

Medical Loss Ratio Rebates

Rebates for our fully insured markets

To help support the financial well-being of our employers and members, Anthem will issue medical loss ratio (MLR) rebates early this year. This is the second year in a row that Anthem will mail rebates a month earlier than the September 30 deadline.

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 healthcare costs rather than overhead. It's a ratio of insurance premiums to claims costs, and is 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 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 2020 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		X	Rocky Mountain Hospital and Medical Services	PPO
Connecticut					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			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

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

ASO and MEWA groups administered by Anthem are not subject to MLR filing requirements.