

HHS Issues Final Regulations Expanding Medical Loss Ratio Notice Requirements

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The U.S. Department of Health and Human Services issued final regulations requiring health insurers that meet or exceed the medical loss ratio (MLR) standards established under the Affordable Care Act to provide enrollees with a notice describing the MLR standards and explaining that the insurer met or exceeded those standards. Previously, the notice requirements only applied to insurers who owed rebates because they failed to meet the MLR standards. This notice must be provided with the first plan document provided to enrollees on or after July 1, 2012. A copy of the regulations is available [here](#).