

Individual, Large Group, Small Group | VA

2020 MLR rebates will mail by the end of September

September 16, 2021

We will send 2020 medical loss ratio (MLR) rebates to Anthem groups and Individual members in Virginia by the end of September.

The MLR provision of the Affordable Care Act (ACA) encourages health plans to spend most of the premium dollars they collect on healthcare costs rather than overhead. MLR is a ratio of insurance premiums to claims costs, usually expressed as a percentage.

We incorrectly calculated the rebate check sent to HealthKeepers' Small and Large Groups in September 2019, resulting in an overpayment. 2020 rebate checks for groups that were overpaid in 2019 have been reduced for this overpayment. Virginia Individual market rebates were not impacted by this error.

Along with the rebate checks, we will send Virginia employer groups and individual members a federally mandated notice that explains MLR and how it is calculated.

We are also required to notify employees of the groups that receive rebate checks.

ACA rules require that employers either distribute the rebate among their employees covered by the rebated plan or use it to lower premiums in the next plan year. Policyholders must distribute the rebates within three months of receiving them. Group plans that are subject to Employee Retirement Income Security Act (ERISA) laws may also use the rebate funds to pay current plan premiums.

View this [FAQ](#) for more rebate details.

Please contact your Anthem representative for more information.