



Official Health Insurance  
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Innovation Health  
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Producer

## We're mailing written assurance letters in April 2017

We'll begin mailing the written assurance letter to impacted plan sponsors on April 13, 2017. We need a response from plan sponsors by June 30, 2017. This information is required for the Minimum Medical Loss Ratio (MLR) provision of the Affordable Care Act (ACA).

### **Plan sponsors/policyholders may get premium rebates to give to subscribers**

Beginning on April 13, 2017, we're sending a letter to plan sponsors in plans that are both non-ERISA and non-governmental that may receive an MLR rebate in August/September. The purpose of the written assurance letter is to make sure plan sponsors give the rebates they may receive to subscribers per federal regulations.

### **The written assurance response will remain in effect for future years**

A plan sponsor's response to the written assurance letter will remain in effect for all future years unless rescinded in writing. In the future, we'll send letters to new plan sponsor/policyholders. We'll also send letters to any non-responders from prior years.

### **We'll give rebates to subscribers if plan sponsors don't respond**

We need a response from plan sponsors by June 30, 2017. If plan sponsors don't respond to our first written assurance letter, we'll send two more. After June 30, 2017, we're required to give rebates directly to subscribers.

### **We're here to help**

You can find more information on MLR on [www.aetna.com](http://www.aetna.com). First, click "Health Care Reform" at the very bottom of the page (it's right under "Glossary"). On the Health Care Reform page, find the Individuals and Employers section and click on the "Learn how the ACA affects individuals or employers" links, as appropriate. Scroll to "Minimum medical loss ratio" section and click on the plus sign to see details.