



# 2025 Medical Loss Ratio early warning payout report

## Group

State	Small group	Large group	Legal entity/license
Alabama - AL	✓		UnitedHealthcare Insurance Company
Alabama - AL	✓		UnitedHealthcare of Alabama, Inc.
Arizona - AZ	✓		UnitedHealthcare Insurance Company
Arizona - AZ		✓	UnitedHealthcare of Arizona, Inc.
Arkansas - AR	✓	✓	UnitedHealthcare Insurance Company
California - CA		✓	ACN Group of California, Inc.
California - CA		✓	U.S. Behavioral Health Plan, California
California - CA	✓		UnitedHealthcare Benefits Plan of California
Colorado - CO		✓	UnitedHealthcare Insurance Company
Connecticut - CT	✓		UnitedHealthcare Insurance Company
District of Columbia - DC	✓		Optimum Choice, Inc.
Florida - FL		✓	Neighborhood Health Partnership, Inc.
Florida - FL	✓		UnitedHealthcare Insurance Company
Florida - FL	✓		UnitedHealthcare of Florida, Inc.
Georgia - GA	✓		UnitedHealthcare Insurance Company of the River Valley
Hawaii - HI		✓	UnitedHealthcare Insurance Company
Illinois - IL		✓	UnitedHealthcare Insurance Company
Illinois - IL		✓	UnitedHealthcare Insurance Company of the River Valley
Indiana - IN	✓	✓	UnitedHealthcare Insurance Company
Iowa - IA	✓		UnitedHealthcare Insurance Company
Iowa - IA	✓	✓	UnitedHealthcare Plan of the River Valley, Inc.
Kansas - KS	✓		UnitedHealthcare Insurance Company
Louisiana - LA	✓		UnitedHealthcare Insurance Company
Maryland - MD	✓	✓	MAMSI Life and Health Insurance Company
Maryland - MD		✓	UnitedHealthcare Insurance Company
Maryland - MD		✓	UnitedHealthcare of the Mid-Atlantic, Inc.
Massachusetts - MA	✓		UnitedHealthcare Insurance Company
Mississippi - MS		✓	UnitedHealthcare of Mississippi, Inc.

State	Small group	Large group	Legal entity/license
Missouri - MO	✓	✓	UnitedHealthcare Insurance Company
Nebraska - NE	✓		UnitedHealthcare Insurance Company
Nebraska - NE		✓	UnitedHealthcare of the Midlands, Inc.
Nevada - NV		✓	Health Plan of Nevada, Inc.
Nevada - NV		✓	UnitedHealthcare Insurance Company
New Jersey - NJ		✓	Oxford Health Insurance, Inc.
New Mexico - NM	✓		UnitedHealthcare Insurance Company
New York - NY		✓	Oxford Health Insurance, Inc.
New York - NY		✓	UnitedHealthcare Insurance Company of New York
North Carolina - NC	✓		UnitedHealthcare Insurance Company
North Carolina - NC	✓		UnitedHealthcare Insurance Company of the River Valley
North Carolina - NC		✓	UnitedHealthcare of North Carolina, Inc.
Ohio - OH	✓		UnitedHealthcare Insurance Company
Oklahoma - OK	✓		UnitedHealthcare Insurance Company
Texas - TX	✓		UnitedHealthcare Insurance Company
Virginia - VA		✓	MAMSI Life and Health Insurance Company
Virginia - VA		✓	Optimum Choice, Inc.
Virginia - VA	✓	✓	UnitedHealthcare Plan of the River Valley, Inc.
Washington - WA	✓		UnitedHealthcare of Washington, Inc.
Wisconsin - WI	✓		All Savers Insurance Company
Wisconsin - WI	✓	✓	UnitedHealthcare Insurance Company
Wisconsin - WI	✓		UnitedHealthcare of Wisconsin, Inc.

## Individual

State	Individual	Legal entity/license
Alabama - AL	✓	Golden Rule Insurance Company
Alabama - AL	✓	UnitedHealthcare Insurance Company
Florida - FL	✓	Golden Rule Insurance Company
Louisiana - LA	✓	UnitedHealthcare Insurance Company
Maryland - MD	✓	Optimum Choice, Inc.
Massachusetts - MA	✓	UnitedHealthcare Insurance Company
Michigan - MI	✓	Golden Rule Insurance Company
Mississippi - MS	✓	Golden Rule Insurance Company
Mississippi - MS	✓	UnitedHealthcare of Mississippi, Inc.
North Carolina - NC	✓	Golden Rule Insurance Company
Oklahoma - OK	✓	Golden Rule Insurance Company
Oklahoma - OK	✓	UnitedHealthcare of Oklahoma, Inc.
Pennsylvania - PA	✓	Golden Rule Insurance Company
Tennessee - TN	✓	Golden Rule Insurance Company
Tennessee - TN	✓	UnitedHealthcare Insurance Company
Wisconsin - WI	✓	Golden Rule Insurance Company