

**STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

Bulletin 2025-13-INS

In the matter of:

**Medical Loss Ratio
Reporting Requirements**

**Issued and entered
this 20th day of May 2025
by Anita G. Fox
Director**

This bulletin identifies filing requirements for the submission of medical loss ratio (MLR) information in accordance with MCL 500.3406jj, which became effective on April 2 through the enactment of Public Act 254 of 2024.

A health insurer must issue rebates pursuant to 42 USC 300gg-18 and its implementing regulations if the insurer does not meet the MLR required under the Affordable Care Act. MCL 500.3406jj(1). Insurers subject to the MLR and rebate requirements are required annually to submit MLR data to the US Department of Health and Human Services (HHS). The annual report must be submitted to HHS by July 31 of the year following the end of an MLR reporting year, on a form and in a manner prescribed by the Secretary of HHS. See 45 CFR 158.110.

Insurers that report their MLR calculation and other rebate information to HHS must concurrently file that information with the Department of Insurance and Financial Services (DIFS). MCL 500.3406jj(1). Insurers must submit that information to DIFS via SERFF under the filing type "Statutory Reporting" in the same form as it is submitted to HHS, including the MLR Annual Form for Michigan, the Attestation form, and any supplemental materials. Should any submitted materials be subsequently amended with HHS, such amended materials must be concurrently submitted to DIFS. The requirements in MCL 500.3406jj do not apply to health insurance plans that are not required to issue rebates under the Affordable Care Act or to grandfathered health plan coverage that meets the definition provided in 45 CFR 147.140. See MCL 500.3406jj(2)-(3).

Any questions regarding this Bulletin should be directed to:

Department of Insurance and Financial Services
Office of Insurance Rates and Forms
530 W. Allegan Street – 7th Floor
P.O. Box 30220
Lansing, Michigan 48909-7720
Toll-Free: (877) 999-6442

/s/

Anita G. Fox
Director