

Medical loss ratio: Rebates for our fully insured markets

What is medical loss ratio?

The medical loss ratio (MLR) provision of the Affordable Care Act (ACA) health care reform law encourages health plans to spend most of the premium dollars they collect on healthcare costs rather than overhead. It's a ratio of insurance premiums to claims costs, usually expressed as a percentage.

In the fully insured Individual and Small Group markets, the MLR provision requires plans to spend at least 80% of premium income on healthcare claims and quality improvement. In the fully insured Large Group market, it requires at least 85%. When the MLR is below these thresholds, plans must issue rebates.

Who will receive MLR payments this year?

The chart below shows the markets that will receive 2023 MLR rebates. If you have questions, please contact your Anthem representative.

State	Individual	Small Group	Large Group	Student Health	Legal entity name	Products
California					Blue Cross of California	HMO/PPO
California			X		Anthem Blue Cross Life and Health Insurance Company	PPO
Colorado	X				HMO Colorado	HMO
Colorado					Rocky Mountain Hospital and Medical Services	PPO
Connecticut		X			Anthem Health Plans, Inc.	HMO/PPO
Georgia		X		X	Blue Cross Blue Shield Healthcare Plan of Georgia	HMO/PPO
Indiana		X			Anthem Insurance Companies, Inc.	HMO/PPO
Kentucky	X	X			Anthem Health Plans of Kentucky, Inc.	HMO/PPO
Maine					Anthem Health Plans of Maine	HMO/PPO
Missouri	X	X		X	Healthy Alliance Life Insurance Company	PPO
Missouri		X			HMO Missouri	HMO
Nevada			X		HMO Colorado	HMO
Nevada		X			Rocky Mountain Hospital and Medical Services	PPO
New Hampshire		X			Anthem Health Plans of New Hampshire	PPO
New Hampshire	X	X	X		Matthew Thornton Health Plan	HMO

State	Individual	Small Group	Large Group	Student Health	Legal entity name	Products
New York					Anthem HealthChoice Assurance, Inc. (f/k/a Empire HealthChoice Assurance, Inc.)	PPO
New York					Anthem HealthChoice HMO, Inc. (f/k/a Empire HealthChoice HMO, Inc.)	HMO
New York					Anthem HP, LLC (f/k/a HealthPlus HP, LLC)	HMO
Ohio		X		X	Community Insurance Company	HMO/PPO
Virginia		X			Anthem Health Plans of Virginia	PPO
Virginia	X				HealthKeepers	HMO
Wisconsin					Blue Cross Blue Shield of Wisconsin	PPO
Wisconsin					Compcare Health Services Insurance Corporation	HMO

In California Anthem Blue Cross is the trade name of Blue Cross of California, Inc. Also serving California: Anthem Blue Cross Life and Health Insurance Company. In 11 northeastern counties of New York Anthem Blue Cross is the trade name of Anthem HealthChoice Assurance, Inc., and Anthem HealthChoice HMO, Inc., and Anthem Blue Cross HP is the trade name of Anthem HP, LLC. Independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.