



STATE OF CALIFORNIA
Franchise Tax Board

**Health Care Minimum Essential
Coverage Individual Mandate Report**
Economic and Statistical Research Bureau

Health Care Minimum Essential Coverage Individual Mandate Report

This report is intended to fulfill the Franchise Tax Board's obligation under the Revenue & Taxation Code section 61050 to annually report by March 1, to the Legislature, for the most recent fiscal year, the total number of applicable households paying the penalty, the total penalty amounts imposed, and the number and amount of state financial subsidies paid and adjustments made through reconciliation.

Prepared by the Staff of the
Franchise Tax Board
STATE OF CALIFORNIA

Members of the Board:
Betty T. Yee, Chair
Malia M. Cohen, Member
Keely Bosler, Member

Executive Officer: Selvi Stanislaus

Background

Chapter 38 of the Statutes of 2019 (SB 78) created the Minimum Essential Coverage Individual Mandate (Mandate), a program similar to the Affordable Care Act (ACA) administered by the Internal Revenue Service. Beginning January 1, 2020, California residents and their dependents were required to obtain and maintain minimum essential coverage, unless they qualified for an exemption from the mandate.

Pursuant to Part 32 (commencing with Section 61000) of the Revenue and Taxation Code, if an individual, that is required to obtain minimum essential coverage under the mandate, does not obtain and maintain health care coverage or obtain an exemption, an Individual Shared Responsibility Penalty (Penalty) will be imposed, per uninsured person for each month they do not maintain the minimum essential coverage.

When the individual files their California income tax return, the taxpayer verifies if the members of their household either had an exemption or maintained the minimum essential coverage during the previous year. Those who do not have an exemption or who did not maintain the minimum essential coverage for each month of the previous calendar year, compute and pay a penalty for each month they, or a member of their applicable household, did not maintain minimum essential coverage or have an exemption.

In addition, taxpayers may be eligible to receive a premium assistance subsidy (subsidy) from the California Health Benefit Exchange (Exchange), also known as Covered California, to supplement the cost of purchasing insurance. Using the individual's projected income, they can apply to the Exchange for an advanced premium assistance subsidy (subsidy). At the end of each year, when the taxpayer files their California income tax return, they reconcile the advanced subsidies received based on income projections against the subsidies they were allowed based on their actual income.

FTB Statutory Reporting Requirements

Under Chapter 801 of the Statutes of 2019 (AB 414), the Franchise Tax Board is required to provide an annual report to the Legislature, no later than March 1, which includes:

- The total number of households paying the Penalty and the total number of dependents reported, by county and by adjusted gross income class.
- The total Penalty amounts imposed statewide, by county, and by adjusted gross income class.
- The number and type of exemptions applied, and the most commonly claimed exemptions.

- The number of applicable households who pay the Penalty and the number of dependents claimed, by federal poverty level category.
- The number and amount of state financial subsidies paid and adjustments made through reconciliation, by county and by federal poverty level category.

The information presented in this report is based on 2020 tax return data processed as of November 30, 2021.

Data

The March 1, 2022, Health Care Minimum Essential Coverage Individual Mandate Penalty Report includes timely filed and processed return data for taxable year 2020, available as of November 30, 2021.

Individual Shared Responsibility Penalty

Beginning in taxable year 2020, California residents are required to maintain minimum essential coverage. For each month that a member of the household does not maintain minimum essential coverage a penalty is applied. Table 1 contains the total number households that owed the Penalty and the amount assessed.

Table 1: Tax Year 2020 Individual Shared Responsibility Penalty Assessed**

Variables	Count	Assessed Amount	Average (Mean)	Median
Individual Shared Responsibility Penalty Assessed	337,094	\$403,009,197	\$1,196	\$750

** Returns Processed through November 30, 2021

A review of the number of households reporting the penalty revealed that 5 counties (Los Angeles, Orange, Riverside, San Diego, and Santa Clara) represented approximately 50 percent of the penalties imposed, Los Angeles County being the largest. Table 2 contains the total number of applicable households reporting the penalty, the penalty amount assessed, and the total number of dependents reported by county.

Table 2: Tax Year 2020 Individual Shared Responsibility Penalty Assessed**

County	Assessed Count	Assessed Amount	Number of Dependents
ALAMEDA	13,019	\$17,300,022	3,794
ALPINE	*	*	*
AMADOR	319	\$331,562	62
BUTTE	1,826	\$1,694,899	599
CALAVERAS	393	\$422,634	118
COLUSA	337	\$305,795	199
CONTRA COSTA	7,448	\$9,937,672	2,571
DEL NORTE	196	\$178,345	62
EL DORADO	1,430	\$1,681,477	475
FRESNO	7,439	\$7,452,294	2,852
GLENN	299	\$263,649	117
HUMBOLDT	1,488	\$1,501,243	459
IMPERIAL	1,296	\$1,306,093	759
INYO	187	\$161,656	52
KERN	5,391	\$5,319,050	2,279
KINGS	917	\$923,110	464
LAKE	549	\$511,140	207
LASSEN	160	\$177,447	59
LOS ANGELES	82,311	\$92,545,397	26,846
MADERA	898	\$952,012	425
MARIN	2,107	\$3,835,839	754
MARIPOSA	115	\$108,691	25
MENDOCINO	1,059	\$1,127,305	405
MERCED	1,779	\$1,716,074	964
MODOC	59	\$55,358	28
MONO	175	\$203,829	68
MONTEREY	3,404	\$3,740,880	1,234
NAPA	1,117	\$1,237,205	429
NEVADA	965	\$1,066,952	276
ORANGE	27,405	\$32,722,215	10,392
OTHER	16,967	\$36,452,257	5,636
PLACER	2,571	\$3,170,476	930
PLUMAS	186	\$215,358	52
RIVERSIDE	19,863	\$20,417,336	9,367
SACRAMENTO	12,079	\$12,546,303	3,792
SAN BENITO	584	\$613,733	298
SAN BERNARDINO	17,934	\$17,980,601	8,491
SAN DIEGO	31,635	\$35,771,102	12,553
SAN FRANCISCO	7,389	\$10,487,610	1,163
SAN JOAQUIN	5,734	\$5,492,701	2,519
SAN LUIS OBISPO	2,802	\$3,065,024	993
SAN MATEO	5,518	\$8,544,218	1,647
SANTA BARBARA	4,289	\$4,622,251	1,842

County	Assessed Count	Assessed Amount	Number of Dependents
SANTA CLARA	15,101	\$22,738,941	4,842
SANTA CRUZ	2,448	\$2,880,815	738
SHASTA	1,851	\$1,804,751	744
SIERRA	*	*	*
SISKIYOU	377	\$386,304	94
SOLANO	3,131	\$3,311,801	993
SONOMA	4,836	\$5,182,342	1,900
STANISLAUS	3,472	\$3,395,276	1,656
SUTTER	872	\$850,364	357
TEHAMA	532	\$487,409	235
TRINITY	98	\$105,503	38
TULARE	2,656	\$2,636,330	1,208
TUOLUMNE	445	\$446,677	128
VENTURA	7,524	\$8,336,288	3,089
YOLO	1,517	\$1,748,138	448
YUBA	554	\$496,809	233
Total	337,094	\$403,009,197	122,967

* The number of returns and amounts cannot be disclosed due to state privacy rules.

** Returns Processed through November 30, 2021

Table 3 contains the total number of applicable households that reported the penalty, the total number of dependents for whom applicable households owed the penalty and the total penalty amounts assessed by adjusted gross income

Table 3: Tax Year 2020 Individual Shared Responsibility Penalty Assessed by AGI**

AGI Class***	Assessed Count	Assessed Amount	Number of Dependents
\$ NEGATIVE	87	\$86,716	22
\$0 TO \$9,999	1,119	\$855,387	120
\$10,000 TO \$19,999	11,752	\$7,265,660	188
\$20,000 TO \$29,999	63,959	\$39,081,165	276
\$30,000 TO \$39,999	55,552	\$36,064,810	7,002
\$40,000 TO \$49,999	42,432	\$30,982,314	11,841
\$50,000 TO \$59,999	34,166	\$30,218,707	12,649
\$60,000 TO \$69,999	27,506	\$28,877,824	19,340
\$70,000 TO \$79,999	20,362	\$24,031,473	15,380
\$80,000 TO \$89,999	14,543	\$19,123,856	10,727
\$90,000 TO \$99,999	11,101	\$16,173,563	7,968
\$100,000 TO \$124,999	17,615	\$30,702,717	12,203
\$125,000 TO \$149,999	9,993	\$22,166,831	6,605
\$150,000 TO \$174,999	5,964	\$16,272,066	3,814
\$175,000 TO \$199,999	4,039	\$12,684,861	2,584
\$200,000 TO \$249,999	4,944	\$18,139,020	3,319
\$250,000 TO \$299,999	2,752	\$12,221,790	1,999
\$300,000 TO \$349,999	1,681	\$8,549,428	1,145

AGI Class***	Assessed Count	Assessed Amount	Number of Dependents
\$350,000 TO \$399,999	1,252	\$6,888,842	866
\$400,000 TO \$449,999	901	\$5,287,665	740
\$450,000 TO \$499,999	654	\$3,978,735	450
\$500,000 TO \$599,999	949	\$6,132,390	715
\$600,000 TO \$699,999	621	\$4,308,452	484
\$700,000 TO \$799,999	450	\$3,147,914	308
\$800,000 TO \$899,999	356	\$2,608,968	319
\$900,000 TO \$999,999	290	\$2,288,048	283
\$1,000,000 TO \$1,999,999	1,090	\$7,991,507	841
\$2,000,000 TO \$2,999,999	321	\$2,215,185	286
\$3,000,000 TO \$3,999,999	172	\$1,261,773	127
\$4,000,000 TO \$4,999,999	108	\$770,763	92
\$5,000,000 TO \$HIGH	363	\$2,630,767	274
Total	337,094	\$403,009,197	122,967

** Returns Processed through November 30, 2021

***Penalties issued in exempt income ranges are due to taxpayer error, corrections or adjustment made in post processing are not captured in this report.

The [poverty guidelines](#) (also known as the federal poverty level) are a federal poverty measure issued each year by the Department of Health and Human Services. The guidelines are applied by number of persons in the household. For calendar year 2020, the federal poverty level for a single member household was \$12,760 and \$26,200 for a four person household. Table 4 contains the number of applicable households who reported they owed the penalty, the amount of penalty assessed, and the number of dependents claimed by federal poverty level category.

Table 4: Tax Year 2020 Individual Shared Responsibility Penalty by Federal Poverty Level**

Federal Poverty Level	Assessed Count	Assessed Amount	Number of Dependents
Income less than 139% of the Federal Poverty Level***	2,941	\$2,260,103	1,095
Income between 139% and 266% of the Federal Poverty Level	126,164	\$88,949,597	45,518
Income between 267% and 400% of the Federal Poverty Level	96,269	\$79,636,470	39,562
Income greater than 400% of the Federal Poverty Level	111,720	\$232,163,027	36,792
Total	337,094	\$403,009,197	122,967

** Returns Processed through November 30, 2021

***Penalties issued in exempt income ranges are due to taxpayer error, corrections or adjustment made in post processing are not captured in this report.

When the individual files their California income tax return, the taxpayer verifies the members of their household and reports on each member's health coverage. If the taxpayer is unable to check the full year coverage box, which covers all members of the family on the form 540, the taxpayer fills out the [form 3853](#) and reports any applicable exemptions for each member of the household by month. For purposes of reporting on form 3853 when a taxpayer or member of their applicable household does not have coverage for the entire year, the individual claims an exemption for maintaining minimum essential coverage for the months that they have coverage. On form 3853, members of the applicable household that maintain minimum essential coverage for the full year can claim a full year exemption.

The below table is an example of how the form 3853 might look for a three member household. Member 1 was able to maintain minimum essential coverage for the entire year, Member 2 maintained intermittent coverage, and Member 3 reported two different exemptions over the year.

Household Member	Member 1	Member 2	Member 3
Full Year	Maintained MEC		
January		Maintained MEC	Maintained MEC
February		Maintained MEC	Living abroad
March		Maintained MEC	Living abroad
April			Living abroad
May			Living abroad
June			Living abroad
July			Living abroad
August		Maintained MEC	Living abroad
September		Maintained MEC	Maintained MEC
October		Maintained MEC	Maintained MEC
November		Maintained MEC	Maintained MEC
December		Maintained MEC	Maintained MEC

MEC = Minimum Essential Coverage

For the 2020 taxable year, over 600,000 full year exemptions and over 3.5 million monthly exemptions were reported for applicable household members (see Table 5 for exemptions types applied for a full year and Table 6 for exemptions types applied by month). The Exchange grants exemptions from the mandate for reasons of hardship or religious conscience by issuing a certificate of exemption. The other exemptions can be claimed when filing the tax return. The four most common full year exemptions used in 2020 were:

- Health coverage is considered unaffordable (exceeded 8.24% of household income for the 2020 year)

- Citizens living abroad and certain non-citizens
- Non-resident/Part-year resident
- Member of household maintained minimum essential coverage*

For more detail on the exemptions codes please see the [form 3853 instructions](#).

Table 5: Taxable Year 2020 Exemptions Reported for a Full Year**

Full Year Exemption	Frequency
Household member maintained minimum essential coverage*	224,515
Citizens living abroad and certain non-citizens	121,258
Health coverage is considered unaffordable (exceeded 8.24% of household income for the 2020 year)	116,513
Non-resident/Part-year resident	103,435
Families' self-only coverage combined cost is unaffordable	16,951
Members of a health care sharing ministry	6,307
General hardship	6,026
Certain Medi-Cal (Medicaid) programs that are not minimum essential coverage	5,282
Coverage considered unaffordable based on projected income as determined by the Exchange	2,732
Members of federally-recognized Indian tribes including Alaskan Natives	1,911
Incarceration	246
Members of certain religious sects	244
Short coverage gap of three consecutive months or less	210
Member of applicable household born or adopted during the year	183
Member of applicable household died during the year	145
Taxpayer entered an unused exemption code	60
Total	606,018

* Individuals who have minimum essential coverage for the full year, but are unable to check the box on the return for full year coverage for their entire applicable household claim an exemption for full year coverage on form 3853

** Returns Processed through November 30, 2021

Table 6: Taxable Year 2020 Monthly Exemptions Reported**

Monthly Exemptions	Frequency
Household member maintains minimum essential coverage for less than a full year	2,415,797
Health coverage is considered unaffordable (exceeded 8.24% of household income for the 2020 year)	443,544
Short coverage gap of three consecutive months or less	255,400
Non-resident/Part-year resident	146,728
Citizens living abroad and certain non-citizens	61,396
Families' self-only coverage combined cost is unaffordable	58,565
General hardship	45,023
Certain Medi-Cal (Medicaid) programs that are not minimum essential coverage	43,302
Member of applicable household born or adopted during the year	27,391
Members of a health care sharing ministry	12,967
Coverage considered unaffordable based on projected income as determined by the Exchange	10,421
Member of applicable household died during the year	9,312
Incarceration	2,397
Members of certain religious sects	2,029
Members of federally-recognized Indian tribes including Alaskan Natives	1,876
Taxpayer entered an unused exemption code	143
Total	3,536,291

** Returns Processed through November 30, 2021

Premium Assistance Subsidy

For the 2020 taxable year, under Title 25 (commencing with Section 100800) of the Government Code, the Exchange provides health care coverage financial assistance, known as the premium assistance subsidy, to California residents with household incomes at or below 600 percent of the federal poverty level. The premium assistance subsidy is subject to reconciliation against actual household income, family size, and other factors when the responsible individual files their California income tax return.

Using projected income, the individual can apply to the Exchange for an advanced subsidy, generally done at the beginning of each year. At the end of each year, when the taxpayer files their California income tax return, they

reconcile the advanced subsidies received based on income projections against the subsidies they were allowed based on their actual income. Table 7 contains the number and amount of state premium assistance subsidies reported by the

Table 7: Taxable Year 2020 Subsidies Allowed by County**

County	Count of Subsidies Allowed	Amount of Subsidies Allowed
ALAMEDA	34,769	\$12,619,111
ALPINE	24	\$30,671
AMADOR	773	\$474,725
BUTTE	3,482	\$1,948,942
CALAVERAS	946	\$713,507
COLUSA	418	\$285,980
CONTRA COSTA	20,171	\$10,574,744
DEL NORTE	323	\$191,210
EL DORADO	3,949	\$2,651,213
FRESNO	13,248	\$2,647,504
GLENN	440	\$262,354
HUMBOLDT	2,995	\$1,622,122
IMPERIAL	4,083	\$988,540
INYO	391	\$315,753
KERN	8,911	\$1,914,063
KINGS	1,292	\$197,293
LAKE	1,064	\$473,430
LASSEN	315	\$211,367
LOS ANGELES	176,648	\$29,909,529
MADERA	2,024	\$546,613
MARIN	4,894	\$2,359,366
MARIPOSA	332	\$137,240
MENDOCINO	2,024	\$1,042,403
MERCED	4,919	\$1,794,040
MODOC	102	\$54,839
MONO	412	\$179,862
MONTEREY	5,995	\$4,742,918
NAPA	2,526	\$1,045,863
NEVADA	3,165	\$2,173,029
ORANGE	57,706	\$12,893,909
PLACER	7,243	\$2,943,760
PLUMAS	404	\$216,920
RIVERSIDE	31,452	\$6,121,963
SACRAMENTO	27,120	\$6,953,680
SAN BENITO	895	\$635,670
SAN BERNARDINO	27,446	\$5,156,244
SAN DIEGO	49,260	\$8,920,333

County	Count of Subsidies Allowed	Amount of Subsidies Allowed
SAN FRANCISCO	19,750	\$5,666,076
SAN JOAQUIN	14,227	\$3,778,253
SAN LUIS OBISPO	5,840	\$2,691,794
SAN MATEO	11,951	\$6,630,408
SANTA BARBARA	7,376	\$3,238,965
SANTA CLARA	30,596	\$9,479,692
SANTA CRUZ	5,629	\$2,541,363
SHASTA	3,580	\$1,900,112
SIERRA	56	\$37,235
SISKIYOU	714	\$404,965
SOLANO	6,574	\$2,431,015
SONOMA	10,315	\$4,789,068
STANISLAUS	9,181	\$2,477,492
SUTTER	2,259	\$1,182,525
TEHAMA	825	\$461,527
TRINITY	245	\$156,232
TULARE	5,126	\$1,817,659
TUOLUMNE	1,011	\$713,261
VENTURA	16,768	\$5,788,093
YOLO	3,183	\$821,531
YUBA	1,085	\$424,343
Unknown	11,228	\$2,210,866
Total	669,680	\$185,593,185

** Returns Processed through November 30, 2021

Table 8 contains the number and amount of state premium assistance subsidies paid by federal poverty level.

Table 8: Taxable Year 2020 Subsidies Allowed by Federal Poverty Level**

Federal Poverty Level	Count of Subsidies Allowed	Amount of Subsidies Allowed
Income less than 139% of the Federal Poverty Level	246,587	\$25,418,241
Income between 139% and 266% of the Federal Poverty Level	213,121	\$33,180,147
Income between 267% and 400% of the Federal Poverty Level	119,441	\$58,786,112
Income greater than 400% of the Federal Poverty Level	90,531	\$68,208,685
Total	669,680	\$185,593,185

** Returns Processed through November 30, 2021

When the taxpayer files their California income tax return they are required to reconcile any advanced subsidies received from the Exchange against the subsidies they are allowed, based on a number of factors, including actual income. Tables 9 and 10 include the number and amount of subsidies reconciled by taxpayers who received advanced subsidies. The “subsidy credit” is the number and amount of underpaid subsidies owed to the taxpayer. The taxpayer is owed a refund because the advanced subsidy was less than the amount the taxpayer was allowed. The “subsidy debit” is the number and amount of overpaid subsidies received by the taxpayer. The taxpayer must repay any advanced subsidies received which exceeded the amount the taxpayer was allowed.

Table 9 contains the number and amount of adjustments made through reconciliation by county.

Table 9: Taxable Year 2020 Subsidy Reconciliation by County**

County	Count of Subsidy Credit Allowed	Amount of Subsidy Credit Allowed	Count of Subsidy Debit Allowed	Amount of Subsidy Debit Allowed
ALAMEDA	11,776	8,940,316	11,308	\$5,884,658
ALPINE	*	*	*	*
AMADOR	288	339,591	256	\$178,371
BUTTE	1,275	1,177,627	1,021	\$662,689
CALAVERAS	358	509,818	309	\$195,102
COLUSA	184	232,980	117	\$45,400
CONTRA COSTA	6,736	6,956,216	6,484	\$4,253,510
DEL NORTE	108	107,838	94	\$59,675
EL DORADO	1,520	1,735,512	1,384	\$856,834
FRESNO	5,579	1,999,449	3,078	\$1,065,222
GLENN	163	189,824	122	\$88,958
HUMBOLDT	1,154	1,112,859	993	\$571,573
IMPERIAL	652	717,226	438	\$271,352
INYO	153	193,006	137	\$72,233
KERN	3,429	1,466,275	2,183	\$722,211
KINGS	489	153,963	295	\$101,987
LAKE	389	384,665	327	\$245,695
LASSEN	100	121,828	103	\$55,683
LOS ANGELES	72,486	22,196,543	47,893	\$13,524,900
MADERA	875	409,036	577	\$206,682
MARIN	1,685	1,621,229	1,947	\$1,210,969
MARIPOSA	93	67,428	91	\$60,285
MENDOCINO	706	682,439	688	\$618,817
MERCED	1,331	1,282,329	872	\$561,514
MODOC	41	39,040	33	\$18,880
MONO	175	123,303	143	\$94,584

County	Count of Subsidy Credit Allowed	Amount of Subsidy Credit Allowed	Count of Subsidy Debit Allowed	Amount of Subsidy Debit Allowed
MONTEREY	2,406	3,234,330	1,914	\$1,472,352
NAPA	882	766,263	922	\$440,357
NEVADA	1,201	1,520,395	1,104	\$992,337
ORANGE	23,351	9,265,543	17,518	\$6,024,548
OTHER	3,420	1,506,779	3,453	\$1,344,703
PLACER	2,753	2,045,183	2,463	\$1,393,774
PLUMAS	149	127,636	142	\$113,033
RIVERSIDE	12,060	4,316,111	8,963	\$3,075,464
SACRAMENTO	10,410	4,807,663	7,615	\$2,856,891
SAN BENITO	360	444,297	266	\$169,551
SAN BERNARDINO	10,917	3,722,860	7,260	\$2,360,460
SAN DIEGO	17,937	6,126,005	14,893	\$4,843,105
SAN FRANCISCO	6,566	4,016,243	6,765	\$2,871,658
SAN JOAQUIN	5,889	2,768,572	3,959	\$1,374,305
SAN LUIS OBISPO	2,268	1,828,380	2,071	\$1,069,183
SAN MATEO	3,788	4,313,501	4,056	\$3,005,434
SANTA BARBARA	2,692	2,299,816	2,497	\$1,374,468
SANTA CLARA	11,105	6,929,254	9,754	\$4,379,788
SANTA CRUZ	2,161	1,782,664	1,946	\$1,041,714
SHASTA	1,255	1,202,344	1,087	\$885,387
SIERRA	*	*	*	*
SISKIYOU	267	284,658	199	\$154,802
SOLANO	2,324	1,700,605	1,975	\$900,864
SONOMA	3,725	3,236,043	3,749	\$2,053,560
STANISLAUS	3,763	1,763,654	2,642	\$920,076
SUTTER	1,072	949,290	563	\$287,110
TEHAMA	277	277,126	222	\$148,706
TRINITY	110	105,635	69	\$49,196
TULARE	1,572	1,346,820	1,093	\$505,978
TUOLUMNE	375	488,611	329	\$203,754
VENTURA	6,657	4,186,569	5,597	\$2,442,590
YOLO	1,201	589,395	908	\$394,011
YUBA	400	331,575	315	\$139,071
Total	255,087	131,093,643	197,232	\$80,928,107

* The number of returns and amounts cannot be disclosed due to state privacy rules.

** Returns Processed through November 30, 2021

Table 10 contains the number and amount of adjustments made through reconciliation by federal poverty level.

Table 10: Taxable Year 2020 Subsidy Reconciliation by Federal Poverty Level**

Federal Poverty Level	Count of Subsidy Credit Allowed	Amount of Subsidy Credit Allowed	Count of Subsidy Debit Allowed	Amount of Subsidy Debit Allowed
Income less than 139% of the Federal Poverty Level	90,626	\$18,288,715	58,303	\$13,466,175
Income between 139% and 266% of the Federal Poverty Level	91,403	\$21,510,069	61,966	\$17,744,800
Income between 267% and 400% of the Federal Poverty Level	59,920	\$41,359,746	38,203	\$18,085,861
Income greater than 400% of the Federal Poverty Level	13,138	\$49,935,113	38,760	\$31,631,271
Total	255,087	\$131,093,643	197,232	\$80,928,107

** Returns Processed through November 30, 2021