

DEPARTMENT OF HEALTH & HUMAN SERVICES  
Centers for Medicare & Medicaid Services  
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**Date:** May 15, 2012

**From:** Carol S. Jimenez, Director, Division of Medical Loss Ratio, Center for Consumer Information and Insurance Oversight, Centers for Medicare & Medicaid Services

**Title:** Guidance for Medical Loss Ratio Annual Reporting Form

**Subject:** Announcement Regarding Medical Loss Ratio Annual Reporting Form

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*OMB Approval, Control Number 0938-1164, of the medical loss ratio (MLR) Annual Reporting Form.*

Section 2718 of the Public Health Service Act (PHS Act), as added by the Patient Protection and Affordable Care Act (Affordable Care Act), requires health insurance issuers (issuers) to submit a MLR report to the Secretary and requires them to issue a rebate to enrollees if the issuer's MLR is less than the applicable percentage established in section 2718(b) of the PHS Act. The MLR regulations are codified at 45 CFR Part 158.

Section 158.110 of the final rule requires an issuer to submit an annual report to the Secretary by June 1 of the year following the end of an MLR reporting year. The first annual report must be submitted to the Secretary by June 1, 2012. Section 158.120 sets out the data requirements for this report. In addition, under §158.260, each issuer must also submit a report to the Secretary concerning the rebates provided to and on behalf of enrollees. Section 158.260(d) requires that portions of this report be submitted with the annual report under §158.110 for the current reporting year and that other portions of this report be submitted with the annual report for the subsequent reporting year. Please refer to the Medical Loss Ratio (MLR) Annual Reporting Form Instructions at: <http://www.cciio.cms.gov/resources/other/index.html#mlr> for the complete set of instructions.

Use of the Reporting Form has been approved by OMB, OMB Control Number 0938-1164. The approved form is posted on CMS' website at: <http://www.cciio.cms.gov/resources/other/index.html#mlr>.

If you have any questions regarding the information in this announcement, please contact the MLR Team at [MLRQuestions@cms.hhs.gov](mailto:MLRQuestions@cms.hhs.gov).