

# **HIOS MLR TRAINING SESSION**



***Filing Medical Loss  
Ratio Annual Reports  
through HIOS***

# Agenda

- Welcome
- Overview
- System Walkthrough
- Next Steps and Wrap up
- Q&A

**WELCOME**

# Welcome

## Objective

- Provide general information on the MLR reporting process.
- Provide specific steps for filing your MLR reports.
- Approximately 45 minutes session with Q&A at the end.
- Please hold your questions until the end.

# OVERVIEW

# Overview

- ❑ The Affordable Care Act requires health insurance issuers to publicly report data on major categories of spending of policyholder premium, including the portion of premium revenues spent on clinical services to enrollees, quality improvement activities, and on all other non-claims costs. The amount of premium spent on clinical services and quality is known as the Medical Loss Ratio (MLR).
- ❑ The Center for Consumer Information and Insurance Oversight (CCIIO) Medical Loss Ratio (MLR) division has been charged with collecting the MLR data.
- ❑ The Health Information Oversight System (HIOS) Medical Loss Ratio Reporting System (MLR module) has been identified as the system of record to support the collection of the MLR data.
- ❑ The MLR data will be collected using an Excel template (MLR-A Template).
- ❑ The submission window will open on May 1, 2014.
- ❑ Submissions with data regarding 2013 experience are due by **June 1, 2014**.

# **SYSTEM WALKTHROUGH**

# Company Level Reporting

The MLR regulation requires that MLR data be reported by each Company at the issuer, state and market level.

- ❑ For the purposes of MLR reporting through HIOS:
  - ❑ Company is the legal entity licensed to sell health insurance products in one or more States. If filing annual financial reports with the NAIC, a company would have an associated NAIC company code. In HIOS, a company is comprised of Issuers.
  - ❑ Issuer is the entity selling products in a specific State, in one or more market sectors or type of experience (e.g., individual, small group, large group, mini-med experience, expatriate experience, student health plans).
- ❑ Each reporting year, the number of issuers associated with a specific company, along with the States and market sectors in which they sell products, may vary.



# The MLR Reporting Process

The MLR reporting process involves the following steps:

Step 1 – Register for the HIOS MLR module.

Step 2 – Confirm company-issuer associations.

Step 3 – Download MLR-A templates.

Step 4 – Populate MLR-A templates.

Step 5 – Upload completed MLR-A templates.

Step 6 – Attest to accuracy of uploaded MLR data and supplemental materials.

# REGISTRATION

Step 1 – Register for the HIOS MLR  
module

# Registration Overview

- ❑ The Health Insurance and Oversight System (HIOS) has been integrated with the Enterprise Portal and EIDM:
  - ❑ **CMS Enterprise Portal:** Enterprise web portal for accessing CMS systems. Various CMS systems will be integrated with the portal in the coming months.
  - ❑ **Enterprise Identity Management System (EIDM):** EIDM provides Authentication and Authorization capabilities and is tightly integrated with the CMS portal.
    - ❑ Authentication (establish who a person is).
    - ❑ Authorization (granting permissions to access modules, pages, data, etc.)
  - ❑ **Multi Factor Authentication (MFA):** Multi Factor Authentication is a type of security authentication which requires users to verify their identity. It includes password verification as well as other means, such as a security token, to be provided in order to access the system
- ❑ Users will need to go to the CMS Enterprise Portal at <https://portal.cms.gov/> to access HIOS.

# Accessing the HIOS through the CMS Enterprise Portal

- ❑ Users can be either existing HIOS users or new users of the system:
  - ❑ All existing HIOS users can log in with their EIDM credentials.
  - ❑ New HIOS users need to register in EIDM and obtain an EIDM User ID and Password.
- ❑ In order to gain access to the HIOS MLR module, all users must follow the below steps:
  - ❑ Users will need to access the CMS Portal using an EIDM User ID and Password.
  - ❑ Users will access HIOS.
  - ❑ Users will request access to the HIOS MLR module and their associated user role.
- ❑ **Note:** Each user must request their individual user roles for each company.
- ❑ All existing HIOS users will retain their existing HIOS user roles and are not required to submit another user role request.

# EIDM Login for Existing HIOS Users

Users will log into the Enterprise Portal with their EIDM Credentials.

**CMS.gov** | Enterprise Portal  
Centers for Medicare & Medicaid Services

Home | About CMS | Newsroom | Archive | Help & FAQs | Email | Print

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Health Care Quality Improvement System | Provider Resources

CMS Portal > Welcome to CMS Portal

## Welcome to CMS Enterprise Portal

The CMS Enterprise Portal is a gateway being offered to allow the public to access a number of systems related to Medicare Advantage, Prescription Drug, and other CMS programs.

[CMS Enterprise Portal](#) | [Medicaid/CHIP](#) | [Medicare Shared Savings Program](#)

### CMS Provides Health Coverage for 100 Million People...

...through Medicare, Medicaid, and the Children's Health Insurance Program. And with health insurance reforms and health care exchanges, we are improving health care and

### CMS Secure Portal

To log into the CMS Portal a CMS user account is required.

If you are unable to log into the CMS Portal using your CMS user account, please contact the CMS helpdesk at 1-800-562-1963.

[Login to CMS Secure Portal](#)

[Forgot User ID?](#)  
[Forgot Password?](#)  
[New User Registration](#)

### CMS News

[States Moving Forward to Implement Health Reform](#)

[Information for people with Medicare, Medicare open enrollment, and benefits.](#)

[Information for children up to the age of 19 in need of health care coverage.](#)

# New Users

- ❑ New HIOS users will need to complete the following steps to access HIOS:
  - ❑ Register for an EIDM account.
  - ❑ Request access to HIOS in the CMS Enterprise Portal.
  - ❑ Register a smartphone or computer for multi-factor authentication.
    - ❑ For MFA code details, please contact the Exchange Operations Support Center (XOSC)
  - ❑ Register organization if it is not currently registered in HIOS (optional).
  - ❑ Request access to required roles in HIOS (optional) (example – MLR Uploader, MLR CEO Attester).

# EIDM Account Registration for New Users

New users will navigate to the Enterprise Portal to start the registration process.

**CMS.gov** Enterprise Portal  
Centers for Medicare & Medicaid Services

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Health Care Quality Improvement System Provider Resources

### Welcome to CMS Enterprise Portal

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[Login to CMS Secure Portal](#)

[Forgot User ID?](#)  
[Forgot Password?](#)  
[New User Registration](#)

### CMS News

[States Moving Forward to Implement Health Reform](#)

[Easier electronic funds transfers mean more time with patients and cost savings](#)

[Healthcare Professionals Selected as Innovation Advisors will Improve Care](#)

[10,000 People with Medicare Can Get Most Care at Home with Demonstration](#)

**Medicare.gov** Information for people with Medicare, Medicare open enrollment, and benefits.

**InsureKids Now.gov** Information for children up to the age of 19 in need of health care coverage.

**Health Care.gov** Information to take health care into your own hands, explore insurance coverage options.

# EIDM Account Registration for New Users

Complete the remaining steps to create your CMS - HIOS User account.



The screenshot shows the CMS.gov Enterprise Portal registration page. At the top, it says 'CMS.gov | Enterprise Portal' and 'Centers for Medicare & Medicaid Services'. Below that, there are links for 'Health Care Quality Improvement System' and 'Provider Resources'. The main heading is 'CMS Portal > Registration'. A progress bar at the top of the form area shows four steps: 'Your Information', 'Verify Identity', 'Choose User ID and Password', and 'Complete Registration'. The 'Your Information' step is circled in red. Below the progress bar, the form is titled 'Your Information' and contains several input fields: First Name, Middle Name, Last Name, Suffix, E-mail Address, Confirm E-mail Address, Social Security Number, Date of Birth (MM, DD, YYYY), Home Address Line 1, Home Address Line 2, City, State, Zip Code, Zip Code Extension, and Primary Phone Number. At the bottom of the form, there are two buttons: 'Cancel' and 'Next'.



# EIDM Account Registration for New Users

- Once the user fills in the required information and selects 'Submit', the request will be sent for approval.
- The users will receive an email notification when the user account has been approved.

# Accessing HIOS in the Enterprise Portal

Users that have registered in EIDM, registered in HIOS, and acquired access to HIOS in the portal will be directed to the My Portal landing page. Clicking the 'HIOS' tab will open the HIOS landing page.

The screenshot displays the CMS Enterprise Portal interface. At the top, there is a navigation bar with links for 'Portal Help & FAQs', 'Print', 'Log Out', and 'Welcome'. Below this, the CMS logo and 'Enterprise Portal' text are visible. A navigation menu contains two tabs: 'My Portal' and 'HIOS', with the 'HIOS' tab circled in red. The main content area features a large banner for 'MACPro Medicaid & CHIP Program System' with a map of the United States and the text 'Streamlining all Medicaid and CHIP Program level interactions with our state partners.' To the right, there is a 'CMS News' section with several news items, including 'States Moving Forward to Implement Health Reform' and 'Easier electronic funds transfers mean more time with patients and cost savings'. At the bottom, there is a footer with the text 'CMS Provides Health Coverage for 100 Million People...' and a 'Medicare.gov' logo.

# Self Registration for New HIOS Users

Select the “Register for New Account “ link in the middle of the HIOS Sign-In page.

Health Insurance Oversight System

Sign-In

\* Indicates required fields.

\*User Name:

\*Password:

[Forgot Password?](#)

[Register for New Account](#)

Type the letters you see in the image into the Word Verification field below. If you are unable to read the image pictured below, please select the Play Audio Code link for audio verification

\*Word Verification: Please enter the letters you see in the image. If you use the Audio Verification, type the pronounced numbers and the first letter of each word.

NA 4 A 9

[Can't read it?](#)

[Generate New Image](#)

[Play Audio Code](#)

[Accessibility](#) | [Rules of Behavior](#) | [Web Policies](#) | [File Formats and Plug-Ins](#)

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# Self Registration for New HIOS Users

Complete the Self Registration page.

## Request HIOS Account

Please note that you are applying for access to the Health Insurance Oversight System (HIOS). If you have any questions, please contact the HIOS Helpdesk at Phone: 1-877-343-6507 or **Email:** [insuranceoversight@hhs.gov](mailto:insuranceoversight@hhs.gov).

(\*) Indicates a required field

Title (Name):	<input type="text"/>
*First Name:	<input type="text"/>
Middle Name:	<input type="text"/>
*Last Name:	<input type="text"/>
Suffix:	<input type="text"/>
*Job Title:	<input type="text"/>
*Organization Name:	<input type="text"/>
*Email Address:	<input type="text"/>
Phone Type:	<input type="text"/>
*Phone: (Format: 123-456-7890)	<input type="text"/>
Phone Ext:	<input type="text"/>
Address Type:	<input type="text"/>
Address Line 1:	<input type="text"/>
Address Line 2:	<input type="text"/>
City:	<input type="text"/>
State:	<input type="text"/>
ZIP code:	<input type="text"/> - <input type="text"/>

# Self Registration for New HIOS Users

- ❑ Once the user fills in the required information and selects 'Submit', the request will be sent for approval
- ❑ The users will receive an email notification when the user account has been approved

# Access HIOS Home Page

The screenshot displays the CMS Enterprise Portal interface. The browser address bar shows the URL: [https://portal2.cms.cmstest/wps/myportal/cmsportal/hiostm/ut/p/b1/04\\_SjzCQ0NjxxtLAWszTQ9CPykyss0xPLMmMzd0vMAGjzOL9DCE0zMLA08\\_d3NU5yNDIINQQ9](https://portal2.cms.cmstest/wps/myportal/cmsportal/hiostm/ut/p/b1/04_SjzCQ0NjxxtLAWszTQ9CPykyss0xPLMmMzd0vMAGjzOL9DCE0zMLA08_d3NU5yNDIINQQ9). The page title is "Health Insurance Oversight System (HIOS)".

The main content area includes a "Welcome" message and a section titled "Health Insurance Oversight System (HIOS)". A red circle highlights the "Access HIOS" link in this section. A red arrow points from this link to the "HIOS Home Page" link in the right-hand navigation menu.

The right-hand navigation menu, titled "Health Insurance Oversight System", contains the following links:

- HOME
- FAQ
- CONTACT US
- SIGN OUT

**Organization Management & Administrative Functions:**

- Manage Account
- Register an Organization
- Role Management

**HIOS Functions:**

- Health Plan and Other Entity Enumeration System

**HIOS Home Page Announcements**

# Registering a New Company In HIOS

# Registration Overview

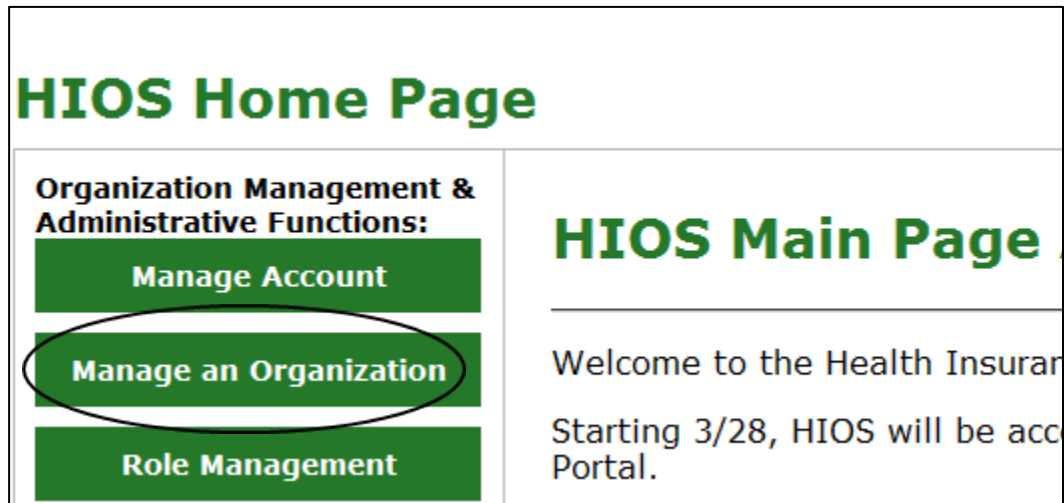
## Step 1: Register the Organization in HIOS

- To determine if the company is already registered in HIOS, search by the company's Federal Employer Identification Number (EIN).
- If the company does not already exist in HIOS, users will need to register their company.
- All registration requests are reviewed prior to approval.
- If the company already exists in HIOS, users may proceed directly to Registration Overview – Step 2.



# HIOS Main Page – Manage an Organization

Click on 'Manage an Organization' tab on the HIOS homepage.



**HIOS Home Page**

**Organization Management & Administrative Functions:**

- Manage Account
- Manage an Organization**
- Role Management

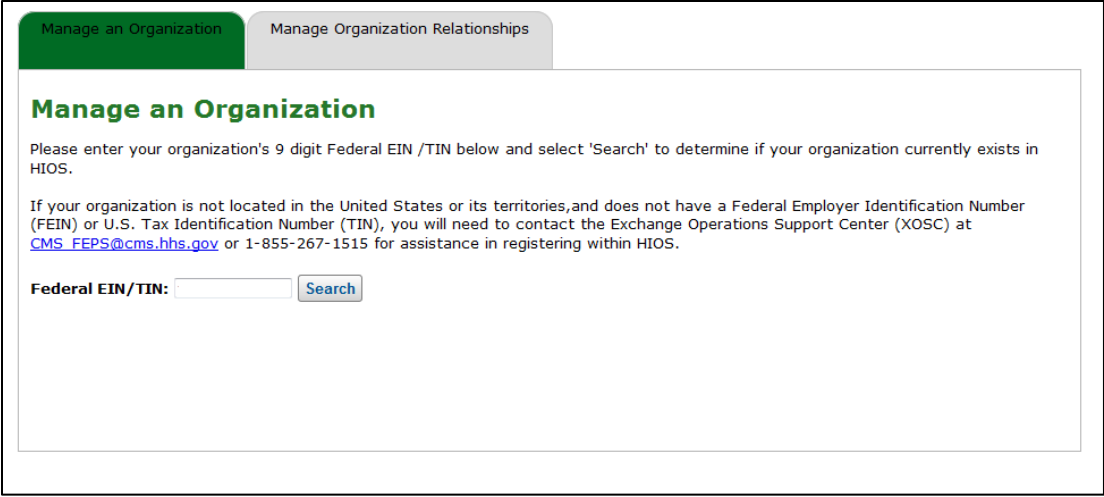
**HIOS Main Page**

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Welcome to the Health Insurance Portal.  
Starting 3/28, HIOS will be acc Portal.

# Search by Federal EIN

Type the Federal EIN of your company in the textbox and click the **'Search'** button.



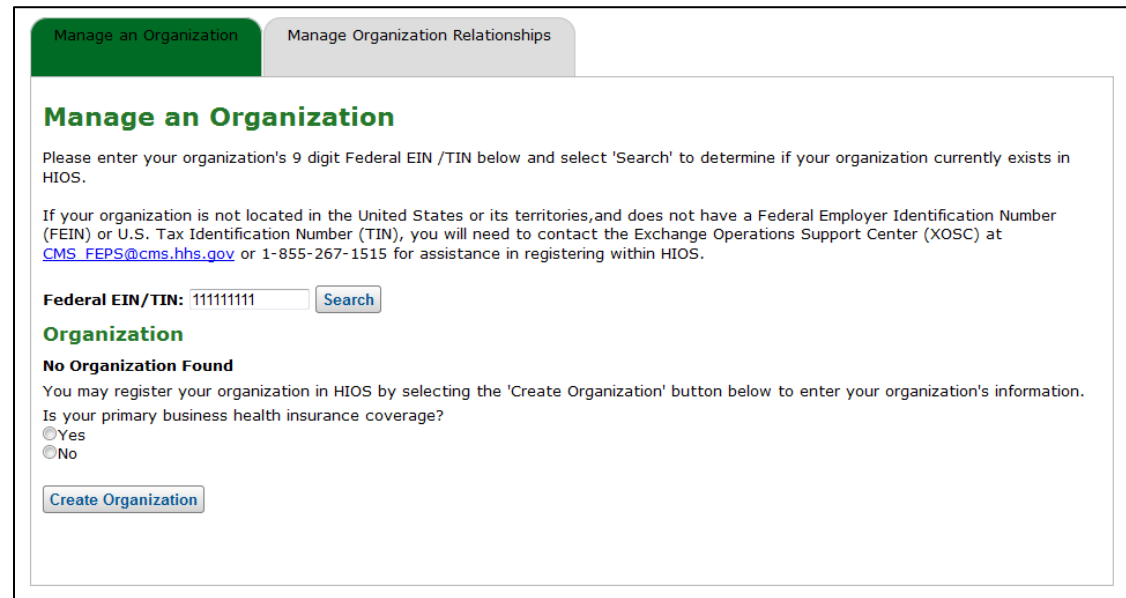
The screenshot shows a web interface with two tabs: "Manage an Organization" (active) and "Manage Organization Relationships". Under the active tab, the heading "Manage an Organization" is displayed in green. Below the heading, there is a paragraph of text: "Please enter your organization's 9 digit Federal EIN /TIN below and select 'Search' to determine if your organization currently exists in HIOS." This is followed by another paragraph: "If your organization is not located in the United States or its territories, and does not have a Federal Employer Identification Number (FEIN) or U.S. Tax Identification Number (TIN), you will need to contact the Exchange Operations Support Center (XOSC) at [CMS\\_FPFS@cms.hhs.gov](mailto:CMS_FPFS@cms.hhs.gov) or 1-855-267-1515 for assistance in registering within HIOS." At the bottom of the form, there is a label "Federal EIN/TIN:" followed by a text input field and a "Search" button.

# Company Search Results

❑ If your company's Federal EIN is not registered in HIOS, the following message will be displayed:

➤ “No Organization Found”.

❑ To register a new company, select if your primary business is health coverage and click the ‘**Create Organization**’ button.



The screenshot shows a web interface with two tabs: "Manage an Organization" (active) and "Manage Organization Relationships". The main content area is titled "Manage an Organization" and contains the following text:

Please enter your organization's 9 digit Federal EIN /TIN below and select 'Search' to determine if your organization currently exists in HIOS.

If your organization is not located in the United States or its territories, and does not have a Federal Employer Identification Number (FEIN) or U.S. Tax Identification Number (TIN), you will need to contact the Exchange Operations Support Center (XOSC) at [CMS\\_FEPS@cms.hhs.gov](mailto:CMS_FEPS@cms.hhs.gov) or 1-855-267-1515 for assistance in registering within HIOS.

Federal EIN/TIN:

**Organization**

**No Organization Found**

You may register your organization in HIOS by selecting the 'Create Organization' button below to enter your organization's information.

Is your primary business health insurance coverage?

Yes

No

# Register New HIOS Company

- Fill in the following required information to register a new company:
  - Organization Legal Name
  - Incorporated State
  - Domiciliary Address
  
- While not mandatory, provide your organization's NAIC Group Code and Group Name, if applicable, in the respective fields.
  
- Click the '**Review/Continue**' button to review your company's information before submitting the request to register a new company.

**Register New Organization**

Please fill in the form below with your Company's information.

**Note: (\*) Indicates a required field.**

Organization Type: Insurance

\*Organization Legal Name: \_\_\_\_\_

\*Incorporated State: \_\_\_\_\_

Federal EIN/TIN: 111111111

NAIC Company Code: \_\_\_\_\_

NAIC Group Code: \_\_\_\_\_

Group Name: \_\_\_\_\_

AM Best Number: \_\_\_\_\_

Not For Profit:

Cn-Op:

[Domiciliary Address](#)

\*Address Line 1: \_\_\_\_\_

Address Line 2: \_\_\_\_\_

\*City: \_\_\_\_\_

\*State: \_\_\_\_\_

\*ZIP code: \_\_\_\_\_

ZIP Plus 4: \_\_\_\_\_

# New HIOS Company Creation – Review

Review your company's information and click the '**Submit**' button to submit your request for approval.

If changes are required, click the '**Back**' button to make any changes.

**Health Insurance Oversight System**

[HOME](#) [FAQ](#) [CONTACT US](#) [SIGN OUT](#)

Welcome

### Review Company Information

#### Company

Company Legal Name	Registered State	Federal EIN	NAIC Company Code	AM Best Number	Not For Profit	Co-Op	Address Line 1	Address Line 2	City	State	ZIP Code	ZIP Plus 4
Company 321321	MD	321321321	32111		Yes	Yes	321 Main Street		Fairfax	MD	22124	

#### Company Group

NAIC Group Code	Group Name
<input type="text"/>	<input type="text"/>

[Back](#) [Submit](#)

[Accessibility](#) | [Rules of Behavior](#) | [Web Policies](#) | [File Formats and Plug-Ins](#)

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# New HIOS Company Creation – Confirmation

After the request to register a new company has been submitted, the user will receive an email notification confirming the approval for the submitted request.

## Health Insurance Oversight System

[HOME](#) [FAQ](#) [CONTACT US](#) [SIGN OUT](#)

Welcome

### New Company Confirmation

Your request to register the Company below has been submitted for approval. Once approved, you shall receive a notification email.

#### Company

Company Legal Name	Registered State	Federal EIN	NAIC Company Code	AM Best Number	Not For Profit	Co-Op	Address Line 1	Address Line 2	City	State	ZIP Code	ZIP Plus 4
Company 3213 21	MD	3213213 21	32111		Yes	Yes	321 Main Street		Fairfax	MD	22124	

#### Company Group

NAIC Group Code	Group Name

[Continue](#)

[Accessibility](#) | [Rules of Behavior](#) | [Web Policies](#) | [File Formats and Plug-Ins](#)

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# User Role Management

# Registration Process (Continued)

## Step 2: Determine MLR user role and request access to the company.

- ❑ Users will need to determine their user role and identify the company they need access to. There are six different MLR user roles.
  - ❑ In the event a user needs to update their current MLR user role to another user role, they will need to contact Exchange Operations Support Center (XOSC) to remove current user role.
  - ❑ Once the current user role has been removed, the user can proceed with requesting the new user role.



# MLR User Roles

- ❑ The MLR module requires six types of users: 'Uploader', 'Back-up Uploader', 'CEO Attester', 'CEO Attester Back-up', 'CFO Attester' and 'CFO Attester Back-up'. A user has access to functionality within the module based on the roles associated to their user name.
  
- ❑ The following is a brief description of the six user roles within the MLR module:
  - ❑ **Uploader** – This user is responsible for uploading the MLR-A Templates populated with MLR data through the HIOS MLR module.
  - ❑ **Back-up Uploader**– This user is responsible for uploading the MLR-A Templates if the primary Uploader is unavailable.
  - ❑ **CEO Attester** – This user is responsible for attesting to the accuracy and completeness of the MLR data and supplemental materials submitted.
  - ❑ **CEO Attester Back-up** – This user is responsible for attesting to the accuracy and completeness of the MLR data and supplemental materials submitted, if the CEO is unavailable to attest.
  - ❑ **CFO Attester** – This user is responsible for attesting to the accuracy and completeness of the MLR data and supplemental materials submitted.
  - ❑ **CFO Attester Back-up** – This user is responsible for attesting to the accuracy and completeness of the MLR data and supplemental materials submitted, if the CFO is unavailable to attest.

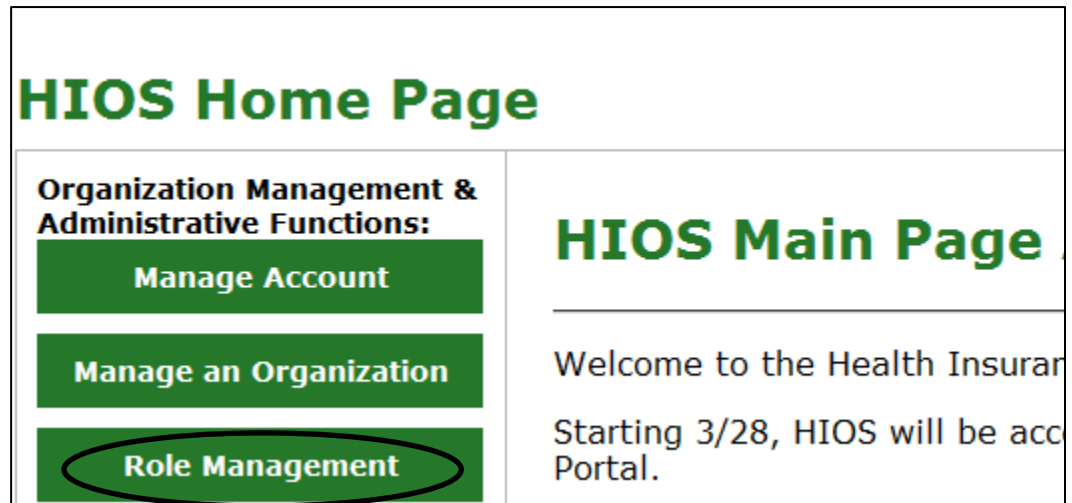
# Registration Process – Step 2

## Step 2 (Continued)

- If requesting the Uploader, CEO Attester or CFO Attester role, users will need to identify the company they wish to be granted access to.
- Users can only have access to one user role at a time.
- Each company must ensure an Uploader, CEO Attester, CFO Attester and their back-ups have access to HIOS.

# HIOS Main Page – Role Management

Click the 'Role Management' tab on the HIOS Homepage.



**HIOS Home Page**

**Organization Management & Administrative Functions:**

- Manage Account
- Manage an Organization
- Role Management**

**HIOS Main Page**

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Welcome to the Health Insurance Portal.

Starting 3/28, HIOS will be acc Portal.

# Select Role

- ❑ Select the module as 'Medical Loss Ratio Data Collection System (MLR)' from the dropdown.
- ❑ Select Requested Role as '**Company**'.
- ❑ You may select one of the following user roles from the User Type dropdown:
  - ❑ **Uploader**
  - ❑ **CEO Attester**
  - ❑ **CFO Attester**
- ❑ You may select the User Sub-Type as '**Primary**' or '**Back-up**'.
- ❑ After the selections have been completed, click the '**Continue**' button.

The screenshot shows the 'Request Role' form in the Health Insurance Oversight System. The page header includes the system name, date (Friday, March 15, 2013), and navigation links (HOME, FAQ, CONTACT US, SIGN OUT). A user greeting 'Welcome Sai Paleti' is visible. The form has two tabs: 'View Existing Roles' and 'Request Role'. The 'Request Role' tab is active, showing a form with the following fields: 'Module' (Medical Loss Ratio Data Collection System (MLR)), 'Requested Role' (Company), 'User Type' (Uploader), and 'User Sub-Type' (Primary). A 'Continue' button is located at the bottom of the form. The footer contains links for Accessibility, Rules of Behavior, Web Policies, and File Formats and Plug-Ins, along with the U.S. Department of Health & Human Services address and copyright information.

# Company to Role Association

Enter your company's Federal EIN you wish to request access to in the textbox and click the **'Search'** button.

The screenshot shows the 'Health Insurance Oversight System' interface. At the top, there is a green header with the system name. Below the header, the date 'Friday, March 15, 2013' is displayed on the left, and navigation buttons for 'HOME', 'FAQ', 'CONTACT US', and 'SIGN OUT' are on the right. A 'Welcome Sai Paleti' message is also present. The main content area has two tabs: 'View Existing Roles' and 'Request Role', with the latter being active. Under the 'Request Role' tab, there is a section titled 'Request Role' with instructions: 'Please select a Module from the drop-down list below and follow the prompts to submit a role request. For a description of each module, select [Module Descriptions](#)'. The form includes four dropdown menus: 'Module' (set to 'Medical Loss Ratio Data Collection System (MLR)'), 'Requested Role' (set to 'Company'), 'User Type' (set to 'Uploader'), and 'User Sub-Type' (set to 'Primary'). Below this is a 'Company Association' section with the instruction 'Please enter the Company Federal EIN below' and a text input field for 'Federal EIN' with a 'Search' button next to it. At the bottom of the page, there are links for 'Accessibility', 'Rules of Behavior', 'Web Policies', and 'File Formats and Plug-Ins', followed by the footer text: 'U.S. Department of Health & Human Services • 200 Independence Avenue, S.W. • Washington, D.C. 20201'.

# Company Association

Once your company has been found, click the **'Review/Continue'** button to review your new role request.

**Health Insurance Oversight System**

Friday, March 15, 2013 [HOME](#) [FAQ](#) [CONTACT US](#) [SIGN OUT](#)  
Welcome Sai Paleti

[View Existing Roles](#) **Request Role**

### Request Role

Please select a Module from the drop-down list below and follow the prompts to submit a role request. For a description of each module, select [Module Descriptions](#)

Module:

Requested Role:

User Type:

User Sub-Type:

### Company Association

Please enter the Company Federal EIN below

Federal EIN:  [Search](#)

Search Result: **Company 321321**

[Review/Continue](#)

# Request Role – Review

❑ Review your selections and click the **‘Submit’** button to submit the new role request for approval.

❑ If changes are required, click the **‘Back’** button to make any changes.

The screenshot shows the 'Request Role' page in the Health Insurance Oversight System. The page header includes the system name, the date 'Friday, March 15, 2013', and navigation links for 'HOME', 'FAQ', 'CONTACT US', and 'SIGN OUT'. A user greeting 'Welcome Sai Paleti' is visible. The main content area has two tabs: 'View Existing Roles' and 'Request Role'. Below the tabs, the 'Request Role' section contains a form with the following fields: 'Module: Medical Loss Ratio Data Collection System (MLR)', 'Requested Role: Company', 'User Type: Uploader', 'User Sub-Type: Primary', and 'Selected Company: Company 321321'. At the bottom of the form are 'Back' and 'Submit' buttons. The footer contains links for 'Accessibility', 'Rules of Behavior', 'Web Policies', and 'File Formats and Plug-Ins', along with the address 'U.S. Department of Health & Human Services · 200 Independence Avenue, S.W. · Washington, D.C. 20201'.

# Request Role – Confirmation

Once the role request has been submitted for approval and has been approved, you will receive an email notification.

The screenshot shows the 'Request Role' confirmation page in the Health Insurance Oversight System. The page has a green header with the title 'Health Insurance Oversight System'. Below the header, the date 'Friday, March 15, 2013' is displayed on the left, and navigation buttons for 'HOME', 'FAQ', 'CONTACT US', and 'SIGN OUT' are on the right. A user greeting 'Welcome Sai Paleti' is also present. The main content area features two tabs: 'View Existing Roles' and 'Request Role', with the latter being active. The 'Request Role' section is titled 'Request Role' and includes a 'Confirmation:' section with a bullet point stating: 'Your role request has been submitted for approval. Once approved, you shall receive a notification email.' Below this, instructions read: 'Please select a Module from the drop-down list below and follow the prompts to submit a role request. For a description of each module, select [Module Descriptions](#)'. A dropdown menu labeled 'Module:' is shown with the text '-- Select Module --'. At the bottom of the page, there are links for 'Accessibility', 'Rules of Behavior', 'Web Policies', and 'File Formats and Plug-Ins', followed by the footer text: 'U.S. Department of Health & Human Services · 200 Independence Avenue, S.W. · Washington, D.C. 20201'.



# Registering a New Issuer in HIOS

# HIOS Main Page – Manage an Organization

- ❑ If the Issuer is not already registered in HIOS, users will first need to register the Issuer in HIOS. To register a new Issuer in HIOS, please follow the below steps:
  - ❑ Click the **'Manage an Organization'** tab on the HIOS Homepage.

**HIOS Home Page**

**Organization Management & Administrative Functions:**

- Manage Account
- Manage an Organization**
- Role Management

**HIOS Main Page**

---

Welcome to the Health Insurance Portal.  
Starting 3/28, HIOS will be acc

# Search for Existing Company

- ❑ Search for your company by using the company's FEIN.
- ❑ Any issuers already associated to your company will be displayed under the Issuers section.
- ❑ To add new issuers, click the **'Add Issuer'** button.

Manage an Organization | Manage Organization Relationships

### Manage an Organization

Please enter your organization's 9 digit Federal EIN /TIN below and select 'Search' to determine if your organization currently exists in HIOS.

If your organization is not located in the United States or its territories, and does not have a Federal Employer Identification Number (FEIN) or U.S. Tax Identification Number (TIN), you will need to contact the Exchange Operations Support Center (XOSC) at [CMS\\_FEPS@cms.hhs.gov](mailto:CMS_FEPS@cms.hhs.gov) or 1-855-267-1515 for assistance in registering within HIOS.

Please select your Organization Identifier Type

Federal EIN/TIN

Federal EIN/TIN

#### Organization

Organization Legal Name	Federal EIN/TIN	Action
Test Company 222	22222222	<a href="#">View</a>

Company information can only be edited by an approved Company Administrator role. This role can be requested through the role request page.

#### Issuers

There are no Issuers currently registered in HIOS for your company

# Register New Issuer

- Fill in the required issuer information:
  - Registered State
  - Market Type and Line of Business
  - Domiciliary Address
  
- Click the '**Save and Add Another Issuer**' button to submit and/or add more than one issuer.

**Register New Issuer**

Please fill in the form below with your Issuer's information.

**Note: (\*) Indicates a required field.**

Issuer Legal Name: **Company 321321**

Issuer Marketing Name:

\*Registered State:

Federal EIN: **321321321**

NAIC Company Code:

NAIC Group Code:

\*Market Type and Line of Business:

- Individual Line of Business
  - Health Insurance Coverage
  - Mini-Med
  - Student Health Plans
  - Rx-only
- Small Group Line of Business
  - Health Insurance Coverage
  - Mini-Med
  - Expatriate
  - Rx-only
- Large Group Line of Business
  - Health Insurance Coverage
  - Mini-Med
  - Expatriate
  - Rx-only

[Domiciliary Address](#)

\*Address Line 1:

Address Line 2:

\*City:

\*State:

\*ZIP code:

ZIP Plus 4:

# Submit Issuer Request

Once the new issuer(s) are ready for submission, click the **'Submit'** button.

**Register New Issuer**

Please fill in the form below with your Issuer's information.

**Note: (\*) Indicates a required field.**

Issuer Legal Name: **Company 321321**

Issuer Marketing Name:

\*Registered State:

Federal EIN: **321321321**

NAIC Company Code:

NAIC Group Code:

\*Market Type and Line of Business:

Individual  
Individual Line of Business:  
 Health Insurance Coverage  
 Mini-Med  
 Student Health Plans  
 Rx-only

Small Group  
Small Group Line of Business:  
 Health Insurance Coverage  
 Mini-Med  
 Expatriate  
 Rx-only

Large Group  
Large Group Line of Business:  
 Health Insurance Coverage  
 Mini-Med  
 Expatriate  
 Rx-only

[Domiciliary Address](#)

\*Address Line 1:

Address Line 2:

\*City:

\*State:

\*ZIP code:

ZIP Plus 4:

Below are the Issuers that you have requested to create. To remove an Issuer from the table, you may select the Delete link on that row.

Issuer Legal Name	Registered State	Actions
Company 321321	AZ	<a href="#">View</a> <a href="#">Delete</a>

# New Issuer Confirmation

After the request to register the issuer(s) has been submitted, the user will receive an email notification with the new HIOS Issuer ID. Please save a copy for your reference.

**Health Insurance Oversight System**

[HOME](#) [FAQ](#) [CONTACT US](#) [SIGN OUT](#)

Welcome

## New Issuer Confirmation

Your request to register the Issuers below has been submitted for approval. Once approved, you shall receive a notification email.

Issuer Legal Name	Registered State	Federal EIN
Company 321321	AZ	321321321

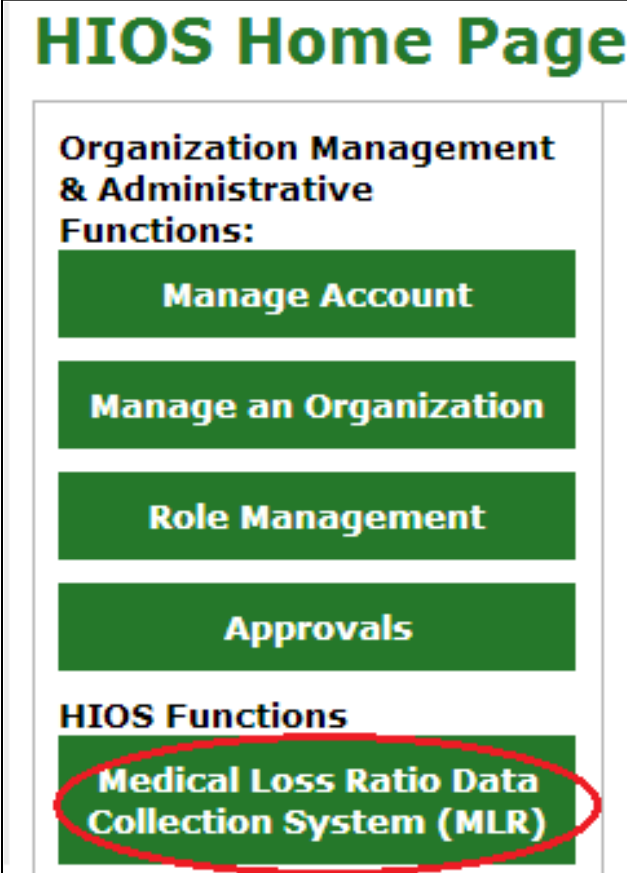
[Continue](#)

[Accessibility](#) | [Rules of Behavior](#) | [Web Policies](#) | [File Formats and Plug-Ins](#)

U.S. Department of Health & Human Services · 200 Independence Avenue, S.W. · Washington, D.C. 20201

# How to access the MLR Homepage

To access the MLR module, click the '**Medical Loss Ratio Data Collection System (MLR)**' tab on the HIOS homepage.



The screenshot shows the HIOS Home Page with a list of functions under the heading "Organization Management & Administrative Functions:". The functions listed are "Manage Account", "Manage an Organization", "Role Management", and "Approvals". Below this list is a section titled "HIOS Functions" which includes "Medical Loss Ratio Data Collection System (MLR)". This last option is circled in red.

**HIOS Home Page**

**Organization Management & Administrative Functions:**

- Manage Account
- Manage an Organization
- Role Management
- Approvals

**HIOS Functions**

- Medical Loss Ratio Data Collection System (MLR)

# MLR Homepage

The screenshot shows the homepage of the Health Insurance Oversight System (HIOS) Medical Loss Ratio Data Collection System. The page has a green header with the title "Health Insurance Oversight System Medical Loss Ratio Data Collection System". Below the header, there is a date "Friday, March 15, 2013" and a navigation bar with buttons for "HIOS MAIN PAGE", "HOME", "FAQ", "CONTACT US", and "SIGN OUT". The user name "Sai Paleti" is displayed in the top right corner. A horizontal menu contains five items: "Company/Issuer Associations", "Download Templates", "Upload MLR Annual Form", "Upload Supplemental Materials", and "View Uploaded Data". The main content area features an "Announcements" section with a welcome message and a "Related Links" sidebar containing two links: "MLR Website" and "MLR Instructions Document [opens in .pdf format, 199.9KB]". The footer includes links for "Accessibility", "Rules of Behavior", "Web Policies", and "File Formats and Plug-Ins", along with the address "U.S. Department of Health & Human Services - 200 Independence Avenue, S.W. - Washington, D.C. 20201".

## Health Insurance Oversight System Medical Loss Ratio Data Collection System

Friday, March 15, 2013

[HIOS MAIN PAGE](#) [HOME](#) [FAQ](#) [CONTACT US](#) [SIGN OUT](#)

Sai Paleti

[Company/Issuer Associations](#) [Download Templates](#) [Upload MLR Annual Form](#) [Upload Supplemental Materials](#) [View Uploaded Data](#)

### Announcements

Welcome to Medical Loss Ratio! The Health Insurance Oversight System (HIOS) provides Issuers with the capability to submit requested MLR data via online submission for review by HHS/CCIIO (Department of Health and Human Services /Center for Consumer Information and Insurance Oversight) to determine if the MLR is within acceptable thresholds. The following submission windows time periods are defined below:

### Related Links

- [MLR Website](#)
- [MLR Instructions Document \[opens in .pdf format, 199.9KB\]](#)

[Accessibility](#) | [Rules of Behavior](#) | [Web Policies](#) | [File Formats and Plug-Ins](#)

U.S. Department of Health & Human Services - 200 Independence Avenue, S.W. - Washington, D.C. 20201



# The MLR Reporting Process

The MLR reporting process involves the following steps:

Step 1 – Register for the HIOS MLR module.

Step 2 – Confirm company-issuer associations.

Step 3 – Download MLR-A templates.

Step 4 – Populate MLR-A templates.

Step 5 – Upload completed MLR-A templates.

Step 6 – Attest to accuracy of uploaded MLR data and supplemental materials.

# CONFIRMATION

Step 2 – Confirm Company-Issuer  
Associations

# Purpose of Confirming Company-Issuer Associations

- ❑ Every company will need to confirm the list of its associated issuers for which the company will report MLR data for the reporting year (i.e., for which States it will be reporting).
- ❑ HIOS will utilize the list of confirmed issuers to generate an MLR-A template for each issuer, with the header pre-populated with the company and issuer information (*e.g., HIOS ID, FEIN, Company Name, etc.*).
- ❑ The list of confirmed issuers will also be utilized to verify that we receive completed MLR-A templates for all issuers expected to be included in the report.
- ❑ You will not be able to download the pre-populated MLR-A templates until you confirm the associations.

# How to Confirm Company-Issuer Associations

- Select the “Company/Issuer Association” tab.
- Select the “Company”.
- Select the “Reporting Year”.
- Click “View Associations”.
- Confirm the list of issuers by clicking “Confirm”  
OR
- Update the pre-populated **MLR Company-Issuer Association Form** to add or remove any issuers.
- Upload the updated form back to the MLR module.
- Indicate if your company has only a small closed block of business as described in the 2013 MLR Report Instructions.
- Indicate your company’s federal tax exempt status, as established by the Internal Revenue Services

Company/Issuer Associations
Download Templates
Upload MLR Annual Form
Upload Supplemental Materials
View Uploaded Data

### Company and Issuer Reporting Associations

Please select the Company and Reporting Year, then select the “View Associations” button to view the company to issuer reporting associations.

(\*) Indicates a required field

**\*Company:**

**\*Reporting Year:**

[View Associations](#)

---

### Confirmation

**Small Closed Block of Business:** Please select “Yes” only if your company meets the small closed block criteria described in the MLR instructions.  
Yes

**Federal Tax Exempt:** Please select “Yes” only if your company meets the federal tax exempt criteria established by the Internal Revenue Service.  
Yes

**Group Name:** Company ABCD

**NAIC Group Code:** 12345

**Company Name:** Company 123

**NAIC Company Code:** 12345

**A.M. Best Number:**

**Federal EIN:** 123123123

**Address:** 123 Street Fairfax, Virginia 22124

HIOS Issuer ID	State	Health Insurance Coverage			Mini-Med			Expatriate		Student Health
		Individual	Small Group	Large Group	Individual	Small Group	Large Group	Small Group	Large Group	
36486	MA	No	No	No	No	No	No	No	No	Yes
72721	VT	Yes	Yes	No	No	No	Yes	Yes	Yes	Yes

If changes are needed to the associations, please download [this pre-populated Company-Issuer Association Form](#) [opens in .xlsx format], identify changes and upload below.

If the company to issuer associations are correct for the reporting year, please confirm:

*I have examined the data in the Company-Issuer Associations for my organization. To the best of my knowledge, it accurately represents the company-level business setup and organization of my company and the states in which we conduct business.*

[Confirm](#)

---

### Upload Company-Issuer Association Form

Please upload the Company-Issuer Association Form for your company. Files must have a .xls or .xlsx extension and cannot have file names that contain spaces or are longer than 100 characters.

[Browse...](#) No file selected.

[Upload](#)

# MLR Company-Issuer Association Form Example

## MLR Company-Issuer Association Form

Please review all issuer information, and make updates if necessary, for the MLR module of the Health Insurance Oversight System (HIOS). If updates to the company details displayed below are necessary, refer to HIOS Portal to edit the details, by selecting the 'Manage an Organization' link. Please note the updated company details will only be reflected once the MLR Company-Issuer Association form is downloaded again.  
**Note: Asterisk (\*) denotes a required field.**

FEIN:	123123123	A.M. Best Number:		Domiciliary Address Line 1:	123 Street
Company Name:	Company 123	NAIC Company Code:	12345	Domiciliary Address Line 2:	
Not-for-Profit?:	Yes	NAIC Group Code:		Domiciliary City:	Fairfax
DBA / Marketing Name:	Company 123	NAIC Group Name:	Company ABCD	Domiciliary State:	Virginia
				Domiciliary Zip:	22124
				Domiciliary Zip Plus 4:	

Please complete this portion of the MLR Company-Issuer Association Form to do either of the following within the MLR module of the Health Insurance Oversight System (HIOS).

- To add an Issuer-to-Company association, enter the existing HIOS Issuer ID and State. Please refer to HIOS Portal for the appropriate HIOS Issuer ID, by selecting 'Manage an Organization' link.
- To remove an existing Issuer-to-Company association, select "Delete" in the Action column
- To keep an existing Issuer-to-Company association unchanged, please leave the row unchanged
- Any changes to the Individual, Small Group, or Large Group health insurance coverage fields on this Form will not impact any other HIOS modules (e.g. PlanFinder, Rate Review, etc.)

	HIOS Issuer ID*	State*	Health Insurance Coverage*			Mini-Med*			Expatriate*		Student Health*	Action
			Individual	Small Group	Large Group	Individual	Small Group	Large Group	Small Group	Large Group	Individual	
1	72721	VT	Yes	Yes	No	No	No	Yes	Yes	Yes		
2	36486	MA	No	No	No	No	No	No	No	Yes	Delete	
3												
4												
5												

# The MLR Reporting Process

The MLR reporting process consists of the following steps:

Step 1 – Register for the HIOS MLR module.

Step 2 – Confirm company-issuer associations.

Step 3 – Download MLR-A templates.

Step 4 – Populate MLR-A templates.

Step 5 – Upload completed MLR-A templates.

Step 6 – Attest to accuracy of uploaded MLR data and supplemental materials.

# DOWNLOADING

Step 3 – Download MLR-A Templates

# Overview of Downloading MLR-A Templates

- ❑ Each company will have access to a set of MLR-A template files for each issuer with pre-populated header information, as well as an MLR-A template for the company's national Grand Total numbers.
- ❑ The MLR module will generate a zip file containing all MLR-A template files for the selected company and MLR reporting year.
- ❑ The zip file will only become available for download after company-issuer associations have been confirmed.



# How to Download MLR-A Templates

- Log into the HIOS MLR module.
- Select the *“Download Templates”* tab.
- Select the *“Company”*.
- Select the *“Reporting Year”*.
- Click *“Download Files”*.
- The MLR module will generate a zip file containing pre-populated MLR-A Templates (separate Excel files for each State of operation, plus one Excel file for the Grand Total).
- Extract the contents of the zip file into a folder on your computer.

# How to Download MLR-A Templates (screenshot)

The screenshot shows a web browser window displaying the 'Medical Loss Ratio Data Collection' portal. The page includes a date 'Tuesday, March 12, 2013' and a 'HIOS MAIN PAGE' button. Under the 'Download Templates' section, there are buttons for 'Download Templates', 'Upload MLR Annual Form', 'Upload Supplemental Materials', and 'View Uploaded Data'. A form below allows users to select a company ('Test User 3000') and reporting year ('2012'). A 'Download Files' button is visible. A WinZip Pro window is open, showing a list of files: 'MLR\_Template\_Grand\_Total.xls' and 'MLR\_Template\_Pennsylvania.xls'. To the right, an Excel spreadsheet is open, showing the 'Medical Loss Ratio Reporting Form Part 1 - Summary of Data'. The spreadsheet contains company information and a table for 'Part 1' with columns for line items, descriptions, and NAIC codes.

Part 1		NAIC Supp. Health Care Exhibit Line	Total as
1.	Premium		
1.1	Total direct premium earned	Pt 1, Ln 1.1	
1.2	Federal high risk pools	Pt 1, Ln 1.2	
1.3	State high risk pools	Pt 1, Ln 1.3	
1.4	Net assumed less ceded reinsurance premium earned (exclude amounts already reported in Line 1.1)	Pt 1, Ln 1.9	
1.5	Other adjustments due to MLR calculations - premium	Pt 1, Ln 1.10	
1.6	Risk revenue	Pt 1, Ln 1.11	
2.	Claims		
2.1	Total incurred claims	Pt 1, Ln 5.0	
2.2	Prescription drugs (informational only; already included in total incurred claims above)	Pt 1, Ln 2.2	
2.3	Pharmaceutical rebates (informational only; already excluded from total incurred claims above)	Pt 1, Ln 2.3	
2.4	State stop loss, market stabilization and claim/census based assessments (informational only; already excluded from total incurred claims above)	Pt 1, Ln 2.4	

# The MLR Reporting Process

The MLR reporting process consists of the following steps:

Step 1 – Register for the HIOS MLR module.

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Step 4 – Populate MLR-A templates.

Step 5 – Upload completed MLR-A templates

Step 6 – Attest to accuracy of uploaded MLR data and supplemental materials.

# POPULATING

Step 4 – Populate MLR-A Templates

# Overview of the MLR-A Template

The MLR-A template was developed to collect the data elements necessary to calculate issuers' MLRs and rebates. You will find that the MLR-A template is structurally similar to the NAIC Supplemental Health Care Exhibit.

	A	B	C	D	E	F	G	H	I	J	K
1	Department of Health and Human Services										
2	Medical Loss Ratio Reporting Form										
3	Part 1 - Summary of Data										
4											
5	Group Affiliation:				Federal EIN :						
6											
7	Company Name:				A.M. Best Number:				Issuer ID:		
8											
9	DBA / Marketing Name:				NAIC Group Code:				Business in the State of:		
10											
11	Address:				NAIC Company Code:				Domiciliary State:		
12											
13											
14											
15											
16											
17	<b>Part 1</b> NOTE: REFER TO MLR INSTRUCTIONS, FORMULAS RESOURCE AND TABLES RESOURCE FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.				NAIC Supp. Health Care Exhibit Line	Individual					
Total as of 12/31/12						Total as of 3/31/13	Dual Contract (Included in 3/31/13)	Deferred PY1 (Add)	Deferred CY (Subtract)	Total as of 12/31/13	
18						1	2	3	4	5	6
19	1	Premium									
20	1.1	Total direct premium earned			Pt 1, Ln 1.1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
21	1.2	Federal high risk pools			Pt 1, Ln 1.2						
22	1.3	State high risk pools			Pt 1, Ln 1.3						
23	1.4	Net assumed less ceded reinsurance premium earned (exclude amounts already reported in Line 1.1)			Pt 1, Ln 1.9						
24	1.5	Other adjustments due to MLR calculations - premium			Pt 1, Ln 1.10						
25	1.6	Risk revenue			Pt 1, Ln 1.11						
26											
27	2	Claims									
28	2.1	Total incurred claims			Pt 1, Ln 5.0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
29	2.2	Prescription drugs (informational only; already included in total incurred claims above)			Pt 1, Ln 2.2						

# How to populate the MLR-A Template

- ❑ You should populate all cells applicable to your block of business:
  - ❑ **White** cells indicate that data entry by the user is permitted.
  - ❑ **Pink** cells indicate that no data entry is permitted.
  - ❑ **Gray** cells indicate that no data entry is permitted. Entering data in the gray cells will result in an upload failure.
  - ❑ **Blue** cells indicate that a calculation by the issuer is required.

Part 1					Individual
NOTE: REFER TO MLR INSTRUCTIONS, FORMULAS RESOURCE AND TABLES RESOURCE FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.					
1	2	3	4	5	6
1	2	3	4	5	6
1	Department of Health and Human Services				
2	Medical Loss Ratio Reporting Form				
3	Part 1 - Summary of Data				
4					
5	Group Affiliation:	Federal EIN :			
6	Test User 3000	234040430			
7	Company Name:	A.M. Best Number:		Issuer ID:	
8	Test User 3000			71054	
9	DBA / Marketing Name:	NAIC Group Code:		Business in the State of:	
10	Test User 3000	234432		Pennsylvania	
11	Address:	NAIC Company Code:		Domiciliary State:	
12	12601 Fair Lakes Circle Wilkes Barre, PA 18711	24324		Pennsylvania	
13					
14					
15					
16					
17					
18					
19					
20	1. Premium	NAIC Supp. Health Care Exhibit Line	Total as of 12/31/12	Total as of 3/31/13	Dual Contract (Included in 3/31/13)
21	1.1 Total direct premium earned	Pt 1, Ln 1.1	1	2	3
22	1.2 Federal high risk pools	Pt 1, Ln 1.2			
23	1.3 State high risk pools	Pt 1, Ln 1.3			
24	1.4 Net assumed less ceded reinsurance premium earned (exclude amounts already reported in Line 1.1)	Pt 1, Ln 1.9			
25	1.5 Other adjustments due to MLR calculations - premium	Pt 1, Ln 1.10			
26	1.6 Risk revenue	Pt 1, Ln 1.11			
27	2. Claims				
28	2.1 Total incurred claims	Pt 1, Ln 5.0			
29	2.2 Prescription drugs (informational only; already included in total incurred claims above)	Pt 1, Ln 2.2			
30	2.3 Pharmaceutical rebates (informational only; already excluded from total incurred claims above)	Pt 1, Ln 2.3			
31	2.4 State stop loss, market stabilization and claim/census based assessments (informational only; already excluded from total incurred claims above)	Pt 1, Ln 2.4			
32	2.5 Net assumed less ceded claims incurred (exclude amounts already reported in Line 2.1)	Pt 1, Ln 5.1			
33	2.6 Other adjustments due to MLR calculations - claims incurred	Pt 1, Ln 5.2			

# How to populate the MLR-A Template

- You can copy and paste over blocks of data that do not contain pink or gray cells in the MLR-A template.
- The data entered on the Grand Total MLR-A template should be an aggregate of the data for all states. Data for experience that is to be reported only at the national level (Expatriate and Student Health Plan) should be entered only on the Grand Total MLR-A template.
- Save the completed MLR-A template file for upload to the MLR module.

# The MLR Reporting Process

The MLR reporting process consists of the following steps:

Step 1 – Register for the HIOS MLR module.

Step 2 – Confirm company-issuer associations.

Step 3 – Download MLR-A templates.

Step 4 – Populate MLR-A templates.

Step 5 – Upload completed MLR-A templates.

Step 6 – Attest to accuracy of the uploaded MLR data and supplemental materials.



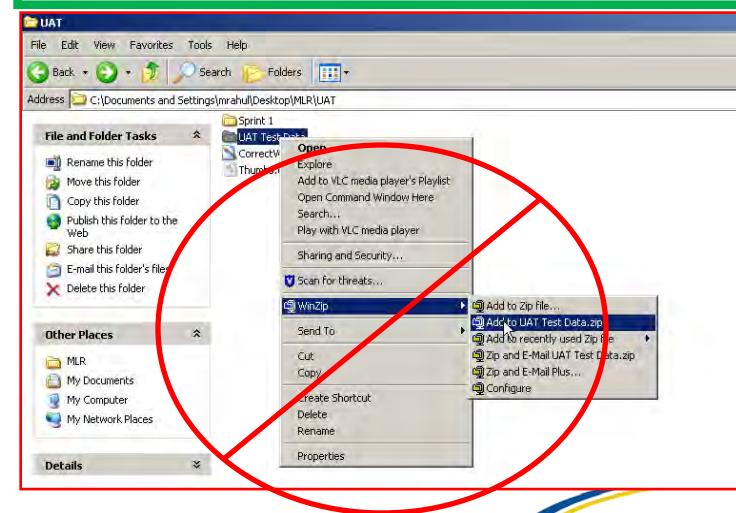
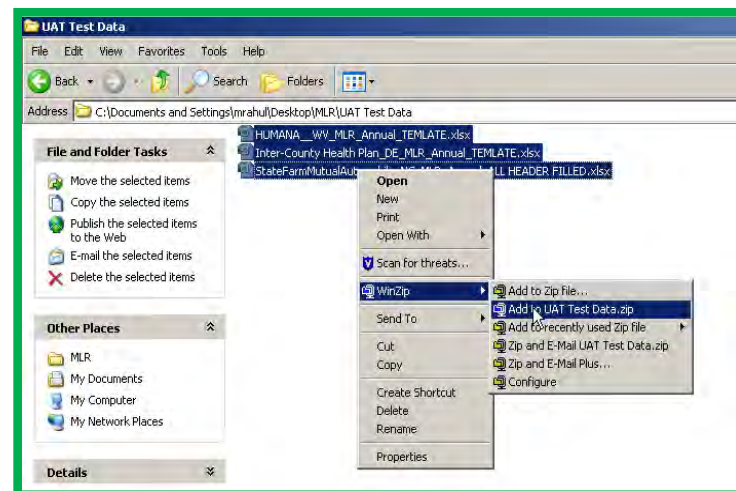
# UPLOADING

Step 5 – Upload completed MLR-A  
Templates

# Combining Completed MLR-A Templates in a Single Zip File

You must combine all completed MLR-A templates into a single zip file:

- ❑ CORRECT: Open the folder. Select all Excel files. Right-click on the selected files, choose “WinZip” and “Add to Zip file...” option, and type a file name at the end of the directory.
- ❑ Note: No spaces are allowed in the zip file name.
- ❑ INCORRECT: Do NOT zip the files at the folder level. Files will fail to upload.



# How to Upload the Zip File

- ❑ Select the “*Upload MLR Annual Form*” tab.
- ❑ Select the “*Company*”.
- ❑ Select the “*Reporting Year*”.
- ❑ Click “Browse” and select the zip file you created
- ❑ Click “Upload File”.
  - ❑ **Note:** No spaces are allowed in the zip file name.
- ❑ The system will indicate that the MLR-A data has been uploaded, pending validation checks.

Company/Issuer Associations | Download Templates | **Upload MLR Annual Form** | Upload Supplemental Materials | View Uploaded Data

### Upload MLR Annual Form

Please select the Company and Reporting Year you are uploading data for. Please upload a single zip file containing one spreadsheet for each state you are associated with, as well as a Grand Total Report spreadsheet. Then select the "Upload File" button.

**Note:** Only MLR templates and the Grand Total Report are accepted within the zip file. Please upload any supplemental files utilizing the "Upload Supplemental Materials" tab once the MLR Annual Form zip has been successfully processed by the system.

(\*) Indicates a required field

\*Company: Company 123  
\*Reporting Year: 2013  
Group Affiliation: Company ABCD  
You are associated with the following States: Massachusetts, Vermont

Please select the "Browse..." button to select a file in the correct .zip format for upload. After selecting the applicable file, select the "Upload File" button to start the upload.

Note: You must add each finalized template to a zip file. You cannot zip an entire folder at once.

# How to Upload Supplemental Materials

- Companies may submit supplemental materials to justify the data reported on any of the MLR-A templates.
- Submitting supplemental materials is optional and is not required for attestation to the accuracy of the MLR submission.
- You must upload the MLR-A templates for the company and the MLR reporting year *before* uploading supplemental materials.
- Note: No spaces are allowed in the supplemental material file names.
- Only PDF and MS Word documents are allowed.

# How to Upload Supplemental Materials

- ❑ Select the “*Upload Supplemental Materials*” tab.
- ❑ Select the “*Company*”.
- ❑ Select the “*Reporting Year*”.
- ❑ Click “Browse” and select the supplemental material files for upload.
- ❑ Click “Upload File(s)”.

The screenshot shows a web interface with a navigation bar at the top containing five tabs: 'Company/Issuer Associations', 'Download Templates', 'Upload MLR Annual Form', 'Upload Supplemental Materials' (which is highlighted in green), and 'View Uploaded Data'. Below the navigation bar is the main content area titled 'Upload Supplemental Materials'. It contains a paragraph of instructions: 'Please select the Company and Reporting Year associated to the Supplemental Materials, select the Supplemental Files you wish to upload, then select the "Upload File(s)" button.' Below this is a note: '(\*) Indicates a required field'. There are three required fields: '\*Company:' with a dropdown menu showing 'Test Company', '\*Reporting Year:' with a dropdown menu showing '2013', and 'Group Affiliation:' with a text input field containing 'Group ABCD'. Below these fields is the text 'You are associated with the following States:' followed by 'New York'. Another paragraph of instructions follows: 'Please select the "Browse..." button to select a file in the correct format for upload<sup>1</sup>. After selecting the applicable file(s), select the "Upload Files" button to start the upload<sup>2</sup>. The system only permits a maximum of 10 files to be uploaded at one time.' Below this text is a file selection area with a 'Browse...' button. At the bottom of the form are two buttons: 'Upload File(s)' and 'Reset'. At the very bottom of the page are two footnotes: <sup>1</sup> Files cannot contain spaces in the file name and must have a .doc, docx or .pdf extension. The system also will not accept files for upload that are larger than 30MB. <sup>2</sup> If a file has been previously uploaded into the system, it cannot be uploaded again unless the file name is changed. File names uploaded into the system must be unique.

# Upload Confirmation

- All identified Uploaders and Attesters will receive a confirmation email once the zip file has been uploaded successfully. The email will identify any validation warnings.
- If the upload fails, the identified Uploaders will receive an email indicating the reasons why the upload has failed.
- Once successfully uploaded, the MLR data will be ready for attestation.

# The MLR Reporting Process

The MLR reporting process involves the following steps:

Step 1 – Register for the HIOS MLR module.

Step 2 – Confirm company-issuer associations.

Step 3 – Download MLR-A templates.

Step 4 – Populate MLR-A templates.

Step 5 – Upload completed MLR-A templates.

Step 6 – Attest to accuracy of the uploaded MLR data and supplemental materials.

# ATTESTATION

Step 6 – Attest to accuracy of the uploaded  
MLR data and supplemental materials



# Notification that MLR Data is Ready for Attestation

- ❑ HIOS will notify Attesters by email once the MLR data have been uploaded and is ready for attestation.
- ❑ If the upload generated validation warnings, the Attesters and Uploaders will need to determine if the data submitted is valid. If so, the Attesters should proceed with the attestation process.
- ❑ The CEO Attester and CFO Attester must both attest to accuracy of the uploaded MLR data and supplemental materials in order for the filing to be complete.







# How to Attest

- Log into the HIOS MLR module.
- Select the “*Attestation*” tab.
- Select the “*Company*”.
- Select the “*Reporting Year*”.
- Click “*View Data*”.
- Select the checkbox that indicates that you attest to the accuracy of the MLR data.
- Click “*Save Attestation*”.

The screenshot shows the 'Attestation' tab in the HIOS MLR module. It includes a navigation bar with 'Company/Issuer Associations', 'View Uploaded Data', and 'Attestation'. The main content area has a heading 'Attestation' and a sub-heading 'Please select a Company and Reporting Year, then select the "View Data" button to view the uploaded MLR data below. (\*) Indicates a required field'. Below this are dropdown menus for 'Company' (Company 123) and 'Reporting Year' (2013), and a 'Group Affiliation' field (Company ABCD). A section titled 'You are associated with the following States:' lists Massachusetts and Vermont. A 'View Data' button is present. The status is 'Submitted with Warning(s)'. Below this is the 'Annual MLR Submission' section, which includes 'Date/Time Uploaded' (3/10/2014 1:24:48 PM), 'Uploaded By', 'Version' (Pending Attestation), 'Resubmission Requested' (No), 'Template Submitted' (123.zip (541.3KB)), and 'Comparison Report' (View Warnings and Comparison Report). A text box contains a disclaimer: 'The officers of this reporting issuer being duly sworn, each attest that he/she is the described officer of the reporting issuer, and that this MLR Reporting Form, the Company/Issuer Associations, and any supplemental submission that the issuer includes are full and true statements of all the elements included therein for the MLR reporting year stated above, and that the MLR Reporting Form has been completed in accordance with the Department of Health and Human Services' reporting instructions, according to the best of his/her information, knowledge and belief. Furthermore, the scope of this attestation by the described officer includes any related electronic filings and postings for the MLR reporting year stated above and which are required by Department of Health and Human Services under section 271B of the Public Health Service Act and implementing regulation.' Below this are two attestation checkboxes: 'CEO User Attestation' and 'CFO User Attestation', both with the text 'Attestation: I attest that the MLR Annual Form file uploaded is complete and accurate<sup>1</sup>'. A 'Save Attestation' button is at the bottom. A footnote states: '<sup>1</sup>Attestation is not permitted while an Annual MLR zip file is pending system processing. The applicable attestation checkbox will be disabled while a file is pending system processing.' The 'Supplemental Materials' section at the bottom indicates 'No supplemental materials have been uploaded.'

# The MLR Reporting Process

To recap: to file your MLR data, you will need to:

- Step 1 – Register for the HIOS MLR module 
- Step 2 – Confirm company-issuer associations 
- Step 3 – Download MLR-A templates 
- Step 4 – Populate MLR-A submission 
- Step 5 – Upload MLR-A submission 
- Step 6 – Attest to accuracy of the uploaded MLR data and supplemental materials 

# Next Steps and Wrap Up

If you have additional questions after this training, you can use any of the following:

- ❑ Issuer MLR Reporting Form Q&A calls:
  - ❑ CCIO will address questions about the 2013 MLR reporting form weekly, beginning April 17 through May 29, from 2 to 3pm (EDT).
- ❑ Email
  - ❑ MLR email box (MLRQuestions@cms.hhs.gov – policy related matters).
  - ❑ Exchange Operations Support Center (XOSC) email (CMS\_FEPS@cms.hhs.gov – technical matters).
- ❑ Telephone
  - ❑ Exchange Operations Support Center (XOSC) *telephone number* 855-267-1515 – technical matters.
- ❑ HIOS MLR User Guide
  - ❑ Accessible on the HIOS MLR module – via the FAQ section.

# 2013 Medical Loss Ratio Reporting



**Center for Consumer  
Information and  
Insurance Oversight**

**April 2014**

# Agenda

- Changes to the 2013 MLR Reporting Form
- Differences between the MLR Form and the Supplemental Health Care Exhibit (SHCE)
- Data Aggregation
- MLR Formula Tool
- Data Validations
- Expatriate Business
- Companies with only small closed blocks of business

# 2013 MLR Reporting Form Changes

Changes to the MLR Reporting Form in 2013 include:

- Added a column for Student Health Plans
- Added a drop-down for federal tax exempt status
- Added a new line for Patient Centered Outcomes Research Institute (PCORI) fees
- Added new lines for a temporary adjustment to the MLR denominator for 2014 ACA fees collected in 2013 for non-calendar year policies

# Differences from the SHCE

- ICD-10 and Health Insurance Technology (HIT)
  - The MLR Form excludes ICD-10 conversion expenses from HIT (Part 1 Line 4.5)
  - The SHCE includes ICD-10 conversion expenses in HIT (Part 1 Line 6.5)
- Community Benefit Expenditures (CBE)
  - The MLR Form has a line for deductible CBE (Part 1 Line 3.2c) and a line for all CBE (Part 1 Line 5.7)
  - The SHCE has a line for deductible CBE (Part 1 Line 1.6a) and a line for non-deductible CBE (Part 1 Line 10.4a)
- PCORI Fees
  - The MLR Form has a separate line for PCORI fees
  - The SHCE includes PCORI fees in the line for federal taxes



# Aggregating Experience

- All issuers are required to aggregate three years of experience
  - Exception: Report only 2013 data for student health plans
- Enter 2013 data in Parts 1, 2, 3 & 6; Part 4 Column CY; and Part 5 Sections 1-3
- Enter 2012 data in Part 4 Column PY1 and in Part 5 Section 4
  - Restate 2012 incurred claims (including reserves and the allowable fraud reduction expense) as of 3/31/2014 in Part 4 Line 1.2 Column PY1
- Enter 2011 data in the Part 4 Column PY2
  - Restate 2011 incurred claims (including reserves and allowable fraud reduction expenses) as of 3/31/2014 on Part 4 Line 1.2 Column PY2.
- Aggregate data for 2011, 2012 & 2013 in the Part 4 Total Column
  - MLRs are calculated using aggregated data
  - Rebates are calculated using only 2013 adjusted premium

# MLR Formula Tool

- CMS will post an Excel Formula Tool with MLR and rebate calculations on the CCIIO website
- To use the Formula Tool, enter:
  - 2013 data in Parts 1 and 2
  - 2011 and 2012 data in the PY2 and PY1 columns in Part 4
  - 2013 average deductible in Part 4
  - MLR standards for 2011, 2012 and 2013 in Part 4
- After the Formula Tool calculates the remaining Part 4 values, copy the data into the official 2013 reporting form (downloaded from HIOS) using one of the following methods:
  - Use the "Copy to HIOS Template" macro in the first tab of the Formula Tool -OR-
  - Manually copy and "paste values" into the official reporting form

# Data Validations

- Submissions undergo several automated data checks in HIOS
  - Validation errors (e.g. text into a numeric field) must be corrected prior to attestation
  - Validation warnings indicate unusual data (e.g. negative member months) but do not prevent a user from attesting
- CMS will post the validation rules on the CClIO website
- Warning emails sent to the issuer only contain some of the validation failures
- The full list of validation failures related to a particular MLR report can be found on the Warning and Comparison Report in HIOS

# Warning and Comparison Report

- The Warning and Comparison Report is available on the “View Uploaded Data” or the “Attestation” pages in HIOS
- The report has four tabs:
  - Validation Warnings: Inconsistencies and unusual data on a state report
  - Grand Total Warnings: Inconsistencies and unusual data on the Grand Total report
  - MLR Calculation Tab: Discrepancies between user-entered values and HIOS–calculated values
  - SHCE/MLR-A Warnings: Discrepancies between an issuer’s 2013 SHCE values and the values reported in the “12/31” columns of the 2013 MLR Form

# Expatriate Business

## Companies with Expatriate Business:

- For the 2013 MLR reporting year, CMS will not enforce the MLR rebate and reporting provisions for expatriate lines of business. (See tri-departmental guidance for more information <http://www.dol.gov/ebsa/faqs/faq-aca13.html>.)
- Companies that only have expatriate business do not need to file the 2013 MLR report
- Companies that have expatriate business in addition to other health insurance business should report expatriate business only in the “12/31 Expatriate” columns on Parts 1 & 2 of the “Grand Total” form

# Small Closed Blocks of Business Criteria

Issuers do not have to complete all sections of the 2013 MLR reporting form if they satisfy all of the following criteria:

1. Ceased offering health insurance coverage in every market and state in which it is licensed to offer health insurance coverage,
2. Have only grandfathered health plans in closed blocks of business that are in run-off,
3. Are exempted by the domiciliary state from filing an SHCE or similar state filing,
4. Have less than 1,000 life years nationwide (combined for all health insurance coverage) for the MLR reporting year, and
5. Have non-credible experience (using aggregated data from 2011, 2012, and 2013) in each state market in which it provides coverage.

# Small Closed Blocks of Business Reporting

An issuer that meets all of the criteria should:

- Select “Yes” in the “small closed blocks of business” box on the HIOS “company-issuer association” screen
- Complete only Part 4 Line 3.1 for all columns (PY2, PY1, CY, Total) of the MLR Form in every applicable state and market
- Use the HIOS “supplemental upload” function to submit:
  - Documentation of a filing exemption from the domiciliary state
  - A statement affirming that the issuer meets the small closed block criteria
- Attest to the submission in HIOS

# Questions and Resources

- For HIOS questions, please contact the Exchange Operations Support Center at [CMS\\_FEPS@cms.hhs.gov](mailto:CMS_FEPS@cms.hhs.gov) or 855-267-1515
- For questions related to the MLR Reporting Form, please email CCIIO at [MLRQuestions@cms.hhs.gov](mailto:MLRQuestions@cms.hhs.gov)
- CCIIO will host MLR Q&A conference calls every Thursday from 2pm to 3pm (EDT) from April 17 through May 29
- CCIIO's MLR website is <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/Medical-Loss-Ratio.html>