

UnitedHealthcare Insurance Company
MLR OPERATIONS
PO BOX 30519
SALT LAKE CITY, UT 84130



Group Information

Group Name: Harrison County Board of Supervisors
Group No: 1000150
Check No: 00589574
Check Amount: \$1,338.10

257REGULARCHECK0002001-03856-01
ATTN: FINANCE DEPARTMENT
Harrison County Board of Supervisors
1801 23RD AVE
GULFPORT MS 39501-2964

Questions? Learn more about MLR refunds.
Visit: www.uhc.com/reform
Call: 1-866-802-8602

Please keep this document for your records.

Re: Health Insurance Premium Rebate for Year 2017; Policy #1000150

Dear Harrison County Board of Supervisors:

Your 2017 Medical Loss Ratio (MLR) premium rebate check is attached below. Enclosed with the check is a letter that the federal government requires us to send explaining why you are getting a rebate. We offer below answers to Frequently Asked Questions, which we hope will be of help to you.

If you have any other questions or need further explanation, please call us at 1-866-802-8602. We appreciate your relationship with UnitedHealthcare, and will continue to work hard to serve your needs.

UnitedHealthcare Insurance Company
MLR OPERATIONS
PO BOX 30519
SALT LAKE CITY, UT 84130
PHONE: 1-866-802-8602

50-937
213

MLRE 00589574

JP Morgan Chase Bank N.A.
Syracuse, NY 13206

DATE: 09/14/2018

PLEASE PRESENT PROMPTLY FOR PAYMENT

PAY: \$*****1,338.10**

One Thousand Three Hundred Thirty Eight Dollars and Ten Cents***

PAY Harrison County Board of Supervisors
TO THE 1801 23rd Avenue
ORDER OF Gulfport, MS 39501

AUTHORIZED SIGNATURE



⑈0000589574⑈ ⑆021309379⑆ 811089937⑈



Notice of Health Insurance Premium Rebate

September 14, 2018

Harrison County Board of Supervisors
1801 23rd Avenue
Gulfport, MS 39501

Re: Health Insurance Premium Rebate for Year 2017; Policy #1000150

Dear Harrison County Board of Supervisors:

This letter is to inform you that UnitedHealthcare Insurance Company will be rebating a portion of your health insurance premiums through your employer or group policyholder. This rebate is required by the Affordable Care Act – the health reform law.

The Affordable Care Act requires UnitedHealthcare Insurance Company to rebate part of the premiums it received if it does not spend at least 85 percent of the premiums UnitedHealthcare Insurance Company receives on health care services, such as doctors and hospital bills, and activities to improve health care quality, such as efforts to improve patient safety. No more than 15 percent of premiums may be spent on administrative costs such as salaries, sales, and advertising. This is referred to as the “Medical Loss Ratio” standard or the 85/15 rule. The 85/15 rule in the Affordable Care Act is intended to ensure that consumers get value for their health care dollars. You can learn more about the 85/15 rule and other provisions of the health reform law at: <https://www.healthcare.gov/health-care-law-protections/rate-review/>

What the Medical Loss Ratio Rule Means to You

The Medical Loss Ratio rule is calculated on a State by State basis. In your State, UnitedHealthcare Insurance Company did not meet the 85/15 standard. In 2017, UnitedHealthcare Insurance Company spent only 81.6% of a total of \$118,586,299.24 in premium dollars on health care and activities to improve health care quality. Since it missed the 85 percent target by 3.4% of premium it receives, UnitedHealthcare Insurance Company must rebate 3.4% of the total health insurance premiums paid by the employer and employees in your group health plan. We are required to send this rebate to your employer or group policyholder by September 30, 2018, or apply this rebate to the health insurance premium that is due on or after September 30, 2018. Employers or group policyholders must follow certain rules for distributing the rebate to you.