

Medical Loss Ratio Rebates

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 2021 MLR rebates. If you have questions, please contact your Anthem representative.

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

State	Individual	Small Group	Large Group	Student health	Legal entity name	Products
New Hampshire	X	X		X	Anthem Health Plans of New Hampshire	PPO
New Hampshire	X	X	X		Matthew Thornton Health Plan	HMO
New York					Empire HealthChoice Assurance, Inc.	PPO
New York					Empire HealthChoice HMO, Inc.	HMO
New York	X				HealthPlus HP, LLC	HMO
Ohio	X	X			Community Insurance Company	HMO/PPO
Virginia	X	X			Anthem Health Plans of Virginia	PPO
Virginia	X	X	X		HealthKeepers, Inc.	HMO
Wisconsin					Blue Cross Blue Shield of Wisconsin	PPO
Wisconsin					Compcare Health Services Insurance Corporation	HMO
Wisconsin					Wisconsin Collaborative Insurance Company	POS

MEWAs are considered stop loss groups and not subject to Commercial MLR.