



Dear Member,

Under the Affordable Care Act, insurance companies have to spend 80 to 85 percent of the premiums collected on expenses such as medical claims payment. This percentage is called a Medical Loss Ratio (MLR). Insurance companies who do not meet this threshold are required to provide a rebate to affected members.

AultCare has met the 2011 Medical Loss Ratio requirements and is not required to issue rebates. However, the regulations still require us to provide information to you regarding MLR; please find the attached MLR information notice.

AultCare's network of local hospitals provides you access to local quality care. Still, we are actively managing claims and reaching out to members who need help managing their health conditions. These are ways we can help you remain in good health.

We remain steadfast in our mission of providing you with the best possible coverage at the best possible price. We will continue to serve you with pride: answering your questions, paying your claims quickly and exploring better ways to help you navigate health care.

Sincerely,

AultCare Insurance Company

- P.O. Box 6910 / Canton, OH 44706
- PHONE: 330-363-6360 / TOLL FREE: 1-800-344-8858
- TTY LINE: 330-363-2393 / 1-866-633-4752 for the hearing impaired
- WEBSITE: www.aultcare.com



Medical Loss Ratio Information

The Affordable Care Act requires health insurers in the individual and small group markets to spend at least 80 percent of the premiums they receive on health care services and activities to improve health care quality (in the large group market, this amount is 85 percent). This is referred to as the Medical Loss Ratio (MLR) rule or the 80/20 rule. If a health insurer does not spend at least 80 percent of the premiums it receives on health care services and activities to improve health care quality, the insurer must rebate the difference.

A health insurer's Medical Loss Ratio is determined separately for each State's individual, small group and large group markets in which the health insurer offers health insurance. In some States, health insurers must meet a higher or lower Medical Loss Ratio. No later than August 1, 2012, health insurers must send any rebates due for 2011 and information to employers and individuals regarding any rebates due for 2011.

You are receiving this notice because your health insurer had a Medical Loss Ratio for 2011 that met or exceeded the required Medical Loss Ratio. For more information on Medical Loss Ratio and your health insurer's Medical Loss Ratio, visit www.HealthCare.gov."