



September 2019

Dear Benefits Administrator:

We appreciate the opportunity to serve the health care benefits needs of your group and look forward to providing information and other resources designed to help your employees make informed decisions about their health care so they can lead healthier lives.

It's our goal to keep you informed on issues that affect your plan. To that end, this letter is intended to inform our Connecticut customers about the State of Connecticut Public Act 09-46, which requires disclosure of medical loss ratio (MLR) to insurance applicants.

Health insurers are required to include a written notice of their MLR with each individual or group health insurance application for coverage, as reported in the insurance commissioner's last Consumer Report Card on Health Insurance Carriers in Connecticut.

Please share the following information with your employees at the time of their application for Oxford coverage:

The MLR is defined as the ratio of incurred claims to earned premium for the prior calendar year for managed care plans issued in Connecticut. It represents the percentage of aggregate premium dollars spent on health care and activities to improve health care quality versus the percentage spent on claims. It limits claims to medical expenses for services and supplies provided to members, excluding expenses for stop loss coverage, reinsurance, member educational programs, and other cost containment programs or features. Below please find 2018 Connecticut MLR for Oxford Health Insurance and Oxford Health Plans.

Oxford Health Insurance, Inc. Medical Loss Ratio (MLR)

Year	State MLR	Federal MLR - Small Group (1 to 50 eligible employees)	Federal MLR - Large Group (51+ eligible employees)
2018	80.7%	86.7%	91.2%

Oxford Health Plans (CT), Inc. Medical Loss Ratio (MLR)

Year	State MLR	Federal MLR - Small Group (1 to 50 eligible employees)	Federal MLR - Large Group (51+ eligible employees)
2018	79.7%	79.6%	87.6%

Please note: The medical loss ratios reported here are not to be confused with the final federal medical loss ratio results for 2018 reported to the federal government in the second quarter of 2019.

If you have questions about this notice, please contact your broker or other Oxford representative, or call Client Services at 1-888-201-4216.

Thank you for choosing an Oxford plan for your employees.

Sincerely,

The Oxford Team