

## Federal Requirement for Employee Determination

### Medical Loss Ratio

The Patient Protection and Affordable Care Act (Affordable Care Act) includes a requirement that insurance companies report their medical loss ratio (MLR) to state and federal agencies, and pay rebates if certain MLR targets are not met. The calculation of the MLR is based, in part, on the size of the insurance companies' employer groups. Based on the information you provide, your group will be categorized as "small" or "large" for the purposes of applying the MLR requirements. This categorization will be used to determine whether your group will be eligible for rebates, if any.

Providing this information does not impact eligibility or participation requirements. Information needed to verify eligibility or participation will be requested separately.

What was the average number of employees employed by your company in the previous calendar year including owners? \_\_\_\_\_

*Please note: average must include all individuals owning or employed by the company and any affiliated company in the preceding calendar year, whether an employee was full-time, part-time and/or seasonal. Practically speaking, employees include all those issued a W-2, regardless of hours worked or enrollment in the health plan. See example below.*

Month	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Total	Average
FT Emp.	19	22	30	31	28	29	30	27	25	24	26	27	318	
PT Emp.	3	3	3	3	4	4	4	3	2	2	2	2	35	
Seasonal	1	1	1	1	2	5	5	2	0	1	1	1	21	
<b>Total</b>	<b>23</b>	<b>26</b>	<b>34</b>	<b>35</b>	<b>34</b>	<b>38</b>	<b>39</b>	<b>32</b>	<b>27</b>	<b>27</b>	<b>29</b>	<b>30</b>	<b>374</b>	<b>31</b>

Average = the total number of employees for the previous calendar year. (e.g., in the above example the average would be 374 divided by 12 = 31)

\_\_\_\_\_  
Group Name (Please Print)

\_\_\_\_\_  
Group Number

\_\_\_\_\_  
Company Representative Signature

\_\_\_\_\_  
Date Signed

Please submit completed form via email - [GroupAccountMSP@bcbsla.com](mailto:GroupAccountMSP@bcbsla.com) or via fax 225.298.7109