

# Introduction: Instructions for the Qualified Health Plan Application

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This document provides instructions for completing a Qualified Health Plan (QHP) Application, including templates and supporting documentation, using the Health Insurance Oversight System (HIOS) or the System for Electronic Rate and Form Filing (SERFF) QHP Application systems.

All issuers must register in the CMS Enterprise Identity Management System to gain access to HIOS where they request user roles (such as QHP Submitter and QHP Validator) and obtain HIOS user IDs.

These instructions describe the QHP Application sections as well as the standards an issuer must satisfy to be certified to offer a QHP. Most instruction chapters have the following sections:

- **Overview:** Describes the application section and applicable policy and standards.
- **Purpose:** Describes the chapter's purpose.
- **Data requirements:** Lists the information necessary to complete the application section, including HIOS IDs, National Association of Insurance Commissioners codes, and supporting documentation.
- **Application instructions:** Describes the application section content and steps needed to complete it, including the following, if applicable:
  - HIOS User Interface instructions
  - Template instructions
  - Supporting documentation and justification instructions.

The instructions *italicize* QHP Application system and template data fields, and they **bold** function buttons,<sup>1</sup> required data field entries,<sup>2</sup> and Excel ribbon names.<sup>3</sup> In some cases, the instructions contain samples of completed supporting documents.

For information on how to use the QHP Application system in HIOS, including the requirements and instructions for downloading and uploading templates and supporting documentation, refer to the *Plan Management Benefits and Service Area User Guide*, the *Plan Management Issuer*

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<sup>1</sup> Function buttons initiate actions in the QHP Application system and the section templates, such as “Sign In” to access the system, “Next” to move to the next screen, and “Validate” to launch the error check in the template.

<sup>2</sup> Data field entries are inputs to the data fields in the QHP Application system and the section templates, whether input via the keyboard or selected from a drop-down menu.

<sup>3</sup> A ribbon is a toolbar that gives users easy access to multiple application function buttons.

*Module User Guide*, and the *Plan Management Rating Module User Guide* found in the application modules or at <https://zone.cms.gov/>.

For additional information, contact the CMS Exchange Operations Support Center help desk at **855-CMS-1515** or via e-mail at [CMS\\_FEPS@cms.hhs.gov](mailto:CMS_FEPS@cms.hhs.gov).

For information on uploading templates and supporting documents in SERFF, please visit the NAIC SERFF website. Questions about SERFF can be directed to the SERFF help desk at 816-783-8990 or via e-mail at [serffhelp@naic.org](mailto:serffhelp@naic.org).