



Group Attestation for Medical Loss Ratio Rating

It has come to our attention that some groups have recently received notices from insurance carriers asking for employee counts, specifically Blue Cross Blue Shield of Michigan and the Blue Care Network.

The Patient Protection and Affordable Care Act (PPACA) requires insurance carriers to report their [medical loss ratios](#) each year. In order to comply with PPACA, the carriers are requesting from groups to calculate the average number of employees in your organization for 2010. This number must include regardless of their benefit status:

- All Active Non-Retired Employees
- Part-Time Employees
- Seasonal Employees

This information must be provided to the carrier by August 26, 2011. If you fail to respond, the carrier will use an estimate of employee count based on their current data.

There are significant federal penalties for insurers and employers who fail to comply with the law, including a \$100 per responsible entity/per day/per violation/per individual.

If you are unsure of what you need to do, you should contact your carrier directly. Some helpful numbers for carriers are provided below:

**877.227.5260****800.950.7455****877.227.5260****866.432.5992****800.471.2504****800.530.9071****800.232.2006****800.826.2862**

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