

Issuers Owing Rebates for 2024

Based on MLR reports filed through September 12, 2025. Does not reflect rebates for Mini-Med or Student Health Plans.

Rebates shown below are owed under federal law. If an issuer also owes rebates under state MLR law, generally, the total rebate owed by the issuer is the higher of either the federal or state rebate, rather than the sum of the two.

State	Company Name	Rebates in the Individual Market	Rebates in the Small Group Market	Rebates in the Large Group Market
AL	Celtic Insurance Company	\$67,058,546	\$0	\$0
AL	Golden Rule Insurance Company	\$765,576	\$0	\$0
AL	UnitedHealthcare Insurance Company	\$113,927,888	\$0	\$0
AL	UnitedHealthcare of Alabama, Inc	\$0	\$198,170	\$0
AR	QCA Health Plan, Inc.	\$16,062,814	\$0	\$0
AR	QualChoice Life and Health Insurance Company, Inc.	\$15,614,571	\$0	\$0
AR	UnitedHealthcare Insurance Company	\$0	\$1,587,433	\$87,407
AZ	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$0	\$353,345
AZ	Banner Health and Aetna Health Insurance Company	\$0	\$59,218	\$0
AZ	Humana Health Plan, Inc.	\$0	\$0	\$118,911
AZ	Reliance Standard Life Insurance Company	\$0	\$0	\$200,475
AZ	UnitedHealthcare Insurance Company	\$0	\$8,564,430	\$0
AZ	UnitedHealthcare of Arizona, Inc.	\$0	\$0	\$876,533
CA	ACN Group of California, Inc.	\$0	\$2,147	\$342,221
CA	Anthem Blue Cross Life and Health Insurance Company, Inc.	\$1,831,530	\$0	\$3,615,900
CA	Nippon Life Insurance Company of America	\$0	\$0	\$10,360,345
CA	The United States Life Ins. Co. in the City of New York	\$23,837	\$0	\$0
CA	U.S. Behavioral Health Plan, CA	\$0	\$0	\$1,629,181
CA	UnitedHealthcare Benefits Plan of California	\$0	\$13,362,586	\$0
CO	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$0	\$615,438
CO	HMO Colorado, Inc.	\$7,392,665	\$0	\$0
CO	UnitedHealthcare Insurance Company	\$0	\$0	\$3,588,136
CT	UnitedHealthcare Insurance Company	\$0	\$1,583,672	\$0
DC	Optimum Choice Inc.	\$0	\$65,628	\$0
DE	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$0	\$74,534
FL	Aetna Health Inc. (a Florida corporation)	\$0	\$1,107,872	\$8,223,174
FL	Celtic Insurance Company	\$50,493,984	\$0	\$0
FL	Golden Rule Insurance Company	\$2,148,095	\$0	\$0
FL	Neighborhood Health Partnership, Inc.	\$0	\$0	\$12,919,195
FL	Reliance Standard Life Insurance Company	\$0	\$0	\$217,714
FL	The United States Life Ins. Co. in the City of New York	\$89,986	\$0	\$0
FL	UnitedHealthcare Insurance Company	\$0	\$12,387,565	\$0
FL	UnitedHealthcare of Florida, Inc.	\$0	\$3,610,396	\$0
GA	Ambetter of Peach State Inc.	\$13,221,986	\$0	\$0
GA	American General Life Insurance Company	\$2,477	\$0	\$0
GA	Blue Cross Blue Shield Healthcare Plan of Georgia, Inc.	\$0	\$9,893,786	\$0
GA	Nippon Life Insurance Company of America	\$0	\$0	\$660,491
GA	Reliance Standard Life Insurance Company	\$0	\$0	\$20,394
GA	UnitedHealthcare Insurance Company of the River Valley	\$0	\$374,117	\$0
HI	UnitedHealthcare Insurance Company	\$0	\$0	\$3,738,901
IA	Oscar Insurance Company	\$1,912,499	\$0	\$0
IA	UnitedHealthcare Insurance Company	\$0	\$1,309,316	\$0
IA	UnitedHealthcare Plan of the River Valley, Inc.	\$0	\$1,875,317	\$2,158,786
ID	Blue Cross of Idaho Health Service, Inc.	\$1,464,173	\$0	\$0
ID	Molina Healthcare of Utah, Inc.	\$121,237	\$0	\$0
ID	Reliance Standard Life Insurance Company	\$0	\$0	\$40,006
IL	Cigna HealthCare of Illinois, Inc.	\$0	\$0	\$1,633,660
IL	Humana Insurance Company	\$0	\$154,394	\$0
IL	Nippon Life Insurance Company of America	\$0	\$0	\$1,943,320
IL	Reliance Standard Life Insurance Company	\$0	\$0	\$72,846

State	Company Name	Rebates in the Individual Market	Rebates in the Small Group Market	Rebates in the Large Group Market
IL	UnitedHealthcare Insurance Company	\$0	\$0	\$267,537
IL	UnitedHealthcare Insurance Company of the River Valley	\$0	\$0	\$689,317
IN	Anthem Insurance Companies, Inc.	\$0	\$21,483,952	\$0
IN	Celtic Insurance Company	\$40,112,980	\$0	\$0
IN	Reliance Standard Life Insurance Company	\$0	\$0	\$2,376
IN	UnitedHealthcare Insurance Company	\$0	\$4,196,426	\$351,508
KS	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$0	\$584,944
KS	Humana Insurance Company	\$0	\$65,209	\$0
KS	UnitedHealthcare Insurance Company	\$0	\$5,574,512	\$0
KY	Anthem Health Plans of Kentucky, Inc.	\$0	\$1,684,980	\$0
LA	Aetna Health Inc. (a LA corp.)	\$0	\$0	\$461,856
LA	Ambetter Health of Louisiana, Inc.	\$62,151,515	\$0	\$0
LA	CHRISTUS Health Plan Louisiana	\$1,025,863	\$0	\$0
LA	HMO Louisiana, Inc.	\$35,449,527	\$0	\$0
LA	Louisiana Health Service and Indemnity Company	\$22,129,741	\$0	\$0
LA	Reliance Standard Life Insurance Company	\$0	\$0	\$9,414
LA	UnitedHealthcare Insurance Company	\$8,500,498	\$419,405	\$0
MA	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	\$6,897,001	\$36,824,414	\$0
MA	Fallon Community Health Plan	\$6,873,617	\$110,059	\$0
MA	Harvard Pilgrim Health Care, Inc.	\$851,579	\$2,855,457	\$0
MA	Mass General Brigham Health Plan, Inc	\$6,433,255	\$10,756,455	\$0
MA	The United States Life Ins. Co. in the City of New York	\$21,410	\$0	\$0
MA	UnitedHealthcare Insurance Company	\$139,523	\$3,853,764	\$0
MD	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$0	\$1,282,055
MD	CareFirst BlueChoice, Inc.	\$0	\$16,702,930	\$0
MD	Group Hospitalization and Medical Services, Inc	\$737,457	\$0	\$0
MD	MAMSI Life and Health Insurance Company	\$0	\$2,317,143	\$171,520
MD	Optimum Choice Inc.	\$6,946,111	\$0	\$0
MD	The United States Life Ins. Co. in the City of New York	\$33,928	\$0	\$0
MD	UnitedHealthcare Insurance Company	\$0	\$0	\$4,038,664
MD	UnitedHealthcare of the Mid-Atlantic, Inc.	\$0	\$0	\$895,354
ME	Aetna Health Inc. (a Maine corporation)	\$0	\$0	\$174,838
MI	Cigna Health and Life Insurance Company	\$0	\$0	\$772,992
MI	Golden Rule Insurance Company	\$166,440	\$0	\$0
MI	Meridian Health Plan of Michigan, Inc.	\$10,736,312	\$0	\$0
MI	Reliance Standard Life Insurance Company	\$0	\$0	\$6,571
MI	The United States Life Ins. Co. in the City of New York	\$36,250	\$0	\$0
MO	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	\$0	\$851,792	\$0
MO	Celtic Insurance Company	\$87,529,084	\$0	\$0
MO	Healthy Alliance Life Insurance Company	\$25,955,705	\$19,358,275	\$0
MO	HMO Missouri, Inc.	\$0	\$2,612,422	\$0
MO	Humana Insurance Company	\$0	\$286,624	\$127,136
MO	Reliance Standard Life Insurance Company	\$0	\$0	\$32,275
MO	UnitedHealthcare Insurance Company	\$3,864,442	\$10,254,380	\$5,484,336
MS	Golden Rule Insurance Company	\$613,251	\$0	\$0
MS	UnitedHealthcare of Mississippi, Inc.	\$3,081,193	\$0	\$16,587
NC	Ambetter of North Carolina Inc.	\$96,142,649	\$0	\$0
NC	Golden Rule Insurance Company	\$242,450	\$0	\$0
NC	Reliance Standard Life Insurance Company	\$0	\$0	\$13,296
NC	UnitedHealthcare Insurance Company	\$0	\$1,257,484	\$0
NC	UnitedHealthcare Insurance Company of the River Valley	\$0	\$185,382	\$0
NC	UnitedHealthcare of North Carolina, Inc.	\$1,801,751	\$0	\$52,241
NE	Nebraska Total Care, Inc.	\$4,812,443	\$0	\$0
NE	UnitedHealthcare of the Midlands, Inc.	\$0	\$0	\$531,918

State	Company Name	Rebates in the Individual Market	Rebates in the Small Group Market	Rebates in the Large Group Market
NH	Celtic Insurance Company	\$1,477,952	\$0	\$0
NH	Matthew Thornton Health Plan, Inc.	\$0	\$1,372,224	\$5,856,400
NJ	Aetna Health Inc. (a New Jersey corporation)	\$0	\$0	\$793,414
NJ	Nippon Life Insurance Company of America	\$0	\$0	\$2,411,867
NJ	Oxford Health Insurance, Inc.	\$0	\$0	\$18,428,984
NJ	WellCare Health Insurance Company of New Jersey, Inc.	\$1,193,196	\$0	\$0
NM	Molina Healthcare of New Mexico, Inc.	\$4,606,908	\$0	\$0
NM	Western Sky Community Care, Inc.	\$678,779	\$0	\$0
NV	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$0	\$1,819,280
NV	Health Plan of Nevada, Inc.	\$0	\$0	\$16,830,071
NV	HMO Colorado, Inc.	\$0	\$0	\$1,477,318
NV	Rocky Mountain Hospital and Medical Service, Inc., dba Anthem	\$0	\$107,640	\$0
NV	SilverSummit Healthplan, Inc.	\$6,123,007	\$0	\$0
NV	UnitedHealthcare Insurance Company	\$0	\$0	\$6,263,007
NY	Oxford Health Insurance, Inc.	\$0	\$0	\$6,457,578
NY	UnitedHealthcare Insurance Company of New York	\$0	\$0	\$2,506,710
OH	Buckeye Community Health Plan	\$45,488,803	\$0	\$0
OH	Community Insurance Company	\$0	\$13,110,003	\$0
OH	Humana Health Plan of Ohio, Inc.	\$0	\$39,403	\$0
OH	Medical Mutual of Ohio	\$1,759,303	\$0	\$0
OH	Molina Healthcare of Ohio, Inc.	\$10,642,679	\$0	\$0
OH	Reliance Standard Life Insurance Company	\$0	\$0	\$87,367
OH	Summa Insurance Company, Inc.	\$0	\$2,272,814	\$0
OH	The United States Life Ins. Co. in the City of New York	\$32,558	\$0	\$0
OH	UnitedHealthcare Insurance Company	\$0	\$2,531,742	\$0
OH	UnitedHealthcare of Ohio, Inc	\$2,936,260	\$0	\$0
OK	Celtic Insurance Company	\$80,040,054	\$0	\$0
OK	Golden Rule Insurance Company	\$279,543	\$0	\$0
OK	UnitedHealthcare Insurance Company	\$0	\$1,941,239	\$0
OK	UnitedHealthcare of Oklahoma, Inc.	\$6,442,896	\$0	\$0
PA	First Priority Life Insurance Company, Inc.	\$0	\$0	\$2,275,711
PA	Golden Rule Insurance Company	\$566,326	\$0	\$0
PA	Highmark Benefits Group Inc.	\$0	\$0	\$102,035
PA	Highmark Coverage Advantage Inc.	\$0	\$0	\$919,579
PA	Highmark Health Insurance Company	\$0	\$0	\$2,274,270
PA	HMO Of Northeastern Pennsylvania, Inc.	\$0	\$0	\$923,410
PA	Independence Assurance Company	\$0	\$15,541,048	\$14,714,491
PA	Keystone Health Plan East	\$0	\$7,855,681	\$5,856,200
PA	QCC Insurance Company	\$4,596,990	\$0	\$0
PA	The United States Life Ins. Co. in the City of New York	\$103,461	\$0	\$0
SC	Absolute Total Care, Inc	\$123,675,633	\$0	\$0
SC	BlueCross and BlueShield of South Carolina	\$0	\$4,851,916	\$0
SC	MOLINA HEALTHCARE OF SOUTH CAROLINA, INC	\$9,634,878	\$0	\$0
SC	The United States Life Ins. Co. in the City of New York	\$35,428	\$0	\$0
TN	Aetna Health Inc. (a Pennsylvania corporation)	\$0	\$0	\$353,362
TN	Cigna HealthCare of Tennessee, Inc.	\$0	\$0	\$1,526,921
TN	Golden Rule Insurance Company	\$23,995	\$0	\$0
TN	Humana Health Plan, Inc.	\$0	\$54,985	\$0
TN	Nippon Life Insurance Company of America	\$0	\$0	\$280,632
TN	Reliance Standard Life Insurance Company	\$0	\$0	\$130,993
TN	The United States Life Ins. Co. in the City of New York	\$58,884	\$0	\$0
TN	UnitedHealthcare Insurance Company	\$13,624,758	\$0	\$0
TX	Aetna Health Inc. (a Texas corporation)	\$0	\$0	\$1,312,191
TX	Celtic Insurance Company	\$111,584,521	\$0	\$0

State	Company Name	Rebates in the Individual Market	Rebates in the Small Group Market	Rebates in the Large Group Market
TX	CHRISTUS HEALTH PLAN	\$4,542,064	\$0	\$0
TX	Cigna HealthCare of Texas, Inc.	\$0	\$0	\$1,723,254
TX	Humana Health Plan of Texas, Inc.	\$0	\$929,014	\$0
TX	Humana Insurance Company	\$0	\$847,239	\$0
TX	Memorial Hermann Commercial Health Plan	\$0	\$0	\$304,988
TX	Reliance Standard Life Insurance Company	\$0	\$0	\$264,333
TX	The United States Life Ins. Co. in the City of New York	\$248,850	\$0	\$0
TX	UnitedHealthcare Insurance Company	\$0	\$4,957,421	\$0
UT	Aetna Health of Utah Inc.	\$0	\$0	\$175,139
UT	WMI Mutual Insurance Company	\$0	\$376,425	\$399,300
VA	Anthem Health Plans of Virginia, Inc.	\$0	\$7,207,399	\$0
VA	CareFirst BlueChoice, Inc.	\$0	\$0	\$6,418,582
VA	Cigna Health and Life Insurance Company	\$1,794,848	\$0	\$0
VA	HealthKeepers, Inc.	\$21,404,269	\$0	\$2,150,472
VA	Innovation Health Plan, Inc.	\$0	\$0	\$720,758
VA	MAMSI Life and Health Insurance Company	\$0	\$0	\$6,085
VA	Optimum Choice Inc.	\$0	\$0	\$1,059,595
VA	The United States Life Ins. Co. in the City of New York	\$72,385	\$0	\$0
VA	UnitedHealthcare Plan of the River Valley, Inc.	\$0	\$958,461	\$1,426,912
WA	Asuris Northwest Health	\$0	\$0	\$458,079
WA	UnitedHealthcare of Washington, Inc.	\$0	\$468,434	\$0
WI	All Savers Insurance Company	\$0	\$424,120	\$0
WI	Compcare Health Services Insurance Corporation	\$0	\$420,169	\$0
WI	Golden Rule Insurance Company	\$1,039,306	\$0	\$0
WI	UnitedHealthcare Insurance Company	\$0	\$6,681,141	\$7,180,241
WI	UnitedHealthcare of Wisconsin, Inc.	\$0	\$1,927,673	\$0
WY	Aetna Life Insurance Company	\$0	\$0	\$581,553
WY	UnitedHealthcare Insurance Company	\$0	\$1,373,452	\$0