

Medical loss ratio rebates

Early rebates for our fully insured markets

As the country faces uncertain times, we know many of our employers and members have been impacted financially by the COVID-19 emergency. To help support the financial well-being of our employers and members, Anthem plans will issue medical loss ratio (MLR) rebates early this year. Anthem usually issues MLR rebates by September 30. **This year, we will issue them in August.**

What is medical loss ratio?

The medical loss ratio provision of the Affordable Care Act health-reform law encourages health plans to spend most of the premium dollars they collect on health care costs rather than overhead. It's a ratio of insurance claims costs to insurance premiums, and is 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 health care claims and quality improvement. In the fully insured large group market, it requires at least 85%. When their 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 2019 MLR rebates. If you have questions, please contact your Anthem representative.

| | Individual | Small group | Large group | Insurance company name |
|---------------|------------|-------------|-------------|---|
| California | | X | | Blue Cross of California |
| California | | | | Anthem Blue Cross Life and Health Insurance Company |
| Colorado | X | | | HMO Colorado, Inc. |
| Colorado | | | | Rocky Mountain Hospital and Medical Services, Inc. |
| Connecticut | | | | Anthem Health Plans, Inc. |
| Georgia | | X | | Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. |
| Indiana | | X | | Anthem Insurance Companies, Inc. |
| Kentucky | | | | Anthem Health Plans of Kentucky, Inc. |
| Maine | X | | | Anthem Health Plans of Maine, Inc. |
| Missouri | X | X | | Healthy Alliance Life Insurance Company |
| Missouri | | X | | HMO Missouri, Inc. |
| Nevada | | | | HMO Colorado, Inc. |
| Nevada | | | | Rocky Mountain Hospital and Medical Services, Inc. |
| New Hampshire | | X | | Anthem Health Plans of New Hampshire, Inc. |
| New Hampshire | X | | X | Matthew Thornton Health Plan, Inc. |
| New York | | | | Empire HealthChoice Assurance, Inc. |
| New York | | | | Empire HealthChoice HMO, Inc. |
| Ohio | | | | Community Insurance Company |
| Virginia | X | X | | Anthem Health Plans of Virginia, Inc. |
| Virginia | X | X | X | HealthKeepers, Inc. |
| Wisconsin | | | | Blue Cross Blue Shield of Wisconsin |
| Wisconsin | | | | CompCare Health Services Insurance Corporation |
| Wisconsin | | | | Wisconsin Collaborative Insurance Company |

This report represents final MLR results for 2019 to be filed with the U.S. Department of Health and Human Services no later than August 17, 2020.

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