

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



OVERSIGHT GROUP

Date: May 11, 2026
To: All Health Insurance Issuers
From: Christina Whitefield, Director, Division of Data and Analytics (Medical Loss Ratio),
Center for Consumer Information & Insurance Oversight, Centers for Medicare &
Medicaid Services
Subject: Medical Loss Ratio Training Information for the 2025 MLR Reporting Year

This notice provides information about an upcoming training session for the submission process of Medical Loss Ratio (MLR) data for the 2025 MLR reporting year using the MLR Annual Reporting Form. Similar to the 2011-2024 MLR reporting years, issuers will use the MLR module of the Health Insurance Oversight System (HIOS) to submit the 2025 MLR Annual Reporting Form.

Please note that the HIOS MLR registration and issuer confirmation period for new and existing issuers begins on June 19, 2026. Registration must be completed prior to the actual submission of MLR data, so we encourage issuers who will be using the HIOS MLR module for the first time in 2026 to register as early as possible during the month of June, as the registration process takes several weeks. We also encourage those issuers who have used the HIOS MLR module in previous years to verify in June that the information regarding their registered users and their associated states is up-to-date. The deadline to submit the 2025 MLR Annual Reporting Form is July 31, 2026.

MLR HIOS Training Webinar:

CCIIO/CMS will host a one-hour training webinar to review the registration process and the HIOS MLR module. The webinar will be presented on Wednesday, May 27, 2026, at 2:00 pm (EDT). Although we have reserved 90 minutes for this webinar, so as to allow for issuers' questions at the end, the webinar has generally taken approximately 60 minutes.

Issuers should use the following call and link information to access the webinar:

Webinar Audio Information:
Toll-free: 1-888-588-2610
Meeting ID: 455 855 513#

The URL for the Webinar Portion is:
<https://teams.microsoft.com/meet/2408702373035?p=7v0BPNkpUUdNjJa5Km>
(If needed, Meeting ID is 240 870 237 303 5 and Passcode is Sn9Um7eR)

Please email MLRQuestions@cms.hhs.gov with questions regarding the 2025 MLR Form and we will make every effort to reply to each question within 48 hours.

For technical assistance regarding the HIOS MLR module, please contact the Marketplace Service Desk at CMS_FEPS@cms.hhs.gov or 1-855-267-1515.