

FAQs about Medical Loss Ratio (MLR) Insurance Rebate



U.S. Department of Labor
Employee Benefits Security Administration

Q: I have questions regarding the Medical Loss Ratio (MLR) insurance rebate.

A: Notices regarding the Medical Loss Ratio (MLR) insurance rebates are being provided under a provision in the Affordable Care Act that requires insurance companies to provide a rebate related to insurance premiums in certain situations.

If you are interested in more information about the MLR rebate rules, you should visit the HHS website at:

<http://cciio.cms.gov/programs/marketreforms/mlr/index.html> and
<http://cciio.cms.gov/resources/factsheets/mlrfinalrule.html>.

If you have health coverage under individually purchased insurance or under a state or local government or church plan you should contact HHS at:

MLRquestions@cms.hhs.gov.

If you are covered by a plan for federal government employees, please visit the OPM website at: <https://www.opm.gov/>.

Frequently asked questions relating to potential tax consequences of the rebate can be found on the IRS website at <https://www.irs.gov/newsroom/medical-loss-ratio-mlr-faqs>.

If you are an employer or participant in an employer sponsored health plan, you can contact the Department of Labor's Employee Benefits Security Administration with your questions about the notice. Contact us **electronically** or call 1-866-444-3272 for assistance from a Benefits Advisor.