



2019 MLR Experience Year Rebate Pools

Aetna, Innovation Health and Banner | Aetna plans are scheduled to receive rebates under the Health Care Reform Minimum Medical Loss Ratio (MLR) requirements. Rebates will be mailed to policyholders of plans in the following pools by September 30th.

The pools are based upon the criteria specified by the government. In the Group market, plan sponsors are policyholders. In certain circumstances, the government requires insurers to issue rebates to subscribers of Group plans rather than policyholders. In the Individual plan market, rebate payments will be made to the subscriber policyholder of the Individual plan.

Contracts written in	Group size – Individual, Small Group, or Large Group (generally >50 employees)	Legal Entity issuing the coverage
Arizona	Large Large	Aetna Health Inc. Banner Health and Aetna Health Insurance Company
California	Small Small	Aetna Health Inc. Aetna Life Insurance Company
Delaware	Large	Aetna Life Insurance Company
Florida	Small	Aetna Life Insurance Company
Georgia	Small Small	Aetna Health Inc. Aetna Life Insurance Company
Kansas	Large	Aetna Health Inc.
Kentucky	Large	Aetna Life Insurance Company
Louisiana	Large	Aetna Health Inc.
Maryland	Large and Small	Aetna Health Inc.
Massachusetts	Large	Aetna Health Inc.
Mississippi	Large	Aetna Life Insurance Company
Missouri	Small	Aetna Life Insurance Company
Nevada	Large Small	Aetna Health Inc. Aetna Life Insurance Company
Ohio	Small	Aetna Health Inc.
Tennessee	Small	Aetna Life Insurance Company
Texas	Small	Aetna Life Insurance Company
Virginia	Small Large	Innovation Health Insurance Company Innovation Health Plan, Inc.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna). Innovation Health is the brand name used for products and services provided by Innovation Health Insurance Company and Innovation Health Plan, Inc. Banner | Aetna is the brand name used for products and services provided by Banner Health and Aetna Health Insurance Company and Banner Health and Aetna Health Plan Inc.

July 27, 2020