



Medical Loss Ratio early warning 2026 payout report

Group

State	Small group	Large group	Legal entity/license
Alabama - AL	✓		UnitedHealthcare of Alabama, Inc.
Arkansas - AR	✓		UnitedHealthcare Insurance Company
California - CA	✓	✓	ACN Group of California, Inc.
California - CA		✓	U.S. Behavioral Health Plan, California
California - CA		✓	UHC of California
Connecticut - CT	✓		UnitedHealthcare Insurance Company
Florida - FL		✓	Neighborhood Health Partnership, Inc.
Florida - FL	✓		UnitedHealthcare of Florida, Inc.
Georgia - GA	✓		UnitedHealthcare Insurance Company of the River Valley
Hawaii - HI		✓	UnitedHealthcare Insurance Company
Idaho - ID	✓		UnitedHealthcare Insurance Company
Illinois - IL		✓	UnitedHealthcare Insurance Company
Illinois - IL	✓		UnitedHealthcare Insurance Company of Illinois
Illinois - IL		✓	UnitedHealthcare Insurance Company of the River Valley
Indiana - IN	✓		UnitedHealthcare Insurance Company
Iowa - IA	✓	✓	UnitedHealthcare Plan of the River Valley, Inc.
Kansas - KS	✓		UnitedHealthcare Insurance Company
Louisiana - LA		✓	UnitedHealthcare Insurance Company of the River Valley
Maryland - MD		✓	MAMSI Life and Health Insurance Company
Massachusetts - MA	✓		UnitedHealthcare Insurance Company
Mississippi - MS		✓	UnitedHealthcare of Mississippi, Inc.
Nebraska - NE		✓	UnitedHealthcare of the Midlands, Inc.
Nevada - NV		✓	Health Plan of Nevada, Inc.
Nevada - NV		✓	UnitedHealthcare Insurance Company
Oklahoma - OK	✓		UnitedHealthcare Insurance Company
Oklahoma - OK	✓		UnitedHealthcare of Oklahoma, Inc.
South Carolina - SC	✓		UnitedHealthcare Insurance Company
South Carolina - SC	✓		UnitedHealthcare Insurance Company of the River Valley

State	Small group	Large group	Legal entity/license
Texas - TX	✓		UnitedHealthcare Insurance Company
Virginia - VA		✓	Optimum Choice, Inc.
Virginia - VA	✓	✓	UnitedHealthcare Plan of the River Valley, Inc.
Wisconsin - WI	✓		All Savers Insurance Company
Wisconsin - WI	✓		UnitedHealthcare Insurance Company
Wyoming - WY	✓		UnitedHealthcare Insurance Company

Individual

State	Individual	Legal entity/license
Alabama - AL	✓	UnitedHealthcare Insurance Company
Louisiana - LA	✓	UnitedHealthcare Insurance Company
Oklahoma - OK	✓	Golden Rule Insurance Company
Alabama - AL	✓	Golden Rule Insurance Company
Tennessee - TN	✓	Golden Rule Insurance Company
Oklahoma - OK	✓	UnitedHealthcare of Oklahoma, Inc.
Maryland - MD	✓	Optimum Choice, Inc.
Virginia - VA	✓	Optimum Choice, Inc.
Mississippi - MS	✓	UnitedHealthcare of Mississippi, Inc.
Massachusetts - MA	✓	UnitedHealthcare Insurance Company