

DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
Center for Consumer Information and Insurance Oversight
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Summary Report of 2024 Benefit Year Risk Adjustment Data Validation (HHS- RADV) 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 the risk adjustment program in all 50 States and the District of Columbia in the 2024 benefit year.²

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 Health Insurance Oversight System identification (HIOS ID) and State market risk pool the applicable adjustments to 2024 benefit year risk adjustment State transfers based on the 2024 benefit year HHS-RADV results. The adjustments to 2024 benefit year risk adjustment State transfers are calculated by taking the difference between the 2024 benefit year risk adjustment State transfer amounts that were provided in the Summary Report on Individual and Small Group Market Risk Adjustment Transfers for the 2024 Benefit Year^{3,4} and the adjusted State transfer amounts due to the application of HHS-RADV error rates.⁵

¹ See section 1343 of the ACA.

² See the HHS Notice of Benefit and Payment Parameters for 2024; 88 FR 25740 (April 27, 2023) (2024 Payment Notice).

³ The Summary Report on Individual and Small Group Market Risk Adjustment Transfers for the 2024 Benefit Year (released July 23, 2025) can be found at: <https://www.cms.gov/files/document/by24-transfers-report.pdf>.

⁴ If applicable for the benefit year, some issuers received information on updated State transfer amounts that differ from the amounts in the Summary Report on Individual and Small Group Market Risk Adjustment Transfers. See *supra* note 3. These updates reflect adjustments due to material late-filed actionable discrepancies and/or successful appeals.

⁵ On June 24, 2026, HHS released the 2024 benefit year HHS-RADV results. This included the publication of the 2024 Benefit Year HHS-RADV Results Memo, as well as the release of Issuer-Specific Metrics Reports and

Issuers will also receive new issuer-specific transfer reports for the 2024 benefit year, which include the 2024 benefit year HHS-RADV adjustment amounts, the risk adjustment State transfer amounts that were provided in the Summary Report on Individual and Small Group Market Risk Adjustment Transfers for the 2024 Benefit Year⁶ (unless impacted by a material late-filed actionable discrepancy and/or a successful 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 methodology established through notice and comment rulemaking,⁷ prior to the resolution of HHS-RADV discrepancies and 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 2024 benefit year HHS-RADV results impacted 75 out of 141 State market risk pools due to the identification of outlier issuers.⁸ In comparison, in the 2023 benefit year 88 out of 142 State market risk pools had 2023 benefit year risk scores and State transfers adjusted due to outlier issuers.⁹ For more information on the 2024 benefit year HHS-RADV results, please refer to the 2024 Benefit Year HHS-RADV Results Memo.¹⁰

We set forth the summary data reflecting the application of the 2024 benefit year HHS-RADV results on risk adjustment State transfers below. The figures and table below also provide a

Enrollee-Level Metrics Reports to issuers through the HHS-RADV Audit Tool. The 2024 Benefit Year HHS-RADV Results Memo included an overview of the 2024 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 2024 Benefit Year HHS-RADV Results Memo at <https://www.cms.gov/files/document/2024-benefit-year-department-health-human-services-risk-adjustment-data-validation-hhs-radw-results.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/>.

⁶ *See supra* notes 3 and 4.

⁷ *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), the HHS Notice of Benefit and Payment Parameters for 2026; 90 FR 4424 (January 15, 2025) (2026 Payment Notice).

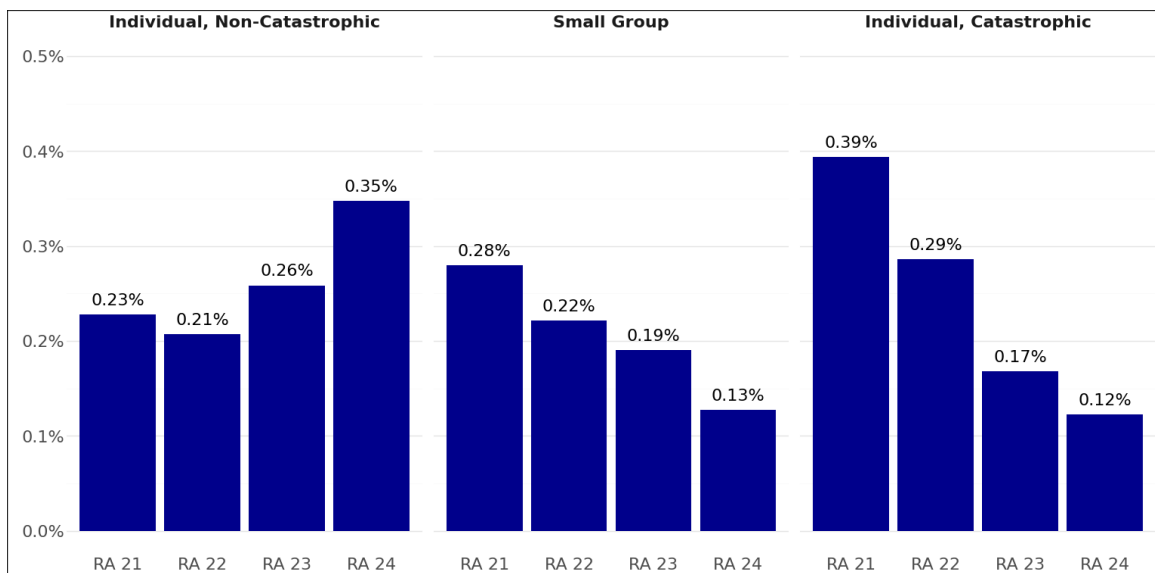
⁸ If an issuer operates in both a single issuer market risk pool and another market risk pool with multiple issuers within the same State and does not meet any exemption requirements, then this issuer is required to participate in HHS-RADV and could be identified as an outlier and receive a positive or negative error rate. In the single issuer market risk pool, however, the risk adjustment State transfer amount remains zero after applying the error rate. As such, a single issuer State market risk pool with an outlier issuer is not impacted by HHS-RADV.

⁹ The decrease in State market risk pools between benefit year 2023 and benefit year 2024 was due to issuers no longer offering catastrophic plans in Oregon.

¹⁰ *See supra* note 5.

comparison of this data to summary information on 2023 benefit year HHS-RADV results applied to 2023 benefit year State transfers.¹¹

Figure 1: Total Absolute HHS-RADV Adjustments as a Percent of Total Premiums, 2021-2024^{12,13}



For the 2024 benefit year, in State market risk pools with HHS-RADV adjustments, absolute HHS-RADV adjustments as a percent of premiums increased in the individual non-catastrophic market risk pool and decreased in the small group and individual catastrophic market risk pools when compared to the 2023 benefit year HHS-RADV adjustments in those markets (Figure 1). The decrease in 2024 benefit year HHS-RADV adjustments as a percent of premiums in the small group and individual catastrophic market risk pools reflects a continuing trend towards lower HHS-RADV adjustments on average to risk adjustment State transfers year-over-year across most State market risk pools.¹⁴ In the individual non-catastrophic market risk pool, the increase in 2024 benefit year HHS-RADV adjustments as a percent of premiums reflects that absolute HHS-RADV adjustments continue to make up a greater proportion of premiums among

¹¹ See the Summary Report of 2023 Benefit Year Risk Adjustment Data Validation (HHS-RADV) Adjustments to Risk Adjustment State Transfers (released July 21, 2025) at: <https://www.cms.gov/files/document/hhs-radv-adjustments-by23-transfers-report.pdf-0>.

¹² Total absolute HHS-RADV adjustments as a percent of total premiums were calculated among the State market risk pools with HHS-RADV adjustments.

¹³ Merged market non-catastrophic risk pools are reported under the individual non-catastrophic market risk pool.

¹⁴ For 2019 through 2021 total absolute HHS-RADV adjustments as a percent of total premiums by State market risk pool, see the Summary Report of 2021 Benefit Year Risk Adjustment Data Validation (HHS-RADV) Adjustments to Risk Adjustment State Transfers (released July 18, 2023) at: <https://www.cms.gov/files/document/hhs-radv-adjustments-by21-ra-transfers-report.pdf>.

issuers with HHS-RADV adjustments in this market, an observed trend since the 2022 benefit year.

Table 1: Number of States with Adjusted Risk Adjustment State Transfers Due to HHS-RADV, 2023-2024

	Individual, Non-Catastrophic ¹⁵		Small Group		Individual, Catastrophic	
	2023 RA	2024 RA	2023 RA	2024 RA	2023 RA	2024 RA
	with 2023 RADV	with 2024 RADV	with 2023 RADV	with 2024 RADV	with 2023 RADV	with 2024 RADV
Number of States with Risk Adjustment Covered Plans ¹⁶	51	51	49	49	42	41
Number of States with Adjusted Risk Adjustment Transfers Due to HHS-RADV ¹⁷	36	32	35	28	17	15
Proportion of States with Adjusted Risk Adjustment Transfers Due to HHS-RADV ¹⁸	70.6%	62.7%	71.4%	57.1%	40.5%	36.6%

The number and proportion of States with adjusted risk adjustment State transfers due to HHS-RADV decreased across the individual non-catastrophic, small group, and individual catastrophic market risk pools between the 2023 and 2024 benefit years (Table 1).¹⁹

Figure 2: Count and Approximate Percentage of Issuers by Market Risk Pool with HHS-RADV Adjustment Payments and Charges, 2023-2024²⁰

¹⁵ See *supra* note 13.

¹⁶ See 45 CFR 153.20 for a definition of “Risk Adjustment Covered Plan”.

¹⁷ These numbers exclude single issuer market risk pools in which the single issuer had a non-zero error rate. See *supra* note 8.

¹⁸ Calculated as the number of States with adjusted risk adjustment transfers due to HHS-RADV (row 2) divided by the number of States with risk adjustment covered plans (row 1).

¹⁹ See *supra* note 9.

²⁰ See *supra* note 13.

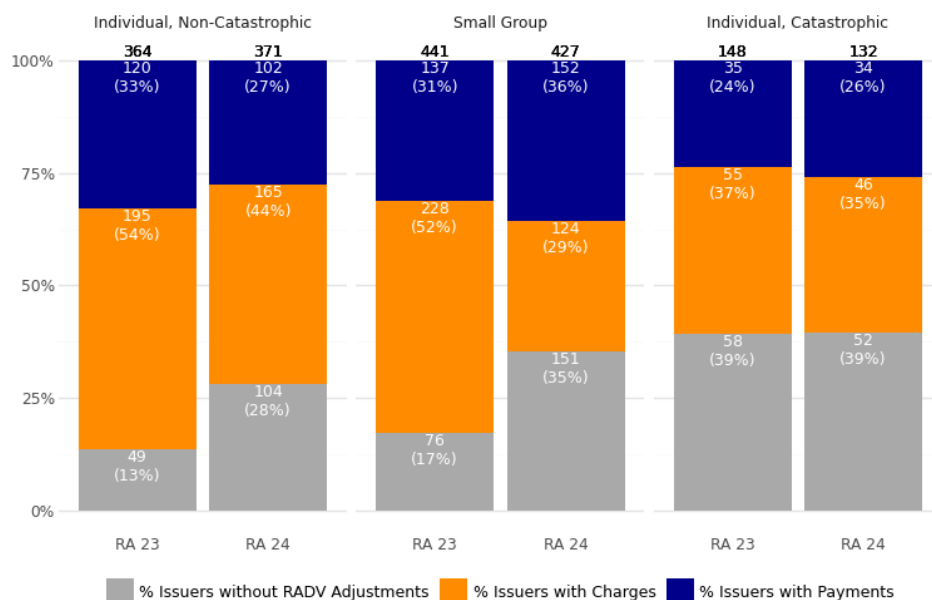


Figure 2 shows that the percentage of issuers receiving an HHS-RADV payment decreased in the individual non-catastrophic market risk pool and increased in both the small group and individual catastrophic market risk pools between the 2023 and 2024 benefit years’ HHS-RADV adjustments. The percentage of issuers receiving an HHS-RADV adjustment charge decreased across all State market risk pools (with a sharp decline in the individual non-catastrophic and small group market risk pools). The percentage of issuers without HHS-RADV adjustments increased in both the individual non-catastrophic and small group market risk pools, while remaining relatively stable in the individual catastrophic market risk pool.

III. Issuer-Specific 2024 HHS-RADV Adjustments to 2024 Risk Adjustment State Transfers for Non-Merged Market States

Below we set forth by issuer and by State market risk pool the adjustments to 2024 benefit year risk adjustment State transfers based on the 2024 benefit year HHS-RADV results.²¹

The issuer “RADV Adjustment Amount” represents the difference between issuers’ 2024 benefit year risk adjustment State transfer amount and the adjusted State transfer amount due to the application of 2024 benefit year HHS-RADV error rates. The RADV Adjustment Amount is the amount that will be collected in the Fall of 2026, and subsequently paid, pending collections. As noted above, the RADV Adjustment Amounts are subject to change due to HHS-RADV material late-filed actionable discrepancies and/or successful appeals.

²¹ See *supra* note 3. Risk adjustment transfer amounts announced in the applicable benefit year’s summary report are subject to change based on material late-filed actionable discrepancies and/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;²² 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 benefit year HHS-RADV adjusted transfer amount and the benefit year risk adjustment State transfer amount provided in the Summary Report on Individual and Small Group Market Risk Adjustment Transfers for the 2024 Benefit Year.²³

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

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 Individual and Small Group Market 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' risk adjustment State transfers could be subject to HHS-RADV adjustments if there are other issuers that are identified as outliers (i.e., have non-zero 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, it 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 State transfer. We signify “\$0.00” for

²² An explanation of how $TotalER_i$ is calculated for each issuer is described in the 2024 Benefit Year HHS-RADV Protocols, available at: https://regtap.cms.gov/reg_librarye.php?prog=12&page=1&i=5881.

²³ See *supra* notes 3 and 4. If applicable, issuers with material late-filed actionable discrepancies and/or successful appeals in their State market risk pools will have an additional adjustment amount that will be incorporated into this calculation.

issuers where there is no adjustment being made because there are no non-zero error rate issuers in the State market risk pool.²⁴

Table 2: Issuer-Specific 2024 HHS-RADV Adjustments to 2024 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	-	-	\$4.29
38344	Premiera Blue Cross Blue Shield of Alaska	AK	\$12,544.07	-	\$1,589.70
73836	Moda Health Plan, Inc.	AK	(\$12,544.07)	-	(\$1,622.28)
80049	United Healthcare Insurance Company	AK	-	-	\$28.37
46944	Blue Cross and Blue Shield of Alabama	AL	(\$18,261,190.65)	\$0.00	(\$447,332.22)
53932	Celtic Insurance Company	AL	\$4,499,717.86	-	-
68259	UnitedHealthcare of Alabama, Inc.	AL	-	-	\$44,850.40
69461	UnitedHealthcare Insurance Company	AL	\$13,761,472.77	-	\$102,269.41
93018	VIVA Health, Inc.	AL	-	-	\$300,212.32
13262	HMO Partners, Inc. d/b/a Health Advantage	AR	\$0.00	-	\$0.00
22732	UnitedHealthcare Insurance Company of the River Valley	AR	-	-	\$0.00
37903	QualChoice Life and Health Insurance Company, Inc.	AR	\$0.00	-	\$0.00
48772	USABLE HMO, Inc. d/b/a Octave	AR	\$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	\$1,037.92	\$0.00	-
23307	Humana Health Plan, Inc.	AZ	-	-	\$1,392.03
23435	Banner Health and Aetna Health Plan, Inc.	AZ	\$17,469.40	-	\$25.14
32311	Medica Community Health Plan	AZ	(\$54,151.85)	-	-
40702	UnitedHealthcare of Arizona, Inc.	AZ	\$9,199.91	-	\$14,557.62
53901	Blue Cross Blue Shield of Arizona, Inc.	AZ	\$14,510.30	-	\$267,160.33
66105	Humana Insurance Company	AZ	-	-	\$356.82
77349	Banner Health and Aetna Health Insurance Company	AZ	-	-	\$47,829.49
78611	Aetna Health, Inc. (a PA corp.)	AZ	-	-	\$85.59
82011	UnitedHealthcare Insurance Company	AZ	-	-	(\$361,446.27)
84251	Aetna Life Insurance Company	AZ	-	-	\$2,557.93
85533	Imperial Insurance Companies, Inc.	AZ	\$69.87	-	-
86830	Cigna Health and Life Insurance Company	AZ	-	-	\$27,481.12
91450	Arizona Complete Health	AZ	\$11,179.31	-	-
97667	Cigna HealthCare of Arizona	AZ	\$685.14	-	-
18126	Molina Healthcare of California, Inc.	CA	\$42,013.20	\$21.19	-
20523	Aetna Health of California, Inc.	CA	\$10,233.64	\$28.66	\$93,714.36
27330	Kaiser Permanente Insurance Company	CA	-	-	(\$218,719.12)

²⁴ Issuers that are the single issuer in a State market risk pool will also have a “\$0.00” transfer amount. *See supra* note 8. Exempt issuers, non-outlier issuers, and issuers who are negative outliers in only the low failure rate group will receive a zero error rate.

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	INDIVIDUAL, NON-CATASTROPHIC RADV ADJUSTMENT AMOUNT	INDIVIDUAL, CATASTROPHIC RADV ADJUSTMENT AMOUNT	SMALL GROUP RADV ADJUSTMENT AMOUNT
27603	Anthem Blue Cross (licensed by DMHC)	CA	\$180,103.14	\$2,364.55	\$3,890,297.25
37873	UHCBCA	CA	-	-	\$742,461.55
40025	Cigna Health and Life Insurance Company	CA	-	-	\$78,489.96
40513	Kaiser Foundation Health Plan, Inc.	CA	\$650,889.86	\$6,736.19	\$3,896,413.04
40733	Aetna Life Insurance Company	CA	-	-	\$154,091.33
47579	Chinese Community Health Plan	CA	\$3,687.72	\$0.33	\$3,634.58
49116	UHC of California	CA	-	-	(\$1,759,659.29)
51396	Inland Empire Health Plan	CA	\$12,787.77	\$9.21	-
64210	Sutter Health Plus	CA	(\$1,255,287.17)	-	(\$9,097,644.59)
67138	Health Net of California	CA	\$117,761.97	\$894.94	\$708,449.49
70285	California Physicians' Service dba Blue Shield of California	CA	\$848,419.30	\$1,477.14	\$3,075,332.04
84014	County of Santa Clara dba Valley Health Plan	CA	\$573,486.34	\$1,221.45	-
89506	Community Care Health Plan	CA	-	-	(\$47,592.80)
92499	Sharp Health Plan	CA	\$31,145.98	\$109.23	\$119,561.58
92815	Local Initiative Health Authority for Los Angeles County, dba L.A. Care Health Plan	CA	\$107,006.62	\$26.46	-
93689	Western Health Advantage	CA	(\$1,322,248.48)	(\$12,889.47)	(\$1,639,251.87)
95677	UHIC	CA	-	-	\$422.27
21032	Kaiser Foundation Health Plan of Colorado	CO	(\$509,074.46)	(\$620.39)	\$1,632.33
35944	Kaiser Permanente Insurance Company	CO	-	-	(\$14,547.72)
49375	Cigna Health and Life Insurance Company	CO	\$1,641,328.89	-	-
55584	SelectHealth	CO	(\$62,835.40)	-	-
59036	UnitedHealthcare of Colorado	CO	-	-	\$490.68
66699	Denver Health Medical Plan, Inc.	CO	(\$120,142.39)	-	-
67879	UHIC of CO	CO	-	-	\$2,496.85
74320	Humana Health Plan	CO	-	-	\$11.27
76680	HMO Colorado, Inc.	CO	(\$513,513.07)	\$620.40	\$7,396.98
79509	Humana Insurance Company	CO	-	-	\$0.71
87269	Rocky Mountain Hospital And Medical Service, Inc., D.B.A. Anthem Blue Cross And Blue Shield	CO	-	-	\$2,518.74
97879	Rocky Mountain HMO, Inc.	CO	(\$435,763.57)	-	-
29462	Oxford Health Insurance, Inc.	CT	-	-	(\$110,672.52)
39159	Aetna Life Insurance Company	CT	-	-	\$291.33
49650	UnitedHealthcare Insurance Company	CT	-	-	\$2,598.60
71179	Oxford Health Plans (CT), Inc.	CT	-	-	\$1,193.37
75091	ConnectiCare, Inc.	CT	\$0.00	-	\$0.47
76962	ConnectiCare Benefits, Inc.	CT	\$0.00	\$0.00	\$54.68
86545	Anthem Health Plans, Inc.	CT	\$0.00	\$0.00	\$85,056.57
87354	Cigna Health and Life Insurance Company	CT	-	-	\$21,201.48
94815	ConnectiCare Insurance Company, Inc.	CT	\$0.00	-	\$276.00
21066	UnitedHealthcare of the Mid-Atlantic, Inc.	DC	-	-	\$0.00
41842	UnitedHealthcare Insurance Company	DC	-	-	\$0.00
73987	Aetna Health, Inc. (a PA corp.)	DC	-	-	\$0.00
75753	Optimum Choice, Inc.	DC	-	-	\$0.00
77422	Aetna Life Insurance Company	DC	-	-	\$0.00
78079	GHMSI, Inc.	DC	\$0.00	-	\$0.00
86052	CareFirst BlueChoice, Inc.	DC	\$0.00	\$0.00	\$0.00
94506	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	DC	\$0.00	\$0.00	\$0.00
29497	Aetna Life Insurance Company	DE	-	-	\$196.90
61021	UnitedHealthcare Insurance Company	DE	-	-	(\$54,500.68)
64004	Celtic Insurance Company	DE	\$64,264.38	-	-

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	INDIVIDUAL, NON-CATASTROPHIC RADV ADJUSTMENT AMOUNT	INDIVIDUAL, CATASTROPHIC RADV ADJUSTMENT AMOUNT	SMALL GROUP RADV ADJUSTMENT AMOUNT
67190	Aetna Health, Inc. (a PA corp.)	DE	(\$8,475.58)	-	\$124.03
72760	AmeriHealth Caritas VIP Next, Inc.	DE	(\$4,316.53)	-	-
76168	Highmark BCBS, Inc.	DE	(\$51,472.27)	\$0.00	\$54,093.32
97569	Optimum Choice, Inc.	DE	-	-	\$86.43
16842	Blue Cross Blue Shield of Florida	FL	\$0.00	-	\$0.00
18628	Aetna Health, Inc. (a FL corp.)	FL	\$0.00	-	\$0.00
19898	AvMed, Inc.	FL	\$0.00	-	\$0.00
21663	Celtic Insurance Company	FL	\$0.00	-	-
23841	Aetna Life Insurance Company	FL	-	-	\$0.00
30252	Health Options, Inc.	FL	\$0.00	-	\$0.00
31550	National Health Insurance Company	FL	-	-	\$0.00
33993	BeHealthy Florida, Inc.	FL	-	-	\$0.00
35783	Humana Medical Plan, Inc.	FL	-	-	\$0.00
36194	Health First Commercial Plans, Inc.	FL	\$0.00	\$0.00	-
40572	Oscar Insurance Company of Florida	FL	\$0.00	\$0.00	-
42204	All Savers Insurance Company	FL	-	-	\$0.00
43839	UnitedHealthcare Insurance Company	FL	-	-	\$0.00
48121	Cigna Health and Life Insurance Company	FL	\$0.00	-	-
54172	Molina Healthcare of Florida, Inc.	FL	\$0.00	-	-
56503	Florida Health Care Plan, Inc.	FL	\$0.00	\$0.00	\$0.00
66966	Capital Health Plan	FL	\$0.00	-	\$0.00
67926	AmeriHealth Caritas Florida, Inc.	FL	\$0.00	-	-
68398	UnitedHealthcare of Florida, Inc.	FL	\$0.00	-	\$0.00
80779	Neighborhood Health Partnership, Inc.	FL	-	-	\$0.00
86382	Sunshine State Health Plan	FL	\$0.00	-	-
99308	Humana Health Insurance Company of FL, Inc.	FL	-	-	\$0.00
13535	UnitedHealthcare Insurance Company	GA	-	-	\$0.00
15105	Cigna HealthCare of Georgia, Inc.	GA	\$8,864,532.76	-	-
30552	UnitedHealthcare Insurance Company of the River Valley	GA	-	-	\$0.00
37001	Humana Insurance Company	GA	-	-	\$0.00
43802	UnitedHealthcare of Georgia, Inc.	GA	(\$65,071.60)	-	\$0.00
45334	AMGP Georgia Managed Care Company, Inc.	GA	\$4,331,176.58	-	-
49046	Blue Cross Blue Shield Healthcare Plan of Georgia, Inc.	GA	(\$823,207.51)	\$0.00	\$0.00
50491	Cigna Health and Life Insurance Company	GA	-	-	\$0.00
58081	Oscar Health Plan of Georgia	GA	(\$2,977,891.18)	\$0.00	-
60224	CareSource Georgia Co.	GA	(\$201,802.01)	-	-
70893	Ambetter of Peach State, Inc.	GA	(\$6,555,510.86)	-	-
82302	Kaiser Permanente Insurance Company	GA	-	-	\$0.00
82824	Aetna Health, Inc. (a GA corp.)	GA	(\$1,259,584.84)	-	\$0.00
83761	Alliant Health Plans	GA	(\$636,493.97)	\$0.00	-
83978	Aetna Life Insurance Company	GA	-	-	\$0.00
89942	Kaiser Foundation Health Plan of GA	GA	(\$676,147.43)	\$0.00	\$0.00
93332	Humana Employers Health Plan of GA, Inc.	GA	-	-	\$0.00
18350	Hawaii Medical Service Association	HI	(\$318,060.62)	\$0.00	(\$453,412.45)
54179	UnitedHealthcare Insurance Company	HI	-	-	\$4,189.62
56682	Hawaii Medical Assurance Association	HI	-	-	\$555.42
60612	Kaiser Foundation Health Plan, Inc. - Hawaii	HI	\$318,060.62	-	\$262,862.87
95366	University Health Alliance	HI	-	-	\$185,804.54
25896	Wellmark Health Plan of Iowa, Inc.	IA	\$0.00	-	\$0.00
27651	Quartz Health Plan Corporation	IA	-	-	\$0.00
45720	HealthPartners UnityPoint Health	IA	-	-	\$0.00

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45819	Oscar Insurance Company	IA	\$0.00	\$0.00	-
50735	Medical Associates Health Plan, Inc.	IA	-	-	\$0.00
56610	UnitedHealthcare Plan of the River Valley, Inc.	IA	-	-	\$0.00
72160	Wellmark, Inc.	IA	-	-	\$0.00
74980	Avera Health Plans, Inc.	IA	-	-	\$0.00
77638	Health Alliance Midwest, Inc.	IA	-	-	\$0.00
78252	Aetna Life Insurance Company	IA	-	-	\$0.00
85930	Sanford Health Plan	IA	-	-	\$0.00
88678	UnitedHealthcare Insurance Company	IA	-	-	\$0.00
93078	Medica Insurance Company	IA	\$0.00	-	\$0.00
26002	SelectHealth	ID	\$0.00	-	\$0.00
38128	Mountain Health Cooperative	ID	\$0.00	\$0.00	\$0.00
44648	Regence BlueShield of Idaho	ID	\$0.00	-	\$0.00
50118	UnitedHealthcare Insurance Company	ID	-	-	\$0.00
60597	PacificSource Health Plans	ID	\$0.00	-	\$0.00
61589	Blue Cross of Idaho Health Service, Inc.	ID	\$0.00	\$0.00	\$0.00
80588	Moda Health Plan, Inc.	ID	\$0.00	-	\$0.00
91278	Molina Healthcare of Idaho, Inc.	ID	\$0.00	-	-
92170	St. Luke's Health Plan	ID	\$0.00	-	\$0.00
11574	Oscar Health Plan, Inc.	IL	\$1,210,802.75	\$745.78	-
20129	Health Alliance Medical Plans, Inc.	IL	(\$391,364.21)	(\$111.14)	(\$48,787.76)
21925	Quartz Health Insurance Corporation	IL	-	-	(\$4.95)
24301	Medical Associates Health Plan, Inc.	IL	-	-	(\$2,454.88)
27833	Celtic Insurance Company	IL	(\$277,253.99)	-	-
32355	Molina Healthcare of Illinois, Inc.	IL	(\$36,804.14)	-	-
34446	UnitedHealthcare Insurance Company of the River Valley	IL	-	-	(\$4,834.63)
36096	Blue Cross Blue Shield of Illinois	IL	\$241.52	(\$390.20)	\$317,846.51
42529	UnitedHealthcare of Illinois, Inc.	IL	(\$124,977.04)	-	(\$12,587.89)
52129	Cigna Health and Life Insurance Company	IL	-	-	(\$759.93)
53882	Cigna HealthCare of Illinois, Inc.	IL	(\$42,418.57)	-	-
54322	MercyCare HMO, Inc.	IL	(\$11,194.61)	-	(\$1,101.24)
58239	UnitedHealthcare Plan of the River Valley, Inc.	IL	-	-	(\$901.19)
58288	Humana Health Plan	IL	-	-	(\$1,440.63)
65280	Medica Central Health Plan	IL	(\$70,035.07)	(\$224.47)	-
68303	Humana Insurance Company	IL	-	-	(\$158.28)
72547	Aetna Life Insurance Company	IL	(\$41,785.40)	-	(\$446.19)
85773	Quartz Health Benefit Plans Corporation	IL	(\$28,580.49)	(\$19.95)	(\$2,037.36)
92476	UnitedHealthcare Insurance Company of Illinois	IL	-	-	(\$242,325.19)
99129	Aetna Health, Inc. (a PA corp.)	IL	(\$186,630.77)	-	(\$6.62)
17575	Anthem Insurance Companies, Inc.	IN	\$11,773,778.45	-	\$3,692,789.19
20392	Integon National Insurance Company	IN	-	-	(\$12,657.46)
33380	Indiana University Health Plans, Inc.	IN	-	-	(\$408,801.09)
35755	US Health and Life Insurance Company	IN	(\$56,384.67)	-	-
36373	All Savers	IN	-	-	(\$1,246.09)
43442	Humana Health Plan	IN	-	-	(\$14,357.50)
50816	Physicians Health Plan of Northern Indiana, Inc.	IN	-	-	(\$797,385.28)
54192	CareSource Indiana, Inc.	IN	(\$4,547,786.26)	-	-
67920	Southeastern Indiana Health Organization	IN	-	-	(\$130,892.37)
69529	UnitedHealthcare of Kentucky	IN	-	-	(\$22,900.41)
72850	UnitedHealth Care Insurance Company	IN	-	-	(\$2,271,547.24)

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76179	Celtic Insurance Company	IN	(\$6,818,439.10)	-	-
94419	Cigna Health and Life Insurance Company	IN	(\$90,796.15)	-	-
96992	Aetna Health, Inc. (a PA corp.)	IN	(\$260,372.31)	-	-
99791	Humana Insurance Company	IN	-	-	(\$33,001.65)
18558	Blue Cross and Blue Shield of Kansas, Inc.	KS	\$0.00	-	\$0.00
19968	Humana Insurance Company	KS	-	-	\$0.00
32542	US Health and Life Insurance Company	KS	\$0.00	-	-
34368	Celtic Insurance Company	KS	\$0.00	-	-
39520	Medica Insurance Company	KS	\$0.00	\$0.00	-
43490	Oscar Insurance Company	KS	\$0.00	\$0.00	-
49857	Humana Health Plan, Inc.	KS	-	-	\$0.00
57850	Aetna Health, Inc. (a PA corp.)	KS	-	-	\$0.00
76763	Cigna Health and Life Insurance Company	KS	-	-	\$0.00
84600	Aetna Life Insurance Company	KS	\$0.00	-	\$0.00
94248	Blue Cross and Blue Shield of Kansas City	KS	\$0.00	\$0.00	\$0.00
94968	UnitedHealthcare Insurance Company	KS	\$0.00	-	\$0.00
15411	Humana Health Plan	KY	-	-	\$0.00
23671	UnitedHealthcare of Kentucky, Ltd.	KY	-	-	\$0.00
28773	UnitedHealthcare Insurance Company	KY	-	-	\$0.00
36239	Anthem Health Plans of Kentucky, Inc.	KY	\$0.00	\$0.00	\$0.00
45636	CareSource Kentucky Co.	KY	\$0.00	-	-
45920	UnitedHealthcare of Ohio	KY	-	-	\$0.00
72001	WellCare Health Plans of Kentucky, Inc.	KY	\$0.00	-	-
73891	Molina Healthcare of Kentucky, Inc.	KY	\$0.00	-	-
19636	HMO Louisiana, Inc.	LA	(\$530,680.26)	-	(\$205,669.87)
44965	Humana Health Benefit Plan of LA, Inc.	LA	-	-	\$600.11
53946	UnitedHealthcare Insurance Company of the River Valley	LA	-	-	\$14,128.23
67243	Vantage Health Plan, Inc.	LA	-	-	\$677.28
69842	UnitedHealthcare Insurance Company	LA	\$139,209.91	-	\$11,420.77
90787	Ambetter Health of Louisiana, Inc.	LA	\$208,353.77	-	-
97176	Louisiana Health Service & Indemnity Company	LA	\$144,353.66	-	\$178,843.33
98780	CHRISTUS Health Plan Louisiana	LA	\$38,762.89	-	-
23620	UnitedHealthcare Insurance Company	MD	-	-	(\$1,373,897.10)
28137	CareFirst BlueChoice, Inc.	MD	(\$1,642,439.29)	(\$5,087.07)	\$400,071.97
31112	UnitedHealthcare of the Mid-Atlantic, Inc.	MD	-	-	\$4,632.21
45532	CFMI, Inc.	MD	(\$268,643.35)	-	\$29,317.29
65635	MAMSI Life and Health Insurance Company	MD	-	-	\$24,289.33
66516	Aetna Health, Inc. (a PA corp.)	MD	(\$31,215.51)	-	\$15,082.56
70767	Aetna Life Insurance Company	MD	-	-	\$15,202.84
72375	Optimum Choice, Inc.	MD	(\$580,947.06)	-	\$13,772.15
90296	Kaiser Foundation Health Plan of the Mid-Atlantic States	MD	\$2,720,446.35	\$5,087.09	\$829,120.24
94084	GHMSI, Inc.	MD	(\$197,201.14)	-	\$42,408.47
15560	Blue Cross Blue Shield of Michigan	MI	(\$72,673.56)	(\$273.71)	\$68,573.60
20662	PHP Insurance Company	MI	-	-	\$436.86
23592	Paramount Care of Michigan	MI	-	-	\$101.00
29241	Priority Health Insurance Company	MI	-	-	(\$170,653.82)
29698	Priority Health	MI	(\$134,843.03)	-	\$35,190.23
37651	Health Alliance Plan of Michigan	MI	(\$1,267.24)	(\$16.58)	\$6,375.25
40047	Molina Healthcare of Michigan, Inc.	MI	(\$30,055.33)	-	-
58594	Meridian Health Plan of Michigan	MI	(\$85,847.98)	-	-
60829	Physicians Health Plan	MI	(\$11,938.20)	(\$1.51)	\$2,155.37
62294	Humana Insurance Company	MI	-	-	\$19.53

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63631	UnitedHealthcare Insurance Company	MI	-	-	\$3,276.63
67577	Alliance Health and Life Insurance Company	MI	(\$1,175.36)	(\$2.18)	\$7,016.00
71667	UHC Community Plan, Inc.	MI	(\$21,695.55)	-	\$431.27
74917	McLaren Health Plan Community	MI	(\$3,010.76)	(\$6.50)	\$117.05
77739	Oscar Insurance Company	MI	\$447,660.99	\$584.36	-
95233	Paramount Insurance Company	MI	-	-	\$41.15
98185	Blue Care Network of Michigan	MI	(\$85,153.98)	(\$283.85)	\$46,919.39
25198	UnitedHealthcare Insurance Company	MN	-	-	\$0.00
31616	Medica Insurance Company	MN	\$0.00	\$0.00	\$0.00
49316	BCBSM, Inc.	MN	-	-	\$0.00
52346	Sanford Health Plan	MN	-	-	\$0.00
57129	HMO Minnesota	MN	\$0.00	-	\$0.00
70373	Quartz Health Plan MN Corporation	MN	\$0.00	\$0.00	\$0.00
79888	HealthPartners, Inc.	MN	\$0.00	\$0.00	\$0.00
85654	HealthPartners Insurance Company	MN	-	-	\$0.00
85736	UCare Minnesota	MN	\$0.00	\$0.00	-
96859	UnitedHealthcare of Illinois, Inc.	MN	-	-	\$0.00
30613	Humana Insurance Company	MO	-	-	(\$1,734.60)
32753	Healthy Alliance Life Insurance Company (HALIC)	MO	\$6,805,038.03	\$8,816.22	\$617,292.79
32898	Aetna Health, Inc. (a PA corp.)	MO	-	-	(\$299.62)
34762	Blue Cross and Blue Shield of Kansas City	MO	(\$82,604.51)	(\$146.41)	(\$101,835.13)
47840	Medica Central Insurance Company	MO	(\$24,022.70)	(\$58.78)	-
48161	Aetna Life Insurance Company	MO	(\$739,690.99)	-	(\$530.56)
53461	Medica Insurance Company	MO	(\$925,336.69)	(\$7,813.26)	-
69512	Oscar Insurance Company of Florida	MO	(\$353,823.97)	(\$797.77)	-
74483	Cigna Health and Life Insurance Company	MO	-	-	(\$17,111.95)
95426	UnitedHealthcare Insurance Company	MO	(\$523,696.92)	-	(\$415,371.25)
96384	Cox Health Systems Insurance Company	MO	(\$1,607,950.96)	-	(\$80,409.68)
99723	Celtic Insurance Company	MO	(\$2,547,911.29)	-	-
11721	Blue Cross & Blue Shield of Mississippi	MS	(\$3,182,840.31)	-	(\$984,707.65)
14624	Vantage Health Plan of Mississippi, Inc.	MS	(\$92,349.19)	-	-
26781	All Savers Insurance Company	MS	-	-	\$7,883.04
48963	Humana Insurance Company	MS	-	-	\$10,496.17
56766	Cigna Health and Life Insurance Company	MS	\$10,726,444.85	-	-
61794	UnitedHealthcare Life Insurance Company	MS	-	-	\$142,164.95
79975	Molina Healthcare of Mississippi, Inc.	MS	(\$597,273.73)	-	-
90714	Ambetter of Magnolia, Inc.	MS	(\$6,659,471.24)	-	-
97560	UnitedHealthcare of Mississippi, Inc.	MS	(\$194,510.50)	-	-
98805	UnitedHealthcare Insurance Company	MS	-	-	\$824,163.43
23603	PacificSource Health Plans	MT	\$0.00	-	\$0.00
30751	Blue Cross 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 Blue Shield of North Carolina	NC	(\$972,416.20)	(\$0.70)	\$89,219.39
13591	CareSource North Carolina Co.	NC	(\$11,247.92)	-	-
17414	AmeriHealth Caritas North Carolina, Inc.	NC	(\$15,632.54)	-	-
43283	FirstCarolinaCare Insurance Company	NC	-	-	(\$114,899.95)
44007	Celtic Insurance Company	NC	(\$119.51)	-	-
54332	UnitedHealthcare of North Carolina, Inc.	NC	(\$85,178.71)	-	\$5,953.17
58658	UnitedHealthcare Insurance Company of the River Valley	NC	-	-	\$962.93
61644	Aetna Life Insurance Company	NC	-	-	\$3,279.52
61671	Aetna Health, Inc. (a PA corp.)	NC	(\$628,795.35)	-	\$55.48

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69347	UnitedHealthcare Insurance Company	NC	-	-	\$15,429.06
69803	Oscar Health Plan of North Carolina, Inc.	NC	\$131,426.71	\$0.66	-
73943	Cigna Healthcare of North Carolina, Inc.	NC	\$1,839,752.01	-	-
77264	Ambetter of North Carolina, Inc.	NC	(\$257,788.52)	-	-
37160	Blue Cross Blue Shield of North Dakota	ND	\$0.00	\$0.00	(\$1,105.37)
39364	Medica Insurance Company	ND	-	-	(\$98.00)
72680	HealthPartners Insurance Company	ND	-	-	(\$2.40)
73751	Medica Health Plans	ND	\$0.00	\$0.00	-
76311	UnitedHealthcare Insurance Company	ND	-	-	\$1,333.12
89364	Sanford Health Plan	ND	\$0.00	\$0.00	(\$127.35)
20305	Medica Insurance Company	NE	(\$65,326.06)	-	(\$14,002.52)
26289	Nebraska Total Care, Inc.	NE	\$50,795.06	-	-
29678	Blue Cross and Blue Shield of Nebraska	NE	\$13,610.30	-	\$8,443.08
44751	UnitedHealthcare of the Midlands, Inc.	NE	-	-	\$96.41
57424	Oscar Insurance Company	NE	\$920.71	\$0.00	-
73102	UnitedHealthcare Insurance Company	NE	-	-	\$5,463.03
51889	UnitedHealthcare Insurance Company	NH	-	-	(\$3,329.24)
57601	Anthem Health Plans of New Hampshire	NH	(\$2,408.54)	-	(\$41,790.49)
59025	Harvard Pilgrim Healthcare, Inc.	NH	(\$21,114.09)	-	(\$92,474.75)
71616	HPHC Insurance Co.	NH	-	-	(\$18,354.40)
75841	Celtic Insurance Company	NH	(\$81,812.82)	-	-
86365	UnitedHealthcare Freedom Insurance Company	NH	-	-	\$96,498.61
96751	Matthew Thornton Health Plan, Inc.	NH	\$105,335.49	\$0.00	\$59,450.21
17970	WellCare Health Insurance Company of New Jersey, Inc.	NJ	\$0.00	-	-
23818	Oscar Garden State Insurance Corporation	NJ	\$0.00	\$0.00	\$0.00
37777	UnitedHealthcare Insurance Company	NJ	\$0.00	-	-
48834	Oxford Health Plans (NJ), Inc.	NJ	-	-	\$0.00
77263	Oxford Health Insurance (NJ), Inc.	NJ	\$0.00	-	\$0.00
77606	AmeriHealth HMO, Inc.	NJ	\$0.00	-	\$0.00
89217	Aetna Life Insurance Company	NJ	\$0.00	-	-
91661	Horizon Healthcare Services, Inc.	NJ	\$0.00	\$0.00	\$0.00
91762	AmeriHealth Insurance Company of New Jersey	NJ	\$0.00	\$0.00	\$0.00
19722	Molina Healthcare of New Mexico, Inc.	NM	\$0.00	-	-
39006	Western Sky Community Care, Inc.	NM	\$0.00	-	-
52744	Presbyterian Insurance Company	NM	-	-	\$0.00
57173	Presbyterian Health Plan	NM	\$0.00	-	\$0.00
65428	UnitedHealthcare of New Mexico, Inc.	NM	\$0.00	-	\$0.00
75605	Blue Cross Blue Shield of New Mexico	NM	\$0.00	-	\$0.00
90762	UnitedHealthcare Insurance Company	NM	-	-	\$0.00
16698	Prominence Health Plan	NV	-	-	\$13,218.78
19298	Aetna Health, Inc. (a PA corp.)	NV	-	-	\$91.49
27990	Aetna Life Insurance Company	NV	-	-	\$944.54
33670	Rocky Mountain Hospital and Medical Service, Inc. (PPO)	NV	-	-	\$163,739.62
41094	Hometown Health Plan, Inc.	NV	\$15,066.07	\$102.33	\$13,608.60
43314	Imperial Insurance Companies, Inc.	NV	\$27.09	-	-
45142	SilverSummit Healthplan, Inc.	NV	\$59,340.10	-	-
60156	HMO Colorado, Inc., D.B.A. HMO Nevada	NV	\$48,459.72	\$427.50	\$15,109.87
65779	Aetna Health of Utah, Inc.	NV	\$15,980.85	-	-
68524	Prominence Preferred Health Insurance Company	NV	-	-	\$6,451.39
74222	UnitedHealthcare Insurance Company	NV	-	-	\$140,193.00

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79363	Molina Healthcare of Nevada, Inc.	NV	\$243.39	-	-
83198	Sierra Health & Life Insurance Co., Inc.	NV	(\$268,123.16)	(\$579.33)	(\$472,275.48)
84445	SelectHealth	NV	\$25,778.76	-	\$8,630.16
85266	Hometown Health Providers Insurance Company	NV	\$8,470.82	-	\$39,943.33
95865	Health Plan of Nevada, Inc.	NV	\$94,756.36	\$49.51	\$70,344.59
11177	MetroPlus	NY	(\$36,936.79)	-	-
17210	Aetna Life Insurance Company	NY	(\$230.28)	-	(\$127,204.91)
18029	Independent Health Benefits Corporation	NY	\$187,546.89	\$585.87	\$849,439.21
20984	EmblemHealth Insurance Company	NY	-	-	(\$491.76)
25303	New York Quality Healthcare Corporation	NY	(\$305,709.58)	(\$1,488.02)	-
36346	BlueShield of Northeastern New York	NY	(\$6,648.76)	-	(\$44,345.94)
41046	Empire BlueCross BlueShield HealthPlus	NY	(\$87,336.10)	(\$563.84)	-
44113	Empire HealthChoice Assurance, Inc.	NY	-	-	(\$278,634.94)
49526	Highmark BlueCross BlueShield of Western New York	NY	(\$13,956.52)	-	(\$163,159.52)
54235	UHC	NY	(\$32,330.24)	(\$36.86)	-
54297	UHIC	NY	(\$642.55)	-	(\$4,847.79)
56184	MVP Health Plan, Inc.	NY	(\$68,118.83)	(\$72.36)	(\$25,295.67)
61405	Healthfirst Insurance Company, Inc.	NY	(\$30.15)	-	(\$10,260.89)
68485	Aetna Health Insurance Company	NY	-	-	(\$1,692.94)
74289	Oscar Insurance Corporation	NY	(\$29,873.82)	(\$1,062.57)	-
78124	Excellus Health Plan, Inc.	NY	\$1,085,414.24	\$6,664.58	\$5,336,922.85
85629	Oxford Health Insurance, Inc.	NY	-	-	(\$2,705,412.64)
88582	Health Insurance Plan of Greater New York	NY	(\$27,866.54)	(\$67.38)	(\$60,109.68)
89846	MVP Health Services Corp.	NY	-	-	(\$198,837.09)
91237	Healthfirst PHSP, Inc.	NY	(\$159,172.60)	(\$71.83)	-
92551	CDPHP Universal Benefits, Inc.	NY	-	-	(\$144,206.99)
94788	CDPHP	NY	(\$504,108.56)	(\$3,887.60)	(\$2,421,861.59)
28162	AultCare Insurance Company	OH	(\$56,443.82)	(\$765.15)	(\$14,459.19)
29276	Community Insurance Company	OH	\$3,054,183.59	\$4,898.48	\$444,287.99
29341	Oscar Buckeye State Insurance Corporation	OH	(\$397,360.73)	(\$41.64)	-
33232	UnitedHealthcare Insurance Company of the River Valley	OH	-	-	(\$1,805.30)
33931	UnitedHealthcare of Ohio, Inc.	OH	(\$201,192.69)	-	(\$528.09)
41047	Buckeye Community Health Plan	OH	(\$837,216.72)	-	-
45845	Oscar Insurance Corporation of Ohio	OH	(\$156,291.39)	(\$879.27)	-
52664	Summa Insurance Company	OH	(\$58,540.40)	(\$197.79)	(\$9,156.14)
56726	UnitedHealthcare Insurance Company	OH	-	-	(\$21,233.56)
61724	UnitedHealthcare Life Insurance Company	OH	-	-	(\$136,386.94)
64353	Molina Healthcare of Ohio, Inc.	OH	(\$584,151.73)	-	-
66083	Humana Health Plan of OH, Inc.	OH	-	-	(\$7,468.74)
67129	Aetna Life Insurance Company	OH	-	-	(\$2,564.59)
74313	Paramount Insurance Company	OH	(\$16,799.02)	-	(\$12,565.80)
76262	OhioHealthy Health Insuring Corporation	OH	-	-	(\$4,340.83)
77552	CareSource	OH	(\$507,777.55)	-	-
80627	Medical Mutual of Ohio	OH	-	-	(\$229,041.82)
83396	The Health Plan of West Virginia, Inc.	OH	(\$412.12)	-	(\$3,407.12)
84867	Aetna Health, Inc. (a PA corp.)	OH	\$145,441.14	-	\$97.94
97596	Humana Insurance Company	OH	-	-	(\$233.82)
98810	THP Insurance Company	OH	-	-	(\$1,193.99)
99969	Medical Health Insuring Corp of Ohio	OH	(\$383,438.56)	(\$3,014.66)	-
21333	Medica Insurance Company	OK	(\$33,256.47)	(\$75.11)	-
45480	UnitedHealthcare of Oklahoma, Inc.	OK	(\$30,151.68)	-	\$0.00
58944	Taro Health	OK	(\$18,884.15)	-	-

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62505	Celtic Insurance Company	OK	(\$193,253.45)	-	-
66946	Aetna Life Insurance Company	OK	-	-	\$0.00
85757	UnitedHealthcare Insurance Company	OK	-	-	\$0.00
87571	Blue Cross Blue Shield of Oklahoma	OK	(\$683,981.39)	(\$108.00)	\$0.00
87698	CommunityCare Life and Health Insurance Company	OK	-	-	\$0.00
91908	Oscar Insurance Company of Florida	OK	\$1,010,261.51	\$295.30	-
98905	CommunityCare HMO, Inc.	OK	(\$50,734.37)	(\$112.17)	\$0.00
10091	PacificSource Health Plans	OR	\$0.00	-	\$0.00
10940	Health Net Health Plan of Oregon, Inc.	OR	-	-	\$0.00
39424	Moda Health Plan, Inc.	OR	\$0.00	-	\$0.00
56707	Providence Health Plans	OR	\$0.00	-	\$0.00
63474	BridgeSpan Health Company	OR	\$0.00	-	-
71287	Kaiser Foundation Health Plan of the Northwest	OR	\$0.00	-	\$0.00
77969	Regence BlueCross BlueShield of Oregon	OR	\$0.00	-	\$0.00
90175	UnitedHealthcare Insurance Company	OR	-	-	\$0.00
13401	Cigna Health and Life Insurance Company	PA	(\$88.40)	-	\$356.04
16322	UPMC Health Options, Inc.	PA	(\$9,073.42)	(\$5.42)	\$271,634.20
18939	Aetna HealthAssurance Pennsylvania, Inc.	PA	-	-	\$23.17
22444	Geisinger Health Plan	PA	(\$1,966.10)	(\$3.51)	\$9,334.97
23489	UnitedHealthcare Insurance Company	PA	-	-	(\$986,977.58)
24872	UnitedHealthcare of Pennsylvania, Inc.	PA	-	-	\$2,328.85
31609	QCC Insurance Company, Inc.	PA	(\$2,576.05)	(\$3.26)	\$231,401.69
33709	Highmark, Inc.	PA	(\$8,954.15)	(\$12.14)	\$34,192.55
33871	Keystone Health Plan East	PA	(\$7,236.31)	-	\$279,737.82
33906	Aetna Life Insurance Company	PA	-	-	\$204.55
44415	Independence Assurance Company	PA	-	-	(\$267,789.59)
45127	Capital Advantage Assurance Company	PA	(\$5,701.23)	(\$12.46)	\$139,332.85
53789	Keystone Health Plan Central	PA	(\$31.45)	(\$0.46)	\$180.82
55957	First Priority Life Insurance Co.	PA	-	-	\$27,383.36
62560	UPMC Health Coverage, Inc.	PA	(\$218.92)	-	\$29,020.68
64844	Aetna Health, Inc. (a PA corp.)	PA	-	-	\$723.54
67430	UPMC Health Benefits, Inc.	PA	-	-	\$2,565.53
70194	Highmark Health Insurance Co.	PA	-	-	\$7,582.28
75729	Geisinger Quality Options	PA	(\$412.54)	-	\$44,228.50
79279	Highmark Coverage Advantage	PA	(\$1,967.10)	(\$5.15)	\$56,637.14
79962	Highmark Benefits Group	PA	(\$2,764.52)	(\$3.01)	\$117,898.59
86199	Pennsylvania Health & Wellness, Inc.	PA	(\$2,375.03)	-	-
93909	Health Partners of Philadelphia, Inc.	PA	(\$440.89)	-	-
98517	Oscar Health Plan of Pennsylvania, Inc.	PA	\$43,805.89	\$45.41	-
14382	HPHC Insurance Company	RI	-	-	(\$190,146.61)
15287	Blue Cross & Blue Shield of Rhode Island	RI	\$949,372.37	-	\$329,708.35
77514	Neighborhood Health Plan of Rhode Island	RI	(\$949,372.31)	-	(\$156,792.07)
79881	UnitedHealthcare of New England, Inc.	RI	-	-	\$2,528.65
90117	UnitedHealthcare Insurance Company	RI	-	-	\$11,990.31
93581	Harvard Pilgrim Health Care of New England	RI	-	-	\$2,711.35
22369	Aetna Life Insurance Company	SC	-	-	\$0.00
26065	BlueCross BlueShield of SC	SC	(\$497,385.38)	\$0.00	\$0.00
33764	UnitedHealthcare of South Carolina, Inc.	SC	(\$24,727.72)	-	\$0.00
38408	Aetna Health, Inc. (a PA corp.)	SC	-	-	\$0.00
42326	Molina Healthcare of South Carolina, Inc.	SC	(\$64,125.16)	-	-
49532	BlueChoice HealthPlan, Inc.	SC	(\$9,077.85)	\$0.00	\$0.00
57860	UnitedHealthcare Insurance Company	SC	-	-	\$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
64146	UnitedHealthcare Insurance Company of the River Valley	SC	-	-	\$0.00
73033	Cigna HealthCare of South Carolina, Inc.	SC	\$1,126,163.99	-	-
73107	Select Health of South Carolina, Inc.	SC	(\$96,419.76)	-	-
79222	Absolute Total Care	SC	(\$434,428.12)	-	-
26911	HealthPartners Insurance Company	SD	-	-	\$0.00
31195	Sanford Health Plan	SD	\$0.00	\$0.00	\$0.00
50305	Wellmark of South Dakota	SD	\$0.00	-	\$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 Insurance Company of the River Valley	TN	-	-	(\$341,870.80)
14002	BlueCross BlueShield of Tennessee, Inc.	TN	\$15,115.14	-	\$91,566.56
23552	Oscar Insurance Company	TN	(\$250,754.09)	\$0.00	-
31552	Aetna Life Insurance Company	TN	-	-	(\$136.18)
31663	US Health and Life Insurance Company	TN	(\$253,818.48)	-	-
69443	UnitedHealthcare Insurance Company	TN	(\$630,442.62)	-	(\$64,371.04)
70111	Celtic Insurance Company	TN	(\$15,587,125.20)	-	-
82120	Humana Insurance Company	TN	-	-	(\$5,609.00)
99248	Cigna Health and Life Insurance Company	TN	\$16,707,025.14	-	\$320,420.25
17933	Moda Health Plan, Inc.	TX	\$21,203.94	-	-
20069	Oscar Insurance Company	TX	\$529,952.50	-	-
27248	Community Health Choice, Inc.	TX	(\$54,605.30)	-	-
29418	Celtic Insurance Company	TX	(\$24,454,243.87)	-	-
30609	Memorial Hermann Health Insurance Company	TX	-	-	(\$5.06)
32673	Humana Health Plan of TX, Inc.	TX	-	-	\$50,102.62
33602	Blue Cross Blue Shield of Texas	TX	\$9,626,449.49	\$6,484.79	(\$45,424.44)
34826	Imperial Insurance Companies, Inc.	TX	(\$445,513.11)	-	-
37755	Baylor Scott & White Insurance Company	TX	\$1,513.12	-	(\$377.83)
40220	UnitedHealthcare of Texas, Inc.	TX	\$3,135,099.60	-	(\$96.46)
40788	Baylor Scott & White Health Plan	TX	\$1,289,228.37	-	(\$649.94)
45786	Molina Healthcare of Texas, Inc.	TX	\$251,889.14	-	-
57125	US Health and Life Insurance Company	TX	\$107,990.37	-	-
58840	Aetna Health, Inc. (a TX corp.)	TX	(\$2,720,483.34)	-	-
63141	Humana Insurance Company	TX	-	-	(\$35.15)
63251	Community First Insurance Plans	TX	(\$920,978.24)	-	-
66252	CHRISTUS Health Plan	TX	(\$6,836,584.81)	(\$6,484.79)	-
71837	Sendero Health Plans, Inc.	TX	\$142,097.93	-	-
75394	Texas Health + Aetna Health Insurance Company	TX	-	-	(\$1.12)
75655	Memorial Hermann Commercial Health Plan, Inc.	TX	-	-	(\$17.53)
76589	Cigna HealthCare of Texas, Inc.	TX	\$19,120,952.24	-	-
87226	Superior Health Plan	TX	\$1,206,031.81	-	-
88435	Integon National Insurance Company	TX	-	-	(\$18.71)
91716	Aetna Life Insurance Company	TX	-	-	(\$9.40)
98809	UnitedHealthcare Insurance Company	TX	-	-	(\$3,466.63)
18167	Molina Healthcare of Utah, Inc.	UT	(\$4,459.98)	-	-
22013	Regence BlueCross BlueShield of Utah	UT	(\$15,874.70)	-	\$0.00
34541	BridgeSpan Health Company	UT	(\$144.43)	-	-
38927	Aetna Health of Utah, Inc.	UT	(\$36,076.61)	-	-
42261	University of Utah Health Insurance Plans	UT	(\$543,561.49)	-	-
66413	UnitedHealthcare of Utah	UT	-	-	\$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
68781	SelectHealth	UT	(\$166,092.32)	-	\$0.00
81808	Cigna Health and Life Insurance Company	UT	\$766,257.54	-	-
97462	UnitedHealthcare Insurance Company	UT	-	-	\$0.00
98113	Imperial Health Plan of the Southwest, Inc.	UT	(\$47.93)	-	-
10207	CareFirst BlueChoice, Inc.	VA	\$4,055.40	\$0.00	\$154,743.81
12028	Innovation Health Insurance Company	VA	-	-	\$3,797.39
15668	Piedmont Community HealthCare, Inc.	VA	-	-	\$1,489.48
16064	Anthem Health Plans of VA, Inc.	VA	\$1,732.33	-	\$322,647.51
20507	Sentara Health Plans	VA	\$28,494.10	-	\$116,960.92
24251	Optimum Choice, Inc.	VA	\$5,563.56	-	\$6,504.99
25922	Oscar Insurance Company	VA	\$164.97	\$0.00	-
25978	UnitedHealthcare Insurance Company	VA	-	-	\$188,583.40
37204	Piedmont Community Healthcare HMO, Inc.	VA	-	-	\$8,620.55
38234	Aetna Life Insurance Company	VA	(\$157,070.75)	-	(\$2,377.89)
38599	United Healthcare of the MidAtlantic, Inc.	VA	-	-	\$14,989.20
40308	GHMSI, Inc.	VA	\$2,098.13	-	\$72,736.73
41921	Cigna Health and Life Insurance Company	VA	\$19,848.62	-	-
86443	Innovation Health Plan, Inc.	VA	\$8,015.64	-	\$2,174.76
88380	HealthKeepers, Inc.	VA	\$66,884.69	\$0.00	\$320,995.22
89242	Sentara Health Insurance Company	VA	-	-	(\$1,279,570.47)
89498	UnitedHealthcare Plan of the River Valley, Inc.	VA	-	-	\$10,599.03
93187	Aetna Health, Inc. (a PA corp.)	VA	\$5,160.59	-	\$211.92
95185	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.	VA	\$15,052.72	\$0.00	\$56,893.28
13627	Blue Cross and Blue Shield of Vermont	VT	\$0.00	\$0.00	\$0.00
77566	MVP Health Plan, Inc.	VT	\$0.00	\$0.00	\$0.00
14057	PacificSource Health Plans	WA	\$0.00	-	\$0.00
18581	Community Health Plan of Washington	WA	\$0.00	-	-
18699	UnitedHealthcare Insurance Company	WA	-	-	\$0.00
19796	Premera Blue Cross HMO	WA	-	-	\$0.00
23371	Kaiser Foundation Health Plan of the Northwest	WA	\$0.00	-	\$0.00
25768	Kaiser Foundation Health Plan of Washington Options, Inc.	WA	-	-	\$0.00
34673	Aetna Life Insurance Company	WA	-	-	\$0.00
38229	Health Alliance Northwest Health Plan, Inc.	WA	-	-	\$0.00
38498	LifeWise Health Plan of Washington	WA	\$0.00	-	-
43861	UnitedHealthcare of Washington, Inc.	WA	-	-	\$0.00
45834	Providence Health Plan	WA	\$0.00	-	-
49831	Premera Blue Cross	WA	\$0.00	-	\$0.00
53732	BridgeSpan Health Company	WA	\$0.00	-	-
61836	Coordinated Care Corporation	WA	\$0.00	-	-
62650	UnitedHealthcare of Oregon, Inc.	WA	\$0.00	-	-
69364	Asuris Northwest Health	WA	\$0.00	-	\$0.00
71281	Regence BlueCross BlueShield of Oregon	WA	\$0.00	-	\$0.00
80473	Kaiser Foundation Health Plan of Washington	WA	\$0.00	\$0.00	\$0.00
84481	Molina Healthcare of Washington, Inc.	WA	\$0.00	-	-
87718	Regence BlueShield	WA	\$0.00	-	\$0.00
14630	Chorus Community Health Plans	WI	(\$2,338,529.75)	(\$2,440.51)	-
16245	Group Health Cooperative of Eau Claire	WI	-	-	(\$3,880.73)
20173	HealthPartners Insurance Company	WI	(\$31,905.71)	\$99.48	(\$49,935.34)
37833	Quartz Health Benefit Plans Corporation	WI	(\$124,077.49)	\$255.47	(\$197,018.59)
38166	Security Health Plan of Wisconsin, Inc.	WI	(\$129,188.11)	\$210.66	(\$37,507.01)

HIOS ID	HIOS INSURANCE COMPANY NAME	STATE	INDIVIDUAL, NON-CATASTROPHIC RADV ADJUSTMENT AMOUNT	INDIVIDUAL, CATASTROPHIC RADV ADJUSTMENT AMOUNT	SMALL GROUP RADV ADJUSTMENT AMOUNT
38345	Dean Health Plan	WI	(\$110,426.65)	\$330.74	(\$118,209.97)
52697	Molina Healthcare of Wisconsin, Inc.	WI	(\$19,017.05)	-	-
55103	Humana Wisconsin Health Organization Insurance Corporation	WI	-	-	(\$761.60)
57637	Medica Insurance Company	WI	-	-	(\$35,771.78)
57845	Medica Community Health Plan	WI	(\$74,561.25)	-	-
58326	MercyCare HMO, Inc.	WI	(\$19,291.63)	-	(\$22,906.02)
59158	UnitedHealthcare Insurance Company	WI	-	-	(\$142,025.26)
64772	Medical Associates Health Plan, Inc.	WI	-	-	(\$5,239.93)
79475	Compcare Health Services Insurance Corporation (HMO/POS-in network)	WI	\$3,244,903.88	-	\$967,139.05
80180	UnitedHealthcare of Wisconsin, Inc.	WI	(\$64,480.52)	-	(\$190,985.14)
81413	Network Health	WI	(\$34,474.05)	-	(\$3,353.06)
81974	Wisconsin Physicians Service Insurance Corporation	WI	(\$42.97)	-	(\$17,916.34)
86584	Aspirus Health Plan	WI	(\$44,315.74)	\$58.51	(\$13,549.90)
87416	Common Ground Healthcare Cooperative	WI	(\$227,428.55)	\$1,473.49	(\$39,443.23)
90028	Blue Cross Blue Shield of Wisconsin (PPO and out of network POS)	WI	-	-	(\$20,567.61)
91604	Humana Insurance Company	WI	-	-	(\$338.95)
94529	Group Health Cooperative of South Central Wisconsin	WI	(\$27,164.41)	\$12.17	(\$67,728.65)
31274	Highmark West Virginia, Inc.	WV	\$0.00	\$0.00	\$0.00
50328	CareSource West Virginia Co.	WV	\$0.00	-	-
59772	THP Insurance Company	WV	-	-	\$0.00
72982	The Health Plan of West Virginia, Inc.	WV	\$0.00	-	\$0.00
77060	UnitedHealthcare Insurance Company	WV	-	-	\$0.00
95628	Optimum Choice, Inc.	WV	-	-	\$0.00
11269	Blue Cross Blue Shield of Wyoming	WY	\$0.00	-	\$0.00
38576	Mountain Health Cooperative	WY	\$0.00	-	\$0.00
49714	UnitedHealthcare Insurance Company	WY	-	-	\$0.00

IV. Issuer-Specific 2024 HHS-RADV Adjustments to 2024 Risk Adjustment State Transfers for Merged Market States

For the 2024 benefit year, Massachusetts and Maine were both treated as having a merged market for purposes of the HHS-operated risk adjustment program.²⁵

We signify “-” in a State market risk pool for which an issuer does not have enrollment, and thus, does not have a risk adjustment State transfer. We signify “\$0.00” for issuers where there is no HHS-RADV adjustment being made because there are no non-zero error rate issuers in the State market risk pool.²⁶

Table 3: Issuer-Specific 2024 HHS-RADV Adjustments to 2024 Risk Adjustment State Transfers for Merged Market States (*Appendix B*)²⁷

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
31779	UnitedHealthcare Insurance Company	MA	-	\$3,235,419.02
34484	Health New England	MA	-	\$3,313,964.96
36046	Harvard Pilgrim Healthcare, Inc.	MA	-	\$15,476,923.62
41304	Mass General Brigham Health Plan	MA	-	\$10,038,160.34
42690	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	MA	(\$31,766.95)	(\$65,818,271.91)
59763	Tufts Health Public Plans	MA	\$31,766.94	\$22,518,981.60
82569	WellSense Health Plan	MA	-	\$9,504,702.80
88806	Fallon Community Health Plan	MA	-	\$1,600,473.22
88950	ConnectiCare of Massachusetts, Inc.	MA	-	\$17,567.83
95878	HPHC Insurance Company, Inc.	MA	-	\$112,078.52
11593	HPHC Insurance Co.	ME	-	(\$657,175.88)
33653	Maine Community Health Options	ME	\$0.00	\$169,180.71
48396	Anthem Health Plans of Maine, Inc.	ME	\$0.00	\$282,178.82
53357	Aetna Life Insurance Company	ME	-	\$1,063.58
54879	Taro Health	ME	-	\$3,529.36
65667	UnitedHealthcare of New England, Inc.	ME	-	\$1,428.95
73250	Aetna Health, Inc. (a ME corp.)	ME	-	\$63.24
90214	UnitedHealthcare Insurance Company	ME	-	\$11,695.74
96667	Harvard Pilgrim Healthcare, Inc.	ME	\$0.00	\$188,035.47

²⁵ See https://regtap.cms.gov/reg_librarye.php?i=4273.

²⁶ See *supra* note 24.

²⁷ See *supra* note 25.

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.²⁸

For the 2024 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 2024 benefit year default data validation charges or allocations.

²⁸ 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 2024 benefit year HHS-RADV error rates with billable member months for the 2024 benefit year. *Appendix C* includes the following data elements after the application of the 2024 benefit year HHS-RADV error rates: State average monthly premiums by State market risk pool (individual 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.^{29,30} 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.

²⁹ If applicable for the benefit year, some data elements in *Appendix C* have updated information that differs from the state average amounts originally published in conjunction with the Summary Report on Individual and Small Group Market Risk Adjustment Transfers to reflect changes made as a result of material late-filed actionable discrepancies and/or successful appeals. *See supra* notes 3 and 4.

³⁰ State averages and State transfers are generally subject to change based on material late-filed actionable discrepancies and/or successful appeals.

DATA ELEMENT	DESCRIPTION
State Average Actuarial Value (AV)	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: * Catastrophic: 0.57 * Bronze: 0.60 * Silver: 0.70 * Gold: 0.80 * Platinum: 0.90
State Average Induced Demand Factor (IDF)	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: * Catastrophic: 1.00 * Bronze: 1.00 * Silver: 1.03 * Gold: 1.08 * Platinum: 1.15
Billable Member Months	Billable member months are the member months of an individual or family policy that are included when setting the policy's premium rate.