Health Insurance Oversight System

Medical Loss Ratio User Manual

Version 13.00.00

August 2023

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MLR User Manual Change History

August 2023 Revisions

- The screenshots have been updated for MLR 14.00.01 release.

- Section 10 was added with guidance on naming a file.

June 2023 Revisions

- Section 9 was updated with information on Uploading Unprotected Files.

- The screen shots have been updated for MLR 14.00.00 release.

May 2022 Revisions

- The screen shots have been updated for MLR 13.00.00 release.

- Section 5.1 and 6.1 was updated with information about the newly added auto refresh functionality of the Company Issuer and Download Template Pages

June 2021 Revisions

- The screenshots have been updated for the MLR 12.00.00 release.

March 2021 Revisions

- Section 5.3 was updated with information about the newly added Unconfirm Issuer Association button.

March 2020 Revisions

- No updates were made for MLR 11.00.00 release.

1   Introduction

Medical Loss Ratio (MLR) was formulated to derive more value for premium dollars paid by consumers for health care and to allow transparency in the way the health care companies operate. The goal of MLR is for consumers to receive more value from their insurance premiums by requiring insurance companies to spend 80 to 85 percent of premium dollars on medical care and quality improvement, rather than administrative costs. Insurance companies in the Individual and Small Group Markets are required to spend at least 80 percent of their premium amounts on medical care and quality improvement, while large group market insurers must spend at least 85 percent. A rebate will be provided to consumers if insurance companies do not meet the MLR requirements based on the consumer markets being served.

This User Manual explains the Company user functionality of the Health Insurance Oversight System (HIOS), MLR module, including downloading and uploading the MLR Annual Form Template, uploading Supplemental Materials, viewing uploaded data, and completing Attestation. This manual provides step by step instructions for all the Company user features and functionalities available in the MLR system.

2   Medical Loss Ratio System User Roles

There are three user roles that can be associated with each Company. The three user roles include 'Uploader', 'CEO Attester', and 'CFO Attester' with each role having a primary and back up user role sub type. A user has access to functionality within the system based on the roles associated to their associated username. Please reference the HIOS Portal User Manual for instructions on requesting and updating user roles.

The following are the three user roles for the **Company** user:

1. Uploader (Primary and Backup) – This user is responsible for uploading the MLR-A Templates populated with MLR data and supplemental materials through the HIOS MLR module. This user is also responsible for uploading the signed Attestation Document to attest the uploaded data.

2. CEO Attester (Primary and Backup) – This user has access to view all uploaded documents for their associated organizations.

3. CFO Attester (Primary and Backup) – This user has access to view all uploaded documents for their associated organizations.

3   Accessing MLR

To gain access to the Medical Loss Ratio module within HIOS, users will first need to create an Enterprise Identity Management (EIDM) account and then register for a HIOS account. Please reference the HIOS Portal User Manual for a detailed description of the EIDM and HIOS registration processes. Users will also be able to refer to the user manual for instructions on how to register/create an organization, request a user role, or obtain access to an organization. This user manual will focus on the steps taken once a user gains access to HIOS and obtains an MLR user role. Users with an approved MLR role will access the MLR Module from the HIOS homepage; a link will be visible allowing the user to navigate to the MLR Homepage.

4   User Roles – Company User

Below are the Company user roles and a brief description of the role.

1. Uploader (Primary and Backup) – This user is responsible for uploading the MLR-A Templates populated with MLR data and supplemental materials through the HIOS MLR module. This user is also responsible for uploading the signed Attestation Document to attest the uploaded data.

2. CEO Attester (Primary and Backup) – This user has access to view all uploaded documents for their associated organizations.

3. CFO Attester (Primary and Backup) – This user has access to view all uploaded documents for their associated organizations.

The system functionality is dependent upon the user role assigned to a user accessing the MLR system. Each Company user can be associated to multiple companies; however, a user cannot be assigned to multiple roles for the same company.

If there are issues with access to specific functionality within the MLR system, please contact the Helpdesk. Please refer to Section 10.1 for the Helpdesk contact information.

4.1   Company User – Uploader Role

Users with the 'Uploader' role can access the following functionalities:

- Modify and Confirm Company/Issuer Associations

- Unconfirm Company/Issuer Associations

- Download Templates

- Upload MLR Annual Form

- Upload Supplemental Materials

- View Uploaded Data

- Upload Attestation Form

The Medical Loss Ratio Home Page for the Company Uploader user is displayed below in Figure 1.

4.2   Company User – Attester Role

Users with the CEO Attester or CFO Attester role can access the following functionalities:

- Modify and Confirm Company/Issuer Associations

- Unconfirm Company/Issuer Associations

- View Uploaded Data

Figure 1: MLR Homepage

Confirm Issuers   Review, update and confirm issuer associations to specify the company's states for which HIOS should generate MLR templates.

Download Templates   Download the MLR templates and Attestation form.

Upload   Upload the MLR templates, Supplemental Materials and Attestation form.

View Data   View the data that has been successfully uploaded, including the system-generated Warnings and Comparison Report.

Reports   View and download operational reports.

❓ Questions?

For questions about MLR reporting, contact MLRQuestions@cms.hhs.gov.

Resources

- User Manual (1.23 MB, PDF)
- 2022 MLR Instructions Document (PDF) (0.59 MB, PDF)
- HIOS MLR Module and 2022 MLR Report Training (PDF) (1.45 MB, PDF)
- MLR Calculator (XLSM) (0.16 MB, XLSM)
- MLR Website
- FAQ (0.17 MB, PDF)

Information to Know

The HIOS MLR module will begin accepting data on Excel templates (MLR Annual Reporting Form) beginning July 1, 2023. Users will be able to download the blank MLR templates in advance of that date.

The 2022 MLR Form and Instructions have not yet been approved by the Office of Management and Budget (OMB). The Form is therefore

5 Confirm Issuers

As part of the MLR reporting process, the first step is for companies to confirm their issuer association for a reporting year. The Uploader and Attester users will have the ability to review, update, and confirm issuer associations.

Note: If the issuers displayed through the HIOS Portal "Manage an Organization" functionality are not displayed for your selected company and reporting year within MLR, you must add those issuers using the Company/Issuer association update functionality (see Section 5.2).

To confirm company/issuer associations, the company user must complete the following steps:

1. Navigate to the Confirm Issuers page.

2. Select the applicable values from the 'Company' and 'Reporting Year' drop downs.

3. Select the '**Next'** button.

4. The user can indicate if their Company is a Small Closed Block of business.

5. The user can indicate their Company's Federal Tax-Exempt status.

6. Review all information included on the page below the 'Confirmation Status' title once the '**Next'** button has been selected, including:

    a. Group Name

    b. NAIC Group Code

    c. Company Name

    d. NAIC Company Code

    e. A.M. Best Number

    f. Federal EIN

    g. Address

7. The user also needs to review each issuer and state association record in the table to verify that all information included is valid.

    a. If the Company has no amounts to report for an Issuer (i.e., in a state), then the user should change the Company/Issuer associations to delete that issuer from the associations. Please refer to Section 5.1 if changes to Company/Issuer associations are required prior to selecting the '**Confirm**' button.

8. Once all information is verified, the Company user needs to select the '**Confirm'** button.

    a. Please refer to Section 5.1 if changes to Company/Issuer associations are required prior to selecting the '**Confirm**' button.

9. A confirmation message is displayed to the user.

    a. Please refer to Section 5.3 if changes to Company/Issuer associations are required after selecting the '**Confirm**' button.

The Confirm Issuers page and the confirm functionality is displayed below in Figure 2 and Figure 3.

Figure 2: Confirm Issuers Page

Figure 3: Confirm Functionality

Once Company/Issuer confirmation has been completed, the Company user can download the templates for the Company. Please refer to Section 6 for further details.

5.1   Generate and Download Company Issuer Association Form

If updates to the issuer associations are needed, the user can select the **'Generate File'** button to generate the Company-Issuer Association. A confirmation message will be displayed indicating file generation is underway. Generation of the file can take up to 15 minutes, the page will automatically refresh once the form is generated by the system. The user can select the link to download the Company-Issuer association form. See Figure 4 for screenshot.

Figure 4: Generate File and Download Company Issuer Association Form

5.2   Update Issuer Association

The user can utilize the downloaded Company-Issuer Association form to update the issuer associations. The MLR Company-Issuer Association Form contains the following pre-populated information, as applicable: (Please note this information will be read-only and locked)

- FEIN
- Company Name
- Not-for-Profit?
- DBA / Marketing Name
- A.M. Best Number

- NAIC Company Code

- NAIC Group Code

- NAIC Group Name

- Domiciliary Address Line 1

- Domiciliary Address Line 2

- Domiciliary City

- Domiciliary State

- Domiciliary Zip

- Domiciliary Zip Plus 4

The system pre-populates the Company-Issuer Association Form with the list of issuers, if any company/issuer associations exist. The user can choose to modify or remove pre-populated company/issuer associations or choose to add additional associations as necessary. If adding Issuer associations, the Company user can refer to the 'Manage an organization' functionality within HIOS and search for the company by FEIN. Once all changes are completed, the user should save the completed template to their local drive. See Figure 5 for screenshot of the company-issuer association form.

Figure 5: Company-Issuer Association Form

To upload the Company-Issuer Association form, the company user can navigate to the 'Upload Company-Issuer Association Form' section and upload the updated Company-Issuer Association Form by browsing for the file and selecting the **'Upload'** button. The system will display confirmation message notifying the user of processing. Once the uploaded form is processed, the user is notified by email whether the upload became processed successfully or failed system validations. See Figure 6 for screenshot of uploading the form.

Notes:

- Company-Issuer Association file must be unprotected when uploading. For additional information, refer to Section 9.1.

- Follow the file name convention when naming a file for upload. See section 10.1 for additional details.

Figure 6: Upload Company-Issuer Association Form

Once the system processes the form successfully, the above steps in Section 5 should be completed to confirm issuer associations.

5.3   Unconfirm Issuer Association

If Company/Issuer associations on the page are determined to be incorrect after selecting the '**Confirm'** button and the Upload Company-Issuer Association Form functionality has become disabled, a user may select the '**Unconfirm'** button located at the bottom of the Confirm Issuers page.   Once the associations are unconfirmed, the user will be able to update the company/issuer associations by following the steps in Section 5.2 above. See Figure 7 below for a screenshot of the Confirm Issuers page that shows the Unconfirm button at the bottom.

Figure 7: Unconfirm Company-Issuer Associations

6   Download Templates

The Download Templates page is accessible by selecting the 'Download Templates' link from the navigation menu. This page provides company Uploader users with the ability to download the following templates and forms necessary for the MLR submission process.

- MLR-A templates zip file
- Attestation Form

To download the applicable company template and forms, the following steps should be completed:

1. Navigate to the Download Templates page.
2. Select the applicable values from the 'Company' and 'Reporting Year' drop downs.
3. Select the '**Next'** button.
4. The generate file functionality and file download links will be displayed (if generated). See Figure 8 for a screenshot of the Download Templates page.

Figure 8: Download Templates Page

6.1   Generate Templates

The user can select the **'Generate Files'** button to generate the downloadable templates and forms. A confirmation message will be displayed indicating file generation is underway. Generation of the file can take up to 15 minutes, the page will automatically refresh once the files are generated by the system. The user can select the link to download the appropriate templates and forms. See Figure 9 for a screenshot of the Generate Files functionality.

Figure 9: Download Templates - Generate Files Functionality

6.2   Download MLR Annual Templates

Once the file generation process is completed, the system will display the appropriate templates for the user to download in the 'Download Files' section of the page. The first zip file for download will be the MLR Annual template zip file. The user can select the link to download the MLR template zip file. See Figure 10 for screenshot of MLR template zip file link.

Figure 10: Files to Download (MLR Template Zip File)
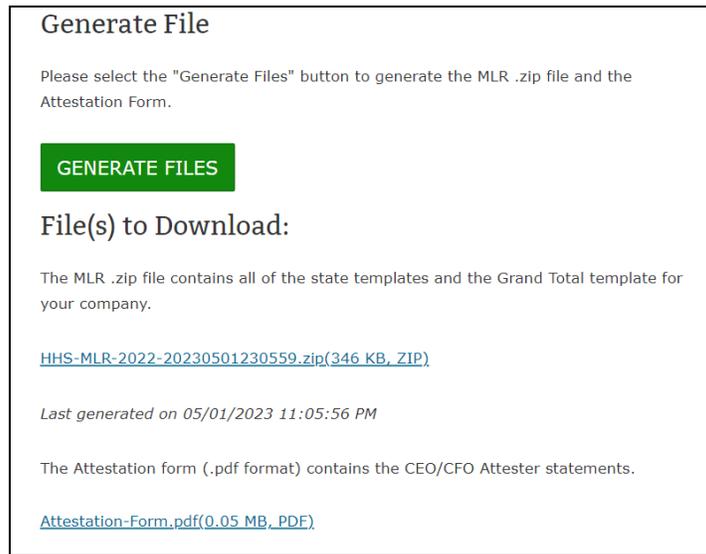
The MLR zip file will contain the following files, once extracted:

- MLR-A Excel templates for all States associated to a company.

- One Grand Total MLR-A Excel template for the company.

Once the user opens the zip file, the user should extract the MLR-A templates to the user's local drive. See Figure 11 for screenshot.

Figure 11: Excel Files Extracted
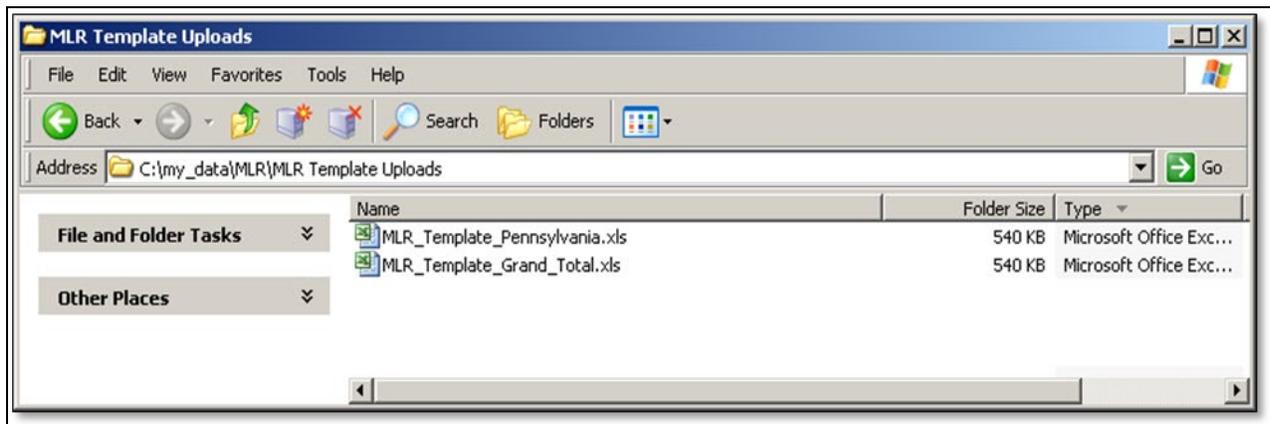
The following is a step-by-step guide to completing each MLR Annual Form Template associated to the Company. See Figure 12 for screenshot of MLR Annual Form template.

1. From the location that all MLR Template files were extracted to select one file at a time to open the contents in Excel.

2. Once the MLR Annual Form Template is opened, the following fields are displayed with pre-populated information related to the Company the user selected from the Download Templates Tab in the MLR system:

    a. Company Name

    b. Group Affiliation

    c. Federal EIN

    d. A.M. Best Number

    e. NAIC Group Code

    f. NAIC Company Code

    g. DBA / Marketing Name

    h. HIOS Issuer ID

    i. Business in the State of

    j. Domiciliary State

    k. Address

    l. Federal Tax Exempt

    m. Marketplace

    n. Merge Markets – Ind/SmGrp

    o. Not-For-Profit

    p. MLR Reporting Year

3. All applicable fields in the following tabs should be populated as necessary for each MLR Annual Form Template:

    a. Pt 1 Summary of Data

    b. Pt 2 Premium and Claims

    c. Pt 3 MLR and Rebate Calculation

    d. Pt 4 Rebate Disbursement

    e. Pt 5 Additional Responses

    f. Pt 6 Expense Allocation

4. Once all applicable fields are populated with data associated to the Company, the user needs to save the completed template.

Important High-Level Notes:

- White cells indicate that data entry by the user is permitted.

- Grey cells indicate that no data entry is permitted. Entering data in the grey cells will result in an upload failure.

- Green cells indicate that a calculation by the 'Issuer' is required.

- The user can Copy/Paste blocks of data in the MLR-A Template.

- **Note:** When pasting, select the Paste Values option to prevent inadvertently modifying the template.

Figure 12: MLR Annual Template

Line Description	SHCE	1 Health Insurance INDIVIDUAL Total as of 12/31/22	2 Health Insurance INDIVIDUAL Total as of 3/31/23	3 Health Insurance INDIVIDUAL Dual Contracts (Included in Total as of 3/31/23)	4 Health Insurance INDIVIDUAL Deferred PY1 (Add)	5 Health Insurance INDIVIDUAL Deferred CY (Subtract)	6 Health Insurance SMALL GROUP Total as of 12/31/22	7 Health Insurance SMALL GROUP Total as of 3/31/23	8 Health Insurance SMALL GROUP Dual Contracts (Included in Total as of 3/31/23)
1. Premium									
1.1 Total direct premium earned									
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 (MLR Form Part 2, Line 2.17)									
2.2 Prescription drugs (informational only; already included in total incurred claims	Pt 1, Ln 2.2								
2.3 Pharmaceutical rebates (informational only; already excluded from total incurred claims above)	Pt 1, Ln 2.3								
2.4 State stop loss, market stabilization and claim/census based assessments (informational only; already excluded from total incurred claims above)	Pt 1, Ln 2.4								
2.5 Net assumed less ceded claims incurred (exclude amounts already reported in Line 2.1)	Pt 1, Ln 5.1								
2.6 Other adjustments due to MLR calculations – claims incurred	Pt 1, Ln 5.2								
2.7 Rebates paid	Pt 1, Ln 5.3								
2.8 Estimated rebates unpaid at the end of the previous MLR reporting year	Pt 1, Ln 5.4								
2.9 Estimated rebates unpaid at the end of the MLR reporting year	Pt 1, Ln 5.5								
2.10 Fee-for-service and co-pay revenue (net of expenses)	Pt 1, Ln 5.6								
2.11 Allowable claims recovered through fraud reduction efforts (MLR Form Part 2, Line 2.18)	Pt 1, Ln 4								
3. Federal and State Taxes and Licensing or Regulatory Fees									
3.1 Federal taxes and assessments incurred by the reporting issuer during the MLR reporting year	Pt 1, Ln 1.5								
3.1a Federal income taxes deductible from premium in MLR calculations									
3.1b Patient Centered Outcomes Research Institute (PCORI) Fee									
3.1c Reserved									
3.1d Other Federal taxes and assessments deductible from premium									
3.2 State insurance, premium and other taxes incurred by the reporting issuer during the MLR reporting year (deductible from	Pt 1, Ln 1.6								
3.2a State income, excise, business, and other taxes									
3.2b State premium taxes									

The above steps should be followed to complete each MLR Annual Form Template associated with each Company.

Once every MLR Annual Form and the Grand Total Report Template is completed, each file needs to be selected to be zipped into one zip file using the appropriate application.

The following are the steps to properly complete the zip file process for the MLR Annual Data:

1. Navigate to the location where the MLR Template and Grand Total Report files were saved on the user's local drive.

2. Select all files, then choose an applicable zip program to zip the files.

3. When naming the zip file, it should not contain any spaces as this will result in an error upon upload.

    a. If a separation of text is needed when naming the file, an underscore may be used, but the MLR system does not permit the upload of zip files containing spaces in the file name. Please see Figure 13 for an example of a valid zip file naming convention, 'TestUser3000.zip'.

4. Once complete, a zip file should be displayed in the same location as the saved templates on the user's local drive.

Important Note: The steps above should be followed so that the MLR zip file is zipped at the file level and not at the folder level. If a Company user zips up a folder containing all the MLR Template files and the Grand Total Report, it results in a validation error during the upload process. The Saved MLR Annual Form zip file is displayed below in Figure 13.

Figure 13: Saved MLR Annual Form Zip File
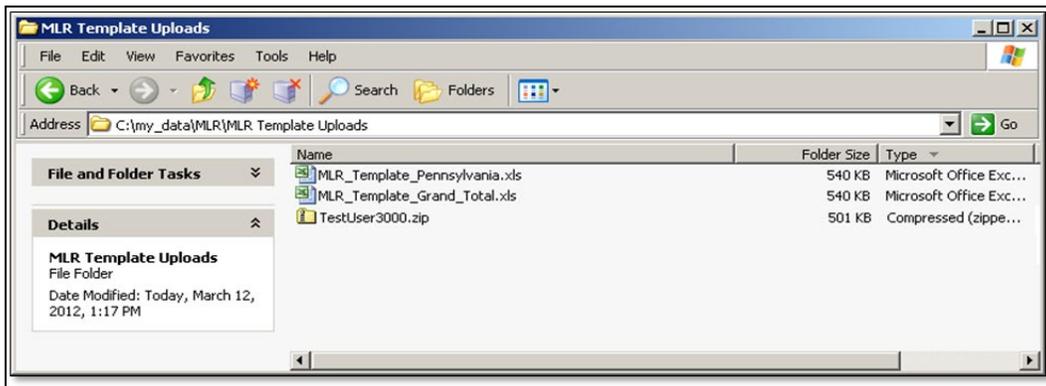
6.3   Download Attestation Form

The third link displayed for download will be the Attestation Form. The Uploader user can download this document to get it signed by both the CEO and CFO Attesters of the company. See Figure 14 for screenshot of Attestation Form download link.

Figure 14: Download Attestation Form

7   Upload Templates and Forms

The Upload page is accessible by selecting the 'Upload' link from the navigation menu. This page provides company Uploader users with the ability to upload the following templates and forms necessary for the MLR submission process when the submission window is open. See Figure 15 for screenshot.

- MLR Annual Form zip file
- Supplemental Materials
- Attestation Form

Figure 15: Upload Page

Upload

Please note that only the MLR templates downloaded from HIOS will be accepted. The MLR templates must be uploaded and successfully processed before you can upload Supplemental Materials and Attestation Form.

Please note, a field with an asterisk (*) before it is a required field.

---

1   Select Company, Reporting Year, File Type

Please select a Company, Reporting Year and File Type below:

* Company

NHP of Indiana LLC

* Reporting Year

2022

* File Type

MLR Annual Form

NEXT

---

2   Select a File

---

3   Upload your File

7.1   Upload MLR Annual Form

The Uploader user must upload the MLR Annual Form zip file to begin the MLR submission process and it can be uploaded multiple times throughout the process. If the overall MLR submission had already been attested, Company Uploader users will need to once again complete Attestation by uploading the signed Attestation Document. To upload the MLR Annual Form, the user must complete the below steps.

1. Navigate to the 'Upload' page.

2. Select the applicable values from the "Company" and "Reporting Year" drop downs.

3. Select the **MLR Annual Form** from the "File Type" drop down list.

4. Select the **'Next'** button (See Figure 16).

    a. If incorrect values were selected in the above steps, the user can change values by selecting the **'Revisit this step'** button.

    b. If the user is attempting to upload an MLR zip file, after a previous MLR zip file has been uploaded and successfully uploaded, the system will display a popup message indicating previous upload will not be accessible and new upload will have to be attested. (See Figure 17).

    c. System will display any error messages that prohibit user from proceeding to the next step.

5. Select the **'Browse'** button to browse for a file to upload (See Figure 18).

6. Select the **'Add'** button to add the file.

    a. If an incorrect file was selected, select the **'Remove'** button to remove the file. Users will need to browse and select file again.

7. Select the **'Next'** button.

    a. If an incorrect file was selected, the user can change values by selecting the **'Revisit this step'** button.

    b. System will display any error messages that prohibit user from proceeding to the next step.

8. Review the selected file details (i.e.: Company, Reporting Year, File Type, File selected, Associated States, etc.) See Figure 19.

9. Select **'Submit'** button to upload file for processing. The system will display confirmation message indicating to the user the file is being processed (See Figure 20).

Notes:

- MLR Annual Forms must be unprotected when uploading. For additional information, refer to Section 9.1.

- Follow the file name convention when naming a file for upload. See section 10.1 for additional details.

Figure 16: Upload Page (Step 1)

Figure 17: Popup Message (Re-upload)

Figure 18: Upload MLR Annual Form (Step 2)

Figure 19: Upload MLR Annual Form (Step 3)


```
1    Select Company, Reporting Year, File Type    [Revisit this step]

     NHP of Indiana LLC

     Reporting Year 2022

     Upload MLR Annual Form


2    Select a File                                [Revisit this step]

     HHS-MLR-2022-20230501230559.zip


3    Upload your File

     Please select "Submit" to upload your selected file.

     NHP of Indiana LLC

     Group Affiliation:

     Reporting Year: 2022

     State Association:IN, KY
     Status: Attested

     File Type Selected: MLR Annual Form

     File Selected:

     HHS-MLR-2022-20230501230559.zip

     [SUBMIT]
```
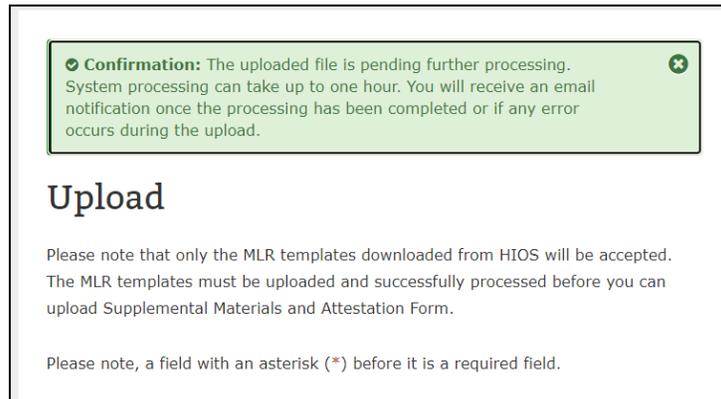
Figure 20: Upload MLR Annual Form (Confirmation Message)

7.1.1   MLR Annual Form Processing

Once the MLR Annual Form zip file has been uploaded by the user, the system will process the zip file to ensure there are no validation errors and/or warnings in the uploaded file. The validation errors (i.e.: zip file does not contain all MLR templates as provided) will result in an upload failure; the user must correct these errors for upload to be successful. The validation warnings (i.e.: MLR calculation warning discrepancy) will result in an upload success with warnings; the user can either correct or ignore these warnings as necessary. The validation errors and warnings are displayed to the user within the email notification, upon processing completion.

The submission status of the overall company MLR data and Supplemental Materials will be "Submitted" or "Submitted w/ Warnings" depending on the result of the zip file processing.

Example of validation errors that can occur:

1. Zip file contains files other than MLR Annual Form(s) and Grand Total Report.

2. Zip file does not contain all expected MLR Annual Form(s) for each state of a Company.

3. Required company information in the MLR Annual Form and Grand Total Report files is not present as expected.

4. Zip file is blank and does not contain any files.

5. Zip file contains duplicate files (for example, two or more files with the same HIOS Issuer ID and/or same state Excel file).

7.2   Upload Supplemental Materials

The Uploader user can upload Supplemental Materials to provide supporting documentation for the templates submitted during the MLR submission process. To upload the Supplemental Materials, the user must complete the below steps.

1. Navigate to the 'Upload' page.

2. Select the applicable values from the "Company" and "Reporting Year" drop downs.

3. Select the **Supplemental Materials** from the "File Type" drop down list.

4. Select the **'Next'** button (See Figure 21).

   a. If incorrect values were selected in the above steps, the user can change values by selecting the **'Revisit this step'** button.

   b. The system will display any error messages that prohibit user from proceeding to the next step (i.e.: Company-issuer association not confirmed.)

5. Select the **'Browse'** button to browse for a file to upload (See Figure 22)

6. Select the **'Add'** button to add the file (See Figure 22)

   a. If an incorrect file was selected, select the **'Remove'** button to remove the file. Users will need to browse and select file again.

   b. The user can add up to ten Supplemental Files before proceeding to the next step.

7. Select the **'Next'** button.

   a. If an incorrect file was selected, the user can change values by selecting the **'Revisit this step'** button.

   b. System will display any error messages that prohibit user from proceeding to the next step.

8. Review the selected file details (i.e.: Company, Reporting Year, File Type, File selected, Associated States, etc.) See Figure 23.

9. Select **'Submit'** button to upload file for processing. The system will display confirmation message indicating to the user the file has been uploaded (See Figure 24).

Notes:

- The system will prohibit the user from uploading Supplemental Materials for the selected company and reporting year until there is a successfully uploaded and processed MLR template zip file.

- The Supplemental Materials file must be unprotected when uploading. For additional information, refer to Section 9.1.

- The upload of Supplemental Materials is optional and not required.

- Follow the file name convention when naming a file for upload. See section 10.1 for additional details.

Figure 21: Upload Page (Step 1)

Figure 22: Upload Supplemental Materials (Step 2)

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

NHP of Indiana LLC

Reporting Year 2022

Upload Supplemental Materials
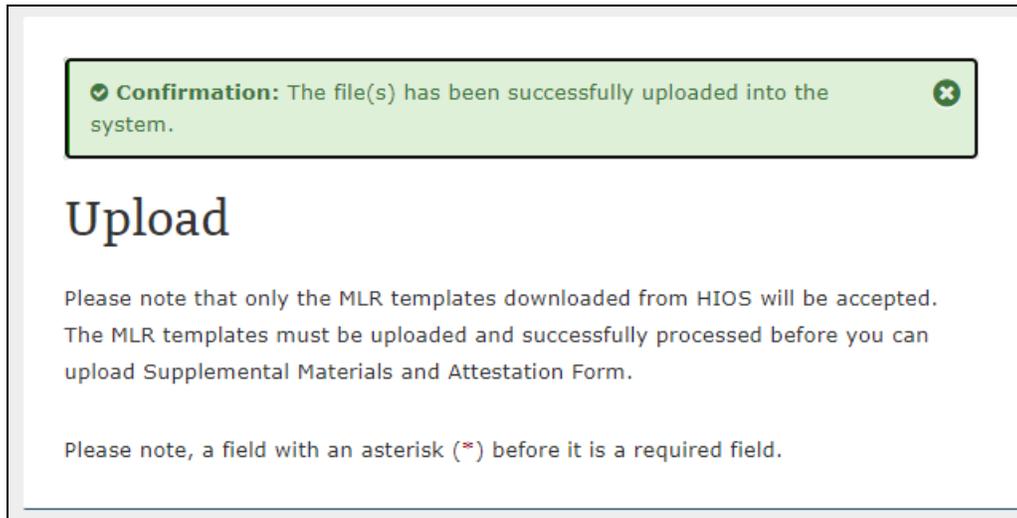
2 **Select a File**

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

* Browse for file

[BROWSE]   [Add]

File(s) to Upload

test123.docx   [REMOVE]

[NEXT]

3 **Upload your File**

Figure 23: Upload Supplemental Materials (Step 3)

Figure 24: Upload Supplemental Materials (Confirmation Message)

7.3   Upload Attestation Form

The Uploader user must upload the signed Attestation Form to complete the submission process. The Attestation Form should be signed by both the CEO and CFO Attesters of the company. The submission status of the overall company MLR data and Supplemental Materials will be "Attested" once Attestation Form is uploaded. To upload the Attestation Form, the user must complete the below steps.

1. Select the applicable values from the "Company" and "Reporting Year" drop downs.

2. Select the **Attestation Form** from the "File Type" drop down list.

3. Select the **'Next'** button (See Figure 25).

    a. If incorrect values were selected in the above steps, the user can change values by selecting the **'Revisit this step'** button.

    b. The system will display any error messages that prohibit user from proceeding to the next step (i.e.: Company-issuer association not confirmed.)

4. Select the **'Browse'** button to browse for a file to upload (See Figure 26)

5. Select the **'Add'** button to add the file (See Figure 26)

    a. If an incorrect file was selected, select the **'Remove'** button to remove the file. User will need to browse and select file again.

6. Select the **'Next'** button.

    a. If an incorrect file was selected, the user can change values by selecting the **'Revisit this step'** button.

    b. System will display any error messages that prohibit user from proceeding to the next step.

7. Review the selected file details (i.e.: Company, Reporting Year, File Type, File selected, Associated States, etc.) See Figure 27.

8. Select **'Submit'** button to upload file for processing. The system will display confirmation message indicating to the user the file has been uploaded (See Figure 28).

Notes:

- The system will prohibit the user from uploading the Attestation Form for the selected company and reporting year until there is a successfully uploaded and successfully processed MLR template zip file.

- The Attestation Form must be unprotected when uploading. For additional information, refer to Section 9.1. Navigate to the 'Upload' page.

- Follow the file name convention when naming a file for upload. See section 10.1 for additional details.

Figure 25: Upload Page (Step 1)

Figure 26: Upload Attestation Form (Step 2)

Figure 27: Upload Attestation Materials (Step 3)

Figure 28: Upload Attestation Form (Confirmation Message)

8   View Data

The View Data page is accessible by selecting the 'Upload' link from the navigation menu. This page provides company Uploader and Attester users with the ability to view the uploaded MLR data, Supplemental Material file(s) and Attestation Form. See Figure 29 for screenshot.

Figure 29: View Data Page

To view the uploaded data for company and reporting year, the following steps should be completed:

1.   Navigate to the View Data page.

2.   Select the applicable values from the 'Company' and 'Reporting Year' drop downs.

3.   Select the '**Next'** button.

4.   The uploaded MLR data, Supplemental Material file(s) and Attestation Form will be displayed in the appropriate uploaded data section (See Figure 30).

   a.   Note: Only files that have been uploaded and successfully processed will be displayed. If no files have been uploaded and successfully, the applicable data section will provide message indicating such.

5.   The user can download the uploaded data by selecting the link for each document.

Figure 30: View Data Page - Uploaded Data Displayed

8.1 Status of MLR Data Uploaded

The status of the Uploaded data is available on the View Data page. The following values for the 'Status' are displayed, depending upon the processing of the zip file uploaded.

- **No Submissions.** The MLR Data zip file has not been submitted.

- **Submitted. Please upload an Attestation form for the submission** – The MLR data zip file has been successfully processed into the system without any validation warnings and the data has not been attested.

- **Submitted with Warnings. Please upload an Attestation form for the submission** – The MLR data zip file has been successfully processed into the system, but validation warnings were found during processing. The data has not been attested.

- **Attested** – The MLR data zip file has been successfully processed into the system and the Uploader user has successfully uploaded the signed Attestation Form.

As described in Section 7, data can be re-uploaded at any point by the Company Uploader. A Company Uploader user can resubmit data at any time (permitting submission window is open). Once a resubmission occurs, the status of the MLR submission becomes either 'Submitted' or 'Submitted with Warning(s),' depending on if any validation warnings are contained in the MLR zip file uploaded. Please note that if the submission had already been attested prior to a resubmission, the Company Uploader user will be required to resubmit the signed Attestation Document to complete the attestation process again.

8.2 Warnings and Comparison Report

The Warnings and Comparison Report provides users with report of the various validation warnings generated from the MLR template processing, including template validation warnings, MLR calculation warnings and NAIC comparison validation warnings. Company users (Uploader and Attester users) have access to view the Comparison Report.

To download the applicable company template and forms, the following steps should be completed:

1. Navigate to the View Data page.

2. Select the applicable values from the 'Company' and 'Reporting Year' drop downs.

3. Select the **'Next'** button.

4. Under the MLR Submission section, select the **'View Report'** link.

5. System displays the Warnings and Comparison Report consisting of the following tabs:

   a. Validation Warnings Report

   b. Grand Total Warnings Report

   c. MLR Calculation Warnings Report

   d. SHCE/MLR-A Warnings Report

6. The users can also export the Warnings and Comparison Report by selecting on the **'Export to Excel'** button.

The Warnings and Comparison Report is displayed below in Figure 31.

Figure 31: View Warnings and Comparison Report

Warnings and Comparison Report   ✖

Company Name	Reporting Year	NAIC Code
NHP of Indiana LLC	2022	12540

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

EXPORT TO EXCEL

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

MLR-A Template Validation Warnings

Showing 1-6 of 6 records   Records per page 50 ▾

ID ▲	Warning Description ⬍
1	MLR_Template_Indiana.xlsx - Pt 1 Summary of Data worksheet is required.
2	MLR_Template_Indiana.xlsx - Pt 2 Premium and Claims worksheet is required.
3	MLR_Template_Kentucky.xlsx - Pt 1 Summary of Data worksheet is required.
4	MLR_Template_Kentucky.xlsx - Pt 2 Premium and Claims worksheet is required.
5	MLR_Template_Grand_Total.xlsx - Pt 1 Summary of Data worksheet is required.
6	MLR_Template_Grand_Total.xlsx - Pt 2 Premium and Claims worksheet is required.

First   Previous   **1**   Next   Last

CANCEL

Remove Supplemental Materials

A Company Uploader user may also remove any previously uploaded supplemental materials on the View Data page.

To remove the supplemental materials, the following steps should be completed:

1. Navigate to the View Data page.

2. Select the applicable values from the 'Company' and 'Reporting Year' drop downs.

3. Select the **'Next'** button.

4. Under the Supplemental Materials section, all the uploaded files are displayed.

5. For the document to be removed, select the **'Remove'** button (See Figure 32).

6. On the confirmation popup message displayed, select the **'Remove'** button (See Figure 33).

7. System displays confirmation message (See Figure 34).

Note: The ability to remove supplemental materials is disabled when the submission is "Attested", or the submission window has closed.

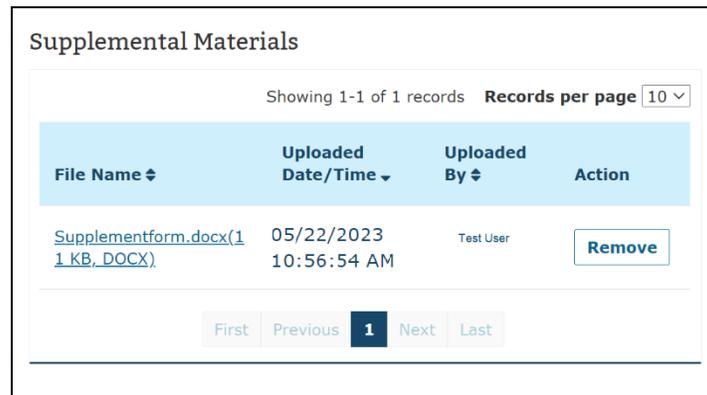**Figure 32: Remove Supplemental Materials**

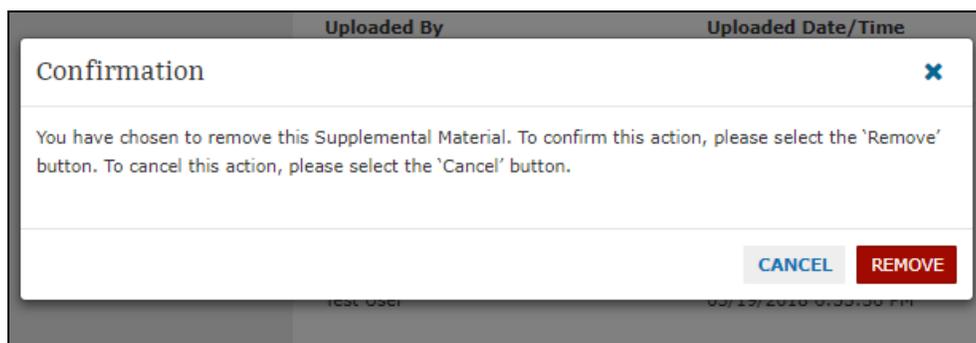**Figure 33: Remove Supplemental Materials (Popup Confirmation Message)**
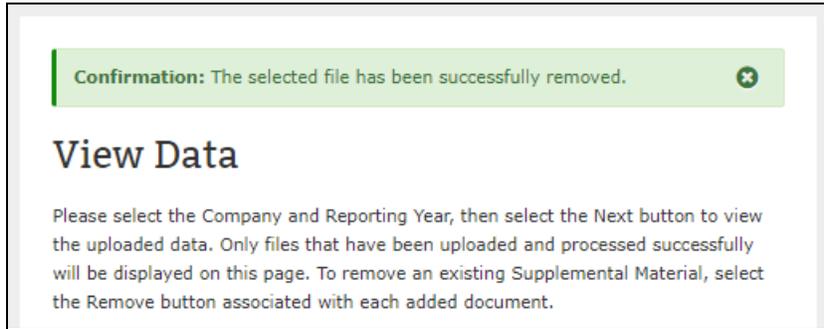
Figure 34: Supplemental Material Removed confirmation message

9　　Uploading an Unprotected File

The following section describes how to remove protected files and upload successfully.

9.1　　Remove Protected File

When uploading files in MLR, it is important to note MLR only accepts unprotected files. If user uploads a protected file, an error message (see Figure 35) will be displayed and the file will not be accepted. The user will need to complete the following steps for a successful upload.

Steps for removing a protected file:

1. Navigate back to the Upload Browse Files section.

2. Click on "Remove" button to delete the protected file (see Figure 36).

3. Select an unprotected file to upload using the Browse section.
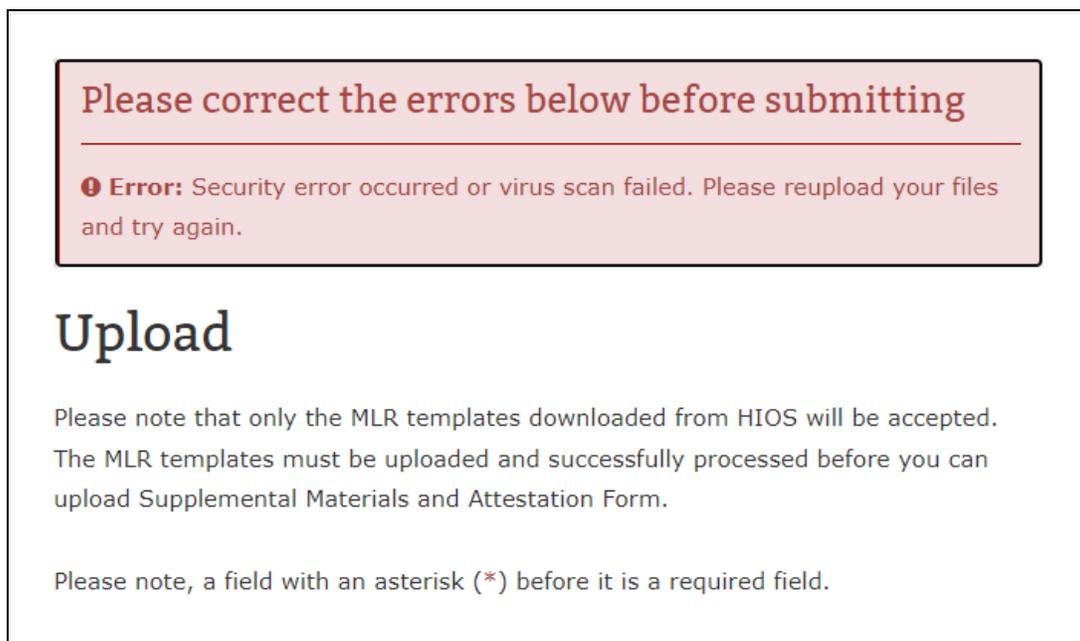
Figure 35: Upload Protected File (Error Message)

Figure 36: Remove Protected File

10   File Name Convention

The following section elaborates on the requirements for naming a file for upload.

10.1   Naming a File

When naming a file for upload, these requirements should be considered. Name the file using letters and numbers. Spaces are not allowed. Underscores and hyphens can be used in the middle of the filename. If the requirements are not met, the upload can result in an error as shown in Figure 37 Rename the file following the guidelines and resubmit.

Figure 37: Invalid File Name

> ❶ **Error:** Removing this file selection - Reason: "$$$calculator_formula.exe.zip" could not be uploaded due to an invalid file name convention. Please rename the file using letters and numbers. Spaces are not allowed. Underscores and hyphens can be used in the middle of the filename.
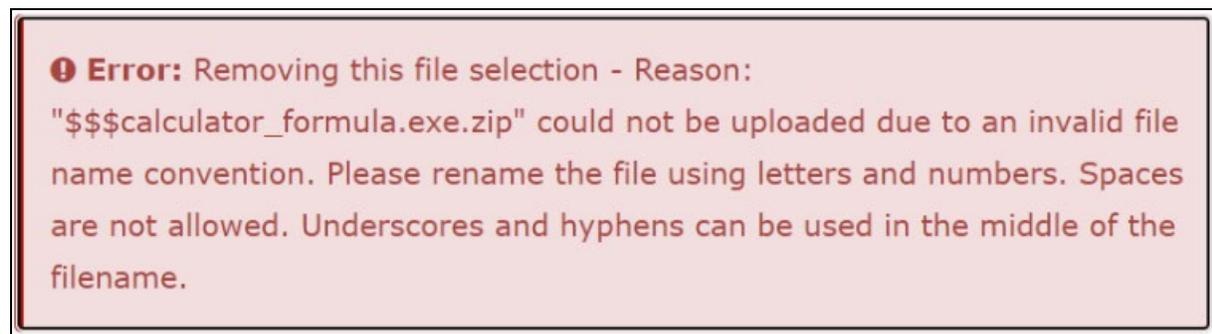
11   Contact Us/Support

The following section captures support information for questions specifically related to technical installation and downloads. Separate contact information is provided for policy and systems/data-related questions.

11.1   Contact Us/ Support Details

If you have questions related to the application installation or need technical support, please contact the Marketplace Service Desk (MSD) at cms_feps@cms.hhs.gov or at 855-267-1515.

- The hours of operation currently are 9 AM to 6 PM ET, Monday through Friday.

Questions about MLR policy should be sent to MLRQuestions@cms.hhs.gov.