



The Medical Loss Ratio Rebate Toolkit

Thanks to a provision of the ACA called the medical-loss ratio, also known as the 80/20 rule, insurance companies are required to spend 80-85 percent of all premium dollars on health care expenses and quality improvement activities. But if a health insurer doesn't spend enough on actual health care costs, it must give back the difference to its customers in the form of rebates.

Highlighting these rebates is great advocacy opportunity, both with your grassroots supporters and policymakers in your states. That's why we've put together this toolkit to help you publicize and promote the rebates. We encourage you to use this public education opportunity to promote the ACA and what it does for consumers.

Policy and Advocacy Materials

- [A factsheet about the provision and the rebates](#)
- [Advocacy ideas](#)
- [One pager on strengthening your relationship with your insurance commissioner](#)

Communications Materials

- [Talking points](#)
- [Template op-ed](#)
- [Sample social media content](#)