

Contract Year (CY) 2023 Medical Loss Ratio (MLR) Data Release File Elements

Technical Notes:

The CY 2023 MLR Data Release File in this folder contains Part C and Part D MLR data submitted by Medicare Advantage (MA) organizations and Part D prescription drug plan (PDP) sponsors in their CY 2023 MLR Data Forms.

The categories of data in the CY 2023 MLR Data Release File are expressed at a summary level only; no beneficiary identifiable information is included within any category.

Fields in the MLR Data Release File that contain percentages may be rounded to the nearest tenth of a percent (one decimal place). Fields that contain dollar amounts may be rounded to the nearest cent (two decimal places).

Exclusions:

Consistent with the exclusions at §§ 422.2490(b) and 423.2490(b), the following data fields in the MLR Data Form are excluded:

- Contact #1 Name, Position, Phone Number, E-mail Address
- Contact #2 Name, Position, Phone Number, E-mail Address
- All fields indicating whether the reported experience for a given supplemental benefit is for one single plan under the contract
- Worksheet 1 plan-specific data in Section 2 Line 8
- Worksheet 3 narrative fields for descriptions of expense allocation methods

MLR data for contracts that had non-credible experience in CY 2023 (i.e., MA contracts with fewer than 2,400 member months and Part D contracts with fewer than 4,800 member months), and MLR data for single-plan contracts have been excluded from the CY 2023 MLR Data Release File. In addition, supplemental benefits data is excluded when the reported experience is for one single plan under the contract.

Finally, the following technical/system fields are excluded:

- Date MLR Data Form Finalized
- 5.5a [Remittance] Allocated to Parts A&B (for CMS system purposes only) (MLR Worksheet 2 Section 1 Line 5.5a)
- 5.5b [Remittance] Allocated to Part D (for CMS system purposes only) (MLR Worksheet 2 Section 1 Line 5.5a)

Data Limitations and Appropriate Use:

CY 2023 MLR data represents the initial year of reporting for MLR information related to supplemental benefits. CMS expects that reporting accuracy, completeness, and consistency will improve in future years as Medicare Advantage organizations gain experience implementing the reporting requirements and further align internal systems, vendor data feeds, and accounting processes to support accurate supplemental benefit data reporting. MLR data are collected for program integrity and payment oversight purposes and were not designed for research or comparative analysis across plans, benefit categories, or time. CMS also does not guarantee 100 percent accuracy of all records or fields. Users should interpret the data with caution, particularly when drawing inferences about trends related to supplemental benefits.

Additionally, any analysis and comparison of MLR data to other data sources will require consideration of what is included/excluded in each dataset. See below considerations:

- MLR data includes amounts that are not included in the development of bids and MA

Rebates: amounts for Employer Group Waiver Plans (EGWPs), beneficiaries with End Stage Renal Disease (ESRD), and Optional Supplemental Benefits. As such, the supplemental benefit data reported for MLR may not necessarily be on the same basis as bid and MA Rebate data.

- In addition to mandatory supplemental benefits, MA Rebates fund A/B cost sharing reductions and Part B and Part D premium buydowns.
- MA Rebates include allocated amounts (in the Bid Pricing Tool) for administrative costs and gain/loss margin.
- EGWP plans do not submit bids, and do not receive a separate MA Rebate payment.
- CY 2023 MLR reflects changes in data collection requirements compared to CY 2022, such as detailed data reporting fields, added supplemental benefit data reporting fields, and changes to the reporting of expenditures related to fraud reduction activities. See the MLR reporting instructions for more details on data reporting changes, available at: <https://www.cms.gov/medicare/health-drug-plans/medical-loss-ratio>.

Questions:

Questions regarding this data may be sent to MLRReport@cms.hhs.gov.

File Elements:

The CY 2023 MLR Data Release File provides the following data elements for each contract that is included in the file:

MLR Worksheet 1 Section 1

- Contract Number
- Contract Year
- Organization Name

MLR Worksheet 1 Section 2

Line 1 – Revenue fields:

- 1.0a MA Sequestration Adjustment Total
- 1.0a MA Sequestration Adjustment PMPM
- 1.0b Part D Sequestration Adjustment Total
- 1.0b Part D Sequestration Adjustment PMPM
- 1.1a Beneficiary Premium (MA)
- 1.1a Beneficiary Premium (MA) PMPM
- 1.1b Beneficiary Premium (Part D)
- 1.1b Beneficiary Premium (Part D) PMPM
- 1.2 MA Plan Payments (including 3 categories of MA Rebates)
- 1.2 MA Plan Payments (including 3 categories of MA Rebates) PMPM
- 1.3 MA Rebate for Part B Premium Reduction
- 1.3 MA Rebate for Part B Premium Reduction PMPM
- 1.4 MA Rebate for Part D Basic Premium Reduction
- 1.4 MA Rebate for Part D Basic Premium Reduction PMPM
- 1.5 MSA Enrollee Deposit
- 1.5 MSA Enrollee Deposit PMPM
- 1.6 Part D Direct Subsidy
- 1.6 Part D Direct Subsidy PMPM
- 1.7 Part D Federal Reinsurance Subsidy
- 1.7 Part D Federal Reinsurance Subsidy PMPM
- 1.8 Part D LIPSA
- 1.8 Part D LIPSA PMPM

- 1.9 Part D Risk Corridor Payments
- 1.9 Part D Risk Corridor Payments PMPM
- 1.10 Total Revenue
- 1.10 Total Revenue PMPM

Line 2 – Claims fields:

- 2.1 Claims Incurred Only During CY 2023
- 2.1 Claims Incurred Only During CY 2023 PMPM
- 2.1a Claims Incurred for benefits covered under Parts A & B
- 2.1a Claims Incurred for benefits covered under Parts A & B PMPM
- 2.1b Claims incurred for MA supplemental benefits
- 2.1b Claims incurred for MA supplemental benefits PMPM
- 2.1b.1 Dental
- 2.1b.1 Dental PMPM
- 2.1b.2 Vision
- 2.1b.2 Vision PMPM
- 2.1b.3 Hearing
- 2.1b.3 Hearing PMPM
- 2.1b.4 Transportation
- 2.1b.4 Transportation PMPM
- 2.1b.5 Fitness Benefit
- 2.1b.5 Fitness Benefit PMPM
- 2.1b.6 Worldwide Coverage / Visitor Travel
- 2.1b.6 Worldwide Coverage / Visitor Travel PMPM
- 2.1b.7 Over the Counter (OTC) Items
- 2.1b.7 Over the Counter (OTC) Items PMPM
- 2.1b.8 Remote Access Technologies
- 2.1b.8 Remote Access Technologies PMPM
- 2.1b.9 Meals
- 2.1b.9 Meals PMPM
- 2.1b.10 Routine Foot Care
- 2.1b.10 Routine Foot Care PMPM
- 2.1b.11 Acupuncture Treatments
- 2.1b.11 Acupuncture Treatments PMPM
- 2.1b.12 Chiropractic Care
- 2.1b.12 Chiropractic Care PMPM
- 2.1b.13 Personal Emergency Response System (PERS)
- 2.1b.13 Personal Emergency Response System (PERS) PMPM
- 2.1b.14 Health Education
- 2.1b.14 Health Education PMPM
- 2.1b.15 Smoking and Tobacco Cessation Counseling
- 2.1b.15 Smoking and Tobacco Cessation Counseling PMPM
- 2.1b.16 All Other Primarily Health Related Supplemental Benefits
- 2.1b.16 All Other Primarily Health Related Supplemental Benefits PMPM
- 2.1b.17 Non-Primarily Health Related SSBCI
- 2.1b.17 Non-Primarily Health Related SSBCI PMPM
- 2.1b.18 Non-Primarily Health Related Supplemental Benefits - Other
- 2.1b.18 Non-Primarily Health Related Supplemental Benefits - Other PMPM
- 2.1b.19 Out-of-network Services
- 2.1b.19 Out-of-network Services PMPM
- 2.1c Claims incurred for Part D prescription drugs

- 2.1c Claims incurred for Part D prescription drugs PMPM
- 2.2 Liability and Reserves for Claims Incurred Only During CY 2023
- 2.2 Liability and Reserves for Claims Incurred Only During CY 2023 PMPM
- 2.3a Paid Medical Incentive Pools and Bonuses
- 2.3a Paid Medical Incentive Pools and Bonuses PMPM
- 2.3b Accrued Medical Incentive Pools and Bonuses
- 2.3b Accrued Medical Incentive Pools and Bonuses PMPM
- 2.4 Contingent Benefit and Lawsuit Reserves
- 2.4 Contingent Benefit and Lawsuit Reserves PMPM
- 2.5 MA Rebate for Part B Premium Reduction
- 2.5 MA Rebate for Part B Premium Reduction PMPM
- 2.6 MSA Enrollee Deposit
- 2.6 MSA Enrollee Deposit PMPM
- 2.7 Total Claims
- 2.7 Total Claims PMPM
- 2.7a Low Income Cost Sharing Subsidy Amount (excluded from Line 2.1c)
- 2.7a Low Income Cost Sharing Subsidy Amount (excluded from Line 2.1c) PMPM
- 2.7b DIR (excluded from Line 2.1c)
- 2.7b DIR (excluded from Line 2.1c) PMPM

Line 3 – Federal and State Taxes and Licensing or Regulatory Fees fields:

- 3.1a Federal income taxes
- 3.1a Federal income taxes PMPM
- 3.1b Other Federal Taxes and assessments
- 3.1b Other Federal Taxes and assessments PMPM
- 3.2a State income, excise, business, and other taxes
- 3.2a State income, excise, business, and other taxes PMPM
- 3.2b State premium taxes
- 3.2b State premium taxes PMPM
- 3.2c Community benefit expenditures
- 3.2c Community benefit expenditures PMPM
- 3.3 Regulatory authority licenses and fees
- 3.3 Regulatory authority licenses and fees PMPM
- 3.4 Total Federal and State Taxes and Licensing or Regulatory Fees
- 3.4 Total Federal and State Taxes and Licensing or Regulatory Fees PMPM

Line 4 – Health Care Quality Improvement (QI) Expenses Incurred fields:

- 4.1 Improve health outcomes
- 4.1 Improve health outcomes PMPM
- 4.2 Activities to prevent hospital readmission
- 4.2 Activities to prevent hospital readmission PMPM
- 4.3 Improve patient safety and reduce medical errors
- 4.3 Improve patient safety and reduce medical errors PMPM
- 4.4 Wellness and health promotion activities
- 4.4 Wellness and health promotion activities PMPM
- 4.5 Health information technology expenses related to improving healthcare quality
- 4.5 Health information technology expenses related to improving healthcare quality PMPM
- 4.6 Allowable ICD-10 expenses
- 4.6 Allowable ICD-10 expenses PMPM
- 4.7 Medication Therapy Management program expenses
- 4.7 Medication Therapy Management program expenses PMPM

- 4.8 Fraud reduction activities
- 4.8 Fraud reduction activities PMPM
- 4.9 Total Health Care Quality Improvement (QI) Expenses Incurred
- 4.9 Total Health Care Quality Improvement (QI) Expenses Incurred PMPM

Line 5 – Non-Claims Costs fields:

- 5.1 Cost containment expenses not included in QI expenses in Section 4
- 5.1 Cost containment expenses not included in QI expenses in Section 4 PMPM
- 5.2 All other claims adjustment expenses
- 5.2 All other claims adjustment expenses PMPM
- 5.3 Direct sales salaries and benefits
- 5.3 Direct sales salaries and benefits PMPM
- 5.4 Agents and brokers fees and commissions
- 5.4 Agents and brokers fees and commissions PMPM
- 5.5a Taxes and assessments not excl. from revenue (not reported in section 3)
- 5.5a Taxes and assessments not excl. from revenue (not reported in section 3) PMPM
- 5.5b Fines and penalties of regulatory authorities (not reported in Line 3.3)
- 5.5b Fines and penalties of regulatory authorities (not reported in Line 3.3) PMPM
- 5.6 Other general and administrative expenses
- 5.6 Other general and administrative expenses PMPM
- 5.7 Total Non-Claims Costs
- 5.7 Total Non-Claims Costs PMPM
- 5.8 Community benefit expend.
- 5.8 Community benefit expend. PMPM
- 5.9 ICD-10 implementation exp.
- 5.9 ICD-10 implementation exp. PMPM

Line 6 – Methodology for determining the Medicare-funded portion for EGWP fields:

- 6.1 Option 1 "Actual EGWP costs", or Option 2 "Allocated based on revenue"
- 6.2 Enter percentage used to allocate EGWP costs

Line 7 – Total Member Months field:

- 7 Total Member months

MLR Worksheet 2

- 1.1 Claims
- 1.2 Improving health care quality expenses
- 1.3 MLR Numerator
- 2.1 Revenue
- 2.2 Federal and State taxes and licensing or regulatory fees
- 2.3 MLR Denominator
- 3.1 Member Months to determine credibility
- 3.2 MLR Credibility adjustments table
- 3.3 Base Credibility adjustment factor
- 3.4 MSA deductible factor
- 4.1 Unadjusted MLR
- 4.2 Credibility adjustment
- 4.3 Adjusted MLR
- 5.1 Is contract either partially-credible or fully-credible?
- 5.2 MLR Standard
- 5.3 Adjusted MLR

- 5.4 MLR Denominator
- 5.5 Remittance amount due to CMS for CY 2023 experience