



Regulatory Support Service solution

Navigating the complexities of health payer regulatory reporting



Health payors are facing an increasingly complex and demanding regulatory landscape. With national and state-level agencies enforcing a wide array of reporting requirements—for example Medical Loss Ratio (MLR), Cost Growth, Total Medical Expenses (TME), and Alternative Payment Model (APM) mandates—the pressure to help ensure timely, accurate, and auditable data submissions has never been higher. Fragmented data systems, manual reconciliation efforts, and a lack of real-time analytic capabilities often lead to significant operational burdens and increase the risk of financial penalties and reputational damage.

Our solution: Regulatory Support Service

KPMG LLP has developed a leading regulatory data reporting solution purpose-built for healthcare payors. Our Regulatory Support Service offering combines deep industry experience with leading technology to help transform your compliance processes, delivering an innovative, data-driven solution that addresses your most pressing challenges.

Our portfolio of services is designed to support every stage of your compliance journey:



Rapid assessment and support: We offer a fast, targeted approach to identify your most critical pain points. We can quickly deploy a proof-of-concept for a model state to demonstrate value and create a scalable plan for your organization. We can add value and support your team in timelines of 10–12 weeks with this solution.



Independent assurance: As a third party, we provide an independent review of your regulatory submissions, perform parallel testing, and support you in representing your filings to regulators and stakeholders.



Reporting strategy: Our specialists help you navigate changing requirements, map your processes to identify inefficiencies, and build a compelling business case for long-term investment and transformation.



Wide-ranging support: We design, build, deploy, and support a wide-ranging solution that fulfills all your regulatory needs in one place:

- We can work with your internal information technology team to develop a purpose-built, scalable platform that unifies your data sources—including claims, member, premium, and provider data.
- This platform can serve as the foundation for automation, dashboards, and other tools required to help ensure timely, accurate regulatory reporting submissions.
- Our subject matter specialists support independent review and external validation of your submissions.

Transforming compliance, building trust

Our Regulatory Support Service solution is purpose-built to solve the most common challenges in regulatory reporting, including fragmented data, manual processes, and a lack of auditability.

Key outcomes include:

- Dramatically reduced time for report creation and reconciliation
- Real-time analytic capabilities and dashboards to provide deeper insights
- Improved governance and controls to help ensure accuracy and build trust with regulators.

Established Results and Experience

Recent case study

Regulatory cost growth data and analytic overhaul

Situation

A large national insurer's reporting requirements have grown increasingly complex, along with the overall process for meeting these regulations. This heightened complexity has introduced new challenges for compliance and accuracy, making it more critical than ever to stay proactive and adaptable. The insurer needed to dramatically decrease report creation time and gain deeper insights into the results.

Approach

KPMG designed and implemented a two-step solution. First, we replaced the manual process with an automated, stand-alone dashboard tool. Second, we architected and connected this tool to a new, unified DataMart that uses financial tables as its foundation, helping ensure full reconciliation back to the general ledger.

Results

The solution provided automated template generation for TME and APM filings, unlocked drill-down analytic capabilities through an interactive dashboard, and dramatically reduced manual reconciliation efforts.

Client testimonials

- "I've reviewed the automated TME and dashboard with our health plan leaders, and everything looks great! The documentation was also reviewed and approved by the data team—it's solid and should serve as a strong model for our nonexpansion states."

— Large Insurer Regulatory Reporting Lead

- "I'm approving the 2025 CT TME deliverables. This was a big win as we work to rebuild trust with the state through strong data."

— Regulatory Filing Team Director

Why KPMG



Leadership and subject matter specialists

Our team consists of experienced industry leaders, including credentialed actuaries and regulatory specialists with established relationships that can support discussions with all stakeholders.



Reporting and actuarial insights

We translate complex state reporting requirements into clear control points and use advanced data visualization to create a powerful communication tool for both internal and external stakeholders.



Data and technology solutions

Our data specialists have built and tested a scalable infrastructure with enhanced data pipelines and a robust data governance framework to help ensure the credibility of all outputs.



Contact us

To learn more about the Regulatory Support Service offerings, please contact us.



Laurel Kastrup
Principal
Health Actuarial
KPMG LLP

T: 945-253-8023

E: lkastrup@kpmg.com



Pooja Reddy Gattu
Manager
Health Actuarial
KPMG LLP

T: 303-296-2323

E: pgattu@kpmg.com

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