



CareFirst Broker Flash

For Consumer Direct contracted brokers only.
For additional information or supplies, please contact your Broker Sales Representative.
(Not intended for distribution to groups and members)

Date: September 18, 2017

Market: Consumer Direct

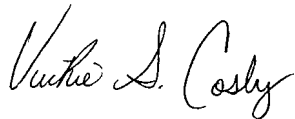
Medical Loss Ratio Rebates Mailed

Under the Affordable Care Act, all health insurers must spend a minimum percentage of the premiums they collect on health care services and quality improvement activities for their members. This percentage is called the Medical Loss Ratio (MLR) and is calculated for an insurer's overall business based on the market segments in each state, not at the group level.

If the minimum MLR is not met within a market, insurers are required to pay a rebate to customers within that market segment. For the 2016 calendar year, rebate checks were mailed September 11, 2017 to individual members with Catastrophic coverage in Maryland.

Should you have any questions, please contact your broker sales representative.

Sincerely,



Vickie S. Cosby
Vice President, Consumer Direct Sales, Distribution and Communications