

# ***HEALTH BENEFITS E-NEWS***

*Department of Human Resource  
Management*

*Office of Health Benefits*

*December 1, 2020*

## **Optima Health Medical Loss Ratio Rebate**

Some Optima Health (or former Optima Health) participants have received correspondence regarding a Medical Loss Ratio rebate. The rebate will be issued to Optima Health participants covered on July 1, 2020. This distribution is based on guidance for group health plans maintained by non-federal government employers (like the Commonwealth of Virginia). Active employees will see the rebate on the December 16, 2020 paycheck. Eligible retirees or COBRA participants will receive their rebates by separate check mailed to their address of record.

The Department of Accounts provided guidance to agencies on the Optima Health HMO Medical Loss Ratio, including information on the CIPPS processing of the rebates, in Payroll Bulletin dated November 25, 2020. DHRM will initiate the fund transfer to agencies beginning the week of December 7, 2020 on the Vendor Payment Revenue Refunds. The refund will be listed as Optima Health MLR Rebates. This line item will be the total refund amount for all your impacted employees.

Agencies will find a file in their FTP folder named Optima Members Due MLR Rebates dated December 1, 2020; this will list the impacted employees for your agency. If there is no report, your agency does not have any impacted employees. Employees on the central payroll system (CIPPS) will see the rebate as a Health Incentive credit listed on their December 16th Earnings statement.

DHRM will issue refunds directly to the impacted retirees, survivors, LTD participants, and COBRA participants. These refunds are scheduled to be mailed no later than December 31, 2020.

[DOA Payroll Bulletin](#)

[Optima Member Letter](#)

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