

PLAN MANAGEMENT UNIFIED RATE REVIEW MODULE TRAINING

March 28, 2013

**Data Submission and Qualified Health Plan (QHP) Certification
Training Series**



WWW.REGTAP.INFO

Agenda

- Session Guidelines
- Introduction
- Policy Review
- QHP Application Processes Overview
- Technical Demonstration
 - System Basics
 - Module Organization and Navigation
 - Data Validator
 - Final Submission
- Getting Started (HIOS)
- Troubleshooting and Support
- Resources
- Closing Remarks

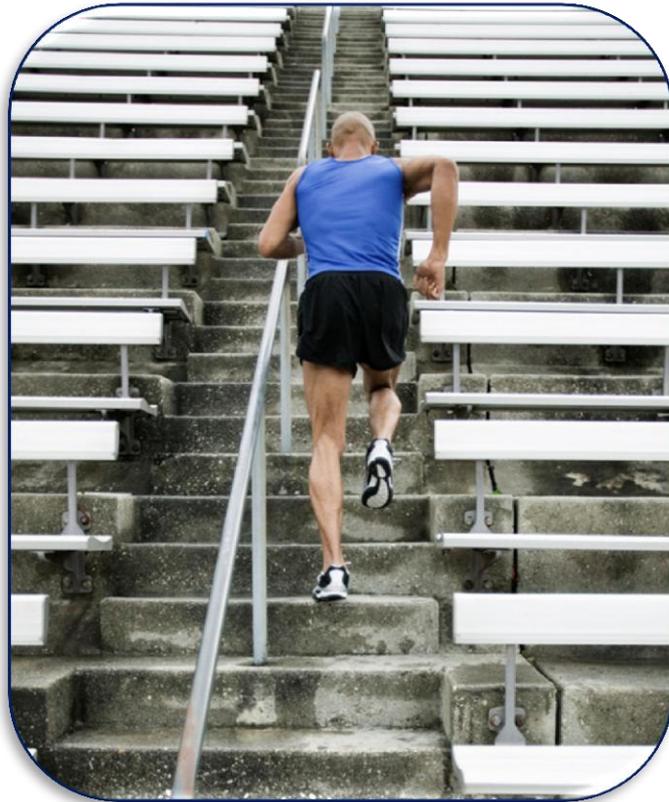
Session Guidelines

- This is a ninety (90) minute Webinar session.
- There will be a Q & A session at the end of the presentation.
- Documented Q & As will be posted in the coming weeks.
- For questions regarding content or logistics, contact the REGTAP Registrar at registrar@regtap.info or (800) 257-9520.

Introduction

The Data Submission and Qualified Health Plan (QHP) Certification Training Series will provide Issuers with program and operational guidance for operating Exchange and Premium Stabilization programs.

Today's Purpose



- Review what is needed to get started with using HIOS
- Provide resources and next steps for use of the Rate Review Module of the QHP Application
- Provide a step-by-step demonstration of the Rate Review Module

Learning Goals

Describe policy related to the Issuer Module

- A review of critical information from a Subject Matter Expert

Explain the Plan Management Components and Processes.

- Include accessing the system, submitting the data in the module, validating the submitted data, and the Final submission process.

Identify how HIOS is used in the Plan Management Process.

- Includes registration, creating user roles and creating both the Product IDs and the Standard Component Plan IDs.

Demonstrate an understanding of how to use the User Interface to upload and download the templates.

- This will include Rate Review Overview, Create Submission, View / Edit Submission, Review Reports

Policy Review



QHP Application Processes Overview

FFE PM QHP Data Submission

Steps to get my plans certified as Qualified Health Plans for the Healthcare Marketplace

- Goal: Submit the data required to get certification for your Qualified Health Plan

Get Access

- Get HIOS User ID
- Assign User Roles
- Get HIOS Product and Standard Component Plan IDs

Submit Data

- Some states will submit Issuer, Rating, and Benefits and Service Area through SERFF rather than HIOS. All states will submit Rate Review through HIOS.
- Submitter role and association with Issuer ID required for HIOS submission

Validate that submitted data is correct

- Verify that each section of the Issuer, Rating, Benefits and Service Area and Rate Review Modules is accurate
- Validator role and association with Issuer ID are required for HIOS validation

Finalize data submission

- Ensure data integrity across the templates and modules required for QHP submission
- Complete QHP application by making final submission of all sections of Issuer, Rating, and Benefits and Service Area modules.



FFE PM QHP Application Modules

Rate Review: Rate Filing information and supporting documents for Exchange and Non-Exchange plans in an integrated location for Exchange rate evaluation and rate increase review.

Data submission template (MS Excel-based)

Upload supporting documents

User interfaces and services for Issuers

User interfaces and services for Reviewers

All Issuers in All states use HIOS Rate Review Module

Technical Demonstration System Basics

System Considerations

- Disable pop-up blockers prior to accessing the service
- Internet Explorer, Version 8 and up
- Firefox, Version 3.6 and up
- Chrome, Version 11 and up

System Setup



Accessing the Benefits and Service Area Module

The screenshot displays the Health Insurance Oversight System (HIOS) interface. At the top, the title "Health Insurance Oversight System" is shown in a green header. Below the header, there are navigation buttons for "HOME", "FAQ", "CONTACT US", and "SIGN OUT". A "Welcome" message is visible. The main content area is titled "Plan Management and Market Wide Functions Home Page". On the left side, there are several menu items: "Organization Management & Administrative Functions:" with links for "Manage Account", "Register an Organization", and "Role Management"; "Market Wide Functions:" with a link for "Unified Rate Review System" (circled in orange); and "Plan Management Functions:" with links for "QHP Issuer Module", "QHP Benefits and Service Area Module", and "QHP Rating Module". On the right side, there is an "Announcements" section with text about FFE announcements starting August 20, 2012, and a link to email FFE_questions@lmi.org. A green callout box with a white arrow points to the "Unified Rate Review System" link, containing the text: "Access HIOS and click 'Integrated Rate Review Module'".

Accessing the Unified Rate Review Module

The screenshot shows the following elements:

- Header:** Health Insurance Oversight System Unified Rate Review System
- Navigation:** HIOS MAIN PAGE, HOME, FAQ, CONTACT US, SIGN OUT
- Text:** Welcome
- Section:** Unified Rate Review System
- Link:** [Access the Unified Rate Review System](#) (circled in red)
- Instruction:** Click the "Access the Unified Rate Review System" link (indicated by a blue arrow)

Technical Demonstration

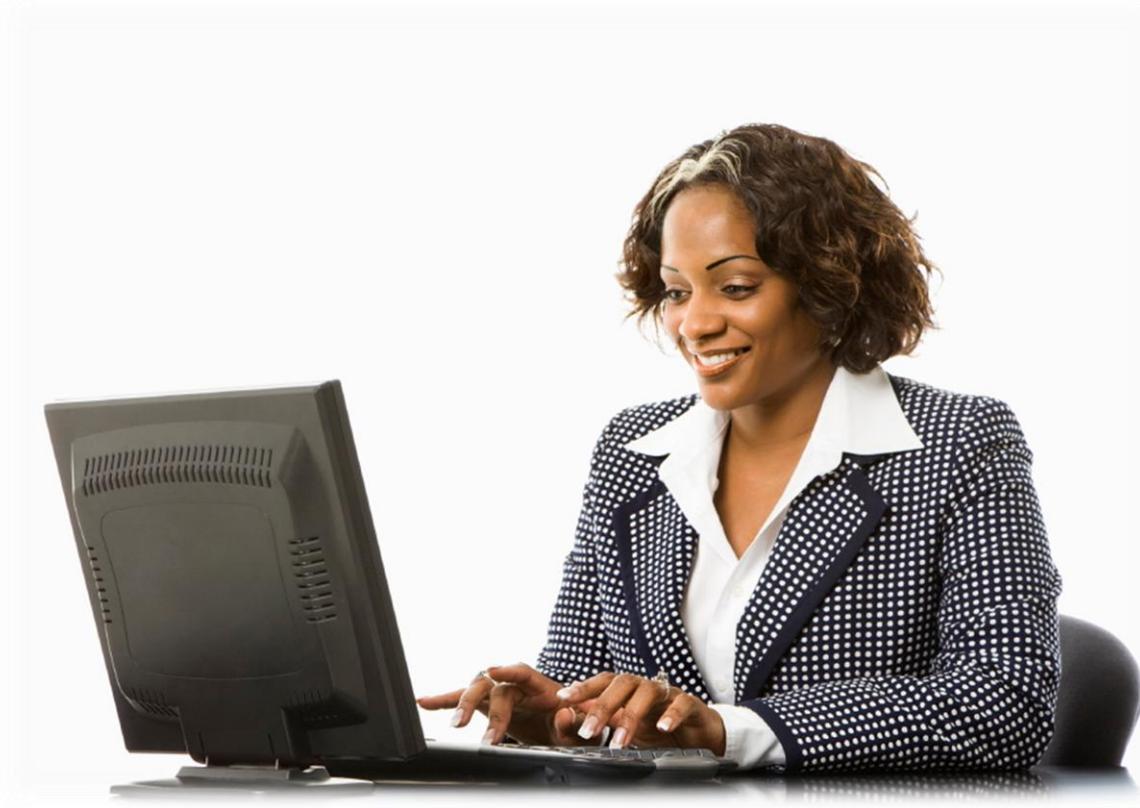
Module Organization and Navigation

Rate Review Sections

- Rate Review Overview
- Create Submission
- View / Edit Submission
- Review Reports

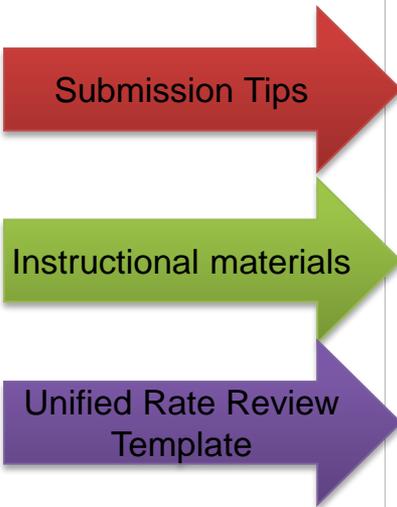
Unified Rate Review Module

Step-by-Step



Overview Page

This page provides a home page for Issuer Submitter and Issuer Validator Users



RATE REVIEW Text Size A A A
Welcome, rannmarie Logout

Home

Rate Review System
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Rate Review System [Create Submission](#) [View/Edit Submission](#)

Rate Review Overview

Submission Tips
Please review the following submission tips:

- For Part 1 of the Preliminary Justification Issuers download, populate and finalize the Unified Rate Review Template provided below.
- An XML document must be generated from the completed and finalized Unified Rate Review Template in order to be used in a Rate Filing Justification submission.
- Issuers may access, review, and edit Rate Filing Justifications made to the system by selecting submissions on the "View/Edit Submissions" tab. If your Unified Rate Review Template contains any rate increases above the reviewing threshold, it is required for you to enter Consumer Justification Narratives as part of your submission using this functionality.
- Instructions for completing the Actuarial Memorandum, Part 3 of the Rate Filing Justification, can be accessed [here](#).
- A User manual for using the Rate Review system can be accessed [here](#).
- Once all Rate Filing Documentation has been added to your submission, please contact an Issuer-Validator within your organization to validate the data.
- Training manuals for the Rate Review application are saved in the PDF format. If you experience problems viewing these PDF files, please download a free version of the Adobe Reader from [??%ur:overiewissuer.adobeLink???](#).

Download Template
The Unified Rate Review Template that Issuers use for their submissions is provided for reference below. You may also view the instructions for the [instructions for the Unified Rate Review Template](#) (Part 1 of the Filing Justification).

 [Unified Rate Review Template.xls](#) [80 KB]

RATE REVIEW A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244

CMS & HHS Websites
[Medicare.gov](#)
[MyMedicare.gov](#)
[HealthCare.gov](#)

Helpful Links
[Web Policies & Important Links](#)
[Privacy Policy](#)
[Freedom of Information Act](#)
[No Fear Act](#)



View submission tips

Access instructional materials to help you complete your submission

Download the Unified Rate Review Template



Overview Page Navigation

Issuer Submitters may Create or Edit. Issuer Validators may View.

The screenshot shows the 'RATE REVIEW' website interface. At the top, there is a header with the text 'RATE REVIEW' on the left, 'Welcome, rannmarie' in the center, and 'Text Size A A A' and 'Logout' on the right. Below the header, there are two main tabs: 'Create Submission' and 'View/Edit Submission'. A red callout bubble on the left points to the 'Create Submission' tab with the text 'To start a new submission, click the "Create Submission" tab'. A red callout bubble on the right points to the 'View/Edit Submission' tab with the text 'To view or edit a submission, click the "View/Edit" tab'. Below the tabs, there is a 'Submission Overview' section with 'Submission Tips' and a 'Download Template' section. The 'Submission Tips' section contains a list of instructions for users. The 'Download Template' section includes a link to 'Unified Rate Review Template.xls [80 KB]'. At the bottom of the page, there is a footer with 'RATE REVIEW' on the left, contact information for the Centers for Medicare & Medicaid Services in the center, and a logo on the right. The footer also includes 'CMS & HHS Websites' and 'Helpful Links' sections.

To start a new submission, click the "Create Submission" tab

To view or edit a submission, click the "View/Edit" tab

Only Unified Rate Review Submitters will have access to the Create Submission tab.



Create Submission Page

RATE REVIEW Welcome, rannmarie [Text Size](#) [Logout](#)

[Home](#)

Rate Review System

Rate Review System **Create Submission** View/Edit Submission

A field with an asterisk (*) before it is a required field.

Create Submission

Issuer Information

*State: *Issuer: *Market Type:

1. Select the state. 2. Select the Issuer. 3. Select the market type.

Filing Tracking Number:

Submission Documentation

*Part 1: Unified Rate Review Template: (Must be a valid .xml file)

*Part 9: Actuarial Memorandum: (Must be a valid .doc, .docx, or .pdf file)

Supplemental Memorandum: (Must be a valid .xls, .xlsx, .doc, .docx, .pdf or .txt file)

+ ADD SUPPLEMENTAL FILES

RATE REVIEW A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244

CMS & HHS Websites
Medicare.gov
MyMedicare.gov
HealthCare.gov

Helpful Links
Web Policies & Important Links
Privacy Policy
Freedom of Information Act
No Cost Act

This page provides a place to submit your rate filing into the system.



Create Submission (Policy ID)

First, identify the Policy IDs associated with your submission.

4. Enter the policy form ID and select the "Add Policy ID" button.

5. Enter a Filing Tracking Number. (Optional)

RATE REVIEW Welcome, ranmarie [Logout](#)

[Home](#)

Rate Review System

Rate Review System **Create Submission** [View/Edit Submission](#)

A field with an asterisk (*) before it is a required field.

Create Submission

Issuer Information

*State: *Issuer: *Set Type:

Policy ID:

To add a policy form ID, please enter the policy form ID in the textbox on the left table below and select the Remove Policy Form ID button.

Filing Tracking Number:

Submission Documentation

*Part 1: Unfiled Rate Review Template: (Must be a valid .xml file)

*Part 3: Actuarial Memorandum: (Must be a valid .doc, .docx, or .pdf file)

Supplemental Memorandum: (Must be a valid .xls, .xlsx, .doc, .docx, .pdf or .txt file)

[+ ADD SUPPLEMENTAL FILES](#)

RATE REVIEW A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244

CMS & HHS Websites
[Medicare.gov](#)
[MyMedicare.gov](#)
[HealthCare.gov](#)

Helpful Links
[Web Policies & Important Links](#)
[Privacy Policy](#)
[Freedom of Information Act](#)
[No Fear Act](#)

- Click on the "Add Policy ID" button to display the added policy ID in the list box below.
- To remove a Policy Form ID, select it and click the "Remove Policy Form ID" button.



Create Submission (Upload)

Next, upload the Universal Rate review template, Actuarial Memorandum and Supplemental Materials.

Use Supplemental Files to support any rate changes.

Every submission requires an .xml extract from a finalized Unified Rate Review Template.

Click "Submit"

Submit will validate and send page for processing. If data is invalid, an appropriate error message is displayed at the top of the page.



Submission Pending Rate Validation Summary Page

This page allows the Issuer-Submitter to review all submission data and files submitted.

A note appears when the record has been uploaded to the system and is pending validation.

The screenshot displays the 'RATE REVIEW' system interface. At the top, it says 'Welcome, urmsub' and 'Logout'. Below the navigation bar, there's a 'Rate Review System' section with a placeholder text and three buttons: 'Rate Review System', 'Create Submission', and 'View/Edit Submission'. A notification box contains the message: 'The submission with the details below has been received by the Rate Review System. After it has been validated by the system, you will receive an email notification with the validation details.' The main content is titled 'Submission Pending Rate Validation Summary' and lists details for 'Metropolitan Life Insurance Company - NJ':

- Market Type: Individual
- Policy Form ID(s): 666666
- Number of Policy Form ID(s): 1
- Filing Tracking Number: 67067
- Created Date/Time: Thu, 31 Jan 2013 13:38:54 EST
- Created By:
- Submission Tracking Number: 10134-1510

Below this, it lists 'Documents uploaded for this record':

- Unified Rate Review Template: somSample.xml
- Actuarial Memorandum: Sample_secondPageNo1.pdf
- Supplemental Materials:

At the bottom, it says 'RATE REVIEW' and 'A federal government website managed by the Centers for Medicare & Medicaid Services 7500 Security Boulevard, Baltimore, MD 21244'.

Summary page is provided for user to review the input data.

-
- Both Submitters and Validator receive email notification when submission is completed.
 - A second email is sent when validations are complete.
 - If the template failed the system validation, the submission will not be created in the system.

Submission Search Page (Enter Criteria)

Available search criteria include Submission State, Issuer, Market Type, Review Type, Primary Submission Tracking Number, Submission Created Date, Validated Date, and Multiple Submission Statuses.

RATE REVIEW
Test Size: A A A

[Welcome, urnsub](#) | [Logout](#)

Rate Review Overview | Create Submission | View/Edit Submission

Submission Search

State: **Issuer:** **Market Type:**

Primary Reviewer Type: **Submission Tracking Number:**

Status:
 Select multiple statuses by holding down the CTRL key.
 Pending Supplemental Materials
 Review in Progress
 Pre-Validation Pending Part 2 Consumer Justification Narratives

Created Date:
 From: To:

Validated Date:
 From: To:

[Search](#)

Submission Search Results

Show Entries: Search:

State	Issuer	Submission Tracking Number	Submitted Date-Time	Validated Date-Time	Days Since Validation	Status	Days in Status	Primary Reviewer Type	Select Submission
KY	Alpha Health Inc. (a PA corp.)	10005-1405	03/13/2013 12:54:54 AM			Submission Deactivated	13 Days	CMS	Select
KY	Alpha Health Inc. (a PA corp.)	10005-1711	03/16/2013 08:30:16 PM	03/16/2013 06:01:23 PM	9 Days	Final Justification Comments Submitted	0 Days	CMS	Select
KY	Alpha Health Inc. (a PA corp.)	10005-1207	03/13/2013 01:12:55 PM			Submission Deactivated	10 Days	CMS	Select
KY	Alpha Health Inc. (a PA corp.)	10005-1713	03/17/2013 01:56:41 AM	03/24/2013 01:33:00 AM	2 Days	Final Justification Comments Submitted	2 Days	CMS	Select
KY	Alpha Health Inc. (a PA corp.)	10005-1406	03/13/2013 12:56:01 AM			Review Complete	4 Days	CMS	Select
VA	HealthKeepers, Inc. (Athens BCBS)	10005-7234	03/25/2013 03:53:37 PM			Pre-Validation Pending Part 2 Consumer Justification Narratives	0 Days	State	Select
VA	Golden Rule Insurance Company	10020-1101	03/03/2013 02:43:25 PM	03/19/2013 12:38:38 AM	16 Days	Submission Deactivated	16 Days		Select

Showing 1 to 7 of 7 entries < First < Prev 1 Next > Last >

RATE REVIEW A federal government website managed by the Centers for Medicare & Medicaid Services

7500 Security Boulevard, Baltimore, MD 21244

[Home](#) | [About Reader](#) | [Accessibility](#) | [Web Policies](#)

This page allows the Issuer-Submitter to search a submission based upon one or more available search criteria.



Submission Search Results Page

Enter a valid Submission Tracking Number.

This page allows the Issuer-Submitter to search for a submission based upon one or more available search criteria.

Enter Date in "MM/DD/YYYY" format.

A data table of all submissions based on selected search criteria is displayed upon a search

Click the "Select Link" option to access a particular submission.

The screenshot shows a web interface for searching submissions. It includes a search form with fields for 'Primary Reviewer Type' and 'Submission Tracking Number'. Below the form are sections for 'Submission Status' and 'Submission Created Date' with date pickers. The 'Submission Search Results' section displays a table with columns: State, Issuer, Submission Tracking Number, Created Date/Time, Validated Date/Time, Data Error Validation, Status, Date in Status, Primary Reviewer Type, and Select Submission. The table contains four rows of data for California, New Jersey, and Texas.

State	Issuer	Submission Tracking Number	Created Date/Time	Validated Date/Time	Data Error Validation	Status	Date in Status	Primary Reviewer Type	Select Submission
California	Interpilot LLC Healthcare Company	1020-010	Thu, 21 Jan 2013 16:03:23 EST	Thu, 21 Jan 2013 16:03:23 EST	7	Pending in Progress Submission Plan	7		Select
New Jersey	Interpilot LLC Healthcare Company	1020-010	Thu, 21 Jan 2013 13:28:34 EST			Pre-Validation Pending Part 2 Consumer Justification Variables	8		Select
Texas	Igniter34		Sun, 21 Jan 2013 14:21:40 EST	Sun, 21 Jan 2013 14:21:40 EST	10	Supplemental Materials Received	10	STW/E	Select
Texas	Igniter34		Fri, 18 Jan 2013 14:21:40 EST	Fri, 18 Jan 2013 14:21:40 EST	10	Pre-Validation Pending Part 2 Consumer Justification Variables	10	STW/E	Select

Submission Summary Page

This page allows you to view the materials for a submission or edit those materials. It also serves as a submission summary page that displays all the submission level data and documents associated to a submission.

RATE REVIEW Text Size A A A
Welcome, khaini@submitter | Logout

AAA - AZ (25666)

Rate Review System

The Create Submission page requires an Issuer to select which segment of the health insurance market a Rate Filing Justification submission will apply to and appropriate documentation.

[Rate Review Overview](#) [Create Submission](#) [View/Edit Submission](#)

Submission Summary

[Edit Unified Rate Review Template](#) [Edit Actuarial Memorandum](#) [View/Enter Consumer Justification Narratives](#) [Upload Supplemental Materials](#)

Submission Summary Details:

Issuer/State:	AAA - AZ (25666)
Market Type:	Small Group
Created DateTime:	02/11/2013 03:01:44 PM
Created By:	
Template Validated DateTime:	02/11/2013 03:01:50 PM
Validated Date:	02/13/2013 02:02:45 PM
Validator:	
Policy Form ID(s):	xyz123
Filing Tracking Number:	
Submission Tracking Number:	25666-1325
Primary Reviewer Type:	CMS Reviewer
Submission Status:	Pending Resubmission

Submission Documents:

Unified Rate Review Template:	Unified Rate Review Template 1-31 version.xml
Actuarial Memorandum:	ActuarialMemorandum.pdf
Supplemental Materials:	Supplemental Materials File for Rate review.docx
	Test 1.pdf View
	Test 2.pdf View
	Test 3.pdf View
	Test 4.pdf View

[Back To Search Results](#)

RATE REVIEW A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244

[Home](#) | [Acrobat Reader](#) | [Accessibility](#) | [Web Policies](#)



Hyperlinks to the functionality for which you have permission based on the submission status and user type display:

- Edit Unified Rate Review Template
- Edit Actuarial Memorandum
- View/Enter Consumer Narrative
- Upload Supplemental Materials

Submission Summary Page (Download Documents)

RATE REVIEW

Text Size A A A

Welcome, KNalkValidation | Logout

This page provides the submission summary details including critical dates, validators, reviewers, and submission status.

This page allows Submitters and Validators to View/Edit a submission.

Issuer/State: BBB - ID (21091)
Market Type: Combined
Created Date/Time: 02/13/2013 01:10:14 PM
Created By:
Template Validated Date/Time: 02/13/2013 01:10:17 PM
Validated Date: false
Validator:
Policy Form ID(s): efg hij
Filing Tracking Number:
Submission Tracking Number: 21091-1024
Primary Reviewer Type: CMS Reviewer
Submission Status: Pre-Validation
Submission Documents:
Unified Rate Review Template: Unified Rate Review Template
Actuarial Memorandum: ActuarialMemorandum.pdf
Supplemental Materials: Supplemental Materials File for Rate review

Submission documents area includes links to templates, memorandums and supplemental materials.

Submission Validation

Validation: I certify that all files submitted for this record are complete and accurate.

Save

Deactivate Submission

Back To Search Results

RATE REVIEW

A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244



Summary Page (Deactivate)

Submitters and Validators may deactivate the submission from this page.



The Deactivate Submission button is enabled until submission is validated (disabled after validation or deactivation.)

The screenshot shows the 'Rate Review System' interface. At the top, there's a header with 'RATE REVIEW' and a navigation bar with 'Home', 'Welcome, [username]', and 'Logout'. Below the header, there's a 'Rate Review System' section with a 'View/Edit Submission' button. The main content area is titled 'Submission Summary' and contains a 'Submission Summary Details' table with the following information:

Submission Summary Details:	
Issuer/State:	Metropolitan Life Insurance Company - NJ
Market Type:	Individual
Created Date/Time:	Thu, 31 Jan 2013 13:38:54 EST
Created By:	
Template Validated Date/Time:	Thu, 31 Jan 2013 13:39:15 EST
Validated Date:	
Validator:	
Policy Form ID(s):	000000
Filing Tracking Number:	67967
Submission Tracking Number:	10134-1510
Primary Reviewer Type:	CMS
Submission Status:	Pre-validation Pending Justification Narratives
Submission Documents:	
Unfiled Rate Review Template:	comSample.xml
Actuarial Memorandum:	Sample_recomPageNo1.xml
Supplemental Materials:	

At the bottom of the page, there are two buttons: 'Deactivate Submission' and 'Back to Search Results'. A blue arrow points from the 'Deactivate Submission' button to a blue callout box, and a red arrow points from the 'Back to Search Results' button to a red callout box.

Click **"Deactivate Submission"** to deactivate submission.

Click **"Back to Search Results"** to return to the Submission Search Results Page.

Submission Summary Page (Validator)

This page allows you as an Issuer-Validator to View and Validate a submission.

RATE REVIEW Welcome, K3NalkValidation | Logout

BBB - ID (21091)

Rate Review System
The Create Submission page requires an Issuer to select which segment of the health insurance market a Rate Filing Justification submission will apply to and submit appropriate documentation.

Rate Review Overview View/Edit Submission

Submission Summary

Upload Supplemental Materials

Submission Summary Details:

Issuer/State: BBB - ID (21091)
Market Type: Combined
Created Date/Time: 02/13/2013 01:10:14 PM
Created By: [redacted]
Template Validated Date/Time: 02/13/2013 01:10:17 PM
Validated Date: false
Validator: [redacted]
Policy Form ID(s): efghj
Filing Tracking Number: [redacted]
Submission Tracking Number: 21091-1024
Primary Reviewer Type: CMS Reviewer
Submission Status: Pre-Validation

Submission Documents:

Unified Rate Review Template: Unified Rate Review Template 1-31 version.xml
Actuarial Memorandum: ActuarialMemorandum.pdf

Deactivate Submission Back To Search Results

RATE REVIEW A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244



Issuer-Validator may Validate the submission or instruct the Issuer-Submitter to make updates.

Once the Rate Filing Documentation looks accurate and the submission is in a status of Pre-Validation, an Issuer Validator validates the submission on this page.

Submission Summary Page (Validate Submission)

Check the box to validate the submission

Click "Save" to save the validation

This page allows the Validator to certify that all files submitted for this record are complete and accurate.

Click "Back to Search Results" to return to the Submission Search Results Page.

The screenshot shows the 'RATE REVIEW' web application interface. At the top, there is a header with 'RATE REVIEW' and 'Welcome, K9talk/validation | Logout'. Below the header, the page title is 'Rate Review System' with a sub-header 'Submission Summary'. The main content area is titled 'Submission Summary' and contains a 'Submission Summary Details' section with the following information: Issuer/State: B, Market Type: Com, Created By: 02/13/2013 01:10:14 PM, Created By: [redacted], Template Validated DateTime: 02/13/2013 01:10:14 PM, Validated Date: false, Validator: [redacted], Policy Form ID(s): efgjh, Filing Tracking Number: 21091-1024, Submission Tracking Number: 21091-1024, Primary Reviewer Type: CMS Reviewer, Submission Status: Pre-Validation. Below this is a 'Submission Documents' section listing: Unified Rate Review Template: Unified Rate Review Template 1-31 version.xml, Actuarial Memorandum: ActuarialMemorandum.pdf, and Supplemental Materials: Supplemental Materials File for Rate review.docx. At the bottom of the form, there is a 'Validation' section with a checkbox and the text 'Validation: I certify that all files submitted for this record are complete and accurate.' and a 'Save' button. Below the form are buttons for 'Deactivate Submission' and 'Back To Search Results'. The footer contains 'RATE REVIEW', 'A federal government website managed by the Centers for Medicare & Medicaid Services', '7500 Security Boulevard, Baltimore, MD 21244', and the CMS logo.

Edit Unified Rate Review Template

This page allows you to edit a Unified Rate Review template.

Home

RATE REVIEW

Welcome, unrvai

Text Size A A A

Logout

Edit Unified Rate Review Template

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Unified Rate Review Template:
(Must be a valid .xml file)

Browse...

[Return to Submission Summary](#) [Upload](#)

RATE REVIEW

A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244

CMS & HHS Websites

- Medicare.gov
- MyMedicare.gov
- HealthCare.gov

Helpful Links

- Web Policies & Important Links
- Privacy Policy
- Freedom of Information Act
- No Fear Act

Browse and upload a new version of the Unified Rate Review Template.

An edited Unified Rate Review Template will not be added to a submission until it passes back end validation.



Edit Actuarial Memorandum Page

This page allows you to edit an Actuarial Memorandum.

The screenshot shows a web interface for 'RATE REVIEW'. At the top, there's a header with 'RATE REVIEW' and 'Welcome, urval' with a 'Logout' link. Below the header is a navigation bar with 'Home' and 'Rate Review System'. Under 'Rate Review System', there are three buttons: 'Rate Review System', 'Create Submission', and 'View/Edit Submission'. The main content area is titled 'Edit Actuarial Memorandum' and contains a text area with placeholder text, a label 'Actuarial Memorandum : (Must be a valid .doc, .docx or .pdf file)', and a 'Browse...' button. At the bottom of the form area, there are two buttons: 'Return to Submission Summary' and 'Upload'. A footer section contains 'Helpful Links' with a list of links.

You will receive a confirmation message once the upload is successful

Click "Return to Submission Summary" to display the Submission Summary page.

Browse and upload a new version of the Actuarial Memorandum.

Click "Upload" To submit the selected Actuarial Memorandum to the system.



View/Enter Consumer Justification Narratives

This page allows you to select a list of products and enter a Consumer Justification Narrative for a group of selected products.

Enter Consumer Justification Narratives

Based on the information captured in the Rate Review Template, your submission requires Consumer Justification Narratives for some product rate increases. Each Consumer Justification Narrative must be below 16000 characters.

Rate Review System Create Submission View/Edit Submission

A field with an asterisk (*) before it is required.

*Consumer Justification Narrative Title:

*Products

Available Options:

Add >>

<< Remove

Add All >>

<< Remove All

Selected Options:

*Consumer Justification Narrative:

My Rate is reasonable.
please approve.

Remove

Back Save Submit

A Consumer Justification Narrative (Part II of the Rate Filing Documentation) is required for every product rate increase at or above a 10% threshold. If multiple products have the same rate increase, these products can be bundled together to share the same Consumer Justification Narrative.

View/Enter Consumer Justification Narratives (Select Products)

This page displays a list of all products included in your rate review submission and allows you to select the products associated with a Consumer Justification Narrative.

Enter Consumer Justification Narratives

Based on the information captured in the Rate Review Template, your submission requires Consumer Justification Narratives for some product rate increases. Each Consumer Justification Narrative must be below 16000 characters.

Rate Review System Create Submission View/Edit Submission

A field with an asterisk (*) before it is required.

*Consumer Justification Narrative Title:

***Products**

Available Options:

Add >> << Remove Add All >> << Remove All

Selected Products:

*Consumer Justification Narrative:

Remove

Back Save Submit

Enter a title to describe the Consumer Justification Narrative.

Selected products can be added or removed by clicking the Add/Remove buttons.

Click the "Add All" or "Remove All" to remove all available options in a field

Select the products associated with the Narrative.

View/Enter Consumer Justification Narratives (Enter/Edit Narrative)

Enter Consumer Justification Narratives

This page allows you to enter, edit or remove a Consumer Justification Narrative for a group of selected products.

Information captured in the Rate Review Template, your submission requires Consumer Justification Narratives for some product rate increases. Each Consumer Justification Narrative must be below 16000 characters.

Item Create Submission View/Edit Submission

Asterisk (*) before it is required.

Consumer Justification Narrative Title: reasonable 4 percent

Add >>

<< Remove

Add All >>

<< Remove All

Selected Options:

Test - 904614294 - 4%

*Consumer Justification Narrative:

My Rate is reasonable.
please approve.

Click "Remove" to clear the text in the Consumer Justification Narrative .

Enter a description for the Consumer Justification Narrative.

Back Save Submit

RATE REVIEW

A federal government website managed by the Centers for Medicare & Medicaid Services
7520 Greenville Boulevard Baltimore, MD 21244

View/Enter Consumer Justification Narratives (Submit)

Enter Consumer Justification Narratives

This page allows you to select a list of products and enter a Consumer Justification Narrative for a group of selected products.

A field with an asterisk (*) before it is required.

*Consumer Justification Narrative Title:

*Products

Available Options:

Selected Options:

Test - 904614294 - 4%

*Consumer Justification Narrative:

My Rate is reasonable.
please approve.

Back Save Submit

RATE REVIEW

A federal government website managed by the Centers for Medicare & Medicaid Services
7520 Sanson Drive, Baltimore, MD 21244

Click "Save" after entering Consumer Justification Narrative

Click "Submit"



Upload Supplemental Materials

This page allows the Issuer-Submitter and Issuer-Validator to add Supplemental Materials to a submission.

Rate Review System

Rate [] Submission []

Upload Supplemental Materials Insurance Company-NJ (10134)

Supplemental Materials :
(Must be a valid .xls, .xlsx, .doc, .docx, .pdf file)

[+ ADD SUPPLEMENTAL FILE](#)

Helpful Links
Web Policies & Important Links
Privacy Policy
Freedom of Information Act
No Fear Act

Click "**Browse**" to select a file from your local machine.

Click "**Add Supplemental Files**" if additional files need to be submitted.

- Access this page and upload files at any time before a submission is validated.
- Respond to supplemental materials requests after a submission has been uploaded.
- Upload up to ten Supplemental Materials at a time

Upload Supplemental Materials (Upload)

This page allows the Issuer-Submitter and Issuer-Validator to add Supplemental Materials to a submission.

Rate Review System

Rate Review System | Create Submission | View/Edit Submission

Upload Supplemental Materials Metropolitan Life Insurance Company-NJ (10134)

Supplemental Materials :
(Must be a valid .xls, .xlsx, .doc, .docx, .pdf or .txt file)

Browse

+ ADD SUPPLEMENTAL FILE

Return to Submission Summary | Upload

Click **“Upload”** to perform validation checks on supplemental materials.

Click **“Return to Submission Summary”** to display the Submission Summary Page.



View/Enter Unreasonable Rate Increase Comments

This page allows the Issuer-Submitter and Issuer-Validator to view Reviewer Comments associated with a group of products explaining why a reviewer determined a rate increase unreasonable and respond to them.

Scroll here to view Reviewer Comments explaining why rate increase was determined unreasonable.

Provide Unreasonable Rate Increase Justification to further explain the rate increase.

A content check is done before any comments can be web posted.

The screenshot displays the 'RATE REVIEW' web application interface. At the top, there is a header with the title 'RATE REVIEW' and a user greeting 'Welcome, urnstate/va'. Below the header, there are navigation tabs: 'Home', 'Rate Review Overview', 'Review Submissions', and 'View Reports'. The main content area is titled 'View/Enter Unreasonable Rate Increase Comments'. It contains a text area for 'Reviewer Comments' with a sample comment: 'This is a sample comment for testing purposes. This is line No2 of the comment'. Below this is a section for 'Unreasonable Rate Increase Justification' with a text area containing a sample justification: 'Text of Unreasonable Rate Increase Justification and This is Line no 2'. At the bottom right of the form, there are 'Undo' and 'Save' buttons. At the very bottom of the page, there are 'Return to Submission Summary' and 'Submit' buttons.

Getting Started with Templates

Complete the following steps when working with templates:

- Click the “Download Template” button.
 - The template opens
- Save the template to your desktop
- Fill out the template and save often to your desktop
- Click the “Validate” button in the template after filling in all required fields
 - If errors are found the template lists out the errors.
 - Fix the errors and repeat the validate process.
- Click the “Finalize” button in the template.
 - The template will create the .xml file that you will submit.
 - You must then save it to your desktop.
- Once the template is validated and finalized go back into the Issuer Module and go to the appropriate section to upload the .xml file.

Getting Started with Templates

- Template Best Practices:
 - You MUST enable the macros before you can view the content of the template
 - Frequently save your work to your desk top
 - Delete old versions of the blank templates



Note: For detailed instructions on enabling macros on any QHP template refer to either the Issuer and Rating training or Benefits and Services training

Templates - Unified Rate Review Template

Data Collection Template

Add Product Validate Finalize

Company Legal Name: State:
 HIOS Issuer ID: Market:

Market Level Calculations (Same for all Plans)

Section I: Experience period data

Experience Period: to 12/30/1900
 Period Aggregate
 Amount PMPM % of Prem
 Premiums (net of MLR Rebate) in Experience Period: #DIV/0! #DIV/0!
 Incurred Claims in Experience Period #DIV/0! #DIV/0!
 Allowed Claims: #DIV/0! #DIV/0!
 Index Rate of Experience Period
 Experience Period Member Months

Section II: Allowed Claims, PMPM basis

Benefit Category	Experience Period		PMPM	Projection Period: 1/0/1900		
	Utilization per 1,000	Average Cost/Service		Adj't. from Experience to Projection Period	Annualized Tr Factors	
Inpatient Hospital	<input type="text"/>	<input type="text"/>	\$0.00	Pop'l risk	Other	Cost
Outpatient Hospital	<input type="text"/>	<input type="text"/>	0.00			
Professional	<input type="text"/>	<input type="text"/>	0.00			
Other Medical	<input type="text"/>	<input type="text"/>	0.00			
Capitation	<input type="text"/>	<input type="text"/>	0.00			
Prescription Drug	<input type="text"/>	<input type="text"/>	0.00			
Total	<input type="text"/>	<input type="text"/>	\$0.00			

Section III: Projected Experience:

Projected Allowed Experience Claims PMPM (w/applied credibility if a Paid to Allowed Average Factor in Projection Perio
 Projected Incurred Claims, before ACA rein & Risk /
 Projected Risk Adjustments PMPM
 Projected Incurred Claims, before reinsurance re
 Projected ACA reinsurance recoveries, net of rein g
 Projected Incurred Claims
 Administrative Expense Load
 Profit & Risk Load
 Taxes & Fees
 Single Risk Pool Gross Premium Avg. Rate, PMPM
 Index Rate for Projection Period
 % increase over Experience Period
 % Increase, annualized:
 Projected Member Months

The Unified Rate Review template captures information at the market level and information at the product and plan level consistent with the requirement to set premium rates using a single risk pool Unified Rate Review Template.



Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosec

Templates - Unified Rate Review Template

The Unified Rate Review template captures information at the market level and information at the product and plan level consistent with the requirement to set premium rates using a single risk pool Unified Rate Review Template.

Product-Plan Data Collection

Add Product

Validate

Finalize

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product	
Product ID:	
Metal:	
AV Metal Value	
AV Pricing Value	
Plan Type:	
Plan Name	
Plan ID (Standard Component ID):	
Exchange Plan?	
Historical Rate Increase - Calendar Year - 2	
Historical Rate Increase - Calendar Year - 1	
Historical Rate Increase - Calendar Year 0	
Effective Date of Proposed Rates	
Rate Change % (over prior filing)	
Cum'tive Rate Change % (over 12 mos prior)	
Proj'd Per Rate Change % (over Exper. Period)	
Product Threshold Rate Increase %	

The calculated value in this field will be truncated to display two digits of % precision

Questions?

Getting Started (HIOS)

Troubleshooting and Support

Troubleshooting and Getting Help



Contact	Organization	Phone	Email	Role	Responsibility
Exchange Operation Support Desk (XOSC)	CMS	855-CMS-1515 (855-267-1515)	CMS_FEPS@cms.hhs.gov	Help desk support	1st level user support & problem reporting

Webinar User Group Dates

- Log on to www.REGTAP.info to register for the next QHP Training Series:

Application Support and Q&A Series

April 4, 2013	April 18, 2013
April 11, 2013	April 25, 2013

- Also access information regarding additional training series and resources beneficial to Issuers.
- Now located on REGTAP...a resource library for Issuers to access Webinar User Group materials.

Resources

Resources

Resource	Resource Link
Centers for Medicare & Medicaid Services (CMS)	http://www.cms.gov/
CMS Regulations and Guidance	http://www.cms.gov/Regulations-and-Guidance/Regulations-and-Guidance.html?redirect=/home/regsguidance.asp
Data Templates	http://www.serff.com/draft_plan_management_data_templates.htm
HealthCare website	http://www.healthcare.gov/
National Conference of State Legislatures	http://www.ncsl.org/issues-research/health.aspx
Registration for Technical Assistance Portal (REGTAP)	www.REGTAP.info
U.S. Department of Health & Human Services	http://www.hhs.gov/

Acronyms

Acronym	Definition	Acronym	Definition
AV	Actuarial Value	NAIC	National Association of Insurance Commissioners
BHP	Basic Health Programs	NCQA	National Committee for Quality Assurance
ECP	Essential Community Provider	QHP	Qualified Health Plan
EHB	Essential Health Benefits	SBE	State Based Exchange
EIDM	Electronic Identity Management	SERFF	System for Electronic Rate and Form Filing
FFE	Federally Facilitated Exchange	SPE	State Partnership Exchange
HIOS	Health Insurance Oversight System	URAC	Utilization Review Accreditation Commission
MSP	Multi-State Plans	USP	United States Pharmacopeia

Closing Remarks