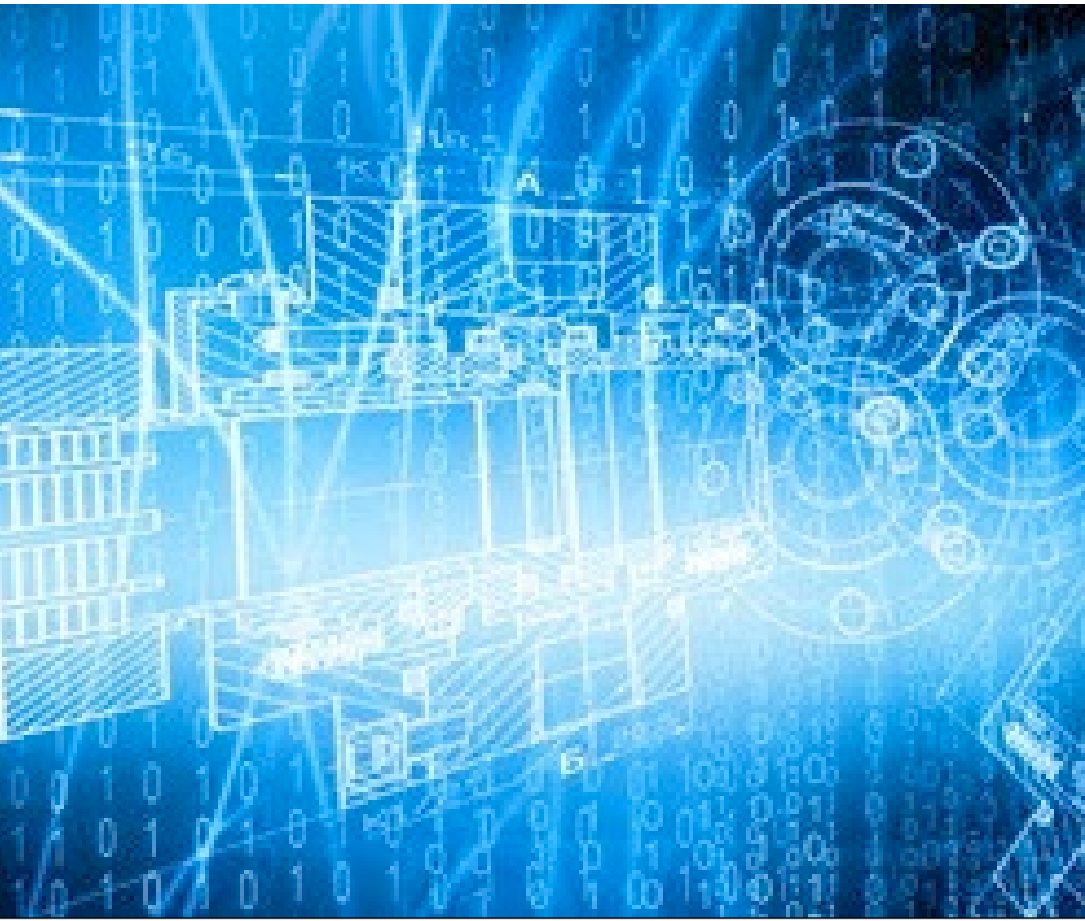


# **HIOS MLR TRAINING SESSION**



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

***May 2024***

# Agenda - Training

- Welcome
- Overview
- System Walkthrough
- Next Steps and Wrap up
- Organization Role Approver (ORA)
- 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 2023 reporting year will open on July 1, 2024 and close on August 15, 2024.

# 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.

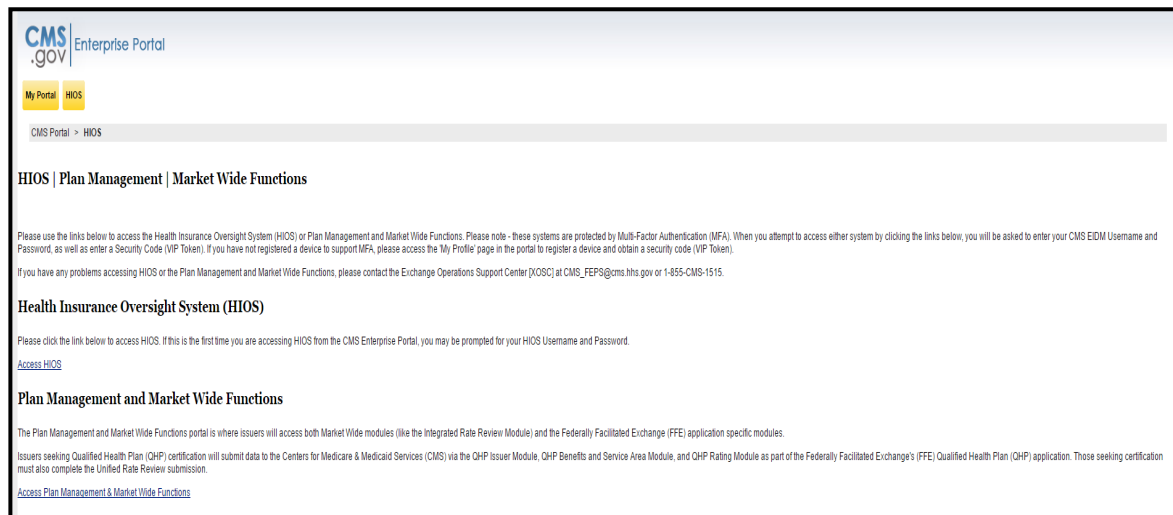
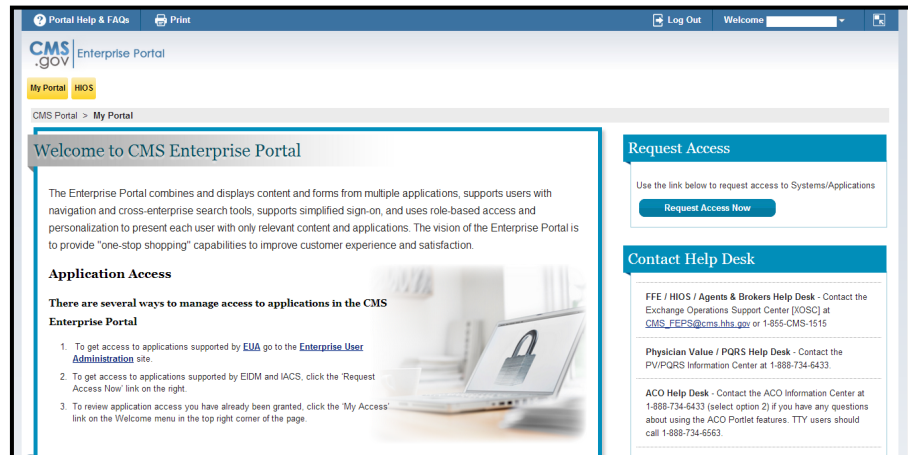
Step 6 – Upload supplemental materials.

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.

The screenshot shows the Health Insurance Oversight System (HIOS) homepage. At the top, the header reads "Health Insurance Oversight System" with a "Welcome," message and a "Logout" link. Below this is a navigation bar with "Home" and "Knowledge Center" links, and a "Help" icon. The main content area is titled "Home" and includes a message: "Select a module below to get started. A solid flag (🚩) indicates a module notification is available." Under the "My Work" section, there is a card for the "Medical Loss Ratio" module. This card features a green "Launch This Module" button and a description: "The MLR Module allows issuers to submit the MLR annual reporting form containing data on issuers revenue, expenses, and any rebates owed." A small green flag icon is visible in the top right corner of the card. At the bottom of the page, there is a blue banner with a star icon and the text "DON'T SEE WHAT YOU'RE LOOKING FOR? Check out our list of functions and request access", followed by a "VIEW ALL FUNCTIONS" button.



# MLR Homepage

## 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.

### [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](mailto:MLRQuestions@cms.hhs.gov).

## Resources

- [User Manual \(1.41 MB, PDF\)](#)
- [2022 MLR Instructions Document \(PDF\) \(0.59 MB, PDF\)](#)
- [HIOS MLR Module and 2022 MLR Report Training \(PDF\) \(1.45 MB, PDF\)](#)
- [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, 2023. Users will be able to download the blank MLR templates in advance of that date.

The 2022 MLR Form and Instructions have not yet been approved 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 2023 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 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

# Purpose of Confirming Company-Issuer Associations

- For HIOS purposes, the Company is the parent company. Where there is a holding company system, the associated issuers are each issuer that is subject to MLR reporting that is part of the holding company structure. Once associated, each issuer indicates the state(s) in which it has health insurance coverage subject to MLR reporting.
- 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 used to verify that 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 2023 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

The screenshot shows the 'Medical Loss Ratio' system interface. On the left is a sidebar with links: 'Confirm Issuers' (active), 'Download Templates', 'Upload', and 'View Data'. The main content area is titled 'Confirm Issuers' and includes instructions: 'Please select the Company and Reporting Year, then select the Next button to view the company to issuer reporting associations.' and 'Please note, a field with an asterisk (\*) before it is a required field.' Below this are two dropdown menus: '\* Company' (with 'Test Company' selected) and '\* Reporting Year' (with 'Current Year' selected). A green 'NEXT' button is positioned below the dropdowns. Further down, under the heading 'Confirmation Status', there is a message: 'Your company issuer association has not been confirmed. Please review the list below and make any necessary changes or confirm.' This is followed by two sections: '\* Small Closed Block of Business' with a note to select 'Yes' only if the company meets the criteria, and '\* Federal Tax Exempt' with a note to select 'Yes' only if the company is exempt from federal income tax. Each section has radio buttons for 'Yes' and 'No', with the 'No' option selected in both.

# 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.

### Generate File

If changes are needed to the associations, please generate and download the Company-Issuer Association Form, identify changes and upload.

**GENERATE FILE**

### Download File

[Company-Issuer Association Form \(28 KB,...XLSX\)](#)

*Last generated on 04/27/2024 at 4:06:45 AM*

### 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 be longer than 100 characters. The file name must have letters and numbers, and spaces are not allowed. Underscores and hyphens can be used in the middle of the filename.

**BROWSE**  **Add**

**UPLOAD**

### Confirmation

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

*I have examined the data in the Company-Issuer Associations list for my organization. To the best of my knowledge, it accurately reflects the company-level business setup and organization of my company, and the states in which the company has business that is subject to MLR.*

**CONFIRM**

# 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												

# 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.

The screenshot displays a web form titled "Upload Company-Issuer Association Form". Below the title, instructions state: "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." The form includes a "BROWSE" button next to a text box showing "No Files selected", and an "Add" button. Below this is a green "UPLOAD" button. A "Confirmation" section follows, containing a light blue box with the text: "If the company issuer associations are correct for the reporting year, please confirm:" and a sample confirmation statement: "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." At the bottom of the form is a green "CONFIRM" button.

# 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**

<b>Group Name</b> N/A	<b>NAIC Group Code</b> N/A
<b>Company Name</b> CommunityCare HMO, Inc.	<b>NAIC Company Code</b> 11691
<b>A.M. Best Number</b> N/A	<b>Federal EIN</b> 731433979
<b>Address</b> 218 W. 6th Street Tulsa, Oklahoma 74119	

Showing 1-1 of 1 records   Records per page

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 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

# 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.

The screenshot displays the 'Medical Loss Ratio' system interface. On the left is a sidebar menu with options: 'Confirm Issuers', 'Download Templates' (highlighted), 'Upload', 'View Data', 'Reports', and 'Administration'. The main content area is titled 'Download Templates' and includes instructions: 'Please select the Company and Reporting Year, then select the Next button to download the zip files containing the blank MLR Annual Reporting Form and the blank Attestation Form.' Below this is a note: 'Please note, a field with an asterisk (\*) before it is a required field.' The form contains two required dropdowns: '\* Company' (set to 'Test Company') and '\* Reporting Year' (set to 'Current Year'). A green 'NEXT' button is positioned below these fields. Underneath is a section titled 'Company Data' with a text box for 'Group Affiliation' containing 'UNITEDHEALTH GRP'. Below that, it lists 'Issuers in the following states' as 'Texas'. A 'Generate File' section follows, with instructions: 'Please select the "Generate Files" button to generate the MLR .zip file and the Attestation Form.' It then states: 'Your file generation has been completed and the link is displayed below. Select the link to view and download your file.' A green 'GENERATE FILES' button is shown. At the bottom, it says 'File(s) to Download:'.

# 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-2022.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-2023-20240409102006.zip\(226 KB, ZIP\)](#)

*Last generated on 04/09/2024 10:33:20 AM*

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 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

# 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

	B	C	D	E	F	G
1	<b>Part 1 Summary of Data</b>					
2						
3	<b>Line Description</b>	<b>SHCE</b>	<b>1 Health Insurance INDIVIDUAL Total as of 12/31/14</b>	<b>2 Health Insurance INDIVIDUAL Total as of 3/31/15</b>	<b>3 Health Insurance INDIVIDUAL Dual Contracts (Included in Total as of 3/31/15)</b>	<b>4 Health Insurance INDIVIDUAL Deferred PY1 (Add)</b>
4	<b>1. Premium</b>					
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	<b>2. Claims</b>					
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 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 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.

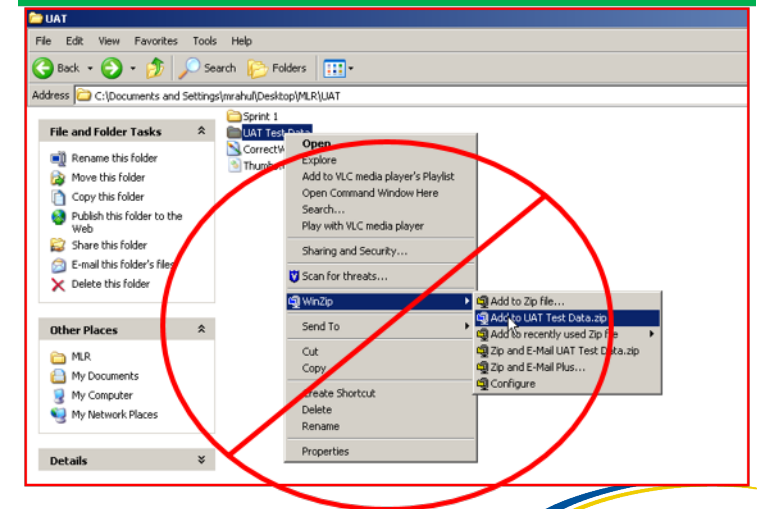
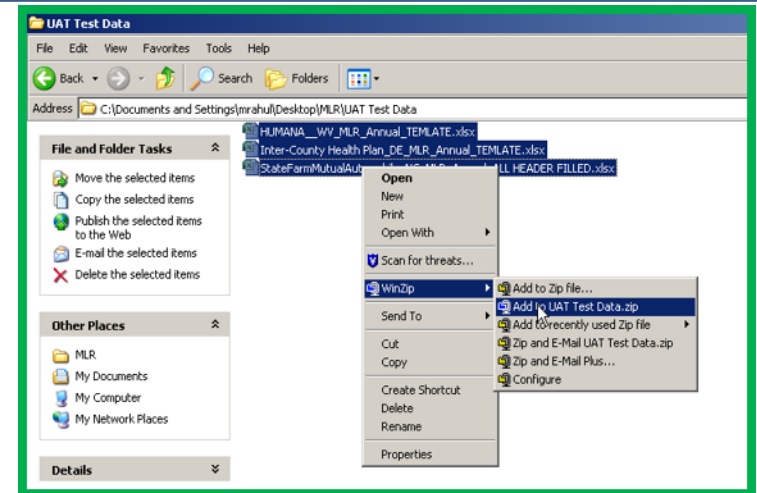
Step 8 – View Data



# Combining Completed MLR Templates into Zip File

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

- **CORRECT:** Open the folder. Select all 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.

The screenshot shows a web interface for uploading Medical Loss Ratio (MLR) data. On the left is a sidebar with the title "Medical Loss Ratio" and four links: "Confirm Issuers", "Download Templates", "Upload" (which is highlighted with a blue bar), and "View Data". The main content area is titled "Upload". It contains a note: "Please note that only the MLR templates downloaded from HIOS will be accepted. The MLR templates must be uploaded and successfully processed before you can upload the Risk Corridors Plan Level Data templates, Supplemental Materials, and Attestation Form." Below this is another note: "Please note, a field with an asterisk (\*) before it is a required field." The main form area is divided into three steps. Step 1, "Select Company, Reporting Year, File Type", is the active step. It contains three required fields: "\* Company" with a dropdown menu showing "Select Company", "\* Reporting Year" with a dropdown menu showing "Select Year", and "\* File Type" with a dropdown menu showing "Select a File Type". Below these fields is a green "NEXT" button. Step 2 is "Select a File" and Step 3 is "Upload your File".

# 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.

The screenshot displays a two-step process for uploading a file. Step 1, titled 'Select Company, Reporting Year, File Type', includes a 'Revisit this step' button and pre-filled information: 'American Income Life Insurance Co', 'Reporting Year 2023', and 'Upload MLR Annual Form'. Step 2, titled 'Select a File', contains instructions on file format and naming, a '\* Browse for file' section with a 'BROWSE' button and an 'Add' button, a 'File(s) to Upload' list showing 'MLR\_test\_File.zip' with a 'REMOVE' button, and a green 'NEXT' button at the bottom.

**1** Select Company, Reporting Year, File Type Revisit this step

American Income Life Insurance Co  
Reporting Year 2023  
Upload MLR Annual Form

**2** Select a File

Please browse and add the MLR template zip file for your company. The MLR template zip file must only contain MLR templates for each associated issuer and the Grand Total template. The selected file(s) must be in .zip format. The file name must have letters and numbers, and spaces are not allowed. Underscores and hyphens can be used in the middle of the filename. The upload process can take up to 15 minutes. The screen will display a confirmation message when upload is complete.

\* Browse for file

BROWSE Add

File(s) to Upload

MLR\_test\_File.zip REMOVE

**NEXT**

# 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.

1

Select Company, Reporting Year, File Type

Revisit this step

Blue Cross and Blue Shield of Vermont

Reporting Year 2023

Upload Attestation Form

2

Select a File

Revisit this step

Attestation\_Form.pdf

3

Upload your File

Please select "Submit" to upload your selected file.

Blue Cross and Blue Shield of Vermont

Group Affiliation: BCBS of VT Grp

Reporting Year: 2023

State Association:VT

Status: Not Attested

File Type Selected: Attestation Form

File Selected:

Attestation\_Form.pdf

SUBMIT

# 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 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

# 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.

The screenshot shows a web interface for uploading Medical Loss Ratio (MLR) data. On the left is a sidebar with the title 'Medical Loss Ratio' and four links: 'Confirm Issuers', 'Download Templates', 'Upload' (which is highlighted with a blue bar), and 'View Data'. The main content area is titled 'Upload'. It contains a paragraph stating that only MLR templates downloaded from HIOS will be accepted and that they must be successfully processed before uploading Risk Corridors Plan Level Data templates, Supplemental Materials, and Attestation Forms. Below this is a note about asterisks indicating required fields. The main form area is divided into steps. Step 1, 'Select Company, Reporting Year, File Type', is active and contains three dropdown menus: '\* Company' (with 'Select Company' text), '\* Reporting Year' (with 'Select Year' text), and '\* File Type' (with 'Select a File Type' text). A green 'NEXT' button is located below these dropdowns. Below Step 1, two other steps are visible: Step 2, 'Select a File', and Step 3, 'Upload your File'.



# 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.

The screenshot shows a two-step process for uploading supplemental materials. Step 1, 'Select Company, Reporting Year, File Type', is completed, showing 'Blue Cross and Blue Shield of Vermont', 'Reporting Year 2023', and 'Upload Supplemental Materials'. A 'Revisit this step' button is in the top right. Step 2, 'Select a File', contains instructions: 'Please browse and add the Supplemental Materials for your company. The selected file(s) must be .doc, .docx, or .pdf format, and cannot be larger than 30MB. Each supplemental material file name must also be unique. The file name must have letters and numbers, and spaces are not allowed. Underscores and hyphens can be used in the middle of the filename. The system only permits a maximum of 10 files to be uploaded at one time.' Below the instructions is a section '\* Browse for file' with a 'BROWSE' button and an empty text field. To the right is an 'Add' button. Below this is a 'File(s) to Upload' section with a table containing one entry: 'SupplementalMaterials.pdf' with a 'REMOVE' button. At the bottom is a green 'NEXT' button.

**1** Select Company, Reporting Year, File Type [Revisit this step](#)

Blue Cross and Blue Shield of Vermont  
Reporting Year 2023  
Upload Supplemental Materials

**2** Select a File

Please browse and add the Supplemental Materials for your company. The selected file(s) must be .doc, .docx, or .pdf format, and cannot be larger than 30MB. Each supplemental material file name must also be unique. The file name must have letters and numbers, and spaces are not allowed. Underscores and hyphens can be used in the middle of the filename. The system only permits a maximum of 10 files to be uploaded at one time.

**\* Browse for file**

**BROWSE**

**Add**

**File(s) to Upload**

SupplementalMaterials.pdf	<b>REMOVE</b>
---------------------------	---------------

**NEXT**

# 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.

1

Select Company, Reporting Year, File Type

Revisit this step

Blue Cross and Blue Shield of Vermont

Reporting Year 2023

Upload Supplemental Materials

2

Select a File

Revisit this step

SupplementalMaterials.pdf

3

Upload your File

Please select "Submit" to upload your selected file.

Blue Cross and Blue Shield of Vermont

Group Affiliation: BCBS of VT Grp

Reporting Year: 2023

State Association:VT

Status: Not Attested

File Type Selected: Supplemental Materials

File Selected:

SupplementalMaterials.pdf

SUBMIT

# 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 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

# Attesting to the Uploaded Data

- During the attestation process, the CEO and CFO can attest either by signing a hard copy of the attestation, or electronically using a digital signature.
- If the downloaded form does not have digital signature, the issuer may modify the form to add it. The form 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 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-2023-20240409102006.zip\(226 KB, ZIP\)](#)

*Last generated on 04/09/2024 10:33:20 AM*

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

[Attestation-Form.pdf\(0.05 MB, PDF\)](#)

# 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.

The screenshot shows a web interface for uploading an Attestation Form. On the left, a sidebar titled "Medical Loss Ratio" contains links for "Confirm Issuers", "Download Templates", "Upload" (which is highlighted), and "View Data". The main content area is titled "Upload" and includes a note: "Please note that only the MLR templates downloaded from HIOS will be accepted. The MLR templates must be uploaded and successfully processed before you can upload the Risk Corridors Plan Level Data templates, Supplemental Materials, and Attestation Form." Below this, another note states: "Please note, a field with an asterisk (\*) before it is a required field." The main form area is divided into two sections. The top section, labeled "1 Select Company, Reporting Year, File Type", contains a prompt "Please select a Company, Reporting Year and File Type below:" followed by three required dropdown menus: "\* Company" (with "Select Company" as the placeholder), "\* Reporting Year" (with "Select Year" as the placeholder), and "\* File Type" (with "Select a File Type" as the placeholder). A green "NEXT" button is located below these fields. The bottom section contains two steps: "2 Select a File" and "3 Upload your File".

# 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.

The screenshot shows a two-step process for uploading an attestation form. Step 1, 'Select Company, Reporting Year, File Type', is completed, showing 'Test Company', 'Reporting Year 2023', and an 'Upload Attestation Form' button. A 'Revisit this step' button is in the top right. Step 2, 'Select a File', is active. It includes instructions: 'Please browse and add the Attestation Form for your company. The selected file(s) must be in .pdf format and cannot be larger than 30MB. The file name must have letters and numbers, and spaces are not allowed. Underscores and hyphens can be used in the middle of the filename.' Below this is a '\* Browse for file' section with a 'BROWSE' button and an empty text field. To the right is an 'Add' button. Below that is a 'File(s) to Upload' section with a table containing one entry: 'Attestation\_Form.pdf' with a 'REMOVE' button. At the bottom is a large green 'NEXT' button.

1 Select Company, Reporting Year, File Type [Revisit this step](#)

**Test Company**  
Reporting Year 2023  
Upload Attestation Form

2 Select a File

Please browse and add the Attestation Form for your company. The selected file(s) must be in .pdf format and cannot be larger than 30MB. The file name must have letters and numbers, and spaces are not allowed. Underscores and hyphens can be used in the middle of the filename.

\* Browse for file

BROWSE

Add

File(s) to Upload

Attestation_Form.pdf	REMOVE
----------------------	--------

NEXT

# 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.

1

Select Company, Reporting Year, File Type

Revisit this step

Blue Cross and Blue Shield of Vermont

Reporting Year 2023

Upload Attestation Form

2

Select a File

Revisit this step

Attestation\_Form.pdf

3

Upload your File

Please select "Submit" to upload your selected file.

Blue Cross and Blue Shield of Vermont

Group Affiliation: BCBS of VT Grp

Reporting Year: 2023

State Association:VT

Status: Not Attested

File Type Selected: Attestation Form

File Selected:

Attestation\_Form.pdf

SUBMIT

# 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 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



# 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 2023 SHCE values and the values reported in the "12/31" columns of the 2023 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.

**Submission Status**

**Status:** Attested

**MLR Submission**

**Uploaded File**  
[HHS-MLR-2023-20240409102006.zip\(226 KB, ZIP\)](#)

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

**Uploaded By**  
Test User

**Uploaded Date/Time**  
04/24/2024 3:13:16 PM

**Version**  
1

**Resubmission Requested**  
No

**Attestation Form**

**Uploaded File**  
[MLR Attestation Form.pdf\(54 KB, PDF\)](#)

**Version**  
3

**Uploaded By**  
Test User

**Uploaded Date/Time**  
05/01/2024 1:08:13 PM

**Supplemental Materials**

Showing 1-1 of 1 records   **Records per page** 10 ▾

File Name ↕	Uploaded Date/Time ▾	Uploaded By ↕	Action
<a href="#">MLR supplemental Form 1.pdf(54 KB, PDF)</a>	04/24/2024 3:30:50 PM	Test User	<a href="#">Remove</a>

# 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.

Warnings and Comparison Report

Company Name: Test Company, Reporting Year: 2023, NAIC Code: 12345

Select the "Export to Excel" button to export the results in Excel format for all the reports displayed below.

EXPORT TO EXCEL

MLR-A Template Validation Warnings | Grand Total Warnings | MLR Calculation Warnings | SHCE/MLR-A Comparison Warnings

MLR-A Template Validation Warnings

Showing 1-7 of 7 records | Records per page 50

ID ^	Warning Description ^
1	MLR_Template_OK_Part3_3.1_3.5_Value15.xlsx - Pt 1 Summary of Data worksheet is required.
2	MLR_Template_OK_Part3_3.1_3.5_Value15.xlsx - Pt 2 Premium and Claims worksheet is required.
3	MLR_Template_Grand_Total.xlsx - Pt 1 Summary of Data worksheet is required.

First Previous 1 Next Last

CANCEL

# The MLR Reporting Process – Completed

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module. ✓

Step 2 – Selecting an ORA ✓

Step 3 – Confirm company-issuer associations and disassociation. ✓

Step 4 – Download MLR templates. ✓

Step 5 – Populate MLR templates. ✓

Step 6 – Upload completed MLR templates. ✓

Step 7 – Upload supplemental materials. ✓

Step 8 – Attest to accuracy of uploaded MLR data and supplemental materials. ✓

Step 9 – View Data. ✓

# Contacts & Additional Resources

- Email:
  - MLR policy matters: [MLRQuestions@cms.hhs.gov](mailto:MLRQuestions@cms.hhs.gov).
  - Technical matters: [CMS\\_FEPS@cms.hhs.gov](mailto: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>

# Organization Role Approver (ORA)

- HIOS implemented a new user role approval process that allows authorized users within the organizations to approve user role requests for their organizations within HIOS. Through Organization Role Approver (ORA) role, these authorized users now can view pending user role requests for their organization and approve or deny the role requests through HIOS Portal.
- Each organization is required to have at least one Primary, and one Backup ORA assigned as per CMS requirements.
- Users can use the “Request a Role” process in the HIOS Portal to obtain the ORA role.
- For a step-by-step guide and additional information see the HIOS ORA Quick Guide. Link is provided in the CMS MLR Issuer Memo.