



MEDICAL LOSS RATIO (MLR) RESULTS: 2018

Medical Loss Ratio Requirements for the 2018 plan year:

IFP & Small Group: Carriers must spend no less than 80% of premium revenue on medical expenses.

Large Group: Carriers must spend no less than 85% of premium revenue on medical expenses.

For any carrier that has **exceeded MLR** in a market segment, policyholders with members enrolled in affected plans will receive a refund by September 30, 2019.

	MLR RESULT			DESCRIPTION	PAYMENTS	
	IFP	SMALL GROUP	LARGE GROUP		CALIFORNIA	MAILED BY
Aetna	Exceeded MLR	Exceeded MLR	Met MLR	In California, small group exceeded MLR under Aetna Health Insurance (AHI) and Aetna Life Insurance Company. 2018 MLR Experience Year Rebate Pools	9/30/19	Employer.
Anthem	<i>details pending</i>			-		
Blue Shield	Met MLR	Exceeded MLR	Met MLR	Blue Shield of California owes \$9,640,575 in rebates to approximately 40,000 small group plan holders. The MLR for small groups insured by Blue Shield was 79.7%. Because Blue Shield missed the 80% target by 0.3%, it will refund 0.3% of the total health plan premiums paid by the employer and employees in those plans. 2018 MLR Results (Talking Points & FAQ at bottom of page)	9/30/19	Employer.
CaliforniaChoice®	Refer to enrolled carrier for results			-	-	-
Covered California	Refer to enrolled carrier for results			-	-	-
Health Net	Met MLR	Met MLR	Met MLR	No rebates will be issued.	-	-
Kaiser Permanente	<i>details pending</i>			-	-	-
Oscar	<i>details pending</i>			-	-	-
MediExcel	Carrier is not subject to MLR			-	-	-
Sharp Health Plan	Met MLR	Met MLR	Met MLR	No rebates will be issued.	-	-
Sutter Health Plus	<i>details pending</i>			-	-	-
UnitedHealthcare	Met MLR	Met MLR	Exceeded MLR	In California, large group exceeded MLR under US Behavioral Health Plan of California. Client specific reports will be available on Broker Portal. 2018 MLR Final Payout Report	9/30/19	Employer.
Western Health Advantage	Met MLR	Met MLR	Met MLR	No rebates will be issued.	-	-

Visit the CMS website to search historical MLR filings by carrier and year: <https://www.cms.gov/apps/mlr/mlr-search.aspx>

Contact any of our fully-staffed offices:

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