



2024 Medical loss ratio final payout report — group

State	Small group	Large group	Legal entity/license
Alabama – AL	•		UnitedHealthcare of Alabama, Inc.
Arizona – AZ	•		UnitedHealthcare Insurance Company
Arizona – AZ		•	UnitedHealthcare of Arizona, Inc.
Arkansas – AR	•	•	UnitedHealthcare Insurance Company
California – CA	•		UnitedHealthcare Benefits Plan of California
California – CA		•	U.S. Behavioral Health Plan, California
California – CA	•	•	ACN Group of California, Inc.
Delaware – DE	•		UnitedHealthcare Insurance Company
Florida – FL	•	•	UnitedHealthcare Insurance Company
Florida – FL		•	All Savers Insurance Company
Hawaii – HI		•	UnitedHealthcare Insurance Company
Illinois – IL		•	UnitedHealthcare Insurance Company of the River Valley
Indiana – IN		•	UnitedHealthcare Insurance Company
Iowa – IA	•	•	UnitedHealthcare Plan of the River Valley, Inc.
Kansas – KS	•		UnitedHealthcare Insurance Company
Louisiana – LA	•		UnitedHealthcare Insurance Company
Maryland – MD		•	UnitedHealthcare Insurance Company
Maryland – MD		•	UnitedHealthcare of the Mid-Atlantic, Inc.
Maryland – MD	•	•	MAMSI Life and Health Insurance Company
Massachusetts – MA	•		UnitedHealthcare Insurance Company
Mississippi – MS	•	•	UnitedHealthcare Insurance Company
Mississippi – MS	•		UnitedHealthcare of Mississippi, Inc.
Missouri – MO	•	•	UnitedHealthcare Insurance Company
Nebraska – NE	•	•	UnitedHealthcare Insurance Company
Nebraska – NE		•	UnitedHealthcare of the Midlands, Inc.
Nevada – NV		•	UnitedHealthcare Insurance Company
New Jersey – NJ		•	UnitedHealthcare Insurance Company

This report represents forecasted results based upon calculations of Medical Loss Ratio for 2023. Final Aggregation Set results for 2023 were filed with the U.S. Department of Health and Human Services. Do not distribute or reproduce without express permission from UnitedHealth Group.

continued

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State	Small group	Large group	Legal entity/license
New Jersey – NJ		•	Oxford Health Insurance, Inc.
New York – NY	•	•	UnitedHealthcare Insurance Company of New York
New York – NY		•	Oxford Health Insurance, Inc.
Ohio – OH	•		UnitedHealthcare Insurance Company
South Carolina – SC		•	UnitedHealthcare Insurance Company of the River Valley
Tennessee – TN		•	UnitedHealthcare Insurance Company of the River Valley
Texas – TX	•		UnitedHealthcare Insurance Company
Virginia – VA	•	•	UnitedHealthcare Plan of the River Valley, Inc.
Virginia – VA		•	Optimum Choice, Inc.
Virginia – VA	•	•	MAMSI Life and Health Insurance Company
Washington – WA	•		UnitedHealthcare of Washington, Inc.
Wisconsin – WI	•	•	UnitedHealthcare Insurance Company
Wisconsin – WI	•		UnitedHealthcare of Wisconsin, Inc.
Wisconsin – WI	•		All Savers Insurance Company
Wyoming – WY	•	•	UnitedHealthcare Insurance Company

2024 Medical loss ratio final payout report — individual

State	Individual	Legal entity/license
Alabama – AL	•	UnitedHealthcare Insurance Company
Alabama – AL	•	Golden Rule Insurance Company
Illinois – IL	•	UnitedHealthcare of Illinois, Inc.
Louisiana – LA	•	UnitedHealthcare Insurance Company
Maryland – MD	•	Optimum Choice, Inc.
Massachusetts – MA	•	UnitedHealthcare Insurance Company
Michigan – MI	•	UnitedHealthcare Community Plan, Inc.
Michigan – MI	•	Golden Rule Insurance Company
Mississippi – MS	•	UnitedHealthcare of Mississippi, Inc.
Mississippi – MS	•	Golden Rule Insurance Company
North Carolina – NC	•	UnitedHealthcare of North Carolina, Inc.
Ohio – OH	•	UnitedHealthcare of Ohio, Inc.
Oklahoma – OK	•	UnitedHealthcare of Oklahoma, Inc.
Pennsylvania – PA	•	Golden Rule Insurance Company
Tennessee – TN	•	UnitedHealthcare Insurance Company

