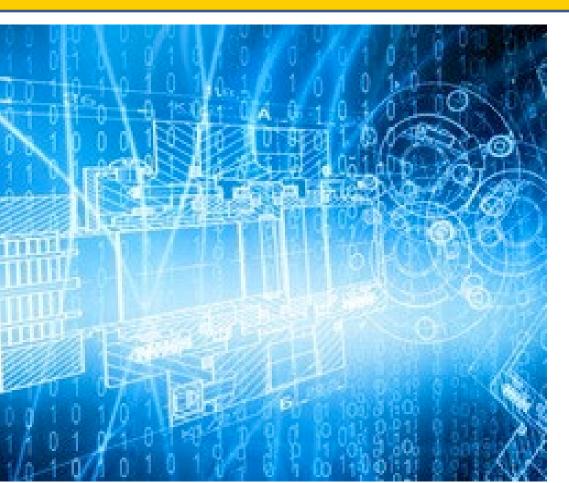# HIOS MLR TRAINING SESSION

Filing Medical Loss Ratio Annual Reports through HIOS

May 2022

Agenda - Training

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

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 – MLR Program

- The Patient Protection & Affordable Care Act requires health insurance issuers to report data on major categories of spending of policyholder premium, including the portion of premium revenues spent on clinical services provided to enrollees, quality improvement activities, & on all other non-claims costs. The proportion 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 collects the MLR data.

Overview – MLR Program (continued)

- 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 Excel templates (MLR Annual Reporting Form).

- The submission window for the 2021 reporting year will open on July 1, 2022.

- Submissions for the 2021 reporting year are due by **July 31, 2022.**

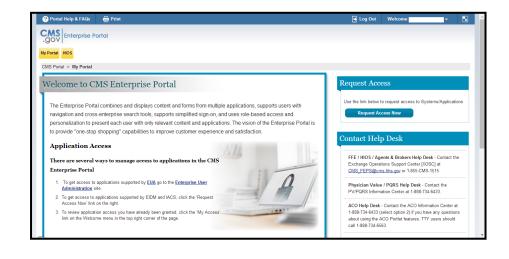# The MLR Reporting Process – Step 1

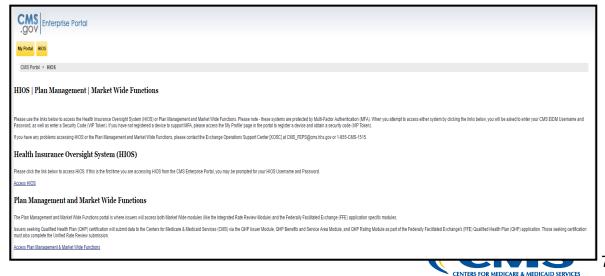The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module.

Step 2 – Confirm company-issuer association and disassociation.

Step 3 – Download MLR templates.

Step 4 – Populate MLR templates.

Step 5 – Upload completed MLR templates.

Step 6 – Upload supplemental materials.

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data

Accessing HIOS

- Users will log into the CMS Enterprise Portal with their IDM Credentials.

  - HIOS can be accessed through the CMS Enterprise Portal at http://portal.cms.gov

  - New users will need to create IDM account and request HIOS access

- Select the Access HIOS link; user will be redirected to the HIOS Home page.

Access HIOS through CMS Enterprise Portal

- To access the system, select the MLR module and select the '**Launch This Module'** button on the HIOS homepage.

MLR Homepage

ⓘ The submission period for the 2021 reporting year is open from 04/19/2022 01:00:00 AM to 12/31/2022 01:00:00 AM.

What would you like to work on today?

Confirm Issuers — Review, update and confirm issuer associations to specify the company's states for which HIOS should generate MLR templates.

Download Templates — Download the MLR templates and Attestation form.

Upload — Upload the MLR templates, Supplemental Materials and Attestation form.

View Data — View the data that has been successfully uploaded, including the system-generated Warnings and Comparison Report.

Reports — View and download operational reports.

Administration — Manage submission window re-opening and late submission filings. View/Download data extracts and PUF files.

❓ Questions?

For questions about MLR reporting, contact MLRQuestions@cms.hhs.gov.

Resources

- User Manual (1.43 MB, PDF)
- 2020 MLR Instructions Document (PDF) (0.37 MB, PDF)
- HIOS MLR Module and 2020 MLR Report Training (PDF) (1.46 MB, PDF)
- MLR Calculator (XLSM) (0.16 MB, XLSM)
- MLR Website
- FAQ (0.17 MB, PDF)

Information to Know

The HIOS MLR module will begin accepting data on Excel templates (MLR Annual Reporting Form) beginning July 1, 2022. Users will be able to download the blank MLR templates in advance of that date.

The 2021 MLR Form and Instructions are currently under review by the Office of Management and Budget (OMB). The Form is therefore subject to change. An issuer who uses the Form published in HIOS' MLR module in June 2022 will be deemed in compliance with the requirement to file its MLR data on a form prescribed by the Secretary even if that form differs from what is ultimately approved.

The MLR Reporting Process – Step 2

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module. ✓

Step 2 – Confirm company-issuer associations and disassociation.

Step 3 – Download MLR templates.

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Step 5 – Upload completed MLR templates.

Step 6 – Upload supplemental materials.

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data

Purpose of Confirming Company-Issuer Associations

- Every company will need to confirm the list of its associated issuers to 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 template for each issuer, with the pre-populated company and issuer information *(e.g., Company Name, HIOS ID, FEIN, etc.).*

- The list is also be used to verify the appropriate amount of MLR templates have been submitted.

- Uploader users are not able to download the pre-populated MLR templates until issuer associations are confirmed.

Confirming Company-Issuer Associations

- Navigate to the "Confirm Issuers" page
- Select the "Company" and "Reporting Year".
- Select the "Next" button.
- Indicate if your company has only a small closed block of business as described in the 2021 MLR Annual Reporting Form Instructions.
- Indicate your company's federal tax exempt status, as established by the Internal Revenue Service.
- View the list of issuers associated to company.
- Confirm the list of issuers by selecting "Confirm" button

Generating Company-Issuer Association Form

- Select the "Generate File" button.
- System will generate the company-issuer association form.
  - (Note: This process can take up to 15 minutes. The page automatically refreshes once the template generation has completed or user can refresh the page manually).
- System will display form link once generation has completed.
- Select the **Company-Issuer Association Form** link to download the form.

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:	
Company Name:	Company 123	NAIC Company Code:	12345
Not-for-Profit?:	Yes	NAIC Group Code:	
DBA / Marketing Name:	Company 123	NAIC Group Name:	Company ABCD

Domiciliary Address Line 1:	123 Street
Domiciliary Address Line 2:	
Domiciliary City:	Fairfax
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	Yes	
2	36486	MA	No	No	No	No	No	No	No	No	Yes	Delete
3												
4												
5												

Updating Company-Issuer Associations

- Update the pre-populated form to add or remove any issuers.

- Upload the updated form back to the MLR module.

- Once form is processed, view the updated list of associated issuers.
  - Email notification will be sent once form is processed.

- Confirm the list of issuers by selecting "Confirm" button.
  - Once confirmed, the company-issuer information becomes disabled for editing.

Upload Company-Issuer Association Form

Please Browse and Add 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 Files selected | Add

UPLOAD

Confirmation

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

I have examined the data in the Company-Issuer Associations list 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 the company has business subject to MLR.

CONFIRM

Company-Issuer Disassociations

- The "Unconfirm" button will be enabled, once the company-issuer association has been confirmed for the reporting year.

- Select the "Unconfirm" button to reset the company-issuer association confirmation.
  - The system will display the following message:
    "Confirmation: your company association has been unconfirmed"

Please select "Yes" only if your company is exempt from federal income tax under the Internal Revenue Code.

○ **Yes**
◉ **No**

Company Information

Group Name	**NAIC Group Code**
N/A	N/A

Company Name	**NAIC Company Code**
CommunityCare HMO, Inc.	11691

A.M. Best Number	**Federal EIN**
N/A	731433979

Address
218 W. 6th Street Tulsa, Oklahoma 74119

Showing 1-1 of 1 records   Records per page [10 ∨]

HIOS Issuer ID ⇕	State ▲
98905	Oklahoma

First   Previous   **1**   Next   Last

UNCONFIRM

The MLR Reporting Process – Step 3

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module. ✓

Step 2 – Confirm company-issuer associations and disassociation. ✓

Step 3 – Download MLR templates.

Step 4 – Populate MLR templates.

Step 5 – Upload completed MLR templates.

Step 6 – Upload supplemental materials.

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data

Overview of Downloading MLR Templates

- Each company will have access to a set of MLR template files for each of its associated issuers with pre-populated company information, as well as an MLR template for the company's national Grand Total numbers.

- Uploader users will need to generate the MLR template zip file.

- Once generated, the system will provide a zip file containing all MLR 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.

Generating the MLR Templates

- Navigate to the "Download Templates" page.

- Select the "Company" and "Reporting Year".

- Select the "Next" button.

- Select the "Generate File" button.

- System will generate the MLR templates (Note: This process can take up to 15 minutes. The page automatically refreshes once the template generation has completed or user can refresh the page manually).

- System will display template zip link once generation has completed.

Downloading the MLR Templates

- Select the **MLR Template** zip file link to download the templates.

- The zip file contains pre-populated MLR Templates; one for each issuer plus Grand Total template (named "HHS-MLR-2021.zip").

- Extract the contents of the zip file into a folder on your computer.

Generate File

Please select the "Generate Files" button to generate the MLR .zip file and the Attestation Form.

GENERATE FILES

File(s) to Download:

The MLR .zip file contains all of the state templates and the Grand Total template for your company.

HHS-MLR-2021-20220428125607.zip(631 KB, ZIP)

Last generated on 04/28/2022 12:56:09 PM

The Attestation form (.pdf format) contains the CEO/CFO Attester statements.

Attestation-Form.pdf(0.05 MB, PDF)

The MLR Reporting Process – Step 4

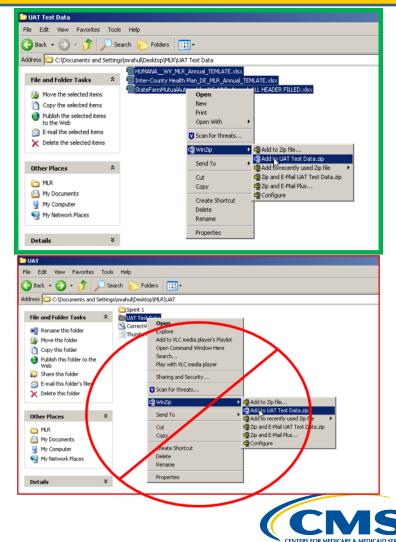The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module. ✓

Step 2 – Confirm company-issuer associations and disassociation. ✓

Step 3 – Download MLR templates. ✓

Step 4 – Populate MLR templates.

Step 5 – Upload completed MLR templates.

Step 6 – Upload supplemental materials.

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data

Populating the MLR Template

- Populate all cells applicable to your block of business:
  - **White** cells indicate that data entry by the user is permitted.
  - **Grey** cells indicate that no data entry is permitted. Entering data in the gray cells will result in an upload failure.
  - **Green** cells indicate that a calculation by the issuer is required according to the MLR Form instructions (values are not auto-calculated).
  - Tool-tips are used to explain the meaning of each colored cell within the template

	Line Description	SHCE	1 Health Insurance INDIVIDUAL Total as of 12/31/14	2 Health Insurance INDIVIDUAL Total as of 3/31/15	3 Health Insurance INDIVIDUAL Dual Contracts (Included in Total as of 3/31/15)	4 Health Insurance INDIVIDUAL Deferred PY1 (Add)
1	**Part 1 Summary of Data**					
2						
4	**1. Premium**					
5	1.1 Total direct premium earned					
6	1.2 Federal high risk pools	Pt 1, Ln 1.2				
7	1.3 State high risk pools	Pt 1, Ln 1.3				
8	1.4 Net assumed less ceded reinsurance premium earned (exclude amounts already reported in Line 1.1)	Pt 1, Ln 1.9				
9	1.5 Other adjustments due to MLR calculations - premium	Pt 1, Ln 1.10				
10	1.6 Risk revenue	Pt 1, Ln 1.11				
11	**2. Claims**					
12	2.1 Total incurred claims (MLR Form Part 2, Line 2.16)					
13	2.2 Prescription drugs (informational only; already included in total incurred claims above)	Pt 1, Ln 2.2				
14	2.3 Pharmaceutical rebates (informational only; already excluded from total incurred claims above)	Pt 1, Ln 2.3				
15	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				

Populating the MLR Template continued

- You can copy and paste blocks of data.

- When copying and pasting, select the Paste Values option in order to prevent inadvertently modifying the template. Alternatively, use the MLR Calculator to calculate and copy data into the MLR template.

- The data entered on the Grand Total MLR 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 Plans) should be entered only on the Grand Total MLR template.

- Save the completed MLR template file for upload to the MLR module.

The MLR Reporting Process – Step 5

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module. ✓

Step 2 – Confirm company-issuer associations and disassociation. ✓

Step 3 – Download MLR templates. ✓

Step 4 – Populate MLR templates. ✓

Step 5 – Upload completed MLR templates.

Step 6 – Upload supplemental materials.

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data

Combining Completed MLR Templates into Zip File

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

- **CORRECT:** Open the folder. Select <u>all</u> Excel files. Right-click the selected files, choose "WinZip" and "Add to Zip file…" option OR choose "Send to" and "Compressed (zipped) folder" option. 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.

Uploading the Zip File – Step 1

- Navigate to the 'Upload' page.

- Select the "Company" and "Reporting Year".

- Select the **MLR Annual Form** from the "File Type" drop down.

- Select the "Next" button.
  - If incorrect values were selected in above steps, the user can change values by selecting the **'Revisit this step'** button.

Uploading the Zip File – Step 2

- Select the **'Browse'** button to browse for a file to upload.

- Select the **'Add'** button to add the file.
  - If incorrect file was selected, select the **'Remove'** button to remove the file. User will need to browse and select file again.
  - Note: No spaces are allowed in the zip file name.

- Select the **'Next'** button.

Uploading the Zip File – Step 3

- Review the selected file details (i.e.: Company, Reporting Year, File Type, File selected, Associated States, etc.).

- Select **'Submit'** button to upload file for processing.

- The system will display confirmation message indicating to the user the file is being processed.

Upload Confirmation

- All 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 Uploaders will receive an email indicating the reasons why the upload failed.

- Once successfully uploaded, the MLR data is ready for review and attestation.

The MLR Reporting Process – Step 6

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module. ✓

Step 2 – Confirm company-issuer associations and disassociation. ✓

Step 3 – Download MLR templates. ✓

Step 4 – Populate MLR templates. ✓

Step 5 – Upload completed MLR templates. ✓

Step 6 – Upload supplemental materials.

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data

Supplemental Materials

- Companies may submit supplemental materials to justify or explain the data reported on any of the MLR templates.

- Submitting supplemental materials is optional and not required for attestation to the accuracy of the MLR submission.

- The MLR templates must be uploaded and successfully processed *before* uploading supplemental materials.

  - Note: No spaces are allowed in the supplemental material file names.

  - Only PDF and MS Word documents are allowed.

Uploading Supplemental Materials – Step 1

- Navigate to the 'Upload' page.

- Select the "Company" and "Reporting Year".

- Select **Supplemental Materials** from the "File Type" drop down.

- Select the "Next" button.
  - If incorrect values were selected in above steps, the user can change values by selecting the **'Revisit this step'** button.

Uploading Supplemental Materials – Step 2

- Select the **'Browse'** button to browse for a file to upload.

- Select the **'Add'** button to add the file.
  - If incorrect file was selected, select the **'Remove'** button to remove the file. User will need to browse and select file again.
  - Note: No spaces are allowed in the file name.

- Select the **'Next'** button.

Uploading Supplemental Materials – Step 3

- Review the selected file details (i.e.: Company, Reporting Year, File Type, File selected, Associated States, etc.).

- Select **'Submit'** button to upload file.

- The system will display confirmation message indicating to the user the file is uploaded successfully.

The MLR Reporting Process – Step 7

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module. ✓

Step 2 – Confirm company-issuer associations and disassociation. ✓

Step 3 – Download MLR templates. ✓

Step 4 – Populate MLR templates. ✓

Step 5 – Upload completed MLR templates. ✓

Step 6 – Upload supplemental materials. ✓

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data

Attesting to the Uploaded Data

- The attestation process requires the CEO and CFO attester to sign a hard-copy form that is downloaded by the uploader from the "Download Templates" page of HIOS.

- **Note: Attesters are NOT required to register or access HIOS MLR to complete the attestation process.**

- The Uploader user will upload the signed Attestation Form to the system.

Generate File

Please select the "Generate Files" button to generate the MLR .zip file and the Attestation Form.

GENERATE FILES

File(s) to Download:

The MLR .zip file contains all of the state templates and the Grand Total template for your company.

HHS-MLR-2021-20220428125607.zip(631 KB, ZIP)

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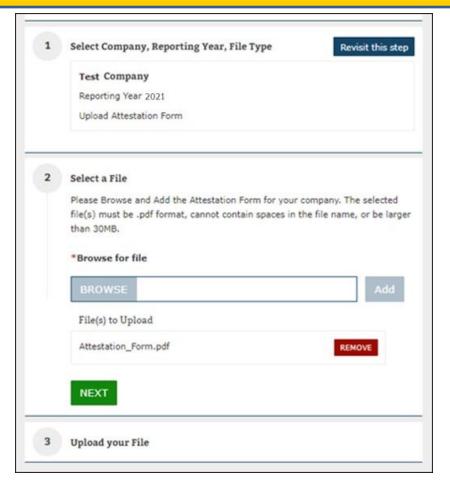
Uploading Attestation Form – Step 1

- Navigate to the 'Upload' page.

- Select the "Company" and "Reporting Year".

- Select **Attestation Form** from the "File Type" drop down.

- Select the "Next" button.
  - If incorrect values were selected in above steps, the user can change values by selecting the **'Revisit this step'** button.

Uploading Attestation Form – Step 2

- Select the **'Browse'** button to browse for a file to upload.

- Select the **'Add'** button to add the file.
    - If incorrect file was selected, select the **'Remove'** button to remove the file. User will need to browse and select file again.
    - Note: No spaces are allowed in the file name.

- Select the **'Next'** button.

Uploading Attestation Form – Step 3

- Review the selected file details (i.e.: Company, Reporting Year, File Type, File selected, Associated States, etc.).

- Select **'Submit'** button to upload file.

- The system will display confirmation message indicating to the user the file is uploaded successfully.

- The MLR data and supplemental materials have now been attested the filing is complete.

The MLR Reporting Process – Step 8

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module. ✓

Step 2 – Confirm company-issuer associations and disassociation. ✓

Step 3 – Download MLR templates. ✓

Step 4 – Populate MLR templates. ✓

Step 5 – Upload completed MLR templates. ✓

Step 6 – Upload supplemental materials. ✓

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials. ✓

Step 8 – View Data

View Data

- This page provides company Uploader and Attester users with the ability to view the uploaded MLR data, Supplemental Material file(s) and Attestation Form.

- The Warnings and Comparison Report also provides users with reports
  - 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 2021 SHCE values and the values reported in the "12/31" columns of the 2021 MLR Annual Reporting Form
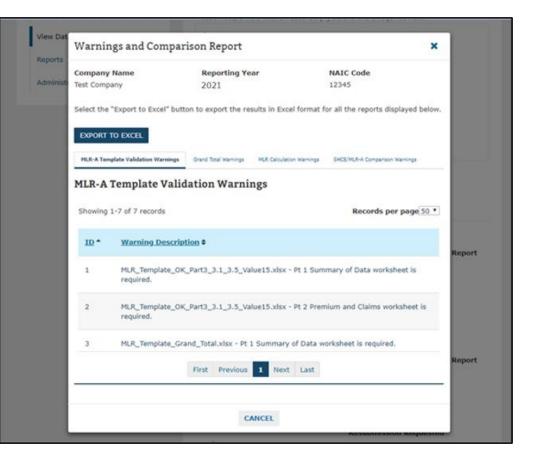
View Data (continued)

- Navigate to the 'View Data' page.

- Select the "Company" and "Reporting Year".

- The uploaded MLR data, Supplemental Material file(s) and Attestation Form will be displayed in the appropriate uploaded data section.
  - Only files that have been uploaded and successfully processed will be displayed. If no files have been uploaded and successfully, the applicable data section will provide message indicating such.

- The user can download the uploaded data by selecting the link for each document.

View the Warnings and Comparison Report

- Navigate to the 'View Data' page.

- Select the "Company" and "Reporting Year".

- Select the 'Next' button.

- Under the MLR Submission section, select the 'View Report' link.

- System displays the Warnings and Comparison Report consisting of the following tabs :
  - Validation Warnings Report
  - Grand Total Warnings Report
  - MLR Calculation Warnings Report
  - SHCE/MLR-A Warnings Report

- Users can also export the report by selecting on the 'Export to Excel' button.

The MLR Reporting Process – Completed

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module. ✓

Step 2 – Confirm company-issuer associations and disassociation. ✓

Step 3 – Download MLR templates. ✓

Step 4 – Populate MLR templates. ✓

Step 5 – Upload completed MLR templates. ✓

Step 6 – Upload supplemental materials. ✓

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials. ✓

Step 8 – View Data. ✓

Contacts & Additional Resources

- Email:

  - MLR policy matters: MLRQuestions@cms.hhs.gov.

  - Technical matters: CMS_FEPS@cms.hhs.gov (Marketplace Service Desk)

- Telephone:

  - Technical matters: 855-267-1515 (Marketplace Service Desk)

- HIOS MLR User Guide:

  - Accessible on the HIOS MLR module via the Related Links and HIOS Knowledge Center. Also posted here: https://www.cms.gov/CCIIO/Resources/Training-Resources/index.html