	Aetna Life Insurance Company	CO	(\$32,190.08)	(\$32,506.99)	(\$316.91)
59036	UnitedHealthcare of Colorado, Inc.	CO	(\$19,508,127.84)	(\$19,761,834.15)	(\$253,706.31)
63312	Friday Health Plans of Colorado, Inc	CO	(\$1,618,341.57)	(\$1,632,887.26)	(\$14,545.69)
67879	UnitedHealthcare Insurance Company	CO	\$24,158,988.12	\$22,862,292.06	(\$1,296,696.06)
74320	Humana Health Plan	CO	(\$149,006.12)	(\$231,718.22)	(\$82,712.10)
76680	HMO Colorado Inc(Anthem BCBS)	CO	(\$6,624,128.88)	(\$6,703,461.54)	(\$79,332.66)
79509	Humana Insurance Company	CO	\$590,003.01	\$594,306.05	\$4,303.04

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
87269	Rocky Mountain Hos&Med Svc(Anthem BCBS)	CO	\$29,710,152.72	\$29,048,953.45	(\$661,199.27)
97879	Rocky Mountain Health Maintenance Organization Inc	CO	(\$2,618,908.69)	(\$2,747,360.15)	(\$128,451.46)
29462	Oxford Health Insurance, Inc.	CT	(\$13,347,027.95)	(\$14,086,766.37)	(\$739,738.42)
37800	Harvard Pilgrim Health Care Inc.	CT	(\$2,750,789.01)	(\$2,638,008.08)	\$112,780.93
39159	Aetna Life Insurance Company	CT	\$1,143,333.02	\$1,151,891.88	\$8,558.86
49650	UnitedHealthcare Insurance Company	CT	(\$211,814.43)	(\$363,849.40)	(\$152,034.97)
71179	Oxford Health Plans (CT), Inc.	CT	(\$4,668,814.51)	(\$5,245,525.95)	(\$576,711.44)
75091	ConnectiCare, Inc.	CT	(\$365,305.43)	(\$362,780.36)	\$2,525.07
76962	ConnectiCare Benefits, Inc.	CT	(\$1,330,388.57)	(\$1,323,726.18)	\$6,662.39
86545	Anthem Health Plans Inc(Anthem BCBS)	CT	\$21,397,857.59	\$22,238,432.17	\$840,574.58
89130	HPHC Insurance Company, Inc.	CT	\$1,996,857.97	\$2,124,514.81	\$127,656.84
94815	ConnectiCare Insurance Company, Inc.	CT	(\$1,863,908.73)	(\$1,494,182.44)	\$369,726.29
21066	UnitedHealthcare of the Mid-Atlantic, Inc.	DC	(\$1,386,431.44)	(\$1,340,442.82)	\$45,988.62
41842	UnitedHealthcare Insurance Company	DC	\$1,391,519.56	\$2,881,450.05	\$1,489,930.49
73987	Aetna Health Inc. (a PA corp.)	DC	(\$161,992.12)	(\$154,930.90)	\$7,061.22
75753	Optimum Choice, Inc.	DC	(\$426,927.37)	(\$344,010.86)	\$82,916.51
77422	Aetna Life Insurance Company	DC	\$378,664.28	\$409,249.00	\$30,584.72
78079	Group Hospitalization and Medical Services	DC	\$13,615,918.97	\$12,536,575.95	(\$1,079,343.02)
86052	CareFirst BlueChoice	DC	(\$9,028,236.64)	(\$10,385,060.13)	(\$1,356,823.49)
94506	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	DC	(\$4,382,515.29)	(\$3,602,830.26)	\$779,685.03
29497	Aetna Life Insurance Company	DE	\$886,149.31	\$887,478.67	\$1,329.36
61021	UnitedHealthcare Insurance Company	DE	\$334,389.23	\$283,148.47	(\$51,240.76)
67190	Aetna Health Inc. (a PA corp.)	DE	(\$147,530.90)	(\$152,893.61)	(\$5,362.71)
76168	Highmark BCBSD Inc.	DE	(\$443,890.60)	(\$374,632.06)	\$69,258.54
97569	Optimum Choice, Inc.	DE	(\$629,117.05)	(\$643,101.52)	(\$13,984.47)
16842	Blue Cross Blue Shield of FL Inc.	FL	\$24,251,144.03	\$24,279,777.51	\$28,633.48
18628	Aetna Health Inc. (a FL corp.)	FL	\$5,271,239.67	\$5,272,534.80	\$1,295.13
19898	AvMed, Inc	FL	\$2,349,745.08	\$2,352,631.86	\$2,886.78
23841	Aetna Life Insurance Company	FL	\$802,051.28	\$802,228.19	\$176.91

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
30252	Health Options, Inc.	FL	(\$25,465,647.09)	(\$25,444,963.40)	\$20,683.69
33993	BeHealthy Florida, Inc.	FL	(\$21,576.13)	(\$21,567.34)	\$8.79
35783	Humana Medical Plan, Inc.	FL	\$237,179.28	\$247,206.69	\$10,027.41
36194	Health First Commercial Plans, Inc.	FL	\$2,610,741.79	\$2,613,752.75	\$3,010.96
42204	All Savers Insurance Company	FL	(\$123,339.57)	(\$123,297.98)	\$41.59
43839	UnitedHealthcare Insurance Company	FL	\$16,650,918.02	\$16,668,688.32	\$17,770.30
56503	Florida Health Care Plan, Inc	FL	(\$1,585,010.49)	(\$1,583,698.24)	\$1,312.25
66966	Capital Health Plan	FL	(\$4,944,830.50)	(\$4,939,926.00)	\$4,904.50
68398	UnitedHealthcare of Florida, Inc.	FL	\$3,768,336.51	\$3,785,005.23	\$16,668.72
80779	Neighborhood Health Partnership, Inc.	FL	(\$23,383,632.71)	(\$23,365,579.06)	\$18,053.65
99308	Humana Health Insurance Co of FL, Inc.	FL	(\$417,319.40)	(\$542,793.39)	(\$125,473.99)
13535	UnitedHealthcare Insurance Company	GA	(\$1,364,353.69)	(\$1,365,549.24)	(\$1,195.55)
30552	UnitedHealthcare Insurance Company of the River Valley	GA	(\$9,190,170.07)	(\$9,194,527.77)	(\$4,357.70)
37001	Humana Insurance Company	GA	\$865,751.79	\$876,194.22	\$10,442.43
43802	UnitedHealthcare of Georgia, Inc.	GA	(\$4,691,598.53)	(\$4,692,481.53)	(\$883.00)
49046	Blue Cross and Blue Shield of GA, Inc	GA	\$21,501,874.89	\$21,498,830.26	(\$3,044.63)
82302	Kaiser Permanente Insurance Company	GA	(\$510,699.22)	(\$510,805.96)	(\$106.74)
82824	Aetna Health Inc. (a GA corp.)	GA	\$415,851.09	\$415,813.50	(\$37.59)
83761	Alliant Health Plans	GA	(\$1,185,896.66)	(\$1,218,230.07)	(\$32,333.41)
83978	Aetna Life Insurance Company	GA	\$1,341,060.78	\$1,340,931.76	(\$129.02)
89942	Kaiser Foundation Health Plan of Georgia, Inc.	GA	(\$9,136,148.10)	(\$9,095,341.51)	\$40,806.59
93332	Humana Employers Health Plan of Georgia, Inc.	GA	\$1,954,327.57	\$1,945,166.45	(\$9,161.12)
18350	Hawaii Medical Service Association	HI	\$11,504,795.25	\$11,198,781.91	(\$306,013.34)
54179	UnitedHealthcare Insurance Company	HI	\$535,755.90	\$533,234.43	(\$2,521.47)
56682	Hawaii Medical Assurance Association	HI	(\$167,130.49)	(\$168,025.97)	(\$895.48)
60612	Kaiser Foundation Health Plan, Inc.	HI	(\$8,155,049.79)	(\$7,707,786.15)	\$447,263.64
95366	University Health Alliance	HI	(\$3,718,370.90)	(\$3,856,204.23)	(\$137,833.33)

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
18973	Aetna Health Inc. (a IA corp.)	IA	\$153,812.64	\$153,810.75	(\$1.89)
25896	Wellmark Health Plan of Iowa, Inc	IA	(\$15,355,804.83)	(\$15,356,736.93)	(\$932.10)
27651	Gundersen Health Plan, Inc.	IA	(\$42,105.52)	(\$42,107.45)	(\$1.93)
50735	Medical Associates Health Plans	IA	\$528,912.58	\$532,370.83	\$3,458.25
56610	UnitedHealthcare Plan of the River Valley, Inc.	IA	(\$797,497.60)	(\$797,697.83)	(\$200.23)
72160	Wellmark, Inc	IA	\$19,023,296.24	\$19,021,676.77	(\$1,619.47)
74406	Wellmark Value Health Plan, Inc.	IA	(\$924,479.42)	(\$924,488.23)	(\$8.81)
74980	Avera Health Plans, Inc.	IA	\$391,034.77	\$391,020.28	(\$14.49)
77638	Health Alliance Midwest, Inc.	IA	(\$7,953.76)	(\$7,954.71)	(\$0.95)
78252	Aetna Life Insurance Company	IA	(\$20,074.31)	(\$20,075.05)	(\$0.74)
85930	Sanford Health Plan	IA	\$167,813.48	\$167,809.86	(\$3.62)
88678	UnitedHealthcare Insurance Company	IA	(\$3,116,954.29)	(\$3,117,628.30)	(\$674.01)
26002	SelectHealth	ID	(\$4,754,988.67)	(\$4,789,179.84)	(\$34,191.17)
38128	Montana Health Cooperative	ID	\$143,064.82	\$142,638.73	(\$426.09)
43541	National Health Insurance Company	ID	(\$360,787.63)	(\$361,297.67)	(\$510.04)
44648	Regence Blue Shield of Idaho	ID	\$1,782,838.84	\$1,739,400.36	(\$43,438.48)
50118	UnitedHealthcare Insurance Company	ID	(\$370,411.42)	(\$352,178.91)	\$18,232.51
60597	PacificSource Health Plans	ID	\$1,942,556.87	\$2,075,628.93	\$133,072.06
61589	Blue Cross of Idaho	ID	\$1,617,727.14	\$1,544,988.44	(\$72,738.70)
20129	Health Alliance Medical Plans, Inc.	IL	(\$374,297.67)	(\$619,160.18)	(\$244,862.51)
24301	Medical Associates Health Plans	IL	(\$690,422.60)	(\$698,873.69)	(\$8,451.09)
33235	Gundersen Health Plan, Inc.	IL	(\$85,101.48)	(\$85,828.16)	(\$726.68)
34446	UnitedHealthcare Insurance Company of the River Valley	IL	\$1,849,845.65	\$1,561,336.79	(\$288,508.86)
36096	Blue Cross Blue Shield of Illinois	IL	\$7,976,988.21	\$11,265,923.78	\$3,288,935.57
42529	UnitedHealthcare of Illinois, Inc.	IL	(\$2,582,218.50)	(\$2,716,465.90)	(\$134,247.40)
54322	MercyCare HMO	IL	(\$208,312.73)	(\$254,502.92)	(\$46,190.19)
58239	UnitedHealthcare Plan of the River Valley, Inc.	IL	(\$187,669.77)	(\$249,011.65)	(\$61,341.88)
58288	Humana Health Plan, Inc.	IL	(\$1,484,140.67)	(\$1,555,210.49)	(\$71,069.82)
68303	Humana Insurance Company	IL	\$16,034.90	(\$13,169.94)	(\$29,204.84)
72547	Aetna Life Insurance Company	IL	\$497,238.27	\$482,727.77	(\$14,510.50)

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
85773	Quartz Health Benefit Plans Corporation	IL	(\$587,086.58)	(\$602,343.29)	(\$15,256.71)
92476	UnitedHealthcare Insurance Company of Illinois	IL	(\$4,164,033.29)	(\$6,538,094.36)	(\$2,374,061.07)
99129	Aetna Health Inc. (a PA corp.)	IL	\$23,176.30	\$22,672.31	(\$503.99)
17575	Anthem Ins Companies Inc(Anthem BCBS)	IN	\$10,128,857.41	\$10,128,857.41	\$0.00
32378	Aetna Life Insurance Company	IN	(\$10,911.54)	(\$10,911.54)	\$0.00
33380	Indiana University Health Plans, Inc	IN	(\$597,765.05)	(\$597,765.05)	\$0.00
36373	All Savers Insurance Company	IN	\$599,883.58	\$599,883.58	\$0.00
43442	Humana Health Plan	IN	\$156,817.55	\$156,817.55	\$0.00
50816	Physicians Health Plan of Northern Indiana, Inc.	IN	(\$4,730,031.15)	(\$4,730,031.15)	\$0.00
67920	Southeastern Indiana Health Organization	IN	(\$538,853.53)	(\$538,853.53)	\$0.00
72850	UnitedHealthcare Insurance Company	IN	(\$4,830,060.18)	(\$4,830,060.18)	\$0.00
99791	Humana Insurance Company	IN	(\$177,937.09)	(\$177,937.09)	\$0.00
18558	Blue Cross and Blue Shield of Kansas, Inc	KS	(\$11,969,785.95)	(\$12,521,623.29)	(\$551,837.34)
19968	Humana Insurance Company	KS	\$5,332,959.15	\$6,460,859.27	\$1,127,900.12
49857	Humana Health Plan, Inc.	KS	(\$147,969.32)	(\$127,120.61)	\$20,848.71
57850	Aetna Health Inc. (a PA corp.)	KS	(\$31,560.11)	(\$31,264.11)	\$296.00
84600	Aetna Life Insurance Company	KS	\$207,160.42	\$226,115.32	\$18,954.90
94248	Blue Cross and Blue Shield of Kansas City	KS	\$3,458,136.09	\$1,915,550.43	(\$1,542,585.66)
94968	UnitedHealthcare Insurance Company	KS	\$3,151,059.76	\$4,077,483.00	\$926,423.24
15411	Humana Health Plan, Inc.	KY	\$1,218,375.85	\$1,276,130.08	\$57,754.23
23671	UnitedHealthcare of Kentucky, Ltd.	KY	(\$4,619,567.06)	(\$4,638,673.80)	(\$19,106.74)
28773	UnitedHealthcare Insurance Company	KY	(\$526,660.26)	(\$526,998.22)	(\$337.96)
34822	Aetna Health Inc. (a PA corp.)	KY	(\$3,929.25)	(\$3,937.46)	(\$8.21)
36239	Anthem Health Plans of KY(Anthem BCBS)	KY	\$3,976,009.75	\$3,940,125.31	(\$35,884.44)
45920	UnitedHealthcare of Ohio, Inc.	KY	(\$44,228.95)	(\$46,645.92)	(\$2,416.97)
14030	Aetna Life Insurance Company	LA	(\$1,192.54)	(\$1,157.70)	\$34.84
19636	HMO Louisiana, Inc.	LA	(\$11,473,128.78)	(\$12,588,971.61)	(\$1,115,842.83)

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
44965	Humana Health Benefit Plan of Louisiana, Inc.	LA	\$542,952.53	\$2,736,649.19	\$2,193,696.66
53946	UnitedHealthcare Insurance Company of the River Va	LA	\$129,416.50	\$1,303,166.61	\$1,173,750.11
67243	Vantage Health Plan	LA	(\$396,291.46)	(\$73,905.88)	\$322,385.58
69842	UnitedHealthcare Insurance Company	LA	\$258,463.75	\$2,326,776.87	\$2,068,313.12
97176	Louisiana Health Service & Indemnity Company	LA	\$10,939,780.15	\$6,297,442.64	(\$4,642,337.51)
23620	UnitedHealthcare Insurance Company	MD	\$2,961,818.45	\$6,414,683.21	\$3,452,864.76
28137	CareFirst BlueChoice	MD	(\$10,300,293.92)	(\$17,816,413.28)	(\$7,516,119.36)
31112	UnitedHealthcare of the Mid-Atlantic, Inc.	MD	(\$3,141,523.98)	(\$2,597,203.82)	\$544,320.16
45532	CareFirst of Maryland	MD	\$6,790,535.41	\$5,984,728.16	(\$805,807.25)
65635	MAMSI Life and Health Insurance Company	MD	(\$538,084.20)	\$2,264,237.98	\$2,802,322.18
66516	Aetna Health Inc. (a PA corp.)	MD	\$64,701.17	\$80,694.44	\$15,993.27
70767	Aetna Life Insurance Company	MD	\$253,183.64	\$318,623.11	\$65,439.47
72375	Optimum Choice, Inc.	MD	(\$3,055,246.67)	(\$942,794.16)	\$2,112,452.51
90296	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	MD	(\$6,357,556.14)	(\$4,547,401.50)	\$1,810,154.64
94084	Group Hospitalization and Medical Services	MD	\$13,322,466.37	\$10,840,845.81	(\$2,481,620.56)
11593	HPHC Insurance Company Inc.	ME	\$3,176,065.05	\$3,176,065.05	\$0.00
33653	Maine Community Health Options	ME	(\$2,311,545.26)	(\$2,311,545.26)	\$0.00
48396	Anthem Health Plans of ME(Anthem BCBS)	ME	\$3,211,197.97	\$3,211,197.97	\$0.00
53357	Aetna Life Insurance Company	ME	\$975,551.12	\$975,551.12	\$0.00
73250	Aetna Health Inc. (a ME corp.)	ME	\$63,536.72	\$63,536.72	\$0.00
90214	UnitedHealthcare Insurance Company	ME	(\$1,233,380.98)	(\$1,233,380.98)	\$0.00
96667	Harvard Pilgrim Health Care Inc.	ME	(\$3,881,424.56)	(\$3,881,424.56)	\$0.00
15560	Blue Cross Blue Shield of Michigan Mutual Insurance Company	MI	\$18,419,995.52	\$18,932,927.86	\$512,932.34
20662	PHP Insurance Company	MI	\$1,239,674.44	\$1,243,798.44	\$4,124.00
23592	Paramount Care of Michigan	MI	\$354.37	\$666.24	\$311.87
29241	Priority Health	MI	(\$452,938.20)	(\$445,300.24)	\$7,637.96

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
29698	Priority Health	MI	(\$5,602,740.02)	(\$5,453,929.21)	\$148,810.81
37651	Health Alliance Plan of Michigan	MI	\$715,166.52	\$753,702.52	\$38,536.00
52670	All Savers Insurance Company	MI	(\$17,015.38)	(\$17,012.01)	\$3.37
60829	Physicians Health Plan	MI	(\$988,244.34)	(\$978,029.07)	\$10,215.27
62294	Humana Insurance Company	MI	\$294,957.07	\$295,838.17	\$881.10
63631	UnitedHealthcare Insurance Company	MI	(\$1,709,240.14)	(\$1,670,091.24)	\$39,148.90
67183	Total Health Care	MI	\$1,688,571.43	\$1,704,947.64	\$16,376.21
67577	Alliance Health & Life Insurance Co	MI	\$3,502,029.24	\$3,539,148.59	\$37,119.35
71667	UnitedHealthcare Community Plan, Inc.	MI	(\$1,079,675.79)	(\$1,075,181.92)	\$4,493.87
74917	McLaren Health Plan	MI	(\$128,369.37)	(\$1,236,575.22)	(\$1,108,205.85)
95233	Paramount Insurance Company	MI	\$26,229.79	\$26,646.54	\$416.75
98185	Blue Care Network of Michigan	MI	(\$15,908,755.36)	(\$15,621,557.01)	\$287,198.35
25198	UnitedHealthcare Insurance Company	MN	(\$1,414,312.59)	(\$1,414,312.59)	\$0.00
31616	Medica Insurance Company	MN	\$13,697,821.75	\$13,697,821.75	\$0.00
49316	BCBSMN INC	MN	\$15,882,166.18	\$15,882,166.18	\$0.00
52346	Sanford Health Plan of Minnesota	MN	(\$316,902.58)	(\$316,902.58)	\$0.00
57129	HMO Minnesota	MN	(\$7,489,962.42)	(\$7,489,962.42)	\$0.00
70373	Gundersen Health Plan Minnesota, Inc.	MN	(\$598,971.82)	(\$598,971.82)	\$0.00
79888	HealthPartners, Inc	MN	(\$19,983,063.55)	(\$19,983,063.55)	\$0.00
85654	HealthPartners Insurance Company	MN	\$486,636.90	\$486,636.90	\$0.00
88102	PreferredOne Insurance Company	MN	(\$193,112.11)	(\$193,112.11)	\$0.00
96859	UnitedHealthcare of Illinois Inc	MN	(\$31,529.84)	(\$31,529.84)	\$0.00
97624	PreferredOne Community Health Plan	MN	(\$38,770.12)	(\$38,770.12)	\$0.00
30613	Humana Insurance Company	MO	\$1,058,179.94	\$1,058,179.94	\$0.00
32753	Healthy Alliance Life Co(Anthem BCBS)	MO	\$4,917,149.83	\$4,917,149.83	\$0.00
32898	Aetna Health Inc. (a PA corp.)	MO	\$66,308.21	\$66,308.21	\$0.00
34762	Blue Cross and Blue Shield of Kansas City	MO	(\$1,008,523.78)	(\$1,008,523.78)	\$0.00
48161	Aetna Life Insurance Company	MO	\$133,913.55	\$133,913.55	\$0.00
95426	UnitedHealthcare Insurance Company	MO	(\$4,811,199.65)	(\$4,811,199.65)	\$0.00

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
96384	Cox HealthPlans	MO	(\$355,828.19)	(\$355,828.19)	\$0.00
11721	Blue Cross Blue Shield of Mississippi	MS	(\$994,843.00)	(\$1,116,005.05)	(\$121,162.05)
26781	All Savers Insurance Company	MS	(\$42,455.89)	(\$41,471.53)	\$984.36
48963	Humana Insurance Company	MS	\$216,130.73	\$240,853.55	\$24,722.82
97560	UnitedHealthcare of Mississippi, Inc.	MS	(\$108,273.09)	(\$101,243.52)	\$7,029.57
98805	UnitedHealthcare Insurance Company	MS	\$929,441.29	\$1,017,866.63	\$88,425.34
23603	PacificSource Health Plans	MT	(\$1,467,808.82)	(\$2,151,518.80)	(\$683,709.98)
30751	Blue Cross and Blue Shield of Montana	MT	\$1,784,649.14	\$2,457,924.05	\$673,274.91
32225	Montana Health Cooperative	MT	(\$608,529.93)	(\$601,954.82)	\$6,575.11
46621	UnitedHealthcare Insurance Company	MT	\$291,689.66	\$295,549.57	\$3,859.91
11512	Blue Cross Blue Shield of North Carolina	NC	\$24,523,331.52	\$25,919,790.78	\$1,396,459.26
43283	FirstCarolinaCare Insurance Company	NC	\$388,135.16	\$380,500.47	(\$7,634.69)
54332	UnitedHealthcare of North Carolina, Inc.	NC	(\$18,467,889.85)	(\$19,178,820.45)	(\$710,930.60)
58658	UnitedHealthcare Insurance Company of the River Valley	NC	(\$4,703,983.31)	(\$4,954,652.36)	(\$250,669.05)
61644	Aetna Life Insurance Company	NC	\$343,511.87	\$338,075.34	(\$5,436.53)
61671	Aetna Health Inc. (a PA corp.)	NC	\$121,095.20	\$120,565.72	(\$529.48)
69347	UnitedHealthcare Insurance Company	NC	(\$2,204,200.44)	(\$2,625,459.49)	(\$421,259.05)
37160	Blue Cross Blue Shield of North Dakota	ND	(\$280,949.85)	(\$109,309.21)	\$171,640.64
39364	Medica Insurance Company	ND	\$1,287,338.77	\$1,092,522.36	(\$194,816.41)
76311	UnitedHealthcare Insurance Company	ND	(\$3,004.12)	(\$1,261.84)	\$1,742.28
89364	Sanford Health Plan	ND	(\$1,003,384.80)	(\$981,951.32)	\$21,433.48
29678	Blue Cross and Blue Shield of Nebraska	NE	(\$4,859,481.93)	(\$4,859,481.93)	\$0.00
44751	UnitedHealthcare of the Midlands, Inc.	NE	(\$157,365.30)	(\$157,365.30)	\$0.00
59699	Aetna Life Insurance Company	NE	\$150,231.70	\$150,231.70	\$0.00
73102	UnitedHealthcare Insurance Company	NE	\$4,866,615.58	\$4,866,615.58	\$0.00

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
51889	UnitedHealthcare Insurance Company	NH	(\$789,726.82)	(\$792,951.44)	(\$3,224.62)
57601	Anthem Health Plans of NH(Anthem BCBS)	NH	(\$648,701.09)	(\$663,153.94)	(\$14,452.85)
59025	Harvard Pilgrim Health Care of NE	NH	(\$2,100,756.84)	(\$1,913,090.54)	\$187,666.30
71616	HPHC Insurance Company, Inc	NH	\$4,024,189.66	\$4,003,953.18	(\$20,236.48)
86365	Tufts Health Freedom Insurance Company	NH	(\$1,145,830.02)	(\$1,210,498.19)	(\$64,668.17)
96751	Matthew Thornton Hlth Plan(Anthem BCBS)	NH	\$660,825.19	\$575,741.01	(\$85,084.18)
13953	Horizon Healthcare of New Jersey, Inc.	NJ	\$1,089,987.77	\$1,138,091.59	\$48,103.82
23818	Oscar Garden State Insurance Corporation	NJ	(\$2,677,537.46)	(\$2,617,609.07)	\$59,928.39
48834	Oxford Health Plans (NJ), Inc.	NJ	(\$298,020.40)	(\$343,878.78)	(\$45,858.38)
77263	Oxford Health Insurance, Inc.	NJ	\$17,654,621.96	\$20,660,279.79	\$3,005,657.83
77606	AmeriHealth HMO	NJ	(\$5,919,894.93)	(\$7,485,036.55)	(\$1,565,141.62)
91661	Horizon Healthcare Services, Inc.	NJ	(\$13,619,034.57)	(\$4,521,274.33)	\$9,097,760.24
91762	AmeriHealth Ins Company of New Jersey	NJ	\$3,769,877.60	(\$6,830,572.68)	(\$10,600,450.28)
42776	True Health New Mexico, Inc.	NM	(\$3,380,958.29)	(\$3,380,958.29)	\$0.00
52744	Presbyterian Insurance Company	NM	\$3,669,663.93	\$3,669,663.93	\$0.00
57173	Presbyterian Health Plan	NM	(\$8,759,933.66)	(\$8,759,933.66)	\$0.00
75605	Blue Cross Blue Shield of New Mexico	NM	\$5,850,639.48	\$5,850,639.48	\$0.00
90762	UnitedHealthcare Insurance Company	NM	\$2,620,588.52	\$2,620,588.52	\$0.00
16698	Prominence HealthFirst	NV	(\$597,297.49)	(\$597,297.49)	\$0.00
19298	Aetna Health Inc. (a PA corp.)	NV	\$179,288.18	\$179,288.18	\$0.00
27990	Aetna Life Insurance Company	NV	\$41,797.66	\$41,797.66	\$0.00
33670	Rocky Mountain Hos&Med Svc(Anthem BCBS)	NV	\$7,668,215.05	\$7,668,215.05	\$0.00
41094	Hometown Health Plan Inc	NV	(\$1,477,980.36)	(\$1,477,980.36)	\$0.00
42313	WMI Mutual Insurance Company	NV	(\$11,844.80)	(\$11,844.80)	\$0.00
60156	HMO Colorado Inc(Anthem BCBS)	NV	(\$1,029,095.75)	(\$1,029,095.75)	\$0.00
68524	Prominence Preferred Health Insurance Company, Inc.	NV	\$130,853.77	\$130,853.77	\$0.00
74222	UnitedHealthcare Insurance Company	NV	(\$2,763,041.28)	(\$2,763,041.28)	\$0.00

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
83198	Sierra Health and Life Insurance Company, Inc.	NV	(\$47,448.88)	(\$47,448.88)	\$0.00
85266	Hometown Health Providers Insurance Company, Inc	NV	(\$2,443,169.94)	(\$2,443,169.94)	\$0.00
95865	Health Plan of Nevada, Inc.	NV	\$349,723.91	\$349,723.91	\$0.00
11177	Metro Plus Health Plan	NY	(\$2,049,726.08)	(\$2,186,996.00)	(\$137,269.92)
17210	Aetna Life Insurance Company	NY	(\$1,024,885.90)	(\$1,132,258.64)	(\$107,372.74)
18029	Independent Health Benefits Corporation	NY	\$9,393,878.20	\$9,473,057.56	\$79,179.36
36346	BlueShield of Northeastern New York	NY	(\$1,779,655.92)	(\$1,887,661.91)	(\$108,005.99)
43477	Crystal Run Health Insurance Company Inc.	NY	(\$1,735,881.58)	(\$1,741,291.77)	(\$5,410.19)
44113	Empire HealthChoice Assurance, Inc.	NY	(\$1,436,126.96)	(\$1,641,011.94)	(\$204,884.98)
49526	BlueCross BlueShield of Western New York	NY	\$23,398,409.32	\$22,995,831.06	(\$402,578.26)
54297	UnitedHealthcare Insurance Company of New York	NY	(\$494,045.65)	(\$497,701.06)	(\$3,655.41)
56184	MVP Health Care Inc.	NY	(\$4,337,928.05)	(\$4,367,179.39)	(\$29,251.34)
61405	Healthfirst Insurance Company, Inc.	NY	(\$20,615,608.48)	(\$20,681,743.00)	(\$66,134.52)
68485	Aetna Health Insurance Company	NY	(\$9,710.66)	(\$9,716.08)	(\$5.42)
73886	Crystal Run Health Plan LLC	NY	(\$1,252,581.29)	(\$1,254,452.66)	(\$1,871.37)
74289	Oscar Insurance Corporation	NY	(\$30,087,217.20)	(\$34,743,496.41)	(\$4,656,279.21)
78124	Excellus Health Plan, Inc.	NY	(\$72,496,342.94)	(\$59,380,950.30)	\$13,115,392.64
80519	Empire HealthChoice HMO, Inc.	NY	(\$355,310.39)	(\$358,065.23)	(\$2,754.84)
85629	Oxford Health Insurance, Inc.	NY	\$126,126,028.47	\$121,981,362.83	(\$4,144,665.64)
88582	Health Insurance Plan of Greater New York	NY	(\$12,499,265.92)	(\$12,657,127.59)	(\$157,861.67)
89846	MVP Health Care Inc.	NY	\$5,240,082.63	\$3,560,075.26	(\$1,680,007.37)
92551	CDPHP, Universal Benefits Inc.	NY	(\$2,440,656.20)	(\$3,089,412.91)	(\$648,756.71)
94788	Capital District Physicians' Health Plan, Inc.	NY	(\$11,543,455.34)	(\$12,381,261.61)	(\$837,806.27)
28162	AultCare Insurance Company	OH	\$1,231,393.84	\$1,240,372.80	\$8,978.96
29276	Community Insurance Company(Anthem BCBS)	OH	\$8,419,723.67	\$8,592,843.11	\$173,119.44
33232	UnitedHealthcare Insurance Company of the River Valley	OH	(\$953,619.27)	(\$974,725.57)	(\$21,106.30)
33931	UnitedHealthcare of Ohio, Inc.	OH	(\$1,270,260.77)	(\$1,266,781.45)	\$3,479.32

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
52664	Summa Insurance Company Inc.	OH	\$1,204,509.87	\$1,211,762.64	\$7,252.77
56726	UnitedHealthcare Insurance Company	OH	(\$496,688.56)	(\$481,383.73)	\$15,304.83
61724	UnitedHealthcare Life Insurance Company	OH	(\$14,067,087.28)	(\$13,850,209.49)	\$216,877.79
66083	Humana Health Plan of Ohio, Inc.	OH	(\$356,088.52)	(\$581,523.87)	(\$225,435.35)
67129	Aetna Life Insurance Company	OH	\$794,208.28	\$789,593.93	(\$4,614.35)
74313	Paramount Insurance Company	OH	\$388,036.71	\$418,884.35	\$30,847.64
80627	Medical Mutual of Ohio	OH	\$5,117,167.11	\$5,233,112.03	\$115,944.92
83396	The Health Plan of the Upper Ohio Valley	OH	\$518,850.54	\$195,206.43	(\$323,644.11)
84867	Aetna Health Inc. (a PA corp.)	OH	(\$144,888.94)	(\$143,750.97)	\$1,137.97
97596	Humana Insurance Company	OH	(\$232,114.21)	(\$230,577.24)	\$1,536.97
98810	THP Insurance Company	OH	(\$153,142.22)	(\$152,822.98)	\$319.24
45480	UnitedHealthcare of Oklahoma, Inc.	OK	(\$505,991.98)	(\$577,065.31)	(\$71,073.33)
66946	Aetna Life Insurance Company	OK	\$25,527.33	\$23,781.36	(\$1,745.97)
76275	Aetna Health Inc. (a PA corp.)	OK	(\$2,281.70)	(\$2,310.55)	(\$28.85)
85757	UnitedHealthcare Insurance Company	OK	(\$859,733.42)	(\$1,248,976.41)	(\$389,242.99)
87571	Blue Cross Blue Shield of Oklahoma	OK	\$2,995,213.28	\$3,897,292.06	\$902,078.78
87698	CommunityCare Life & Health Insurance Co	OK	\$1,490,491.08	\$1,447,317.70	(\$43,173.38)
98905	CommunityCare HMO Inc.	OK	(\$3,143,224.57)	(\$3,540,038.86)	(\$396,814.29)
10091	PacificSource Health Plans	OR	\$1,034,862.48	\$775,750.46	(\$259,112.02)
10940	Health Net Plan of Oregon, Inc.	OR	\$1,132,132.32	\$1,331,363.38	\$199,231.06
33375	Samaritan Health Plans	OR	(\$484,666.16)	(\$500,289.19)	(\$15,623.03)
39424	Moda Health Plan Inc	OR	\$2,100,515.44	\$2,110,928.04	\$10,412.60
56707	Providence Health Plan	OR	\$5,699,040.68	\$4,502,872.23	(\$1,196,168.45)
71287	Kaiser Foundation Health Plan of the Northwest	OR	(\$3,909,613.36)	(\$748,680.99)	\$3,160,932.37
77969	Regence BlueCross BlueShield of Oregon	OR	(\$6,200,504.71)	(\$7,819,915.15)	(\$1,619,410.44)
90175	UnitedHealthcare Insurance Company	OR	\$628,233.40	\$347,971.24	(\$280,262.16)
16322	UPMC Health Options	PA	(\$5,086,368.57)	(\$2,807,466.14)	\$2,278,902.43
18939	Aetna HealthAssurance Pennsylvania, Inc.	PA	\$4,923.98	\$4,938.53	\$14.55

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
22444	Geisinger Health Plan	PA	\$630,965.61	\$654,334.14	\$23,368.53
23489	UnitedHealthcare Insurance Company	PA	(\$14,390,014.93)	(\$14,197,670.10)	\$192,344.83
24872	UnitedHealthcare of Pennsylvania, Inc.	PA	(\$1,653,064.89)	(\$1,644,677.85)	\$8,387.04
31609	Independence Blue Cross (QCC Ins Co.)	PA	\$21,194,991.21	\$20,526,348.96	(\$668,642.25)
33709	Highmark Inc.	PA	\$396,500.25	\$644,014.99	\$247,514.74
33871	Keystone Health Plan East	PA	(\$16,022,301.52)	(\$15,139,387.54)	\$882,913.98
33906	Aetna Life Insurance Company	PA	\$72,601.29	\$74,371.04	\$1,769.75
38949	Keystone Health Plan West	PA	(\$15,241.40)	(\$14,333.93)	\$907.47
45127	Capital Advantage Assurance Company	PA	\$9,281,525.52	\$4,916,238.26	(\$4,365,287.26)
53789	Keystone Health Plan Central	PA	(\$78,808.67)	(\$83,594.31)	(\$4,785.64)
55957	First Priority Life Insurance Company	PA	\$3,056,108.49	\$3,107,720.51	\$51,612.02
62560	UPMC Health Coverage	PA	(\$1,074,809.57)	(\$1,063,738.01)	\$11,071.56
64844	Aetna Health Inc. (a PA corp.)	PA	\$402,426.79	\$404,227.28	\$1,800.49
67430	UPMC Health Plan	PA	(\$4,502,544.75)	(\$3,565,772.69)	\$936,772.06
70194	Highmark Health Insurance Company	PA	\$434,319.57	\$444,353.71	\$10,034.14
75729	Geisinger Quality Options	PA	\$4,674,248.95	\$4,868,700.03	\$194,451.08
79279	Highmark Coverage Advantage Inc.	PA	\$929,029.02	\$978,063.86	\$49,034.84
79962	Highmark Benefits Group Inc.	PA	\$1,670,440.78	\$1,817,214.96	\$146,774.18
82795	Capital Advantage Insurance Company CAIC	PA	\$75,073.17	\$76,114.31	\$1,041.14
15287	Blue Cross & Blue Shield of Rhode Island	RI	\$1,991,662.77	(\$894,036.44)	(\$2,885,699.21)
26322	Tufts Associated Health Maintenance Organization Inc.	RI	\$115,604.72	\$602,622.65	\$487,017.93
77514	Neighborhood Health Plan of Rhode Island	RI	(\$1,744,688.72)	(\$1,307,853.66)	\$436,835.06
79881	UnitedHealthcare of New England, Inc.	RI	(\$418,501.15)	(\$86,176.18)	\$332,324.97
90010	Tufts Associated Health Maintenance Organization Inc.	RI	(\$312,841.12)	\$516,487.47	\$829,328.59
90117	UnitedHealthcare Insurance Company	RI	\$368,763.46	\$1,168,956.07	\$800,192.61
22369	Aetna Life Insurance Company	SC	(\$19,323.04)	(\$19,393.27)	(\$70.23)

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
26065	Blue Cross and Blue Shield of South Carolina	SC	\$3,114,125.76	\$3,953,837.32	\$839,711.56
38408	Aetna Health Inc. (a PA corp.)	SC	\$22,983.30	\$21,648.26	(\$1,335.04)
49532	BlueChoice HealthPlan of South Carolina, Inc.	SC	(\$1,930,828.59)	(\$2,270,597.51)	(\$339,768.92)
57860	UnitedHealthcare Insurance Company	SC	\$183,228.72	\$66,791.57	(\$116,437.15)
64146	UnitedHealthcare Insurance Company of the River Valley	SC	(\$1,370,186.16)	(\$1,752,286.28)	(\$382,100.12)
31195	Sanford Health Plan	SD	(\$520,705.54)	(\$520,705.54)	\$0.00
50305	Wellmark of South Dakota, Inc	SD	\$4,104,351.23	\$4,104,351.23	\$0.00
60536	Avera Health Plans, Inc.	SD	(\$3,629,797.15)	(\$3,629,797.15)	\$0.00
76458	UnitedHealthcare Insurance Company	SD	\$9,560.03	\$9,560.03	\$0.00
96594	Medica Insurance Company	SD	\$36,591.44	\$36,591.44	\$0.00
10958	UnitedHealthcare Insurance Company of the River Valley	TN	(\$10,748,613.62)	(\$10,761,637.29)	(\$13,023.67)
14002	BlueCross BlueShield of Tennessee	TN	\$7,884,186.98	\$7,855,887.54	(\$28,299.44)
23552	Oscar Insurance Company of Texas	TN	(\$237,880.38)	(\$237,923.80)	(\$43.42)
31552	Aetna Life Insurance Company	TN	\$166,868.14	\$166,833.13	(\$35.01)
69443	UnitedHealthcare Insurance Company	TN	\$134,374.57	\$30,650.03	(\$103,724.54)
82120	Humana Insurance Company	TN	\$2,801,064.14	\$2,946,190.37	\$145,126.23
26539	SHA, LLC	TX	\$388,121.83	\$346,087.45	(\$42,034.38)
30609	Memorial Hermann Health Insurance Company	TX	\$231,456.36	\$225,283.88	(\$6,172.48)
32673	Humana Health Plan of Texas, Inc.	TX	\$10,733,413.04	\$10,316,982.15	(\$416,430.89)
33602	Blue Cross Blue Shield of Texas	TX	(\$1,480,580.18)	\$128,158.14	\$1,608,738.32
37392	Prominence HealthFirst of Texas, Inc.	TX	\$25,130.30	\$24,991.29	(\$139.01)
37755	Insurance Company of Scott & White	TX	\$733,440.87	\$724,961.19	(\$8,479.68)
40220	UnitedHealthcare of Texas, Inc.	TX	(\$5,835,185.04)	(\$5,889,413.87)	(\$54,228.83)
40788	Scott and White Health Plan	TX	(\$2,810,502.83)	(\$2,905,702.67)	(\$95,199.84)
41549	Southwest Life and Health	TX	(\$137,729.80)	(\$138,419.04)	(\$689.24)
58840	Aetna Health Inc. (a TX corp.)	TX	(\$211.33)	(\$211.70)	(\$0.37)
63141	Humana Insurance Company	TX	\$1,843,512.58	\$1,775,189.41	(\$68,323.17)

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
75394	Texas Health + Aetna Health Insurance Company	TX	(\$35,516.97)	(\$35,785.10)	(\$268.13)
75655	MemorialHermann Commercial Health Plan	TX	(\$651,466.14)	(\$661,536.98)	(\$10,070.84)
91716	Aetna Life Insurance Company	TX	\$1,574,960.87	\$1,566,054.18	(\$8,906.69)
98809	UnitedHealthcare Insurance Company	TX	(\$4,578,843.21)	(\$5,476,638.62)	(\$897,795.41)
22013	Regence BlueCross BlueShield of Utah	UT	(\$1,897,995.41)	(\$1,882,765.96)	\$15,229.45
29031	National Health Insurance Company	UT	\$545,075.01	\$479,109.00	(\$65,966.01)
38927	Altius Health Plans Inc.	UT	(\$46,874.31)	(\$46,864.24)	\$10.07
46958	Humana Insurance Company	UT	\$68,407.38	\$68,522.90	\$115.52
48588	Aetna Life Insurance Company	UT	(\$13,825.60)	(\$13,823.58)	\$2.02
66413	UnitedHealthcare of Utah, Inc.	UT	(\$157,549.25)	(\$157,345.63)	\$203.62
68781	SelectHealth	UT	\$3,676,960.91	\$3,724,500.80	\$47,539.89
80043	WMI Mutual Insurance Company	UT	(\$104,317.01)	(\$104,298.65)	\$18.36
97462	UnitedHealthcare Insurance Company	UT	(\$2,069,881.71)	(\$2,067,034.67)	\$2,847.04
10207	CareFirst BlueChoice	VA	(\$22,673,859.00)	(\$24,777,185.41)	(\$2,103,326.41)
12028	Innovation Health Insurance Company	VA	\$110,557.82	\$118,122.76	\$7,564.94
16064	Anthem Health Plans of VA(Anthem BCBS)	VA	\$39,142,515.79	\$39,606,357.03	\$463,841.24
20507	Optima Health	VA	\$7,528,280.39	\$7,736,521.77	\$208,241.38
24251	Optimum Choice, Inc.	VA	(\$1,759,609.81)	(\$1,734,192.25)	\$25,417.56
25978	UnitedHealthcare Insurance Company	VA	(\$18,719,479.72)	(\$18,408,077.00)	\$311,402.72
37204	Piedmont Community HealthCare HMO, Inc.	VA	\$382,005.50	\$389,814.61	\$7,809.11
38234	Aetna Life Insurance Company	VA	(\$270,763.67)	(\$270,216.57)	\$547.10
38599	UnitedHealthcare of the Mid-Atlantic Inc	VA	(\$2,652,317.61)	(\$2,605,283.80)	\$47,033.81
40308	Group Hospitalization and Medical Services	VA	\$6,011,053.60	\$6,104,731.39	\$93,677.79
86443	Innovation Health Plan, Inc.	VA	\$580,835.29	\$585,103.31	\$4,268.02
88380	HealthKeepers, Inc(Anthem BCBS)	VA	\$4,096,691.29	\$4,514,385.38	\$417,694.09
89242	Optima Health	VA	\$1,253,196.60	\$1,263,024.30	\$9,827.70
89498	UnitedHealthcare Plan of the River Valley, Inc.	VA	\$42,154.37	(\$57,324.52)	(\$99,478.89)

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
93187	Aetna Health Inc. (a PA corp.)	VA	\$275,746.42	\$276,847.21	\$1,100.79
95185	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	VA	(\$13,347,007.25)	(\$12,742,628.14)	\$604,379.11
14057	PacificSource Health Plans	WA	(\$193,223.24)	(\$187,797.05)	\$5,426.19
18699	UnitedHealthcare Insurance Company	WA	(\$1,670,069.95)	(\$1,685,586.89)	(\$15,516.94)
23371	Kaiser Foundation Health Plan of the Northwest	WA	(\$1,189,121.53)	(\$1,007,535.02)	\$181,586.51
25768	Kaiser Foundation Health Plan of Washington Options	WA	(\$3,410,820.51)	(\$3,432,481.74)	(\$21,661.23)
34673	Aetna Life Insurance Company	WA	(\$397,512.65)	(\$398,726.76)	(\$1,214.11)
36026	Health Net Plan of Oregon, Inc.	WA	\$467,904.54	\$467,734.00	(\$170.54)
38229	Health Alliance Northwest Health Plan Inc.	WA	(\$110,903.74)	(\$110,936.33)	(\$32.59)
43861	UnitedHealthcare of Washington, Inc.	WA	\$142,218.20	\$142,185.07	(\$33.13)
49831	Premera Blue Cross	WA	\$9,194,807.81	\$9,151,677.47	(\$43,130.34)
69364	Asuris Northwest Health	WA	\$747,165.70	\$741,567.58	(\$5,598.12)
71281	Regence BlueCross BlueShield Of Oregon (Clark County)	WA	(\$43,073.91)	(\$46,848.97)	(\$3,775.06)
80473	Kaiser Foundation Health Plan of Washington	WA	(\$16,822,630.66)	(\$16,838,101.63)	(\$15,470.97)
87718	Regence BlueShield	WA	\$13,285,259.90	\$13,204,850.23	(\$80,409.67)
16245	Group Health Cooperative of Eau Claire	WI	\$1,276,941.55	\$1,351,154.17	\$74,212.62
20173	HealthPartners Insurance Company	WI	(\$436,126.49)	(\$432,217.81)	\$3,908.68
35334	MercyCare Insurance Co	WI	\$14,341.58	\$14,362.38	\$20.80
37833	Unity Health Plans Insurance Corporation	WI	(\$8,212,936.68)	(\$8,195,429.08)	\$17,507.60
38166	Security Health Plan of Wisconsin, Inc.	WI	(\$443,006.38)	(\$438,469.84)	\$4,536.54
38345	Dean Health Plan	WI	(\$5,044,945.82)	(\$5,034,599.78)	\$10,346.04
38752	Aetna Life Insurance Company	WI	(\$13,264.34)	(\$13,261.16)	\$3.18
39924	All Savers Insurance Company	WI	(\$94,358.91)	(\$94,351.43)	\$7.48
47342	Health Tradition Health Plan	WI	(\$114,529.70)	(\$146,790.07)	(\$32,260.37)
55103	Humana Wisconsin Health Org. Ins. Corp.	WI	\$321,794.81	\$341,378.53	\$19,583.72
57637	Medica Insurance Company	WI	(\$128,029.75)	(\$125,411.73)	\$2,618.02
58326	MercyCare HMO, Inc.	WI	\$480,097.91	\$482,145.79	\$2,047.88

Small Group Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTMENT ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
59158	UnitedHealthcare Insurance Company	WI	\$4,581,192.99	\$4,604,098.47	\$22,905.48
64772	Medical Associates Health Plans	WI	(\$142,876.10)	(\$142,589.10)	\$287.00
79475	Compicare Health Serv Ins Co(Anthem BCBS)	WI	\$5,474,405.33	\$5,497,811.82	\$23,406.49
80180	UnitedHealthcare of Wisconsin, Inc.	WI	\$1,624,329.74	\$1,642,893.59	\$18,563.85
81974	Wisconsin Physicians Svc Insurance Corp - WI	WI	\$3,146,336.11	\$3,148,691.57	\$2,355.46
84670	WPS Health Plan, Inc. - WI	WI	\$516,236.49	\$517,982.62	\$1,746.13
86584	Aspirus Arise Health Plan of Wisconsin, Inc.	WI	(\$901,017.70)	(\$899,653.00)	\$1,364.70
87416	Common Ground Healthcare Cooperative	WI	\$202,099.87	\$202,383.17	\$283.30
90028	BCBS of Wisconsin(Anthem BCBS)	WI	(\$833,828.01)	(\$1,016,765.39)	(\$182,937.38)
91604	Humana Insurance Company	WI	(\$433,827.45)	(\$425,158.97)	\$8,668.48
94529	Group Health Cooperative of South Central Wisconsin	WI	(\$839,028.94)	(\$838,205.00)	\$823.94
31274	Highmark Blue Cross Blue Shield West Virginia	WV	\$1,234,856.27	\$1,941,767.61	\$706,911.34
50318	Aetna Life Insurance Company	WV	\$20,976.35	\$20,901.77	(\$74.58)
59772	THP Insurance Company	WV	(\$151,642.49)	(\$204,441.66)	(\$52,799.17)
72982	The Health Plan of the Upper Ohio Valley	WV	\$561,491.04	(\$79,280.64)	(\$640,771.68)
77060	UnitedHealthcare Insurance Company	WV	(\$1,417,158.52)	(\$1,430,295.13)	(\$13,136.61)
95628	Optimum Choice, Inc.	WV	(\$248,522.70)	(\$248,651.98)	(\$129.28)
11269	Blue Cross Blue Shield of Wyoming	WY	(\$1,039,366.54)	(\$1,039,366.54)	\$0.00
49714	UnitedHealthcare Insurance Company	WY	\$1,039,366.56	\$1,039,366.56	\$0.00

IV. Issuer-Specific 2019 and 2020 HHS-RADV Adjustments to 2020 Risk Adjustment Transfers for Merged Market States

For the 2019 and 2020 benefit years, Vermont and Massachusetts were the only states considered to have merged markets for purposes of the HHS-operated risk adjustment program.²¹

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 3: Issuer-Specific 2019 and 2020 HHS-RADV Adjustments to 2020 Risk Adjustment Transfers for Merged Market Risk Pool (Appendix B)²²

Merged Market Risk Pool					
HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	2020 HHS RISK ADJUSTMENT STATE TRANSFER AMOUNT BEFORE RADV ADJUSTMENTS (Charges Collected in August 2021)	2020 HHS RISK ADJUSTMENT RADV ADJUSTED ISSUER STATE TRANSFER AMOUNT (Total Issuer Transfer Amount)	ADJUSTMENT AMOUNT (Charges Collected in Calendar Year 2022)
29125	Tufts Associated Health Maintenance Organization Inc.	MA	\$3,152,732.28	\$2,239,670.54	(\$913,061.74)
31779	UnitedHealthcare Insurance Company	MA	(\$12,348,714.70)	(\$12,543,658.04)	(\$194,943.34)
34484	Health New England	MA	(\$336,191.09)	(\$635,151.04)	(\$298,959.95)
36046	Harvard Pilgrim Health Care Inc.	MA	\$23,404,659.73	\$22,787,692.64	(\$616,967.09)
38712	Tufts Associated Health Maintenance Organization Inc.	MA	\$1,465,040.71	\$1,414,873.72	(\$50,166.99)
41304	AllWays Health Partners, Inc.	MA	\$50,054,711.66	\$57,695,585.06	\$7,640,873.40
42690	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	MA	\$18,133,320.86	\$15,642,731.94	(\$2,490,588.92)
52710	Fallon Life and Health Assurance Co	MA	\$185,770.13	\$184,386.61	(\$1,383.52)
59763	Tufts Health Public Plans, Inc.	MA	(\$89,007,817.39)	(\$90,972,264.49)	(\$1,964,447.10)
82569	Boston Medical Center Health Plan, Inc.	MA	(\$4,607,915.27)	(\$5,480,873.33)	(\$872,958.06)
88806	Fallon Community Health Plan	MA	\$9,705,928.01	\$9,480,225.87	(\$225,702.14)
88950	ConnectiCare of Massachusetts Inc.	MA	\$270,173.87	\$267,168.41	(\$3,005.46)
95878	HPHC Insurance Company Inc.	MA	(\$71,698.92)	(\$80,387.98)	(\$8,689.06)
13627	Blue Cross Blue Shield of Vermont	VT	\$21,711,777.20	\$21,711,777.20	\$0.00
77566	MVP Health Care Inc.	VT	(\$21,711,777.23)	(\$21,711,777.23)	\$0.00

²¹ See the “Merged Markets for Risk Adjustment Purposes Only” Memo released on March 1, 2018, at: https://www.regtap.info/uploads/library/RA_GuidanceMergedMarkets2018_030118_5CR_030118.pdf.

²² Massachusetts and Vermont were considered to have a merged market for purposes of the risk adjustment program for the 2019 and 2020 benefit years. See supra note 21.

V. Exiting Issuers and Issuer-Specific Adjustments to 2019 Benefit Year Risk Adjustment Transfers Based on 2019 Benefit Year HHS-RADV Results

There were no exiting issuers with a positive error rate in benefit year 2019 HHS-RADV.²³ Therefore, no adjustments will be made to 2019 benefit year risk scores and risk adjustment transfer amounts as a result of 2019 benefit year HHS-RADV.

²³ See supra note 2.

VI. Default Data Validation Charge

Pursuant to 45 C.F.R. § 153.630(b)(10), HHS will assess a default data validation charge if an issuer of a risk adjustment covered plan fails to engage an initial validation auditor or submit the results of an initial validation audit to HHS.

For the 2019 benefit year HHS-RADV, two issuers were assessed a default data validation charge. For the 2020 benefit year HHS-RADV, no issuers were assessed a default data validation charge. As such, this report only provides issuer-specific tables related to the 2019 benefit year HHS-RADV default data validation charge and allocation. HHS will collect and distribute the 2019 benefit year default data validation charges and payment allocations on the same cycle as the HHS-RADV adjustments to 2020 benefit year risk adjustment state transfers, beginning with collection of charge amounts in the 2022 calendar year.

The default data validation charge generally utilizes the same calculation methodology as the risk adjustment default charge.²⁴

The total default data validation charge for a risk adjustment covered plan equals a per-member per-month (PMPM) amount multiplied by the plan's enrollment – either provided by the issuer or sought from other reliable sources when issuer-reported data is not available. HHS will use enrollment numbers from the benefit year being audited for purposes of calculating the default data validation charge. The PMPM charge for a plan is equal to the product of the statewide average premium PMPM for a risk pool and the national 90th percentile plan risk transfer amount for the benefit year of risk adjustment data validation, expressed as a percentage of the respective statewide average PMPM premiums for the risk pool. The nationwide percentile only reflects plans in states where HHS is operating the risk adjustment program and is calculated based on the absolute value of plan risk adjustment state market risk pool transfer amounts. The determined PMPM amount is then multiplied by the noncompliant plan's enrollment to establish the plan's total default data validation charge.

All compliant and exempt risk adjustment covered plans in the state market risk pool of at least one noncompliant issuer will receive a portion of the default data validation charges collected from the noncompliant issuer(s). We allocate default data validation charges collected from noncompliant plans in the state market risk pool among the compliant and exempt plans in the state market risk pool in the applicable benefit year in a manner that is proportional to each compliant or exempt plan's relative revenue requirement, as calculated under the state payment transfer formula relative to the market average of these products.²⁵ For the 2019 benefit year HHS-RADV, the default data validation charge uses 2019 benefit year risk adjustment data.

²⁴ The default data validation charge is calculated in the same manner as the risk adjustment default charge under 45 C.F.R. § 153.740(b) except that the default data validation charge is based on enrollment for the benefit year being audited. See the 2020 Payment Notice, 84 FR at 17495 – 17497.

²⁵ See the 2020 Payment Notice, 84 FR at 17495 – 17497.

Table 4: 2019 Benefit Year HHS Default Data Validation Charge Summary Data

SUMMARY DATA ELEMENT	TOTALS
Number of Issuers Receiving a Default Data Validation Charge	2
Percent of All Issuers of Risk Adjustment Covered Plans Subject to 2019 Benefit Year HHS-RADV that Received a Default Data Validation Charge	0.36%

Table 5: 2019 Benefit Year HHS Default Data Validation Charge (Appendix C)

HIOS ID	HIOS INSURANCE COMPANY NAME RECEIVING DEFAULT DATA VALIDATION CHARGE	STATE	RISK POOL	DEFAULT DATA VALIDATION CHARGE AMOUNT (Charges Collected in Calendar Year 2022)
85930	Sanford Health Plan	IA	Small Group	(\$70,471.64)
80043	WMI Mutual Insurance Company	UT	Small Group	(\$61,923.46)

Table 6: 2019 Benefit Year HHS Default Data Validation Charge Allocation (Appendix D)

HIOS ID	HIOS INSURANCE COMPANY NAME RECEIVING PAYMENT FROM DEFAULT DATA VALIDATION CHARGE	STATE	RISK POOL	DEFAULT DATA VALIDATION ALLOCATION AMOUNT
18973	Aetna Health Inc. (a IA corp.)	IA	Small Group	\$31.76
25896	Wellmark Health Plan of Iowa, Inc	IA	Small Group	\$17,533.41
27651	Gundersen Health Plan, Inc.	IA	Small Group	\$66.28
50735	Medical Associates Health Plans	IA	Small Group	\$477.31
56610	UnitedHealthcare Plan of the River Valley, Inc.	IA	Small Group	\$4,171.39
72160	Wellmark Inc	IA	Small Group	\$36,465.74
74406	Wellmark Value Health Plan, Inc.	IA	Small Group	\$243.98
74980	Avera Health Plans, Inc.	IA	Small Group	\$196.44
77638	Health Alliance Midwest, Inc.	IA	Small Group	\$13.26
78252	Aetna Life Insurance Company	IA	Small Group	\$26.07
88678	UnitedHealthcare Insurance Company	IA	Small Group	\$11,246.04
22013	Regence BlueCross BlueShield of Utah	UT	Small Group	\$13,439.41
29031	National Health Insurance Company	UT	Small Group	\$522.22
38927	Altius Health Plans Inc.	UT	Small Group	\$49.07
46958	Humana Insurance Company	UT	Small Group	\$239.32
48588	Aetna Life Insurance Company	UT	Small Group	\$23.79
66413	UnitedHealthcare of Utah, Inc.	UT	Small Group	\$92.08
68781	SelectHealth	UT	Small Group	\$45,236.58
97462	UnitedHealthcare Insurance Company	UT	Small Group	\$2,321.00

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

In *Appendix E*, we set forth the risk adjustment state averages after application of the averaged 2019 and 2020 benefit year HHS-RADV error rate with billable member months for the 2020 benefit year. *Appendix E* includes the following data elements after application of the averaged 2019 and 2020 benefit year HHS-RADV error rate: 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 E* have been updated to reflect material late-filed discrepancies after the original publication of 2020 benefit year risk adjustment transfers and state averages.^{26,27} 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
State Average Monthly Premium	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.
State Average Monthly Premium Before Adjustment	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.
State Average Plan Liability Risk Score (PLRS)	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.
State Average Plan Liability Risk Score After RADV	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.
State Average Allowable Rating Factor (ARF)	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.

²⁶ See supra note 5.

²⁷ State risk pool averages are generally subject to change based on late-filed actionable discrepancies, as well as successful appeals.

DATA ELEMENT	DESCRIPTION
<p>State Average Actuarial Value (AV)</p>	<p>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:</p> <ul style="list-style-type: none"> * Catastrophic: 0.57 * Bronze: 0.60 * Silver: 0.70 * Gold: 0.80 *Platinum: 0.90
<p>State Average Induced Demand Factor (IDF)</p>	<p>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:</p> <ul style="list-style-type: none"> *Catastrophic: 1.00 *Bronze: 1.00 *Silver: 1.03 *Gold: 1.08 *Platinum: 1.15
<p>Billable Member Months</p>	<p>Billable member months are the member months of an individual or family policy that are included when setting the policy’s premium rate.</p>