

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
Learn about [your healthcare options](#) Search CMS.gov

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

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

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

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

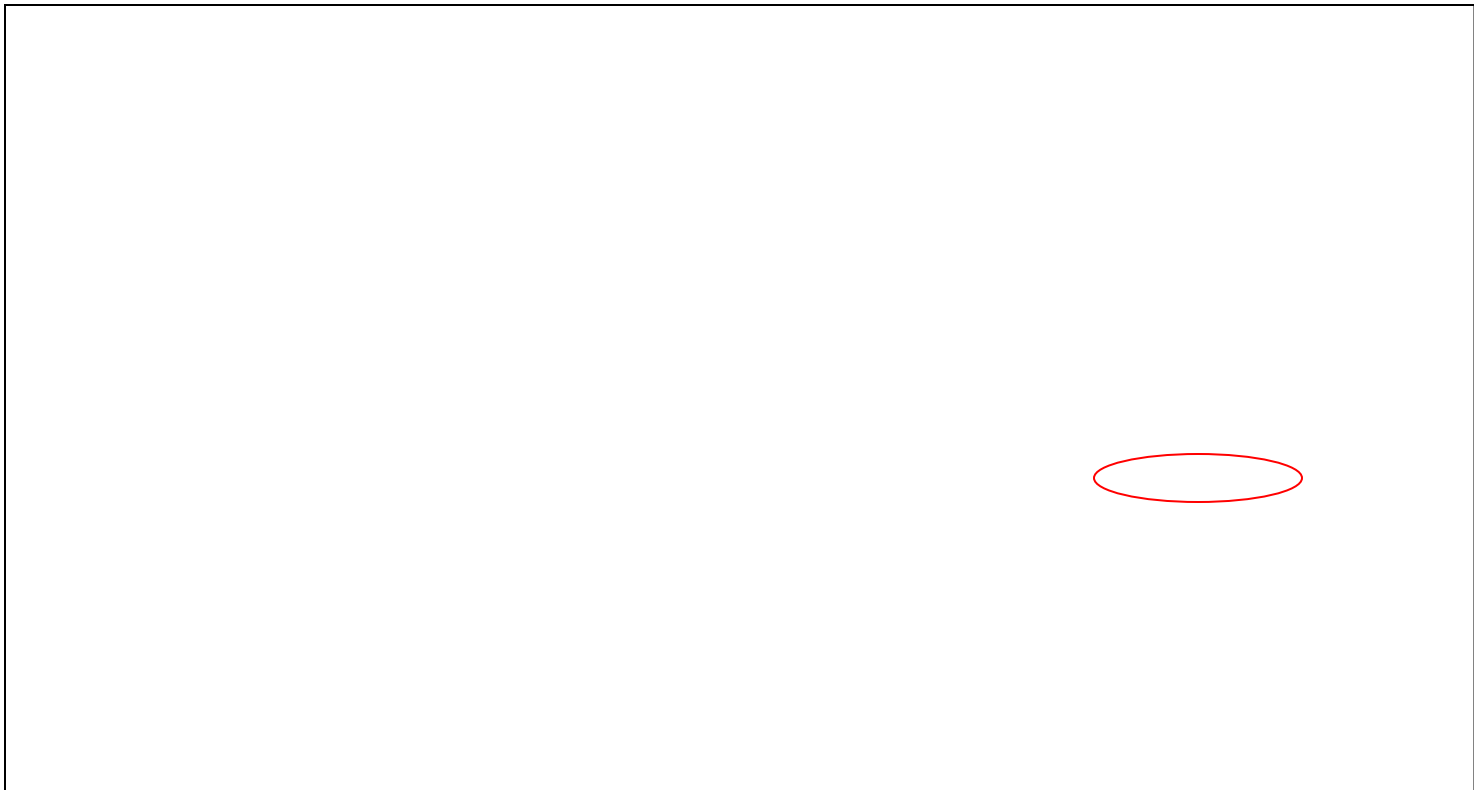
[States Moving Forward to Implement Health Reform](#)

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.



EIDM Account Registration for New Users

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

The image shows a screenshot of the CMS.gov Enterprise Portal Registration page. At the top, there is a progress bar with four steps: 'Your Information', 'Verify Identity', 'Choose User ID and Password', and 'Complete Registration'. The 'Your Information' step is highlighted with a red circle, and a red arrow points to it from the text above. Below the progress bar, the page title is 'CMS.gov | Enterprise Portal' and 'Centers for Medicare & Medicaid Services'. The main heading is 'Your Information'. The form contains the following 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, there are 'Cancel' and 'Next' buttons.

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.gov' logo is visible next to the 'Enterprise Portal' text. A tabbed interface shows 'My Portal' and 'HIOS' tabs, with the 'HIOS' tab highlighted and circled. Below the tabs, the breadcrumb 'CMS Portal > My Portal' is shown. 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.' Below the banner are three buttons: 'CMS Enterprise Portal', 'Medicaid/CHIP', and 'Medicare Shared Savings Program'. To the right, a 'CMS News' section lists several articles with links, including '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', and '32 Health Systems Ready to Improve Care, Saving up to \$1.1 Billion'. A 'View More News & Events' button is at the bottom of this section. At the bottom of the page, there is a statement 'CMS Provides Health Coverage for 100 Million People...' and a 'Medicare.gov' logo with a link for 'Information for people with Medicare, Medicare open enrollment, and benefits.'

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.

NA4A9

[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.

(*) Indicates a required field

Title (Name):	
*First Name:	
Middle Name:	
*Last Name:	
Suffix:	
*Job Title:	
*Organization Name:	
*Email Address:	
Phone Type:	
*Phone: (Format: 123-456-7890)	
Phone Ext:	
Address Type:	
Address Line 1:	
Address Line 2:	
City:	
State:	
ZIP code:	-

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 - HIOS interface. The main content area features a 'Page Title' section with the heading 'Welcome' and a paragraph of placeholder text. Below this is the 'Health Insurance Oversight System (HIOS)' section, which includes a circled link labeled 'Access HIOS'. A red arrow originates from this link and points to the 'Health Insurance Oversight System' page shown in an inset. The inset page has a green header and a sidebar with 'Organization Management & Administrative Functions' (Manage Account, Register an Organization, Role Management) and 'HIOS Functions' (Health Plan and Other Entity Enumeration System). The main content of the inset page includes 'HIOS Home Page' and 'Announcements'.

Health Insurance Oversight System

HOME | FAQ | CONTACT US | SIGN OUT

Welcome

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

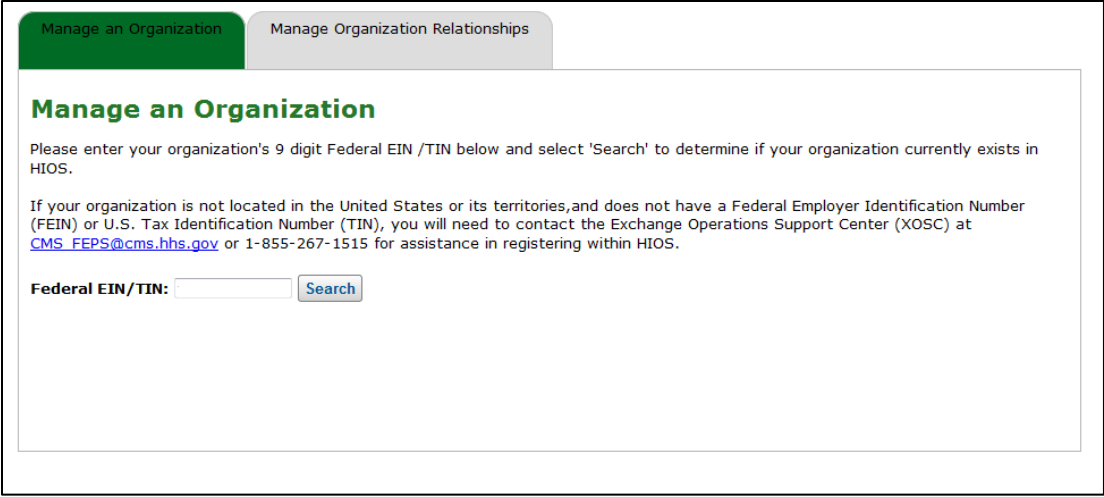
HIOS Main Page

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'. The 'Manage an Organization' section contains the following text:

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_FPSP@cms.hhs.gov or 1-855-267-1515 for assistance in registering within HIOS.

Federal EIN/TIN:

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 'Manage an Organization' section 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.' Below this is a 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_FEPS@cms.hhs.gov or 1-855-267-1515 for assistance in registering within HIOS.' There is a text input field for 'Federal EIN/TIN:' with the value '11111111' and a 'Search' button. Below this is the heading 'Organization' and the sub-heading 'No Organization Found'. The text continues: 'You may register your organization in HIOS by selecting the 'Create Organization' button below to enter your organization's information.' This is followed by the question 'Is your primary business health insurance coverage?' with two radio button options: 'Yes' and 'No'. At the bottom is a 'Create Organization' button.

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:	☐
Co-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

[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	2212 4	

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

Welcome to the Health Insurance

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 'Health Insurance Oversight System' interface. At the top, there's a green header with the system name. Below it, a navigation bar includes links for HOME, FAQ, CONTACT US, and SIGN OUT, along with a 'Welcome Sai Paleti' message. The main content area has two tabs: 'View Existing Roles' and 'Request Role' (which is active). Under the 'Request Role' tab, there's 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](#)'. Below the instructions are 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'). 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, followed by the U.S. Department of Health & Human Services address and copyright information for 2020.

Company to Role Association

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

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](#)

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

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Company Association

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

Health Insurance Oversight System

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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

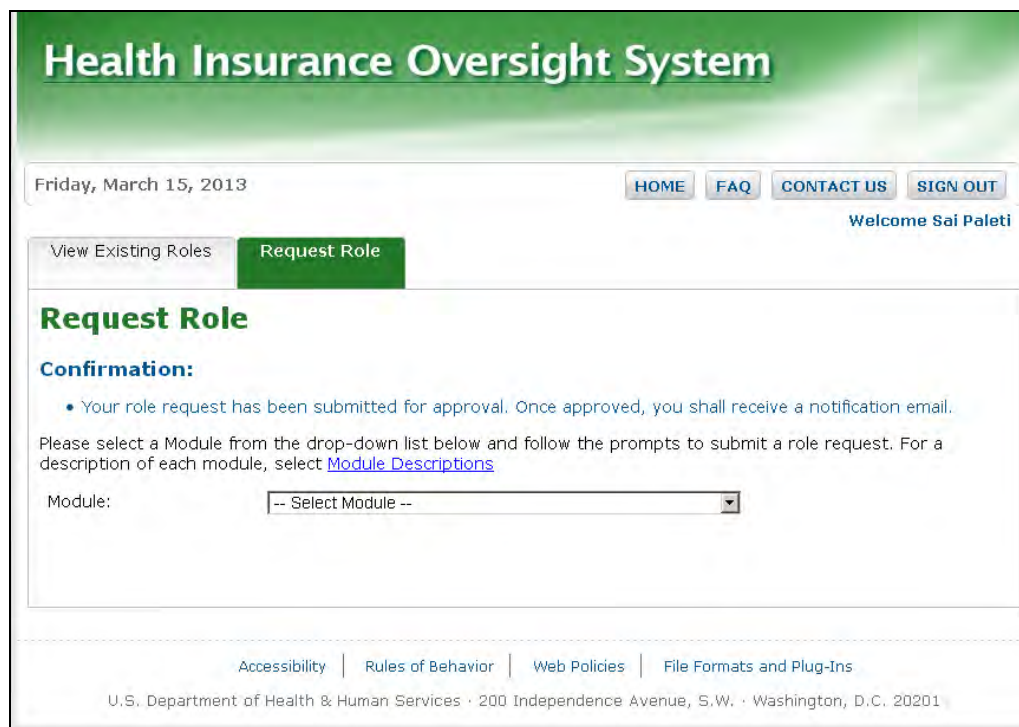
❑ Review your selections and click the '**Submit**' button to submit the new role request for approval.

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

The screenshot shows the 'Health Insurance Oversight System' interface. At the top, there's a green header with the system name. Below it, a navigation bar includes links for HOME, FAQ, CONTACT US, and SIGN OUT, along with a welcome message 'Welcome Sai Paleti'. The main content area has two tabs: 'View Existing Roles' and 'Request Role' (which is active). Under the 'Request Role' tab, there's a section titled 'Request Role' with instructions: 'Please review your selections below, and select 'Submit' to submit the new role request for approval, or select 'Back' to make changes.' Below this, a form displays the following selections: 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, followed by the U.S. Department of Health & Human Services address and copyright information for 2020.

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 'Health Insurance Oversight System' interface. At the top, there's a green header with the system name. Below it, a navigation bar includes a date (Friday, March 15, 2013) and links for HOME, FAQ, CONTACT US, and SIGN OUT. A user greeting 'Welcome Sai Paleti' is on the right. The main content area has two tabs: 'View Existing Roles' and 'Request Role' (which is active). Under the 'Request Role' tab, the heading 'Request Role' is followed by a 'Confirmation:' section. This section contains a blue bullet point stating that the role request has been submitted for approval and that a notification email will be received upon approval. Below this, instructions prompt the user to select a module from a drop-down list and follow prompts to submit a request, with a link to 'Module Descriptions'. A drop-down menu labeled 'Module:' currently shows '-- Select Module --'. 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 the year 20201.

Health Insurance Oversight System

Friday, March 15, 2013

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

Welcome Sai Paleti

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

Request Role

Confirmation:

- Your role request has been submitted for approval. Once approved, you shall receive a notification email.

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:

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

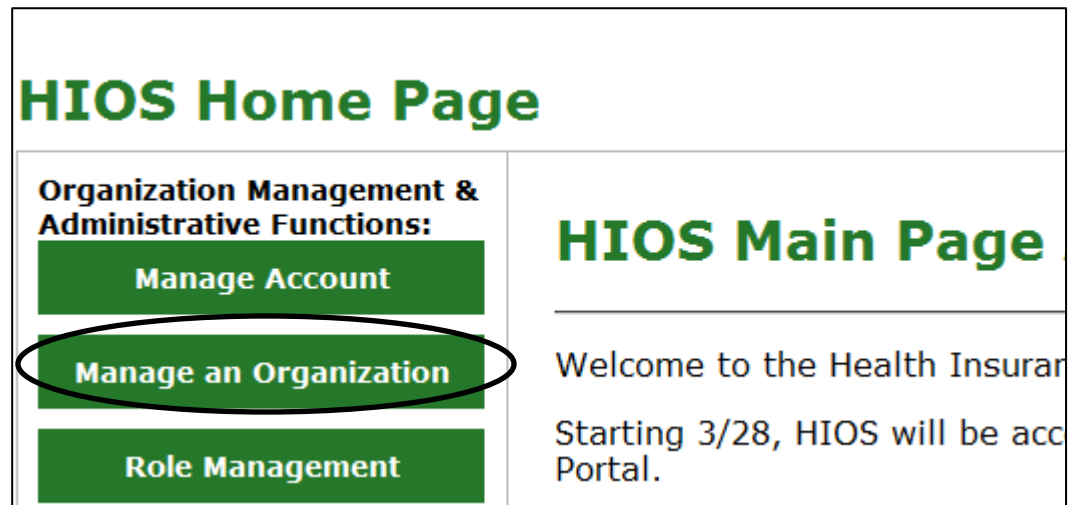
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Registering a New Issuer in HIOS

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.



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 or 1-855-267-1515 for assistance in registering within HIOS.

Please select your Organization Identifier Type

☒ Federal EIN/TIN

Federal EIN/TIN 222222222

Organization

Organization Legal Name	Federal EIN/TIN	Action
Test Company 222	222222222	View

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
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

[Back](#)

[Save and Add Another Issuer](#)

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:

[Back](#) [Save and Add Another Issuer](#)

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	View Delete

[Submit](#)

New Issuer Confirmation

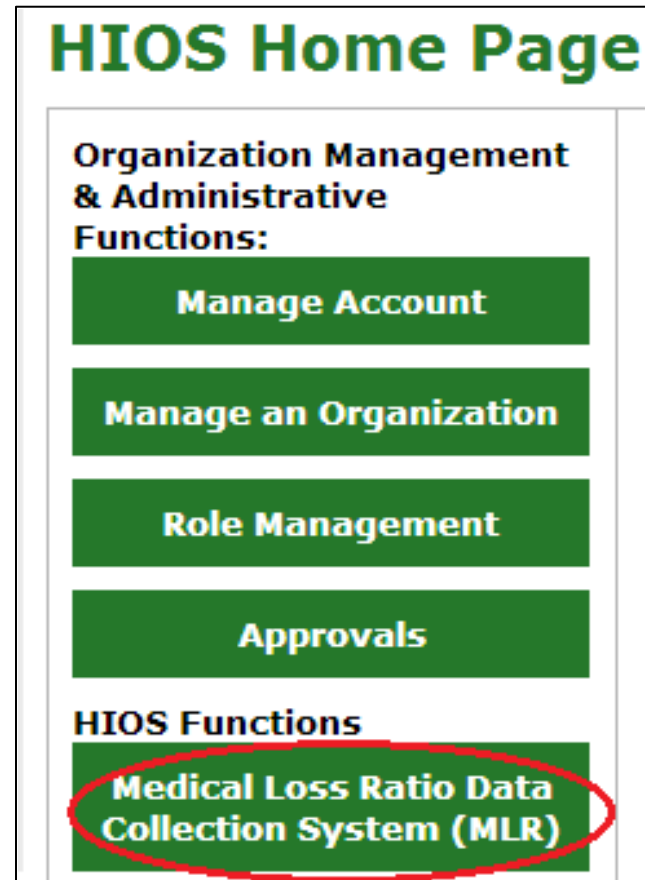
After the request to register the issuer(s) has been submitted, the user will receive an email notification with the new HIOS Issuer ID. Please save a copy for your reference.

The screenshot shows the 'Health Insurance Oversight System' interface. At the top, there's a green header with the system name. Below it, a navigation bar contains links for HOME, FAQ, CONTACT US, and SIGN OUT. A 'Welcome' message is displayed. The main section is titled 'New Issuer Confirmation' and contains a message stating that the request to register the issuers below has been submitted for approval. A table lists the registered issuers, with one entry: 'Company 321321' from 'AZ' with Federal EIN '321321321'. A 'Continue' button is located at the bottom right of the table area. The footer includes 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.

Issuer Legal Name	Registered State	Federal EIN
Company 321321	AZ	321321321

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.



MLR Homepage

The screenshot shows the homepage of the Health Insurance Oversight System (HIOS) Medical Loss Ratio Data Collection System. The header features the system name in a green banner. Below the header, there is a navigation bar with buttons for 'HIOS MAIN PAGE', 'HOME', 'FAQ', 'CONTACT US', and 'SIGN OUT'. A date stamp 'Friday, March 15, 2013' is on the left, and a user name 'Sai Paleti' is on the right. A central menu contains buttons for 'Company/Issuer Associations', 'Download Templates', 'Upload MLR Annual Form', 'Upload Supplemental Materials', and 'View Uploaded Data'. The main content area is titled 'Announcements' and contains a welcome message. A 'Related Links' sidebar on the right lists 'MLR Website' and 'MLR Instructions Document'. The footer includes links for 'Accessibility', 'Rules of Behavior', 'Web Policies', and 'File Formats and Plug-Ins', along with the address of the U.S. Department of Health & Human Services.

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: 123123123

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 .xlsx or .xls 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
 Company Name: Company 123
 Not-for-Profit?: Yes
 DBA / Marketing Name: Company 123

A.M. Best Number:
 NAIC Company Code: 12345
 NAIC Group Code:
 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												

The MLR Reporting Process

The MLR reporting process consists of the following steps:

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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 displays the MLR Reporting System interface in a web browser and an Excel spreadsheet template.

Web Interface (Left):

- Page Title: Medical Loss Ratio Data Collection
- Date: Tuesday, March 12, 2013
- Buttons: Download Templates, Upload MLR Annual Form, Upload Supplemental Materials, View Uploaded Data
- Form Fields:
 - *Company: Test User 3000
 - *Reporting Year: 2012
 - Group Affiliation: (dropdown)
 - You are associated with the following States: Pennsylvania
- Download Files button
- Zip File to Download: HHS-MLR-2012.zip

Excel Template (Right):

MLR_Template_Pennsylvania.xls (Compatibility Mode) - Microsoft Excel

Part 1 - Summary of Data

Line	Description	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	
Pt 1 - Summary of Data			

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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	Part 1			NAIC Supp. Health Care Exhibit Line	Individual					
18	NOTE: REFER TO MLR INSTRUCTIONS, FORMULAS RESOURCE AND TABLES RESOURCE FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.				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
19	1	Premium			1	2	3	4	5	6
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.

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				
21				
22				
23				
24				
25				
26				
27				
28				
29				
30				
31				
32				
33				

Part 1		NAIC Supp. Health Care Exhibit Line	Total as of 12/31/12	Total as of 3/31/13	Individual Dual Contract (Included in 3/31/13)	Deferred PY1 (Add)	Deferred CY (S)
NOTE: REFER TO MLR INSTRUCTIONS, FORMULAS RESOURCE AND TABLES RESOURCE FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.			1	2	3	4	5
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					
2.5	Net assumed less ceded claims incurred (exclude amounts already reported in Line 2.1)	Pt 1, Ln 5.1					
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.

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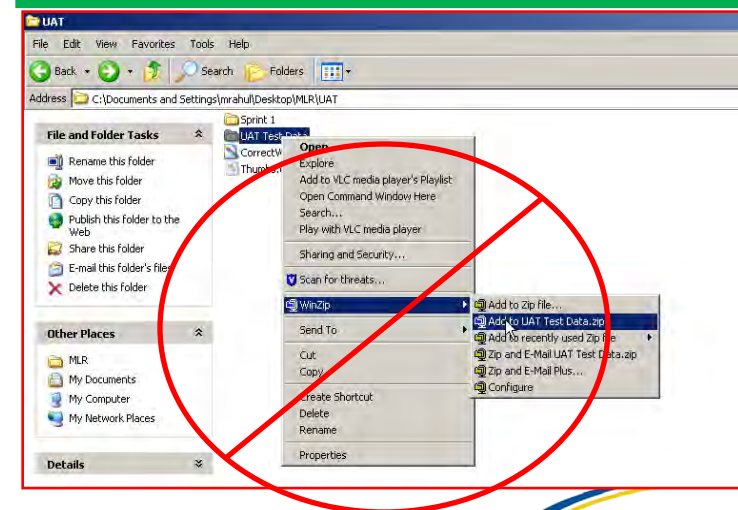
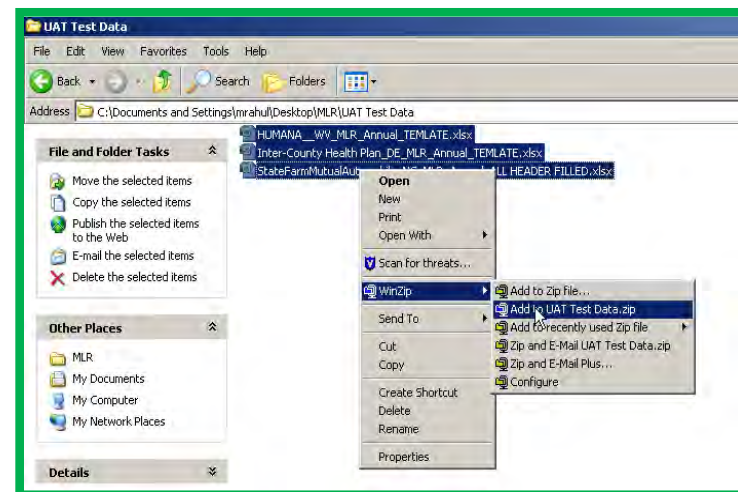
UPLOADING

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.

The screenshot shows a web application interface for uploading MLR data. At the top, there is a navigation bar with five tabs: 'Company/Issuer Associations', 'Download Templates', 'Upload MLR Annual Form' (which is highlighted in green), 'Upload Supplemental Materials', and 'View Uploaded Data'. Below the navigation bar, the main heading is 'Upload MLR Annual Form'. A paragraph of instructions reads: '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.' Below this, a note states: '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.' A small note indicates that an asterisk (*) denotes a required field. The form contains several fields: '*Company:' with a dropdown menu showing 'Company 123'; '*Reporting Year:' with a dropdown menu showing '2013'; 'Group Affiliation:' with a text input field containing 'Company ABCD'; and 'You are associated with the following States:' with a text input field containing 'Massachusetts, Vermont'. Below these fields, another instruction reads: '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.' A note at the bottom states: 'Note: You must add each finalized template to a zip file. You cannot zip an entire folder at once.' At the bottom of the form, there is a 'Browse...' button next to a file input field, and an 'Upload File' button.

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, the main heading is 'Upload Supplemental Materials'. A paragraph of instructions follows: '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, a note states: '(*) Indicates a required field'. The form contains several fields: '*Company:' with a dropdown menu showing 'Test Company'; '*Reporting Year:' with a dropdown menu showing '2013'; 'Group Affiliation:' with a text input showing 'Group ABCD'; and 'You are associated with the following States:' with a text input showing 'New York'. Below these fields, another instruction paragraph reads: 'Please select the "Browse..." button to select a file in the correct format for upload¹. After selecting the applicable file(s), select the "Upload Files" button to start the upload². The system only permits a maximum of 10 files to be uploaded at one time.' Below the text are three buttons: 'Browse...', 'Upload File(s)', and 'Reset'. At the bottom, two footnotes are provided: ¹ 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. ² 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.

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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*”.

Company/Issuer Associations

View Uploaded Data

Attestation

Attestation

Please select a Company and Reporting Year, then select the “View Data” button to view the uploaded MLR data below.
(*) Indicates a required field

* Company:

* Reporting Year:

Group Affiliation:

You are associated with the following States:

[View Data](#)

Status: **Submitted with Warning(s)**

Annual MLR Submission

Date/Time Uploaded: 3/10/2014 1:24:48 PM

Uploaded By:

Version: Pending Attestation

Resubmission Requested: No

Template Submitted: [123.zip \(541.3KB\)](#)

Comparison Report: [View Warnings and Comparison Report](#)

"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 2718 of the Public Health Service Act and implementing regulation."

CEO User Attestation: ☒ Attestation: I attest that the MLR Annual Form file uploaded is complete and accurate¹.

CFO User Attestation: ☒ Attestation: I attest that the MLR Annual Form file uploaded is complete and accurate¹.

[Save Attestation](#)

¹Attestation 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.

Supplemental Materials

No supplemental materials have been uploaded.



CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES

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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 CClO 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 CCIO 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 or 855-267-1515
- For questions related to the MLR Reporting Form, please email CCIIO at 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>