

2021 Federal Medical Loss Ratio (MLR) Summary

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Individual Market – Full Service

- MLR Requirement = 80%
- 12 Health Plans
- MLR Range = 81.7% to 99.9%
- No Rebates Paid

Small Group Market – Full Service

- MLR Requirement = 80%
- 13 Health Plans
- MLR Range = 77.3% to 96.6%
- Three Plans Paid Rebates = \$95.5 million
 - Anthem Blue Cross paid \$75.9 million
 - Health Net paid \$9.1 million
 - UnitedHealthCare Benefits Plan paid \$10.4 million

Large Group Market – Full Service

- MLR Requirement = 85%
- 22 Health Plans
- MLR Range = 86.0% to 111.8%
- No Rebates Paid

Large Group Market – Specialized

- MLR Requirement = 85%
- 4 Health Plans
- MLR Range = 70.4% to 90.0%
- Two Plans Paid Rebates = \$1.9 million
 - OptumHealth Behavioral paid \$1.8 million
 - OptumHealth Physical paid \$101,000

Rebates Paid by Health Plans 2011-2021

Year	Rebate	Year	Rebate
2011	\$43.2M	2017	\$72.3M
2012	\$42.8M	2018	\$73.1M
2013	\$5.5M	2019	\$109.3M
2014	\$88.9M	2020	\$95.7M
2015	\$25.9M	2021	\$97.4M
2016	\$2M		

Questions