2025 Federal Medical Loss Ratio (MLR) Summary

November 18, 2026

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Individual Market – Full Service

- MLR Requirement = 80%
- 13 Health Plans
- MLR Range = 81.7% to 107.6%
- No Rebates Paid

Small Group Market – Full Service

- MLR Requirement = 80%
- 12 Health Plans
- MLR Range = 81.1% to 111.5%
- No Rebates Paid

Large Group Market – Full Service

- MLR Requirement = 85%
- 22 Health Plans
- MLR Range = 84.4% to 126.7%
- 2 Plans Paid Rebates = $4.9 million
  - Sharp Health Plan paid $3.5 million
  - UnitedHealthcare of California paid $1.4 million

Small Group Market – Specialized

- MLR Requirement = 80%
- 1 Health Plan
- MLR = 68.5%
- OptumHealth Physical Health of California paid rebates totaling $2,118

Large Group Market – Specialized

- MLR Requirement = 85%
- 3 Health Plans
- MLR Range = 71.0% to 87.1%
- 2 Plans Paid Rebates = $1.38 million
  - OptumHealth Behavioral paid $912,829
  - OptumHealth Physical paid $465,279

Rebates Paid by Health Plans 2011-2025

Year	Rebate	Year	Rebate
2011	$43.2M	2019	$109.3M
2012	$42.8M	2020	$95.7M
2013	$5.5M	2021	$99.9M
2014	$88.9M	2022	$80.4M
2015	$25.9M	2023	$26.7M
2016	$2M	2024	$15.3M
2017	$72.3M	2025	$6.3M
2018	$73.1M		

Questions?