

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 2021 Benefit Year Risk Adjustment Data Validation Adjustments to Risk Adjustment State Transfers

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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 2021 benefit year.

To ensure the integrity of the HHS-operated risk adjustment program and to validate the accuracy of data submitted by issuers for use in 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 risk adjustment 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 state transfer results. This report sets forth by HIOS ID and state market risk pool the applicable adjustments to 2021 benefit year risk adjustment state transfers based on the 2021 benefit year HHS-RADV results. The adjustments to 2021 benefit year risk adjustment state transfers are calculated by taking the difference between the 2021 benefit year risk adjustment state transfer amounts that were provided in the Summary Report on Permanent Risk Adjustment Transfers for the 2021 Benefit Year^{2,3} and the adjusted transfer amounts due to the application of HHS-RADV error rates.⁴ These HHS-RADV adjustment amounts will be collected (if an HHS-RADV charge amount is owed) in the fall of 2023 and subsequently paid (if an HHS-RADV payment amount is due), pending collections.

¹ See section 1343 of the ACA.

² The Summary Report on Permanent Risk Adjustment Transfers for the 2021 Benefit Year (revised July 19, 2022) can be found at: <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Premium-Stabilization-Programs/Downloads/RA-Report-BY2021.pdf>.

³ A small number of issuers may have transfer amounts that differ from the summary report, due to late-filed discrepancy adjustments.

⁴ On June 13, 2023, HHS released the 2021 benefit year HHS-RADV results. This included the publication of the 2021 Benefit Year HHS-RADV Results Memo, as well as the release of Issuer-Specific Metrics Reports and Enrollee-Level Metrics Reports to issuers through the HHS-RADV Audit Tool. The 2021 Benefit Year HHS-RADV Results Memo included an overview of the 2021 benefit year HHS-RADV error estimation methodology and the 2021 benefit year HHS-RADV results, including national program benchmarks, state market risk pool weighted average error rates, and HHS-RADV failure rate group definitions. See the 2021 Benefit Year HHS-RADV Results Memo at <https://www.cms.gov/files/document/by21-radv-results-memo.pdf>. 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/>.

Issuers will also receive new issuer-specific transfer reports for the 2021 benefit year, which include the 2021 benefit year HHS-RADV adjustment amounts, the risk adjustment state transfer amounts that were provided in the Summary Report on Permanent Risk Adjustment Transfers for the 2021 Benefit Year⁵ (unless impacted by a late-filed discrepancy or related appeal), and the adjusted state transfer amounts due to the application of HHS-RADV error rates. The data included in these reports reflect amounts calculated based on the applicable methodologies established through notice with comment rulemaking,⁶ 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.

II. HHS-RADV Summary Data

The 2021 benefit year HHS-RADV results impacted 86 out of 144 state market risk pools due to the identification of outlier issuers.⁷ In comparison, after averaging outlier issuers' 2019 and 2020 benefit year error rates, a total of 102 out of 145 state market risk pools had 2020 benefit year risk scores and state transfers adjusted due to outlier issuers.⁸ The averaging of 2019 and 2020 HHS-RADV results contributed to the larger number of 2020 benefit year state market risk pools being adjusted compared to the 2021 benefit year. For more information on the 2021 benefit year HHS-RADV results, please refer to the 2021 Benefit Year HHS-RADV Results Memo.⁹

We set forth the summary data reflecting the application of the 2021 benefit year HHS-RADV results on risk adjustment state transfers below. The figures and table below also provide a comparison of this data to summary information on averaged 2019 and 2020 benefit year HHS-RADV results applied to 2020 benefit year state transfers and 2018 benefit year HHS-RADV results applied to 2019 benefit year state transfers.¹⁰

⁵ See supra note 2.

⁶ See, e.g., the HHS Notice of Benefit and Payment Parameters for 2019, 83 FR at 16961 – 16965 (April 17, 2018) (2019 Payment Notice), 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; 85 FR 76979 (December 1, 2020) (2020 HHS-RADV Amendments Rule), the HHS Notice of Benefit and Payment Parameters for 2023; 87 FR 27208 (May 6, 2022) (2023 Payment Notice), and the HHS Notice of Benefit and Payment Parameters for 2024; 88 FR 25740 (April 27, 2023) (2024 Payment Notice).

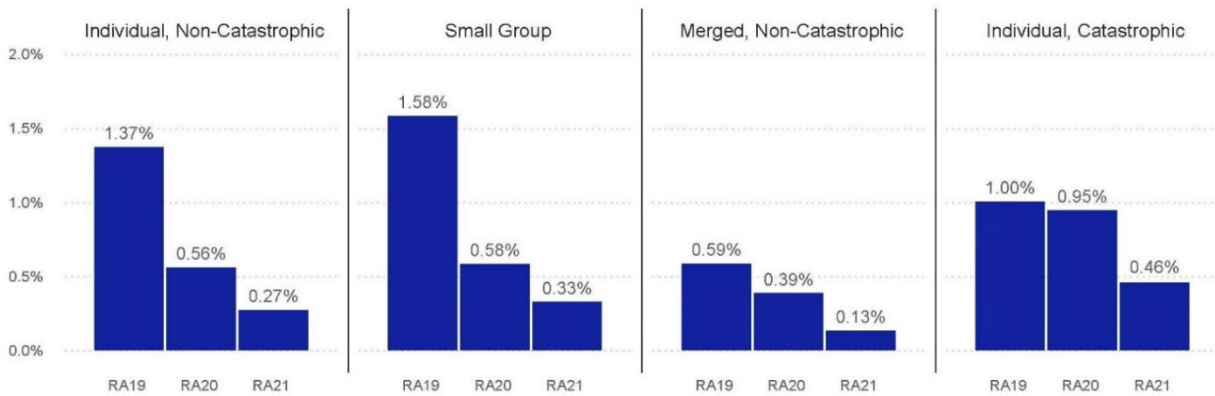
⁷ If an issuer operates in both a single issuer market risk pool and another market risk pool with multiple issuers within the same state and does not meet any other exemption requirements, then this issuer may be selected to participate in HHS-RADV and receive a positive or negative error rate. In the single issuer market risk pool, however, the risk adjustment transfer amount remains zero after applying the error rate. The single issuer market risk pool with an outlier issuer is not impacted by HHS-RADV.

⁸ For the 2019 and 2020 benefit years of HHS-RADV, the HHS-RADV results were averaged and applied to 2020 benefit year risk adjustment transfers. See the 2020 HHS-RADV Amendments Rule at <https://www.govinfo.gov/content/pkg/FR-2020-12-01/pdf/2020-26338.pdf>.

⁹ See supra note 4.

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>. Also see the Summary Report of 2019 and 2020 Benefit Year Risk Adjustment Data Validation (HHS-RADV) Adjustments to Risk Adjustment Transfers released on November 16, 2022 at: <https://www.cms.gov/files/document/hhs-radw-adjustments-by20-ra-transfers-report-clean.pdf>.

Figure 1: Total Absolute HHS-RADV Adjustments as a Percent of Total Premiums Among State Market Risk Pools with HHS-RADV Adjustments¹¹



For the 2021 benefit year, in state market risk pools with HHS-RADV adjustments, absolute HHS-RADV adjustments as a percent of premiums decreased when compared to earlier years and remained low on average for all state market risk pools (Figure 1). In addition, the combined 2019 and 2020 benefit year HHS-RADV adjustments to 2020 benefit year risk adjustment state transfers (RA20) also decreased as a percent of premium relative to the reissued 2018 benefit year HHS-RADV adjustments to 2019 benefit year risk adjustment state transfers (RA19) for all state market risk pools. Figure 1 reflects a continuing trend towards lower HHS-RADV adjustments to risk adjustment state transfers year-over-year for all state market risk pools.

Table 1: Number of States with Adjusted Risk Adjustment Transfers Due to HHS-RADV

	Individual, Non-Catastrophic		Small Group		Merged, Non-Catastrophic		Individual, Catastrophic	
	2020 RA	2021 RA	2020 RA	2021 RA	2020 RA	2021 RA	2020 RA	2021 RA
	with 2019/2020 RADV	with 2021 RADV	with 2019/2020 RADV	with 2021 RADV	with 2019/2020 RADV	with 2021 RADV	with 2019/2020 RADV	with 2021 RADV
Number of States with Risk Adjustment Covered Plans ¹²	49	49	49	49	2	2	45	44
Number of States with Adjusted Risk Adjustment Transfers Due to HHS-RADV ¹³	36	31	39	35	1	1	26	19

As expected, the number of states with HHS-RADV adjustments to risk adjustment state transfers decreased in the individual non-catastrophic, small group, and individual catastrophic state market risk pools from 2020 to 2021 because 2020 benefit year HHS-RADV adjustments

¹¹ 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.

¹² See 45 CFR 153.20 for a definition of “Risk Adjustment Covered Plan”.

¹³ These numbers exclude single issuer markets in which the single issuer had a non-zero error rate.

accounted for the application of two audit years' findings averaged together.¹⁴ The number of merged non-catastrophic market risk pool states¹⁵ in which HHS-RADV adjustments occurred remained constant between the 2020 and 2021 benefit years, with one of the two merged non-catastrophic market states receiving HHS-RADV adjustments in each benefit year.

Figure 2: Total Number of Issuers in States with HHS-RADV Outliers, Comparison of Outliers in 2019-2021 Benefit Years HHS-RADV in the Individual Non-Catastrophic and Small Group Market Risk Pools¹⁶

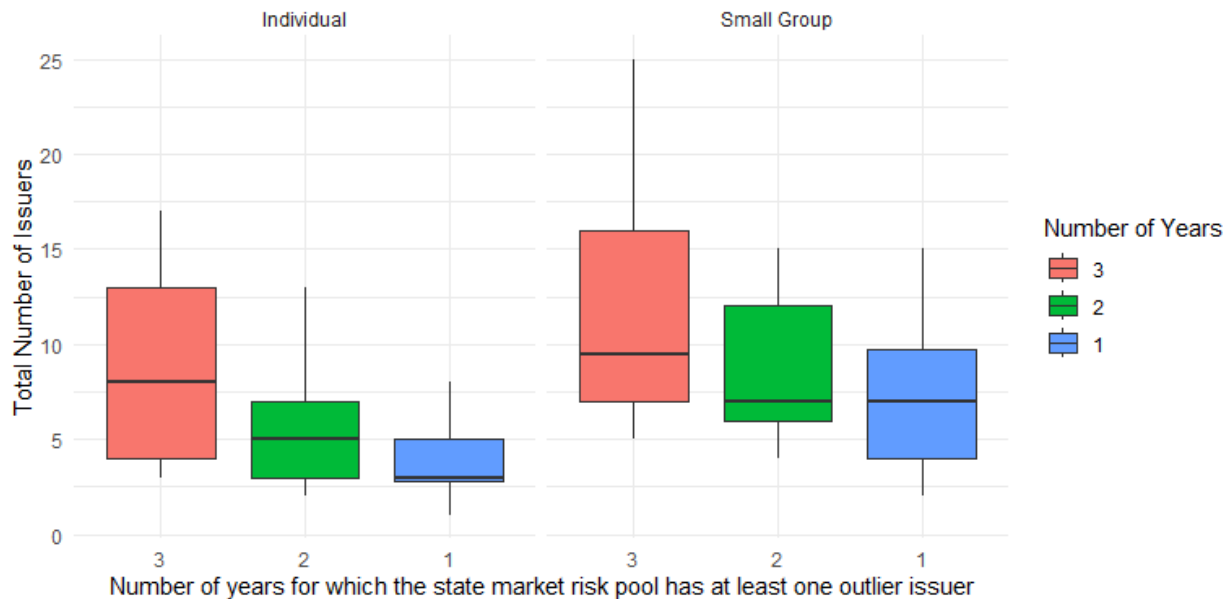


Figure 2 shows the total number of issuers comprising a state market risk pool by the number of years states had at least one outlier issuer for the 2019, 2020 and 2021 benefit years of HHS-RADV. The red boxplots represent the distribution of the total number of issuers in states with one or more HHS-RADV outlier issuers in the 2019, 2020, and 2021 benefit years. The green boxplots represent the distribution of the total number of issuers in states that had one or more HHS-RADV outlier issuers in two of the three benefit years of HHS-RADV, and the blue boxplots represent the distribution of the total number of issuers in states with one or more outlier issuers in only one audit year from 2019 through 2021. On average, in the individual non-catastrophic and small group market risk pools, states with one or more outlier issuers in all three benefit years of HHS-RADV had more issuers in their state market risk pool. Based on further internal analysis, there are, however, instances in which a smaller state market risk pool has at least one outlier issuer in each HHS-RADV audit year due to large variances observed.

¹⁴ See supra note 8.

¹⁵ For the 2021 benefit year, Vermont and Massachusetts were the only states considered to have merged markets for purposes of the HHS-operated risk adjustment program. See the “Merged Markets for Risk Adjustment Purposes Only” Memo released on March 1, 2018, at:

https://regtap.cms.gov/uploads/library/RA_GuidanceMergedMarkets2017_030118_5CR_030118.pdf

¹⁶ Merged market non-catastrophic risk pools are reported under the individual market risk pool in Figure 2; the individual catastrophic risk pool is excluded. Single issuer market risk pools with HHS-RADV outlier issuers are excluded because they are not impacted by HHS-RADV. States without any outlier issuers from the 2019 to 2021 benefit years are also excluded.

Specifically, of the 22 states that had one or more outlier issuers in the individual non-catastrophic market in all three audit years from 2019 to 2021, only 8 states, some being smaller state market risk pool markets, had the same outlier issuer(s) in each HHS-RADV audit year.

Figure 3: Percent and Counts of Issuers with HHS-RADV Adjustment Payments and Charges

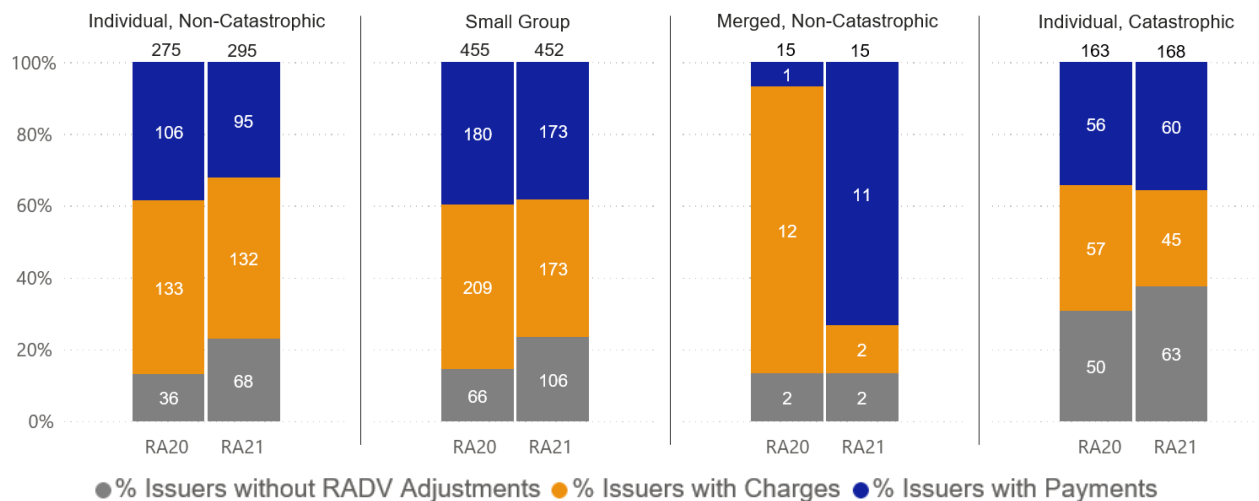


Figure 3 shows the number and percentage of issuers receiving an HHS-RADV payment remained relatively stable in the individual non-catastrophic, small group, and individual catastrophic risk pools across the 2021 and 2020 benefit years’ adjustments. However, the number and percentage of issuers receiving an HHS-RADV payment increased in the merged non-catastrophic market risk pool due to positive error rate outlier issuers identified in that market risk pool in the 2021 benefit year but not in the 2019 or 2020 benefit years of HHS-RADV. Across the 2021 and 2020 benefit years’ HHS-RADV adjustments, the number and percentage of issuers receiving an HHS-RADV charge decreased in the small group, merged non-catastrophic, and individual catastrophic market risk pools, and remained relatively stable in the individual non-catastrophic market risk pool.

III. Issuer-Specific 2021 HHS-RADV Adjustments to 2021 Risk Adjustment State Transfers for Non-Merged Market States

Below we set forth by issuer and by state market risk pool the adjustments to 2021 benefit year risk adjustment state transfers based on the 2021 benefit year HHS-RADV results. We note that a small number of issuers’ 2021 benefit year risk adjustment transfer amounts have been updated since the publication of the Summary Report on Permanent Risk Adjustment Transfers for the 2021 Benefit Year due to adjustments made as a result of late-filed discrepancies.¹⁷

¹⁷ See supra note 2. 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.

The issuer “RADV Adjustment Amount” represents the difference between issuers’ 2021 benefit year risk adjustment state transfer amount and the adjusted state transfer amount due to the application of 2021 benefit year HHS-RADV error rates. The RADV Adjustment Amount is the amount that will be collected in the fall of 2023, and subsequently paid, pending collections. As noted above, the RADV Adjustment Amounts are subject to change due to HHS-RADV actionable discrepancies or successful appeals.

To calculate the issuer RADV 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 total error rate for issuer i;¹⁸ and
- $PLRS_i$ = The plan liability risk score recorded on EDGE for issuer i.

Once CMS calculates outlier issuers’ adjusted plan liability risk scores ($AdjPLRS_i$), CMS recalculates transfer amounts under the state payment transfer formula and then aggregates the adjusted transfer amounts at the issuer level. The RADV Adjustment Amount is calculated by taking the difference between each issuer’s HHS-RADV adjusted transfer amount and the 2021 benefit year risk adjustment state transfer amount provided in the Summary Report on Permanent Risk Adjustment Transfers for the 2021 Benefit Year.¹⁹

$$RADV\ Adjustment\ Amount_i = AdjT_i - T_i$$

Where:

- $AdjT_i$ = The transfer amount calculated using the state payment transfer formula with application of the HHS-RADV error rate to adjust issuer PLRS ($AdjPLRS_i$); and
- T_i = The transfer amount calculated using the state payment transfer formula with issuer PLRS ($PLRS_i$) (generally the amount set forth in the applicable benefit year’s Summary Report on Permanent Risk Adjustment Transfers)

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

¹⁸ 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>. See also the 2021 Benefit Year HHS Risk Adjustment Data Validation (HHS-RADV): Error Estimation & Error Rate Discrepancy Reporting Window 2 webinar slides at https://regtap.cms.gov/uploads/library/HRADV_2021_Error_Estimation_Error_Rate_Attestation_061423_5CR_061523.pdf.

¹⁹ See supra notes 2 and 3. Issuers with late-filed discrepancies in their state market risk pools will have an additional adjustment amount that will be incorporated into this calculation.

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.

If an issuer does not have enrollment in a state market risk pool and thus does not have a risk adjustment state transfer in that market risk pool, the issuer is not included in the applicable state market risk pool table(s) below. We signify “-” in a state market risk pool for which an issuer does not have enrollment, and thus, does not have a risk adjustment transfer. We signify “\$0.00” for issuers where there is no adjustment being made because there are no HHS-RADV outlier issuers in the state market risk pool.²⁰

Table 2: Issuer-Specific 2021 HHS-RADV Adjustments to 2021 Risk Adjustment State Transfers for Non-Merged Market States (Appendix A)

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	INDIVIDUAL, NON-CATASTROPHIC RADV ADJUSTMENT AMOUNT	INDIVIDUAL, CATASTROPHIC RADV ADJUSTMENT AMOUNT	SMALL GROUP RADV ADJUSTMENT AMOUNT
11082	Aetna Life Insurance Company	AK	-	-	\$0.00
38344	Premera Blue Cross Blue Shield of Alaska	AK	\$0.00	-	\$0.00
73836	Moda Health Plan, Inc.	AK	-	-	\$0.00
77963	Moda Assurance Company	AK	\$0.00	-	-
80049	UnitedHealthcare Insurance Company	AK	-	-	\$0.00
46944	Blue Cross and Blue Shield of Alabama	AL	(\$788,476.60)	(\$7,433.05)	(\$525,169.83)
68259	UnitedHealthcare of Alabama, Inc.	AL	-	-	\$143,722.77
69461	UnitedHealthcare Insurance Company	AL	-	-	\$270,203.45
73301	Bright Health Insurance Company of Alabama, Inc.	AL	\$788,476.56	\$7,433.04	-
93018	VIVA Health	AL	-	-	\$111,243.64
13262	HMO Partners, Inc.	AR	\$0.00	-	\$0.00
22732	UnitedHealthcare Ins Co of River Valley	AR	-	-	\$0.00
37903	QualChoice Life & Health Insurance Company, Inc.	AR	\$0.00	-	\$0.00
62141	Celtic Insurance Company	AR	\$0.00	-	-
65817	UnitedHealthcare of Arkansas, Inc.	AR	-	-	\$0.00
70525	QCA Health Plan, Inc.	AR	\$0.00	-	\$0.00
75293	USABLE Mutual Insurance Company	AR	\$0.00	-	\$0.00
81392	UnitedHealthcare Insurance Company	AR	-	-	\$0.00
13877	Oscar Health Plan, Inc.	AZ	\$0.00	\$0.00	-
23307	Humana Health Plan, Inc.	AZ	-	-	\$0.00
23435	Banner Health and Aetna Health Plan Inc.	AZ	-	-	\$0.00
40702	UnitedHealthcare of Arizona, Inc.	AZ	\$0.00	-	\$0.00
53901	Blue Cross and Blue Shield of Arizona, Inc.	AZ	\$0.00	\$0.00	\$0.00
66105	Humana Insurance Company	AZ	-	-	\$0.00
77349	Banner Health and Aetna Health Insurance Company	AZ	-	-	\$0.00
78611	Aetna Health Inc. (a PA corp.)	AZ	-	-	\$0.00
82011	UnitedHealthcare Insurance Company	AZ	-	-	\$0.00
84251	Aetna Life Insurance Company	AZ	-	-	\$0.00

²⁰ Single issuer state market risk pools with an HHS-RADV outlier issuer are not impacted by HHS-RADV and issuers in these risk pools will also have a “0.00” transfer amount. See supra note 7.

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	INDIVIDUAL, NON-CATASTROPHIC RADV ADJUSTMENT AMOUNT	INDIVIDUAL, CATASTROPHIC RADV ADJUSTMENT AMOUNT	SMALL GROUP RADV ADJUSTMENT AMOUNT
86830	Cigna Health and Life Insurance Company	AZ	-	-	\$0.00
87247	Bright Health Company of Arizona	AZ	\$0.00	\$0.00	-
91450	Health Net of Arizona, Inc.	AZ	\$0.00	-	-
97667	Cigna HealthCare of Arizona, Inc	AZ	\$0.00	-	-
10544	Oscar Health Plan of California	CA	(\$1,904,768.34)	(\$35,347.45)	(\$95,948.53)
18126	MOLINA HEALTHCARE OF CALIFORNIA	CA	(\$45,624.95)	\$37.29	-
20523	Aetna Health of California Inc.	CA	-	-	(\$1,363.61)
27330	Kaiser Permanente Insurance Company	CA	-	-	(\$81.23)
27603	Blue Cross of California(Anthem BC)	CA	(\$107,340.08)	\$4,423.07	(\$44,047.47)
37873	UnitedHealthcare Benefits Plan of California	CA	-	-	(\$11,135.23)
40025	Cigna Health and Life Insurance Company	CA	-	-	(\$35.18)
40513	Kaiser Foundation Health Plan, Inc.	CA	(\$708,540.79)	\$10,408.32	(\$58,326.36)
40733	Aetna Life Insurance Company	CA	-	-	(\$1,996.96)
47579	Chinese Community Health Plan	CA	(\$4,891.26)	\$0.61	(\$72.80)
49116	UHC of California	CA	-	-	(\$4,874.78)
56887	County of Ventura, dba Ventura County Health Care Plan	CA	-	-	(\$31.16)
64210	Sutter Health Plan	CA	(\$4,410.95)	-	(\$3,165.21)
64618	National Health Insurance Company	CA	-	-	(\$25.43)
67138	Health Net of California, Inc	CA	(\$140,418.38)	\$308.34	(\$6,806.61)
70285	CA Physician's Service dba Blue Shield of CA	CA	(\$448,144.27)	\$3,201.69	\$235,692.06
84014	County of Santa Clara	CA	\$3,535,325.51	\$14,093.12	-
89506	Community Care Health Plan, Inc.	CA	-	-	(\$21.28)
92499	Sharp Health Plan	CA	(\$33,972.55)	\$639.70	(\$2,273.39)
92815	Local Initiative Health Authority for Los Angeles County	CA	(\$64,982.72)	\$31.35	-
93689	Western Health Advantage	CA	(\$13,038.87)	\$198.08	(\$2,797.86)
95677	UnitedHealthcare Insurance Company	CA	-	-	(\$7.83)
99110	Health Net Life Insurance Company	CA	(\$59,192.41)	\$2,005.92	(\$2,681.02)
21032	Kaiser Foundation Health Plan of Colo.	CO	\$7,434,528.70	\$40,918.61	\$10,272,925.51
31070	Bright Health Insurance Company	CO	(\$1,562,744.03)	(\$7,116.74)	(\$1,734.54)
35944	KAISER PERMANENTE INSURANCE COMPANY	CO	-	-	(\$5,319.49)
39041	Aetna Life Insurance Company	CO	-	-	(\$414.18)
44559	Oscar Insurance Company	CO	(\$75,566.42)	(\$432.07)	-
49375	Cigna Health and Life Insurance Company	CO	(\$547,914.42)	-	-
59036	UnitedHealthcare of Colorado, Inc.	CO	-	-	(\$730,288.77)
63312	Friday Health Plans of Colorado, Inc.	CO	(\$583,105.47)	(\$4,249.19)	(\$68,709.90)
66699	Denver Health Medical Plan, Inc	CO	(\$280,709.09)	-	-
67879	UnitedHealthcare Insurance Company	CO	-	-	(\$2,791,994.80)
74320	Humana Health Plan	CO	-	-	(\$200,747.38)
76680	HMO Colorado, Inc., dba HMO Nevada	CO	(\$3,904,006.04)	(\$15,301.18)	(\$104,919.53)
79509	Humana Insurance Company	CO	-	-	(\$17,052.54)
87269	Rocky Mountain Hospital and Medical Service, Inc., dba Anthem Blue Cross and Blue Shield	CO	-	(\$13,819.44)	(\$6,085,089.66)
97879	Rocky Mountain HMO	CO	(\$480,483.22)	-	(\$266,654.80)
29462	Oxford Health Insurance, Inc.	CT	-	-	\$843,413.17
37800	Harvard Pilgrim Health Care, Inc.	CT	-	-	\$84,965.75
39159	Aetna Life Insurance Company	CT	-	-	\$5,772.03
49650	UnitedHealthcare Insurance Company	CT	-	-	\$30,346.11
71179	Oxford Health Plans (CT), Inc.	CT	-	-	(\$803,981.60)
75091	ConnectiCare, Inc.	CT	\$39,294.67	-	\$3,740.25

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	INDIVIDUAL, NON-CATASTROPHIC RADV ADJUSTMENT AMOUNT	INDIVIDUAL, CATASTROPHIC RADV ADJUSTMENT AMOUNT	SMALL GROUP RADV ADJUSTMENT AMOUNT
76962	ConnectiCare Benefits, Inc.	CT	\$896,997.33	\$5,267.24	\$27,445.29
86545	Anthem Health Plans Inc(Anthem BCBS)	CT	(\$985,178.46)	(\$5,267.28)	(\$645,238.57)
87354	Cigna Health and Life Insurance Company	CT	-	-	\$18,109.89
89130	HPHC Insurance Company, Inc.	CT	-	-	\$84,718.71
94815	ConnectiCare Insurance Company, Inc.	CT	\$48,886.49	-	\$350,709.09
21066	UnitedHealthcare of the Mid-Atlantic Inc	DC	-	-	\$535.49
41842	UnitedHealthcare Insurance Company	DC	-	-	\$19,713.90
73987	Aetna Health Inc. (a PA corp.)	DC	-	-	\$132.05
75753	Optimum Choice, Inc.	DC	-	-	\$828.65
77422	Aetna Life Insurance Company	DC	-	-	\$283.69
78079	GHMSI	DC	(\$142,877.60)	-	\$40,388.94
86052	CareFirst BlueChoice, Inc.	DC	(\$77,814.20)	(\$2,001.14)	(\$484,003.68)
94506	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	DC	\$220,691.83	\$2,001.14	\$422,121.00
29497	Aetna Life Insurance Company	DE	-	-	(\$10,100.98)
61021	UnitedHealthcare Insurance Company	DE	-	-	(\$79,374.74)
67190	Aetna Health Inc. (a PA corp.)	DE	-	-	(\$5,909.72)
76168	Highmark BCBSD Inc.	DE	\$0.00	\$0.00	\$114,579.50
97569	Optimum Choice, Inc.	DE	-	-	(\$19,194.06)
12379	Bright Health Insurance Company of Florida	FL	(\$6,079,498.24)	(\$9,310.11)	-
16842	Blue Cross and Blue Shield of Florida	FL	(\$1,182,537.16)	-	\$1,199,327.15
18628	Aetna Health Inc. (a FL corp.)	FL	-	-	\$32,273.63
19898	AvMed, Inc.	FL	\$66,318.92	\$453.81	\$109,441.93
21663	Celtic Insurance Company	FL	(\$635,182.14)	-	-
23841	Aetna Life Insurance Company	FL	-	-	\$5,273.01
30252	Health Options, Inc.	FL	\$8,388,079.44	-	\$1,787,317.30
33993	BeHealthy Florida, Inc.	FL	-	-	\$1,157.81
35783	Humana Medical Plan, Inc.	FL	-	-	(\$5,013,348.13)
36194	Health First Commercial Plans, Inc.	FL	(\$41,160.33)	\$4,478.83	\$96,321.09
40572	Oscar Insurance Company of Florida	FL	(\$299,447.84)	\$3,774.38	-
42204	All Savers Insurance Company	FL	-	-	\$1,123.11
43839	UnitedHealthcare Insurance Company	FL	-	-	\$539,241.34
48121	Cigna Health and Life Insurance Company	FL	(\$92,407.39)	-	-
54172	Molina Healthcare of Florida, Inc	FL	(\$45,145.55)	-	-
56503	Florida Health Care Plan, Inc.	FL	(\$79,019.63)	\$603.14	\$48,012.19
66966	Capital Health Plan	FL	-	-	\$158,777.26
68398	UnitedHealthcare of Florida, Inc.	FL	-	-	\$452,551.51
80779	Neighborhood Health Partnership, Inc.	FL	-	-	\$567,120.53
99308	Humana Health Insurance Co of FL, Inc.	FL	-	-	\$15,410.52
13535	UnitedHealthcare Insurance Company	GA	-	-	(\$4,522.81)
30552	UnitedHealthcare Ins Co of River Valley	GA	-	-	(\$4,753.41)
37001	Humana Insurance Company	GA	-	-	(\$211.52)
43802	UnitedHealthcare of Georgia, Inc.	GA	-	-	(\$1,885.19)
49046	Anthem Blue Cross and Blue Shield	GA	(\$27,137.02)	(\$932.20)	(\$3,250.82)
50491	Cigna Health and Life Insurance Company	GA	-	-	(\$708.42)
58081	Oscar Health Plan of Georgia	GA	(\$192.72)	(\$0.87)	-
60224	CareSource Georgia Co.	GA	(\$8,322.70)	-	-
70893	Ambetter of Peach State Inc.	GA	(\$120,505.07)	-	-
82302	KAISER PERMANENTE INSURANCE COMPANY	GA	-	-	(\$178.58)
82824	Aetna Health Inc. (a GA corp.)	GA	-	-	(\$56.81)
83761	Alliant Health Plans	GA	(\$13,638.49)	-	(\$1,098.03)
83978	Aetna Life Insurance Company	GA	-	-	(\$162.33)
89942	Kaiser Foundation Health Plan of Georgia	GA	\$169,795.95	\$933.05	\$29,772.18

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93332	Humana Employers Health Plan of Georgia, Inc.	GA	-	-	(\$12,944.06)
18350	Hawaii Medical Service Association	HI	(\$2,103,800.40)	\$0.00	(\$1,732,293.15)
54179	UnitedHealthcare Insurance Company	HI	-	-	(\$9,684.78)
56682	Hawaii Medical Assurance Association	HI	-	-	(\$3,531.92)
60612	Kaiser Foundation Health Plan, Inc.	HI	\$2,103,800.41	-	\$2,639,258.92
95366	University Health Alliance (UHA)	HI	-	-	(\$893,749.08)
18973	Aetna Health of Iowa Inc.	IA	-	-	\$81.97
25896	Wellmark Health Plan of Iowa, Inc.	IA	\$0.00	-	\$598,487.55
27651	Quartz Health Plan Corporation	IA	-	-	\$2,146.76
45819	Oscar Insurance Company	IA	\$0.00	\$0.00	-
50735	Medical Associates Health Plans	IA	-	-	\$21,922.07
56610	UnitedHealthcare Plan of the River Valley, Inc.	IA	-	-	(\$179,668.57)
72160	Wellmark Inc.	IA	-	-	(\$808,118.07)
74406	Wellmark Value Health Plan, Inc.	IA	-	-	\$2,146.96
74980	Avera Health Plans, Inc.	IA	-	-	\$5,503.63
77638	Health Alliance Midwest, Inc.	IA	-	-	\$744.90
78252	Aetna Life Insurance Company	IA	-	-	\$128.86
85930	Sanford Health Plan	IA	-	-	\$833.48
88678	UnitedHealthcare Insurance Company	IA	-	-	\$354,638.72
93078	Medica Insurance Company	IA	\$0.00	\$0.00	\$1,151.86
26002	SelectHealth	ID	(\$91,813.83)	\$0.00	(\$70,885.53)
38128	Montana Health Cooperative	ID	(\$30,888.07)	\$0.00	(\$3,236.56)
43541	National Health Insurance Company	ID	-	-	(\$221.17)
44648	Regence Blue Shield of Idaho	ID	\$210,108.34	-	\$289,293.92
50118	UnitedHealthcare Insurance Company	ID	-	-	(\$3,411.88)
60597	PacificSource Health Plans	ID	(\$3,790.77)	\$0.00	(\$54,513.91)
61589	Blue Cross of Idaho Health Service, Inc.	ID	(\$83,615.61)	\$0.00	(\$157,024.66)
20129	Health Alliance Medical Plans, Inc.	IL	(\$144,805.71)	\$5.25	\$0.00
21925	Quartz Health Insurance Corporation	IL	-	-	\$0.00
24301	Medical Associates Health Plans	IL	-	-	\$0.00
27833	Celtic Insurance Company	IL	(\$108,671.73)	-	-
34446	UnitedHealthcare Ins Co of River Valley	IL	-	-	\$0.00
36096	Blue Cross Blue Shield of Illinois	IL	(\$1,015,315.77)	\$88.39	\$0.00
42529	UnitedHealthcare of Illinois, Inc.	IL	-	-	\$0.00
44522	Bright Health Insurance Company of Illinois	IL	(\$84,661.07)	(\$94.79)	-
53882	Cigna HealthCare of Illinois, Inc.	IL	\$1,368,704.08	-	-
54322	MercyCare HMO, Inc.	IL	(\$2,836.71)	-	\$0.00
58239	UnitedHealthcare Plan of the River Valley, Inc.	IL	-	-	\$0.00
58288	Humana Health Plan, Inc.	IL	-	-	\$0.00
65280	SSM Health Plan	IL	(\$1,327.07)	\$0.18	-
68303	Humana Insurance Company	IL	-	-	\$0.00
72547	Aetna Life Insurance Company	IL	-	-	\$0.00
85773	Quartz Health Benefit Plans Corporation	IL	(\$11,086.02)	\$0.97	\$0.00
92476	UnitedHealthcare Ins Co of Illinois	IL	-	-	\$0.00
99129	Aetna Health Inc. (a PA corp.)	IL	-	-	\$0.00
17575	Anthem Ins Companies Inc(Anthem BCBS)	IN	\$0.00	-	\$909,510.62
33380	Indiana University Health Plans, Inc.	IN	-	-	\$184,048.97
36373	All Savers Insurance Company	IN	-	-	\$2,524.49
43442	Humana Health Plan	IN	-	-	\$38,198.30
50816	Physicians Health Plan of Northern Indiana, Inc.	IN	-	-	(\$1,949,305.47)
54192	CareSource Indiana, Inc.	IN	\$0.00	-	-

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67920	Southeastern Indiana Health Organization	IN	-	-	\$23,886.74
69529	UnitedHealthcare of Kentucky, Ltd.	IN	-	-	\$2,407.12
72850	UnitedHealthcare Insurance Company	IN	-	-	\$752,036.93
76179	Celtic Insurance Company	IN	\$0.00	-	-
99791	Humana Insurance Company	IN	-	-	\$36,692.20
18558	Blue Cross and Blue Shield of Kansas, Inc.	KS	\$0.00	-	\$48,310.40
19968	Humana Insurance Company	KS	-	-	(\$68,207.03)
39520	Medica Insurance Company	KS	\$0.00	\$0.00	-
43490	Oscar Insurance Company	KS	\$0.00	\$0.00	-
49857	Humana Health Plan, Inc.	KS	-	-	\$133.26
57850	Aetna Health Inc. (a PA corp.)	KS	-	-	\$6.03
76763	Cigna Health and Life Insurance Company	KS	\$0.00	-	-
80065	Sunflower State Health Plan, Inc	KS	\$0.00	-	-
84600	Aetna Life Insurance Company	KS	-	-	\$78.67
94248	Blue Cross and Blue Shield of Kansas City	KS	\$0.00	-	\$11,269.82
94968	UnitedHealthcare Insurance Company	KS	-	-	\$8,408.86
15411	Humana Health Plan, Inc.	KY	-	-	\$0.00
23671	UnitedHealthcare of Kentucky, Ltd.	KY	-	-	\$0.00
28773	UnitedHealthcare Insurance Company	KY	-	-	\$0.00
34822	Aetna Health Inc. (a PA corp.)	KY	-	-	\$0.00
36239	Anthem Health Plans of KY(Anthem BCBS)	KY	\$0.00	\$0.00	\$0.00
45636	CareSource Kentucky Co.	KY	\$0.00	\$0.00	-
45920	UnitedHealthcare of Ohio, Inc.	KY	-	-	\$0.00
19636	HMO Louisiana, Inc.	LA	\$2,335,326.77	-	\$1,810,852.43
44965	Humana Health Benefit Plan of Louisiana, Inc.	LA	-	-	\$37,776.06
53946	UnitedHealthcare Insurance Company of the River Va	LA	-	-	\$149,793.44
67243	Vantage Health Plan, Inc.	LA	\$180,201.88	-	\$42,228.36
69842	UnitedHealthcare Insurance Company	LA	-	-	\$247,066.03
97176	Louisiana Health Service & Indemnity Company	LA	(\$1,374,786.44)	-	(\$2,287,716.24)
98780	CHRISTUS Health Plan Louisiana	LA	(\$1,140,742.12)	-	-
23620	UnitedHealthcare Insurance Company	MD	-	-	(\$39,082.56)
28137	CareFirst BlueChoice, Inc.	MD	(\$1,249,579.32)	(\$4,947.26)	(\$327,756.52)
31112	UnitedHealthcare of the Mid-Atlantic Inc	MD	-	-	(\$6,020.10)
45532	CareFirst of Maryland, Inc.	MD	(\$163,740.28)	-	(\$16,221.92)
65635	MAMSI Life and Health Insurance Company	MD	-	-	(\$28,755.05)
66516	Aetna Health Inc. (a PA corp.)	MD	-	-	(\$76.05)
70767	Aetna Life Insurance Company	MD	-	-	(\$744.78)
72375	Optimum Choice, Inc.	MD	(\$20,805.90)	-	(\$20,395.73)
90296	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	MD	\$1,544,236.93	\$4,947.25	\$472,287.76
94084	GHMSI	MD	(\$110,111.44)	-	(\$33,235.05)
11593	HPHC Insurance Company Inc.	ME	-	-	\$322,956.22
33653	Maine Community Health Options	ME	\$1,410,632.82	\$10,087.04	\$587,961.72
48396	Anthem Health Plans of ME(Anthem BCBS)	ME	(\$3,775,605.62)	(\$20,260.54)	(\$2,636,541.07)
53357	Aetna Life Insurance Company	ME	-	-	\$26,856.59
73250	Aetna Health Inc. (a ME corp.)	ME	-	-	\$782.63
90214	UnitedHealthcare Insurance Company	ME	-	-	\$342,961.68
96667	Harvard Pilgrim Health Care Inc.	ME	\$2,364,972.72	\$10,173.51	\$1,355,022.12
15560	Blue Cross Blue Shield of Michigan Mutual Insurance Company	MI	(\$62,943.27)	(\$773.92)	(\$83,069.56)
20662	PHP Insurance Company	MI	-	-	(\$613.80)
23592	Paramount Care of Michigan	MI	-	-	(\$48.55)

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29241	Priority Health Insurance Company (PHIC)	MI	-	-	(\$1,441.87)
29698	Priority Health	MI	(\$98,117.24)	-	(\$29,641.69)
37651	Health Alliance Plan (HAP)	MI	(\$1,955.34)	(\$60.94)	(\$6,518.70)
40047	Molina Healthcare of Michigan, Inc.	MI	(\$10,584.38)	-	-
58594	Meridian Health Plan of Michigan, Inc.	MI	(\$8,652.56)	-	-
60829	Physicians Health Plan	MI	\$324,644.77	\$2,501.23	\$188,502.11
62294	Humana Insurance Company	MI	-	-	(\$89.93)
63631	UnitedHealthcare Insurance Company	MI	-	-	(\$5,285.42)
67183	Total Health Care USA, Inc.	MI	(\$8,628.10)	-	(\$2,279.01)
67577	Alliance Health and Life Insurance Company	MI	(\$1,835.49)	(\$13.59)	(\$6,285.61)
71667	UnitedHealthcare Community Plan, Inc.	MI	-	-	(\$713.14)
74917	McLaren Health Plan Community	MI	(\$23,973.69)	(\$64.49)	(\$4,769.09)
77739	Oscar Insurance Company	MI	(\$1,218.90)	(\$12.35)	-
95233	Paramount Insurance Company	MI	-	-	(\$46.57)
98185	Blue Care Network of Michigan	MI	(\$106,735.67)	(\$1,575.95)	(\$47,699.31)
25198	UnitedHealthcare Insurance Company	MN	-	-	\$0.00
31616	Medica Insurance Company	MN	\$0.00	\$0.00	\$0.00
34102	Group Health Plan, Inc.	MN	\$0.00	\$0.00	-
49316	BCBSMN, Inc., dba Blue Cross and Blue Shield of Minnesota	MN	-	-	\$0.00
52346	Sanford Health Plan of Minnesota	MN	-	-	\$0.00
57129	HMO Minnesota dba Blue Plus	MN	\$0.00	-	\$0.00
70373	Quartz Health Plan MN Corporation	MN	\$0.00	\$0.00	\$0.00
79888	HealthPartners, Inc.	MN	-	-	\$0.00
85654	HealthPartners Insurance Company	MN	-	-	\$0.00
85736	UCare Minnesota	MN	\$0.00	\$0.00	-
88102	PreferredOne Insurance Company	MN	\$0.00	-	\$0.00
96859	UnitedHealthcare of Illinois Inc	MN	-	-	\$0.00
97624	PreferredOne Community Health Plan	MN	-	-	\$0.00
30613	Humana Insurance Company	MO	-	-	(\$23,049.00)
32753	Healthy Alliance Life Co(Anthem BCBS)	MO	\$0.00	\$0.00	\$1,450.90
32898	Aetna Health Inc. (a PA corp.)	MO	-	-	\$9.98
34762	Blue Cross and Blue Shield of Kansas City	MO	\$0.00	-	\$3,665.25
47840	SSM Health Insurance Company	MO	\$0.00	\$0.00	-
48161	Aetna Life Insurance Company	MO	-	-	\$56.66
53461	Medica Insurance Company	MO	\$0.00	\$0.00	-
69512	Oscar Insurance Company	MO	\$0.00	\$0.00	-
74483	Cigna Health and Life Insurance Company	MO	\$0.00	-	-
95426	UnitedHealthcare Insurance Company	MO	-	-	\$17,627.16
96384	Cox Health Systems Insurance Company	MO	\$0.00	-	\$239.22
99723	Celtic Insurance Company	MO	\$0.00	-	-
11721	Blue Cross & Blue Shield of Mississippi	MS	(\$97,161.48)	-	\$14,501.64
26781	All Savers Insurance Company	MS	-	-	\$37.78
48963	Humana Insurance Company	MS	-	-	\$475.49
61794	UnitedHealthcare Life Insurance Company	MS	-	-	\$199.64
79975	Molina Healthcare of Mississippi, Inc	MS	\$763,465.75	-	-
90714	Ambetter of Magnolia Inc.	MS	(\$666,304.25)	-	-
97560	UnitedHealthcare of Mississippi, Inc.	MS	-	-	\$76.44
98805	UnitedHealthcare Insurance Company	MS	-	-	(\$15,291.16)
23603	PacificSource Health Plans	MT	\$0.00	-	\$0.00
30751	Blue Cross and Blue Shield of Montana	MT	\$0.00	\$0.00	\$0.00
32225	Montana Health Cooperative	MT	\$0.00	\$0.00	\$0.00
46621	UnitedHealthcare Insurance Company	MT	-	-	\$0.00
11512	Blue Cross and Blue Shield of NC	NC	\$24,624,696.77	\$85,943.38	\$11,655,451.12

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19958	UnitedHealthcare of Wisconsin, Inc.	NC	(\$603,392.06)	-	-
37900	Bright Health Company of North Carolina	NC	(\$13,783,454.70)	(\$85,903.05)	-
43283	FirstCarolinaCare Insurance Company	NC	-	-	(\$56,643.35)
54332	UnitedHealthcare of North Carolina, Inc	NC	-	-	(\$5,646,532.29)
58658	UnitedHealthcare Ins Co of River Valley	NC	-	-	(\$2,081,967.87)
61644	Aetna Life Insurance Company	NC	-	-	(\$58,202.97)
61671	Aetna Health Inc. (a PA corp.)	NC	-	-	(\$4,660.28)
69347	UnitedHealthcare Insurance Company	NC	-	-	(\$3,807,443.91)
69803	Oscar Health Plan of North Carolina, Inc	NC	(\$52,303.76)	(\$40.33)	-
73943	Cigna HealthCare of North Carolina, Inc.	NC	(\$4,661,986.51)	-	-
77264	Ambetter of North Carolina Inc.	NC	(\$5,523,559.88)	-	-
37160	Blue Cross Blue Shield of North Dakota	ND	\$0.00	\$0.00	\$76,764.55
39364	Medica Insurance Company	ND	-	-	(\$87,689.07)
73751	Medica Health Plans	ND	\$0.00	\$0.00	-
76311	UnitedHealthcare Insurance Company	ND	-	-	\$629.13
89364	Sanford Health Plan	ND	\$0.00	\$0.00	\$10,295.37
20305	Medica Insurance Company	NE	\$0.00	\$0.00	\$0.00
29678	Blue Cross and Blue Shield of Nebraska	NE	-	-	\$0.00
44751	UnitedHealthcare of the Midlands, Inc.	NE	-	-	\$0.00
59699	Aetna Life Insurance Company	NE	-	-	\$0.00
73102	UnitedHealthcare Insurance Company	NE	-	-	\$0.00
83653	Bright Health Insurance Company	NE	\$0.00	\$0.00	-
51889	UnitedHealthcare Insurance Company	NH	-	-	\$2,152.31
57601	Anthem Health Plans of NH(Anthem BCBS)	NH	-	-	(\$224,785.94)
59025	Harvard Pilgrim Health Care of NE	NH	\$0.00	\$0.00	\$77,320.61
71616	HPHC Insurance Company, Inc	NH	-	-	\$12,252.36
75841	Celtic Insurance Company	NH	\$0.00	-	-
86365	Tufts Health Freedom Insurance Company	NH	-	-	\$33,946.95
96751	Matthew Thornton Hlth Plan(Anthem BCBS)	NH	\$0.00	\$0.00	\$99,113.72
13953	Horizon Healthcare of New Jersey, Inc.	NJ	\$275.64	-	\$588.59
23818	Oscar Garden State Insurance Corporation	NJ	(\$2,119,141.73)	(\$68,157.84)	(\$245,129.63)
48834	Oxford Health Plans (NJ), Inc.	NJ	-	-	\$204.81
77263	Oxford Health Insurance, Inc.	NJ	\$13,554.42	-	\$53,353.74
77606	AmeriHealth HMO, Inc.	NJ	\$90,928.08	-	\$2,616.02
91661	Horizon Healthcare Services, Inc.	NJ	\$1,457,086.15	\$66,546.94	\$165,680.19
91762	AmeriHealth Ins Company of New Jersey	NJ	\$557,297.45	\$1,610.91	\$22,686.36
19722	Molina Healthcare of New Mexico, Inc.	NM	\$322,167.20	-	-
39006	Western Sky Community Care, Inc.	NM	\$21,891.89	-	-
42776	True Health New Mexico, Inc.	NM	(\$200,027.83)	-	\$0.00
52744	Presbyterian Insurance Company, Inc.	NM	-	-	\$0.00
57173	Presbyterian Health Plan, Inc.	NM	(\$30,981.53)	-	\$0.00
75605	Blue Cross Blue Shield of New Mexico	NM	(\$85,292.78)	\$0.00	\$0.00
75787	Friday Health Plans of Colorado, Inc.	NM	(\$27,756.91)	\$0.00	\$0.00
90762	UnitedHealthcare Insurance Company	NM	-	-	\$0.00
16698	Prominence HealthFirst	NV	-	-	(\$300.92)
19298	Aetna Health Inc. (a PA corp.)	NV	-	-	(\$15.62)
27990	Aetna Life Insurance Company	NV	-	-	(\$51.09)
33670	Rocky Mountain Hospital and Medical Service, Inc., dba Anthem Blue Cross and Blue Shield	NV	-	(\$255.75)	(\$81,212.32)
41094	HOMETOWN HEALTH PLAN, INC	NV	\$34,711.55	\$929.48	\$48,423.23
45142	SilverSummit Healthplan, Inc.	NV	(\$5,612.23)	-	-
60156	HMO Colorado, Inc., dba HMO Nevada	NV	(\$4,227.63)	(\$372.28)	(\$213.09)
68524	Prominence Preferred Health Insurance Company, Inc.	NV	-	-	\$42,564.04

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74222	UnitedHealthcare Insurance Company	NV	-	-	(\$2,780.44)
82461	Friday Health Plans of Nevada, Inc.	NV	(\$2,513.66)	(\$38.72)	(\$0.10)
83198	Sierra Health and Life Ins Company, Inc.	NV	(\$4,442.34)	(\$134.56)	(\$4,038.35)
84445	SelectHealth, Inc.	NV	(\$1,299.46)	-	(\$21.38)
85266	HOMETOWN HEALTH PROVIDERS INS. CO. INC.	NV	(\$1,884.58)	(\$23.93)	(\$858.42)
95865	Health Plan of Nevada, Inc.	NV	(\$14,731.69)	(\$104.22)	(\$1,495.55)
11177	MetroPlus Health Plan	NY	\$256,244.65	\$47.43	\$9,373.63
17210	Aetna Life Insurance Company	NY	\$706.33	-	\$257,271.85
18029	Independent Health Benefits Corporation	NY	\$106,843.56	\$617.69	\$203,842.63
20984	HIP Insurance Company of New York	NY	-	-	\$19,016.20
25303	New York Quality Healthcare Corporation	NY	\$2,056,135.14	\$101,990.65	-
36346	BlueShield of Northeastern New York	NY	\$74,493.36	-	\$243,700.31
41046	HealthPlus HP, LLC,	NY	(\$806,038.93)	\$8,813.13	-
44113	Empire HealthChoice Assurance, Inc.	NY	-	-	\$624,704.61
49526	BlueCross BlueShield of Western New York	NY	\$161,766.95	-	\$951,119.91
54235	UnitedHealthcare of New York, Inc.	NY	\$231,096.28	\$1,919.60	-
54297	UnitedHealthcare Ins Co of New York	NY	\$3,197.26	-	\$7,166.56
56184	MVP Health Plan, Inc.	NY	\$651,904.06	\$4,193.02	\$78,603.01
61405	Healthfirst Insurance Company, Inc.	NY	\$12,883.97	-	\$275,920.97
68485	Aetna Health Insurance Company	NY	-	-	\$110.94
74289	Oscar Insurance Corporation	NY	(\$3,620,527.79)	(\$150,357.15)	(\$1,360,490.96)
78124	Excellus Health Plan, Inc.	NY	\$603,063.78	\$22,965.94	\$1,948,550.41
85629	Oxford Health Insurance, Inc.	NY	-	-	\$8,489,527.79
88582	Health Insurance Plan of Greater New York	NY	\$429,039.30	\$4,378.01	\$340,711.59
89846	MVP Health Services Corp.	NY	-	-	(\$10,001,533.83)
91237	Healthfirst PHSP, Inc.	NY	\$879,016.39	\$6,721.49	-
92551	CDPHP Universal Benefits Inc.	NY	-	-	\$34,351.73
94788	CDPHP	NY	(\$1,039,824.04)	(\$1,289.83)	(\$2,121,947.27)
28162	AultCare Insurance Company	OH	\$6,039.98	\$0.00	\$13,066.65
29276	Community Insurance Company(Anthem BCBS)	OH	\$12,432.35	\$0.00	\$303,385.77
29341	Oscar Buckeye State Insurance Corp.	OH	\$6,110.21	\$0.00	-
33232	UnitedHealthcare Ins Co of River Valley	OH	-	-	\$7,294.65
33931	UnitedHealthcare of Ohio, Inc.	OH	-	-	\$2,032.27
41047	Buckeye Community Health Plan	OH	\$65,477.56	-	-
45845	Oscar Insurance Corporation of Ohio	OH	\$14,956.92	\$0.00	-
52664	Summa Insurance Company, Inc.	OH	\$2,323.18	\$0.00	\$10,195.43
56726	UnitedHealthcare Insurance Company	OH	-	-	\$26,177.63
61724	UnitedHealthcare Life Insurance Company	OH	-	-	\$313,486.37
64353	Molina Healthcare of Ohio, Inc.	OH	\$29,121.49	-	-
66083	Humana Health Plan of Ohio, Inc.	OH	-	-	(\$2,374.78)
67129	Aetna Life Insurance Company	OH	-	-	\$4,904.06
74313	Paramount Insurance Company	OH	\$1,805.24	-	\$9,667.84
77552	CareSource Ohio, Inc.	OH	\$47,992.34	-	-
80627	Medical Mutual of Ohio	OH	-	-	\$222,102.11
83396	The Health Plan of West Virginia, Inc.	OH	(\$229,054.47)	-	(\$913,637.43)
84867	Aetna Health Inc. (a PA corp.)	OH	-	-	\$1,215.10
97596	Humana Insurance Company	OH	-	-	\$1,962.98
98810	THP Insurance Company	OH	-	-	\$520.99
99969	Medical Health Insuring Corp. of Ohio	OH	\$42,795.20	\$0.00	-
21333	Medica Insurance Company	OK	\$0.00	\$0.00	-
28292	UnitedHealthcare of Wisconsin, Inc.	OK	\$0.00	-	-
40463	Bright Health Insurance Company	OK	\$0.00	\$0.00	-

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	INDIVIDUAL, NON-CATASTROPHIC RADV ADJUSTMENT AMOUNT	INDIVIDUAL, CATASTROPHIC RADV ADJUSTMENT AMOUNT	SMALL GROUP RADV ADJUSTMENT AMOUNT
45480	UnitedHealthcare of Oklahoma, Inc.	OK	-	-	\$0.00
66946	Aetna Life Insurance Company	OK	-	-	\$0.00
76275	Aetna Health Inc. (a PA corp.)	OK	-	-	\$0.00
85757	UnitedHealthcare Insurance Company	OK	-	-	\$0.00
87571	Blue Cross Blue Shield of Oklahoma	OK	\$0.00	\$0.00	\$0.00
87698	CommunityCare Life & Health Insurance Co	OK	-	-	\$0.00
91908	Oscar Insurance Company	OK	\$0.00	\$0.00	-
98905	CommunityCare HMO Inc.	OK	\$0.00	\$0.00	\$0.00
10091	PacificSource Health Plans	OR	(\$278,598.94)	\$0.00	(\$80,118.53)
10940	Health Net Health Plan of Oregon, Inc.	OR	-	-	(\$168,280.13)
33375	Samaritan Health Plans, Inc	OR	-	-	(\$2,294.28)
39424	Moda Health Plan, Inc.	OR	(\$439,337.43)	-	(\$49,104.74)
56707	Providence Health Plan	OR	(\$665,663.42)	-	(\$328,247.65)
63474	BridgeSpan Health Company	OR	(\$10,405.78)	-	-
71287	Kaiser Foundation Healthplan of the NW	OR	\$1,565,921.83	-	\$1,208,756.44
77969	Regence BlueCross BlueShield of Oregon	OR	(\$171,916.22)	-	(\$507,345.25)
90175	UnitedHealthcare Insurance Company	OR	-	-	(\$73,365.71)
16322	UPMC Health Options, Inc.	PA	\$2,431,997.73	\$893.02	\$4,026,253.58
22444	Geisinger Health Plan	PA	(\$470,578.61)	(\$1,768.50)	(\$10,277.84)
23489	UnitedHealthcare Insurance Company	PA	-	-	(\$62,232.13)
24872	UnitedHealthcare of Pennsylvania, Inc.	PA	-	-	(\$2,555.15)
31609	Independence Blue Cross (QCC Ins. Co.)	PA	(\$853,507.78)	(\$3,706.44)	(\$251,803.57)
33709	Highmark Inc.	PA	\$1,264,453.85	\$3,062.22	\$261,387.39
33871	Keystone Health Plan East, Inc	PA	(\$2,265,396.93)	-	(\$317,415.96)
33906	Aetna Life Insurance Company	PA	-	-	(\$467.16)
45127	Capital Advantage Assurance Company	PA	(\$1,361,221.33)	(\$5,536.65)	(\$116,663.33)
53789	Keystone Health Plan Central	PA	(\$8,033.36)	(\$853.39)	(\$178.77)
55957	First Priority Life Insurance Company, Inc.	PA	-	-	\$412,078.57
62560	UPMC Health Coverage, Inc.	PA	\$43,833.16	\$2.17	\$95,794.90
64844	Aetna Health Inc. (a PA corp.)	PA	-	-	(\$528.90)
67430	UPMC Health Benefits, Inc.	PA	-	-	(\$30,489.72)
70194	Highmark Health Insurance Company	PA	-	(\$333.62)	(\$1,242.27)
75729	Geisinger Quality Options	PA	(\$2,729,089.24)	-	(\$7,520,275.98)
79279	Highmark Coverage Advantage Inc.	PA	\$1,629,910.29	\$7,974.93	\$614,650.70
79962	Highmark Benefits Group Inc.	PA	\$2,711,559.30	\$4,205.32	\$2,904,538.43
82795	Capital Advantage Insurance Company CAIC	PA	-	(\$1,169.51)	(\$572.65)
83731	First Priority Health	PA	(\$672.70)	-	-
86199	Pennsylvania Health & Wellness, Inc.	PA	(\$70,513.00)	-	-
98517	Oscar Health Plan of Pennsylvania, Inc.	PA	(\$322,741.16)	(\$2,769.53)	-
15287	Blue Cross & Blue Shield of Rhode Island	RI	\$0.00	-	\$0.00
26322	Tufts Insurance Company	RI	-	-	\$0.00
77514	Neighborhood Health Plan of Rhode Island	RI	\$0.00	-	\$0.00
79881	UnitedHealthcare of New England, Inc.	RI	-	-	\$0.00
90010	Tufts Associated Health Maintenance Org	RI	-	-	\$0.00
90117	UnitedHealthcare Insurance Company	RI	-	-	\$0.00
16985	Bright Health Company of South Carolina	SC	\$0.00	\$0.00	-
22369	Aetna Life Insurance Company	SC	-	-	\$0.00
26065	Blue Cross and Blue Shield of South Carolina	SC	\$0.00	\$0.00	\$0.00
33764	UnitedHealthcare of South Carolina, Inc.	SC	-	-	\$0.00
38408	Aetna Health Inc. (a PA corp.)	SC	-	-	\$0.00
42326	MOLINA HEALTHCARE OF SOUTH CAROLINA, INC	SC	\$0.00	-	-

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49532	BlueChoice HealthPlan of South Carolina, Inc.	SC	\$0.00	\$0.00	\$0.00
57860	UnitedHealthcare Insurance Company	SC	-	-	\$0.00
64146	UnitedHealthcare Ins Co of River Valley	SC	-	-	\$0.00
79222	Absolute Total Care, Inc	SC	\$0.00	-	-
31195	Sanford Health Plan	SD	\$0.00	\$0.00	\$0.00
50305	Wellmark of South Dakota	SD	-	-	\$0.00
60536	Avera Health Plans, Inc.	SD	\$0.00	\$0.00	\$0.00
76458	UnitedHealthcare Insurance Company	SD	-	-	\$0.00
96594	Medica Insurance Company	SD	-	-	\$0.00
10958	UnitedHealthcare Ins Co of River Valley	TN	-	-	(\$68,548.01)
14002	BlueCross BlueShield of Tennessee	TN	(\$5,868,057.96)	-	(\$115,261.10)
23552	Oscar Insurance Company	TN	(\$167,943.52)	\$0.00	-
31552	Aetna Life Insurance Company	TN	-	-	(\$126.66)
69443	UnitedHealthcare Insurance Company	TN	(\$170,174.73)	-	(\$10,003.54)
70111	Celtic Insurance Company	TN	(\$1,598,460.13)	-	-
82120	Humana Insurance Company	TN	-	-	(\$7,913.69)
97906	Bright Health Insurance Company of Tennessee	TN	(\$749,934.57)	\$0.00	(\$34.97)
99248	Cigna Health and Life Insurance Company	TN	\$8,554,570.88	-	\$201,888.08
20069	Oscar Insurance Company	TX	\$11,411.38	\$603.57	-
26539	SHA, LLC DBA FirstCare Health Plans	TX	\$2,393.54	-	\$0.00
27248	Community Health Choice, Inc.	TX	\$24,658.57	-	-
29418	Celtic Insurance Company	TX	\$74,628.19	-	-
30609	Memorial Hermann Health Insurance Company, Inc.	TX	-	-	\$0.00
32673	Humana Health Plan of Texas, Inc.	TX	-	-	\$0.00
33602	Blue Cross Blue Shield of Texas	TX	\$112,299.71	\$1,537.43	\$0.00
37755	Insurance Company of Scott & White	TX	\$78.67	-	\$0.00
40220	UnitedHealthcare of Texas, Inc.	TX	-	-	\$0.00
40788	Scott and White Health Plan	TX	\$4,522.00	-	\$0.00
41549	Southwest Life and Health Ins Comp	TX	-	-	\$0.00
45786	Molina Healthcare of Texas, Inc.	TX	\$46,866.11	-	-
54837	Friday Health Insurance Company Inc	TX	\$4,426.80	\$209.64	\$0.00
63141	Humana Insurance Company	TX	-	-	\$0.00
66252	CHRISTUS Health Plan	TX	(\$284,158.88)	(\$2,350.62)	-
71837	Sendero Health Plans, Inc.	TX	\$2,874.02	-	-
75394	Texas Health + Aetna Health Insurance Company	TX	-	-	\$0.00
75655	Memorial Hermann Commercial Health Plan	TX	-	-	\$0.00
91716	Aetna Life Insurance Company	TX	-	-	\$0.00
98809	UnitedHealthcare Insurance Company	TX	-	-	\$0.00
18167	Molina Healthcare of Utah	UT	\$57,621.21	-	-
22013	Regence BlueCross BlueShield of Utah	UT	\$32,660.84	-	\$23,964.26
29031	National Health Insurance Company	UT	-	-	\$199.66
34541	BridgeSpan Health Company	UT	\$106.19	-	-
42261	University of Utah Health Insurance Plans	UT	(\$823,627.37)	-	-
46958	Humana Insurance Company	UT	-	-	\$117.16
66413	UnitedHealthcare of Utah, Inc.	UT	-	-	\$342.97
68781	SelectHealth	UT	\$592,959.25	\$0.00	\$77,549.57
81808	Cigna Health and Life Insurance Company	UT	\$140,279.85	-	-
97462	UnitedHealthcare Insurance Company	UT	-	-	(\$102,173.65)
10207	CareFirst BlueChoice, Inc.	VA	(\$55,244.13)	(\$1,764.80)	(\$96,769.78)
12028	Innovation Health Insurance Company	VA	-	-	(\$2,576.95)
16064	Anthem Health Plans of Virginia, Inc.	VA	-	-	(\$191,629.30)

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	INDIVIDUAL, NON-CATASTROPHIC RADV ADJUSTMENT AMOUNT	INDIVIDUAL, CATASTROPHIC RADV ADJUSTMENT AMOUNT	SMALL GROUP RADV ADJUSTMENT AMOUNT
20507	Optima Health Plan	VA	(\$169,135.07)	(\$1,762.53)	(\$72,668.09)
24251	Optimum Choice, Inc.	VA	(\$13,401.68)	-	(\$7,011.75)
25922	Oscar Insurance Company	VA	(\$1,943.29)	(\$1.75)	-
25978	UnitedHealthcare Insurance Company	VA	-	-	(\$114,206.14)
37204	Piedmont Community HealthCare HMO, Inc.	VA	(\$27,589.90)	-	(\$2,877.41)
38234	Aetna Life Insurance Company	VA	-	-	(\$141.97)
38599	UnitedHealthcare of the Mid-Atlantic Inc	VA	-	-	(\$16,437.24)
40308	Group Hospitalization and Medical Services Inc.	VA	(\$28,724.98)	-	(\$39,176.05)
41921	Cigna Health and Life Insurance Company	VA	(\$388,117.24)	-	-
86443	Innovation Health Plan, Inc.	VA	-	-	(\$618.11)
88380	HealthKeepers, Inc.	VA	(\$932,291.28)	(\$5,575.02)	(\$190,392.91)
89242	Optima Health Insurance Company	VA	-	-	(\$3,709.07)
89498	UnitedHealthcare Plan of the River Valley, Inc.	VA	-	-	(\$4,898.60)
93187	Aetna Health Inc. (a PA corp.)	VA	-	-	(\$207.31)
95185	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	VA	\$1,616,447.50	\$9,104.10	\$743,320.34
14057	PacificSource Health Plans	WA	(\$39,469.33)	\$0.00	(\$5,629.07)
18699	UnitedHealthcare Insurance Company	WA	-	-	\$171,082.87
23371	Kaiser Foundation Healthplan of the NW	WA	\$971,110.75	-	\$1,039,934.72
25768	Kaiser Foundation Health Plan of Washington Options, Inc.	WA	-	-	(\$271,193.46)
34673	Aetna Life Insurance Company	WA	-	-	(\$13,926.35)
38229	Health Alliance Northwest Health Plan	WA	(\$13.72)	-	(\$3,075.90)
38498	LifeWise Health Plan of WA	WA	(\$394,615.83)	-	-
43369	Community Health Network of Washington	WA	\$118,477.95	-	-
43861	UnitedHealthcare of Washington, Inc.	WA	-	-	(\$107.61)
45834	Providence Health Plan	WA	(\$11,995.23)	-	-
49831	Premera Blue Cross	WA	(\$371,828.47)	-	(\$618,340.88)
53732	BridgeSpan Health Company	WA	(\$25,422.14)	-	-
61836	Coordinated Care Corporation	WA	(\$542,095.84)	-	-
62650	UnitedHealthcare of Oregon, Inc.	WA	(\$199,574.65)	-	-
69364	Asuris Northwest Health	WA	\$239,045.37	-	\$1,021,338.28
71281	Regence BlueCross BlueShield Of Oregon	WA	(\$32,066.70)	-	(\$41,603.85)
80473	Kaiser Foundation Health Plan of Washington	WA	(\$769,927.82)	\$0.00	(\$207,149.57)
84481	Molina Healthcare of Washington, Inc.	WA	\$1,204,110.67	-	-
87718	Regence BlueShield	WA	(\$145,735.07)	-	(\$1,071,329.46)
14630	Children's Community Health Plan	WI	\$189,289.29	\$367.43	-
16245	Group Health Cooperative of Eau Claire	WI	-	-	\$1,156.55
20173	HealthPartners Insurance Company	WI	\$47,511.14	\$58.05	\$12,485.77
37833	Quartz Health Benefit Plans Corporation	WI	\$301,063.03	\$453.01	\$41,291.50
38166	Security Health Plan of Wisconsin, Inc.	WI	\$240,867.34	\$578.66	\$7,243.92
38345	Dean Health Plan	WI	\$260,458.06	\$332.13	\$20,290.59
39924	All Savers Insurance Company	WI	-	-	\$5.60
47342	Health Tradition Health Plan	WI	-	-	\$3,066.17
52697	Molina Healthcare of Wisconsin, Inc.	WI	\$242,056.32	-	-
55103	Humana Wisconsin Health Org. Ins. Corp.	WI	-	-	\$3,656.72
57637	Medica Insurance Company	WI	-	-	\$3,829.42
57845	Medica Community Health Plan	WI	\$174,544.38	\$463.07	-
58326	MercyCare HMO, Inc.	WI	\$56,094.43	-	\$4,313.89
59158	UnitedHealthcare Insurance Company	WI	-	-	\$33,424.12
64772	Medical Associates Health Plans	WI	-	-	\$464.79

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	INDIVIDUAL, NON-CATASTROPHIC RADV ADJUSTMENT AMOUNT	INDIVIDUAL, CATASTROPHIC RADV ADJUSTMENT AMOUNT	SMALL GROUP RADV ADJUSTMENT AMOUNT
79475	Compcare Health Serv Ins Co(Anthem BCBS)	WI	\$24,614.05	-	\$50,933.34
80180	UnitedHealthcare of Wisconsin, Inc.	WI	-	-	\$44,886.31
81413	Network Health Plan	WI	\$225,790.81	-	-
81974	Wisconsin Physicians Svc Insurance Corp	WI	\$6,375.70	\$0.76	\$4,857.74
84670	WPS Health Plan, Inc.	WI	\$30,123.10	\$28.72	\$3,039.85
86584	Aspirus Health Plan, Inc.	WI	(\$2,321,136.26)	(\$3,624.13)	(\$242,472.49)
87416	Common Ground Healthcare Cooperative	WI	\$483,057.71	\$1,295.09	\$697.15
90028	BCBS of Wisconsin(Anthem BCBS)	WI	-	-	\$2,810.15
91604	Humana Insurance Company	WI	-	-	\$1,957.88
94529	Group Health Cooperative of South Central Wisconsin	WI	\$39,290.90	\$47.24	\$2,061.03
31274	Highmark Blue Cross Blue Shield West Virginia	WV	\$485,613.80	\$0.00	\$582,123.94
50328	CareSource West Virginia Co.	WV	(\$313,294.61)	-	-
59772	THP Insurance Company	WV	-	-	(\$2,563.84)
72982	The Health Plan of West Virginia, Inc.	WV	(\$172,319.17)	-	(\$552,351.96)
77060	UnitedHealthcare Insurance Company	WV	-	-	(\$26,746.39)
95628	Optimum Choice, Inc.	WV	-	-	(\$461.56)
11269	Blue Cross Blue Shield of Wyoming	WY	(\$179,507.51)	-	(\$57,455.84)
38576	Montana Health Cooperative	WY	\$179,507.50	-	\$16,253.22
49714	UnitedHealthcare Insurance Company	WY	-	-	\$41,202.57

IV. Issuer-Specific 2021 HHS-RADV Adjustments to 2021 Risk Adjustment State Transfers for Merged Market States

For the 2021 benefit year, Vermont and Massachusetts were the only states considered to have merged markets for purposes of the HHS-operated risk adjustment program.²¹

We signify “-” in a state market risk pool for which an issuer does not have enrollment, and thus, does not have a risk adjustment transfer. We signify “\$0.00” for issuers where there is no adjustment being made because there are no HHS-RADV outlier issuers in the state market risk pool.²²

Table 3: Issuer-Specific 2021 HHS-RADV Adjustments to 2021 Risk Adjustment State Transfers for Merged Market States (Appendix B)²³

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	MERGED MARKET, CATASTROPHIC RISK POOL RADV ADJUSTMENT AMOUNT	MERGED MARKET, INDIVIDUAL NON-CATASTROPHIC PLANS AND SMALL GROUP MARKET RADV ADJUSTMENT AMOUNT
29125	Tufts Associated Health Maintenance Org	MA	-	\$329,522.25
31779	UnitedHealthcare Insurance Company	MA	-	(\$441,576.07)
34484	Health New England, Inc.	MA	\$0.00	\$137,130.11
36046	Harvard Pilgrim Health Care Inc.	MA	-	\$237,808.41
38712	Tufts Insurance Company	MA	-	\$18,031.04
41304	AllWays Health Partners, Inc	MA	-	\$321,650.33
42690	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	MA	\$0.00	\$868,537.68
52710	Fallon Health & Life Assurance Company	MA	-	\$224.86
59763	Tufts Health Public Plans Inc.	MA	\$0.00	\$663,687.57
82569	Boston Medical Center Health Plan, Inc.	MA	-	(\$2,213,703.98)
88806	Fallon Community Health Plan, Inc.	MA	\$0.00	\$75,066.40
88950	ConnectiCare of Massachusetts, Inc.	MA	-	\$691.29
95878	HPHC Insurance Company Inc.	MA	-	\$2,930.15
13627	Blue Cross Blue Shield of Vermont	VT	\$0.00	\$0.00
77566	MVP Health Plan, Inc.	VT	\$0.00	\$0.00

²¹ See the “Merged Markets for Risk Adjustment Purposes Only” Memo released on March 1, 2018, at: https://regtap.cms.gov/uploads/library/RA_GuidanceMergedMarkets2017_030118_5CR_030118.pdf

²² Single issuer state market risk pools with an HHS-RADV outlier issuer are not impacted by HHS-RADV and issuers in these risk pools will also have a “0.00” transfer amount. See supra note 7.

²³ As previously noted, Massachusetts and Vermont were considered to have a merged market for purposes of the HHS-operated risk adjustment program for the 2021 benefit year.

V. 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.²⁴

For the 2021 benefit year HHS-RADV, no issuers were assessed a default data validation charge. As such, this report does not provide any issuer-specific tables related to the 2021 benefit year HHS-RADV default data validation charge and allocation.

²⁴ The default data validation charge is calculated in the same manner as the risk adjustment default charge under 45 CFR § 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.

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

In *Appendix C*, we set forth the risk adjustment state averages after the application of the 2021 benefit year HHS-RADV error rate with billable member months for the 2021 benefit year. *Appendix C* includes the following data elements after the application of the 2021 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 C* have been updated to reflect material late-filed discrepancies after the original publication of 2021 benefit year risk adjustment transfers and state averages.^{25,26} 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 (PLRS) After RADV	The state average PLRS after HHS-RADV is calculated as the summed products of PLRS with HHS-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.

²⁵ See supra note 2.

²⁶ State risk pool averages are generally subject to change based on late-filed actionable discrepancies, as well as successful appeals.

DATA ELEMENT	DESCRIPTION
State Average Actuarial Value (AV)	<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
State Average Induced Demand Factor (IDF)	<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
Billable Member Months	<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>