Health Insurance Oversight System
Health Insurance Oversight User
Quick Reference Guide

To access the Health Insurance Oversight System (HIOS), users will need to go through the CMS Enterprise Portal and register for a CMS IDM account. IDM is the acronym for CMS' Identity Management system which includes Identity Management, Access Management, Authorization Assistance Workflow Tools, and Identity Lifecycle Management functions (i.e., Password Reset, Forgot User ID, etc.). IDM handles the identity verification of users trying to request access to CMS systems. A CMS IDM account ensures that only authorized/registered users can access protected information and systems through the CMS Enterprise Portal. This guide provides detailed steps on how users register for a CMS IDM account and request access to HIOS.

New users are required to complete the Remote Identity Proofing (RIDP) process as well as Multi-Factor Authentication (MFA). As part of the RIDP process, users will be required to answer questions related to their personal information. Users will also be prompted to complete the MFA registration process, which requires users to provide more than one form of verification in order to access the CMS Enterprise Portal. Once an MFA device is registered for their account, users must use this device to log into the CMS Enterprise Portal.

NOTE: If you encounter any issues with your account or MFA device registration, please contact the Marketplace Service Desk at 1-855-267-1515 or email CMS_FEPS@cms.hhs.gov.

1 Create a CMS Enterprise Portal Account (For New Users)

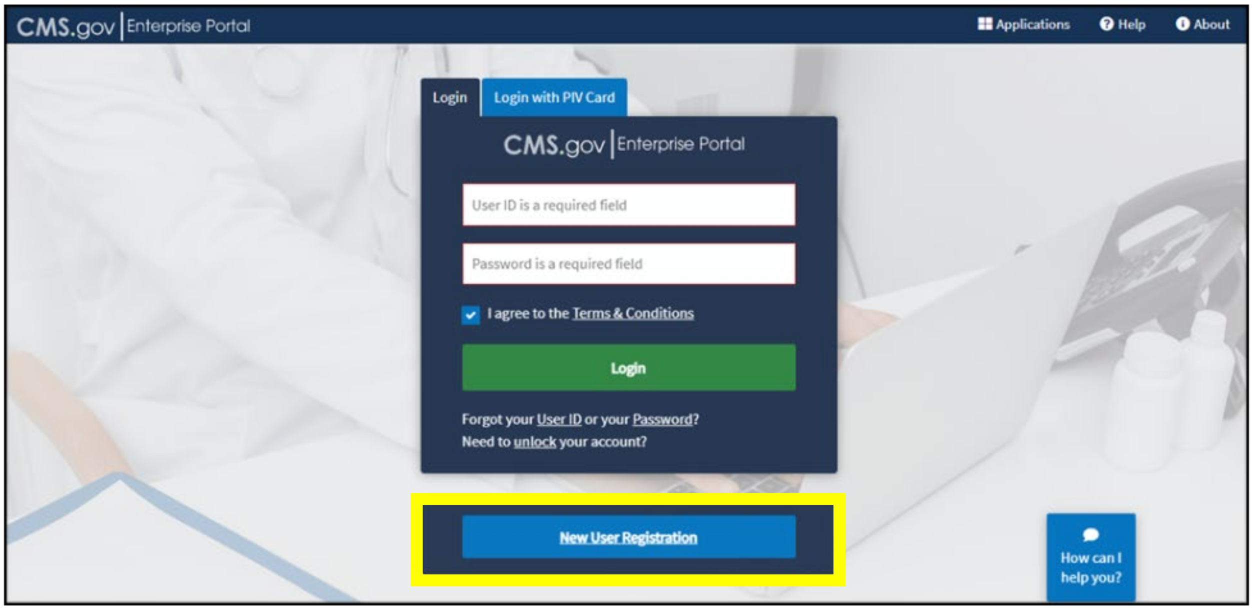
Important Information

- If you are an existing HIOS user with a CMS Enterprise Portal Account skip to section 6.
- Users that are not registered in HIOS will need to create an Enterprise Portal account by completing sections 1-5.

To create a CMS Enterprise Portal Account:

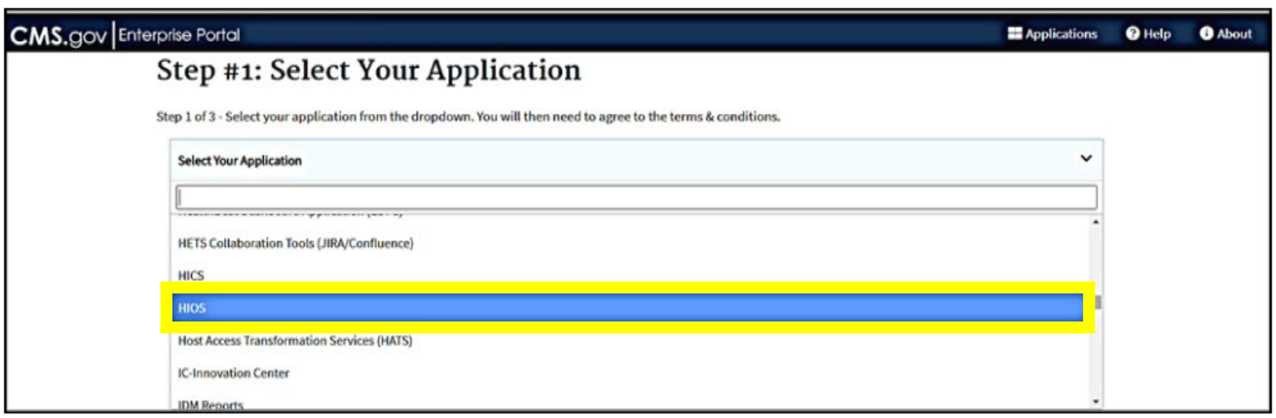
1. Navigate to CMS Enterprise Portal at https://portal.cms.gov.
2. Select the **New User Registration** button located at the bottom of the screen (Figure 1).

Figure 1: CMS Enterprise Portal New User Registration



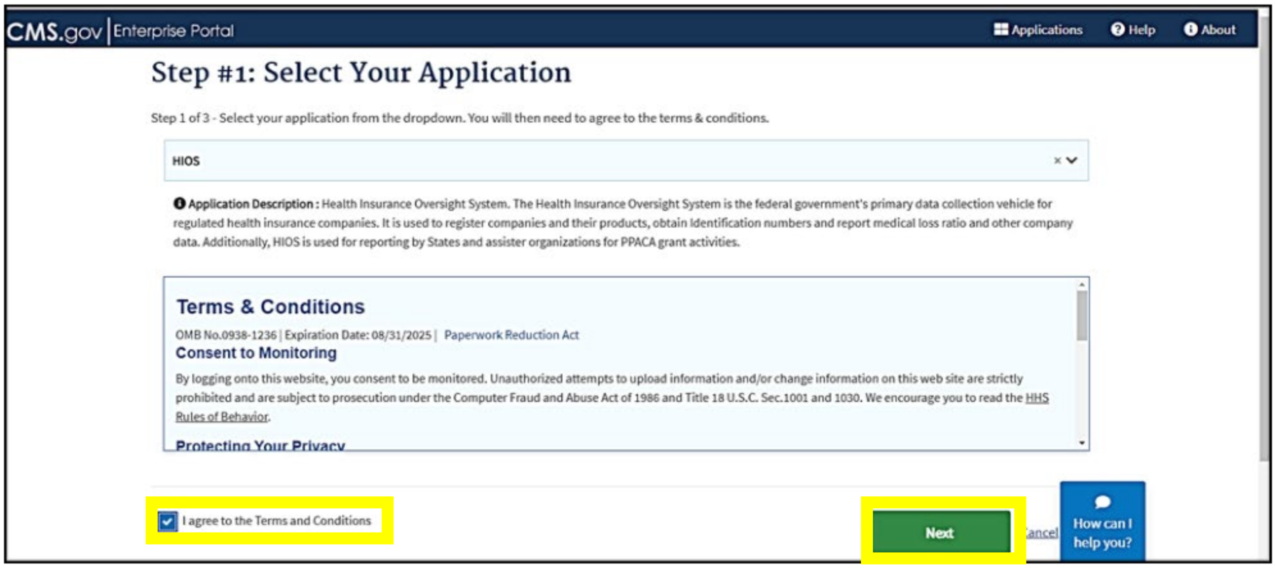
3. Step #1: Select Your Application - Select **HIOS** from the drop-down menu on (Figure 2).

Figure 2: Select HIOS Application



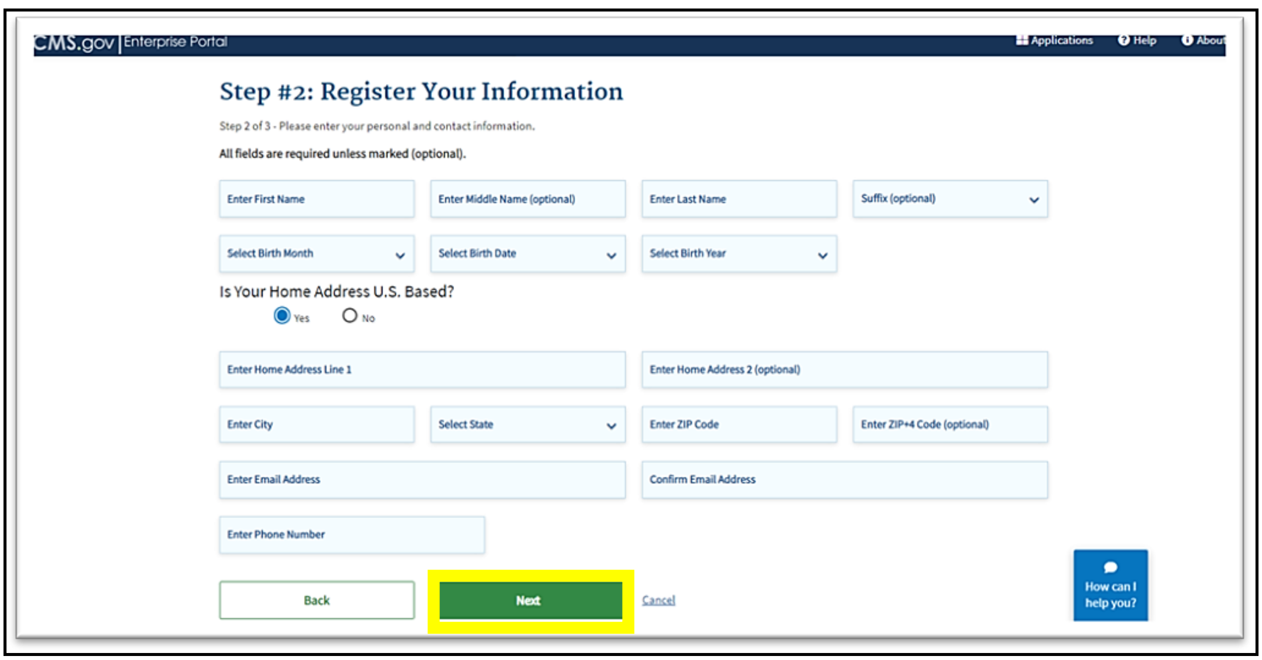
4. Select **I agree to the Terms and Conditions** check box, then select Next (Figure 3).

Figure 3: Agree to Terms & Conditions



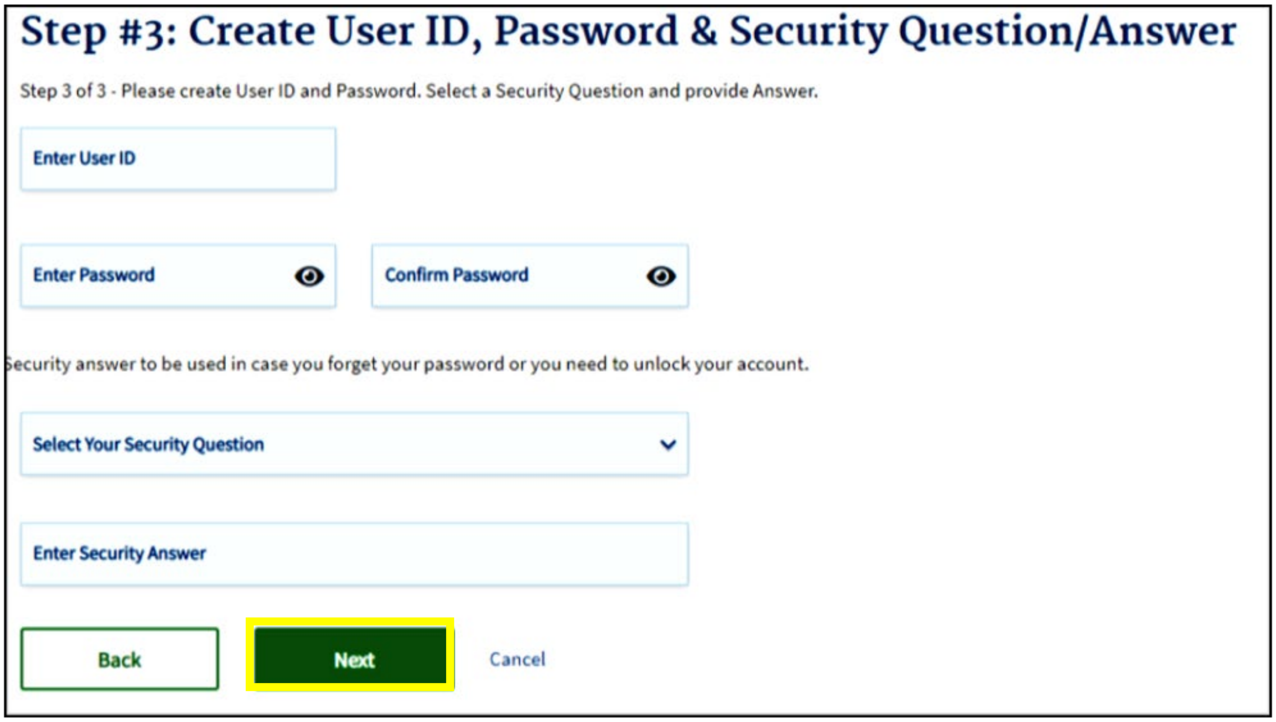
5. Step #2: Register Your Information – **Complete the form** with your personal information and select **Next** (Figure 4).

Figure 4: Register Your Information



6. Step #3: Create User ID, Password & Security Question/Answer- **Complete the user information** and select **Next** (Figure 5).

Figure 5: Create User ID & Password



7. Review the Registration Summary Page and **ensure all the information is correct**. Select **Submit User** (Figure 6).
   - An email will be sent from donotreply@cms.gov acknowledging successful registration. This email will contain your Identity Management System (IDM) **User ID** necessary for Multi-Factor Authentication (Figure 7).

Figure 6: Registration Summary

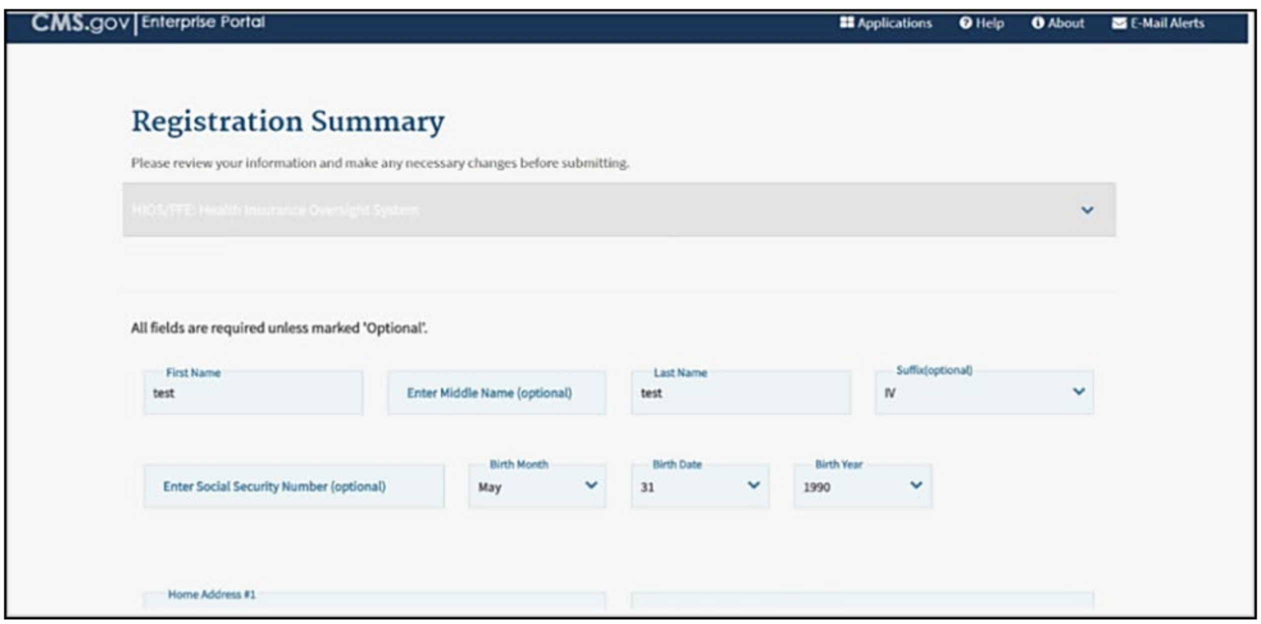
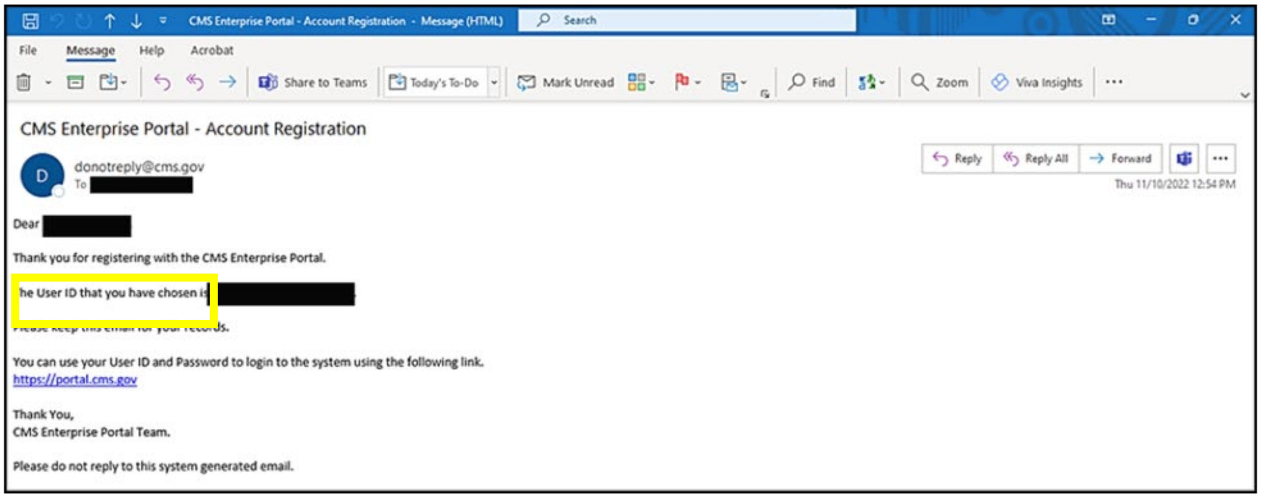


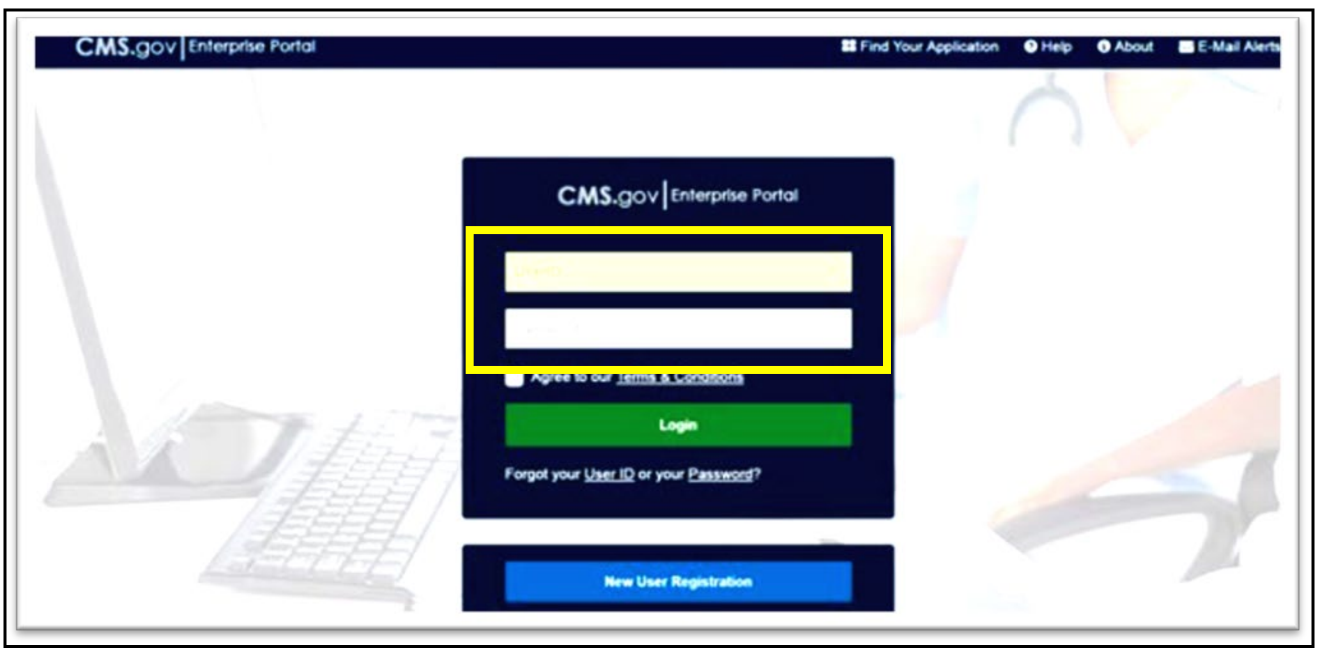
Figure 7: Account Registration Email



2 Register a Multi-Factor Authentication Device (For New Users)

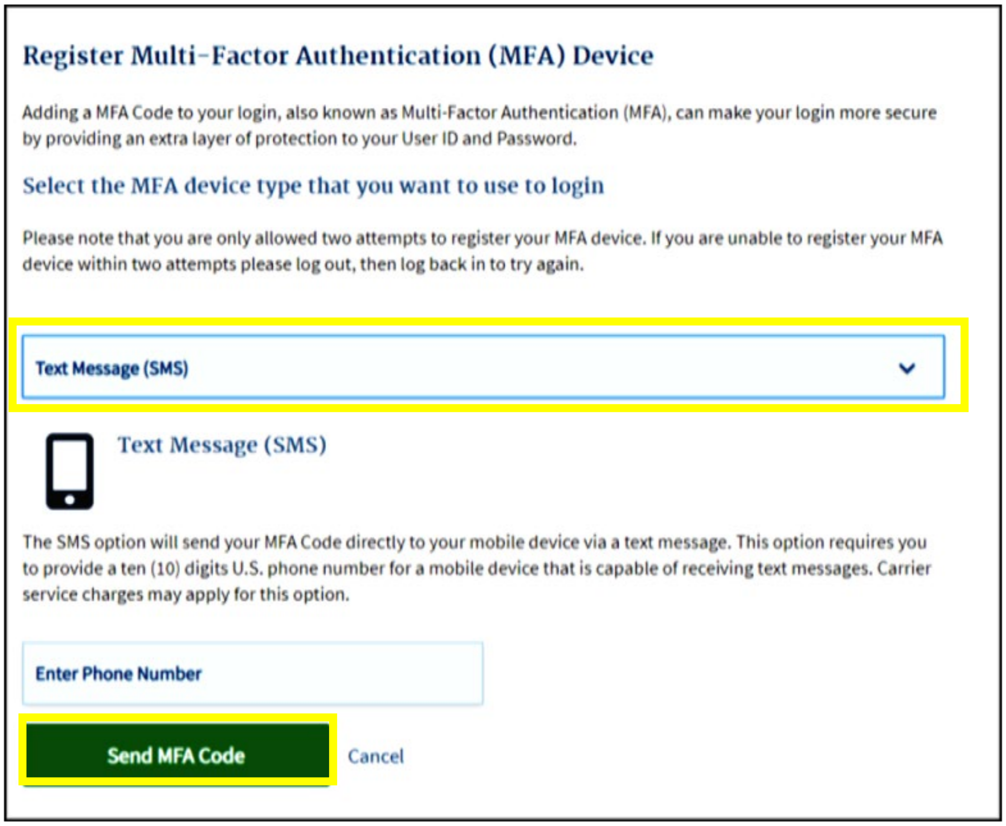
1. After you receive the email with your User ID, return to the CMS Enterprise Portal at https://portal.cms.gov/ and login with your User ID and password (Figure 8).

Figure 8: CMS Enterprise Portal Login Page



2. First-time users will be prompted to register a multi-factor authentication (MFA) device. Select an option from the drop-down menu. **Enter your preferred option and select Send MFA Code** (Figure 9).
   - The preferred option would be text or email. You may revisit this step in the future to register multiple devices.
   - The code should be sent to your device within a couple of minutes.
   - For further details about setting up your MFA device, consult the **Enterprise Portal User Guide.**

Figure 9: Register a Multi-Factor Device

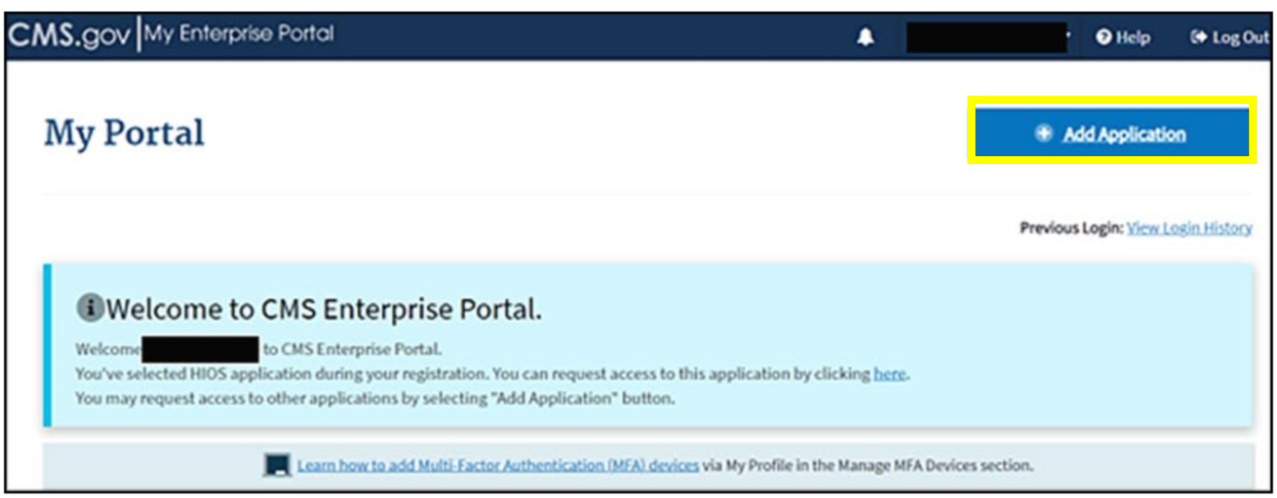


For more details about setting up your MFA device, consult the **Enterprise Portal User Guide**.

3 HIOS Access

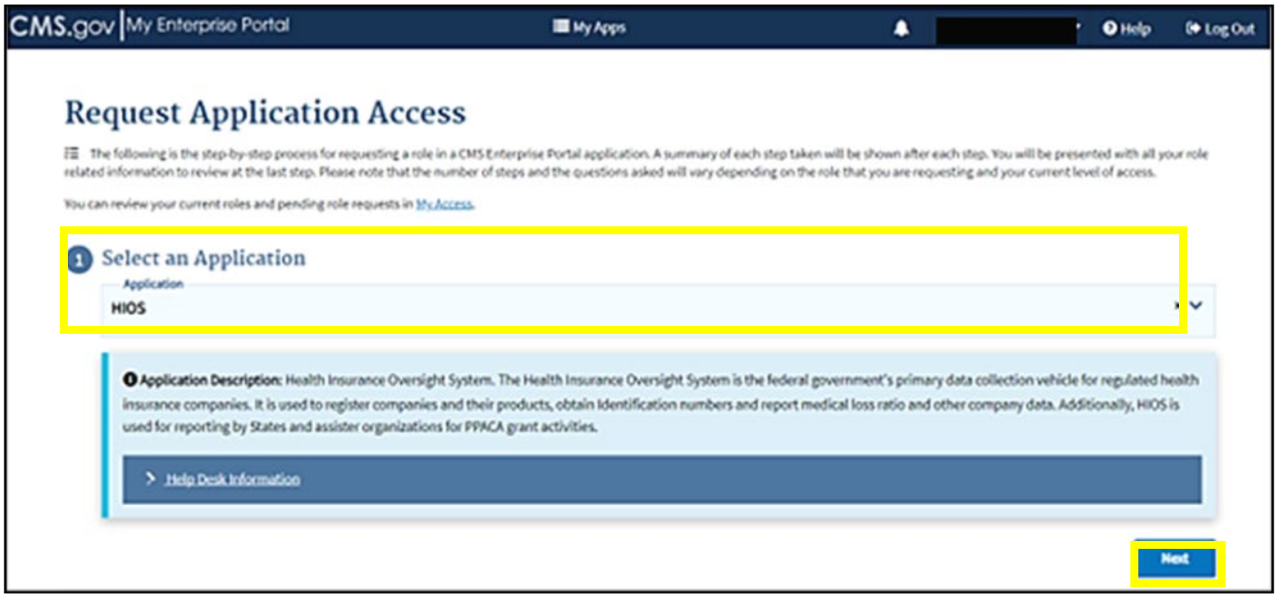
1. After you create your CMS Enterprise Portal Account and set-up your MFA device, return to https://portal.cms.gov/. Upon login, you will see your My Portal homepage. Select **Add Application** in the upper right corner (Figure 10).

Figure 10: My Portal Home Page – Add Application



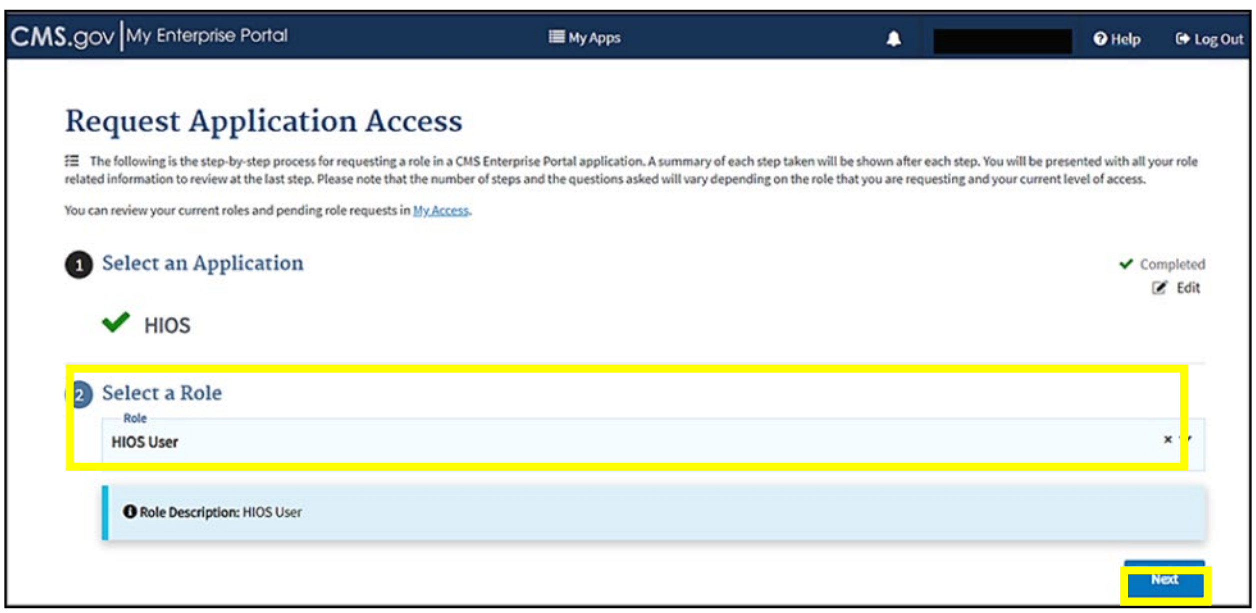
2. On the Request Application Access screen, select **HIOS** from the **Select an Application** drop-down, then select **Next** (Figure 11).

Figure 11: HIOS Application Access



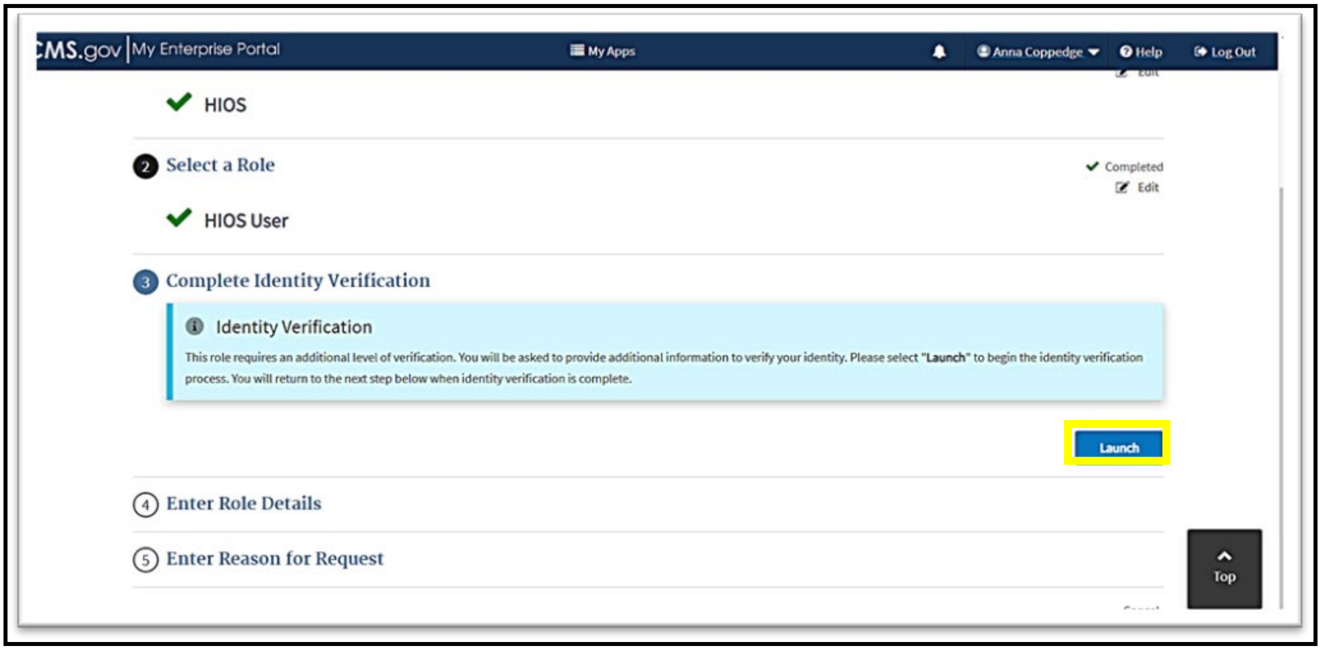
3. Select **HIOS User** in the **Select a Role** drop-down, then select **Next** (Figure 12).

Figure 12: Select the HIOS User Role



4. Select **Launch** to begin the process of completing identity verification (Figure 13).

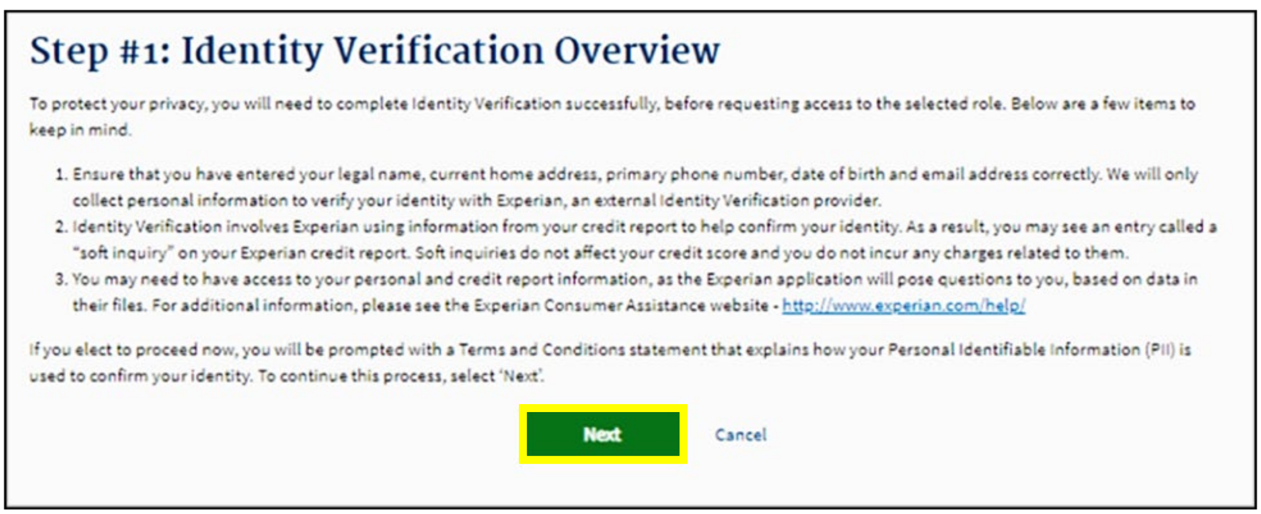
Figure 13: Begin Identity Verification



4 Identity Verification

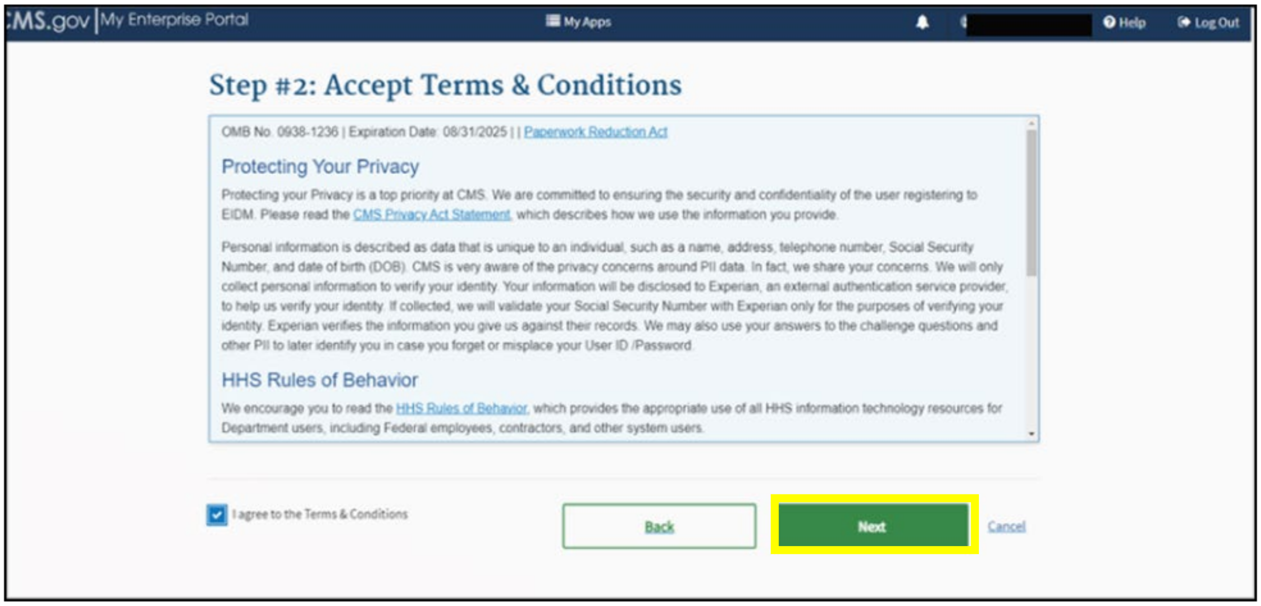
1. Step #1: Identity Verification Overview - After you select Launch, select **Next** (Figure 14).

Figure 14: Step # 1 - Identity Verification Overview



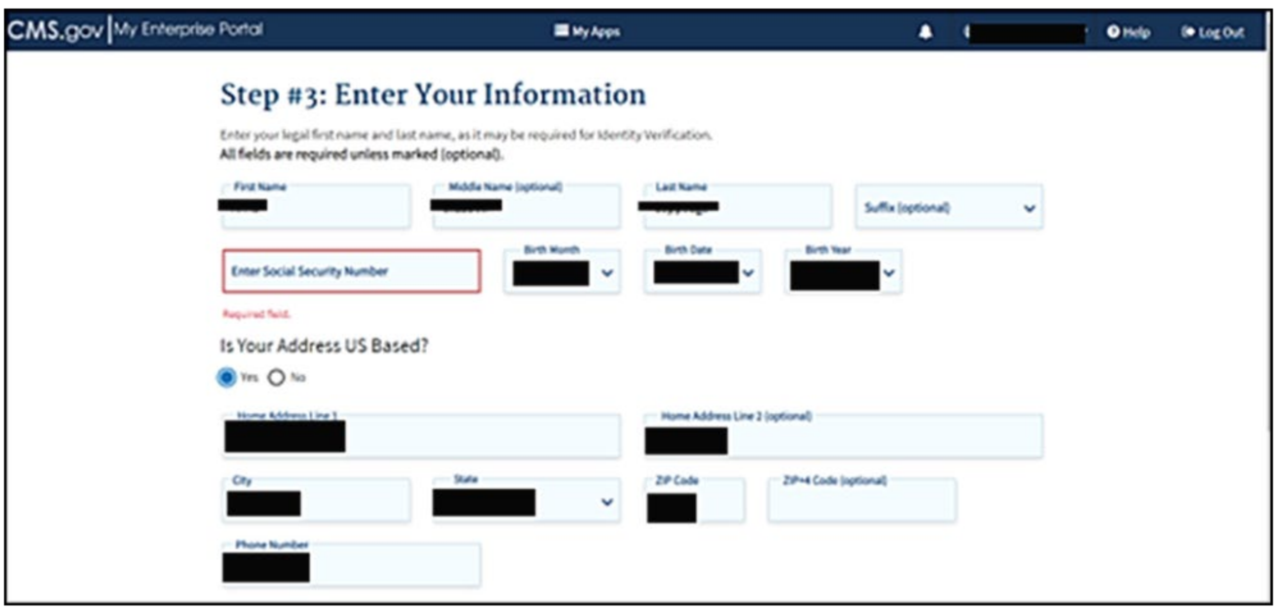
2. Step #2: Accept Terms and Conditions - Check **I agree to Terms & Conditions** box and select **Next** (Figure 15).

Figure 15: Step #2 - Accept Terms & Conditions



3. **Complete the form** to verify your identity and then select **Next** (Figure 16).
   - The Social Security Number (SSN) is the primary piece of information that is required.

Figure 16: Step #3 - Enter Your Information



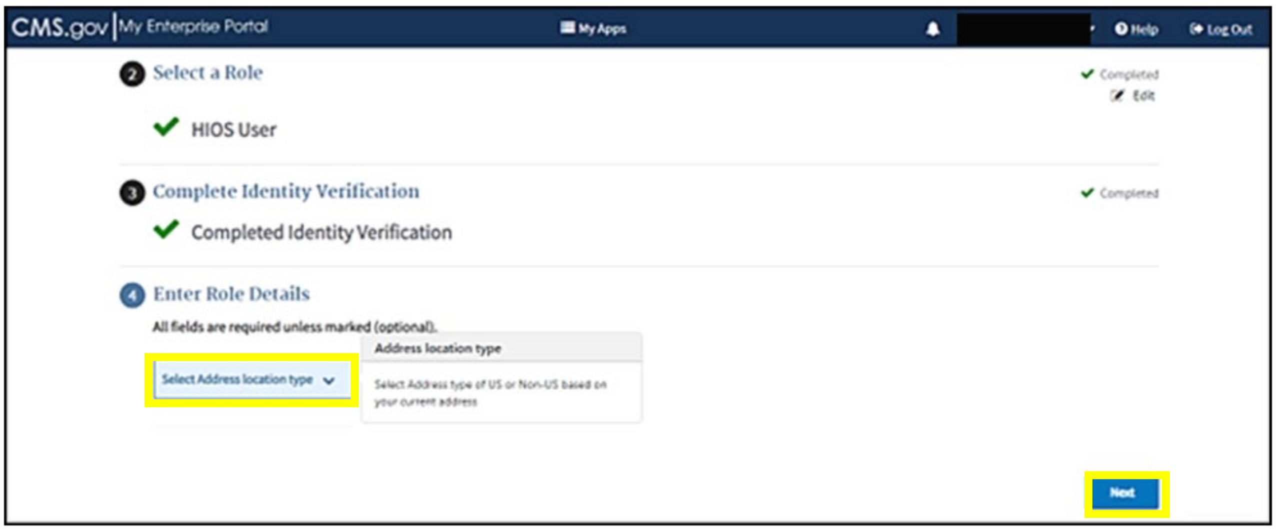
4. Step #4: Verify Your Identity - Complete **the identity verification questions** and select **Next**. Select **Next** on the Confirmation screen (Figure 17).
   - Examples of the identity verification questions include the dates you lived at an address, worked at a job, or opened a credit card.
   - **Entering this information will not impact your credit score.**

Figure 17: Identity Verification Confirmation

5 Enter Role Details

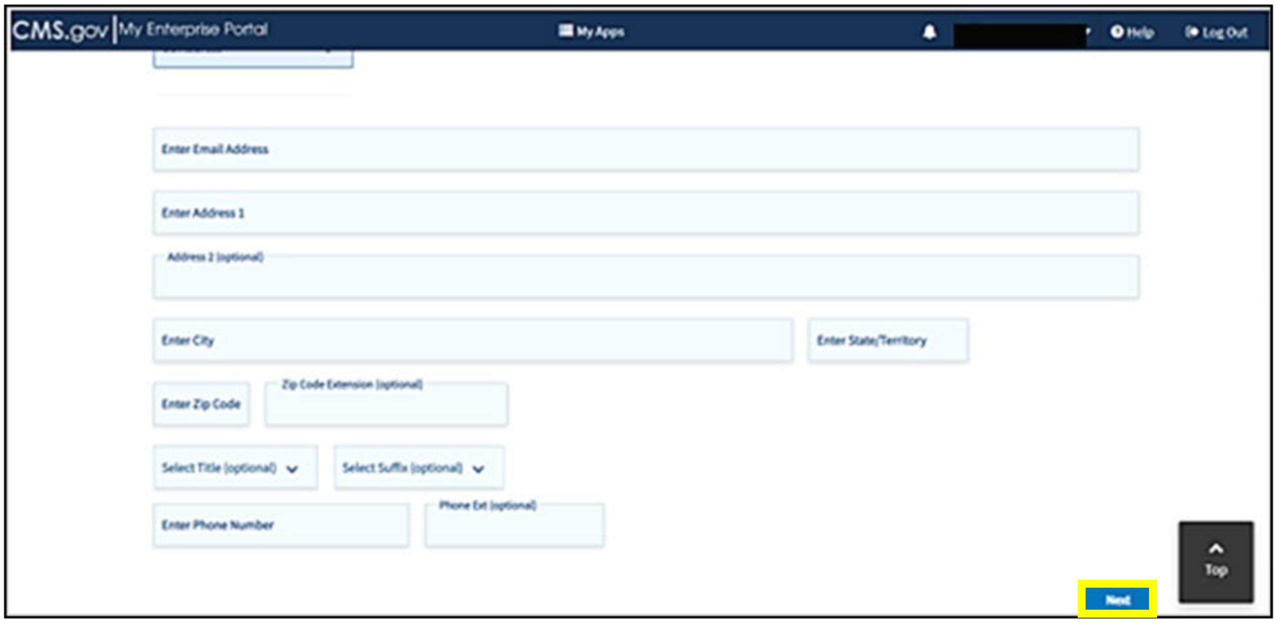
1. Upon completion of the identity verification, you will be returned to the Request Application Access screen. In the Enter Role Details section, **select Address location type** from the drop-down menu (Figure 18).

Figure 18: Enter Role Details



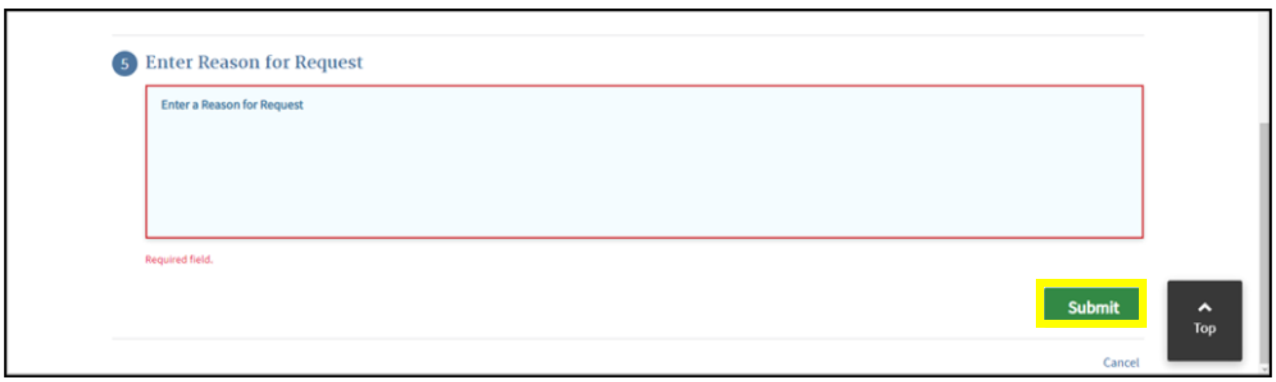
2. **Complete the form** and select **Next** (Figure 19).

Figure 19: Role Details Address Information



3. Fill-in the reason you need access within the **Enter Reason for Request box** and select **Submit** (Figure 20).
   - For example, "I need to submit my data in the RxDC HIOS module."

Figure 20: Enter Reason for Request



4. When the pop-up confirmation message appears, select **OK**.
5. When the Request New Application Access Acknowledgement message appears, select **OK** again.

6 HIOS Home Page

Important Information

- Both new and existing HIOS users will follow the steps in this section to access HIOS once they have a CMS Enterprise Portal account.

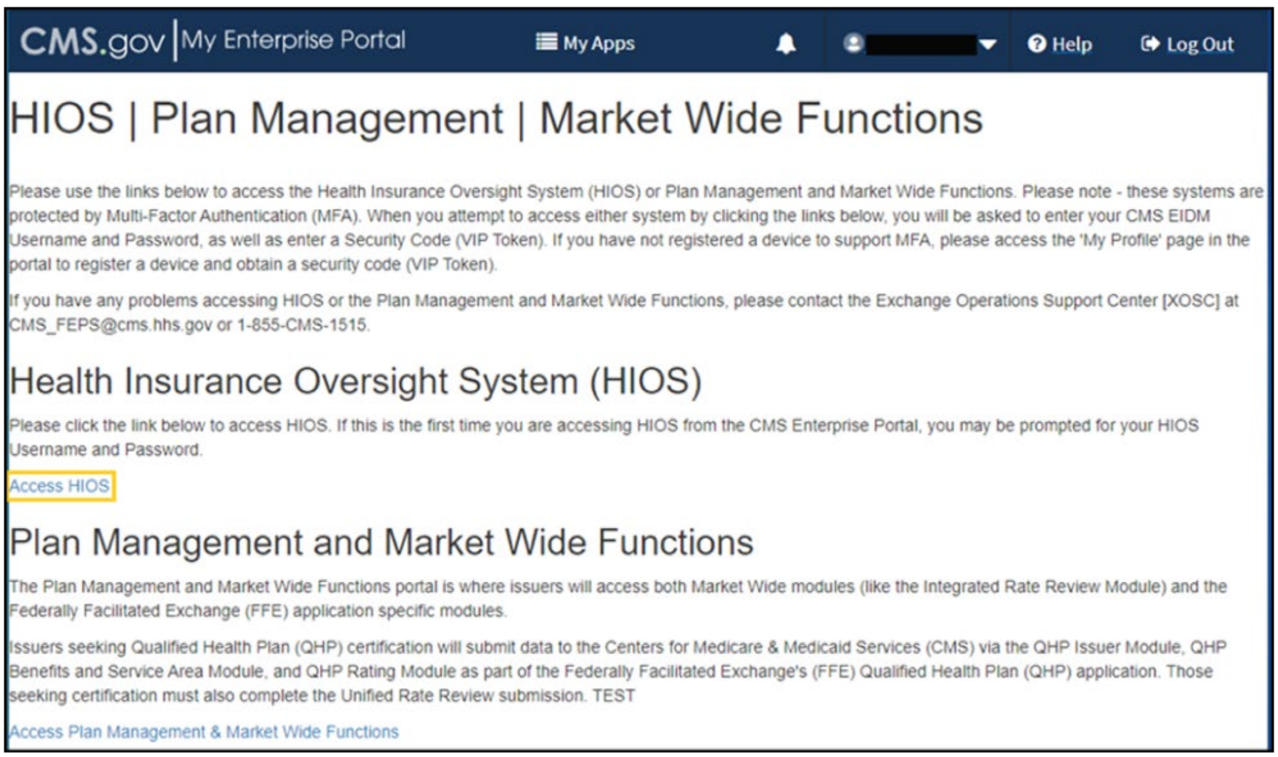
To Access the HIOS Home Page:

1. After requesting the HIOS application, **log-out of CMS Enterprise Portal and then login again**. On the My Portal homepage, the HIOS application will display. Select **HIOS**, then select **Overview** (Figure 21).

Figure 21: My Portal Page with HIOS Application

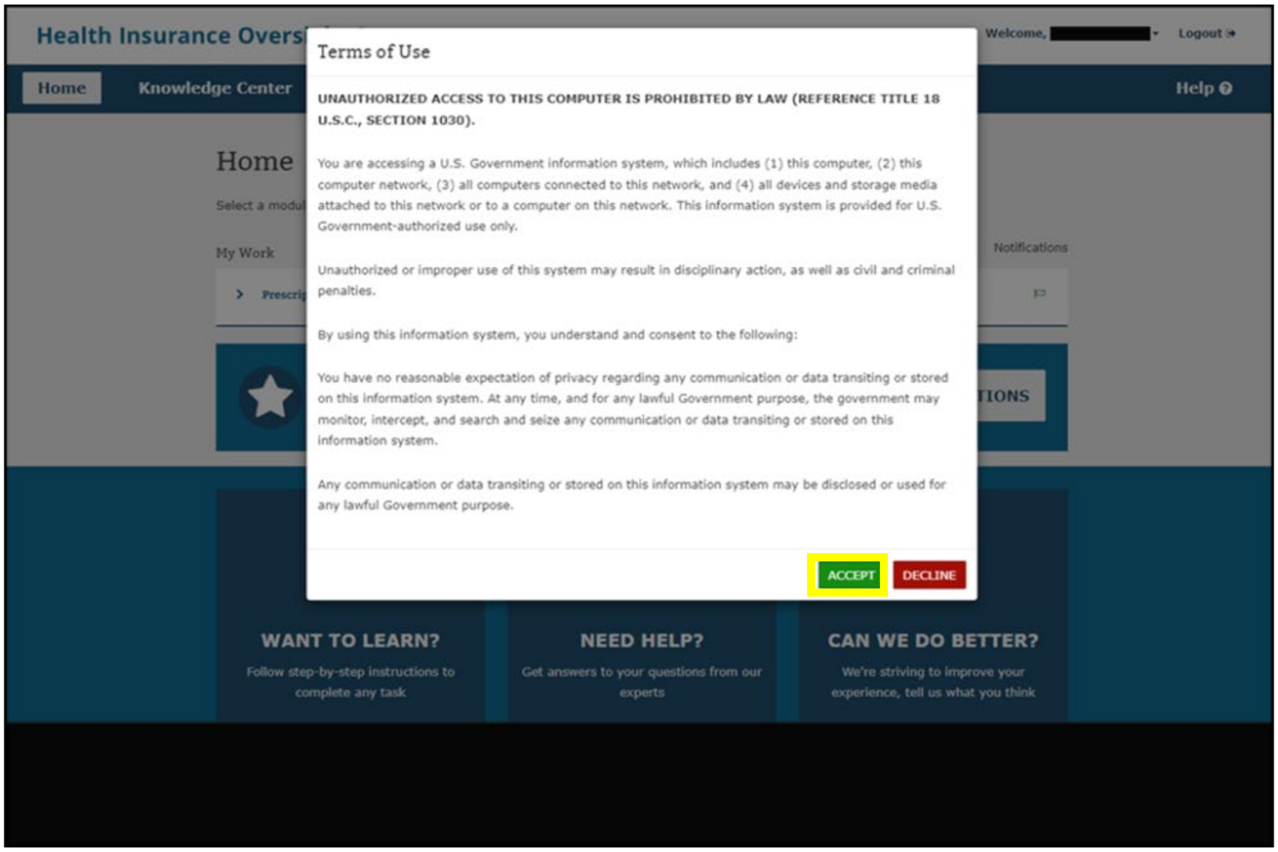
2. Select **Access HIOS** (Figure 22).

Figure 22: Access HIOS Page



3. Read the Terms of Use and select **Accept** (Figure 23).

Figure 23: HIOS Terms of Use



7 Request HIOS Module Roles

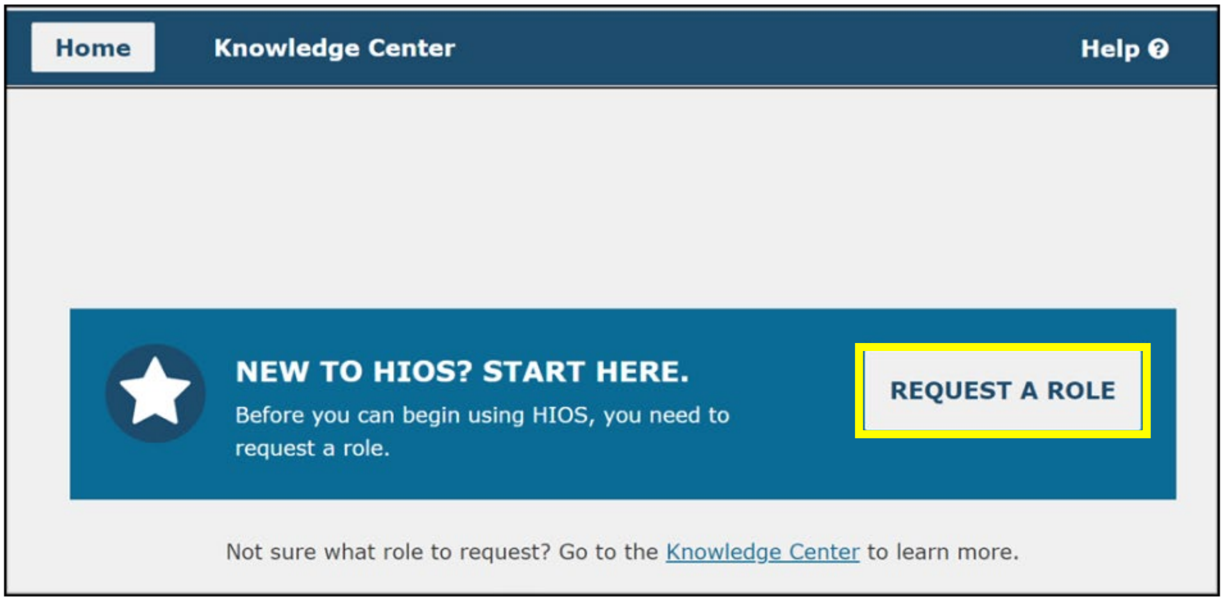
Important Information

- If your organization does not exist in HIOS, skip to section 8 to create the organization. Once the organization has been created and approved in HIOS, you will need to revisit this section to request the role. The organization must exist in HIOS before a role can be requested.
- If you require an issuer role and your issuer does not exist in HIOS, skip to section 9 to create the organization. Once the issuer has been created and approved in HIOS, you will need to revisit this section to request the role. The organization must exist in HIOS before a role can be requested.

To request the HIOS roles:

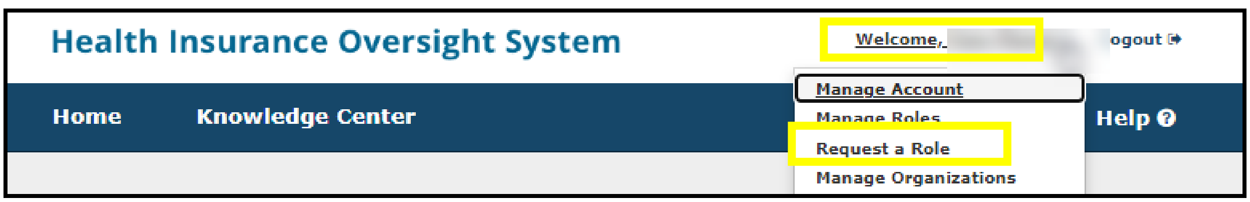
1. New users can select the **Request A Role** button on the page (Figure 24).

Figure 24: HIOS Homepage for New Users



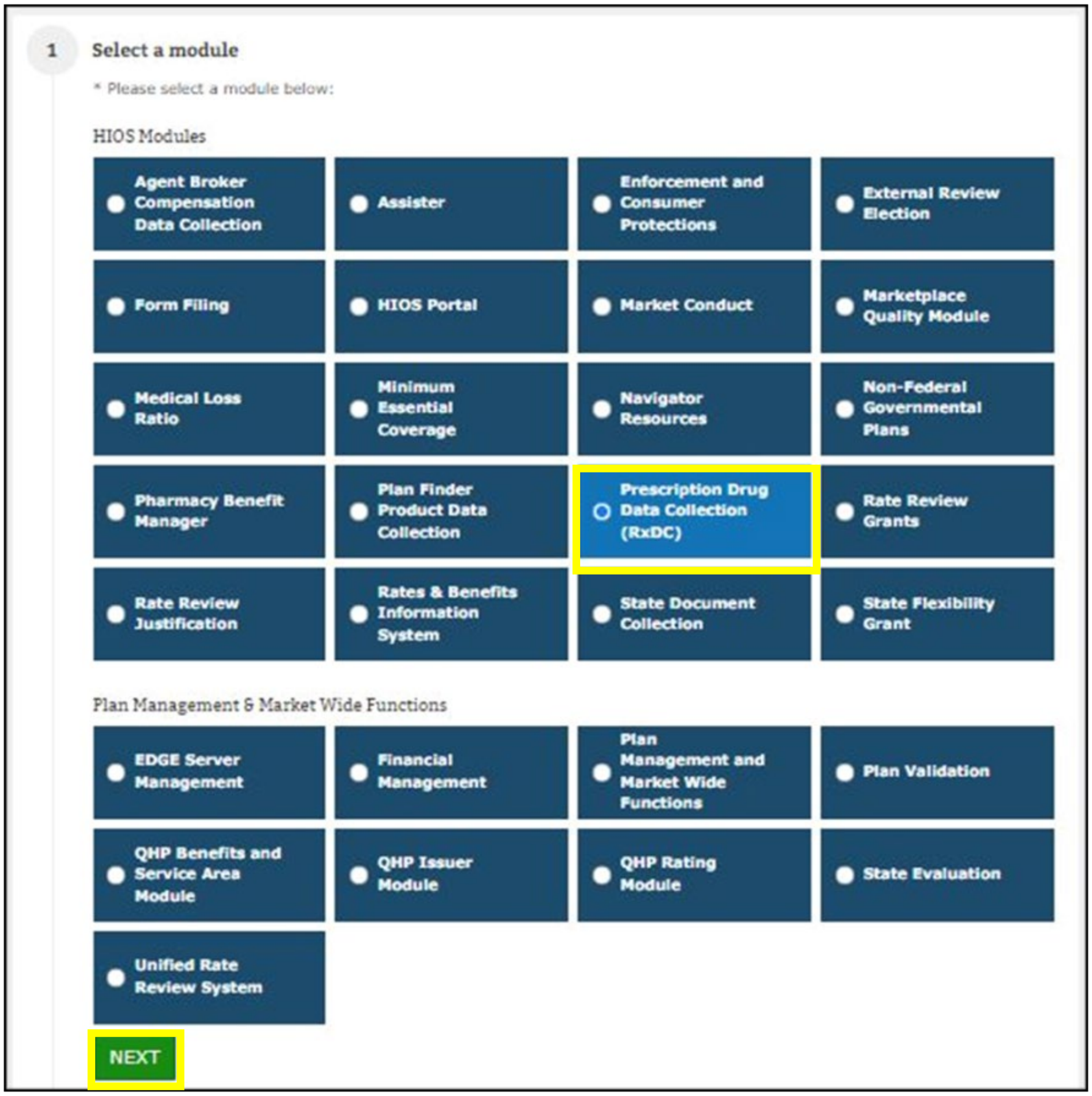
2. Existing HIOS users will need to select the **Welcome** drop-down and then select **Request A Role** (Figure 25).

Figure 25: Request a Role Drop-Down



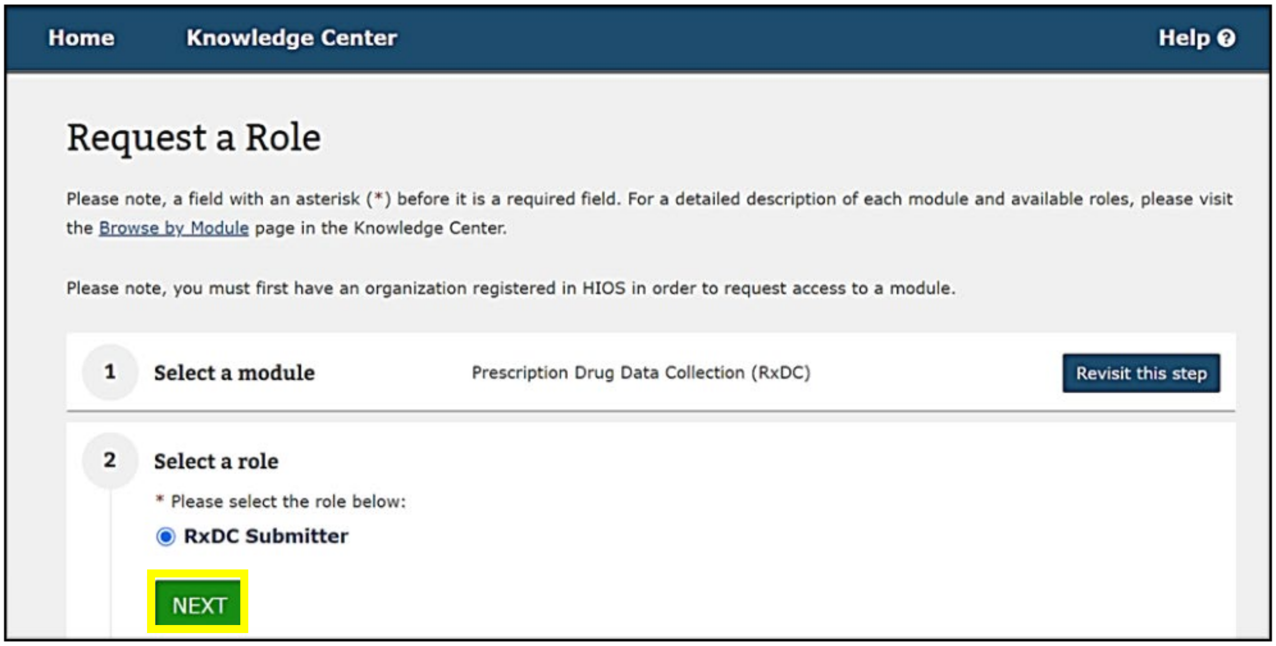
3. Select a **Module** and select **Next** (Figure 26).

Figure 26: Request a Role - Select a Module



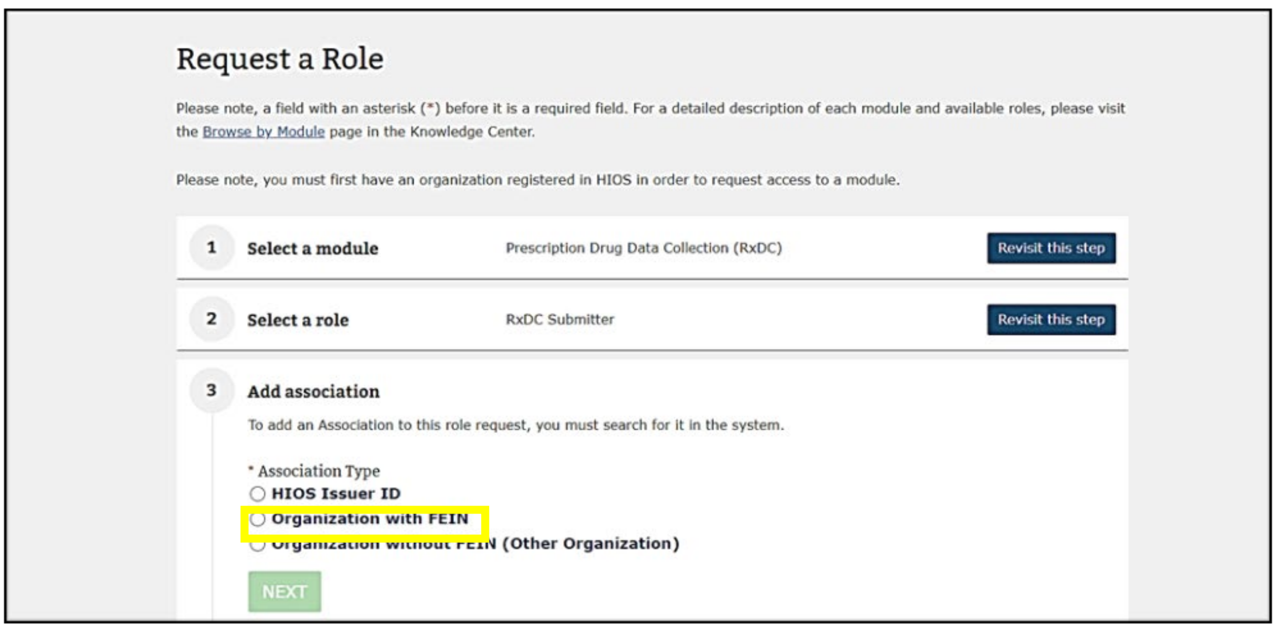
4. Select a **Role, Role Type and Contact Type** (if applicable to the module) from step 2 and select **Next** (Figure 27).

Figure 27: Select a Role



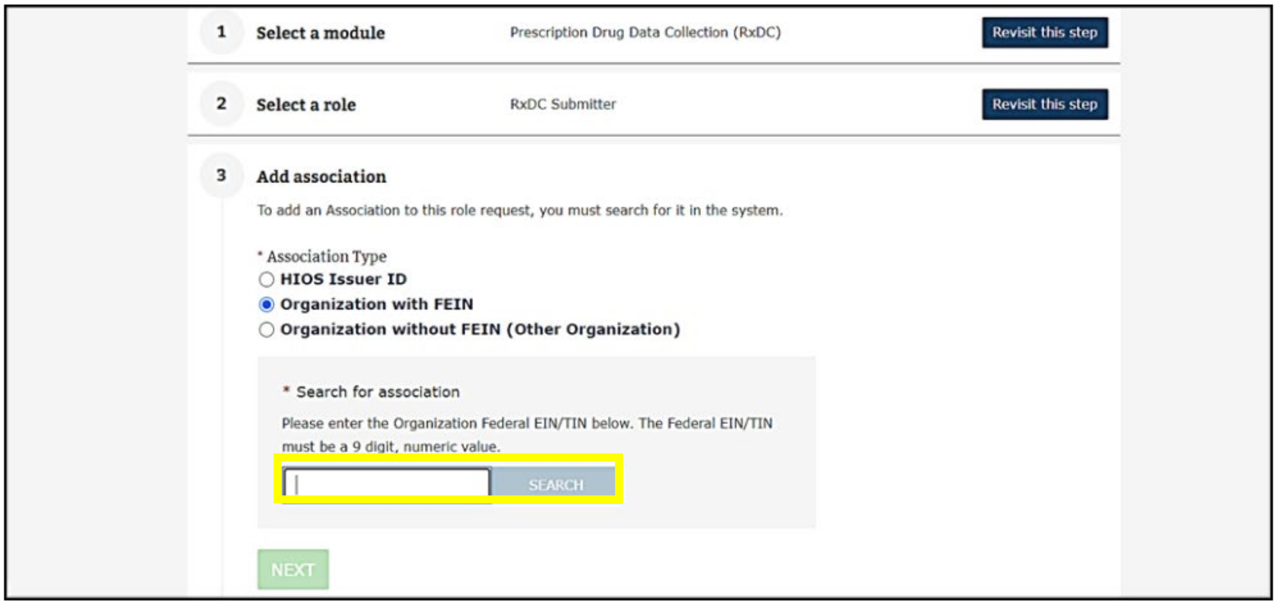
5. Select your **Association Type** and then select the **Search** button (Figure 28).

Figure 28: Add Association



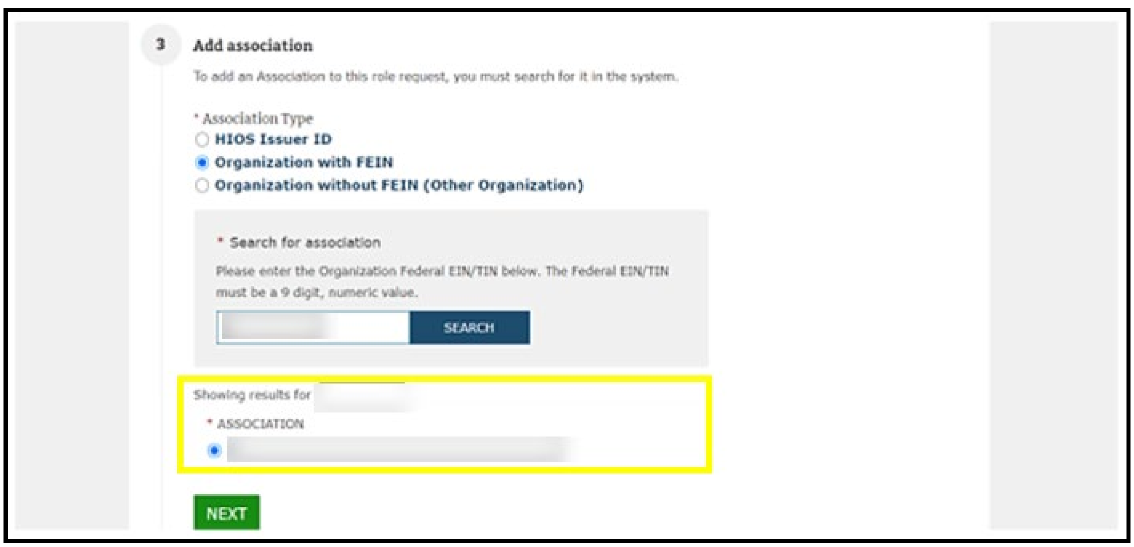
6. Within the Search for Association box, enter **YOUR company's EIN** and select **Search** (Figure 29).
   - NOTE: If your company is not already registered in HIOS, you will receive the message "The organization does not exist..." select **Create an Organization** and then skip to the instructions in Section 8 below. After the organization has been approved, you will need to revisit section 7 to request the role.

Figure 29: Search for Association



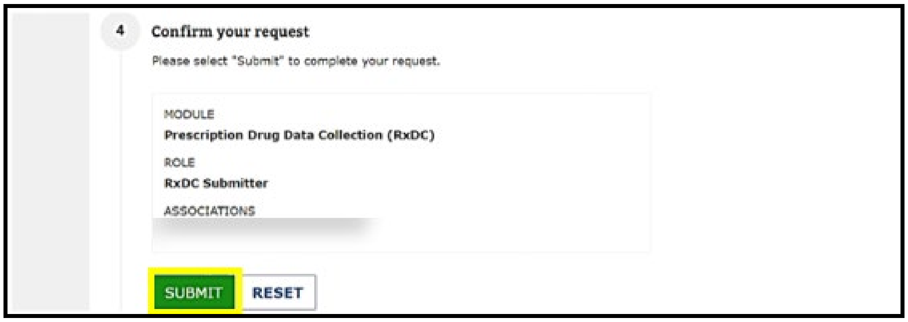
7. **Select your company** from the results and select **Next** (Figure 30).

Figure 30: Association Search Results



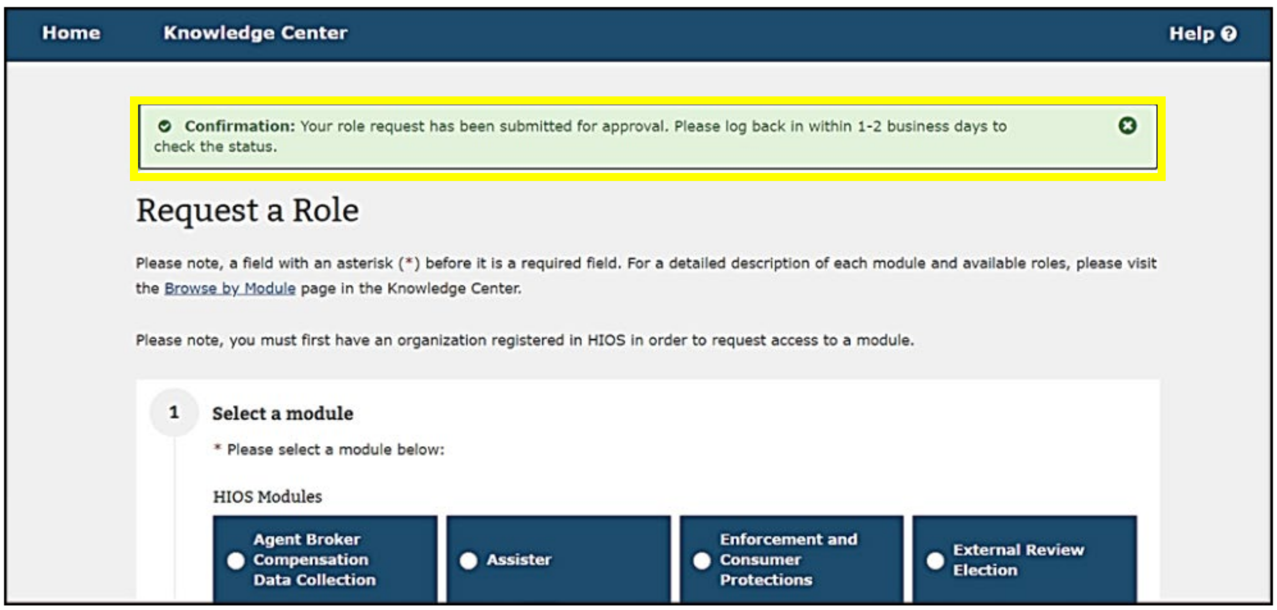
8. Review the information in the Confirm your request section and select **Submit** (Figure 31).
   - If the information is not correct, return to the step where the incorrect information was entered and make the necessary correction.

Figure 31: Confirm Your Request



9. After you select Submit, a confirmation box will show noting that your role request has been submitted for approval (Figure 32).
   - You will see a confirmation message notifying you to log back into HIOS within 1-2 business days to check the status of your request. To see your user role(s) and access permissions, select the Manage Roles link from the username drop down menu.

Figure 32: Role Request Confirmation



8 Create an Organization

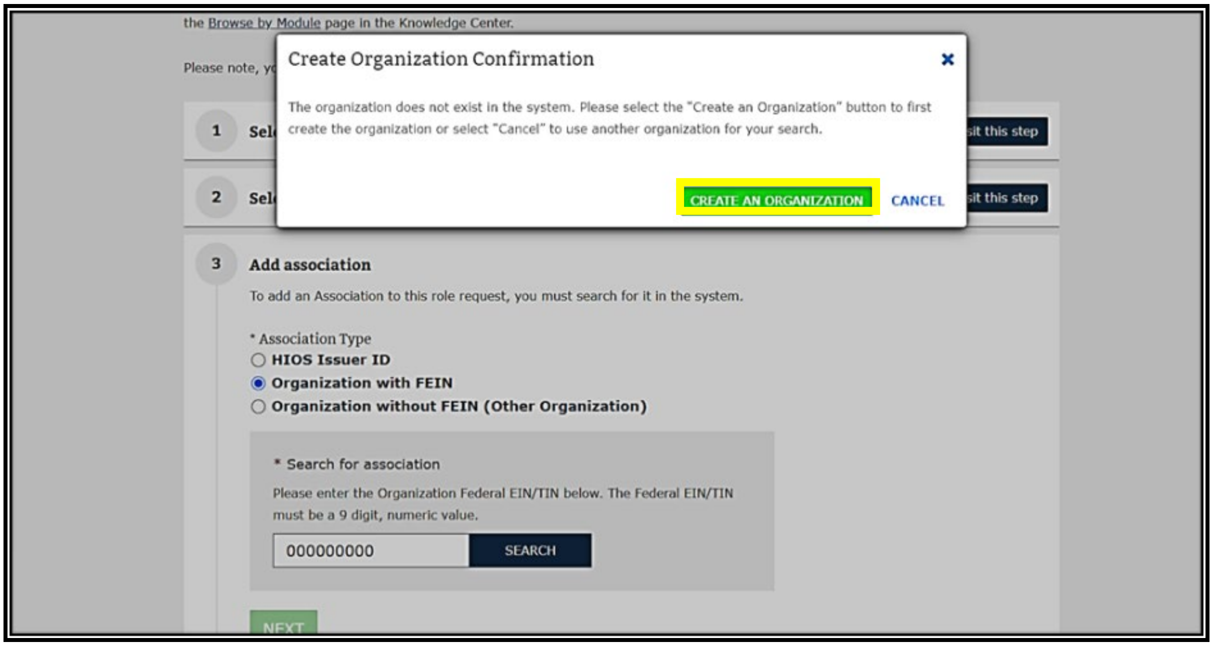
Important Information

- You may skip this section if your organization already exists in HIOS. (Please Note - If you have previously submitted data within HIOS, then your organization is already registered within HIOS.)
- If your organization does not currently exist in HIOS, please complete this section to register your organization in HIOS.

To create a new organization in HIOS:

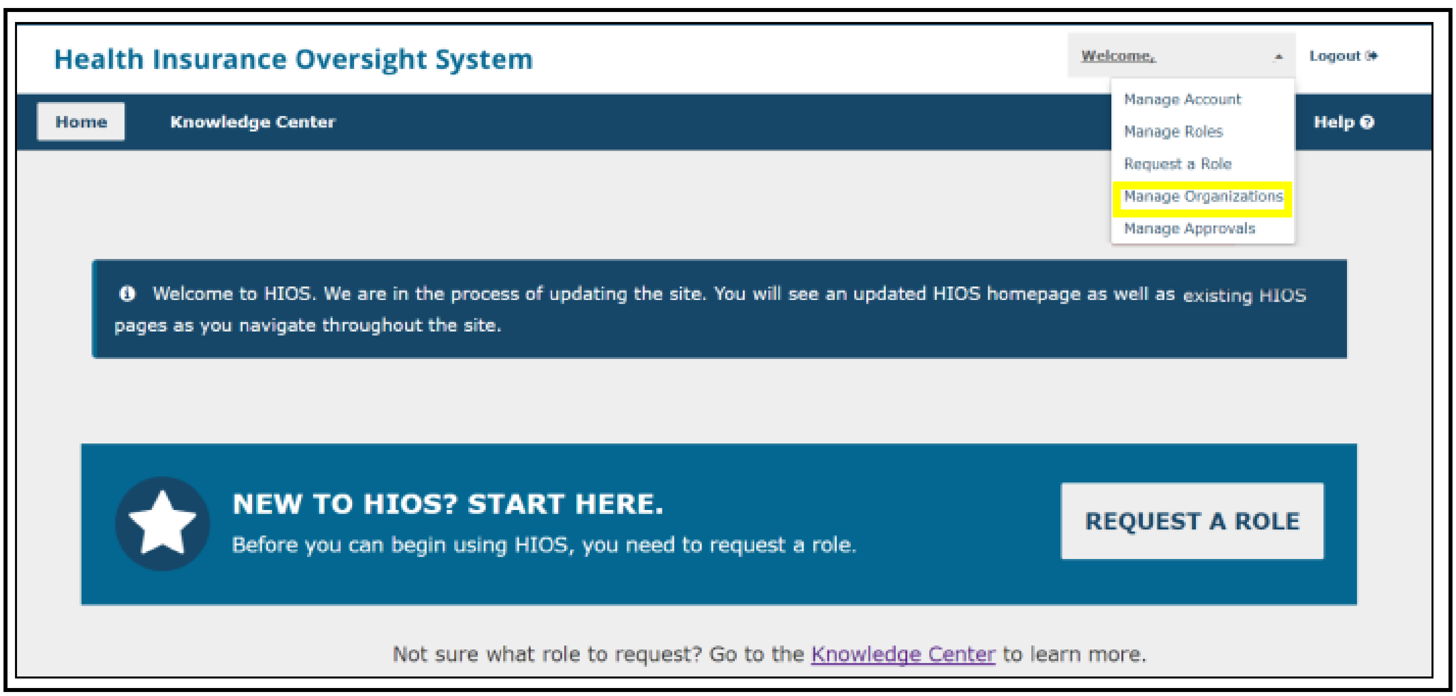
1. If your organization does not currently exist in HIOS, you will receive a message “The organization does not exist…” when attempting to Add association during the role request process. Select **Create an Organization** (Figure 33).

Figure 33: Create Organization Button



Alternatively, you can create an organization directly from the HIOS home page by selecting **Manage Organizations** from the Welcome drop-down (Figure 34). Either action will take you to the 'Create an Organization' page when you can then complete the steps to register your organization in HIOS.

Figure 34: Manage Organizations

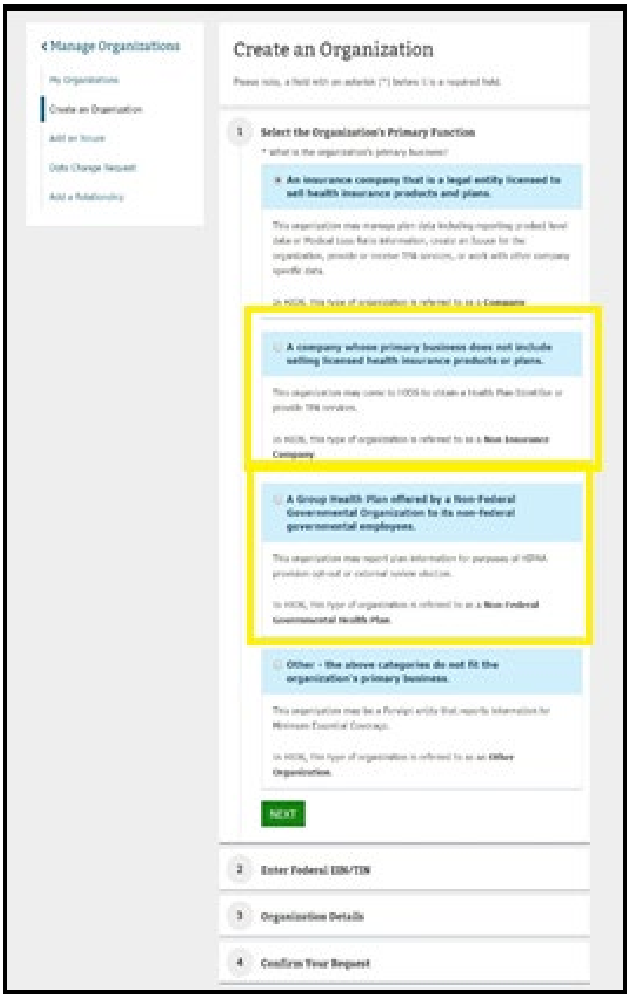


2. On the Create an Organization page, **Select the Organization's Primary Function** according to the instructions below. After selecting your organization's primary function, select **NEXT** (Figure 35).

Organization Primary Function Notes:

- Organizations that are considered an Insurance Company and are coming into HIOS to submit Plan/Product information should select **Company**.
- TPAs, PBMs, third-party vendors, and other group health plans, should select **Non-Insurance Company**.
- Non-federal governmental health plans (such as school districts and state and local governments) should select **Non-Federal Governmental Health Plans**.
- Foreign entities that are coming into HIOS to report information for Minimum Essential Coverage should select **Other Organization**.

Figure 35: Select the Organization's Primary Function

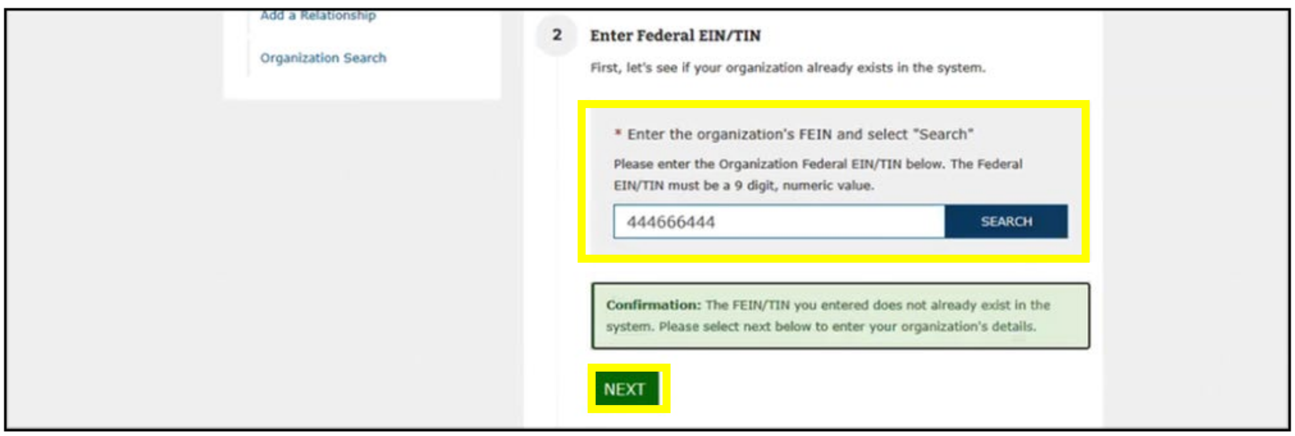


3. After selecting your organization's primary function, select **NEXT** (Figure 36).

Figure 36: Finalize Selection

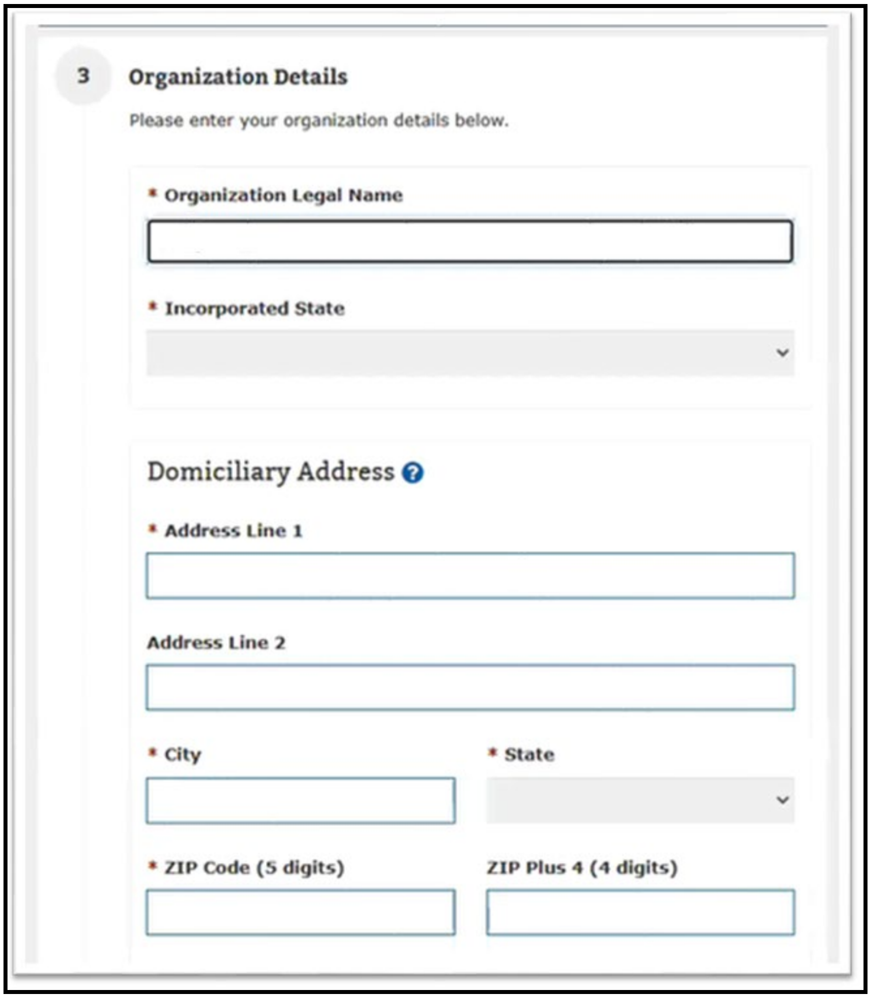
4. Enter **your company's EIN** in the search box and select **Search**. If the number is not in the system, a confirmation message will appear, stating that the number does not already exist in the system. Select **NEXT** (Figure 37).

Figure 37: Create an Organization: Enter Federal EIN/TIN



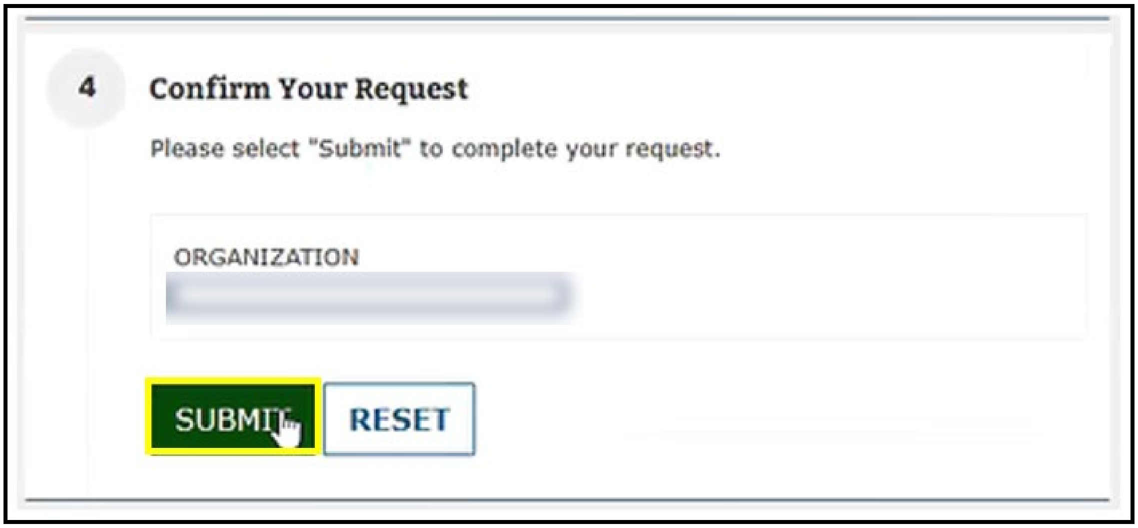
5. **Scroll down** to Organization Details and complete the form for your organization (Figure 38).

Figure 38: Create an Organization: Organization Details



6. Review the organization's information and scroll down to the Confirm Your Request section and select **SUBMIT** (Figure 39).
   - You may revisit any previous steps to make changes prior to confirming your request.
   - It takes 1-2 business days for an organization to be approved. After the organization has been approved, it will then be available for users to submit role requests.

Figure 39: Confirm Your Request



9 Create an Issuer

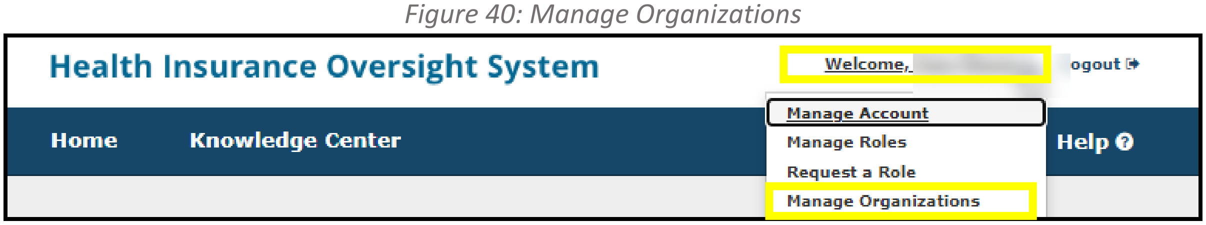
<u>Important Information</u>

- You may skip this section if your issuer already exists in HIOS. (Please Note - If you have previously submitted data within HIOS, then your organization is already registered within HIOS.)
- If your issuer does not currently exist in HIOS, please complete this section to register your organization in HIOS.
- **Please Note** – The parent organization must be registered in HIOS as a **Company** before an issuer can be added. If the parent organization is not registered in HIOS, refer to section 8.
- **Please note-** An Issuer will only be required for certain modules. (Example: Plan Finder, RBIS)

<u>If an organization exists in HIOS, users can add an Issuer(s) to that organization by following the below steps:</u>

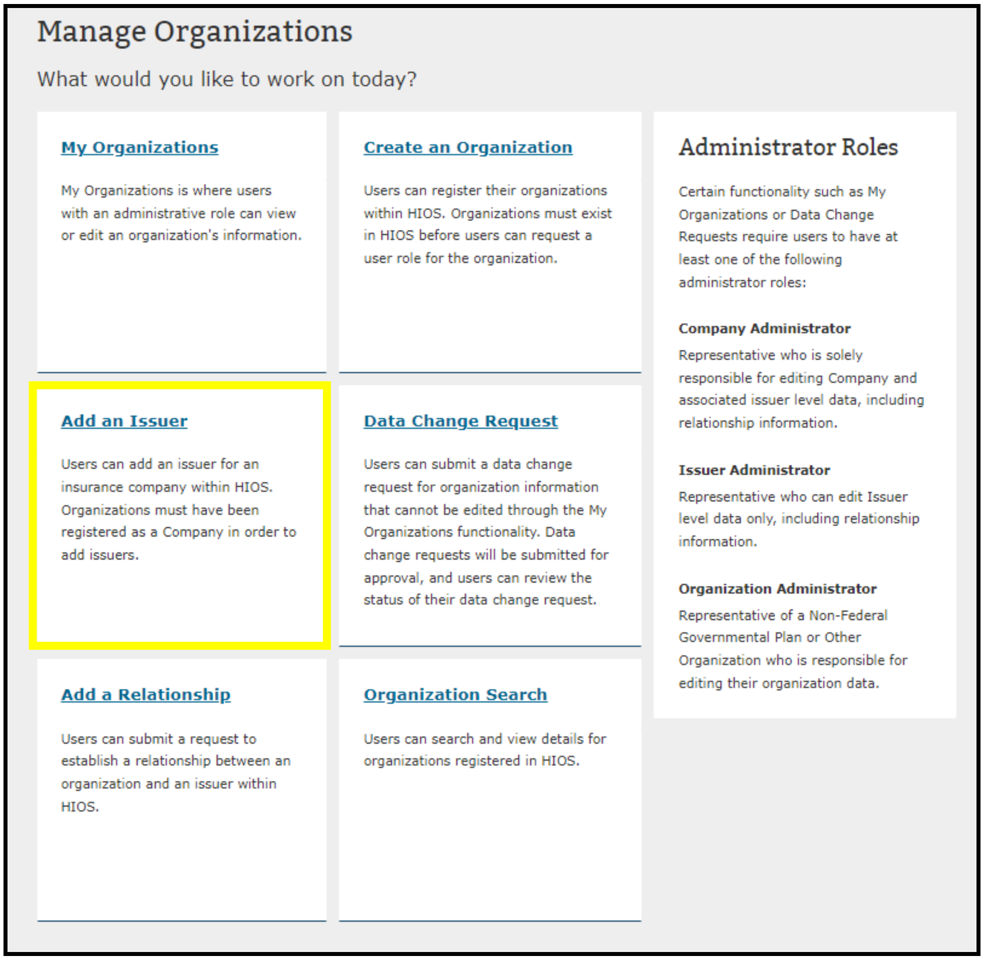
1. Select the **Manage Organizations link** on the HIOS Home Page (Figure 40).

Figure 40: Manage Organizations



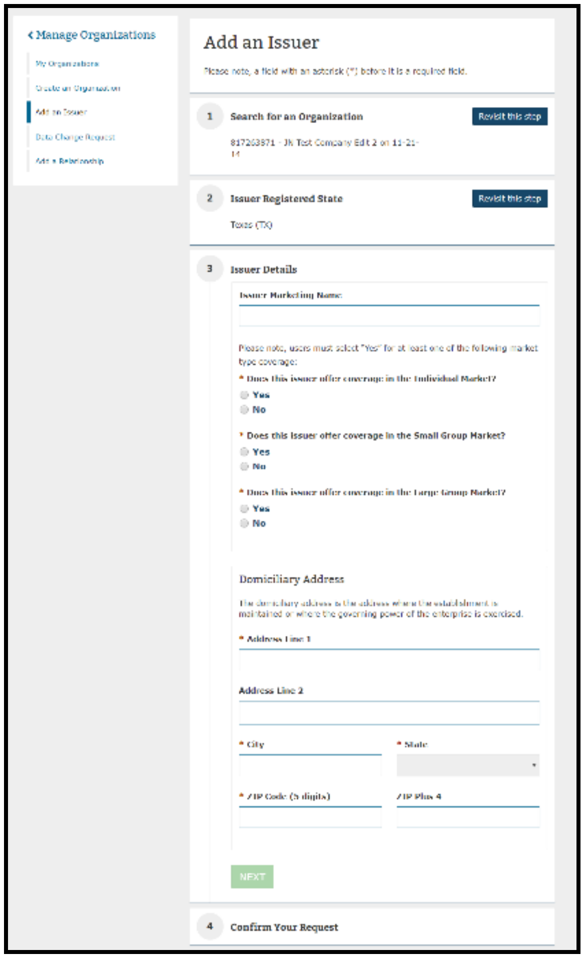
2. On the Manage Organizations page, select **Add an Issuer** (Figure 41).

Figure 41: Add an Issuer



3. Search for the organization you would like to add an issuer to by entering the **Federal EIN/TIN** and select **Search**.
4. Select the **Issuer Registered State** and proceed forward to enter the Issuer Details.
5. In Step 3, enter the **Issuer Details** and select **NEXT** (Figure 42).

Figure 42: Issuer Details



6. Review the organization's information and scroll down to the Confirm Your Request section and select **SUBMIT**.
    - You may revisit any previous steps to make changes prior to confirming your request.
    - It takes 1-2 business days for an issuer to be approved. After the issuer has been approved, it will then be available for users to submit role requests.

10 Help Desk Information

Contact the CMS help desk at CMS_FEPS@cms.hhs.gov or 1-855-267-1515 if you have questions about setting up your account. You can typically expect a confirmation email on the same day and a full resolution within 1-2 weeks.

11 Frequently Asked Questions

Table 1: Frequently Asked Questions

Questions	Answers
Who can users contact for system support?	For Production system support, users can call the Marketplace Service Desk at 1-855-267-1515 or email CMS_FEPS@cms.hhs.gov.
How do users access HIOS?	To access HIOS, visit https://portal.cms.gov. Users will need to complete the registration for the CMS IDM account through the CMS Enterprise Portal prior to requesting access to HIOS.
Why are users required to enter their IDM (Identity Management) credentials to access HIOS?	Users must have an IDM User ID and password to access the CMS Enterprise Portal. HIOS has been integrated with the CMS Enterprise Portal and is only accessible through the Portal.
Why is my SSN needed and why is my identity being verified?	Establishing confidence in a person's identity is a critical starting point for conducting online business with the Centers for Medicare & Medicaid Services (CMS). Identity proofing is an important part of preventing identity crime or mistaken identity. The identification and authentication of users must adhere to the guidelines as issued by the National Institutes of Standards and Technology Special Publication 800-63-3. For the identification of remote users over an open network, ARS stipulates that for assurance level two or above (LOA2/3), verification of identifying materials and information is required. To comply with this standard, IDM stakeholders have contracted the services of a remote identity proofing (RIDP) vendor. During registration/role request, users are referred to the vendor for RIDP. The result of RIDP is an aggregate risk score which summarizes the RIDP vendor's confidence in the user's identity. It is during this RIDP process that users are asked to provide their SSN.
How do users access HIOS and Plan Management & Market Wide Functions?	To access HIOS, users need to successfully complete the CMS Enterprise Portal registration for an IDM account. When users log in to the CMS Enterprise Portal, there will be a **HIOS** button displayed on the My Portal page. Users are not on HIOS maintained pages until they select the **HIOS** button. Once users select the **HIOS** button, they will be navigated to the landing page and can select either the **Access HIOS** link or the **Access Plan Management & Market Wide Functions** link to navigate to the HIOS Home Page. All HIOS and Plan Management functions will display on the same page.
Where do users request roles and access to HIOS modules?	Module access and role requests are done via the Request a Role function on the HIOS Home Page. To submit a request, users select the **Request a Role** link from the Welcome drop down menu, the HIOS module(s), and role(s) applicable to the module(s).
Why can users not find the role(s) needed on the Request Role page?	Some roles for HIOS modules have restricted access. These will not display on the user interface. Users will need CMS approval before certain roles can be granted.
Which roles allow users to edit organization information?	Users should have the Company Administrator, Issuer Administrator, or Organization Administrator role to edit organization information and complete such tasks as updating the TPA information for that organization.
How do users view or access the module(s)?	To access the requested module, users need to select the correct link on the CMS Enterprise Portal page, either the **Access HIOS** link or the **Access Plan Management & Market Wide Functions** link. Users will also need to have the correct user role(s) to access specific HIOS module(s).

Questions	Answers
When users launch the module, there is no link available to access an application. How do users view the link to access an application?	Some HIOS modules (i.e., EDGE Server Management, Financial Management, QHP Modules, or RBIS) have a submission window when a link to an application can be accessible. When the submission window is closed, the link will not display, and users may see a message stating the application is not available or the submission window is closed.