

HIOS MLR TRAINING SESSION



***Filing Medical Loss Ratio
Annual Reports through
HIOS***

May 2026

Agenda - Training

- Welcome
- Overview
- System Walkthrough
- Next Steps and Wrap up
- Organization Role Approver (ORA)
- Q&A

Welcome

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

Overview – MLR Program

- The Patient Protection & Affordable Care Act requires health insurance issuers to 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, & on all other non-claims costs. The proportion 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 collects the MLR data.

Overview – MLR Program (continued)

- 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).
- The submission window for the 2025 reporting year will open on July 1, 2026.
- Submissions for the 2025 reporting year are due by **July 31, 2026.**

The MLR Reporting Process – Step 1

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module.

Step 2 – Confirm company-issuer association and disassociation.

Step 3 – Download MLR templates.

Step 4 – Populate MLR templates.

Step 5 – Upload completed MLR templates.

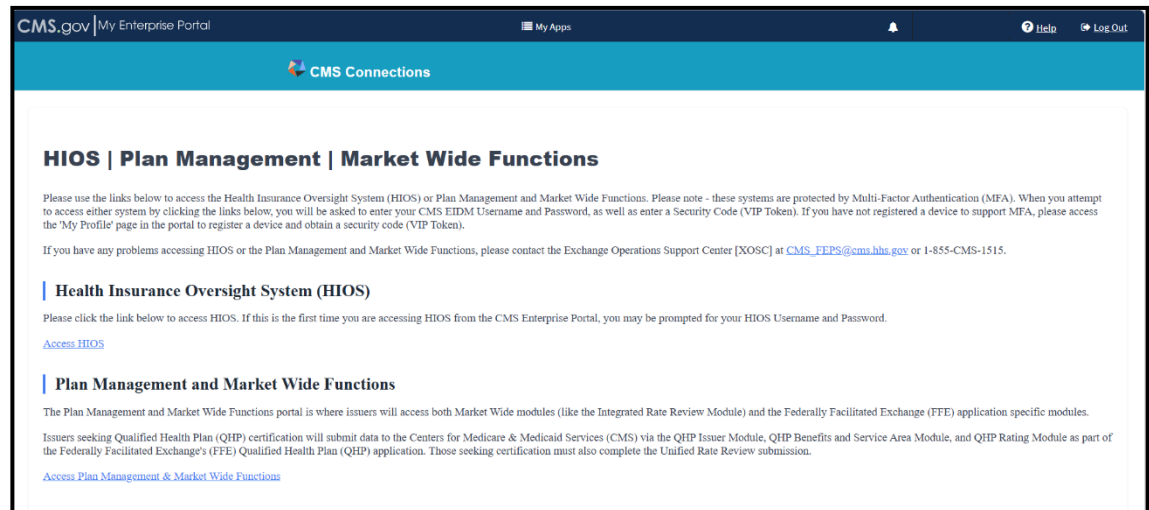
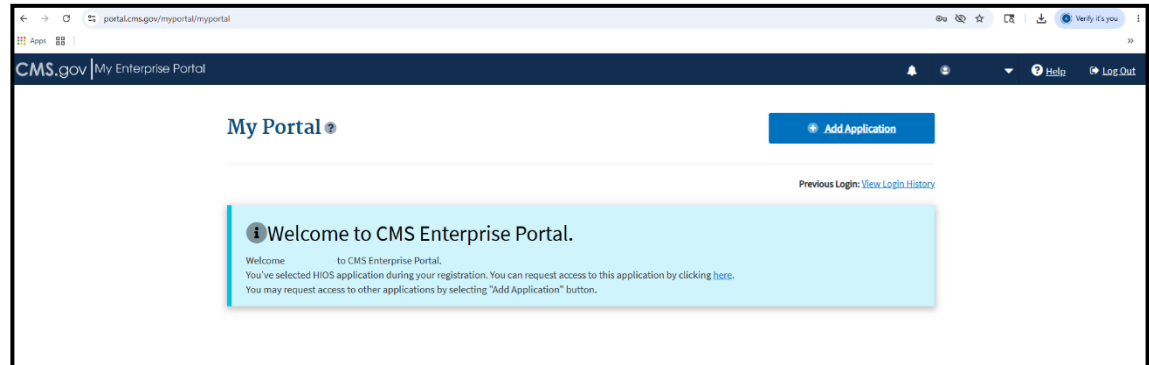
Step 6 – Upload supplemental materials.

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data.

Accessing HIOS

- Users will log into the CMS Enterprise Portal with their IDM Credentials.
 - HIOS can be accessed through the CMS Enterprise Portal at <http://portal.cms.gov>.
 - New users will need to create IDM account and request HIOS access.
- Select the Access HIOS link; user will be redirected to the HIOS Home page.



Access HIOS through CMS Enterprise Portal

- To access the system, select the MLR module and select the **'Launch This Module'** button on the HIOS homepage.

Health Insurance Oversight System

Welcome, [User Name] Logout

Home Knowledge Center Help

Home

Select a module below to get started. A solid flag (🚩) indicates a module notification is available.

My Work Notifications

Medical Loss Ratio 🚩

[Launch This Module](#)

The MLR Module allows issuers to submit the MLR annual reporting form containing data on issuers revenue, expenses, and any rebates owed.

DON'T SEE WHAT YOU'RE LOOKING FOR?
Check out our list of functions and request access

[VIEW ALL FUNCTIONS](#)

Organization Role Approver (ORA)

- Authorized users within an organization can approve user role requests for their organizations in HIOS. The Organization Role Approver (ORA) can view any pending user role request(s) for their organization and approve or deny the role requests via the HIOS Portal.
- Each organization is required to have at least one Primary, and one Backup, ORA.
- Users should use the “Request a Role” process in the HIOS Portal to obtain the ORA role.
- If you do not know who your Company Administrator is, you can email CMS_FEPS@cms.hhs.gov and ask who your organization’s ORA is.
- For a step-by-step guide and additional information, see the HIOS ORA Quick Guide ([Organization Role Approver \(ORA\) Quick Guide](#)).

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.

Questions?

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

Resources

- [User Manual \(1.47 MB, PDF\)](#)
- [2025 MLR Instructions Document \(PDF\) \(0.58 MB, PDF\)](#)
- [HIOS MLR Module and 2024 MLR Report Training \(PDF\) \(1.64 MB, PDF\)](#)
- [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, 2026. Users will be able to download the blank MLR templates in advance of that date.

The MLR Reporting Process – Step 2

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module.

Step 2 – Confirm company-issuer association and disassociation.

Step 3 – Download MLR templates.

Step 4 – Populate MLR templates.

Step 5 – Upload completed MLR templates.

Step 6 – Upload supplemental materials.

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data.

Purpose of Confirming Company-Issuer Associations

- For HIOS purposes, the “company” is the entity licensed to offer health insurance coverage in one or more states, while the “issuer” represents the legal entity licensed to do business in a particular state. Consequently, in HIOS, a “company” operating in multiple states is associated with multiple “issuers;” a “company” operating in a single state is associated with a single “issuer.”
- Every company needs to confirm the list of its associated issuer(s) for the reporting year to indicate the state(s) in which it will be reporting health insurance coverage subject to MLR.
- HIOS will utilize the list of confirmed issuers to generate an MLR template for each state, with the pre-populated company and issuer information (*e.g., Company Name, HIOS ID, FEIN, etc.*).
- The list is also used to verify that the correct number of MLR templates have been submitted.
- Uploader users are not able to download the pre-populated MLR templates until issuer associations are confirmed.

Confirming Company-Issuer Associations

- Navigate to the “Confirm Issuers” page.
- Select the “Company” and “Reporting Year.”
- Select the “Next” button.
- Indicate if your company has only a small closed block of business as described in the 2025 MLR Annual Reporting Form Instructions.
- Indicate your company’s federal tax-exempt status, as established by the Internal Revenue Service.
- View the list of issuers associated to company.
- Confirm the list of issuers by selecting “Confirm” button.

The screenshot shows a web interface for confirming company-issuer associations. On the left, a sidebar under the heading 'Medical Loss Ratio' contains links for 'Confirm Issuers', 'Download Templates', 'Upload', and 'View Data'. The main content area is titled 'Confirm Issuers' and includes instructions: 'Please select the Company and Reporting Year, then select the Next button to view the company to issuer reporting associations.' and 'Please note, a field with an asterisk (*) before it is a required field.' Below this are two dropdown menus: '* Company' with 'Text Company' selected, and '* Reporting Year' with 'Current Year' selected. A green 'NEXT' button is positioned below the dropdowns. Under the heading 'Confirmation Status', there is a note: 'Your company issuer association has not been confirmed. Please review the list below and make any necessary changes or confirm.' This is followed by two sections: '* Small Closed Block of Business' with instructions to select 'Yes' only if the company meets the criteria, and '* Federal Tax Exempt' with instructions to select 'Yes' only if the company is exempt from federal income tax. Both sections have radio buttons for 'Yes' and 'No', with 'No' selected in both.

Generating Company-Issuer Association Form

- Select the “Generate File” button.
- System will generate the company-issuer association form.
 - (Note: This process can take up to 15 minutes. The page automatically refreshes once the template generation has completed, or the user can refresh the page manually.)
- System will display form link once generation has completed.
- Select the **Company-Issuer Association Form** link to download the form.

The screenshot shows a web interface with the following sections:

- Generate File:** A green button labeled "GENERATE FILE".
- Download File:** A link labeled "Company-Issuer Association Form (25 KB, .XLSX)".
- Upload Company-Issuer Association Form:** A section with instructions: "Please Browse and Add 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." It includes a "BROWSE" button, a text box showing "No Files selected", and an "Add" button.
- UPLOAD:** A green button.
- Confirmation:** A light blue box containing the text: "If the company issuer associations are correct for the reporting year, please confirm:" followed by a confirmation statement: "I have examined the data in the Company-Issuer Associations list 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 the company has business subject to MLR."
- CONFIRM:** A green button.

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:		Domiciliary Address Line 1:	123 Street
Company Name:	Company 123	NAIC Company Code:	12345	Domiciliary Address Line 2:	
Not-for-Profit?:	Yes	NAIC Group Code:		Domiciliary City:	Fairfax
DBA / Marketing Name:	Company 123	NAIC Group Name:	Company ABCD	Domiciliary State:	Virginia
				Domiciliary Zip:	22124
				Domiciliary Zip Plus 4:	

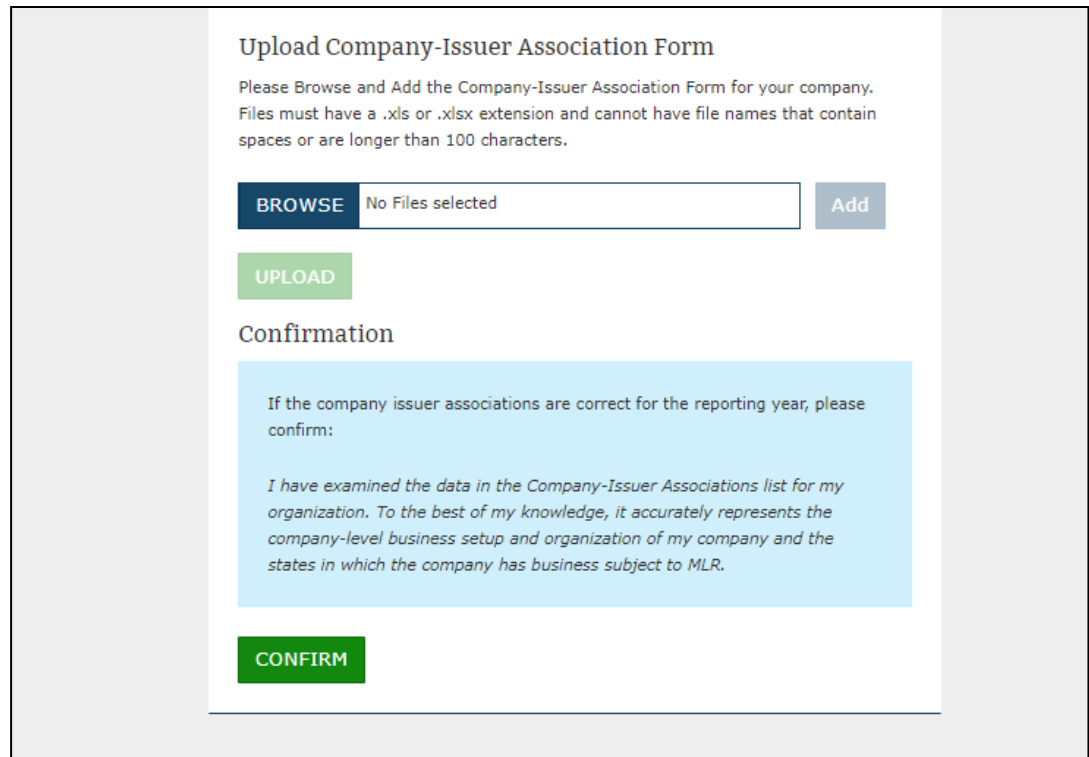
Please complete this portion of the MLR Company-Issuer Association Form to do either of the following within the MLR module of the Health Insurance Oversight System (HIOS).

- 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.)

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

Updating Company-Issuer Associations

- Update the pre-populated form to add or remove any issuers.
- Upload the updated form back to the MLR module.
- Once the form is processed, view the updated list of associated issuers.
 - Email notification will be sent once form is processed.
- Confirm the list of issuers by selecting “Confirm” button.
 - Once confirmed, the company-issuer information cannot be edited.



The screenshot shows a web interface for uploading a form. At the top, it says 'Upload Company-Issuer Association Form'. Below that, instructions state: 'Please Browse and Add 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.' There is a 'BROWSE' button next to a text box that says 'No Files selected', and an 'Add' button to the right. Below this is a green 'UPLOAD' button. Underneath is a 'Confirmation' section with a light blue background. It contains the text: 'If the company issuer associations are correct for the reporting year, please confirm:' followed by a sample confirmation statement: 'I have examined the data in the Company-Issuer Associations list 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 the company has business subject to MLR.' At the bottom of the confirmation box is a green 'CONFIRM' button.

Company-Issuer Disassociations

- The “Unconfirm” button will be enabled, once the company-issuer association has been confirmed for the reporting year.
- Select the “Unconfirm” button to reset the company-issuer association confirmation.
 - The system will display the following message: “Confirmation: your company association has been unconfirmed”.

Please select “Yes” only if your company is exempt from federal income tax under the Internal Revenue Code.

Yes
 No

Company Information

Group Name N/A	NAIC Group Code N/A
Company Name CommunityCare HMO, Inc.	NAIC Company Code 11691
A.M. Best Number N/A	Federal EIN 731433979

Address
218 W. 6th Street Tulsa, Oklahoma
74119

Showing 1-1 of 1 records Records per page

HIOS Issuer ID ↕	State ^
98905	Oklahoma

First Previous **1** Next Last

UNCONFIRM

The MLR Reporting Process – Step 3

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module.

Step 2 – Confirm company-issuer association and disassociation.

Step 3 – Download MLR templates.

Step 4 – Populate MLR templates.

Step 5 – Upload completed MLR templates.

Step 6 – Upload supplemental materials.

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data.

Overview of Downloading MLR Templates

- Each company will have access to a set of MLR template files for each of its associated issuers with pre-populated company information, as well as an MLR template for the company's national Grand Total numbers.
- Uploader users will need to generate the MLR template zip file.
- Once generated, the system will provide 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.

Generating the MLR Templates

- Navigate to the “Download Templates” page.
- Select the “Company” and “Reporting Year”.
- Select the “Next” button.
- Select the “Generate File” button.
- System will generate the MLR templates. (Note: This process can take up to 15 minutes. The page automatically refreshes once the template generation has completed, or the user can refresh the page manually.)
- System will display template zip link once generation has completed.

Medical Loss Ratio

- Confirm Issuers
- Download Templates**
- Upload
- View Data

Download Templates

Please select the Company and Reporting Year, then select the Next button to download the zip files containing the blank MLR Annual Reporting Form and the blank Attestation Form.

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

*** Company**

Aetna Health Inc a Maine corporation ▾

*** Reporting Year**

2025 ▾

NEXT

Company Data

Group Affiliation

Aetna Inc

Issuers in the following states

Maine

Generate File

Please select the "Generate Files" button to generate the MLR .zip file and the Attestation Form.

GENERATE FILES

File(s) to Download:

Downloading the MLR Templates

- Select the **MLR Template** zip file link to download the templates.
- The zip file contains pre-populated MLR Templates; one for each issuer plus a Grand Total template (named “HHS-MLR-2025.zip”).
- Extract the contents of the zip file into a folder on your computer.

Generate File

✔ **Confirmation:** Template generation started at 05/12/2026 7:42:56 AM. This process could take up to 15 minutes. The download link will display once the file is ready. If you navigate away from this page the template generation will not be interrupted. To view the link for the generated file if you have navigated away and returned, reselect the Company and Reporting year.

Please select the "Generate Files" button to generate the MLR .zip file and the Attestation Form.

GENERATE FILES

File(s) to Download:

The MLR .zip file contains all of the state templates and the Grand Total template for your company.

[HHS-MLR-2025-20260512074410.zip\(227 KB, ZIP\)](#)

Last generated on 05/12/2026 7:49:43 AM

The Attestation form (.pdf format) contains the CEO/CFO Attester statements.

[Attestation-Form.pdf\(0.05 MB, PDF\)](#)

The MLR Reporting Process – Step 4

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module.

Step 2 – Confirm company-issuer association and disassociation.

Step 3 – Download MLR templates.

Step 4 – Populate MLR templates.

Step 5 – Upload completed MLR templates.

Step 6 – Upload supplemental materials.

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data.

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 Annual Reporting Form Instructions (values are not auto-calculated).
 - Tool-tips are used to explain the meaning of each colored cell within the template.

Part 1 Summary of Data					
Line Description	SHCE	1 Health Insurance INDIVIDUAL Total as of 12/31/25	2 Health Insurance INDIVIDUAL Total as of 3/31/26	3 Health Insurance INDIVIDUAL Dual Contracts (Included in Total as of 3/31/26)	4 Health Insurance INDIVIDUAL Deferred PY1 (Add)
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	Pt 1, Ln 2.4				

Populating the MLR Template, continued

- You can copy and paste blocks of data.
- When copying and pasting, select the Paste Values option to prevent inadvertently modifying the template. Alternatively, use the MLR Calculator to calculate and copy data into the MLR template.
- 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 (i.e., 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 – Step 5

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module.

Step 2 – Confirm company-issuer association and disassociation.

Step 3 – Download MLR templates.

Step 4 – Populate MLR templates.

Step 5 – Upload completed MLR templates.

Step 6 – Upload supplemental materials.

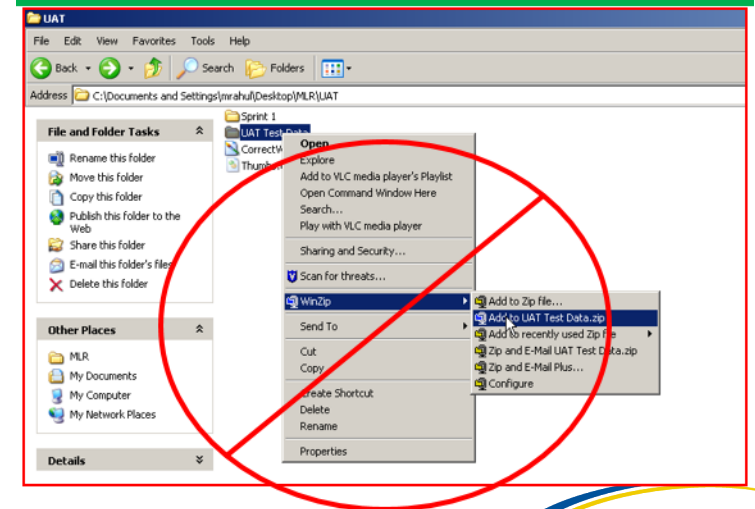
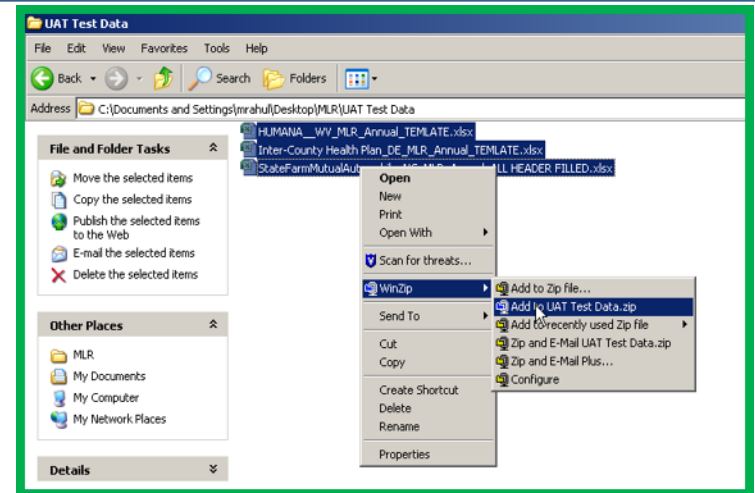
Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data.

Combining Completed MLR Templates into Zip File

You must combine all completed MLR 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 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 – Step 1

- Navigate to the ‘Upload’ page.
- Select the “Company” and “Reporting Year”.
- Select the **MLR Annual Form** from the “File Type” drop down.
- Select the “Next” button.
 - If incorrect values were selected in above steps, the user can change values by selecting the **‘Revisit this step’** button.

Medical Loss Ratio

- Confirm Issuers
- Download Templates
- Upload**
- View Data

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 the Risk Corridors Plan Level Data templates, 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**
Select Company
 - * **Reporting Year**
Select Year
 - * **File Type**
Select a File Type

NEXT
- 2 Select a File**
- 3 Upload your File**

Uploading the Zip File – Step 2

- Select the **‘Browse’** button to browse for a file to upload.
- Select the **‘Add’** button to add the file.
 - If an incorrect file was selected, select the **‘Remove’** button to remove the file. User will need to browse and select file again.
 - Note: No spaces are allowed in the zip file name.
- Select the **‘Next’** button.

The screenshot displays a three-step process for uploading a file. Step 1, 'Select Company, Reporting Year, File Type', is completed and shows 'Aetna Health Inc a Maine corporation', 'Reporting Year 2025', and 'Upload MLR Annual Form'. Step 2, 'Select a File', is the current step. It includes instructions: 'Please browse and add the MLR template zip file for your company. The MLR template zip file must only contain MLR templates for each associated issuer and the Grand Total template. The selected file(s) must be in .zip format. 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 upload process can take up to 15 minutes. The screen will display a confirmation message when upload is complete.' Below the instructions is a section titled '* Browse for file' with a 'BROWSE' button and an 'Add' button. Underneath, the 'File(s) to Upload' section shows a file named 'HHS-MLR-2025-20260512074410.zip' with a 'REMOVE' button. At the bottom of Step 2 is a green 'NEXT' button. Step 3, 'Upload your File', is partially visible at the bottom of the screen.

Uploading the Zip File – Step 3

- Review the selected file details (i.e., Company, Reporting Year, File Type, File selected, Associated States, etc.).
- Select **‘Submit’** button to upload file for processing.
- The system will display a confirmation message indicating to the user the file is being processed.

The screenshot displays a three-step process for uploading a file:

- 1 Select Company, Reporting Year, File Type** (Revisit this step)
 - Aetna Health Inc a Maine corporation
 - Reporting Year 2025
 - Upload MLR Annual Form
- 2 Select a File** (Revisit this step)
 - HHS-MLR-2025-20260512074410.zip
- 3 Upload your File**
 - Please select "Submit" to upload your selected file.
 - Aetna Health Inc a Maine corporation
 - Group Affiliation: Aetna Inc
 - Reporting Year: 2025
 - State Association: ME
 - Status: Not Attested
 - File Type Selected: MLR Annual Form
 - File Selected:
HHS-MLR-2025-20260512074410.zip
 - SUBMIT**

Upload Confirmation

- Uploaders and Attesters will receive a confirmation email once the zip file has been uploaded successfully. The email will contain any validation warnings.
- If the upload fails, the Uploader will receive an email indicating the reasons why the upload failed.
- Once successfully uploaded, the MLR data is ready for review and attestation.

The MLR Reporting Process – Step 6

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module.

Step 2 – Confirm company-issuer association and disassociation.

Step 3 – Download MLR templates.

Step 4 – Populate MLR templates.

Step 5 – Upload completed MLR templates.

Step 6 – Upload supplemental materials.

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data.

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 not required for attestation to the accuracy of the MLR submission.
- The MLR templates must be uploaded and successfully processed *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 – Step 1

- Navigate to the ‘Upload’ page.
- Select the “Company” and “Reporting Year”.
- Select **Supplemental Materials** from the “File Type” drop down.
- Select the “Next” button.
 - If incorrect values were selected in above steps, the user can change values by selecting the ‘Revisit this step’ button.

Medical Loss Ratio

- Confirm Issuers
- Download Templates
- Upload
- View Data

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 the Risk Corridors Plan Level Data templates, 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**
Select Company ▼
- * **Reporting Year**
Select Year ▼
- * **File Type**
Select a File Type ▼

NEXT

2 Select a File

3 Upload your File

Uploading Supplemental Materials – Step 2

- Select the **‘Browse’** button to browse for a file to upload.
- Select the **‘Add’** button to add the file.
 - If an incorrect file was selected, select the **‘Remove’** button to remove the file. User will need to browse and select the file again.
 - Note: No spaces are allowed in the file name.
- Select the **‘Next’** button.

The screenshot shows a three-step process for uploading supplemental materials. Step 1, 'Select Company, Reporting Year, File Type', is completed, showing 'Cigna HealthCare of Maine, Inc.', 'Reporting Year 2025', and 'Upload Supplemental Materials'. Step 2, 'Select a File', is the current step. It includes instructions: 'Please browse and add the Supplemental Materials for your company. The selected file(s) must be .doc, .docx, or .pdf format, and cannot be larger than 30MB. Each supplemental material file name must also be unique. The file name can 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.' Below the instructions is a section for file selection with a 'BROWSE' button and an 'Add' button. A file named 'MLR_Supplemental_Material.docx' is listed with a 'REMOVE' button. A 'NEXT' button is at the bottom of the step. Step 3, 'Upload your File', is partially visible at the bottom.

Uploading Supplemental Materials – Step 3

- Review the selected file details (i.e., Company, Reporting Year, File Type, File selected, Associated States, etc.).
- Select **‘Submit’** button to upload file.
- The system will display a confirmation message indicating to the user the file was uploaded successfully.

1 Select Company, Reporting Year, File Type [Revisit this step](#)

Cigna HealthCare of Maine, Inc.
Reporting Year 2025
Upload Supplemental Materials

2 Select a File [Revisit this step](#)

MLR_Supplemental_Material.docx

3 Upload your File

Please select "Submit" to upload your selected file.

Cigna HealthCare of Maine, Inc.
Group Affiliation: Cigna Hlth Grp
Reporting Year: 2025
State Association: ME
Status: Not Attested
File Type Selected: Supplemental Materials
File Selected:
MLR_Supplemental_Material.docx

SUBMIT

The MLR Reporting Process – Step 7

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module.

Step 2 – Confirm company-issuer association and disassociation.

Step 3 – Download MLR templates.

Step 4 – Populate MLR templates.

Step 5 – Upload completed MLR templates.

Step 6 – Upload supplemental materials.

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data.

Attesting to the Uploaded Data

- During the attestation process, the CEO and CFO can attest either by signing a hard-copy of the attestation or electronically using a digital signature.
- If the downloaded form does not have a digital signature, the issuer may modify the form to add it. The form is downloaded by the uploader from the “Download Templates” page of HIOS.
- **Note: Attesters are NOT required to register or access HIOS MLR to complete the attestation process.**
- The Uploader user will upload the signed Attestation Form to the system.

Generate File

✔ **Confirmation:** Template generation started at 05/12/2026 7:42:56 AM. This process could take up to 15 minutes. The download link will display once the file is ready. If you navigate away from this page the template generation will not be interrupted. To view the link for the generated file if you have navigated away and returned, reselect the Company and Reporting year. ✕

Please select the "Generate Files" button to generate the MLR .zip file and the Attestation Form.

GENERATE FILES

File(s) to Download:

The MLR .zip file contains all of the state templates and the Grand Total template for your company.

[HHS-MLR-2025-20260512074410.zip\(227 KB, ZIP\)](#)

Last generated on 05/12/2026 7:49:43 AM

The Attestation form (.pdf format) contains the CEO/CFO Attester statements.

[Attestation-Form.pdf\(0.05 MB, PDF\)](#)

Uploading Attestation Form – Step 1

- Navigate to the ‘Upload’ page.
- Select the “Company” and “Reporting Year”.
- Select **Attestation Form** from the “File Type” drop down.
- Select the “Next” button.
 - If incorrect values were selected in the above steps, the user can change the values by selecting the ‘**Revisit this step**’ button.

The screenshot displays the 'Medical Loss Ratio' upload interface. On the left, a sidebar contains navigation links: 'Confirm Issuers', 'Download Templates', 'Upload' (highlighted), and 'View Data'. The main content area is titled 'Upload' and includes a warning: '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 the Risk Corridors Plan Level Data templates, Supplemental Materials, and Attestation Form.' Below this, a note states: 'Please note, a field with an asterisk (*) before it is a required field.'

The first step, '1 Select Company, Reporting Year, File Type', is active. It prompts the user to 'Please select a Company, Reporting Year and File Type below:' and lists three required fields:

- * **Company**: A dropdown menu with the placeholder text 'Select Company'.
- * **Reporting Year**: A dropdown menu with the placeholder text 'Select Year'.
- * **File Type**: A dropdown menu with the placeholder text 'Select a File Type'.

A green 'NEXT' button is positioned below the form fields. At the bottom of the page, a progress indicator shows three steps: '2 Select a File' and '3 Upload your File' are currently inactive.

Uploading Attestation Form – Step 2

- Select the **‘Browse’** button to browse for a file to upload.
- Select the **‘Add’** button to add the file.
 - If an incorrect file was selected, select the **‘Remove’** button to remove the file. User will need to browse and select the file again.
 - Note: No spaces are allowed in the file name.
- Select the **‘Next’** button.

The screenshot shows a multi-step web form for uploading an attestation form. Step 1, 'Select Company, Reporting Year, File Type', is completed, showing 'Cigna HealthCare of Maine, Inc.', 'Reporting Year 2025', and 'Upload Attestation Form'. Step 2, 'Select a File', is the current step. It includes instructions: 'Please browse and add the Attestation Form for your company. The selected file(s) must be in .pdf format and cannot be larger than 30MB. The file name can have letters and numbers, and spaces are not allowed. Underscores and hyphens can be used in the middle of the filename.' Below the instructions is a 'Browse for file' section with a 'BROWSE' button and an 'Add' button. A 'File(s) to Upload' section shows 'Attestation_Form.pdf' with a 'REMOVE' button. A green 'NEXT' button is at the bottom of the step. Step 3, 'Upload your File', is partially visible at the bottom.

Uploading Attestation Form – Step 3

- Review the selected file details (i.e., Company, Reporting Year, File Type, File selected, Associated States, etc.).
- Select the **‘Submit’** button to the upload file.
- The system will display a confirmation message indicating to the user the file was uploaded successfully.
- The MLR data and supplemental materials have now been attested and the filing is complete.

The screenshot displays a three-step process for uploading an attestation form. Step 1, 'Select Company, Reporting Year, File Type', shows 'Cigna HealthCare of Maine, Inc.' as the selected company, '2025' as the reporting year, and 'Upload Attestation Form' as the selected file type. Step 2, 'Select a File', shows 'Attestation_Form.pdf' as the selected file. Step 3, 'Upload your File', provides a summary of the selected information and includes a green 'SUBMIT' button at the bottom.

1 Select Company, Reporting Year, File Type [Revisit this step](#)

Cigna HealthCare of Maine, Inc.
Reporting Year 2025
Upload Attestation Form

2 Select a File [Revisit this step](#)

Attestation_Form.pdf

3 Upload your File

Please select "Submit" to upload your selected file.

Cigna HealthCare of Maine, Inc.
Group Affiliation: Cigna Hlth Grp
Reporting Year: 2025
State Association: ME
Status: Not Attested
File Type Selected: Attestation Form
File Selected:
Attestation_Form.pdf

SUBMIT

The MLR Reporting Process – Step 8

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module.

Step 2 – Confirm company-issuer association and disassociation.

Step 3 – Download MLR templates.

Step 4 – Populate MLR templates.

Step 5 – Upload completed MLR templates.

Step 6 – Upload supplemental materials.

Step 7 – Attest to accuracy of uploaded MLR data and supplemental materials.

Step 8 – View Data.

View Data

- This page provides company Uploader and Attester users with the ability to view the uploaded MLR data, Supplemental Material file(s), and Attestation Form.
- The Warnings and Comparison Report also provides users with reports
 - 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 2025 SHCE values and the values reported in the "12/31" columns of the 2025 MLR Annual Reporting Form.

View Data (continued)

- Navigate to the 'View Data' page.
- Select the "Company" and "Reporting Year".
- The uploaded MLR data, Supplemental Material file(s) and Attestation Form will be displayed in the appropriate uploaded data section.
 - Only files that have been uploaded and successfully processed will be displayed. If no files have been uploaded successfully, the applicable data section will contain a message indicating this.
- The user can download the uploaded data by selecting the link for each document.

Submission Status

Status: Submitted with warnings. Please upload an Attestation Form for the Submission.

MLR Submission

Uploaded File MLR_Template_Vermont_WITHDATA_2025.zip(247 KB, ZIP)	Warnings and Comparison Report View Report
Uploaded By Test User	Uploaded Date/Time 05/12/2026 3:29:01 PM
Version Pending Attestation	Resubmission Requested No

Attestation Form

Uploaded File MLR_Attestation_Form.pdf(54 KB, PDF)	Version 1
Uploaded By Test User	Uploaded Date/Time 05/12/2026 3:06:34 PM

Supplemental Materials

Showing 1-1 of 1 records Records per page

File Name ↕	Uploaded Date/Time ↓	Uploaded By ↕	Action
HIOS-Portal-SDD-21_01_00.docx(10 MB, DOCX)	05/12/2026 3:05:35 PM	Test User	Remove

First Previous **1** Next Last

View the Warnings and Comparison Report

- Navigate to the 'View Data' page.
- Select the "Company" and "Reporting Year".
- Select the 'Next' button.
- Under the MLR Submission section, select the 'View Report' link.
- System displays the Warnings and Comparison Report consisting of the following tabs :
 - Validation Warnings Report
 - Grand Total Warnings Report
 - MLR Calculation Warnings Report
 - SHCE/MLR-A Warnings Report
- Users can also export the Report by selecting the 'Export to Excel' button.

Warnings and Comparison Report

Company Name: Cigna HealthCare of Maine, Inc. Reporting Year: 2025 NAIC Code: 95447

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 1-4 of 4 records Records per page 50

ID	Warning Description
1	MLR_Template_Maine.xlsx - Pt 1 Summary of Data worksheet is required.
2	MLR_Template_Maine.xlsx - Pt 2 Premium and Claims worksheet is required.
3	MLR_Template_Grand_Total.xlsx - Pt 1 Summary of Data worksheet is required.
4	MLR_Template_Grand_Total.xlsx - Pt 2 Premium and Claims worksheet is required.

First Previous **1** Next Last

CANCEL

The MLR Reporting Process – Completed

The MLR reporting process involves the following steps:

Step 1 – Access the HIOS MLR module. ✓

Step 2 – Selecting an ORA. ✓

Step 3 – Confirm company-issuer associations and disassociation. ✓

Step 4 – Download MLR templates. ✓

Step 5 – Populate MLR templates. ✓

Step 6 – Upload completed MLR templates. ✓

Step 7 – Upload supplemental materials. ✓

Step 8 – Attest to accuracy of uploaded MLR data and supplemental materials. ✓

Step 9 – View Data. ✓

Contacts & Additional Resources

- Email:
 - MLR policy matters: MLRQuestions@cms.hhs.gov.
 - Technical matters: CMS_FEPS@cms.hhs.gov (Marketplace Service Desk)
- Telephone:
 - Technical matters: 855-267-1515 (Marketplace Service Desk)
- HIOS MLR User Guide:
 - Accessible on the HIOS MLR module via the Related Links and HIOS Knowledge Center. Also posted here: <https://www.cms.gov/CCIIO/Resources/Training-Resources/index.html>