

California MLR Rebates (2016 Plan Year)



	Aetna	Anthem Blue Cross	CaliforniaChoice	Health Net	UnitedHealthcare
Small Group					
HMO	PENDING	No	Aetna - PENDING Anthem - No Health Net - No Kaiser - PENDING Sharp - PENDING Sutter - PENDING UHC - No WHA - PENDING	No	No
PPO	PENDING	No	Anthem - No	No	No
LAST REVIEWED	8/28/2017	8/28/2017	9/18/2017	9/18/2017	9/15/2017

NOTES:

The Affordable Care Act requires health insurance issuers to submit data on the proportion of premium revenues spent on clinical services and quality improvement, also known as the Medical Loss Ratio (MLR). If an insurance company spends less than 80% of premium revenues on clinical services and quality, it is required to provide a rebate to customers. Rebates must be paid by August 1st of each year, for the prior plan year, and may take the form of a check in the mail, a lump-sum reimbursement to a bank account (if the premium was paid by credit or debit card), or a direct reduction in future premiums. For individuals with employer-sponsored insurance, the employer may provide one of the above rebate methods or otherwise apply the rebate in a manner that benefits the employee.

SOURCES:

MLR data for all available years, including lists of health insurers owing refunds by state and by year, and other information are provided by CMS here: <https://www.cms.gov/CCIIO/Resources/Data-Resources/mlr.html>. CMS online search tool is also available here: <http://www.cms.gov/apps/mlr/mlr-search.aspx>.