

#### **HIOS MLR TRAINING SESSION**



Filing Medical Loss Ratio and Risk Corridors Annual Reports through HIOS



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



#### Welcome

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



### **Overview – MLR Program**

- 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 provided 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.



### **Overview- MLR Program**

- 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 and Risk Corridors Plan-Level Data Form).
- The submission window for the 2015 reporting year will open on July 1, 2016.
- Submissions for the 2015 reporting year are due by July 31, 2016.



# Overview – Risk Corridors Program

- The temporary risk corridors program is intended to protect individual and small group market Qualified Health Plans (QHPs) against rate-setting uncertainty and provide greater premium stability for these plans during the 2014-2016 benefit years.
- The risk corridors program applies only to QHP issuers (excluding stand-alone dental plans).
- Issuers will submit risk corridors data through the HIOS MLR module during the same submission window as MLR (July 1-July 31, 2016).



# Overview – Risk Corridors Program

- Risk corridors data will be collected in two ways:
  - Parts 1-3 of the MLR Annual Reporting Form
  - Risk Corridors Plan-Level Data Form
- This includes data on premium earned, profit, allowable costs, taxes, and allowable administrative expenses.
- Data is used to calculate the risk corridors payment or charge amount, which is incorporated into the calculation of the issuer's MLR.
- Note: CMS will hold separate trainings in June to provide detailed instructions on completing the Risk Corridors Plan-Level Data Form.



# Overview – Risk Corridors Program

Line Description	1 Health Insurance Coverage INDIVIDUAL PY2	2 Health Insurance Coverage INDIVIDUAL PY1	3 Health Insurance Coverage INDIVIDUAL CY	4 Health Insurance Coverage INDIVIDUAL Total	4A Health Insurance Coverage INDIVIDUAL RC	Health Cc SMA
3. Risk Corridors Calculation						
3.1 Allowable costs (Lines 1.2 + 1.3 - 1.4 - 1.5 - 1.6 + 7.2) 3.2 Administrative costs excluding taxes (Part 1 Lines 5.1 + 5.2 + 5.3 + 5.4 +						
5.5a + 5.5b + 5.6) 3.3 Profit for risk corridors calculation (the greater of Lines 3.3a or					-	
3.3b)						
3.3a Earned profit (Lines 2.1 - 3.1 - 2.2 - 3.2)						
3.3b Capped profit ((3% + 2%) x (Lines 2.1 - 2.2))						
3.3c Capped profit without adjustment (3% x (Lines 2.1 - 2.2)) 3.4 Allowable administrative costs (the lesser of Lines 3.4a or 3.4b)						
3.4a Profit and administrative costs (Lines 3.2 + 3.3 + 2.2)						
3.4b Capped administrative costs ((20% + 2%) x (Lines 2.1 - 2.2) + Line 2.2)						
3.5 Risk corridors adjusted target amount (Lines 2.1 - 3.4)						
3.6 Allowable administrative costs without adjustment (the lesser of Lines 3.6b or 3.6c)						
3.6a Profit without adjustment (the greater of Lines 3.3a or 3.3c)						
3.6b Profit and administrative costs without adjustment (Lines 3.2 + 3.6a + 2.2)						
3.6c Capped administrative costs without adjustment (20% x (Lines 2.1 - 2.2) + Line 2.2)						
3.7 Risk corridors unadjusted target amount (Lines 2.1 - 3.6)						
3.8 Unadjusted risk corridors ratio (Lines 3.1 / 3.7)						
3.9 Risk corridors aggregate amount by market without adjustment (from Risk Corridors Plan Data Form, Part 3 Line 9)						
3.10 Risk corridors total payment or charge amount used for MLR calculation (from Risk Corridors Plan Data Form, Part 3 Line 10)						



# 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 templates.
- Step 4 Populate MLR templates.
- Step 5 Upload completed MLR templates.
- Step 6 Download Risk Corridors Plan Level Data templates.
- Step 7 Populate Risk Corridors Plan Level Data templates.
- Step 8 Upload completed Risk Corridors Plan Level Data templates.
- Step 9 Upload supplemental materials
- Step 10 Attest to accuracy of uploaded MLR data, Risk Corridors Plan Level data, and supplemental materials.



# Accessing HIOS through CMS Enterprise Portal



HIOS can be accessed through the CMS Enterprise Portal at <a href="http://portal.cms.gov">http://portal.cms.gov</a>

To be able to access the HIOS application, the users will need to complete the EIDM registration process (beginning June 19<sup>th</sup> new HIOS users shall need to go through remote identity proofing [RIDP]).

Once the users have completed the EIDM registration, they can request access to the HIOS application, when they are prompted to fill in the HIOS Request Account information.

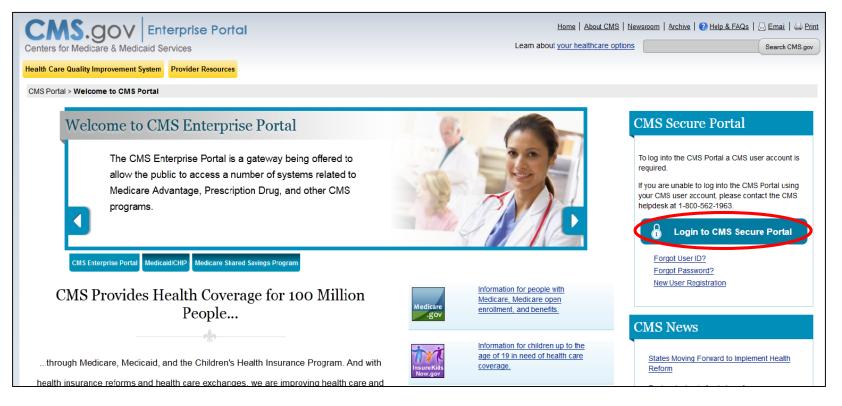
Once complete, the users shall receive an Authorization code which they would need to enter on the Request HIOS access page to complete the process.

Once complete, the users can now access the HIOS application and its functionalities based on what user roles they have within the system.



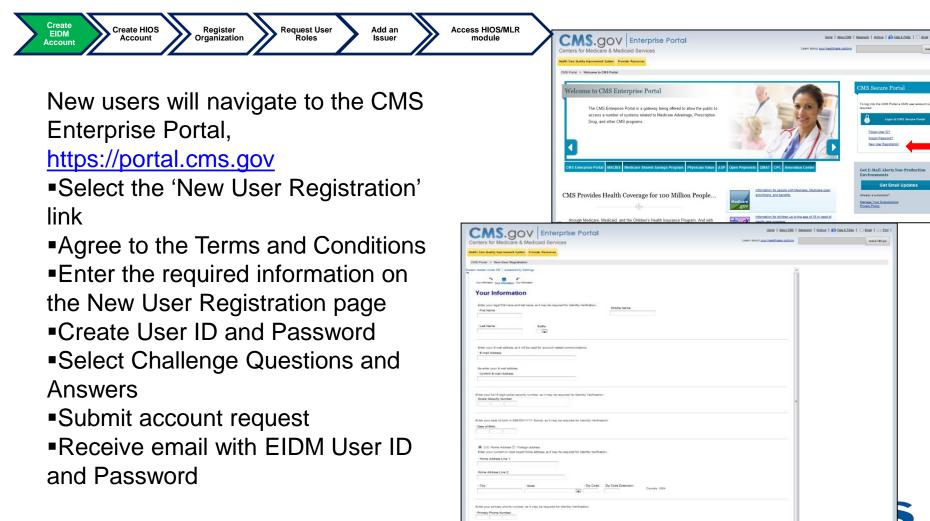
#### **EIDM Login for Existing HIOS Users**

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





# New Users- EIDM Registration



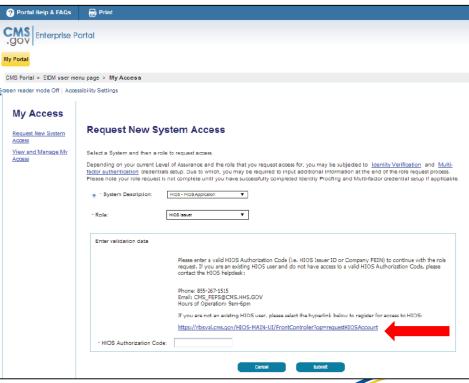
Create EIDM Account Create HIOS Account	Register Organization		Access HIOSMLR Module
Centers for Medicare & Medicaid Services	Hons   About Learn about <u>your healthcars oor</u>	CARS   Messeers   Andres   D Mak & EAGA   Email   Mar	
CMS Potal > Welcome to CMS Pertal		CMS Secure Portal	
Welcome to CMS 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.		CASS Secure Portal To log into the CMS Portal a CMS user account is required. Login to CMS Secure Portal Ecoat User IN2 Ecoat User IN2 Ecoat Paramotor2 New User Resistration	
CMS Enterprise Portal MACBIS Medicare Shared Savings Program Physician Value AS	P Open Payments OMAT CPC Innovation Center	Get E-Mail Alerts Non-Production Environments	
CMS Provides Health Coverage for 100 Million People	Information for pacele with Medicare, Medicare open encolment, and Benefits	Get Email Updates Already subscriber? Manace Your Subscriptions Privacy Esilos	
	Information for children up to the age of 19 in need of health care coverage		

- New users will navigate to the CMS Enterprise Portal, <u>https://portal.cms.gov</u>
- Select the 'Login to CMS Secure Portal' link
- Agree to the Terms and Conditions
- Enter the EIDM User ID and Password





- Select the 'Request Access Now' button
- From the Access Catalog page, Select the 'Request Access' button for HIOS
- Select 'Request New System Access' link
- Select 'HIOS-HIOS Application' from the System Description drop-down menu
- Select 'HIOS Issuer' for the Role
- New users will need to Select the URL provided on the page





Create EIDM Account

**Create HIOS** Register

Account

Organization

Roles

Add an Issuer

Access HIOSMLR Module

- New users will navigate to the 'Request HIOS Account' page
- Complete the request form and Select the 'Submit' button
- Once the account request has been approved, users shall receive an email with a **HIOS** Authorization Code

#### Health Insurance Oversight System

**Request User** 

#### **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 Exchange Operations Support Center (XOSC) at Phone: 1-855-267-1515 or Email: CMS FEPS@cms.hhs.gov.

#### (\*) Indicates a required field

To initialize the request for a HIOS user account, please select if the base address for the requesting user is located in the United States by selecting "US User" or "Non-US User".



CENTERS FOR MEDICARE & MEDICAIL

Register

Organization

**Request User** 

Roles

Create EIDM Account **Create HIOS** 

Account

- Users will need to log back in to the CMS Enterprise Portal
- Select 'Request New System Access' link
- Select 'HIOS-HIOS Application' for the System Description
- Select 'HIOS Issuer' for the Role
- Enter the HIOS Authorization Code
- Select the 'Submit' button and log out of the portal

? Portal Help & FAQs	🖶 Print
CMS .gov Enterprise P	<sup>1</sup> Portal
My Portal	
CMS Portal > EIDM user me	enu page > My Access
oreen reader mode Off   Acce	assibility Settings
My Access	
Request New System Access	Request New System Access
View and Manage My Access	Select a System and then a role to request access.
Addess	Depending on your current Level of Assurance and the role that you request access for, you may be subjected to <u>Identity Verification</u> and <u>Multi- factor suthentication</u> credentials setup. Due to which, you may be required to input additional information at the end of the role request process. Please note your role request is not complete until you have successfully completed identity Proofing and Multi-factor credential setup if applicable.
	" Role: HIOS Issuer V
	Enter validation data
	Please enter a valid HIOS Authorization Code (i.e. HIOS Issuer ID or Company FEIN) to continue with the role request. If you are an existing HIOS user and do not have access to a valid HIOS Authorization Code, please contact the HIOS helpdesk:
	Phone: 855-267-1515 Email: CMS_FEPS@CMS.HHS.GOV Hours of Operation: 9am-6pm
	If you are not an existing HIOS user, please select the hyperlink below to register for access to HIOS:
	https://rbisval.cms.gov/HIOS-MAIN-UI/FrontControler?op=requestHIOSAccount
	* HIOS Authorization Code:
	Carcel Submit

Add an Issuer

Access

HIOSMLR

Module

# Access HIOS through CMS Enterprise Portal

Access Create EIDM **Create HIOS** Register **Request User** Add an Issuer HIOSMLR Account Account Organization Roles Module Go to https://portal.cms.gov/ and MS. OOV Enterprise Portal Home | About CMS | Newsroom | Archive | Archive | Help & FAQs | C Email | Print select Login to CMS Secure Portal Search CMS.cov Learn about your healthcare option Centers for Medicare & Medicaid Services Health Care Quality Improvement System Provider Resources on the CMS Enterprise Portal. CMS Portal > Welcome to CMS Portal CMS Secure Portal Welcome to CMS Enterprise Portal To log into the CMS Portal a CMS user The CMS Enterprise Portal is a gateway account is required. being offered to allow the public to access a Read the Terms and Conditions and number of systems related to Medicare. Login to CMS Secure Portal Advantage, Prescription Drug, and other

CMS programs.

Forgot User ID?

Forgot Password? New User Registration Ith Care Quality Improvement System Provider Resources Physician Value ASP CMS Enterprise Portal MACELS Medicare Shared Savings Program on Center MLMS MCU PECOS Quelty Reporting CBC Terms and Conditions OMB No 0938-12361 Expiration Date: 04/30/20171 Paperwork Reduction Act You are accessing a U.S. Government information system, which includes (1) this computer, (2) this conducter network, (3) all computers connected to this network. and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties By using this information system, you understand and consent to the following: You have no reasonable expectation of privacy regarding any communication or data transiting or stored on this information system At any time, and for any lawful Government purpose, the government may monitor, intercept, and search and seize any communication or data transiting or stored on this information system Any communication or data transiting or stored on this information system may be disclosed or used for any lawful Government purpose To continue, you must accept the terms and conditions. If you decline, your login will automatically be cancelled.

Select "I Accept" to Continue

# Access HIOS through CMS Enterprise Portal

Register

Organization

**Request User** 

Roles

Users that have registered in EIDM and HIOS will now see a yellow 'HIOS' button displayed on the dashboard.

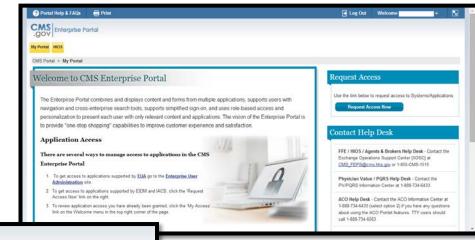
**Create HIOS** 

Account

Create EIDM

Account

Selecting the 'HIOS' button will open the HIOS landing page. From the landing page, Select the 'Access HIOS' hyperlink



Add an Issuer

Access

HIOSMLR

Module

GOV Enterprise Portal
Ny Postal HOS
CMS Punal > HIOS
HIOS   Plan Management   Market Wide Functions
Please use the linits bears the linits bears the linear house and linear the linits bears and the linits bears and the linits bears and the linits bears and linear the linits bears and linits bears a
If you have any problems excessing HOS or the Plan Management and Manifell Mole Fundions, please excitad the Exchange Operations Support Center (FOSC) at CMIS_TEPS(BgmathAsgav or 1-455-CMI-1515.
Health Insurance Oversight System (HIOS)
Prese duk, he link below it access HOS. If this is the finitime you are accessing HOS from the CMS Enterpise Fortal you may be prompted for your HOS Upername and Password.
A0033 2003
Plan Management and Market Wide Functions
The Plan Management and Market Wee Functions portal is where insums will access both Market Web modales (like the histoprated Rule Review Modale) and the Federally Facilitated Escharge (FEE) application specific modules.
hssers seeing Chalded Health Plan OHP) conflication will submit data to the Centers for Medicare &
Acues Par Mangement & Mahet Weie Funders



# Access HIOS through CMS Enterprise Portal



When users select the Access HIOS link, they will be redirected to the HIOS Home page. Users with access to MLR module will be able to see the Green buttons on this page.





# Registering an Organization in HIOS



### **Register an Organization**



 Users can Create, Edit organizations through this functionality. New users to HIOS will not have any organization associations or role permissions to access HIOS modules.

Select the 'Manage an Organization' button to create an organization before requesting user roles.



#### **Registration Process**



#### **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.



#### **Search by Federal EIN**

**Create HIOS** Account

Register Organization

**Request User** 

Roles

Add an Issuer

HIOSMLR Module

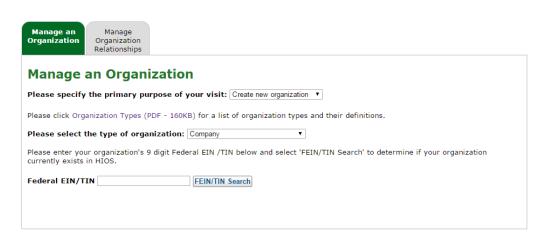
Access

Select "Create New Organization" as the purpose of your visit.

Create EIDM

Account

- Select "Company" as type of organization.
- Type the Federal EIN of your company in the textbox and Select the 'Search' button.





#### **Company Search Results**



- If your company's Federal EIN is not registered in HIOS, the following message will be displayed:
  - "No Organization Found"
- Select the 'Create Organization' button.

Manage an Organization	Manage Organization Relationships
Manage a	an Organization
Please specify	the primary purpose of your visit: Create new organization 🔻
Please click Orga	nization Types (PDF - 160KB) for a list of organization types and their definitions.
Please select t	type of organization: Company
Please enter you currently exists i	r organization's 9 digit Federal EIN /TIN below and select 'FEIN/TIN Search' to determine if your organization n HIOS.
Federal EIN/TI	N 098765443 FEIN/TIN Search
Organizatio	n
No Organizatio	a Found
You may register information.	your organization in HIOS by selecting the 'Create Organization' button below to enter your organization's
Create Organizatio	n



#### **Register New Organization**



- Fill in the following required information to register a new company:
- Select the 'Continue' button to continue entering your company's information before submitting the request to register a new company.

#### **Register New Organization**

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

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

Organization Type: *Organization Legal Name:	Company
Federal EIN/TIN: Domiciliary Address	098765443
*Address Line 1:	
Address Line 2:	
*City:	
*State:	T
*ZIP code:	
ZIP Plus 4:	
Back	Continue



# **User Role Request**





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

- If a user needs to update their current MLR user role to another user role, they will need to contact the Exchange Operations Support Center (XOSC) at <u>CMS\_FEPS@cms.hhs.gov</u> to remove their current user role.
  - If another user is already associated to the user role you are requesting, you will need to contact the XOSC to remove association from the other user.
  - Once the user role has been removed from the other user, you can proceed with requesting that user role for yourself.

#### **MLR User Roles**



- Below is a brief description of the various user roles within the MLR module:
  - Primary/Backup Uploader This user is responsible for uploading the MLR, Risk Corridors Plan Level Data Templates, Supplemental Materials, and Attestation Form through the HIOS MLR module.
  - Primary/Backup CEO or CFO Attester These users are responsible for reviewing the accuracy and completeness of the MLR and Risk Corridors Plan Level data and supplemental materials submitted.
- **Note:** New this year Attesters are now required to sign a hard-copy form that is downloaded by the uploader. They will no longer be attesting to the submission within the system.
- Users can only have access to one user role at a time for each company.



Register

Organization

To request a role, select the Role management button.

Create HIOS

Account

Create EIDM

Account

Health Insur	rance Oversight System
	HOME FAQ CONTACT US SIGN OU
	Welcome
HIOS Home Pag Organization Management & Administrative Functions: Manage Account	e HIOS Main Page Announcements:
Manage an Organization	Obtaining a Health Plan Identifier (HPID)
	Users needing to obtain an HPID for their organization will need to
Role Management	take the following steps in HIOS:

Select the 'Request Role' tab.

**Request User** 

Roles

Select the desired 'Module' (MLR) from the drop-down menu.

Add an Issuer

Note: For users who are not sure which module to select, select the 'Module Descriptions' link. The PDF file will open up which displays the purpose of each module and the user roles applicable.

Access

HIOSMLR

Module





- 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, Select the 'Continue' button and follow remaining steps

Health Insurance Oversight System				
Friday, March 15, 201				
View Existing Roles	Welcome Sai Paleti Request Role			
	<b>e</b> e from the drop-down list below and follow the prompts to submit a role request. For a odule, select <u>Module Descriptions</u>			
Module:	Medical Loss Ratio Data Collection System (MLR)			
Requested Role:	Company			
User Type:	Uploader			
User Sub-Type:	Primary 🔽			
Continue				
U.S. Departm	Accessibility Rules of Behavior Web Policies File Formats and Plug-Ins ent of Health & Human Services · 200 Independence Avenue, S.W. · Washington, D.C. 20201			





- Enter the FEIN and Select the 'Search' button.
- Once your company has been found, Select the 'Review/Continue' button to review your new role request.
- Note: Please ensure that you are not already associated to another user role for this company, or another user is not already associated to the user role you are requesting.
- The user will receive an email notification once the role request has been submitted for approval and approved.

riday, March 15, 20	013	HOME FAQ CONTACT US SIGN OUT
View Existing Roles	Request Role	Welcome Sai Pale
Request Ro	le	
	e from the drop-down list below a odule, select <u>Module Descriptions</u>	nd follow the prompts to submit a role request. For a
Module:	Medical Loss Ratio Data Colle	ection System (MLR)
Requested Role:	Company	
User Type:	Uploader 💌	
User Sub-Type:	Primary 🗾	.2
Company Asso	ciation	
Please enter the Com	oany Federal EIN below	
Federal EIN:	321321321 Search	
Search Result:	Company 321321	



# Adding an Issuer to an Organization



#### **Add Issuer to Organization**



- If an organization exists in HIOS, users can add an Issuer(s) to that organization.
- Select the 'Manage an Organization' tab on the HIOS Homepage.





#### Add an Issuer



- On the Manage an Organization page, select 'Edit existing organization' from the drop-down menu (See Figure 8).
- Select the Organization Type.
- Enter the Federal EIN/TIN and select the 'FEIN/TIN Search' button.
- Select the 'Add Issuer' button

lanage an C	Organization			
ease specify the pr	imary purpose of your	r visit: Edit existing organization	on ▼	
ease click <u>Organizatio</u>	on Types (PDF - 160KB) f	or a list of organization type	es and their definitions.	
ease select the typ	e of organization: Cor	mpany •	]	
ease enter your ordar	nization's 9 digit Federal	EIN /TIN below and select '	EIN/TIN Search' to determine	if your organization currently
kists in HIOS.	999999 FEIN	N/TIN Search		
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#### **Add an Issuer**



- On the Register New Issuer page, enter the Issuer information and click the 'Save and Add Another Issuer' button
- The Issuer(s) that you have requested to create will display on the page. Click the 'Submit' button.
- 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 this email for future reference.

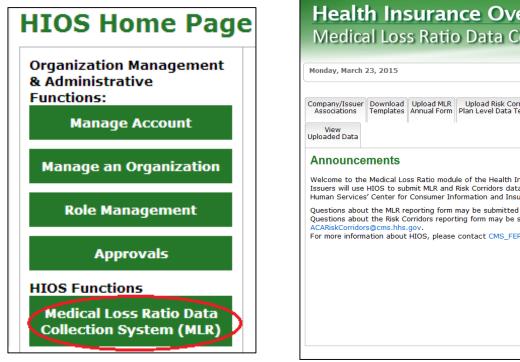
lease fill in the form below	v with your Issuer's information.	
Note: (*) Indicates a re	quired field.	
Issuer Legal Name:	Test Company	
Issuer Marketing Name:	â	
*Registered State:	•	
Federal EIN:	9999999999	
NAIC Company Code:		
NAIC Group Code:		
*Market Type and Line of Business:		
	Individual Line of Business Individual Line of Business Hini-Med Small Group Small Group Line of Business HIC Mini-Med Expat Reconly Large Group Line of Business HIC Mini-Med Expat Reconly	
Domiciliary Address	·	
*Address Line 1:		
Address Line 2:		
*City:		
*State:	•	
*ZIP code:		
ZIP Plus 4		

CENTERS FOR MEDICARE & MEDICAID SERVICES

#### **Accessing the MLR Homepage**



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



Health Insurance Medical Loss Ratio Da	Oversight System ta Collection System
Aonday, March 23, 2015	HIOS MAIN PAGE HOME FAQ CONTACT US SIGN OL
	Risk Corridors el Data Template Upload Supplemental Materials • <u>MLR Website</u> 2013 <u>MLR Instructions</u> Document
Announcements Welcome to the Medical Loss Ratio module of the issuers will use HIOS to submit MLR and Risk Corri uman Services' Center for Consumer Information	
Questions about the MLR reporting form may be si Questions about the Risk Corridors reporting form ACARiskCorridors@cms.hhs.gov. For more information about HIOS, please contact	ubmitted to MLRQuestions@cms.hhs.gov. may be submitted to



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 templates.
- Step 4 Populate MLR templates.
- Step 5 Upload completed MLR templates.
- Step 6 Download Risk Corridors Plan Level Data templates.
- Step 7 Populate Risk Corridors Plan Level Data templates.
- Step 8 Upload completed Risk Corridors Plan Level Data templates.
- Step 9 Upload supplemental materials
- Step 10 Attest to accuracy of uploaded MLR data, Risk Corridors Plan Level data, and supplemental materials.



## 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 template for each issuer, with the Company Information tab 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 templates for all issuers expected to be included in the report.
- Uploader users are not able to download the pre-populated MLR templates and Risk Corridors Plan-Level Data templates (if applicable) until you confirm the associations.



#### Confirming Company-Issuer Associations

- Select the "Company/Issuer Association" tab.
- Select the "Company".
- Select the "Reporting Year".
- Select "View Associations".
- Confirm the list of issuers by Selecting "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 2015 MLR Annual Reporting Form Instructions.
- Indicate your company 's federal tax exempt status, as established by the Internal Revenue Service

Company/Issuer Associations	Download Templates	Upload MLR Annual Form	Upload Risk Corridors Plan Level Data Template	Upload Supplemental Materials	View Uploaded Data	
Company ar	nd Issue	er Report	ing Association	S		
Please select the C reporting association		d Reporting Ye	ear, then select the "View	Associations" button t	o view the comp	any to issuer
(*) Indicates a requ	uired field					
*Company:		Optima Hea	th Plan 🔹			
*Reporting Year:		2014	•			
View Associations						
<b>Confirmation</b>						
Small Closed Bloc	k of Di	ance coloct "Y	es" only if your company r	mosts the small closed	block critoria do	coribod in the MLR
Business:		structions.	es only il your company i	neets the small closed	block criteria de	Scribed in the MER
Dusiness.						
Federal Tax Exem			es" only if your company r	neets the federal tax e	vemnt criteria e	stablished by the
reactar tax Excit		ternal Revenu			Mompe encond e	seesioned by the
	N	lo 🔻				
Group Name:	Se	entara Health I	Management Group			
NAIC Group Code		1183	5			
Company Name:		ptima Health P	lan			
NAIC Company Co	ode: 95	5281				
A.M. Best Numbe	r: 06	58821				
Federal EIN:	54	1283337				
Address:	44	17 Corporatio	n Lane Virginia Beach, Vir	ginia 23462		
			Associated Issue			

Associated Issuer Table										
HIOS	<b>C1</b> -1-		insurance (	Coverage		Mini-Med			Expatriate	
Issuer ID	State	Individual	Small Group	Large Group	Individual	Small Group	Large Group	Small Group	Large Group	Individual
20507	VA	Yes	Yes	Yes	No	No	No	No	No	No

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

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

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

Confirm

#### Upload Company-Issuer Association Form

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

\*Company-Issuer Association Form: Choose File No file choser Upload



## MLR Company-Issuer Association Form Example

#### MLR Company-Issuer Association Form

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

FEIN:	123123123	A.M. Best Number:	
Company Name:	Company 123	NAIC Company Code:	12345
Not-for-Profit?:	Yes	NAIC Group Code:	
DBA / Marketing Name:	Company 123	NAIC Group Name:	Company ABCD
_			

Domiciliary Address Line 1:	123 Street
Domiciliary Address Line 2:	
Domiciliary City:	Fairfax
Domiciliary State:	
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.)

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



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 templates.
- Step 4 Populate MLR templates.
- Step 5 Upload completed MLR templates.
- Step 6 Download Risk Corridors Plan Level Data templates.
- Step 7 Populate Risk Corridors Plan Level Data templates.
- Step 8 Upload completed Risk Corridors Plan Level Data templates.
- Step 9 Upload supplemental materials
- Step 10 Attest to accuracy of uploaded MLR data, Risk Corridors Plan Level data, and supplemental materials.



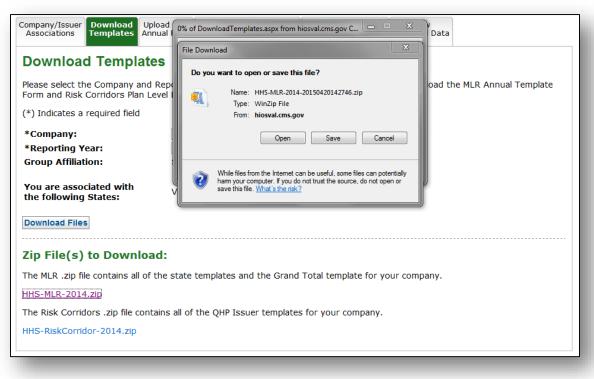
## Overview of Downloading MLR Templates

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



#### **Downloading the MLR Templates**

- Select the *"Download Templates"* tab.
- Select the "Company".
- Select the *"Reporting Year".*
- Select "Download Files".
- The MLR module will generate a zip file containing pre-populated MLR Templates; one for each issuer plus Grand Total template (named "HHS-MLR-2015.zip").
- Extract the contents of the zip file into a folder on your computer.





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 templates.
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- Step 5 Upload completed MLR templates.
- Step 6 Download Risk Corridors Plan Level Data templates.
- Step 7 Populate Risk Corridors Plan Level Data templates.
- Step 8 Upload completed Risk Corridors Plan Level Data templates.
- Step 9 Upload supplemental materials
- Step 10 Attest to accuracy of uploaded MLR data, Risk Corridors Plan Level data, and supplemental materials.



## **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).

В	С	D	E	F	G
Part 1 Summary of Data					
2	-				
Line Description	SHCE	1 Health Insurance INDIVIDUAL Total as of 12/31/14	2 Health Insurance INDIVIDUAL Total as of 3/31/15	3 Health Insurance INDIVIDUAL Dual Contracts (Included in Total as of 3/31/15)	4 Health Insurance INDIVIDUAL Deferred PY1 (Add)
4 1. Premium					
5 1.1 Total direct premium earned 6 1.2 Federal high risk pools					
6 1.2 Federal high risk pools	Pt 1, Ln 1.2				
7 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				
already reported in Line 1.1)     1.5 Other adjustments due to MLR calculations - premium	Pt 1, Ln 1.10				
10 1.6 Risk revenue	Pt 1, Ln 1.11				
11 2. Claims					
12 2.1 Total incurred claims (MLR Form Part 2, Line 2.16)					
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				
		1			



## **Populating the MLR Template**

- You can copy and paste blocks of data.
- When copying and pasting, select the Paste Values option in order to prevent inadvertently modifying the template. Alternatively, use the MLR Calculator to calculate and copy data into the MLR template.
- Companies with QHP issuers should download and populate the Risk Corridors Plan Level Data templates to be able to complete the MLR templates. However, do not upload the Risk Corridors Plan Level Data templates until you have successfully uploaded the MLR templates.
- 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 consists of the following steps:

- Step 1 Register for the HIOS MLR module.
- Step 2 Confirm company-issuer associations.
- Step 3 Download MLR templates.
- Step 4 Populate MLR templates.

Step 5 – Upload completed MLR templates.

- Step 6 Download Risk Corridors Plan Level Data templates.
- Step 7 Populate Risk Corridors Plan Level Data templates.
- Step 8 Upload completed Risk Corridors Plan Level Data templates.
- Step 9 Upload supplemental materials
- Step 10 Attest to accuracy of uploaded MLR data, Risk Corridors Plan Level data, and supplemental materials

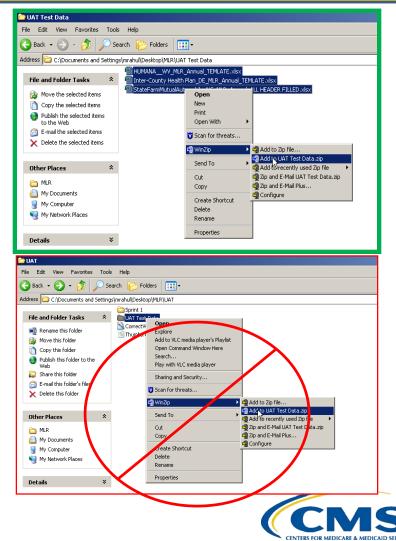


### Combining Completed MLR Templates into Zip File

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

CORRECT: Open the folder. Select <u>all</u> Excel files. Right-click the selected files, choose "WinZip" and "Add to Zip file..." option OR choose "Send to" and "Compressed (zipped) folder" option. Type a file name at the end of the directory.

- □ Note: No spaces are allowed in the zip file name.
- INCORRECT: Do NOT zip the files at the folder level. Files will fail to upload.



## **Uploading the Zip File**

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

Upload M	LR Anı	nual Form	n			
			) Year you are uploading o ciated with, as well as a G			
			d Total Report are accepte als" tab once the MLR Anr			
(*) Indicates a r	required fie	ld				
*Company:		ł	I Savers Insurance Company	y 💌		
*Reporting Ye	ear:	2	014			
Group Affiliati	on:	U	NITEDHEALTH GRP			
You are assoc the following		IC M P	labama, Arizona, Arkansa Jaho, Illinois, Indiana, Iow iississippi, Montana, Nebra ennsylvania, South Carolir Visconsin, Wyoming	a, Kansas, Kentucky, aska, North Carolina,	Louisiana, Mary North Dakota, C	land, Michigan, Dhio, Oklahoma, Oreg
Please select the the "Upload File			elect a file in the correct .z	ip format for upload.	After selecting t	the applicable file, sele
Note: You must	add each	template to a :	zip file. You cannot zip an	entire folder at once.		
*MLR Annual I	Form:			Browse		



#### **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 will be ready for attestation.



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 templates.
- Step 4 Populate MLR templates.
- Step 5 Upload completed MLR templates.
- Step 6 Download Risk Corridors Plan Level Data templates.
- Step 7 Populate Risk Corridors Plan Level Data templates.
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- Step 9 Upload supplemental materials
- Step 10 Attest to accuracy of uploaded MLR data, Risk Corridors Plan Level data, and supplemental materials



## **Risk Corridors Plan-Level Data Form**

- The Risk Corridors Plan-Level Data Form is a separate form that is downloaded and submitted through HIOS.
- Issuers will input some information from the MLR template on the Risk Corridors Plan-Level Data template, as well as premium amounts for each QHP the issuer offers.
- The Risk Corridors Plan-Level Data template will use this information to automatically calculate risk corridors payment and charge amounts.

## Downloading Risk Corridors Plan-Level Data Templates

- Once company-issuer association has been confirmed, the MLR module will generate a zip file containing all Risk Corridors Plan Level Data templates for each QHP issuer for the selected company and benefit year.
  - If your company has QHP Issuers and cannot download a Risk Corridors Plan Level Data template, please contact <u>ACARiskCorridors@cms.hhs.gov</u>.
- The Risk Corridors Plan-Level Data template will include pre-populated company information, and pre-populated 14-digit HIOS plan IDs for each of the issuer's QHPs that were registered in HIOS in 2015.



## How to Download Risk Corridors Plan Level Data Templates

- Select the *"Download Templates"* tab.
- Select the "Company" and "Reporting Year".
- Select "Download Files".
- The MLR module will generate a zip file containing prepopulated Risk Corridors Plan Level Data templates (named "HHS-RiskCorridor-2015.zip").
- Extract the contents of the zip file into a folder on your computer.

Download Templates	MLR       Upload Risk Corridors       Upload Supplemental       View         Plan Level Data Template       Materials       Uploaded Data         0% of DownloadTemplates.aspx from hiosval.cms.gov C       Image: Classical Control Contro Control Control Control Control Control Control Contro
Please select the Company and Rep Form and Risk Corridors Plan Level I (*) Indicates a required field	File Download  Do you want to open or save this file?
*Company: *Reporting Year: Group Affiliation:	Name: HHS-RiskCorridor-2014-20150420155124.zip Type: WinZip File From: hiosval.cms.gov
You are associated with , the following States:	
Download Files	While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. <u>What's the risk?</u>
Zip File(s) to Download:	

HHS-MLR-2014.zip

The Risk Corridors .zip file contains all of the QHP Issuer templates for your company.

HHS-RiskCorridor-2014.zip



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 templates.
- Step 4 Populate MLR templates.
- Step 5 Upload completed MLR templates.
- Step 6 Download Risk Corridors Plan Level Data templates.

Step 7 – Populate Risk Corridors Plan Level Data templates.

- Step 8 Upload completed Risk Corridors Plan Level Data templates.
- Step 9 Upload supplemental materials
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#### Overview of the Risk Corridors Plan-Level Data Template

⊿ B	C	D	E	F
1	Risk Corridors Plan Level Data - Individual			
2				
3	1.Non-Grandfathered ACA-compliant plans		A.	B.
			Individual	Individual
			Total Premium	Proportion of
4			Earned	Market Premium
5	All non-Grandfathered ACA-compliant plans			100.0%
7	2. Exchange QHPs			
	с.	D.	E.	F.
8	Plan Name*	HIOS Plan ID*	Individual Total Premium Earned	Individual Proportion of Market Premium in Table 1
9	1			
10	3			
12	4			
13	5			
15	7			
	8			
	9			



## Format of the Risk Corridors Plan-Level Data Template

- <u>Tab 1</u>: Individual market business
- <u>Tab 2</u>: Small group market business
- <u>Tab 3</u>: Calculates risk corridors payment or charge using user-provided information from MLR Annual Reporting Form and information from Tabs 1 and 2.
- Structure of Tabs 1 & 2:
  - Fields for aggregate market premium
  - Fields for QHP premium by HIOS plan ID
  - Data on plan premium and HIOS plan ID is collected for Exchange QHPs, QHPs offered off the Exchange that are the same as an Exchange QHP, and plans that are substantially the same as an Exchange QHP.



## Populating the Risk Corridors Plan-Level Data Template

- You can copy and paste blocks of data.
- When copying and pasting, select the Paste Values option in order to prevent inadvertently modifying the template.
- HIOS Plan IDs should be entered in the following format: Issuer ID (five digits) + Issuer State Abbreviation (2 letters) + Component ID (7 digits).
- Save the completed Risk Corridors Plan Level Data template file for upload to the MLR module. The user must upload the company's MLR templates before it uploads the Risk Corridors Plan Level Data templates.



## Risk Corridors Plan-Level Data Template Cell Coding

- White cells indicate that data entry by the user is permitted.
  - However, pre-populated Plan Names and HIOS Plan IDs cannot be altered. Plan Names and HIOS Plan IDs entered into section 2 ("Exchange QHPs") of tabs 1 and 2 are automatically copied into section 3 ("Off-Exchange QHPs").
- **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 is performed in the cell.
  - No data entry is permitted as values in the green cells will be auto-calculated.



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 templates.
- Step 4 Populate MLR templates.
- Step 5 Upload completed MLR templates.
- Step 6 Download Risk Corridors Plan Level Data templates.

Step 7 – Populate Risk Corridors Plan Level Data templates.

Step 8 – Upload completed Risk Corridors Plan Level Data templates.

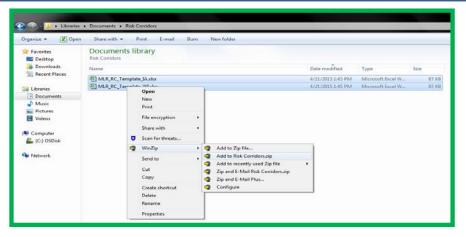
- Step 9 Upload supplemental materials
- Step 10 Attest to accuracy of uploaded MLR data, Risk Corridors Plan Level data, and supplemental materials

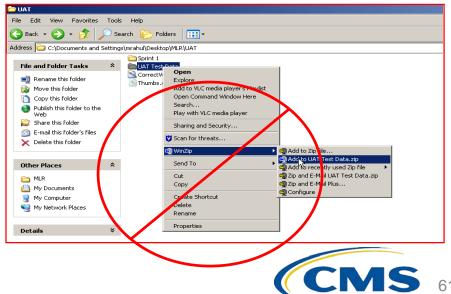


## **Combining Completed Risk Corridors Templates into Zip File**

You must combine all completed **Risk Corridors Plan-Level Data** 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 with no spaces at the end of the directory.
- **INCORRECT:** Do NOT zip the • files at the folder level. Files will fail to upload.





## Uploading the Risk Corridors Template Zip File

- Risk Corridors Plan-Level Data template upload is only allowed after successful MLR submission upload.
- Select the "Upload Risk Corridors Plan Level Data Template" tab.
- □ Select the "Company" and the "Benefit Year".
- Select "Browse" and select the zip file you created.
- Select "Upload File". Note: No spaces are allowed in the zip file name.
- The system will indicate that the Risk Corridors Plan-Level data has been uploaded, pending validation checks.
- A table is shown at the bottom of the page, displaying all previously uploaded Risk Corridors submissions.

Associations	Download Templates	Annual Forn	Upload Rig Plan Level D	ata Template	Upload Supplemental Materials	View Uploaded Data	
Jpload Ri	sk Corr	idors P	an Level I	Data Tem	plate		
					for. Please upload a sii en select the "Upload Fi		aining one
	company m				l after successful MLR s ites for all of its issuers		
*) Indicates a	required fiel	ld					
*Company: *Benefit Year: Group Affiliati			Gundersen Luthe 2014 V/A	eran Health Plan v	n, Inc. 🔻		
-							
QHP issuers in following stat		:	Iowa, Wisconsir	ı			
following stat	<b>es:</b> ne "Browse s" button to not zip an en	." button to start the up itire folder at	select a file in th oad. : once.	he correct .zip	format for upload. Afte	er selecting the a	applicable file, select
following stat Please select th the "Upload File Note: You cann	<b>es:</b> ne "Browse s" button to not zip an en	." button to start the up itire folder at	select a file in th oad. : once.	he correct .zip		er selecting the a	applicable file, select
Following stat Please select th the "Upload File Note: You cann *Risk Corridor	es: " Browse " button to not zip an en rs Plan Leve isk Corri	." button to start the upi ntire folder at <b>el Data Tem</b> idors Sul	select a file in th oad. once. plate: Choose pmissions	he correct .zip File No file chc		er selecting the a	applicable file, select
Tollowing stat Please select th the "Upload File Note: You cann *Risk Corridor Upload File Previous R	es: " Browse " button to tot zip an en rs Plan Leve isk Corridors	." button to start the upi ntire folder at <b>el Data Tem</b> idors Sul	select a file in th oad. once. plate: Choose omissions are presented	he correct .zip File No file chc	osen	er selecting the a Date/Time Uplo	



#### **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 Risk Corridors Plan-Level Data Form will be ready for attestation.



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 templates.
- Step 4 Populate MLR templates.
- Step 5 Upload completed MLR templates.
- Step 6 Download Risk Corridors Plan Level Data templates.
- Step 7 Populate Risk Corridors Plan Level Data templates.
- Step 8 Upload completed Risk Corridors Plan Level Data templates.
- Step 9 Upload supplemental materials
- Step 10 Attest to accuracy of uploaded MLR data, Risk Corridors Plan Level data, and supplemental materials



## **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 is not required for attestation to the accuracy of the MLR submission.
- You must upload the MLR templates *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**

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

**Note**: Supplemental Materials can be removed on the "View Uploaded Data" page.

Company/Issuer Associations	Download Templates	Upload MLR Annual Form	Upload Risk Corridors Plan Level Data Template	Upload Supplemental Materials	View Uploaded Data	
Upload Su	uppleme	ental Mat	erials			
Please select the to upload, then			Year associated to the Su ' button.	pplemental Materials, sel	ect the Supplemental Fi	les you wish
(*) Indicates a	required fiel	d				
*Company: *Reporting Yo Group Affiliat		2	II Savers Insurance Company 014 • NITEDHEALTH GRP	T		
You are assoc the following		Id M Pe	abama, Arizona, Arkansas, laho, Illinois, Indiana, Iowa ississippi, Montana, Nebra ennsylvania, South Carolin isconsin, Wyoming	a, Kansas, Kentucky, Loui ska, North Carolina, North	isiana, Maryland, Michiga 1 Dakota, Ohio, Oklahom	an, Ia, Oregon,
			ect a file in the correct for oad <sup>2</sup> . The system only per			
*Supplement	al Material:	Choose File	No file chosen			
Upload File(s)	Re	set				
<sup>1</sup> Files cannot co for upload that			ame and must have a .doc	, docx or .pdf extension.	The system also will not	accept files
<sup>2</sup> If a file has be uploaded into t			to the system, it cannot b e.	e uploaded again unless	the file name is changed	. File names



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 templates.
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- Step 5 Upload completed MLR templates.
- Step 6 Download Risk Corridors Plan Level Data templates.
- Step 7 Populate Risk Corridors Plan Level Data templates.
- Step 8 Upload completed Risk Corridors Plan Level Data templates.
- Step 9 Upload supplemental materials
- Step 10 Attest to accuracy of uploaded MLR data, Risk Corridors Plan Level data, and supplemental materials



## Notification that MLR Data is Ready for Attestation

- HIOS will notify Attesters by email once the MLR data has been uploaded and is ready for attestation.
- If the company has QHP Issuers, Risk Corridors Plan Level data must be uploaded successfully before attestation can occur.
- If the upload(s) 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.
- Both the CEO Attester and CFO Attester must attest to the accuracy of the uploaded MLR data, Risk Corridors Plan Level data, and supplemental materials in order for the filing to be complete.



#### **Attesting to the Uploaded Data**

- The attestation process has changed from previous years.
- Rather than attesting in HIOS, attesters are now required to sign a hardcopy form that is downloaded by the uploader from the Download Templates tab of HIOS. (see screenshot)

	pload MLR Upload Risk Corridors nual Form Plan Level Data Template	Upload Supplemental Materials	View Uploaded Data	Attestation
MLR Operational Admin Page Reports				
Download Templates	s			
	Reporting Year, then select the "Down vel Data template (if applicable) zip fi		lownload the MI	LR Annual Template
(*) Indicates a required field				
*Company:	CommunityCare Life & Health Insurar	nce Company 🔻		
*Reporting Year:	2014 🔻			
Group Affiliation:	N/A			
You are associated with the following States:	Oklahoma, Vermont			
Download Files				
Zip File(s) to Downloa	d:			
The MLR .zip file contains all of t	the state templates and the Grand To	tal template for your o	company.	
HHS-MLR-2014.zip				
The Risk Corridors .zip file conta	ains all of the QHP Issuer templates fo	r your company.		
HHS-RiskCorridor-2014.zip				
The Attestation form (.pdf forma	at) contains the CEO/CFO Attester sta	tements.		
Attestation-Form.pdf				



#### **Attesting to the Uploaded Data**

- Select the "Download Templates" tab.
- Attesters will sign hard-copy of downloaded form.
- Uploader user scans the signed form as a PDF.
- Select the "Attestation" tab.
- Select the "Company" and the "Reporting Year".
- Under the 'Attestation Details' section, select "Browse" and select the Attestation file that was scanned.
- Select "Upload File"
  - Note: No spaces are allowed in the zip file name.
- Status of submission is reflected as "Attested"
- Note: During the opened submission window, the Uploader user can upload MLR and Risk Corridor templates again. However, a subsequent Attestation form will need to be uploaded.

Bit Paperstin       Admin Page         Propersion       Admin Page         Process belies a company and Reporting Year, then select the "view Data" button to view the uploaded MLR data below.         (1) Indicates a required field         *Company:       AMERICAN FIDELITY ASSURANCE COMPANY •         *Reporting Year:       2014 •         *Company:       AMERICAN FIDELITY ASSURANCE COMPANY •         *Reporting Year:       AMERICAN FIDELITY ASSURANCE COMPANY •         *Company:       AMERICAN FIDELITY ASSURANCE COMPANY •         *Reporting Year:       AMERICAN FIDELITY ASSURANCE COMPANY •         *Company:       AMERICAN FIDELITY ASSURANCE COMPANY •         *Reports       Submassion Status:         *Company:       Submassion Status:         *Company:       Submassion Status:         *Company:       Submassion Report:         *Company:       Submassion Report:         *Consord files reporting issue pand that MER Reporting Form has been compated in and rung traver traver associations, and any supplemental submassin that the issue: indudas are fuil and true statements of all the	ompany/Issuer	Download	Upload MLR	Upload Risk Corridors	Upload Supplemental	View Attestation
Reports         Aftestation         Hease seted: a Company and Reporting Year, then select the "View Data" button to view the uploaded MLR data below.         *) Indicates: a required field         *(company:	Associations	Templates	Annual Form	Plan Level Data Template	Materials	Uploaded Data
Nease select a Company and Reporting Year, then select the "view Data" button to view the uploaded MLR data below. (*) Indicates a required field **Company: AMERICAN FIDELITY ASSURANCE COMPANY • *Reporting Year: 2014 • Group Affiliation: AMERICAN FIDELITY GROUP You are associated with Colorado, Connecticut, Delaware, Florda, **Wo Data Status: Submitted with Warning(s) Template Submitted: HHS-MLR-2014-20150716115620.zip (4.7M8) Uploaded Date /Time: 7/16/2015 12:01:42 PM Version: Pending Attestation Resubmitssion Requested: No Comparison Report: Yiew Yie	LR Operational Reports	Admin Page				
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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 templates.
- Step 4 Populate MLR templates.
- Step 5 Upload completed MLR templates.
- Step 6 Download Risk Corridors Plan Level Data templates.
- Step 7 Populate Risk Corridors Plan Level Data templates.
- Step 8 Upload completed Risk Corridors Plan Level Data templates.
- Step 9 Upload supplemental materials
- Step 10 Attest to accuracy of uploaded MLR data, Risk Corridors Plan Level data, and supplemental materials



#### Next Steps – Additional Trainings

- MLR Annual Reporting Form Q&A calls:
  - CCIIO will address questions about the 2015 MLR Annual Reporting Form weekly, beginning June 2nd through July 28th from 2-3pm (EDT).
    - Call in information: 1-877-267-1577, Meeting ID 998 416 640#
- Risk Corridors Plan-Level Data Form Trainings:
  - CCIIO will hold two detailed trainings in June. The trainings will be identical. Announcements and registration will be conducted through RegTap.



#### **Contacts & Additional Resources**

- Email:
  - MLR policy matters: <u>MLRQuestions@cms.hhs.gov</u>.
  - Risk corridors policy matters: <u>ACARiskCorridors@cms.hhs.gov</u>
  - Technical matters: <u>CMS\_FEPS@cms.hhs.gov</u> (Exchange Operations Support Center)
- Telephone:
  - Technical matters: 855-267-1515 (Exchange Operations Support Center)
- HIOS MLR User Guide:
  - Accessible on the HIOS MLR module via the Related Links and FAQ section. Also posted here: <u>https://www.cms.gov/CCIIO/Resources/Training-Resources/index.html</u>



### 2015 Medical Loss Ratio Reporting



Center for Consumer Information and Insurance Oversight

May 2016

#### Agenda

- Reporting Sequence for Companies with QHP Issuers
- Changes to the 2015 MLR Annual Reporting Form
- Differences between the MLR Form and the Supplemental Health Care Exhibit (SHCE)
- Data Aggregation
- MLR Formula Tool
- Data Validations
- Expatriate Business
- Companies with only small closed blocks of business



#### **Reporting Sequence for Companies with QHP Issuers**

QHP issuers complete the MLR Annual Reporting Form (which includes columns for risk corridors data), as well as the Risk Corridors Plan-Level Data Form.

- This slide does not apply to companies that did not offer QHPs

The forms should be completed in the following order:

- 1. Complete the MLR Annual Reporting Form, except for the following:
  - Do not complete Part 2 Line 1.11; Part 3 Lines 1.7-1.9 and Sections 5-6; and Part 4
- 2. Complete the Risk Corridors Plan-Level Data Form
  - Use the calculated risk corridors column values from Part 3 of the MLR Form to complete Tab 3 of the Risk Corridors Plan-Level Data Form
- 3. Complete the remainder of the MLR Annual Reporting Form
  - Use the calculated values from Tab 3 Lines 9 and 10 of the Risk Corridors
     Plan-Level Data Form to complete MLR Form Part 2 Line 1.11; Part 3 Lines 1.7 and 3.9-3.10; and all the dependent calculations
- 4. Upload the MLR Annual Reporting Form
- 5. Upload the Risk Corridors Plan-Level Data Form



#### 2015 MLR Annual Reporting Form Changes

Main Changes to the MLR Annual Reporting Form for 2015:

- Replaced Aggregate 2% Rule column (column 42 in Parts 1 and 2) with Medicare MLR Business column
- Deleted lines in Part 3 related to transitional adjustment percentage (for 2015, it is 2% in all states)
- Added new lines in Part 3 to:
  - Correctly calculate profit and administrative costs without the transitional percentage adjustment
  - Effectuate true-up of prior year risk corridors claims liabilities and reserves
- Renumbered remaining lines in Part 3 accordingly
- Adjusted instructions to include true-up of 2014 cost-sharing reductions, reinsurance, and risk adjustment amounts in 2015 risk corridors calculation
- Updated instructions for accounting for risk corridors amounts in MLR calculation



## **Differences from the SHCE**

- ICD-10 and Health Insurance Technology (HIT)
  - The MLR Form *excludes* ICD-10 conversion expenses from HIT (Part 1 Line 4.5)
  - The SHCE *includes* ICD-10 conversion expenses in HIT (Part 1 Line 6.5)
- Community Benefit Expenditures (CBE)
  - The MLR Form has a line for deductible CBE (Part 1 Line 3.2c) and a line for *all* CBE (Part 1 Line 5.7)
  - The SHCE has a line for deductible CBE (Part 1 Line 1.6a) and a line for only non-deductible CBE (Part 1 Line 10.4a)
- PCORI and ACA Section 9010 Fees
  - The MLR Form has separate lines for PCORI and 9010 fees
  - The SHCE includes PCORI and 9010 fees in the line for federal taxes



# Differences from the SHCE (cont'd)

- Premium Stabilization Programs / Risk-Sharing Provisions (3Rs)
  - The 2015 MLR Annual Reporting Form treats:
    - Reinsurance contributions paid by issuers as regulatory authority licenses and fees (Part 1 Line 3.3a)
    - Reinsurance payments to issuers as a reduction to MLR numerator (Part 2 Line 1.9)
    - Risk adjustment net payments/charges as a net reduction/addition to MLR numerator (Part 2 Line 1.10)
    - Risk corridors net payments/charges as a net reduction/addition to MLR numerator (Part 2 Line 1.11)

#### - The 2015 SHCE treats:

- Reinsurance contributions as ceded reinsurance premium in part (in Individual market) and/or federal assessment in part (in Individual market) or in full (in Group markets and other lines of business)
- o Reinsurance payments as reinsurance recoveries (in Individual market)
- Risk adjustment net payments/charges as receivable/payable adjustments to premium
- Risk corridors net payments/charges as receivable/payable rate credits / retrospective adjustments to premium



# **Aggregating Experience**

All issuers are required to aggregate three years of experience

- Enter 2015 data in Parts 1 and 2; Part 3 Columns CY and RC; and Part 4 Sections 1-3
- Enter 2014 data in Part 3 Column PY1 and Line 7.2 in Column RC; and Part 4 Section 4
  - Restate 2014 incurred claims (including reserves and the allowable fraud reduction expense) as of 3/31/2016 in Part 3 Line 1.2 Column PY1 and Line 7.2b Column RC
- Enter 2013 data in Part 3 Column PY2
  - Restate 2013 incurred claims (including reserves and allowable fraud reduction expenses) as of 3/31/2016 on Part 3 Line 1.2 Column PY2.
- Aggregate data for 2013, 2014 & 2015 in Part 3 Total Column
  - MLRs are calculated using aggregated data
  - Rebates are calculated using only 2015 adjusted premium



### **MLR Calculator**

- CMS will post an Excel calculator tool with built-in MLR, rebate, and partial risk corridors calculations on the CCIIO website
- To use the MLR Calculator, enter:
  - Issue State and Federal tax exempt status in Company Information tab
  - 2015 data in white cells of Parts 1 and 2
  - 2013 and 2014 data in white cells of PY2 and PY1 columns, respectively, in Part 3
  - Average deductible in Part 3
  - If you had QHP issuers:
    - Copy the amounts computed by the MLR Calculator in RC columns of Part 3 to Tab 3 of the 2015 Risk Corridors Plan-Level Data Form (downloaded from HIOS)
    - Complete the entire 2015 Risk Corridors Plan-Level Data Form
    - Copy the amounts automatically calculated by the 2015 Risk Corridors Plan Level Data Form for MLR purposes (Tab 3, Lines 9 and 10) to Part 2 Line 1.11 and Part 3 Lines 3.9-3.10 of the MLR Calculator



# MLR Calculator (cont'd)

- After the MLR Calculator calculates the values in all green cells, copy the data into the 2015 MLR Annual Reporting Form (downloaded from HIOS) using one of the following methods:
  - Use the "Copy to HIOS Template" macro in the Start Here tab of the Calculator to copy the entire form (Parts 1-5)
    - Note that this will overwrite any information already entered on the HIOS template with information entered on the MLR Calculator
  - OR –
  - Manually copy and "paste values" into the HIOS MLR template
    - Note that you cannot paste over gray cells that divide sections or correspond to purely descriptive lines



#### **Data Validations**

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



## Warning and Comparison Report

- The Warning and Comparison Report is available on the "View Uploaded Data" or the "Attestation" pages in HIOS
- The report has four tabs:
  - Validation Warnings: Inconsistencies and unusual data on a state report
  - Grand Total Warnings: Inconsistencies and unusual data on the Grand Total report
  - MLR Calculation Tab: Discrepancies between user-entered values and HIOS-calculated values
  - SHCE/MLR-A Warnings: Discrepancies between an issuer's 2015 SHCE values (as of 4/20/16) and the values reported in the "12/31" columns of the 2015 MLR Annual Reporting Form



#### **Expatriate Business**

#### Companies with Expatriate Business:

- For the 2015 MLR reporting year, CMS will not enforce the MLR rebate and reporting provisions for certain expatriate lines of business, in accordance with the March 8, 2013 and Jan. 9, 2014 tridepartmental guidance. Please see the Jan. 9, 2014 guidance for the definition of expatriate plans eligible for this transitional relief: <u>http://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/aca\_implementation\_faqs18.html</u>
- Companies that only have expatriate business do not need to file the 2015 MLR Annual Reporting Form
- Companies that have expatriate business in addition to other health insurance business should report expatriate business only in the "12/31 Expatriate" columns on Parts 1 & 2 of the "Grand Total" form



# Small Closed Blocks of Business Criteria

Issuers do not have to complete all sections of the 2015 MLR Annual Reporting Form if they satisfy <u>all</u> of the following criteria:

- 1. Ceased offering health insurance coverage in every market and state in which it is licensed to offer health insurance coverage;
- 2. Have only grandfathered health plans in closed blocks of business that are in run-off;
- 3. Are exempted by the domiciliary state from filing an SHCE or similar state filing;
- 4. Have less than 1,000 life years nationwide (combined for all health insurance coverage) for 2015; and
- 5. Have fewer than 1,000 life-years (combined for 2013+2014+2015) in each state market where they provide coverage.



# Small Closed Blocks of Business Reporting

An issuer that meets all of the criteria should:

- Select "Yes" in the "small closed blocks of business" box on the HIOS "company-issuer association" screen
- Complete only Part 3 Line 4.1 for all columns (PY2, PY1, CY, Total) of the MLR Annual Reporting Form in every applicable state and market
- Use the HIOS "supplemental upload" function to submit:
  - Documentation of a filing exemption from the domiciliary state
  - A statement affirming that the issuer meets the small closed block criteria
- Attest to the submission



#### **Questions and Resources**

- For HIOS questions, please contact the Exchange Operations Support Center at <u>CMS\_FEPS@cms.hhs.gov</u> or 855-267-1515
- For questions related to the MLR Annual Reporting Form, please email CCIIO at <u>MLRQuestions@cms.hhs.gov</u>
- For questions related to the Risk Corridors Plan-Level Data Form, please email CCIIO at <u>ACARiskCorridors@cms.hhs.gov</u>
- CCIIO will host MLR Q&A conference calls every Thursday June 2<sup>nd</sup> through July 28<sup>th</sup> from 2-3pm (EDT)
  - Call in information: 1-877-267-1577, Meeting ID 998 416 640#
- CCIIO's MLR website is <a href="http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/Medical-Loss-Ratio.html">http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Market-Reforms/Medical-Loss-Ratio.html</a>

