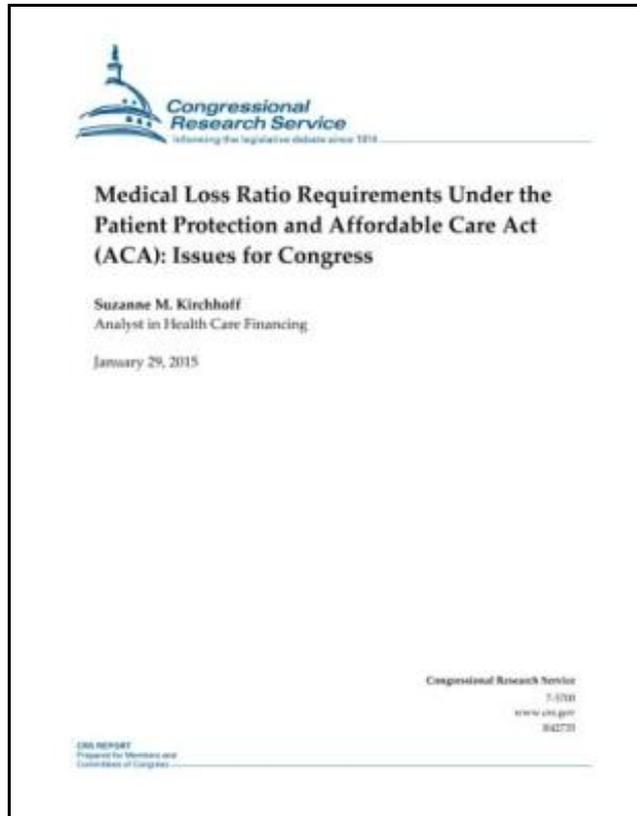


# Medical Loss Ratio Requirements Under the Patient Protection and Affordable Care Act (ACA): Issues for Congress



Filesize: 1.83 MB

## ***Reviews***

*Absolutely essential go through pdf. Indeed, it really is play, continue to an interesting and amazing literature. You will not truly feel monotony at at any time of your time (that's what catalogues are for concerning if you question me).*

*(Julia Mohr II)*

## MEDICAL LOSS RATIO REQUIREMENTS UNDER THE PATIENT PROTECTION AND AFFORDABLE CARE ACT (ACA): ISSUES FOR CONGRESS

DOWNLOAD



Createspace, United States, 2015. Paperback. Book Condition: New. 279 x 216 mm. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.The 2010 Patient Protection and Affordable Care Act (ACA, P.L. 111-148) requires certain health insurers to provide consumer rebates if they do not meet a set financial target known as a medical loss ratio (MLR). At its most basic, a MLR measures the share of health care premium dollars spent on medical benefits, as opposed to company expenses such as overhead or profits. For example, if an insurer collects \$100,000 in premiums and spends \$85,000 on medical care, the MLR is 85 . In general, the higher the MLR, the more value a policyholder receives for his or her premium dollar. The ACA requires an annual, minimum 80 MLR for individual and small group insurance plans, and an annual, minimum 85 MLR for large group plans. Congress imposed the MLR to provide greater transparency and accountability around the expenditures made by health insurers and to help bring down the cost of health care. The Department of Health and Human Services (HHS) issued rules to implement the MLR with input from state insurance commissioners, who are the main regulators of health insurance. The ACA statute and regulations allow companies to include both quality improvements and medical services when calculating total MLR medical spending. Insurers may subtract (i.e., disregard) state and local taxes and some licensing fees from total MLR expenses. The federal ACA requirements differ from many state MLR laws, which generally compare medical claims to premiums. The ACA MLR is now the national minimum standard that must be met by covered health insurers. The ACA MLR is based on an insurer s annual aggregate performance, not on each individual s policy history. A consumer who paid health insurance...



[Read Medical Loss Ratio Requirements Under the Patient Protection and Affordable Care Act \(ACA\): Issues for Congress Online](#)



[Download PDF Medical Loss Ratio Requirements Under the Patient Protection and Affordable Care Act \(ACA\): Issues for Congress](#)

## You May Also Like

---



**Genuine] Whiterun youth selection set: You do not know who I am Raouxue(Chinese Edition)**

paperback. Book Condition: New. Ship out in 2 business day, And Fast shipping, Free Tracking number will be provided after the shipment.Paperback. Pub Date :2012-08-01 Pages: 254 Publisher: rolls of publishing companies basic information title:...

[Read ePub »](#)

---



**Under the ninth-grade language - PEP - Online Classroom**

paperback. Book Condition: New. Ship out in 2 business day, And Fast shipping, Free Tracking number will be provided after the shipment.Pages Number: 197 Publisher: Dragon Book Pub. Date :2009-9-1. Contents: Love in the first...

[Read ePub »](#)

---



**Weebies Family Halloween Night English Language: English Language British Full Colour**

Createspace, United States, 2014. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.Children s Weebies Family Halloween Night Book 20 starts to teach Pre-School and...

[Read ePub »](#)

---



**The About com Guide to Baby Care A Complete Resource for Your Babys Health Development and Happiness by Robin Elise Weiss 2007 Paperback**

Book Condition: Brand New. Book Condition: Brand New.

[Read ePub »](#)

---



**TJ new concept of the Preschool Quality Education Engineering the daily learning book of: new happy learning young children (2-4 years old) in small classes (3)(Chinese Edition)**

paperback. Book Condition: New. Ship out in 2 business day, And Fast shipping, Free Tracking number will be provided after the shipment.Paperback. Pub Date :2005-09-01 Publisher: Chinese children before making Reading: All books are the...

[Read ePub »](#)