



Below please find the link to the Tuesday, October 13th, 2020 UBA Employer Webinar Series

“How Employers Can Use Medical Loss Ratio Rebates and other Health Insurer Refunds”

<https://wn.ubabenefits.com/Webinars/october-2020-employer-webinar?cid=495b72cd-401f-4278-b6d2-08645b3883f2>

WHAT YOU’LL LEARN

- An overview of the Medical Loss Ratio (MLR) and when employers will be entitled to an MLR rebate
- How employers can divide the rebate between the employer and employees
- An employer’s use and distribution of an insurer refund that is not an MLR rebate
- How an employer handles receiving a rebate for one insurance policy when it has multiple policies

DESCRIPTION

This webinar will provide an overview of the Medical Loss Ratio (MLR) and when employers will be entitled to an MLR rebate. We will discuss employer obligations regarding MLR rebate funds or other insurance refunds and the options that are available to employers when keeping a portion of the rebate and distributing a portion of the rebate to plan participants.

This webinar will:

- Describe what the MLR is and when employers are entitled to a rebate
- Discuss how the rebate is determined when an employer has employees in several states
- Describe how employers can divide the rebate between the employer and employees
- Describe how an employer can determine the percentage of the rebate it can keep including when an employer contributes different amounts for different groups of employees
- Describe whether former plan participants and COBRA participants are entitled to share in the rebate
- Describe when an employer can keep the entire rebate
- Discuss how an employer may use its share of the rebate for ERISA plans and non-ERISA plans
- Discuss how an employer may distribute the plan participant portion of the rebate and when such distribution should be made for ERISA plans and non-ERISA plans and the tax treatment of the various methods of distribution
- Discuss how an employer handles receiving a rebate for one insurance policy when it has multiple policies
- Discuss an employer’s use and distribution of an insurer refund that is not an MLR rebate (for example, due to lack of utilization due to COVID-19)
- Discuss what an employer should include in its plan documents regarding MLR rebates and other insurer refunds

This 60-minute intermediate level webinar will help employers understand their obligations when they are provided an MLR rebate or other insurer refunds.

PRESENTER

Lorie Maring is a partner in the Atlanta office and a member of the Employee Benefits Practice Group. She has extensive experience in all areas of employee benefits, including health and welfare programs, qualified and non-qualified retirement plans and executive compensation. She routinely advises employers, including non-profit and government employers, trade associations and employee benefit insurance and risk management consultants on the complex compliance and day-to-day issues arising under ERISA and other state and federal laws governing employee benefit plans and programs.

Please feel free to watch/ listen to this whenever it is convenient for you and your staff. It will be available for you to view for the next 11 months.