

PRODUCER BLAST

This email is intended for producers with business in Delaware, New York, Pennsylvania, and West Virginia.

Highmark's Annual Medicare Secondary Payer (MSP) and Medical Loss Ratio (MLR) Employee Count Survey

Why am I receiving this?

Highmark is required to collect employee counts annually to comply with Medical Loss Ratio and Section 111 of the Medicare, Medicaid and SCHIP Extension Act of 2007. This is to make you aware that the 2026 MSP/MLR Employee Counts Survey letters will be mailed during the week of April 13, 2026.

Letters will be sent to all clients (small, mid-large, regional, and national markets) that had active Highmark medical and/or drug coverage at any time during the previous calendar year (2025). The letter will direct all clients to complete an online survey. The survey link will also be posted on the employer portal for easy access; this is the recommended method. **The online survey must be completed by June 19, 2026.**

What do I need to know?

About the MSP/MLR survey

All group clients must complete the survey with their 2025 employee count information to ensure Highmark has accurate data on file.

Highmark is required to verify employee counts annually to comply with Medicare Secondary Payer (MSP).

The Centers for Medicare & Medicaid Services use MSP information to determine whether Highmark or Medicare is the primary payer of claims for your Medicare-eligible employees. The information you provide will assist with timely and accurate processing of your claims and help to avoid unanticipated costs for your employees in the future.

Medical Loss Ratio (MLR)

The Affordable Care Act requires Highmark and other insurers to spend a certain percentage of premium revenue on medical expenses and activities to improve health care. This percentage is called the MLR. If we do not meet the required MLR for a given calendar year, we will be required to pay rebates to policyholders. The information you provide will assist with determining your employer's size and whether your organization is eligible for a rebate.

What do I need to do?

Inform your clients about this mailing and the survey requirement and guide them to the Employer Portal to complete the survey. *Please note that the link will not be on the portal until the morning of April 14th.*

Questions?

Copies of the client letters are attached for reference. Please contact your Highmark Client Manager with any questions.

Attachments

- [2026 MSP/MLR Letter for clients in Central and Southeastern Pennsylvania](#)
- [2026 MSP/MLR Letter for clients in Northeastern and Western Pennsylvania](#)
- [2026 MSP/MLR Letter for clients in Delaware](#)
- [2026 MSP/MLR Letter for clients in Northeast New York](#)
- [2026 MSP/MLR Letter for clients in Western New York](#)
- [2026 MSP/MLR Letter for clients in West Virginia](#)

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