

# **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, 2013.
- ❑ Submissions with data regarding 2012 experience are due by **June 1, 2013**.

# **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).
- ❑ 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

- ❑ Beginning **April 1<sup>st</sup>** , users will access the MLR module by going through the CMS Enterprise Portal and selecting the Health Insurance Oversight System (HIOS).
  
- ❑ The Health Insurance and Oversight System (HIOS) will be 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.)

# Accessing the HIOS through the CMS Enterprise Portal

- ❑ Users will no longer be able to access HIOS via the old URL (<https://insuranceoversight.hhs.gov/>).
- ❑ 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 would have received an email 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.

# Existing HIOS Users

- ❑ Existing HIOS users should have received an email with their new EIDM credentials that will enable them to log into the CMS Enterprise Portal.
- ❑ Upon logging into the Enterprise Portal, HIOS users will be required to provide additional information that is not currently in HIOS to complete the registration process.
- ❑ Once registration is complete, users will be able to access HIOS.
- ❑ All existing HIOS users will retain their existing user roles and are not required to submit another user role request.

# EIDM Login for Existing HIOS Users

Users will receive an email with the Enterprise Portal URL. Once, the users receive the email they may log into the 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 organization if it is not currently registered in HIOS (optional).
- ❑ Request access to required roles in HIOS (optional) (example – MLR Uploader, MLR CEO Attester).



# EIDM Account Registration for New Users

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

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

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

Health Care Quality Improvement System Provider Resources

## 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 ensuring coverage for all Americans.

### 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](#)

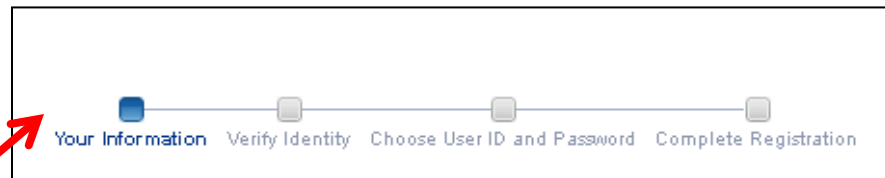
[Easier electronic funds transfers mean more time with patients and cost savings](#)

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

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

# EIDM Account Registration for New Users

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



**CMS.gov** | Enterprise Portal  
Centers for Medicare & Medicaid Services  
Health Care Quality Improvement System   Provider Resources

CMS Portal > Registration

Your Information   Verify Identity   Choose User ID and Password   Complete Registration

**Your Information**

\* 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:  Country: USA

\* Primary Phone Number:

Cancel   Next

# EIDM Account Registration for New Users

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

# Accessing HIOS in the Enterprise Portal

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

The screenshot displays the CMS Enterprise Portal interface. At the top, there is a navigation bar with links for 'Portal Help & FAQs', 'Print', 'Log Out', and 'Welcome'. Below this, the CMS logo and 'Enterprise Portal' text are visible. A navigation menu contains 'My Portal' and 'HIOS', with 'HIOS' circled in red. Below the menu, 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 news items with links, such as 'States Moving Forward to Implement Health Reform' and 'Easier electronic funds transfers mean more time with patients and cost savings'. A 'View More News & Events' button is located at the bottom of the news section. At the bottom of the page, there is a footer with the text 'CMS Provides Health Coverage for 100 Million People...' and a 'Medicare.gov' logo with the text '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.

NA 4 A 9

[Can't read it?](#)

[Generate New Image](#)

[Play Audio Code](#)

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

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# Self Registration for New HIOS Users

Complete the Self Registration page.

### Request HIOS Account

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

(\*) Indicates a required field

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

# Self Registration for New HIOS Users

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

# Access HIOS Home Page

The screenshot displays the CMS Enterprise Portal interface. At the top, the browser address bar shows the URL: [https://portalz.cms.cmstest/wps/myportal/cmsportal/hiostm/!ut/p/b1/04\\_SjzQ0NjxtLawszTQ9CPykssy0xPLMnMz0vMAFGzOL9DCC...](https://portalz.cms.cmstest/wps/myportal/cmsportal/hiostm/!ut/p/b1/04_SjzQ0NjxtLawszTQ9CPykssy0xPLMnMz0vMAFGzOL9DCC...). The page features a navigation bar with links for 'HOME', 'FAQ', 'CONTACT US', and 'SIGN OUT'. Below this, the 'Organization Management & Administrative Functions' section includes links for 'Manage Account', 'Register an Organization', and 'Role Management'. The 'HIOS Functions' section includes a link for 'Health Plan and Other Entity Enumeration System'. The main content area contains a 'Page Title' section with a 'Welcome' message and a 'Health Insurance Oversight System (HIOS)' section. In the HIOS section, the link 'Access HIOS' is circled in red. A red arrow originates from this link and points to the 'HIOS Home Page' link in the right-hand navigation menu. The footer of the page includes the CMS.gov logo and the text: 'A federal government website managed by the Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244'.



# 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 – Register an Organization

Click on **‘Register an Organization’** tab on the HIOS homepage.



# Search by FEIN

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

The screenshot shows the HIOS Organization Registration page. At the top, there is a green header with the text "Health Insurance Oversight System". Below the header is a navigation bar with buttons for "HIOS MAIN PAGE", "FAQ", "CONTACT US", and "SIGN OUT". A "Welcome" message is displayed below the navigation bar. The main content area is titled "Organization Registration" and contains the instruction: "Please enter your company's 9 digit Federal EIN below and select 'Search' to determine if your company currently exists in HIOS." Below this instruction is a form with a "Federal EIN:" label, a text input field, and a "Search" button. At the bottom of the page, there is a footer with links for "Accessibility", "Rules of Behavior", "Web Policies", and "File Formats and Plug-Ins", and the address: "U.S. Department of Health & Human Services · 200 Independence Avenue, S.W. · Washington, D.C. 20201".

# Company Search Results

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

➤ “No Company Found”.

❑ To register a new company, click the ‘**Create Company**’ button.

**Health Insurance Oversight System**

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

Welcome

### Organization Registration

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

Federal EIN:  [Search](#)

### Company

**No Company Found**

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

[Create Company](#)

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

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# Register New HIOS Company

- Fill in the following required information to register a new company:
  - Company Legal Name
  - Federal Employer Identification Number
  - 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.

The screenshot shows the 'Health Insurance Oversight System' interface. At the top, there are navigation links: HOME, FAQ, CONTACT US, and SIGN OUT. Below these is a 'Welcome' message. The main heading is 'Register New Company', followed by the instruction: 'Please fill in the form below with your Company's information.' A note states: 'Note: (\*) Indicates a required field.' The form fields include: '\*Company Legal Name:' (text input), '\*Incorporated State:' (dropdown menu), 'Federal EIN:' (text input with value '321321321'), 'NAIC Company Code:' (text input), 'NAIC Group Code:' (text input), 'Group Name:' (text input), 'AM Best Number:' (text input), 'Not For Profit:' (checkbox), 'Co-Op:' (checkbox), a blue link for 'Domiciliary Address', '\*Address Line 1:' (text input), 'Address Line 2:' (text input), '\*City:' (text input), '\*State:' (dropdown menu), '\*ZIP code:' (text input), and 'ZIP Plus 4:' (text input). A 'Review/Continue' button is located at the bottom right of the form. At the very bottom, there are links for 'Accessibility', 'Rules of Behavior', 'Web Policies', and 'File Formats and Plug-Ins', along with the address: 'U.S. Department of Health & Human Services - 200 Independence Avenue, S.W. - Washington, D.C. 20201'.

# 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    | 22124    |            |

#### Company Group

| NAIC Group Code | Group Name |
|-----------------|------------|
|                 |            |

[Continue](#)

---

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

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# User Role Management

# Registration Process (Continued)

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

- Users will need to determine their user role and identify the company they need access to. There are six different MLR user roles.

# 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.

Health Insurance Oversight System

HOME FAQ CONTACT US SIGN OUT

Welcome

Organization Management & Administrative Functions:

Manage Account

Register an Organization

Role Management

[HIOS Home Page](#)

[Announcements](#)

# Select Role

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

The screenshot shows the 'Request Role' form in the Health Insurance Oversight System. The page header includes the system name, the date 'Friday, March 15, 2013', and navigation links for 'HOME', 'FAQ', 'CONTACT US', and 'SIGN OUT'. A user greeting 'Welcome Sai Paleti' is visible. The form has two tabs: 'View Existing Roles' and 'Request Role'. The 'Request Role' form contains the following fields:

- Module: Medical Loss Ratio Data Collection System (MLR)
- Requested Role: Company
- User Type: Uploader
- User Sub-Type: Primary

A 'Continue' button is located at the bottom of the form. At the bottom of the page, there are links for 'Accessibility', 'Rules of Behavior', 'Web Policies', and 'File Formats and Plug-Ins', along with the address: 'U.S. Department of Health & Human Services · 200 Independence Avenue, S.W. · Washington, D.C. 20201'.

# Company to Role Association

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

The screenshot shows the 'Health Insurance Oversight System' interface. At the top, there is a green header with the system name. Below the header, the date 'Friday, March 15, 2013' is displayed on the left, and navigation buttons for 'HOME', 'FAQ', 'CONTACT US', and 'SIGN OUT' are on the right. A user greeting 'Welcome Sai Paleti' is visible in the top right corner. The main content area has two tabs: 'View Existing Roles' and 'Request Role', with the latter being active. Under the 'Request Role' tab, there is a section titled 'Request Role' with instructions: 'Please select a Module from the drop-down list below and follow the prompts to submit a role request. For a description of each module, select [Module Descriptions](#)'. Below this 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'). Below these is a section titled 'Company Association' with the instruction 'Please enter the Company Federal EIN below'. It features a text input field for the 'Federal EIN' and a 'Search' button. At the bottom of the page, there are links for 'Accessibility', 'Rules of Behavior', 'Web Policies', and 'File Formats and Plug-Ins', followed by the address: 'U.S. Department of Health & Human Services · 200 Independence Avenue, S.W. · Washington, D.C. 20201'.

# Company Association

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

**Health Insurance Oversight System**

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

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

### Request Role

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

Module:

Requested Role:

User Type:

User Sub-Type:

### Company Association

Please enter the Company Federal EIN below

Federal EIN:  [Search](#)

Search Result: **Company 321321**

[Review/Continue](#)



# Request Role – Review

- ❑ Review your selections and click the **‘Submit’** button to submit the new role request for approval.
- ❑ If changes are required, click the **‘Back’** button to make any changes.

The screenshot shows the 'Request Role' page in the Health Insurance Oversight System. The page has a green header with the system name. Below the header, there is a navigation bar with buttons for 'HOME', 'FAQ', 'CONTACT US', and 'SIGN OUT'. The date 'Friday, March 15, 2013' is displayed on the left, and 'Welcome Sai Paleti' is on the right. The main content area has two tabs: 'View Existing Roles' and 'Request Role'. The 'Request Role' tab is active. Below the tabs, the title 'Request Role' is displayed. A message asks the user to review their selections and click 'Submit' to submit the request or 'Back' to make changes. The form fields are: Module: Medical Loss Ratio Data Collection System (MLR); Requested Role: Company; User Type: Uploader; User Sub-Type: Primary; Selected Company: Company 321321. At the bottom of the form are 'Back' and 'Submit' buttons. The footer contains links for 'Accessibility', 'Rules of Behavior', 'Web Policies', and 'File Formats and Plug-Ins', along with the address: 'U.S. Department of Health & Human Services · 200 Independence Avenue, S.W. · Washington, D.C. 20201'.

# Request Role – Confirmation

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

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

# Registering a New Issuer in HIOS

# HIOS Main Page – Register 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 **'Register 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.

**Health Insurance Oversight System**

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Welcome

**Organization Registration**

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

Federal EIN:

**Company**

| Company Legal Name | Incorporated State | Federal EIN | NAIC Code | Address Line 1  | Address Line 2 | City    | State | ZIP Code | ZIP Plus 4 |
|--------------------|--------------------|-------------|-----------|-----------------|----------------|---------|-------|----------|------------|
| Company 321321     | MD                 | 321321321   | 32111     | 321 Main Street |                | Fairfax | MD    | 22124    |            |

**Issuers**

There are no Issuers currently registered in HIOS for your company

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

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# Register New Issuer

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

## Health Insurance Oversight System

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Welcome

### Register New Issuer

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

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

Issuer Legal Name: **Company 321321**

\*Registered State:

Federal EIN: **321321321**

NAIC Company Code: **32111**

NAIC Group Code:

\*Market Coverage:

[Domiciliary Address](#)

\*Address Line 1:

Address Line 2:

\*City:

\*State:

\*ZIP code:

ZIP Plus 4:

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[Save and Add Another Issuer](#)

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# Submit Issuer Request

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

## Health Insurance Oversight System

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Welcome

### Register New Issuer

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

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

Issuer Legal Name: **Company 321321**  
\*Registered State:   
Federal EIN: **321321321**  
NAIC Company Code: **32111**  
NAIC Group Code:   
\*Market Coverage:

[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 | Federal EIN | NAIC Company Code | NAIC Group Code | Market Coverage | Address Line 1  | Address Line 2 | City    | State | ZIP Code | ZIP Plus 4 | Actions                |
|-------------------|------------------|-------------|-------------------|-----------------|-----------------|-----------------|----------------|---------|-------|----------|------------|------------------------|
| Company 321321    | VA               | 321321321   | 32111             |                 | Individual      | 333 Main Street |                | Fairfax | VA    | 22124    |            | <a href="#">Delete</a> |

[Submit](#)

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

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# New Issuer Confirmation

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

**Health Insurance Oversight System**

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Welcome

## New Issuer Confirmation

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

| Issuer Legal Name | Registered State | Federal EIN | NAIC Company Code | NAIC Group Code | Market Coverage | Address Line 1  | Address Line 2 | City    | State | ZIP Code | ZIP Plus 4 |
|-------------------|------------------|-------------|-------------------|-----------------|-----------------|-----------------|----------------|---------|-------|----------|------------|
| Company 3213 21   | VA               | 321321321   | 32111             |                 | Individual      | 333 Main Street |                | Fairfax | VA    | 22124    |            |

[Continue](#)

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# 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

## 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

|   |                                    |  |   |                                    |
|---|------------------------------------|--|---|------------------------------------|
| <a href="#">Company/Issuer Associations</a> | <a href="#">Download Templates</a> | <a href="#">Upload MLR Annual Form</a> | <a href="#">Upload Supplemental Materials</a> | <a href="#">View Uploaded Data</a> |
|---|------------------------------------|--|---|------------------------------------|

### 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 \[opens in .pdf format, 199.9KB\]](#)

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

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# 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 2012 MLR Report Instructions.

Wednesday, March 13, 2013

HHOS MAIN PAGE HOME FAQ CONTACT US SIGN OUT

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:

#### Confirmation

Please select "yes" only if your company meets the small closed block criteria described in the MLR instructions

Group Name: Test  
Group NAIC Code: 671  
Company Name: Test Company 1  
Company NAIC Code: 60217  
Am Best Number:  
Federal EIN: 061479928  
Address: 370 Bassett Road North Haven, Connecticut 06473

| Issuer ID | Issuer Name    | State | Health Insurance Coverage |             |             | Mini Med   |             |             | Expat/Rate  |             |
|-----------|----------------|-------|---------------------------|-------------|-------------|------------|-------------|-------------|-------------|-------------|
|           |                |       | Individual                | Small Group | Large Group | Individual | Small Group | Large Group | Small Group | Large Group |
| 80491     | Test Company 1 | AS    | Yes                       | Yes         | Yes         | No         | No          | No          | Yes         | Yes         |

If changes are needed to the associations, please download [this pre-associated Company-Issuer Association form](#) (opens in .xls 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.

#### Upload Company-Issuer Association Form

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

# 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).  
 Note: Asterisk (\*) denotes a required field.

|                                      |                                |   |
|--------------------------------------|--------------------------------|---|
| FEIN: 000001330<br>CGI Test Company1 | A.M. Best Number: 001330       | Domiciliary Address Line 1: 0330 Smith Road |
| Company Name: 03302012               | NAIC Company Code: 01330       | Domiciliary Address Line 2:                 |
| Not-for-Profit?: Yes                 | NAIC Group Code: 00330         | Domiciliary City: Fairfax                   |
| DBA / Marketing Name: CGI Test1 0330 | NAIC Group Name: CGI Test 0330 | Domiciliary State: Virginia                 |
|                                      |                                | Domiciliary Zip: 22030                      |
|                                      |                                | 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 a new Issuer-to-Company association, add Issuer information to the bottom of list (please leave the "Action" field blank; leave "HIOS Issuer ID" blank if none)
- To add an existing Issuer-to-Company association, identify the existing HIOS Issuer ID and correct state
- 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 or Small 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* |             | Action |
|----|----------------|--------|----------------------------|-------------|-------------|------------|-------------|-------------|-------------|-------------|--------|
|    |                |        | Individual                 | Small Group | Large Group | Individual | Small Group | Large Group | Small Group | Large Group |        |
| 1  | 73620          | AK     | Yes                        | No          | No          | Yes        | No          | No          | Yes         | No          |        |
| 2  | 63023          | AS     | No                         | No          | No          | No         | No          | No          | No          | Yes         | Delete |
| 3  | 20591          | VA     | Yes                        | Yes         | Yes         | Yes        | No          | Yes         | Yes         | Yes         |        |
| 4  |                |        |                            |             |             |            |             |             |             |             |        |
| 5  |                |        |                            |             |             |            |             |             |             |             |        |
| 6  |                |        |                            |             |             |            |             |             |             |             |        |
| 7  |                |        |                            |             |             |            |             |             |             |             |        |
| 8  |                |        |                            |             |             |            |             |             |             |             |        |
| 9  |                |        |                            |             |             |            |             |             |             |             |        |
| 10 |                |        |                            |             |             |            |             |             |             |             |        |
| 11 |                |        |                            |             |             |            |             |             |             |             |        |
| 12 |                |        |                            |             |             |            |             |             |             |             |        |
| 13 |                |        |                            |             |             |            |             |             |             |             |        |
| 14 |                |        |                            |             |             |            |             |             |             |             |        |
| 15 |                |        |                            |             |             |            |             |             |             |             |        |
| 16 |                |        |                            |             |             |            |             |             |             |             |        |

# The MLR Reporting Process

The MLR reporting process consists of the following steps:

Step 1 – Register for the HIOS MLR module.

Step 2 – Confirm company-issuer associations.

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Step 4 – Populate MLR-A templates.

Step 5 – Upload completed MLR-A templates.

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



# 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 two windows: a Microsoft Internet Explorer browser and a Microsoft Excel spreadsheet.

**Browser Window:** The address bar shows <http://fx-hpms-iwp-wb/H...>. The page title is "Download Templates - MLR Reporting System". The main heading is "Medical Loss Ratio Data Collection". The date is "Tuesday, March 12, 2013". There are buttons for "Download Templates", "Upload MLR Annual Form", "Upload Supplemental Materials", and "View Uploaded Data". A "Download Files" button is visible at the bottom.

**Excel Window:** The spreadsheet is titled "MLR\_Template\_Pennsylvania.xls [Compatibility Mode] - Microsoft Excel". It contains the following data:

| Company/Issuer Associations  | Reporting Year | Group Affiliation | Address  | NAIC Supp. Health Care Exhibit Line | Total as |
|--|----------------|-------------------|--|-------------------------------------|----------|
| Test User 3000   | 2012           |                   | 12601 Fair Lakes Circle Wilkes Barre, PA 18711 |                                     |          |
| <b>Part 1</b>  |                |                   |  |                                     |          |
| <b>NOTE: REFER TO MLR INSTRUCTIONS, FORMULAS RESOURCE AND TABLES RESOURCE FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.</b>        |                |                   |  |                                     |          |
| 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                        |          |
| <b>Pt 1 - Summary of Data</b>  |                |                   |  |                                     |          |

# The MLR Reporting Process

The MLR reporting process consists of the following steps:

Step 1 – Register for the HIOS MLR module.

Step 2 – Confirm company-issuer associations.

Step 3 – Download MLR-A templates.

Step 4 – Populate MLR-A templates.

Step 5 – Upload completed MLR-A templates

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

# 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.

| Part 1 - Summary of Data  |  | Federal EIN :                       |                      | A.M. Best Number:         |                                     | Issuer ID:         |                        |                      |
|---|--|-------------------------------------|----------------------|---------------------------|-------------------------------------|--------------------|------------------------|----------------------|
| Company Name:   |  | NAIC Group Code:                    |                      | Business in the State of: |                                     | Domiciliary State: |                        |                      |
| Address:  |  | NAIC Company Code:                  |                      |                           |                                     |                    |                        |                      |
| <b>Part 1</b>   |  | NAIC Supp. Health Care Exhibit Line | Total as of 12/31/12 | Total as of 3/31/13       | Dual Contract (Included in 3/31/13) | Deferred PY1 (Add) | Deferred CY (Subtract) | Total as of 12/31/13 |
| <b>NOTE: REFER TO MLR INSTRUCTIONS, FORMULAS RESOURCE AND TABLES RESOURCE FOR IMPORTANT INFORMATION ABOUT COMPLETING EACH COLUMN AND ROW.</b> |  |                                     | 1                    | 2                         | 3                                   | 4                  | 5                      | 6                    |
| 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                        |                      |                           |                                     |                    |                        |                      |

# 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.
  - ❑ **Yellow** cells indicate that depending on the size of the issuer, calculation by the issuer is required.

| Part 1   |  | NAIC Supp. Health Care Exhibit Line | Total as of 12/31/12 | Total as of 3/31/13 | Dual Contract (Included in 3/31/13) | 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               |
| 19   | 1. Premium   |                                     |                      |                     |                                     |                    |                 |
| 20   | 1.1 Total direct premium earned  | Pt 1, Ln 1.1                        |                      |                     |                                     |                    |                 |
| 21   | 1.2 Federal high risk pools  | Pt 1, Ln 1.2                        |                      |                     |                                     |                    |                 |
| 22   | 1.3 State high risk pools  | Pt 1, Ln 1.3                        |                      |                     |                                     |                    |                 |
| 23   | 1.4 Net assumed less ceded reinsurance premium earned (exclude amounts already reported in Line 1.1)   | Pt 1, Ln 1.9                        |                      |                     |                                     |                    |                 |
| 24   | 1.5 Other adjustments due to MLR calculations - premium  | Pt 1, Ln 1.10                       |                      |                     |                                     |                    |                 |
| 25   | 1.6 Risk revenue   | Pt 1, Ln 1.11                       |                      |                     |                                     |                    |                 |
| 27   | 2. Claims  |                                     |                      |                     |                                     |                    |                 |
| 28   | 2.1 Total incurred claims  | Pt 1, Ln 5.0                        |                      |                     |                                     |                    |                 |
| 29   | 2.2 Prescription drugs (informational only; already included in total incurred claims above)   | Pt 1, Ln 2.2                        |                      |                     |                                     |                    |                 |
| 30   | 2.3 Pharmaceutical rebates (informational only; already excluded from total incurred claims above)   | Pt 1, Ln 2.3                        |                      |                     |                                     |                    |                 |
| 31   | 2.4 State stop loss, market stabilization and claim/census based assessments (informational only; already excluded from total incurred claims above) | Pt 1, Ln 2.4                        |                      |                     |                                     |                    |                 |
| 32   | 2.5 Net assumed less ceded claims incurred (exclude amounts already reported in Line 2.1)  | Pt 1, Ln 5.1                        |                      |                     |                                     |                    |                 |
| 33   | 2.6 Other adjustments due to MLR calculations - claims incurred  | Pt 1, Ln 5.2                        |                      |                     |                                     |                    |                 |



# How to populate the MLR-A Template

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

# The MLR Reporting Process

The MLR reporting process consists of the following steps:

Step 1 – Register for the HIOS MLR module.

Step 2 – Confirm company-issuer associations.

Step 3 – Download MLR-A templates.

Step 4 – Populate MLR-A templates.

Step 5 – Upload completed MLR-A templates.

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

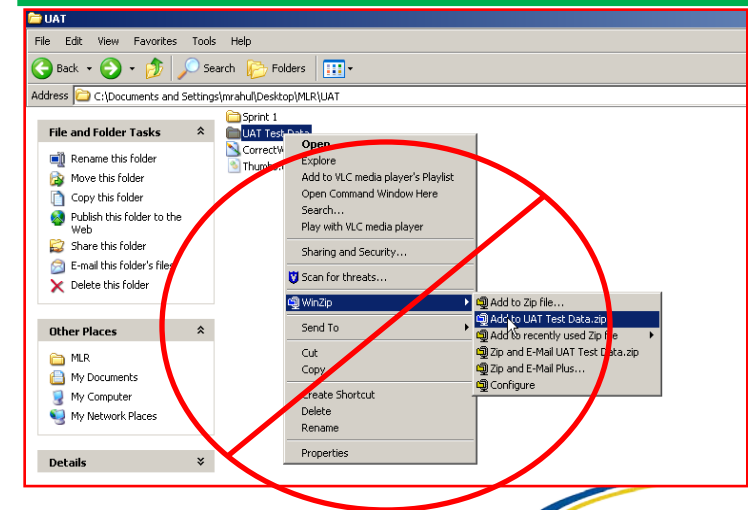
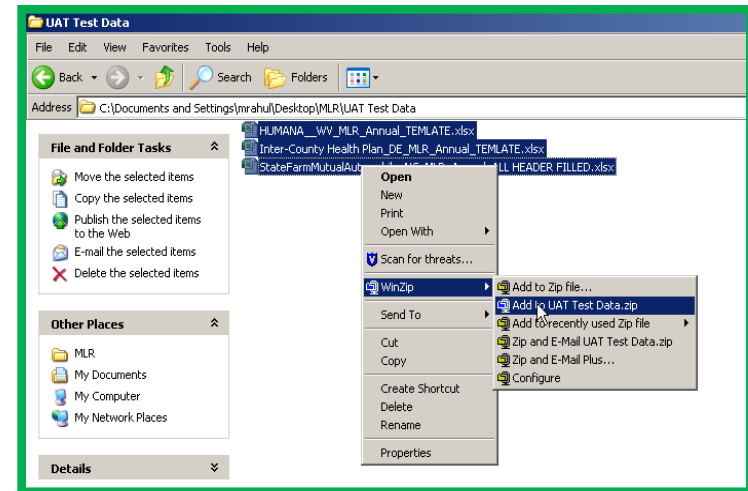
# UPLOADING

Step 5 – Upload completed MLR-A  
Templates

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

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

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



# How to Upload the Zip File

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

The screenshot shows the 'Health Insurance Oversight System Medical Loss Ratio Data Collection System' interface. At the top, it displays the date 'Wednesday, March 13, 2013' and navigation links for 'HIOS MAIN PAGE', 'HOME', 'FAQ', 'CONTACT US', and 'SIGN OUT'. Below this is a user profile for 'Sal Paletti'. The main navigation menu includes 'Company/Issuer Associations', 'Download Templates', 'Upload MLR Annual Form' (highlighted), 'Upload Supplemental Materials', and 'View Uploaded Data'. The 'Upload MLR Annual Form' section contains instructions: '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.' A note specifies: '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 legend indicates that an asterisk (\*) denotes a required field. The form fields are: '\*Company:' with a dropdown menu showing 'Test User 3000'; '\*Reporting Year:' with a dropdown menu showing 'Select a Reporting Year'; and 'Group Affiliation:' with a text field containing 'Test User 3000'. Below these fields, it states 'You are associated with the following States:'. Further instructions read: '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 file path 'C:\Documents and Settings\spaletti\Desktop\MLR\_Test\Test\A1' followed by a 'Browse...' button and an 'Upload File' button. The footer of the page includes links for 'Accessibility', 'Rules of Behavior', 'Web Policies', and 'File Formats and Plug-ins', along with the address 'U.S. Department of Health & Human Services - 200 Independence Avenue, S.W. - Washington, D.C. 20201'.

# 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)”.

Health Insurance Oversight System  
Medical Loss Ratio Data Collection System

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

### Upload Supplemental Materials

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.

(\*) Indicates a required field

\*Company:   
\*Reporting Year:   
Group Affiliation: Test Company 1

You are associated with the following States: Pennsylvania

Please select the "Browse..." button to select a file in the correct format for upload<sup>1</sup>. After selecting the applicable file(s), select the "Upload Files" button to start the upload<sup>2</sup>. The system only permits a maximum of 10 files to be uploaded at one time.

C:\Documents and Settings\spaletti\Desktop\MLR Test\Test1.doc Browse remove  
C:\Documents and Settings\spaletti\Desktop\MLR Test\Test2.doc Browse remove

<sup>1</sup> Files cannot contain spaces in the file name and must have a .doc, docx or .pdf extension. The system also will not accept files for upload that are larger than 30MB.  
<sup>2</sup> If a file has been previously uploaded into the system, it cannot be uploaded again unless the file name is changed. File names uploaded into the system must be unique.

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

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# Upload Confirmation

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



# The MLR Reporting Process

The MLR reporting process involves the following steps:

Step 1 – Register for the HIOS MLR module.

Step 2 – Confirm company-issuer associations.

Step 3 – Download MLR-A templates.

Step 4 – Populate MLR-A templates.

Step 5 – Upload completed MLR-A templates.

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

# ATTESTATION

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

# Notification that MLR Data are Ready for Attestation

- HIOS will notify Attesters by email once the MLR data have been uploaded and are 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*”.

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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: CGI Test Company 0426  
\*Reporting Year: 2012  
Group Affiliation: CGI Test 0426

You are associated with the following States: California

[View Data](#)

Status: Submitted with Warning(s)

**Annual MLR Submission**

Date/Time Uploaded: 3/4/2013 10:24:34 AM  
Uploaded By: Madhavanadu Boyala

Version: Pending Attestation  
Resubmission Requested: No

Template Submitted: [Form047.16\\_Retest.zip \(349.9KB\)](#)  
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 accurate<sup>1</sup>.

CFO User Attestation:  Attestation: I attest that the MLR Annual Form file uploaded is complete and accurate<sup>1</sup>.

[Save Attestation](#)

<sup>1</sup>Attestation is not permitted while an Annual MLR zip file is pending system processing. The applicable attestation checkbox will be disabled while a file is pending system processing.

**Supplemental Materials**







No supplemental materials have been uploaded.

Accessibility | Rules of Behavior | Web Policies | File Formats and Plug-Ins

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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:
  - CCIIO will address questions about the 2012 MLR reporting form weekly, beginning April 18 through May 30, from 3:30 to 4:30pm (EDT).
  - 1-877-267-1577 - meeting ID: 3300
- 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.

# 2012 Medical Loss Ratio Reporting



**Center for Consumer  
Information and  
Insurance Oversight**

**April 2013**

# Agenda

This presentation will cover the following topics:

- Changes to the 2012 MLR template
- Differences between 2012 MLR form and the 2012 SHCE
- Aggregation
- MLR formula tool
- Email warnings
- Comparison Reports
- Expatriate lines of business
- Companies with only small closed blocks of business



# 2012 MLR Reporting Form Changes

The 2012 MLR template differs from the 2011 MLR template in the following ways:

- Parts 1 and 2 are now 2 separate worksheets;
- There are no automatically calculated fields, and an Excel formula tool will be made available;
- Columns have been added to report dual contract information, which is a subset of the data reported in the 3/31 columns of the MLR report form;
- The Expense Allocation Report is incorporated into Part 1;
- Part 6 was added to allow companies to clarify responses;
- Shading was updated for clarity.

# Differences from the SHCE

- Some differences between the 2012 MLR template and the NAIC's SHCE include:
  - ICD-10 and HIT
    - The MLR template (Part 1, Line 4.5) excludes ICD-10 conversion expenses from Health Information Technology expenses (HIT), but the SHCE (Part 1, Line 6.5) includes ICD-10 conversion expenses in its measure of HIT.
    - Therefore, in the "12/31" columns of Part 1, the sum of Lines 4.5 (HIT) and 4.6 (allowable ICD-10 conversion expenses) of the MLR template generally will correspond to the SHCE's Part 1, Line 6.5.

# Differences from the SHCE

- Some differences between the 2012 MLR template and the NAIC's SHCE include:
  - CBE
    - The MLR template (Part 1, Line 5.7) contains a single data field representing both deductible and non-deductible Community Benefit Expenditures (CBE) expenses, but the SHCE does not.
    - Therefore, the "12/31" column of Part 1, Line 5.7 of the MLR template generally will correspond to the sum of the SHCE's Part 1, Lines 1.6a and 10.4a.

# Aggregating Experience on the 2012 MLR Form

- Who must aggregate
  - For the 2012 reporting year, issuers with <75,000 life-years in the 2012 calendar year only.
  - For the 2013 and later reporting years, all issuers.
- Reporting
  - Report data for 2012 in: Parts 1, 2, 3, 6; CY column of Part 4; and sections 1-3 of Part 5.
  - Report data for 2011 in: PY1 column of Part 4, and sections 4-5 of Part 5
    - Restate 2011 incurred claims as of 3/31/2013 on Part 4, Line 1.2, Column PY1. Restate all components of incurred claims, including reserves and the allowable fraud reduction expense.
  - Aggregate data for 2011 and 2012 in the Total columns of Part 4
    - MLRs will be calculated using aggregated data.
    - Rebates will be calculated using only 2012 adjusted premium.

# MLR and Rebate Formula Tool

- CMS will post an Excel spreadsheet with MLR and rebate formulas on HIOS' MLR module.
- To use the Formula Tool, users:
  - Copy Parts 1 and 2 from a completed 2012 Form and paste them into the corresponding tabs of the Formula Tool;
  - Enter 2011 data from Part 4 of the 2012 MLR Form;
  - Enter the average deductibles from Part 4 of the 2012 Form;
  - Enter the applicable MLR standards from Part 4 of the 2012 Form;
  - “Paste values” from the Formula Tool into the MLR template.
- The Formula Tool will calculate the Part 4 MLR numerator, denominator, credibility adjustment, MLR, and rebates, based upon the data entered.

# Email Warnings

Upon upload of its MLR submission, an issuer may receive an email containing a subset of various warning messages:

- “Data field violations” notify the issuer of errors that must be corrected prior to attestation.
- “MLR calculation warnings” notify the issuer that for certain issuer-calculated fields, there is a discrepancy between its value and the value calculated by HIOS. However changes are not required in order to attest to the form.
- “Validation warnings” are potential data inconsistencies that should be reviewed prior to attestation, however changes are not required in order to attest to the form.

The validation email may not contain every warning. All validation warnings are available on the warning and comparison reports located within HIOS’ MLR module.

# Warning and Comparison Reports

- Upon upload, an issuer is encouraged to access comparison reports that are helpful when validating their data prior to attestation.
- The reports are accessed on either the “View Uploaded Data” or the “Attestation” tabs in HIOS’ MLR module.

# Warning and Comparison Reports

The available warning and comparison reports are:

- Validation Warnings Report
  - A list of all potential data inconsistencies that should be reviewed prior to attestation.
- Grand Total Warnings Report
  - A list of all potential data inconsistencies on the “grand total” template that should be reviewed prior to attestation.
- MLR Calculation Warnings
  - A list of all discrepancies between user-calculated values and HIOS –calculated values.
- SHCE/MLR-A Warnings Report
  - A list of all discrepancies between an issuer’s 2012 SHCE values and the values reported on the “12/31” columns of the 2012 MLR template.



# Expatriate Business

## Companies with only Expatriate business:

- For the 2012 MLR reporting year, CMS will not enforce the MLR rebate and reporting provisions for expatriate lines of business.
- See CMS guidance for more information:  
[http://cciio.cms.gov/resources/factsheets/aca\\_implementation\\_faqs13.html](http://cciio.cms.gov/resources/factsheets/aca_implementation_faqs13.html).
- An issuer with expatriate business in addition to other lines of health insurance coverage is expected to submit a timely 2012 MLR report. Such issuers should report expatriate business only the in “12/31 Expatriate” columns on the Parts 1 & 2 of the “Grand Total” form and leave all other “Expatriate” columns on all other pages blank.

# Small Closed Blocks of Business

## Companies with only Small Closed Blocks

- For the 2012 MLR reporting year, CMS will not enforce the MLR reporting provisions for an issuer of group or individual health insurance coverage who fails to submit a full MLR report if the issuer's only health insurance coverage consists of grandfathered plans in closed blocks of business.
- For more information, see the "General Instructions" section of the 2012 MLR Reporting Form Instructions.

# Small Closed Blocks of Business

## -Criteria-

To qualify, the issuer of only grandfathered closed blocks provide the following information and attest that it:

1. Ceased offering health insurance coverage in every market and state in which it is licensed to offer health insurance coverage;
2. Has only grandfathered health plans in closed blocks of business that are in run-off;
3. Did not submit a SHCE or other similar state filing for the applicable MLR reporting year, is exempt from filing a SHCE or similar state filing by the state in which it is domiciled, and submits to CMS evidence of this exemption on state letterhead. If the company is not subject to a SHCE or similar state filing requirement, this criterion is not applicable;
4. Has less than 1,000 life years nationwide (combined for all health insurance coverage) for the MLR reporting year;
5. Has non-credible experience in each state market in which it provides coverage. The company must aggregate its experience from 2011 and 2012 to determine credibility. The company must report the number of life-years in each state market for each MLR reporting year that is aggregated.

# Small Closed Blocks of Business -Filing-

An issuer that meets all of the criteria should:

- Register with the HIOS MLR module;
- Complete, update or confirm the “company issuer association” and select “yes” in the “small closed blocks of business” box on the HIOS “company-issuer association” screen;
- Complete only part 4, line 3.1 of the MLR template for every state and market in which it has health insurance coverage;
- Use HIOS’ “supplemental upload” function to submit a statement that affirms the closed block criteria. The issuer should also upload its SHCE (or other similar state required filing) exemption it has received from its state of domicile;
- Complete the HIOS attestation process.

# Small Closed Blocks of Business

- Issuers satisfying the “closed block” criteria may instead choose to complete the full MLR form for their grandfathered plans in closed blocks of business.
- If CMS determines that an issuer does not satisfy the criteria described above, CMS will notify the issuer that it must complete the full MLR template as specified in 45 CFR Part 158.
- Companies should refer to the 2012 MLR Instructions for complete instructions.

# Questions and Resources

- For HIOS related questions please contact the Exchange Operations Support Center at: [CMS\\_FEPS@cms.hhs.gov](mailto:CMS_FEPS@cms.hhs.gov) or 855-267-1515.
- For questions related to the MLR template, please email CCIIO at [MLRQuestions@cms.hhs.gov](mailto:MLRQuestions@cms.hhs.gov).
- CCIIO will host MLR Q&A conference calls every Thursday from 3:30 to 4:30pm (EDT), from April 18 through May 30.
  - Details: 1-877-267-1577; The meeting ID is: 3300.
- CCIIO's MLR website:  
<http://cciio.cms.gov/programs/marketreforms/mlr/index.html>