



MLR Operations
601 Brooker Creek Blvd
Oldsmar, FL 34677

Subscriber Address

This communication provides information regarding how UnitedHealthcare performed with respect to medical loss ratio (MLR). MLR is one of the components of the Affordable Care Act, the health reform law passed in 2010.

Enclosed is a notice from the U.S. Department of Health and Human Services (HHS) that we are required to send to you by the health reform law.

As described in the attached notice, MLR is not calculated at the individual plan or subscriber level, but based on the collective experience of all plans in a certain, legally-defined grouping. Your plan has been grouped with others based generally on the legal entity that issued the coverage, the state where issued, and the appropriate market segment (individual, small group or large group). UnitedHealthcare had approximately 403 separate MLR groupings in 2011 (each with its own MLR calculation). Of the 403 potential groupings for UnitedHealthcare, 319 met the MLR threshold for 2011.

Attached is a list of certain of these groupings for UnitedHealthcare insurers which met the MLR requirement in 2011. You are receiving the enclosed notice because your policy was included in one or more of these groupings.

If you were covered by more than one plan with UnitedHealthcare during 2011, you may be included in several groupings. Because MLR is calculated separately for each such grouping, with some falling above and some below the MLR threshold, you may receive separate notice from us indicating that another one of your plans did not meet the MLR threshold and a rebate has been distributed.

UnitedHealthcare is committed to providing health plans that support our mission of helping people lead healthier lives. We continue to innovate and invest in programs and services that expand consumers' access to care, improve personal health, and slow the rise in health care costs.

Thank you for the trust you have placed in us to provide you with effective health plans and dedicated customer service.

State	Legal Entity	Individual Plan	Small Group Employer	Large Group Employer
Alabama - AL	UnitedHealthcare Insurance Company			√
Arizona - AZ	UnitedHealthcare of Arizona, Inc.			√
	UnitedHealthcare Insurance Company	√		
Arkansas - AR	UnitedHealthcare Insurance Company of the River Valley		√	√
	UnitedHealthcare of Arkansas, Inc.	√	√	
California - CA	PacifiCare Life and Health Insurance Company	√		
	U.S. Behavioral Health Plan, California			√
	ACN Group of California, Inc.			√
	UHC of California	√		√
Colorado - CO	UnitedHealthcare Insurance Company	√	√	
Connecticut - CT	Oxford Health Plans (CT), Inc.	√	√	√
	Oxford Health Insurance, Inc.		√	√
Delaware - DE	UnitedHealthcare Insurance Company	√	√	√
District Of Columbia - DC	MD-Individual Practice Association, Inc.	√	√	√
Florida - FL	UnitedHealthcare of Florida, Inc.	√	√	√
	Neighborhood Health Partnership, Inc.	√	√	
	UnitedHealthcare Insurance Company	√		
Georgia - GA	UnitedHealthcare of Georgia, Inc.	√	√	√
	UnitedHealthcare Insurance Company	√	√	
Illinois - IL	UnitedHealthcare Insurance Company of the River Valley		√	
	UnitedHealthcare of Illinois, Inc.	√	√	√
	UnitedHealthcare Plan of the River Valley, Inc.		√	√
	UnitedHealthcare Insurance Company	√	√	√
Indiana - IN	UnitedHealthcare Insurance Company	√	√	√
Iowa - IA	UnitedHealthcare Plan of the River Valley, Inc.			√
	UnitedHealthcare Insurance Company	√	√	√
Kansas - KS	UnitedHealthcare Insurance Company	√	√	√
	UnitedHealthcare of Kentucky, Ltd.	√	√	√
	UnitedHealthcare of Ohio, Inc.		√	
Kentucky - KY	UnitedHealthcare Insurance Company	√	√	√
	UnitedHealthcare Insurance Company		√	
Louisiana - LA	UnitedHealthcare Insurance Company		√	
Maryland - MD	Optimum Choice, Inc.		√	
	MAMSI Life and Health Insurance Company		√	√
	MD-Individual Practice Association, Inc.		√	√
	UnitedHealthcare Insurance Company	√	√	√
Massachusetts - MA	UnitedHealthcare Insurance Company	√	√	√
Michigan - MI	UnitedHealthcare Insurance Company	√	√	√
Mississippi - MS	UnitedHealthcare of Mississippi, Inc.		√	√
Missouri - MO	UnitedHealthcare of the Midwest, Inc.	√	√	√
Nebraska - NE	UnitedHealthcare Insurance Company	√		√
Nevada - NV	Sierra Health and Life Insurance Company, Inc.	√	√	√
	Health Plan of Nevada, Inc.	√	√	√
	UnitedHealthcare Insurance Company	√	√	√
New Hampshire - NH	UnitedHealthcare Insurance Company	√	√	√
New Jersey - NJ	Oxford Health Plans (NJ), Inc.	√	√	
	Oxford Health Insurance, Inc.	√	√	√
	UnitedHealthcare Insurance Company	√	√	√
New Mexico - NM	UnitedHealthcare Insurance Company	√	√	√
New York - NY	Oxford Health Plans (NY), Inc.	√	√	√
	Oxford Health Insurance, Inc.	√	√	
	UnitedHealthcare Insurance Company of New York	√	√	√
North Carolina - NC	UnitedHealthcare of North Carolina, Inc.	√	√	
Ohio - OH	UnitedHealthcare Insurance Company of the River Valley		√	
	UnitedHealthcare of Ohio, Inc.	√	√	√
	UnitedHealthcare Insurance Company	√	√	√
Oklahoma - OK	PacifiCare Life and Health Insurance Company		√	√
	UnitedHealthcare of Oklahoma, Inc.	√	√	√
Oregon - OR	UnitedHealthcare of Oregon, Inc.	√	√	√
	UnitedHealthcare Insurance Company	√	√	√
Pennsylvania - PA	UnitedHealthcare Insurance Company	√	√	√
Rhode Island - RI	UnitedHealthcare of New England, Inc.	√	√	√
	UnitedHealthcare Insurance Company	√	√	√
South Carolina - SC	UnitedHealthcare Insurance Company	√		√
	UnitedHealthcare Insurance Company of the River Valley		√	√
	UnitedHealthcare Plan of the River Valley, Inc.		√	√
Tennessee - TN	UnitedHealthcare Insurance Company	√		√
	UnitedHealthcare Insurance Company		√	√
Texas - TX	PacifiCare Life and Health Insurance Company		√	√
	UnitedHealthcare Benefits of Texas, Inc.	√		√
	UnitedHealthcare Insurance Company	√		
Utah - UT	UnitedHealthcare Insurance Company	√	√	
Virginia - VA	Optimum Choice, Inc.			√
	MAMSI Life and Health Insurance Company		√	√
	UnitedHealthcare Plan of the River Valley, Inc.		√	√
Washington - WA	UnitedHealthcare Insurance Company	√	√	√
West Virginia - WV	UnitedHealthcare Insurance Company	√		√
Wisconsin - WI	UnitedHealthcare of Wisconsin, Inc.	√	√	√

Notice of Medical Loss Ratio for your Health Plan

Medical Loss Ratio Information--The Affordable Care Act requires health insurers in the individual and small group markets to spend at least 80 percent of the premiums they receive on health care services and activities to improve health care quality (in the large group market, this amount is 85 percent). This is referred to as the Medical Loss Ratio (MLR) rule or the 80/20 rule. If a health insurer does not spend at least 80 percent of the premiums it receives on health care services and activities to improve health care quality, the insurer must rebate the difference.

A health insurer's Medical Loss Ratio is determined separately for each State's individual, small group and large group markets in which the health insurer offers health insurance. In some States, health insurers must meet a higher or lower Medical Loss Ratio. No later than August 1, 2012, health insurers must send any rebates due for 2011 and information to employers and individuals regarding any rebates due for 2011.

You are receiving this notice because your health insurer had a Medical Loss Ratio for 2011 that met or exceeded the required Medical Loss Ratio. For more information on Medical Loss Ratio and your health insurer's Medical Loss Ratio, visit www.HealthCare.gov.