MLR Rebates for Oxford Customers to Mail by Aug. 1
Review your online account for impact information

Your Oxford customers who are eligible for a Medical Loss Ratio (MLR) rebate will receive their rebate check by Aug. 1, 2012. You can access Oxford customer-specific MLR rebate details in your account on the broker portal of oxfordhealth.com. Log in and click “Federal MLR Rebate Detail” under the Check heading. You can also access this information from the Transactions tab. If you see the message, “There is no Federal MLR Rebate detail available for you,” this means none of your customers are eligible for the 2011 rebate.

The rebates paid in 2012 for reporting year 2011, for the Oxford platform, apply only to New York and New Jersey fully insured commercial large business groups (51+). Please be aware of your customers who are receiving a rebate so you can assist them with understanding the new health reform law.

For those who are eligible for the rebate, group policyholders will receive rebate checks by the Aug. 1 timeline. The policyholder will be notified first and then 3-5 days later, the employees will be notified. For policyholders receiving rebate checks, additional information will be included on how the rebate may be used for the benefit of their subscribers. In addition, we began mailing notices to policyholders and their subscribers who are not eligible to receive a rebate the week of July 9. The employer/policyholder was notified first, then their employees 3-5 days later.

Brokers with UnitedHealthcare customers can access any customer-specific MLR rebate payout details in their accounts on United eServices®.

The 2012 MLR payout represents less than 1% of the total annual premium collected by UnitedHealthcare, including Oxford, in 2011.

If you have questions related to the MLR rebates, brokers can call our dedicated MLR service line at 1-866-802-8602. Information about MLR also can be found on the United States Department of Labor website, dol.gov/. Also, the IRS has created a website with information regarding the tax treatment of health insurance rebates:

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1There were no Oxford Connecticut fully insured commercial large business groups or Oxford New York, New Jersey or Connecticut small business groups eligible for the 2011 rebate. Oxford New York large group rebates were paid by Oxford Health Insurance, Inc. and Oxford New Jersey large group rebates were paid by Oxford Health Plans (NJ), Inc.

Oxford HMO products are underwritten by Oxford Health Plans (NY), Inc., Oxford Health Plans (NJ), Inc. and Oxford Health Plans (CT), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Administrative services provided by Oxford Health Plans LLC.

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