

DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
Center for Consumer Information and Insurance Oversight
200 Independence Avenue SW
Washington, DC 20201



Date: July 26, 2016

Re: Medical Loss Ratio and Risk Corridors Data Submission Deadline for the 2015 Benefit Year

Question: What is the deadline for submission of Medical Loss Ratio (MLR) reports and risk corridors data for the 2015 Benefit Year?

Answer: Pursuant to 45 CFR 158.110(b), the MLR report for each reporting year must be submitted to HHS by July 31 of the year following the end of an MLR reporting year. Similarly, 45 CFR 153.530(d) states that a Qualified Health Plan (QHP) issuer must submit risk corridors data by July 31 of the year following the benefit year. However, July 31, 2016 falls on a Sunday. Therefore, for the 2015 Reporting and Benefit Year, an issuer may submit its MLR and risk corridors data for the 2015 Benefit Year by 11:59 p.m. ET on Monday, August 1, 2016, which is the first business day following the July 31, 2016 regulatory deadline(s). The Centers for Medicare & Medicaid Services (CMS) intends to propose this clarification in future rulemaking, such that the data submission deadline would be July 31 of the year following the end of the applicable reporting and benefit year, or, if such date is not a business day, the next business day. However, CMS encourages issuers to submit MLR and risk corridors data as early as possible to avoid technical difficulties.