blue california

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Blue Shield of California's Annual Medical Loss Ratio Employer Survey

The Affordable Care Act (ACA) requires Blue Shield and other health insurance carriers to spend a minimum percentage of plan members' premium on medical expenses, known as the Medical Loss Ratio (MLR).

Later this week, Blue Shield will be sending out MLR employer surveys **(to groups with <150 employees)** requesting the following information to help calculate the MLR for 2023, as required by the ACA.

1. The average number of employees for their business in calendar year 2022 (used for statistical sampling purposes).
2. Whether their business is wholly owned by one individual and his/her spouse.
3. Whether they are a non-governmental or non-ERISA plan.

As a reminder, when calculating 2023 MLR rebates owed, 2022 information is used for statistical sampling purposes. If any rebates are owed, these will be issued by September 30, 2024.

Employer groups will be given the option of submitting their group information via an online survey or by faxing their completed form to (855) 895-3497. Employer groups must submit their information by **March 31, 2024.**

Non-ERISA employers who return their MLR survey via fax will receive an attestation form via mail that they will need to return to Blue Shield in early 2024.

Non-governmental, non-ERISA plan employers who submit their information using the online survey will be able to automatically attest that any future rebates they receive will be allocated to their subscribers in one of the three ways outlined by the ACA. (Note that most employer plans are covered by ERISA.)

To support your clients, we ask you to encourage them to submit their information by March 31, 2024 via our **online survey** or by faxing back the print survey form. To access the online survey, please use the Group ID and following web key: #44n50c

If you have any questions regarding the MLR Employer Survey, please contact us at MLRAssist@blueshieldca.com or call us at (800) 325-5166.