

DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
7500 Security Boulevard
Baltimore, Maryland 21244-1850



CENTER FOR MEDICARE

DATE: May 30, 2025

TO: Medicare Advantage Organizations, Cost Plans, and Prescription Drug Plan Sponsors

FROM: Jennifer R. Shapiro, Director, Medicare Plan Payment Group

SUBJECT: Release of Medical Loss Ratio (MLR) Report and Filing Instructions for Contract Year 2024

Each Medicare Advantage (MA) Organization, Cost Plan, and Part D Plan Sponsor is required to submit MLR information to CMS for each contract year (CY) pursuant to the regulations at 42 CFR §§ 422.2460 and 423.2460. This memorandum announces the release of the MLR Report and filing instructions for CY 2024.

The MLR Report and filing instructions for CY 2024 may be obtained in the Health Plan Management System (HPMS) at: HPMS Home > Plan Bids > Medical Loss Ratio > CY2024.

The expected timeline for CY 2024 MLR submission is as follows. Another memorandum will be released later this year to serve as a reminder and to confirm the CY 2024 MLR timeline.

- The upload functionality for completed CY 2024 MLR Reports will be available in HPMS beginning Friday, November 7, 2025.
- CY 2024 MLR Reports must be submitted in HPMS by 11:59 PM Pacific Standard Time (PST) on Friday, December 5, 2025.
- The attestation functionality for CY 2024 MLR Reports will be available in HPMS beginning Monday, December 8, 2025.
- CY 2024 MLR attestations must be submitted in HPMS by 11:59 PM Pacific Standard Time (PST) on Wednesday, December 17, 2025.

Additional information regarding the MLR reporting requirements may be found at:
<https://www.cms.gov/Medicare/Medicare-Advantage/Plan-Payment/MedicalLossRatio.html>.

Questions related to the guidance in this memorandum may be sent to MLRreport@cms.hhs.gov.

Technical questions may be addressed to the HPMS Help Desk at hpms@cms.hhs.gov.

MLR guidance for Medicare-Medicaid Plans (MMPs) will be released separately; questions related to MMPs may be sent to MMCOcapsmodel@cms.hhs.gov. Thank you.