

Guidance Clarifies that Self-Funded Group Health Plans are Not Subject to Medical Loss Ratio Rules

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An informational bulletin published by the Center for Consumer Information and Insurance Oversight clarified, among other things, that self-funded group health plans are not subject to the medical loss ratio (MLR) reporting and rebate requirements. The bulletin explained that the MLR requirements apply to health insurance issuers offering group or individual health coverage, and that a self-funded group health plan did not fit within the Public Health Service Act's definition of health insurance issuer. The bulletin also provided guidance on the applicability of the MLR rules to employer groups of one, counting employees for determining market size, individual association policies, reinsurance and reporting, exchange user fees, and "mini-med" experience. A copy of the bulletin is available [here](#).