



2025 Medical loss ratio final payout report — group

| State | Small group | Large group | Legal entity/license |
|---------------------------|-------------|-------------|--|
| 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. |
| Missouri - MO | • | • | UnitedHealthcare Insurance Company |

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| 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 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. |
| Wyoming - WY | • | | UnitedHealthcare Insurance Company |

2025 Medical loss ratio final payout report — individual

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