

MLR Audit Request

30 Day Letter Requests

Category	Item
ACA receipts	<ul style="list-style-type: none"> • Risk Adjustment/Reinsurance • APTC/CSR
Entity information	<ul style="list-style-type: none"> • Organization Chart • Allocation methodologies
Internal and external reports	<ul style="list-style-type: none"> • Life and Health Annual statement • Supplemental filings • Actuarial opinions • Internal and/or External audit reports
Market Classifications	<ul style="list-style-type: none"> • Flow charts • Processes for indicating ACA compliant products and addressing non ACA compliant plans, i.e. short-term and conversion plans
Process for preparing the MLR form	<ul style="list-style-type: none"> • Flow charts • Description of information systems • Explanation of member months calculation
Quality Improvement Activities (QIA)	<ul style="list-style-type: none"> • Description of activities • Allocation Methods • Detailed list of all QIA transactions
Risk Corridors	<ul style="list-style-type: none"> • Process and evidence supporting the amount

45 Day Letter Requests

Category	Item
Capitation Payment Records	For each capitation payment: <ul style="list-style-type: none"> • Provider group information • Total capitation amount paid • Allocations to market segments
Other data	<ul style="list-style-type: none"> • Fraud expenses and recoveries • Member Months/Life-Years calculations • Average Deductible/Deductible factor calculation process and data
Premium and Claims Data	For each policy written or claim paid in the applicable year: <ul style="list-style-type: none"> • Identification information • Market classification • Relevant dates • Amount of premium or claim paid • Indication of compliance with ACA and/or a QHP
Rebates	Listing of rebates including: <ul style="list-style-type: none"> • Policy information • Premium amounts • Rebate amounts
Reconciliations	Reconciling provided premium and claims data to the amounts listed on the MLR form
Third Party Administrators (TPA) and Pharmacy Benefit Managers (PBM)	For each TPA/PBM: <ul style="list-style-type: none"> • Listing of invoices • Allocations to market segments • Explanations on any QIA activities