

## Contract Year (CY) 2014 Medical Loss Ratio (MLR) Data Release File Elements

### Technical Notes:

The CY 2014 MLR Data Release File in this folder contains Part C and Part D medical loss ratio data submitted by Medicare Advantage (MA) organizations and Part D prescription drug plan sponsors in their CY 2014 MLR Reports. The categories of data in the CY 2014 MLR Data Release File are expressed at a summary level only; no beneficiary identifiable information is included within any category.

Fields in the MLR Data Release File that contain percentages are rounded to the nearest tenth of a percent (one decimal place). Fields that contain dollar amounts are rounded to the nearest cent (two decimal places). Fields that contain member months are rounded to the nearest whole number (no decimals).

Consistent with the exclusions at §§ 422.2490(b) and 423.2490(b), the following data fields in the MLR Report are excluded:

- Contact #1 Name, Position, Phone Number, E-mail Address (MLR Worksheet 1 Section 1 Line 5)
- Contact #2 Name, Position, Phone Number, E-mail Address (MLR Worksheet 1 Section 1 Line 5)
- All fields in the "Plan-Specific Data" section (MLR Worksheet 1 Section 2 Line 8)
- All fields in the "Description of Expense Allocation Method" section (MLR Worksheet 3)

MLR data for contracts that had non-credible experience in CY 2014 (i.e., Medicare Advantage contracts with fewer than 2,400 member months and Part D contracts with fewer than 4,800 member months) have been excluded from the CY 2014 MLR Data Release File. MLR data for single-plan contracts have been excluded (that is, if the CY 2014 MLR Data for a contract was based on the experience of one plan only, then data for that contract are excluded).

In addition, the following technical/system fields are excluded:

- Date MLR Report Finalized (MLR Worksheet 1 Section 1 Line 4)
- 5.5a [Remittance] Allocated to Parts A&B (for CMS system purposes only) (MLR Worksheet 2 Section 1 Line 5.5a)
- 5.5b [Remittance] Allocated to Part D (for CMS system purposes only) (MLR Worksheet 2 Section 1 Line 5.5a)

Questions regarding this data may be sent to [MLRReport@cms.hhs.gov](mailto:MLRReport@cms.hhs.gov).

The categories of data included the CY 2014 MLR Data Release File are organized into the columns listed below:

### **MLR Worksheet 1 Section 1**

- Contract Number
- Contract Year
- Organization Name

### **MLR Worksheet 1 Section 2**

#### Line 1 – Revenue fields:

- 1.1a Beneficiary Premium (MA)
- 1.1a Beneficiary Premium (MA) per member per month (PMPM)
- 1.1b Beneficiary Premium (Part D)
- 1.1b Beneficiary Premium (Part D) PMPM
- 1.2 MA Plan Payments including 3 MA Rebates
- 1.2 MA Plan Payments including 3 MA Rebates PMPM
- 1.3 MA Rebate for Part B Premium Reduction
- 1.3 MA Rebate for Part B Premium Reduction PMPM
- 1.4 MA Rebate for Part D Basic Premium Reduction

- 1.4 MA Rebate for Part D Basic Premium Reduction PMPM
- 1.5 MSA Enrollee Deposit
- 1.5 MSA Enrollee Deposit PMPM
- 1.6 Part D Direct Subsidy
- 1.6 Part D Direct Subsidy PMPM
- 1.7 Part D Federal Reinsurance Subsidy
- 1.7 Part D Federal Reinsurance Subsidy PMPM
- 1.8 Part D LIPSA (Low Income Premium Subsidy Amount)
- 1.8 Part D LIPSA PMPM
- 1.9 Part D Risk Corridor Payments
- 1.9 Part D Risk Corridor Payments PMPM
- 1.10 Total Revenue
- 1.10 Total Revenue PMPM

Line 2 – Claims fields:

- 2.1 Claims Incurred Only During CY
- 2.1 Claims Incurred Only During CY PMPM
- 2.2 Liability and Reserves for Claims Incurred Only During CY
- 2.2 Liability and Reserves for Claims Incurred Only During CY PMPM
- 2.3a Paid Medical Incentive Pools and Bonuses
- 2.3a Paid Medical Incentive Pools and Bonuses PMPM
- 2.3b Accrued Medical Incentive Pools and Bonuses
- 2.3b Accrued Medical Incentive Pools and Bonuses PMPM
- 2.4 Contingent Benefit and Lawsuit Reserves
- 2.4 Contingent Benefit and Lawsuit Reserves PMPM
- 2.5 MA Rebate for Part B Premium Reduction
- 2.5 MA Rebate for Part B Premium Reduction PMPM
- 2.6 MSA Enrollee Deposit
- 2.6 MSA Enrollee Deposit PMPM
- 2.7 Allowable Fraud Reduction Expense
- 2.7 Allowable Fraud Reduction Expense PMPM
- 2.7a Total Fraud Reduction Expense
- 2.7a Total Fraud Reduction Expense PMPM
- 2.7b Total Fraud Recoveries that reduced Line 2.1
- 2.7b Total Fraud Recoveries that reduced Line 2.1 PMPM
- 2.8 Total Claims
- 2.8 Total Claims PMPM
- 2.8a Part D Claims (included in Line 2.8)
- 2.8a Part D Claims (included in Line 2.8) PMPM
- 2.8b DIR (Direct and Indirect Remuneration) (excluded from Line 2.8)
- 2.8b DIR (excluded from Line 2.8) PMPM

Line 3 – Federal and State Taxes and Licensing or Regulatory Fees fields:

- 3.1a Federal income taxes
- 3.1a Federal income taxes PMPM
- 3.1b Other Federal taxes and assessments
- 3.1b Other Federal taxes and assessments PMPM
- 3.2a State income, excise, business, and other taxes
- 3.2a State income, excise, business, and other taxes PMPM
- 3.2c Community benefit expenditures
- 3.2c Community benefit expenditures PMPM
- 3.3 Regulatory authority licenses and fees
- 3.3 Regulatory authority licenses and fees PMPM

- 3.4 Total Federal and State Taxes and Licensing or Regulatory Fees
- 3.4 Total Federal and State Taxes and Licensing or Regulatory Fees PMPM

Line 4 – Health Care Quality Improvement (QI) Expenses Incurred fields:

- 4.1 Improve health outcomes
- 4.1 Improve health outcomes PMPM
- 4.2 Activities to prevent hospital readmission
- 4.2 Activities to prevent hospital readmission PMPM
- 4.3 Improve patient safety and reduce medical errors
- 4.3 Improve patient safety and reduce medical errors PMPM
- 4.4 Wellness and health promotion activities
- 4.4 Wellness and health promotion activities PMPM
- 4.5 Health Information Technology expenses related to improving healthcare quality
- 4.5 Health Information Technology expenses related to improving healthcare quality PMPM
- 4.6 Allowable ICD-10 expenses
- 4.6 Allowable ICD-10 expenses PMPM
- 4.7 Total Health Care Quality Improvement (QI) expenses Incurred
- 4.7 Total Health Care Quality Improvement (QI) expenses Incurred PMPM

Line 5 – Non-Claims Costs fields:

- 5.1 Cost containment expenses not included in QI expenses in Line 4.7
- 5.1 Cost containment expenses not included in QI expenses in Line 4.7 PMPM
- 5.2 All other claims adjustment expenses
- 5.2 All other claims adjustment expenses PMPM
- 5.3 Direct sales salaries and benefits
- 5.3 Direct sales salaries and benefits PMPM
- 5.4 Agents and brokers fees and commissions
- 5.4 Agents and brokers fees and commissions PMPM
- 5.5a Taxes and assessments not excluded from revenue (not reported in Line 3.4)
- 5.5a Taxes and assessments not excluded from revenue (not reported in Line 3.4) PMPM
- 5.5b Fines and penalties of regulatory authorities (not reported in Line 3.3)
- 5.5b Fines and penalties of regulatory authorities (not reported in Line 3.3) PMPM
- 5.6 Other general and administrative expenses
- 5.6 Other general and administrative expenses PMPM
- 5.7 Total Non-Claims Costs
- 5.7 Total Non-Claims Costs PMPM
- 5.8 Community benefit expenditures
- 5.8 Community benefit expenditures PMPM
- 5.9 ICD-10 implementation expenses
- 5.9 ICD-10 implementation expenses PMPM

Line 6 – Methodology for determining the Medicare-funded portion for EGWP fields:

- 6.1 Option 1 “Actual EGWP costs”, or Option 2 “Allocated based on revenue”
- 6.2 Percentage used to allocate EGWP costs

Line 7 – Total Member Months field:

- 7 Total member months

**MLR Worksheet 2 Section 1**

- 1.1 Claims
- 1.2 Improving health care quality expenses
- 1.3 MLR Numerator
- 2.1 Revenue

- 2.2 Federal and State taxes and licensing or regulatory fees
- 2.3 MLR Denominator
- 3.1 Member months to determine credibility
- 3.2 MLR Credibility adjustments table
- 3.3 Credibility adjustment
- 4.1 Unadjusted MLR
- 4.2 Credibility adjustment
- 4.3 Adjusted MLR
- 5.1 Contract subject to remittance for CY 2014?
- 5.2 MLR Standard
- 5.3 Adjusted MLR
- 5.4 MLR Denominator
- 5.5 Remittance amount due to CMS for CY 2014 experience