Oxford Health Insurance Inc.

## **Connecticut Member Enrollment Form - OHI**

Mailing Address: P.O. Box 7085, Bridgeport, CT 06601 • 203-852-1442 • 800-444-6222 • www.oxfordhealth.com

Thank you for choosing Oxford Health Plans as the health plan for you and your family.

#### **IMPORTANT!**

In order to process the attached Member Enrollment form and begin coverage, all of the following information must be completed accurately and in its entirety: **INCOMPLETE FORMS WILL BE RETURNED.** 

#### By the Employer

- Group Number
- Contract Specific Package (CSP)
- **№** Date of Full-Time Employment
- Employer Signature
- Effective Date of Coverage

#### By the Employee

- Date of Marriage
- Date of Birth
- Social Security Numbers
- Primary Care Physician selections (not required for Freedom Plan Select and Oxford USA plans)
- Information on other coverage that you or your spouse may have
- Signature at the bottom of the form
- Mailing Address, including Zip Code

### Note: Please press down firmly when completing this form.

If you have any questions, please feel free to call our Member Service Department at 800-444-6222 or 203-852-1442. Thank you for your cooperation.

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<sup>\*</sup> Please complete the enclosed "Family Health Statement." when instructed by your Benefits Administrator.



Please do not write in this area, for Oxford use only.

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WHITE COPY: OXFORD

PINK COPY: OFFICE

YELLOW COPY: EMPLOYER



Thank you for choosing an Oxford health care plan for your employees.

We want you to be aware of an important State of Connecticut legislation amendment regarding medical loss ratio. Public Act 09-46 changes the definition of the term and requires disclosure of medical loss ratio to insurance applicants.

As of October 1, 2009, health insurers are required to include a written notice of their medical loss ratio with each individual or group health insurance application for coverage, as reported in the last Consumer Report Card on Health Insurance Carriers in Connecticut.

# Please share the following information with employees at the time of their application for Oxford coverage:

The medical loss ratio is defined as the ratio of incurred claims to earned premium for the prior calendar year for managed care plans issued in Connecticut. It limits claims to medical expenses for services and supplies provided to members, excluding expenses for stop loss coverage, reinsurance, member educational programs, and other cost containment programs or features. The medical loss ratio for Oxford Health Plans (CT) for calendar year 2008 is 81.48 percent. The medical loss ratio for Oxford Health Insurance, Inc. is 83.1 percent.

Going forward, our Web site at www.oxfordhealth.com will be updated annually with our most current medical loss ratio information.

If you have	questions	regarding	this new	Public	Act,	please	contact	Oxford	Client
Services.									

Sincerely	•
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Oxford