

2023 Federal Medical Loss Ratio (MLR) Summary

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Individual Market – Full Service

- MLR Requirement = 80%
- 13 Health Plans
- MLR Range = 85.5% to 124.6%
- No Rebates Paid

Small Group Market – Full Service

- MLR Requirement = 80%
- 12 Health Plans
- MLR Range = 77.1% to 98.4%
- One Plan Paid Rebates = \$24.4 million
 - UnitedHealthcare Benefits Plan paid \$24.4 million

Large Group Market – Full Service

- MLR Requirement = 85%
- 22 Health Plans
- MLR Range = 86.8% to 116.1%
- No Rebates Paid

Small Group Market – Specialized

- MLR Requirement = 80%
- 1 Health Plan
- MLR = 72.7%
- One Plan Paid Rebates = \$1,130
 - OptumHealth Physical paid \$1,130

Large Group Market – Specialized

- MLR Requirement = 85%
- 3 Health Plans
- MLR Range = 67.1% to 98.8%
- Two Plans Paid Rebates = \$2.3 million
 - OptumHealth Behavioral paid \$1.8 million
 - OptumHealth Physical paid \$507,404

Rebates Paid by Health Plans 2011-2023

Year	Rebate	Year	Rebate
2011	\$43.2M	2018	\$73.1M
2012	\$42.8M	2019	\$109.3M
2013	\$5.5M	2020	\$95.7M
2014	\$88.9M	2021	\$99.9M
2015	\$25.9M	2022	\$80.4M
2016	\$2M	2023	\$26.7M
2017	\$72.3M		

Questions