

Introduction: Instructions for the Qualified Health Plan Application

This document provides instructions for completing a Qualified Health Plan (QHP) Application, including templates and supporting documentation, to be used when providing the information in the Health Insurance Oversight System (HIOS) or the System for Electronic Rate and Form Filing (SERFF).

All issuers must register in the Centers for Medicare & Medicaid Services (CMS) Enterprise Identity Management System to gain access to HIOS, where they request user roles (such as QHP Submitter or QHP Validator) and obtain HIOS user identification (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 will 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 (NAIC) 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,¹ required data field entries,² and Excel ribbon names.³ In some cases, the instructions contain samples of completed supporting documents.

The QHP templates and Instructions can be found here: <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/qhp.html#Instructions,%20Templates%20and%20Materials>

¹ 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.

² 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.

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

In addition, the templates can also be found in the HIOS modules.

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 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.

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.