

For brokers, general producers and full-service producers

Not intended for distribution to groups or members

Date: June 20th, 2018

Market: Small/Mid

MLR Rebate Checks Being Reissued

CareFirst mailed small/mid-group account rebate checks for medical loss ratio in September of 2017 (MLR). Of the total amount mailed, a small percentage were returned by the post office as undeliverable.

These accounts will receive a letter later this month informing them that their rebate check will arrive approximately 30 days after receipt of the notification letter.

You may recall that under the Affordable Care Act, all health insurers, including CareFirst are required to pay out no less than 80 percent of the premiums they collect on health care services and quality improvement activities for their members. If this percentage, called the Medical Loss Ratio (MLR), is not met within a market, the insurer is required to pay a rebate to its customers within that market segment.

No action is required on your part.

If you have any questions about MLR or your health insurance coverage, please contact CareFirst at 888-285-8311 or visit www.carefirst.com/mlrfaqs.

Sincerely,



Timothy Matthews
Vice President, Marketing Sales