Centers for Medicare & Medicaid Services
Center for Consumer Information and Insurance Oversight
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Rate Review User Guide

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1. INTRODUCTION

This user guide provides the information necessary for the Centers for Medicare & Medicaid Service (CMS) users with appropriate permissions governed by the user management rules to effectively use the features and processes in the Rate Review module, which covers a market-wide audience including Marketplace (Federally Facilitated Marketplace, FEE) and non-Marketplace users.

Note that this document represents a look at the FFM/Hub build to date. CMS has adopted Agile methodology and is therefore building the FFM and Hub incrementally. Additionally, the system build to date reflects policy and operational thinking at the time of development. This document will be updated to reflect additional system development as well as modifications in policy and operational approach.

2. REFERENCED DOCUMENTS

This section will be expanded as release development continues.

3. OVERVIEW

Section 2794 of the Public Health Service Act (PHS Act), as added by the Patient Protection and Affordable Care Act (ACA), establishes a process for the annual review of an unreasonable increase in premiums for health insurance coverage. The Center for Medicaid and Medicare Services (CMS) issued a final rule, the "Rate Increase Disclosure and Review" (Rate Review rule) (codified at 45 C.F.R. §§ 154.101-154.301) implementing section 2794 of the PHS Act.

The user guide explains how health insurance issuers and state reviewers will use the Rate Review module to submit and review information and provides step by step instructions for all of the issuer and state system features and functionalities available in the Rate Review system.

3.1. Conventions

This document provides screen prints and corresponding narratives to describe how to use the Rate Review module's process and functionality.

<u>Note</u>: The term user is used throughout this document to refer to a person who requires and/or has acquired access to any functionality contained in the Rate Review module.

Fields or buttons to be acted upon are indicated in **bold** text. Grayed out fields are considered read only, and the default values cannot be changed.

3.2. Cautions and Warnings

The content of this section will be expanded as release development continues.

4. GETTING STARTED

This section provides information about set-up and system access.

4.1. Set-Up Considerations

CMS screens are designed to be viewed at a minimum screen resolution of 1024 x 768, based on Health and Human Services (HHS) standards. To optimize your access to the Rate Review features:

1. Disable pop-up blockers prior to attempting access to the Rate Review System.
2. Use one of the following browsers for optimum usability:

- Internet Explorer, Version 8 and up
- Firefox, Version 3.6 and up
- Chrome, Version 11 and up.
- For Release 1, for optimal usability, use Firefox, version 11.0 or higher.

4.2. User Access Considerations

A variety of users will be credentialed to use this system. This type of credentialing can include limiting the user to only entering data, only viewing data, only approving data, or a combination of these or other requests, as necessary. Documentation for requests and access will be retained by security for reporting and auditing purposes.

Each authorized user will be credentialed and limited to specific work environments within the system. Should an authorized user require access to additional work environments, a request should be submitted to security to set up, grant and/or revoke privileges, and retain documentation for system access.

User restrictions to the system include rules such as a user entering data cannot approve the same data or a user who approves the data cannot enter or update the same data.

Note: At this time, user credentialing is not implemented within the system**.**

4.3. Accessing the System

Content for this section will be expanded as release development continues.

4.4. System Organization and Navigation

Content for this section will be expanded as release development continues.

4.5. Exiting the System

Content for this section will be expanded as release development continues.

5. USING THE SYSTEM

The following sections provide instructions about using the various functions or features of the Rate Review module.

Unified Rate Review Issuer Submitter Tabs

- Rate Review Overview: The Rate Review Overview tab provides a home page for Issuer Submitter and Issuer Validator users. On this page, additional submission tips can be found to help guide you to successfully submit a rate filing. In addition, the Unified Rate Review template is located on this page and must be completed as part of a system submission.
- Create Submission: The Create Submission tab provides a place to submit your rate filing into the system. You can create a submission for any state and Issuer you are currently associated with.
- View / Edit Submission: The View/Edit Submission tab allows you to search for and view a submission summary of a previous or current submission. From the submission summary, you can view or edit previously submitted submissions. The submission summary screen allows you to see updates to the status of previously submitted review or access materials during your review.

Unified Rate Review Issuer Validator Tabs

- Rate Review Overview: The Rate Review Overview page provides a home page for Issuer Submitter and Validator users. On this page, additional submission tips can be found to help guide you through successfully submitting a rate filing. In addition, the Unified Rate Review template is located on this page and must be completed as part of a system submission.
- View / Edit Submission: The View/Edit Submission tab allows you to search for and provide a submission summary of a previous or current submission or to validate a new submission. From the submission summary screen, you can view or edit previously submitted submissions. The submission summary screen allows you to see updates to the status of review or access materials that were previously submitted.

Unified Rate Review State User Tabs

- Rate Review Overview: The Rate Review Overview page provides a home page for State users. On this page, additional Reviewer tips can be found to help guide you to successfully conducting a review of rates. In addition, the Unified Rate Review template is located on this page and must be completed as part of a system submission.

- Review Submissions: The Review Submissions tab provides you with the search capability to find and review submissions for your associated state. Once selected, the submission will be viewable on the Submission Summary page, where you can access materials submitted by the Issuer, update the status of a submission, add internal comments, request updated or supplemental materials, and review the threshold rate increase.
- View Reports: The View Reports tab provides you with system generated reports for Issuers within your associated state. The report provides valuable data on Issuers, products, and users within your state.

5.1. Issuer - Rate Review Overview Page

The Rate Review Overview page, shown in Figure 1, allows you to view submission tips and access some instructional materials to help you complete your submission. You can also download a copy of the Unified Rate Review Template from this page.

Figure 1: Issuer - Rate Review Overview Page

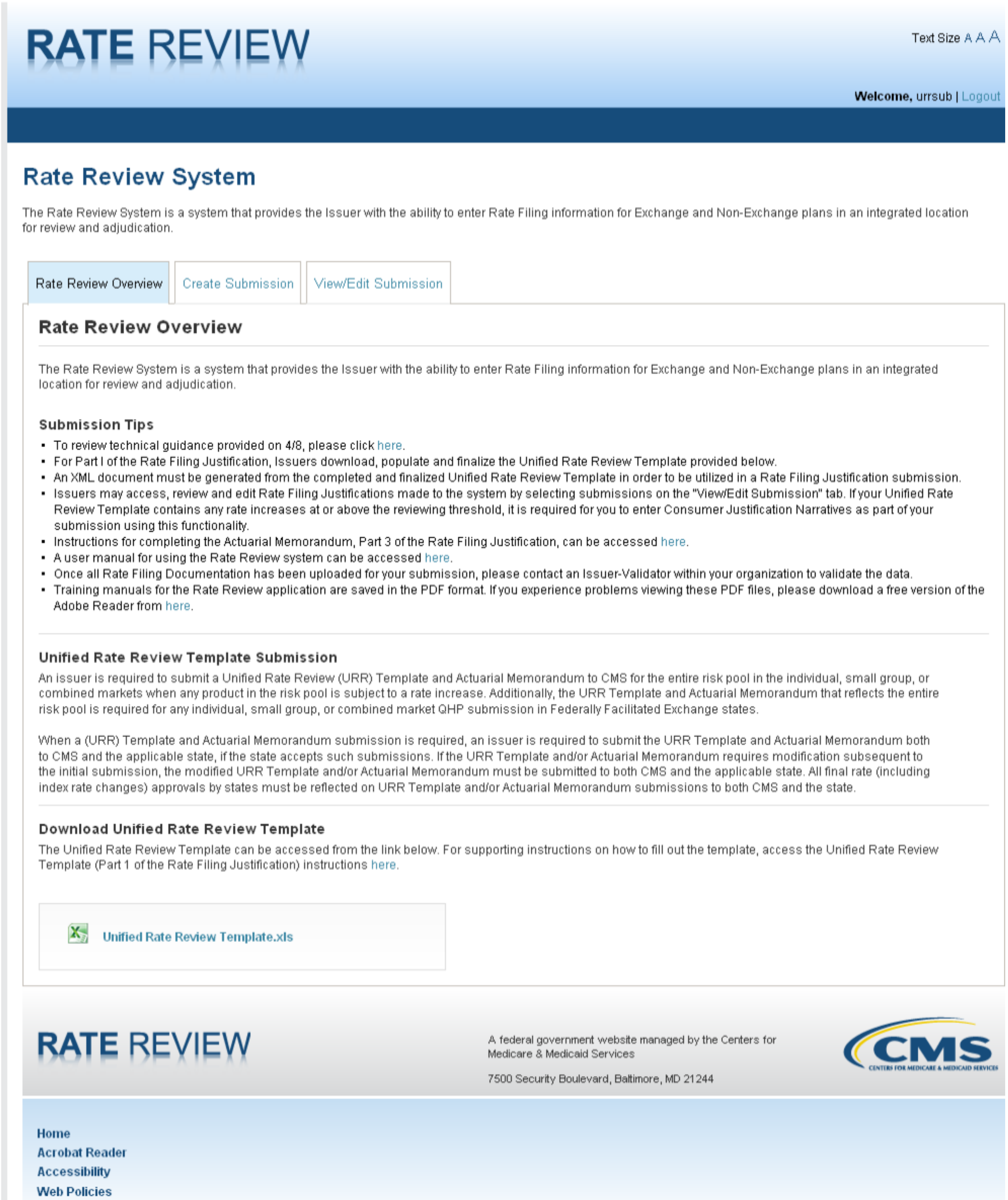


Table 1 describes the fields on the Issuer Rate Review Overview page and provides instructions about how to enter data in these fields.

Table 1: Issuer - Rate Review Overview Page Fields

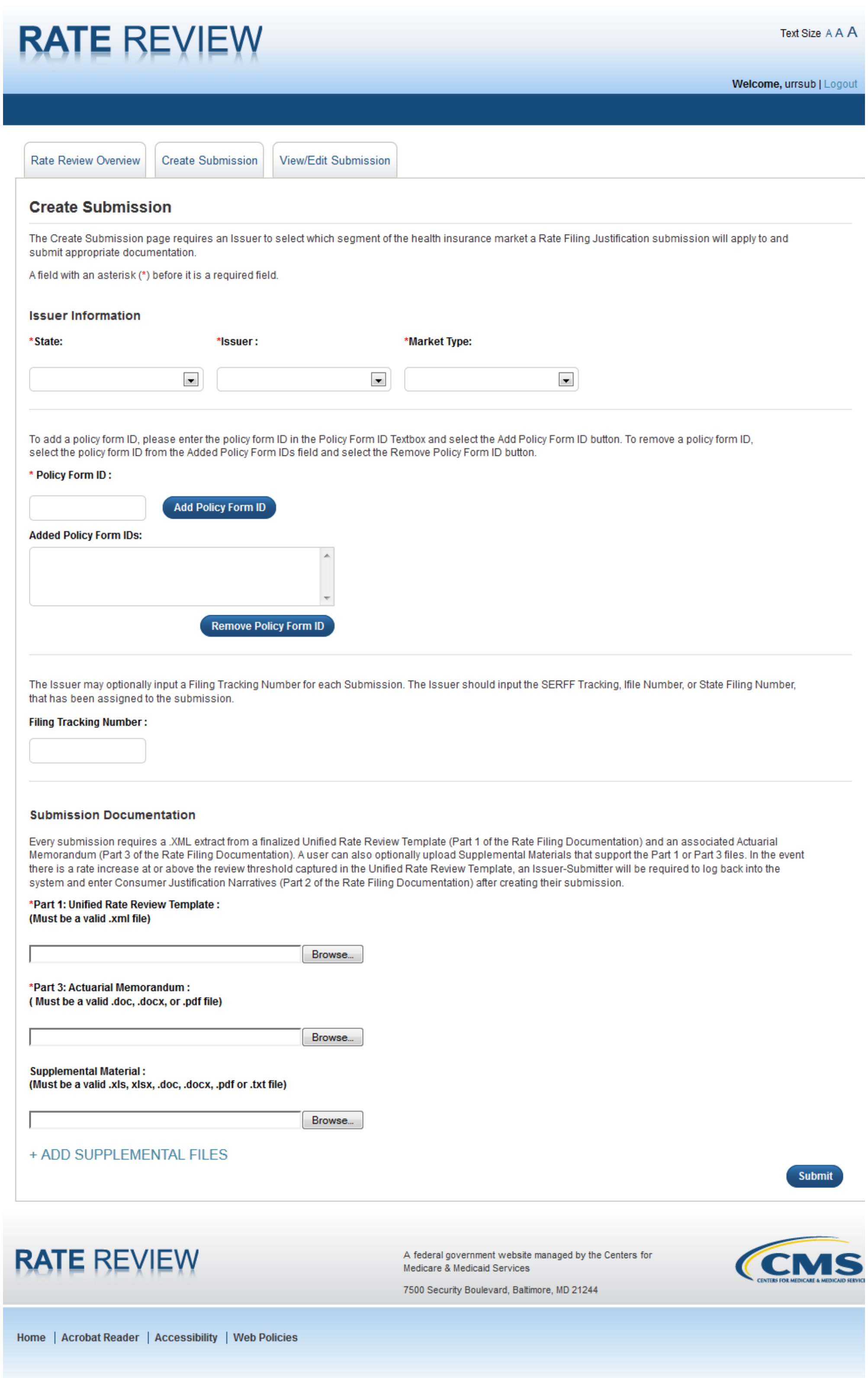
Name	User Action	Comments
Rate Review Overview tab	Click	Click the Rate Review overview tab to load the current Rate Review Overview page.
Create Submission tab	Click	Click the Create Submission tab to display a blank Create Submission page.
View/Edit Submission tab	Click	Click the View/Edit Submission tab to display the Submission Search page of the View/Edit Submission Functionality.
Unified Rate Review Template link	Click	Click the Unified Rate Review Template link to download a copy of the Unified Rate Review Template.
Unified Rate Review Template file size	No user action required.	This field is dynamically generated, based on the current size of the Unified Rate Review Template.

From the Issuer Rate Review Overview page, shown in Figure 1, you can start a new submission by clicking the **Create Submission** tab. You can view or edit a current submission by clicking the **View/Edit Submission** tab. You must be assigned the role of Unified Rate Review Submitter to access the Create Submission tab.

5.2. Issuer - Create Submission

This page allows you, as an Issuer-Submitter, to create a submission. Figure 2 shows the Issuer Create Submission page.

Figure 2: Issuer - Create Submission Page



RATE REVIEW

Text Size A A A

Welcome, urrsub | Logout

Rate Review Overview | Create Submission | View/Edit Submission

Create Submission

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.

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

Issuer Information

*State: *Issuer : *Market Type:

To add a policy form ID, please enter the policy form ID in the Policy Form ID Textbox and select the Add Policy Form ID button. To remove a policy form ID, select the policy form ID from the Added Policy Form IDs field and select the Remove Policy Form ID button.

* Policy Form ID :

Add Policy Form ID

Added Policy Form IDs:

Remove Policy Form ID

The Issuer may optionally input a Filing Tracking Number for each Submission. The Issuer should input the SERFF Tracking, Ifile Number, or State Filing Number, that has been assigned to the submission.

Filing Tracking Number :

Submission Documentation

Every submission requires a .XML extract from a finalized Unified Rate Review Template (Part 1 of the Rate Filing Documentation) and an associated Actuarial Memorandum (Part 3 of the Rate Filing Documentation). A user can also optionally upload Supplemental Materials that support the Part 1 or Part 3 files. In the event there is a rate increase at or above the review threshold captured in the Unified Rate Review Template, an Issuer-Submitter will be required to log back into the system and enter Consumer Justification Narratives (Part 2 of the Rate Filing Documentation) after creating their submission.

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

Browse...

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

Browse...

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

Browse...

+ ADD SUPPLEMENTAL FILES

Submit

RATE REVIEW

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

7500 Security Boulevard, Baltimore, MD 21244

CMS

Home | Acrobat Reader | Accessibility | Web Policies

Table 2 describes the fields on the Issuer Create Submission page and provides instructions about how to enter data in these fields.

Table 2: Issuer - Create Submission Page Fields

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview Tab to display the Rate Review Overview page.
Create Submission Tab	Click	Click the Create Submission Tab to reload the current page and clear all entered data.
View/Edit Submission Tab	Click	Click the View/Edit Submission tab to display the Submission Search page of the View/Edit Submission Functionality.
State	Click drop-down	Select the state for the submission. Only states associated to assigned Issuers are displayed.
Issuer	Click drop-down	Select the Issuer for the submission. The drop-down list is populated with Issuers with whom you have been associated. When selected, the Market Type drop-down list is enabled.
Market Type	Click drop-down	Select the market type for the submission, based on available market types of the selected Issuer.
Calendar Type	Click drop-down	Select time period for the submission, based on selected market type. Only Small Group selection allows Quarterly time period selection.
Policy Form ID (To Add)	Enter a Policy Form ID	Click to display the contents of the Policy Form ID field and add it to the Policy Form ID list, if the Policy Form ID entered is valid.
Add Policy Form ID	Click	Click to display the contents of the Policy Form ID field and add it to the Policy Form ID list, if the Policy Form ID entered is valid.
Policy Form ID(s) (Added)	Select a Policy Form ID previously added to the list	Displays the Policy Form IDs added to the submission. Policy Form IDs can be selected within this area by clicking on the desired ID for removal purposes.
Remove Policy Form ID	Click	Click to remove any highlighted Policy Form IDs in the Policy Form ID list.
Filing Tracking Number	Enter a Filing Tracking Number	Click to enter a Filling Tracking Number into the text field.

Name	User Action	Comments
Unified Rate Review Template	Click	Click the **Browse** button to select the location of the **Unified Rate Review Template**. Once selected, the page is populated with the selected file path to the **Unified Rate Review Template**. You can delete the contents of the text field.
Actuarial Memorandum	Click	Click the **Browse** button to select the location of the Actuarial Memorandum. Once selected, the page is populated with the selected file path to the Actuarial Memorandum. You can delete the content of the text field.
Supplemental Materials	Click	Click the **Browse** button to select the location of the **Supplemental Materials**. Once selected, the page is populated with the selected file path to the **Supplemental Materials**. You can delete the content of the text field.
Add Supplemental Files	Click	Click the **Add Supplemental Files** to obtain an additional instance of a Supplemental Materials text field, where you can add another file from your local machine.
Submit Button	User clicks the Submit Button	Click to run all validation checks on the collected data. If the page data is valid, the submission will be sent for processing, and the Submission Pending Validation Summary is displayed. If any page data is invalid, an appropriate error message is displayed at the top of the page.

Table 3 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 3: Error/Confirmation Messages

Trigger	Message
Log into the Create Submission Page without having any Issuer X-Ref's assigned.	Unable to determine an Issuer for Create Submission
Attempt to Create a Submission without selecting a state	Please select a State
Attempt to Create a Submission without selecting an Issuer	Please select an Issuer

Trigger	Message
Attempt to Create a Submission without selecting a Market Type	Please select a Market Type
Attempt to Create a Submission without adding a Policy Form ID	Please add at least one Policy Form ID
When a new Policy Form ID is added to the Policy From ID table.	The following Policy Form ID has been added to the submission: <Added Policy Form ID>
Remove one or many Policy Form IDs from the table	The following Policy Form ID(s) have been removed from the submission: <Removed Policy Form ID(s), comma delimited>
Attempt to add an invalid Policy Form ID to the list (No data entered, Form ID over 100 characters, ID uses illegal characters)	Please add a valid Policy Form ID.
Attempt to create a Submission with an invalid Filing Tracking Number (No data entered, Tracking Number over 100 characters, Tracking Number uses illegal characters)	Please enter a valid Filing Tracking Number
Attempt to create a Submission with no Unified Rate Review Template selected.	Please select a Unified Rate Review Template
Attempt to create a Submission with no Actuarial Memorandum selected.	Please select an Actuarial Memorandum
Attempt to upload a file with an incorrect file type	The selected file “<filename>” is not in a valid file type. Please select a file that is valid for upload.
Attempt to upload a file with an incorrect filename	The selected file “<filename>” does not have a valid name. Please ensure that your file name does not contain any spaces or special characters.
User attempts to add more than ten instances of the Supplemental Materials.	Only ten supplemental materials can be added when creating a submission.

5.3. Issuer - Submission Pending Validation Page

This page, shown in Figure 3, allows you, as the Issuer-Submitter, to review all submission data and files that were submitted to the system. There is a note on the page that the record has been uploaded to the system and is pending validation.

Once the validation is complete, both the Issuer-Submitter and Issuer-Validator users will receive an e-mail notification stating whether or not the Unified Rate Review Template passed the system validations. If the template passed system validations, the Issuer-Submitter or Issuer-Validator can take additional actions on the submission. If the template failed the system validation, the submission will not be created in the system. The Issuer-Submitter will receive a list of errors discovered in the Unified Rate Review Template and will need to address them before creating a new submission.

Figure 3: Issuer - Submission Pending Rate Validation Summary

Table 4 describes the fields on the Submission Pending Rate Validation page.

Table 4: Issuer - Submission Pending Rate Validation Summary

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
Create Submission Tab	Click	Click the Create Submission tab to display a blank Create Submission page.
View/Edit Submission Tab	Click	Click the View/Edit Submission tab to display the Submission Search page of the View/Edit Submission Functionality.
Issuer – State (Issuer ID)	No user action required.	Displays the Issuer, State, and Issuer ID selected on the Create Submission page.
Market Type	No user action required.	Displays the Market Type selected on the Create Submission page.

Name	User Action	Comments
Calendar Type	No user action required	Displays Annual or Quarterly selected on the Create Submission page.
Policy Form IDs	No user action required.	Displays all entered Policy Form Ids inserted on the Create Submission page.
Filing Tracking Number	No user action required.	Displays the Filling Tracking Number, when entered, from the Create Submission page.
Created Date / Time	No user action required.	Displays the time and date the submission was created in the Rate Review system.
Created By	No user action required.	Displays the Issuer-Submitter who submitted the submission to the system.
Submission Tracking Number	No user action required.	Displays the unique system generated submission tracking number for the active submission.
Unified Rate Review Template	No user action required.	Provides the file name of the Unified Rate Review Template submitted on the Create Submission page for the selected submission.
Actuarial Memorandum	No user action required.	Provides the file name of the Actuarial Memorandum document submitted on the Create Submission page for the selected submission.
Supplemental Materials	No user action required.	Provides the file name of all Supplemental Materials submitted on the Create Submission page for the selected submission.

5.4. Issuer - Submission Search Results Page

This page, shown in Figure 4, allows you to search a submission based upon one or more available search criteria. A data table of all submissions based on selected search criteria is displayed upon a search. After sorting through the returned results, you can click the Select link to access a particular submission.

Figure 4: Issuer - Submission Search Results Page

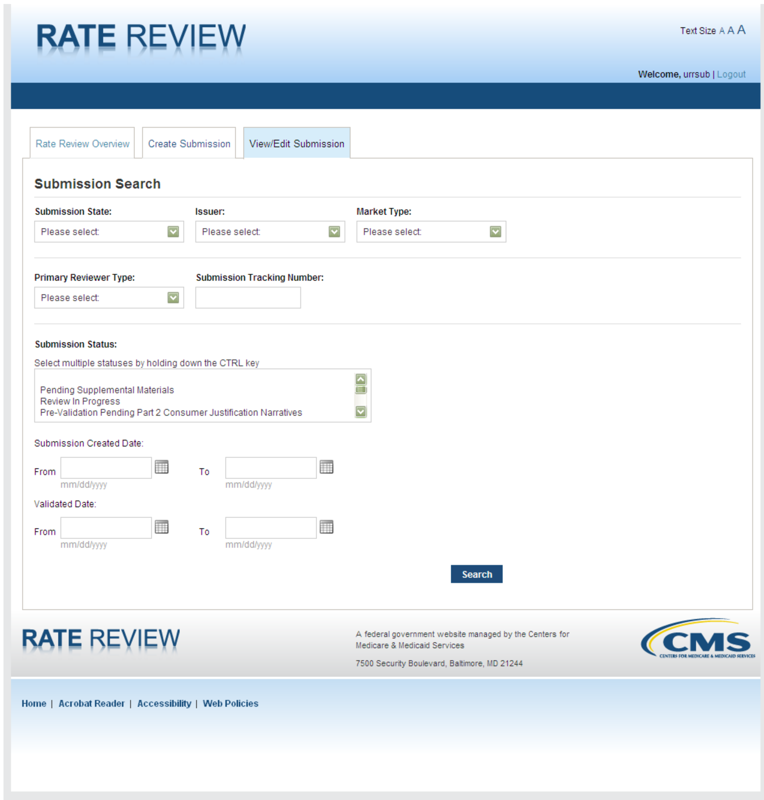


Table 5 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 5: Error / Confirmation Messages

Trigger	Message
User enters invalid Submission Tracking Number (e.g. with illegal characters like <, > etc, contains a String, greater than 9 digits)	Please enter a valid Submission Tracking Number
User enters free text or invalid date format	The Submission Created From Date must be in the "MM/DD/YYYY" format
User enters free text or invalid date format	The Submission Created To Date must be in the "MM/DD/YYYY" format
User enters free text or invalid date format	The Validated From Date must be in the "MM/DD/YYYY" format
User enters free text or invalid date format	The Validated To Date must be in the "MM/DD/YYYY" format

5.5. Issuer-Submitter - Edit Submission Summary Page

After selecting a submission on the Submission Search page, you are directed to the Edit Submission Summary page, shown in Figure 5. This page allows you to view the materials for a submission or conduct edits on those materials. Depending upon the current status of the submission, different actions that can be taken on a submission are displayed over the Submission Summary Details. This page also serves as a submission summary page that displays all the submission level data and documents associated to a submission.

Figure 5: Issuer-Submitter - Edit Submission Summary Page

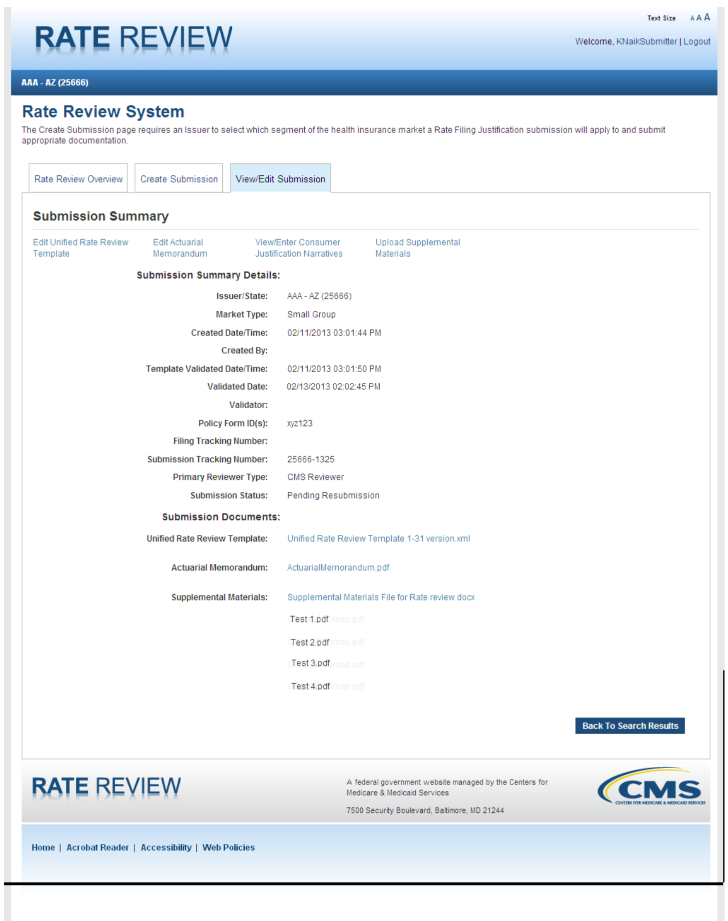


Table 6 describes the fields on the Edit Submission Summary page for the Issuer-Submitter and provides instructions about how to enter data in these fields.

Table 6: Issuer-Submitter - Edit Submission Summary Page Fields

Name	User Action	Comments
Issuer/State (Issuer ID)	None	Displays the Issuer and State for the selected submission.

Name	User Action	Comments
Market Type	None	Displays market type selected at time of submission. Valid values are Individual, Small Group or Combined
Created Date/Time	None	Displays the date and time a submitter Submitted the submission to the system. Format: MM/DD/YYYY [HH:MM:SS AM/PM]
Created By	None	Displays the name of the Issuer-Submitter that created the submission.
Template Validated Date/Time	None	Displays the date and time the template was validated by the system. Format: MM/DD/YYYY [HH:MM:SS AM/PM]
Validated Date	None	Displays the date when the Issuer-Validator completed validation. Format: MM/DD/YYYY
Validator	None	Displays the name of the Issuer-Validator that performed the validation.
Policy Form ID(s)	None	Displays the Policy Form ID(s) identified and submitted on the Create Submission page.
Filing Tracking Number	None	Displays the optional Filing Tracking Number entered by the Issuer on the Create Submission page. If there is no Filing Tracking Number entered, "N/A" is displayed.
Submission Tracking Number	None	Displays the unique submission tracking number assigned by the system.
Primary Reviewer Type	None	Displays the Primary Reviewer type for the Submission. The Primary Reviewer is the reviewing authority that may be conducting the rate review, be it a state reviewer or a CMS reviewer. Valid values are State Primary and CMS Primary.

Name	User Action	Comments
Submission Status	None	Displays the current submission status based on system and Reviewer statuses. The following is a list of system statuses: • Submission Failed • Pending Template Validation • Pre-Validation Pending Part 2 Consumer Justification Narratives • Pre-Validation • Record Validated • Pending Resubmission • Submission Deactivated • Rate Filing Accepted • Submission Filed • Review in Progress • Contractor Review In Progress • Contractor Review Complete • Pending Supplemental Submission • Supplemental Materials Received • Review Complete • Final Justification Comments Submitted
Unified Rate Review Template	None	Displays the name and link to the uploaded Unified Rate Review Template. The Unified Rate Review Template will be able to view an .xlsm version that includes a version number of the document and the date and time stamp.
Actuarial Memorandum	None	Displays the name link to the uploaded Actuarial Memorandum.
Supplemental Materials	None	Displays the name and link to the uploaded Supplemental Materials.

Table 7 shows the events that can occur on the Issuer Submitter – Edit Submission Summary page.

Table 7: Events Table - Issuer-Submitter - Edit Submission Summary Page

Event Label	UI Control	Expected Response	Associated Rules

Event Label	UI Control	Expected Response	Associated Rules
Rate Review Overview	The Rate Review Overview tab is clicked.	The Rate Review overview page displays.	
Create Submission	The Create Submission tab is clicked	The Create Submission page reloads with a cleared form	
View/Edit Submission	The View/Edit Submission button is clicked	The Submission Search page of the View/Edit Submission functionality displays.	
Edit Unified Rate Review Template	The Edit Unified Rate Review Template hyperlink is clicked	The Edit Unified Rate Review Template page displays.	Link will be shown or hidden based on allowed functionality
Edit Actuarial Memorandum	The Edit Actuarial Memorandum hyperlink is clicked	The Edit Actuarial Memorandum page displays.	Link will be shown or hidden based on allowed functionality
View/Enter Consumer Justification Narratives	The View/Enter Consumer Justification Narrative hyperlink is clicked.	The View/Enter Consumer Justification Narratives page displays.	Link will be shown or hidden based on allowed functionality
Upload Supplemental Materials	The Upload Supplemental Materials hyperlink is clicked.	The Upload Supplemental Materials page displays.	Link will be shown or hidden based on allowed functionality
View/Enter Unreasonable Rate Increase Comments	The View/Enter Unreasonable Rate Increase Comments hyperlink is clicked	The View/Enter Unreasonable Rate Increase Comments page displays.	Link will be shown or hidden based on allowed functionality
Unified Rate Review template (.xls)	The Unified Rate Review Template file name hyperlink is clicked	An .xlsm version of Unified Rate Review Template is prompted to be saved or opened on your local machine.	You are able to view the .xlsx version of the Unified Rate Review Template uploaded by the Issuer and a version number of the document along with the date and time stamp should be displayed

Event Label	UI Control	Expected Response	Associated Rules
Actuarial Memorandum	The Actuarial Memorandum file name hyperlink is clicked	The Actuarial Memorandum file is prompted to be saved or opened on your local machine.	You are able to view the Actuarial Memorandum uploaded by the Issuer and a version number of the document along with the date and time stamp should be displayed
Supplemental Materials	The Supplemental Materials file name hyperlink is clicked	The Supplemental Materials is prompted to be saved or opened on your local machine.	You are able to view the Supplemental Materials uploaded by the Issuer along with the date and time stamp should be displayed
Deactivate Submission	Click	The submission is deactivated.	Enabled up until a submission is validated (disabled after validation or deactivation)
Back To Search Results	Click	The Search results page displays.	

5.6. Issuer-Validator - Edit Submission Summary page

This page, shown in Figure 6, allows you (as an Issuer-Validator user) to View/Edit a submission. Only hyperlinks to the functionality for which you have permission, based on the submission status/user type, will be displayed on top of this page. Issuer-Validator cannot alter the Rate Filing Documentation submitted by an Issuer-Submitter, and therefore, if they discover any errors in this information, they must instruct an Issuer-Submitter to make requested 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, triggering the beginning of the review. This page also serves as a submission summary page that displays all the metadata associated to a submission.

Figure 6: Issuer-Validator - Edit Submission Summary

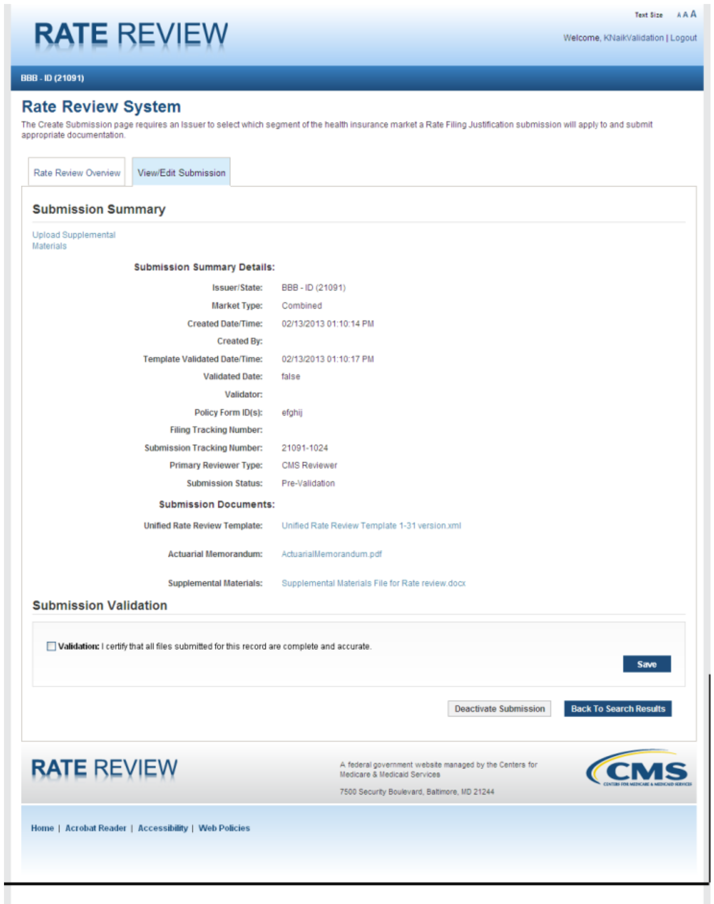


Table 8 describes the fields on the Issuer-Validator Edit Submission Summary page and provides instructions about how to enter data in these fields.

Table 8: Issuer-Validator - Edit Submission Summary Page Fields

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
View/Edit Submission Tab	Click	Click the View/Edit Submission tab to display the Submission Search page of the View/Edit Submission Functionality.
View/Enter Consumer Justification Narratives	Click hyperlink	Displays the View/Enter Consumer Justification Narratives page.
Upload Supplemental Materials	Click hyperlink	Displays the Upload Supplemental Materials page.

Name	User Action	Comments
View/Enter Unreasonable Rate Increase Comments	Click hyperlink	Displays the View/Enter Unreasonable Rate Increase Comments page.
Issuer/State (Issuer ID)	None	Displays the Issuer, State and Issuer ID for the selected submission.
Market Type	None	Displays market type selected at time of submission. Valid values are Individual, Small Group or Combined.
Created Date/Time	None	Displays the date and time a submitter Submitted the submission to the system. Format: MM/DD/YYYY
Created By	None	Displays the name of the Issuer-Submitter that created the submission.
Template Validated Date/Time	None	Displays the date and time the template was validated by the system. Format: MM/DD/YYYY [HH:MM:SS AM/PM]
Validated Date	None	Displays the date when the Issuer-Validator completed validation. Format: MM/DD/YYYY.
Validator	None	Displays the name of the Issuer-Validator that performed the validation.
Policy Form ID(s)	None	Displays the Policy Form ID(s) identified and submitted on the Create Submission page.
Filing Tracking Number	None	Displays the optional Filing Tracking Number entered by the Issuer on the Create Submission page. If there is no Filing Tracking Number entered, "N/A" is displayed.
Submission Tracking Number	None	Displays the unique submission tracking number assigned by the system.
Primary Reviewer Type	None	Data retrieved based on Issuer input from the database. Valid values are State Primary and CMS Primary. Displays the Primary Reviewer type for the Submission.

Name	User Action	Comments
Submission Status	None	Displays the current submission status based on system and Reviewer statuses. The following is a list of system statuses: • Submission Failed • Pending Template Validation • Pre-Validation Pending Part 2 Consumer Justification Narratives • Pre-Validation • Record Validated • Pending Resubmission • Submission Deactivated • Rate Filing Accepted • Submission Filed • Review in Progress • Contractor Review In Progress • Contractor Review Complete • Pending Supplemental Submission • Supplemental Materials Received • Review Complete • Final Justification Comments Submitted
Unified Rate Review Template	None	Displays the name and link to the uploaded Unified Rate Review Template. The Unified Rate Review Template can be viewed in the .xlsm version that includes a version number of the document and the date and time stamp.
Actuarial Memorandum	Hyperlink	Displays the name link to the uploaded Actuarial Memorandum.
Supplemental Materials	None	Displays the name and link to the uploaded Supplemental Materials.
Validation	Click the check box	The ability to Validate is only available to Issuer-Validator users when the submission is in a Pre-Validation status.
Save	Click	Saves the Validation.
Deactivate Submission	Click	The Submission is deactivated. It is enabled until a submission is validated; this is disabled after validation.

Name	User Action	Comments
Back To Search Results	Click	Displays the Search results page.

Table 9 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 9: Error/Confirmation Messages

Trigger	Message Type	Message
Attempt to save a validation without having the validation check box selected.	Page notification, Error	Please select the Validation check box and save to validate the submission.
Validate the submission	Page notification, Confirmation	The submission has been successfully validated.

5.7. Issuer - Edit Unified Rate Review Template

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

Figure 7 shows the Issuer Edit Unified Rate Review Template page.

Figure 7: Issuer - Edit Unified Rate Review Template Page

Table 10 describes the fields on the Issuer Edit Unified Rate Review Template page and provides instructions about how to enter data in these fields.

Table 10: Issuer - Edit Unified Rate Review Template Page

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
Create Submission Tab	Click	Click the Create Submission tab to display a blank Create Submission page.
View/Edit Submission Tab	Click	Displays the Submission Search page of the View/Edit Submission functionality.
Unified Rate Review Template - Browse	Click	Displays the file path of the file selected in the Unified Rate Review Template text field.
Return to Submission Summary	Click	Displays the Submission Summary page.
Upload	Click	Displays an on-screen confirmation message on successful upload.

Table 11 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 11: Error/Confirmation Messages

Trigger	Message Type	Message
Attempt to click the Upload button with no Unified Rate Review Template selected	Page notification, Error	Please select a Unified Rate Review Template
Attempt to upload a file with an incorrect filename	Page notification, Error	The selected file “<filename>” does not have a valid name. Please ensure that your file name does not contain any spaces or special characters.
Attempt to click the Upload button with an invalid file type Unified Rate Review Template selected.	Page notification, Error	The selected file “<filename>” is not in a valid file type. Please select a file that is valid for upload.
Upload a valid Unified Rate Review Template	Page notification, Confirmation	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.

5.8. Issuer - Edit Actuarial Memorandum

This page allows you to edit an Actuarial Memorandum. You can browse and upload a new version of the Actuarial Memorandum.

Figure 8 displays the Issuer Edit Actuarial Memorandum page.

Figure 8: Issuer - Edit Actuarial Memorandum Page

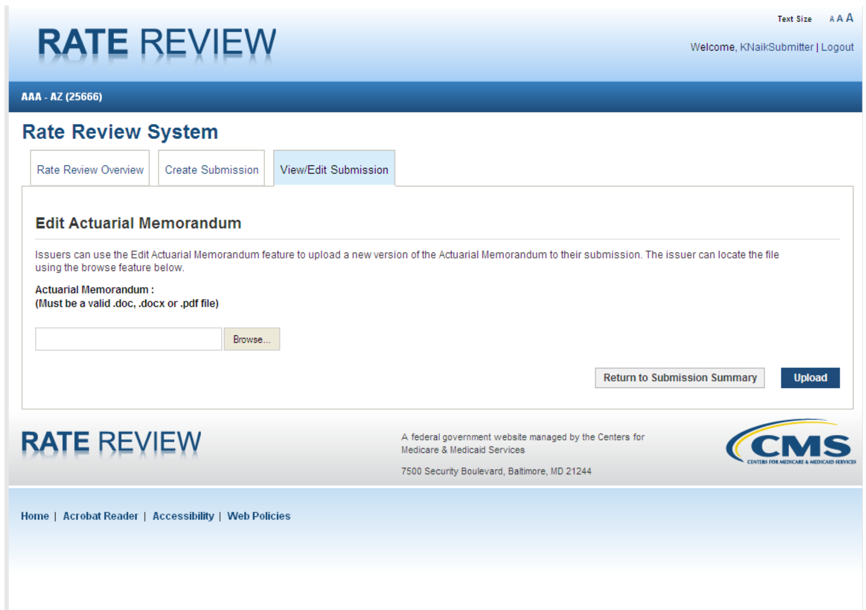


Table 12 describes the fields on the Issuer Edit Actuarial Memorandum page and provides instructions about how to enter data in these fields.

Table 12: Issuer - Edit Actuarial Memorandum Page

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
Create Submission Tab	Click	Click the Create Submission tab to display a blank Create Submission page.
View/Edit Submission Tab	Click	Displays the Submission Search page of the View/Edit Submission functionality.

Name	User Action	Comments
Actuarial Memorandum - Browse	Click	Click **Browse** to display a dialog box prompting you to select a file from your local machine. The file and path appear in the Actuarial Memorandum text field.
Return to Submission Summary	Click.	Displays the Submission Summary page.
Upload	Click	Submits the selected Actuarial Memorandum to the system. The system provides a confirmation message on successful upload.

Table 13 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 13: Error/Confirmation Messages

Trigger	Message Type	Message
Attempt to click the Upload button without selecting an Actuarial Memorandum	Page notification, Error	Please select an Actuarial Memorandum.
Attempt to upload a file with an incorrect filename	Page notification, Error	The selected file “<filename>” does not have a valid name. Please ensure that your file name does not contain any spaces or special characters.
Attempt to click the Upload button with an invalid file type Actuarial Memorandum selected.	Page notification, Error	The selected file “<filename>” is not in a valid file type. Please select a file that is valid for upload.
Upload a valid Actuarial Memorandum	Page notification, Confirmation	The Actuarial Memorandum has been uploaded successfully

5.9. Issuer - View/Enter Consumer Justification Narratives

This page, shown in Figure 9, allows you to select a list of products and enter a Consumer Justification Narrative for a group of selected products. 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. Every product with a rate increase above the review threshold must have a Consumer Justification Narrative associated with it before the Issuer-Validator can validate a submission for review.

Figure 9 shows the Issuer – View/Enter Consumer Justification Narratives page.

Figure 9: Issuer - View/Enter Consumer Justification Narratives Page

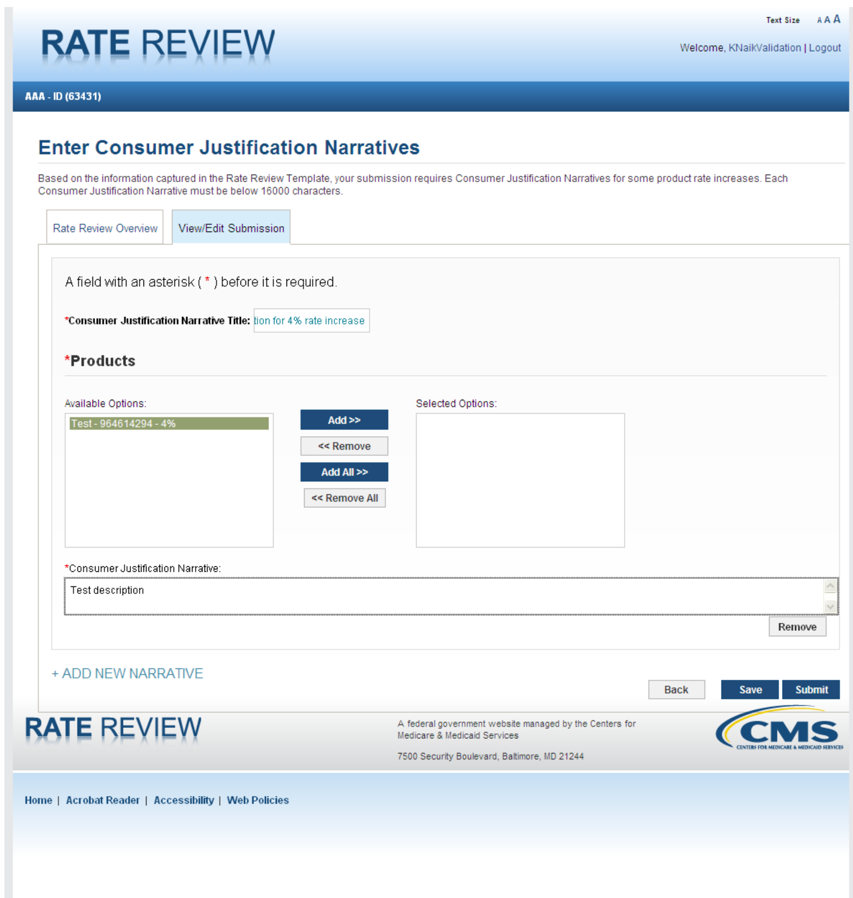


Table 14 describes the fields on the Issuer View/Enter Consumer Justification Narratives page and provides instructions about how to enter data in these fields.

Table 14: Issuer - View/Enter Consumer Justification Narratives Page Fields

Name	User Action	Comments

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
Create Submission Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
View/Edit Submission Tab	Click	Displays the Submission Search page of the View/Edit Submission functionality.
Consumer Justification Narrative Title	Enter data	Enter a title to describe the particular Consumer Justification Narrative.
Available Options	Select	Displays a list of all the products that require a rate increase. You can choose one or more products by holding down the control button and selecting more than one product.
Add	Click	Products that have been selected in the "Available Options" field are added to the "Selected Options" field. The added products no longer appear in the "Available Options" field.
Remove	Click	Selected products are removed from "Selected Options" field. Products selected in the "Selected Options" field are returned to the "Available Options" field.
Add All	Button	All products in the "Available Options" field are added to the "Selected Options" field.
Remove All	Button	All Products selected in "Selected Options" field are added to the "Available Options" field.
Selected Options	Select	Displays all products that you select.
Consumer Justification Narrative	Enter text	Enter a required description for the Consumer Justification Narrative. Maximum character limit is 16000 for this text field. You cannot have a combination of the following characters (<, >, =, ;).
Remove	Click	The text entered within the Consumer Justification Narrative is cleared.
Add New Narrative	Click	Adds a new Consumer Justification Narrative field located on the same page.
Return to Submission Summary	Click	Click the Submission Summary button to display the Submission Summary page.
Save	Click	The text entered into the Consumer Justification Narrative is saved.

Name	User Action	Comments
Submit	Click	Data entered within the View/Enter Consumer Justification Narratives page is saved.

Table 15 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 15: Error/Confirmation Messages

Trigger	Message Type	Message
Attempt to Save/Submit Consumer Justification Narratives without entering a Consumer Justification Narrative title entered in an instance of a Consumer Justification Narrative	Page notification in a Consumer Justification Instance, error	Please enter a Consumer Justification Narrative Title
Attempt to Save/Submit Consumer Justification Narratives when a Narrative Title contains illegal characters or is over 100 characters	Page notification in a Consumer Justification Instance, error	Please ensure that the Consumer Justification Narrative is less than 100 characters and doesn’t contain any of the following characters: “<”, “>”
Attempt to Save/Submit Consumer Justification Narratives when a Narrative contains illegal characters or is over 16000 characters	Page notification in a Consumer Justification Instance, error	Please ensure that the Consumer Justification Narrative is less than 16000 characters and doesn’t contain any of the following characters: “<”, “>”
Attempt to Save/Submit Consumer Justification Narratives when a Narrative doesn’t have a selected product	Page notification in a Consumer Justification Instance, error	Please select a product
Attempt to Save/Submit Consumer Justification Narratives when a Narrative is blank.	Page notification in a Consumer Justification Instance, error	Please enter a Consumer Justification Narrative.
Attempt to Save/Submit Consumer Justification Narratives when a Narrative contains illegal characters or is over 16000 characters	Page notification in a Consumer Justification Instance, error	Please ensure that the Consumer Justification Narrative is less than 16000 characters and doesn’t contain any of the following characters: “<”, “>”
Attempt to submit Consumer Justification Narratives when a necessary product isn’t associated to a consumer justification.	Page notification, Error	Please associate the following products with a Consumer Justification Narrative <list of products>.

Trigger	Message Type	Message
Attempt to Save/Submit Consumer Justification Narratives when a user has Products with Rate Increases outside of a range of .01 grouped together to a Consumer Justification Narrative	Pop Up Message, warning	Your product selections appear to group rate increases that are not similar. Do you wish to proceed?
Submit Consumer Justification Narratives	Page notification in a Consumer Justification Instance, confirmation	Your Consumer Justification Narratives have been submitted to the system.

5.10. Issuer - Upload Supplemental Materials

This page allows the Issuer-Submitter and Issuer-Validator to add Supplemental Materials to a submission. You can access this page and upload these files to a submission at any time before a submission is validated. Additionally, you can respond to supplemental materials requests from a reviewer on this page after a submission has been uploaded. You can upload up to ten Supplemental Materials at a time.

Figure 10 shows the Issuer Upload Supplemental Materials page.

Figure 10: Issuer – Upload

Table 16 describes the fields on the Issuer - Upload Supplemental Materials page and provides instructions about how to enter data in these fields.

Table 16: Issuer - Upload Supplemental Materials Page Fields

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
Create Submission Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
View/Edit Submission Tab	Click	Displays the Submission Search page of the View/Edit Submission functionality.
Supplemental Materials Browse	Click	A dialog box is displayed prompting you to select a file from your local machine. The selected supplemental file’s path appears in the Supplemental Materials field.
Add Supplemental Files	Click	If additional Supplemental Files need to be submitted, you can click the **Add Supplemental Files** to obtain an additional instance of a Supplemental Materials text field, where you can add another file from your local machine.
Return to Submission Summary	Click	Click the Return to Submission Summary button to display the Submission Summary page.
Upload	Click.	Click the upload button to perform validation checks on supplemental materials on the page.

Table 17 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 17: Error/Confirmation Messages

Trigger	Message Type	Message
Click upload with no Supplemental Materials added	Page notification, Error	Please select a Supplemental Material
Attempt to upload a file with an incorrect file type	Page notification, Error	The selected file “<filename>” is not in a valid filetype. Please select a file that is valid for upload.

Trigger	Message Type	Message
Attempt to upload a file with an incorrect filename	Page notification, Error	The selected file "<filename>" does not have a valid name. Please ensure that your file name does not contain any spaces or special characters.
User attempts to add more than ten instances of the Supplemental Materials.	Pop Up Message	Only ten supplemental materials can be added at a time.
Submit Supplemental Materials	Page notification, confirmation	Your Supplemental Material(s) have been submitted to the system.

5.11. Issuer - View/Enter Unreasonable Rate Increase Comments

This page allows you, as an Issuer-Submitter or Issuer-Validator, to view Reviewer comments associated with a group of products explaining why a reviewer determined a rate increase unreasonable. This page allows you to provide additional justification explaining the rate increases.

Figure 11 shows the Issuer View/Enter Unreasonable Rate Increase Comments page.

Figure 11: Issuer - View/Enter Unreasonable Rate Increase Comments Page

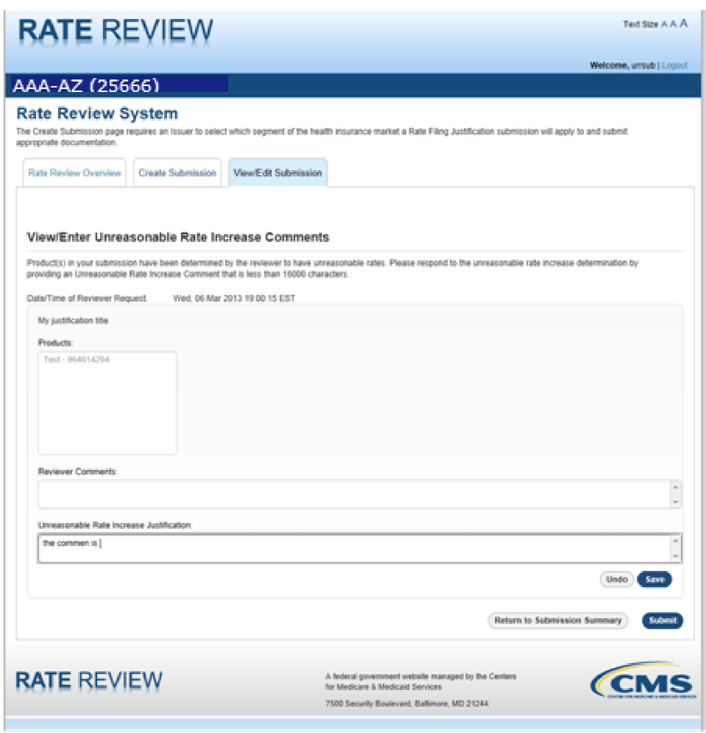


Table 18 describes the fields on the Issuer View/Enter Unreasonable Rate Increase Comments page and provides instructions about how to enter data in these fields.

Table 18: Issuer - View/Enter Unreasonable Rate Increase Comments Page Fields

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
Create Submission Tab	Click	Click the Create Submission tab to reload the current page and clear all entered data.
View/Edit Submission Tab	Click	Click the View/Edit Submission tab to display the Submission Search page of the View/Edit Submission Functionality.
Date/Time of Reviewer Request	No user action required	Displays the date of the completion of the review of submitted rate increases over the threshold.
Unreasonable Rate Increase instance	No user action required	For every instance of an Unreasonable Rate Increase, an instance of the controls in this box appears.
Consumer Justification Narrative Title	Enter data	Displays the title of a bundle of rate increases identified by the Issuer when bundling rate increases and entering consumer justification narratives in read-only format. Maximum character limit is 100.
Products List	No user action required	Allows you to access a read-only view of all products associated with a grouping of Consumer Justification Narratives.
Reviewer Comments	Read only; the user can scroll through the comments.	Displays a read-only view of the Reviewers comments describing why the requested rate for this bundle of products is unreasonable.
Unreasonable Rate Increase Justification comments box (In Progress)	User enters Unreasonable Rate Increase Comments	Entered comments are maintained on the page. The entered comments are saved to the database when the user clicks the **Save** button. Unreasonable Rate Increase comments must be less than 16000 characters. Cannot have a combination of the following characters (<, >, =, ;).
Save Button	User Clicks the Save Button	Validation Rules are run on the Unreasonable Rate Increase Comments. If the validation fails, an error message is displayed at the top of the page. If the validation passes, the Unreasonable Rate Increase Justification comments are saved to the database and are no longer editable. Additionally, the **Save** button is changed to an **Edit** button.

Name	User Action	Comments
Unreasonable Rate Increase instance	No user action required	For every instance of an Unreasonable Rate Increase, an instance of the controls in this box appears.
Consumer Justification Narrative Title	Maximum character limit is 100	Displays the title of a bundle of rate increases identified by the Issuer when bundling rate increases and entering consumer justification narratives.
Products List	No user action required	Provides the ability to access a read-only view of all products associated with a grouping of Consumer Justification Narratives.
Reviewer Comments	Select comment.	Displays the Reviewer's comments describing why the requested rate for this bundle of products is unreasonable.
Unreasonable Rate Increase Justification comments box (Saved)	Select comment.	Displays a saved copy of Unreasonable Rate Increase Justification. The Unreasonable Rate Increase Justification remains read-only until the **Edit** button is clicked.
Save	Click	Click the **Save** button to enable the Unreasonable Rate Increase Justification. The **Edit** button is replaced with a **Save** button. Data entered by the user is saved to the database.
Return to Submission Summary	Click	Displays the submission summary of the submission for which you attempted to enter Unreasonable Rate Increase Justifications.
Submit	Click	Click Submit to attempt validation of the Unreasonable Rate Increase Justifications. If validated, the Unreasonable Rate Increase comments are submitted. If not validated, an error message is displayed. All Unreasonable Rate Increase comments are saved on the page.

Table 19 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 19: Error/Confirmation Messages

Trigger	Message Type	Message

Trigger	Message Type	Message
Attempt to Save/Submit Unreasonable Rate Increase Comments when comments contains illegal characters or is over 16000 characters	Page notification in a Consumer Justification Instance, error	Please ensure that the Unreasonable Rate Increase Comment is less than 16000 characters and doesn't contain any of the following characters: "<", ">"
Attempt to submit Unreasonable Rate Increase Comments when one comments box is blank.	Page notification in a Consumer Justification Instance	You would be able to submit even if a comment box is left blank.
Submit Unreasonable Rate Increase comments	Page notification in a Consumer Justification Instance, confirmation	Your Unreasonable Rate Increase Comment(s) have been submitted to the system.

5.12. State Reviewer - Rate Review Overview

State Reviewers will be responsible for conducting reviews of State Primary submissions, however there will be instances where the State Reviewers will not be able to review and mark a disposition on Association products in a given market. In such cases, the submission will be set to "State Primary" Review type, but a Collaborative review will be enabled, whereby CMS conducts review of those Association products in a given market.

The Rate Review Overview page, shown in Figure 12, allows you to view reviewer tips and access some instructional materials to help you complete your review of a submission. You can also download a copy of the blank Unified Rate Review Template from this page.

Figure 12: State Reviewer Rate Review Overview Page

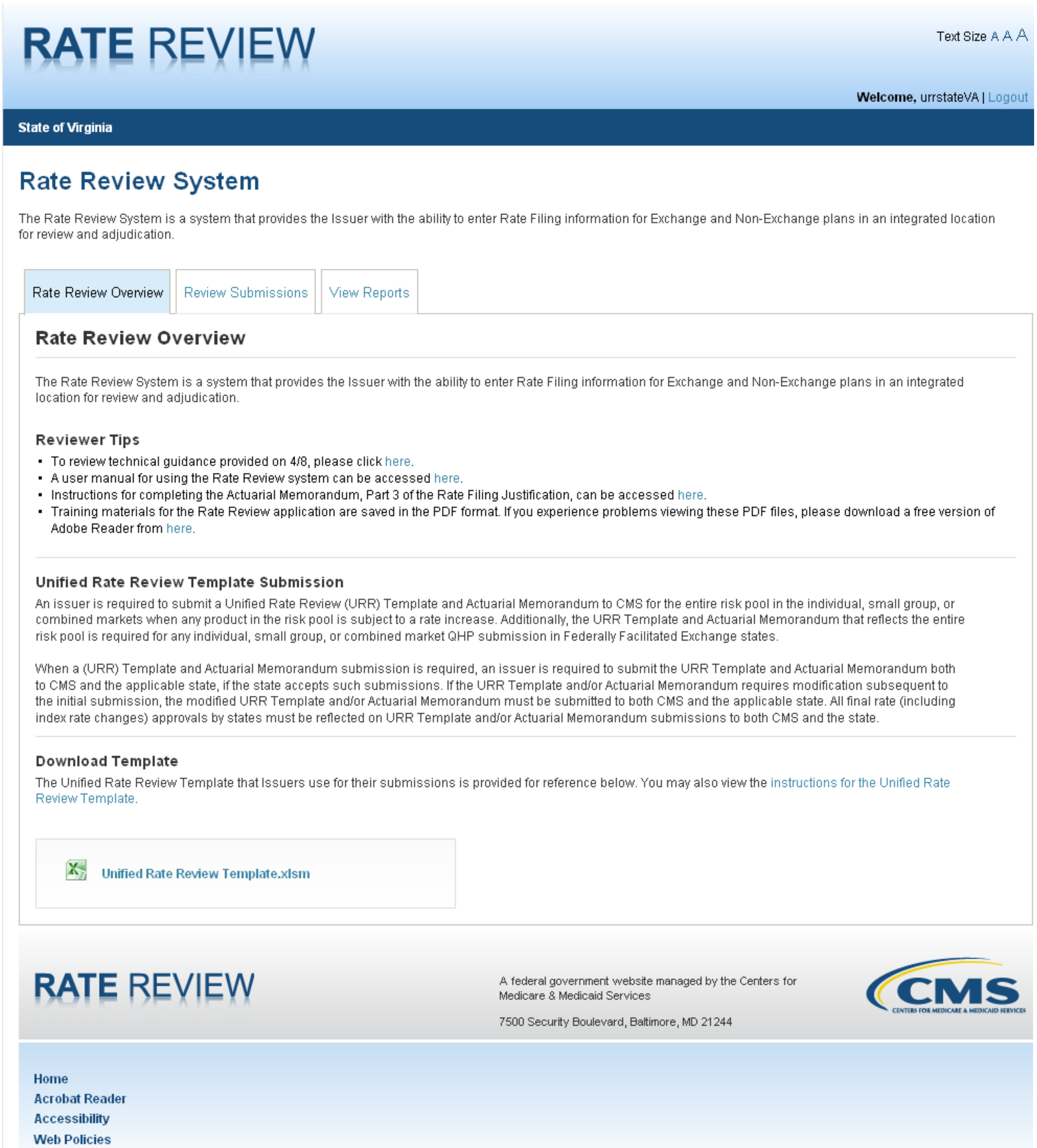


Table 20 describes the fields on the State Reviewer - Rate Review Overview page and provides instructions about how to enter data in these fields

Table 20: State Reviewer - Rate Review Overview Page Fields

Name	User Action	Comments
Rate Review Overview	Click	Click the Rate Review overview tab to reload the current Rate Review Overview page.
Review Submissions	Click	Click the Review Submissions tab to display the search page of the Review Submission page.
View Reports	Click	Click the View Reports tab to display the View Reports page.
Review Tips – Actuarial Memorandum	Click	Click the Actuarial Memorandum instructions link to display a pop up box, where you can choose to save, open, or cancel the download. The Actuarial Memorandum instructions are provided in PDF format.
Review Tips – User Manual Link	Click	The User Manual link opens a pop up box, where you can choose to save, open, or cancel the download. The User Manual is provided in PDF format.
Review Tips – Adobe Reader	Click	The Adobe Reader link opens a new window to the Adobe website, where you can download a free version of Adobe Reader.
Unified Rate Review Instructions	Click	The Unified Rate Review Template Instructions link opens a pop up box, where you can choose to save, open, or cancel the download. The Unified Rate Review Template is provided in PDF format.
Unified Rate Review Template	Click	Click the Unified Rate Review Template link to download a copy of the Unified Rate Review Template.

5.13. State Reviewer - Submission Search

The Submission Search functionality within the Review Submissions tab allows you, as a State Reviewer, to search on criteria and find submissions based on those criteria. You can search on and view any submission within the states you are designated to review. Once search results have been returned, you, as the State Reviewer, can sort through the results to find and select a Rate Review submission.

Figure 13 shows the State Reviewer – Submission Search page.

Figure 13: State Reviewer - Submission Search Page

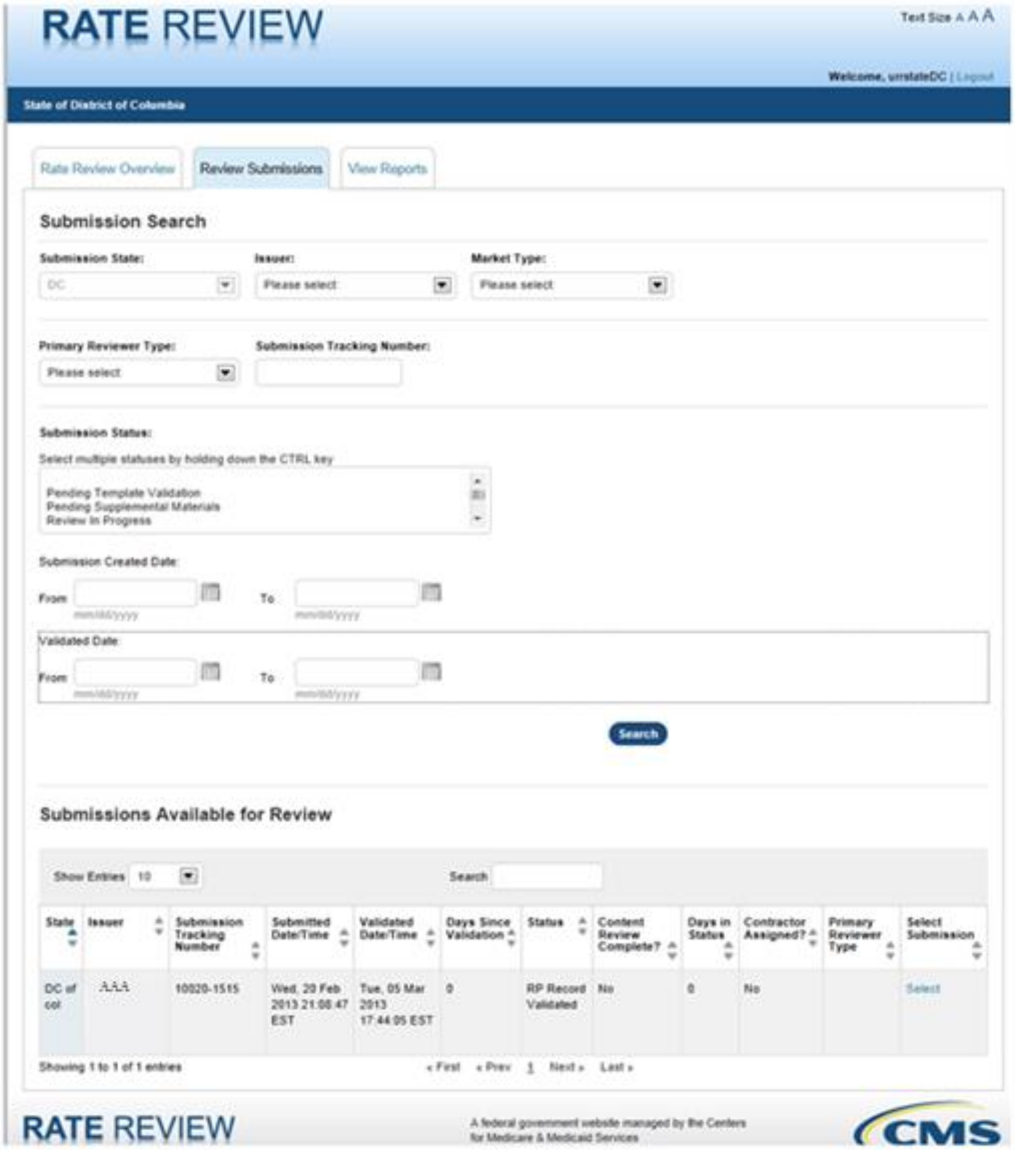


Table 21 describes the fields on the State Reviewer – Submission Search page and provides instructions about how to enter data in these fields.

Table 21: State Reviewer - Submission Search Page Fields

Name	User Action	Comments	Associated Rules
Rate Review Overview tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.	

Name	User Action	Comments	Associated Rules
Review Submissions tab	Click	Click the Review Submissions tab to reload the Submission Search page of the Review Submission Functionality, clearing all previously entered data.	
View Reports tab	Click	Click the View Reports tab to display the View Reports page.	
State	Click Drop Down	Provides the ability to select a state for searching system submissions. You can only select states in which your user account is associated.	Selection of a value is optional.
Issuer	Click Drop Down	The Issuer drop-down provides the ability to select as Issuer for searching system submissions. You can only select Issuers within the states your user account is associated.	Selection of a value is optional. Values displayed are based on the selection made in the State drop-down field.
Market Type	Click Drop Down	The Market Type drop-down provides the ability to select a market type for searching system submissions. The system will restrict returned values based on user account associations.	Selection of a value is optional. Displays a list of available markets (Individual, Small Group, Combined).
Primary Reviewer Type	Click Drop Down	The Primary Reviewer Type provides you with the ability to select a Primary Reviewer Type for searching system submissions. The system will restrict returned values based on user account associations.	Selection of a value is optional.
Submission Tracking Number	Enter a Tracking Number	Enter a Submission Tracking Number for searching system submissions. The system restricts returned values based on user account associations.	Entering a value is optional.
Submission Status	Click, Multi Select	Select one or multiple statuses for searching system submissions. The system restricts returned values based on user account associations.	You can select multiple statuses by holding the CTRL key. Selection of a value is optional.

Name	User Action	Comments	Associated Rules
Submission Created Date: Fom	Enter a Date	Enter a starting date for searching system submissions, based on the Created Date. The system restricts values based on user account associations.	Manually entered dates must be entered in the mm/dd/yyyy format.
Submission Created Date: From Calendar Icon	Click	Click the calendar icon to display a pop up calendar. You can click any date within the calendar, and the system will place the value within the Submission Created Date: From field.	
Submission Created Date: To	Enter a Date	Click the Submission Created Date: To field to enter an end date for searching system submissions, based on the Created Date. The system restricts values based on user account associations.	Manually entered dates must be entered in the mm/dd/yyyy format.
Submission Created Date: To Calendar Icon	Click	Click the calendar icon to display a calendar. You can click any date within the calendar, and the system will place the value within the Submission Created Date: To field.	
Validated Date: From	Enter a Date	The Validated Date: From field allows you to enter a starting date for searching system submissions, based on validation dates. The system restricts values, based on user account associations.	Manually entered dates must be entered in the mm/dd/yyyy format.
Validated Date: From Calendar Icon	Click	Click the calendar icon to display a calendar. You can click any date within the calendar, and the system will place the value within the Validated Date: From field.	
Validated Date: To	Enter a Date	The Validated Date: To field allows you to enter an end date for searching system submission, based on the Validated Date. The system restricts values based on user account associations.	Manually entered dates must be entered in the mm/dd/yyyy format.
Validated Date: To Calendar Icon	Click	Click the Search button to populate the Submission Search Results table, based on associated submissions matching the selected filters.	

Name	User Action	Comments	Associated Rules
Search	Click	Click the Search button to populate the Submission Search Results table, based on associated submissions matching the selected filters.	Data table matching user's search criteria must be displayed If no search criteria are searched, the search results will appear populated with every submission available by account association.
Show Entries	Click Drop-Down	Click the Show Entries drop-down to select the number of results to be returned on the Submission Search Results table.	The values for the Show Entries field are 10, 25, or 50 values.
Submission Search Results	Click	Click the header columns within the Submission Search Results table to sort column data in ascending or descending order. Multiple columns can be sorted; each column selected after the first lowers in priority of sorting.	
Submission Selection Link	Click	Click the Select button to display the Submission Summary page for the selected submission.	
Pagination(First << 2 3 4 5 6 >> Last)	Click	Click the pagination links to display additional pages of submission data matching you search criteria.	.

Table 22 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 22: Error/Confirmation Messages

Trigger	Message
User enters invalid Submission Tracking Number (e.g. with illegal characters like <, > etc, contains a String, greater than 9 digits)	Please enter a valid Submission Tracking Number
User enters free text or invalid date format	The Submission Created From Date must be in the "MM/DD/YYYY" format

Trigger	Message
User enters free text or invalid date format	The Submission Created To Date must be in the "MM/DD/YYYY" format
User enters free text or invalid date format	The Validated From Date must be in the "MM/DD/YYYY" format
User enters free text or invalid date format	The Validated To Date must be in the "MM/DD/YYYY" format

5.14. State Reviewer – Submission Summary

After selecting a submission on the Submission Search page, you, as a State reviewer, are directed to the Submission Summary page. This page allows you to view all data and documents associated to a submission. Only functionality available to the reviewer given the submission's status is displayed on top of this page.

This page, shown in Figure 14, gives several pieces of reviewer functionality. State Reviewers will only be able to conduct rate reviews on State Primary submissions in their state that contain rate increases above the threshold. A State Reviewer can set a submission to Review In Progress once it is in a status of "Submission Filed". Once a submission is in Review in Progress, you can start leaving internal comments on this page to help keep notes of aspects of the submission. Once all of the product rate increases above the review threshold have been given a determination status, you can set the submission status to Review Complete on this page.

Figure 14: State Reviewer - Submission Summary Page

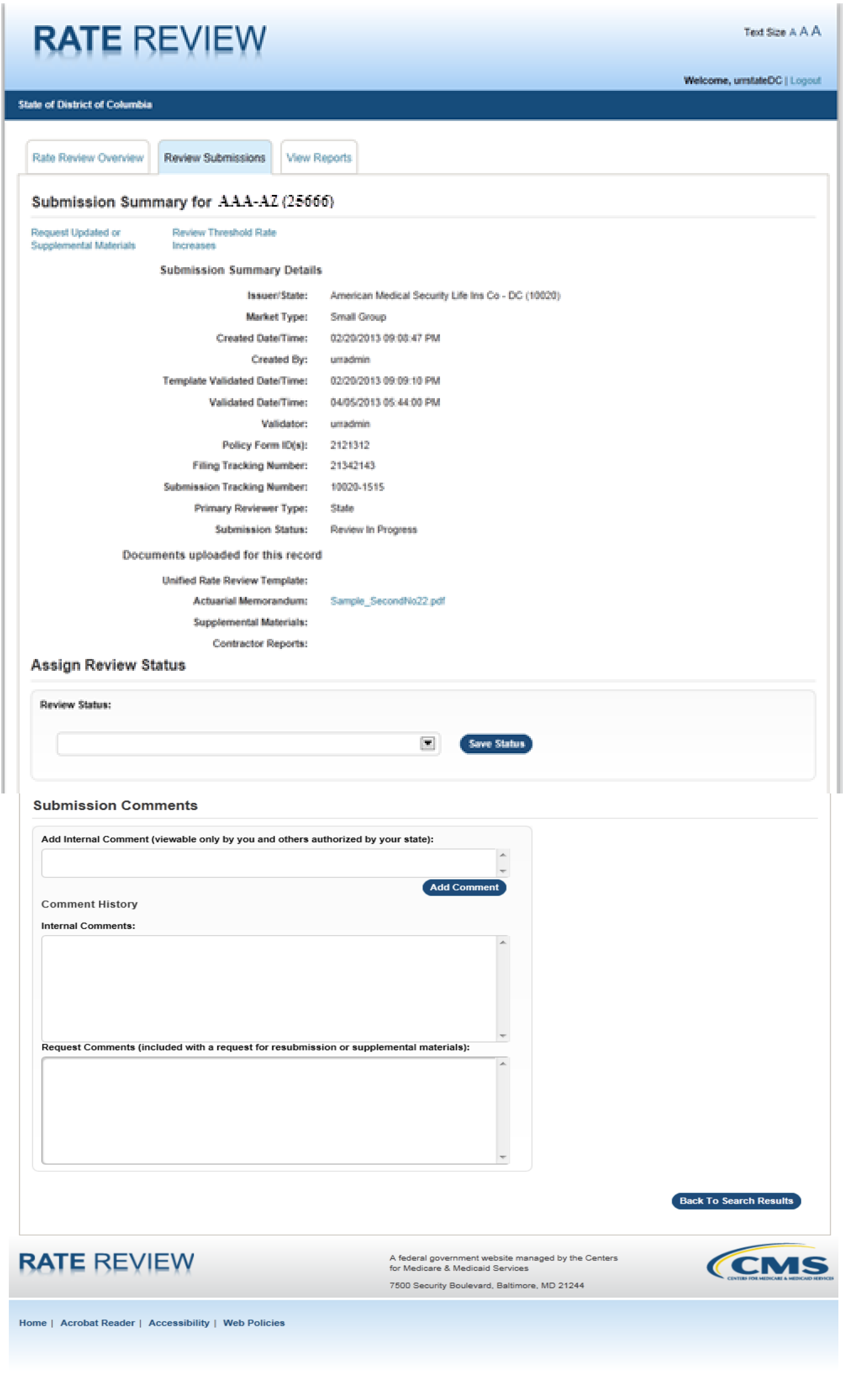


Table 23 shows the fields on the State Reviewer – Submissions Summary page and provides instructions about how to enter data in these fields.

Table 23: State Reviewer - Submission Summary Page Fields

Name	User Action	Comments
Issuer/State (Issuer ID)	None	Displays the Issuer, State and Issuer ID for the selected submission.
Market Type	None	Displays market type selected at time of submission. Valid values are Individual, Small Group or Combined.
Created Date/Time	None	Displays the date and time a submitter Submitted the submission to the system. Format: MM/DD/YYYY [HH:MM:SS AM/PM].
Created By	None	Displays the name of the Issuer-Submitter that created the submission.
Template Validated Date/Time	None	Displays the date and time the template was validated by the system. Format: MM/DD/YYYY [HH:MM:SS AM/PM].
Validated Date	None	Displays the date when the Issuer-Validator completed validation. Format: MM/DD/YYYY.
Validator	None	Displays the name of the Issuer-Validator that performed the validation.
Policy Form ID(s)	None	Displays the Policy Form ID(s) identified and submitted on the Create Submission page.
Filing Tracking Number	None	Displays the optional Filing Tracking Number entered by the Issuer on the Create Submission page. If there is no Filing Tracking Number entered, "N/A" is displayed.
Submission Tracking Number	None	Displays the unique submission tracking number assigned by the system.

Name	User Action	Comments
Primary Reviewer Type	None	Valid values are State Primary and CMS Primary. Displays the Primary Reviewer type for the Submission.
Submission Status	None	Displays the current submission status based on system and Reviewer statuses. The following is a list of system statuses: • Submission Failed • Pending Template Validation • Pre-Validation Pending Part 2 Consumer Justification Narratives • Pre-Validation • Record Validated • Pending Resubmission • Submission Deactivated • Rate Filing Accepted • Submission Filed • Review in Progress • Contractor Review In Progress • Contractor Review Complete • Pending Supplemental Submission • Supplemental Materials Received • Review Complete • Final Justification Comments Submitted
Unified Rate Review Template	None	Displays the name and link to the uploaded Unified Rate Review Template. The Unified Rate Review Template will be able to be viewed in the .xlsm version that includes a version number of the document and the date and time stamp.
Actuarial Memorandum	None	Displays the name link to the uploaded Actuarial Memorandum.
Supplemental Materials	None	Displays the name and link to the uploaded Supplemental Materials.

Table 24 shows events available on the page.

Table 24: Events Table

Event Label	UI Control	Expected Response	Associated Rules
Rate Review Overview	The Rate Review Overview tab is clicked.	The Rate Review overview page is displayed.	
Review Submissions tab	Click	Click the Review Submissions tab to reload the Submission Search page of the Review Submission Functionality clearing all previously entered data.	
View Reports tab	Click	Click the View Reports tab to display the View Reports page.	
Review Status dropdown	Value selected from the drop down	Displays the selected value.	Applicable review statuses are: Review In Progress and Review Complete
Submission Comments	Enter text	Displays the comments you entered in the text box	Maximum character limit is 16000 for this text field. Cannot have a combination of the following characters (<, >, =, ;).
Comment History: Internal Comments	No action	View all Internal comments entered for the selected submission by the reviewer.	Internal comments entered by the Reviewer appear in this text box as a static field, along with the user name and created date of the entered comment. Comments appear from most recent to least recent.

Event Label	UI Control	Expected Response	Associated Rules
Comment History: Request Comments	No action	View all Request comments entered for the selected submission by the reviewer.	Supplemental Request/Resubmission Request comments entered by the Reviewer appear in this text box as a static field, along with the user name and created date of the entered comment. Comments appear from most recent to least recent.
Back To Search Results	Click	Displays the Search results page.	

5.15. State Reviewer - Request Updated or Supplemental Materials

The purpose of this page, shown in Figure 15, is to allow you, as the State Reviewer to request either Resubmission or Supplemental Materials.

Requesting resubmission puts the submission in a status of "Pending Resubmission" and allows the Issuer to edit their Rate Filing Documentation information. By requesting resubmission, the system requires the Issuer to revalidate the submission and requires a new Content Assessment by CMS. Upon requesting resubmission, an email is sent to the associated Issuer and will contain State Reviewer-provided Request Comments.

Requesting supplemental materials moves the submission to a status of "Pending Supplemental Materials" and allows the associated Issuer to upload Supplemental Materials. Uploading Supplemental Materials does require Issuer revalidation or CMS content assessment. Upon requesting Supplemental materials, an email is sent to the associated Issuer and contains State Reviewer-provided Request Comments.

State Reviewers can only make requests for submissions that are State Primary and are in the correct status.

Figure 15: State Reviewer - Request Updated or Supplemental Materials Page

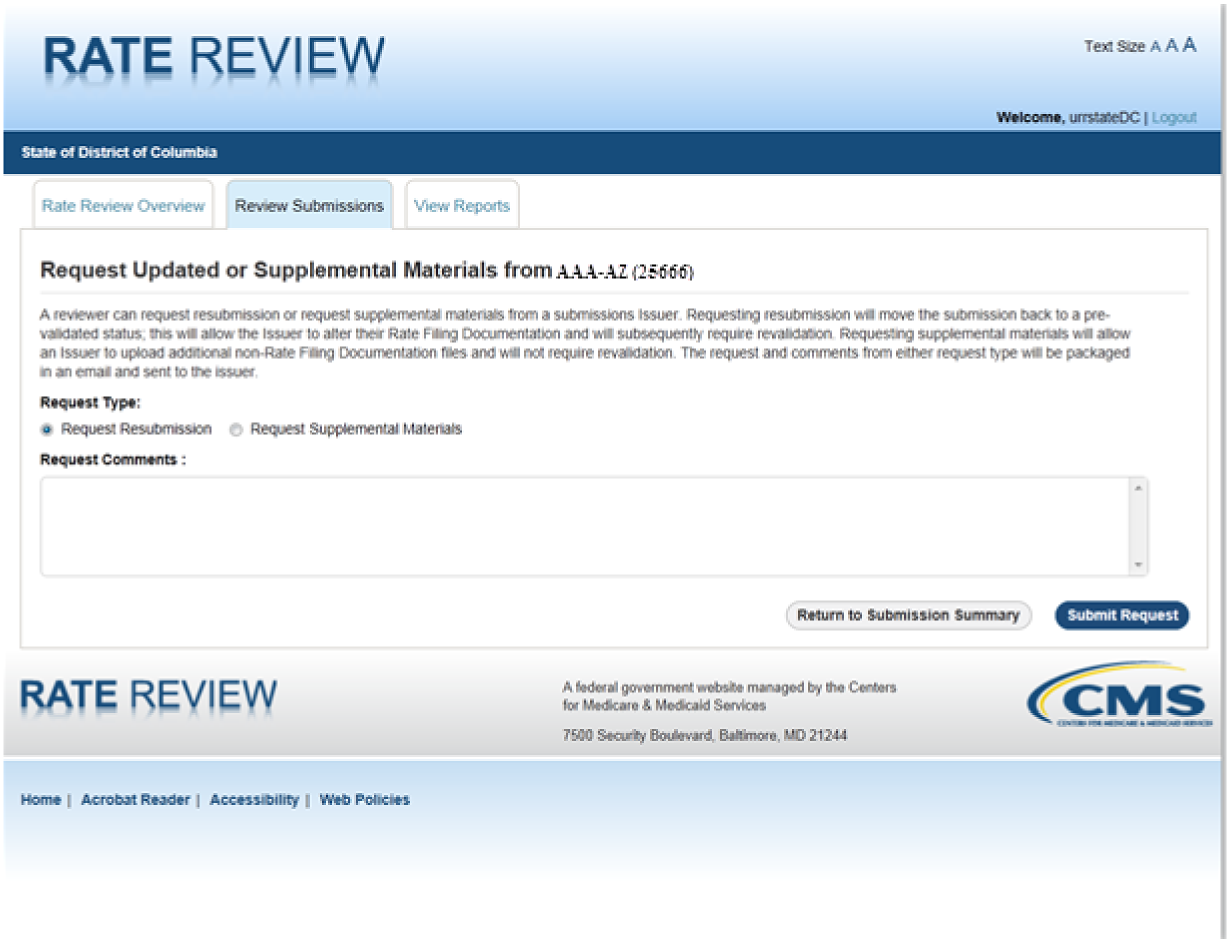


Table 25 describes the fields on the State Reviewer – Request Updated or Supplemental Materials page and provides instructions about how to enter data in these fields.

Table 25: State Reviewer - Request Updated or Supplemental Materials Page Events Table

Name	User Action	Comments	Associated Rules
Rate Review Overview tab	Click	Displays the Rate Review Overview page.	N/A
Review Submissions tab	Click	Reloads the Submission Search page of the Review Submission Functionality, clearing all previously entered data.	
View Reports tab	Click	Displays the View Reports page.	

Name	User Action	Comments	Associated Rules
Request Resubmission	Click radio button	Click to disable the Request Supplemental Materials radio button.	The Request Resubmission radio button is selected by default upon page load.
Request Supplemental Materials	Click Radio Button	Click to disable the Request Resubmission radio button.	
Reviewer Request Comments	Text field	The State Reviewer can enter comments pertaining to the request for resubmission or Supplemental materials. The comments entered within this field will be within the notification email received by the Issuer.	Reviewer Comments must be between 1 and 5000 characters upon a save. Reviewer Comments cannot contain illegal characters upon a save. (<, >, ;, =)
Return to Submission Summary	Click	Click to display the submission summary page for the previously-selected submission.	

Name	User Action	Comments	Associated Rules
Submit Request	Click	Click to perform validation checks on all page entries and selections. Once validated, the system will provide an email to the Issuers associated with the submission for the selected request.	Validation rules are run on the page. If the validation rules fail, an error message is displayed at the top of the page. If the validation rules pass, the actions are contingent upon the Request Type selected. If the Request Resubmission button is selected, an email is sent to the Issuer, and the submission is moved to a status of "Pending Resubmission". Request Comments are added to the Request Comments field on the reviewer Submission Summary page. If the Request Supplemental Materials button is selected, an email is sent to the Issuer, and the submission is moved to a status of "Pending Supplemental Materials". Reviewer Comments are added to the Request Comments field on the reviewer Submission Summary page.

Table 26 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 26: Error/Confirmation Messages

Trigger	Message

Trigger	Message
Enter illegal characters in the Reviewer Comments text field	The Reviewer Comments field contains one or more of these invalid characters: < > ; =. Please remove any invalid characters.
Enter more than 5000 characters in the reviewer comments text field.	The maximum text allowed in Request Comments is 5000 Characters.
Enter no reviewer comments	Request Comments are required.

5.16. State Reviewer - Review Rate Increases Splash Page

The Review Rate Increases Splash Page, shown in Figure 16, is visible after clicking the **Review** link for a submission on the State Reviewers Submission Summary page. This page allows you, as the State Reviewer, to choose a bundle of products, grouped under a Consumer Justification Narrative, for which to conduct or view the progress of a rate review. This page is only visible for submissions that contain product rate increases above the review threshold.

Figure 16: State Review Rate Increases Splash Page

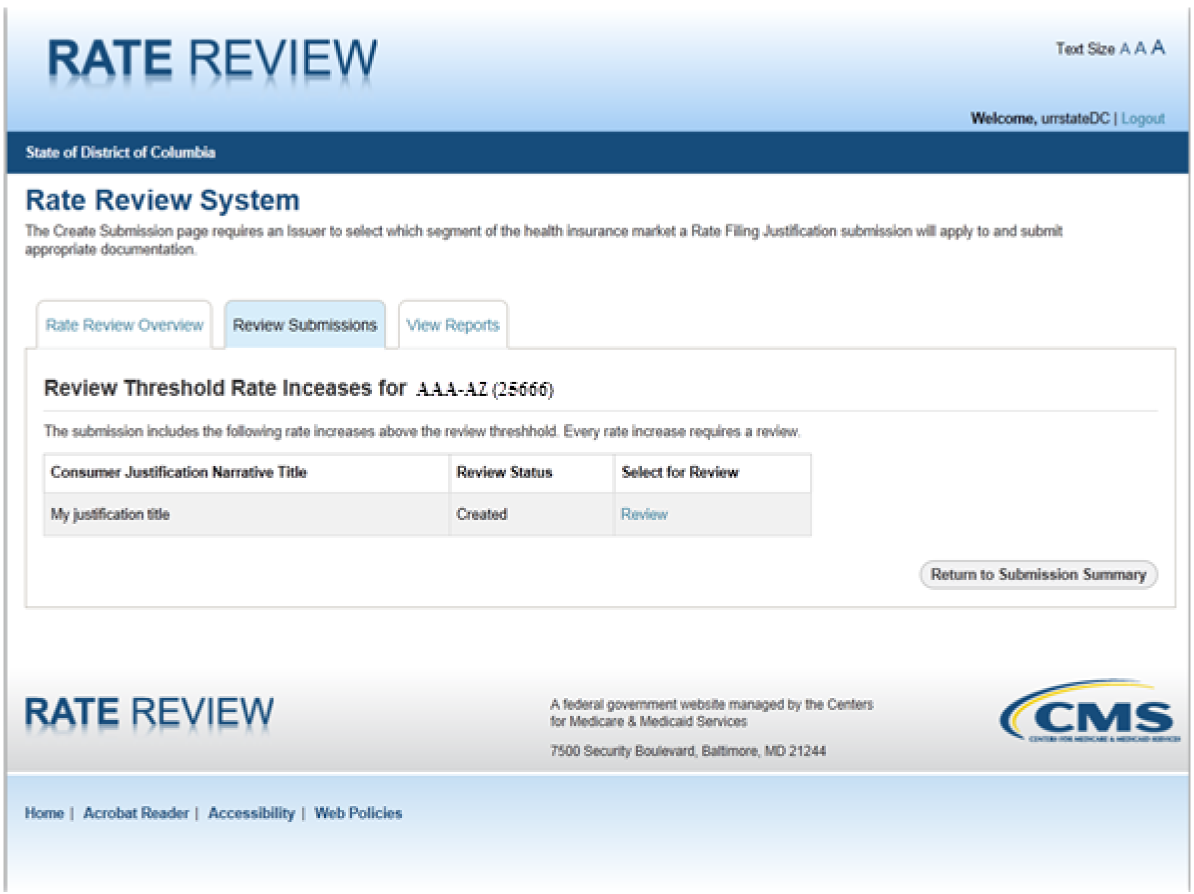


Table 27 describes the fields on the State Reviewer – Review Rate Increases Splash Page and provides instructions about how to enter data in these fields.

Table 27: State Reviewer - Review Rate Increases Splash Page Fields

Name	User Action	Comments
Rate Review Overview tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
Review Submissions tab	Click	Click the Review Submissions tab to reload the Submission Search page of the Review Submission Functionality, clearing all previously entered data.
View Reports tab	Click	Click the View Reports tab to display the View Reports page.
Review Threshold Rate Increases page title	No User Action	The Issuer who submitted the Rate Filing submission is displayed after "Review Threshold Rate Increases for" in the following manner "[Issuer Name] - [Issuer State] ([Issuer ID)."
Consumer Justification Narrative Title label	No User Action	Displays the Consumer Justification Narrative Title entered by the Issuer for a bundle of products.
Review Status	No User Action	Displays the Review Status for a bundle of products that are above the review threshold. Can be in the following statuses: Null (No Determination Selected) Not Unreasonable Not Unreasonable (Modified) Rejected By State Unreasonable Unreasonable (Modified)
Review Link	Click	Click the Review link to display the Review Threshold Rate Increases page for the selected product bundle, to conduct the review.
Return to Submission Summary	Click	Click the Return to Submission Summary button to display the submission summary page for the previously selected submission.

5.17. State Reviewer - Review Rate Increase Page

The purpose of this page, shown in Figure 17, is to allow you, as a State Reviewer, to conduct a rate review on products above the review threshold. As a State Reviewer, you cross-reference the Consumer Justification Narrative against the Rate Filing Documentation downloadable from the Submission Summary Page and make a determination on the bundle of products, by selecting a "Review Status". If a user selects a "Modified" status, the user is required to enter a Modified Rate Change, as well.

External Comments are required for every review to provide an explanation of the determination status selected.

Unreasonable Rate Increase Comments are entered by the issuer and, in the event of an unreasonable rate determination, optionally appear on the Review Rate Increase Rate Review page once an issuer responds.

This page can also be accessed for CMS Primary submissions in your state as view-only. Refer to

Table 28 for additional information.

Figure 17: State Reviewer - Review Rate Increase Page

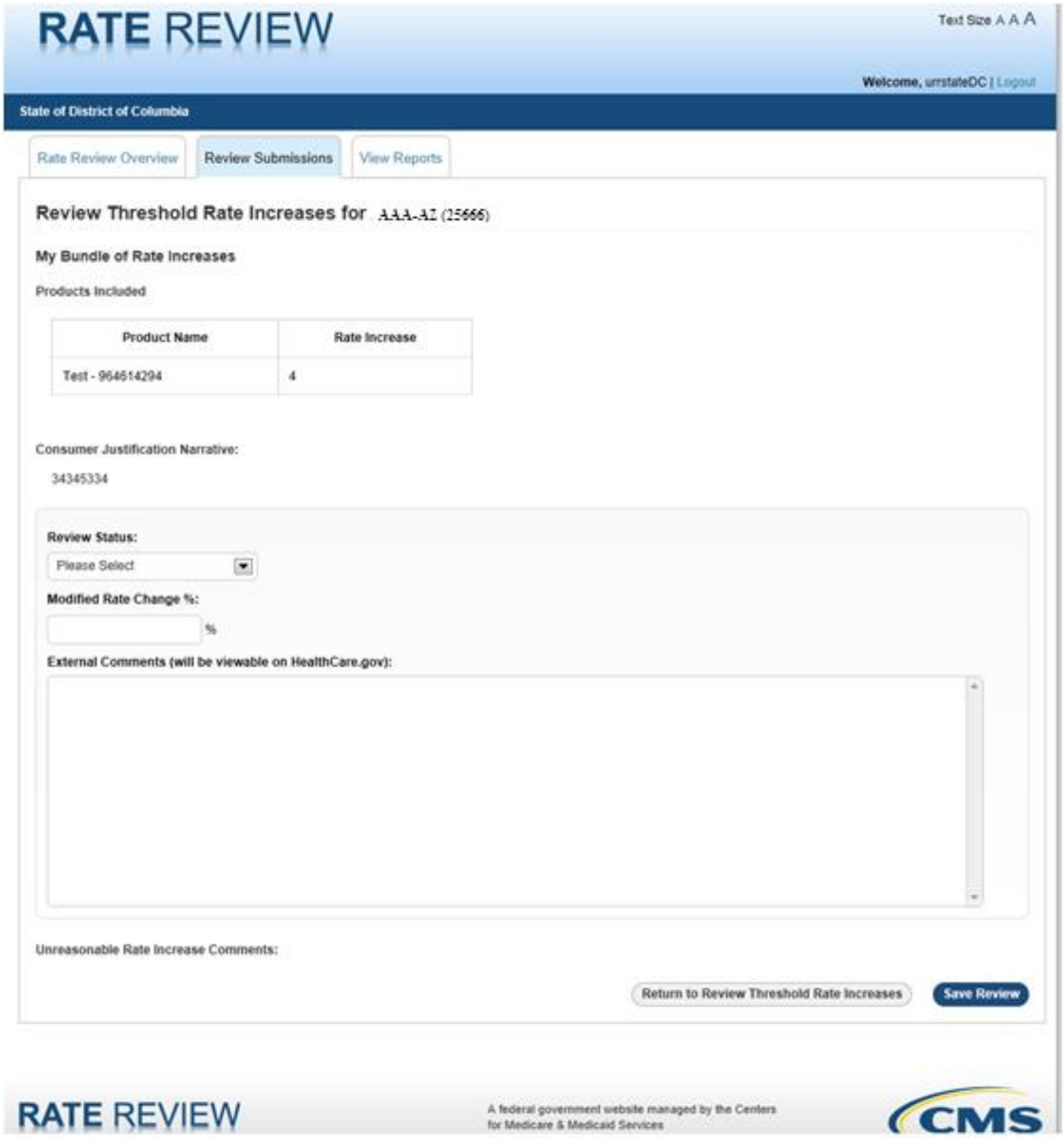


Table 28 describes the fields on the State Reviewer – Review Rate Increase Rate Review page and provides instructions about how to enter data in these fields.

Table 28: State Reviewer - Review Rate Increase Page Fields

Name	User Action	Comments	Associated Rules
Rate Review Overview tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.	
Review Submission tab	Click	Click the Review Submission tab to reload the Submission Search page of the Review Submission Functionality, clearing all previously entered data.	
View Reports tab	Click	Click the View Reports tab to display the View Reports page.	
Review Threshold Rate Increases page title	No user action	The Issuer who submitted the Rate Filing submission is displayed aafter “Review Threshold Rate Increases forIssuer Name]-[Issuer State]([Issuer ID])” in the following format: “[	
Consumer Justification Narrative title	No user action	Displalys th Consumer Justification Narrative Title entered by the Issuer for a bundle of products (read-only)	
Product Names label	No user action	Displays the names of each product bundled under a Consumer Justification Narrative (read-only)	
Rate Increase label	No user action	Displays the percentage rate increase of each product bundled under a Consumer Justification Narrative (read-only)	
Consumer Justification Narrative Text field	No user action	Displays the Consumer Justification Narrative entered by the Issuer for the bundle of products (read-only)	

Name	User Action	Comments	Associated Rules
Review Status Dropdown	Click drop-down	The following statuses can be selected for the review: • Not Unreasonable • Not Unreasonable (Modified) • Rejected by State • Unreasonable (Modified) • Unreasonable	External Comments are required after a review status is selected and saved. If the status is selected Not Unreasonable (Modified) or Unreasonable (Modified), a Modified Rate Change must be entered before saving the status.
Modified Rate Change % text field	Text field	Allows the entry of a modified rate change	The Modified Rate Change must be in numeric format and be between -9999.9999 and 9999.9999
External Comments text field	Text field	Enter review findings to be publicly displayed. The comments within this field are provided in an email to the Issuer user and publicly posted with the submission	External comments must be between 1 and 16000 characters. External comments must no contain any illegal security characters (<, >, ;, =>)
Unreasonable Rate Increase Comments text field	No user action	Displays Unreasonable Rate Increase Comments if previously submitted by the Issuer. If comments have not been submitted, this text field does not appear.	
Return to Review Threshold Rate Increases button	Click	Click the Return to Review Threshold Rate Increases button to display the Review Threshold Rate Increase page.	

Name	User Action	Comments	Associated Rules
Save Review button	Click	Click the Save Review button to run validation checks on all page entries and selections. If validations pass, the Review Threshold Rate Increase splash page displays with the updates maintained in the database. If the validations fail, the Review Rate Increase – Rate Review page reloads with all fields maintained and error message(s) displayed on the top of the page.	

Table 29 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 29: Error/Confirmation Messages

Trigger	Message
Attempting to save a review status when there are no External Comments entered.	External Comments Required for Final Disposition.
Attempting to save a Modified review status when there is no Modified Rate Change entered.	A Modified Rate Change is Required when selecting Modified Review Status. Please enter a numeric value for the Modified Rate Change.
Entering a string value in the Modified Rate Change Percent field.	Please enter a numeric value for the Modified Rate Change Percent
Entering a value that is not between -9999.9999 and 9999.9999 in the Modified Rate Change field,	Please enter a numeric value for the Modified Rate Change Percent between -9999.9999 and 9999.9999.
Entering and attempting to save external comments that include illegal characters	The External Comments field contains one or more of these invalid characters: < > ; =. Please remove any invalid characters.
Entering External Comments that are greater than 16000 characters	The maximum text allowed in External Comments is 16000 Characters.
Attempting to save a review status with no External Comments	External Comments are required for final disposition.

5.18. State Reviewer - View Reports

The View Reports page, shown in Figure 18, allow you, as a State Review, to access system generated reports containing information pertaining to the available Issuers, Products, and Rate Review users within your associated state.

Figure 18: State Reviewer - View Reports Page

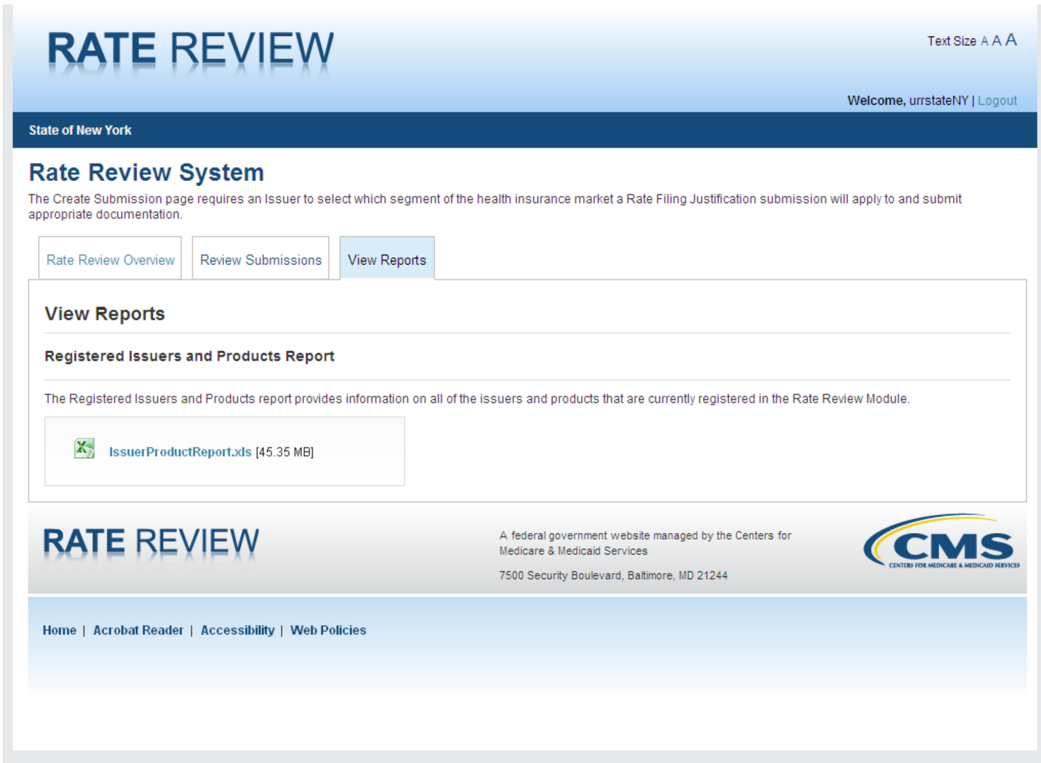


Table 30 describes the fields on the State Reviewer – View Reports page and provides instructions about how to enter data in these fields.

Table 30: State Reviewer - View Reports Page Fields Table

Name	User Action	Comments	Associated Rules
Rate Review Overview tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.	
Review Submissions	Click	Click the Review Submissions tab to display the search page of the Review Submission page.	
View Reports	Click	Click the View Reports tab to display the View Reports page.	

Name	User Action	Comments	Associated Rules
Registered Issuer Product Report Link	Click	Click the Registered Issuers and Products Report link to display a pop-up box where you can choose to save, open, or cancel the download.	As a State Reviewer, the Registered Issuers and Products Report contains information only on issuers with the state for the logged in State Reviewer.

6. Templates

6.1 Unified Rate Review Template

The Unified Rate Review template is designed to capture information at the market level (worksheet 1 of the template) and information at the product and plan level (worksheet 2 of the template), consistent with the requirement to set premium rates using a single risk pool, as defined in 45 CFR Part 156, §156.80. Figure 19 shows worksheet 1 and Figure 20 shows worksheet 2 of the blank Unified Rate Review Template.

Users can add products to the template on worksheet 2 by clicking the **Add Product** button. Users will then be prompted how many plans exist underneath that product. Additionally, users can select if they want to enter plan-specific information, or information averaged out at the product level. Once these selections have been made, data entry cells for the product will be added to Worksheet 2.

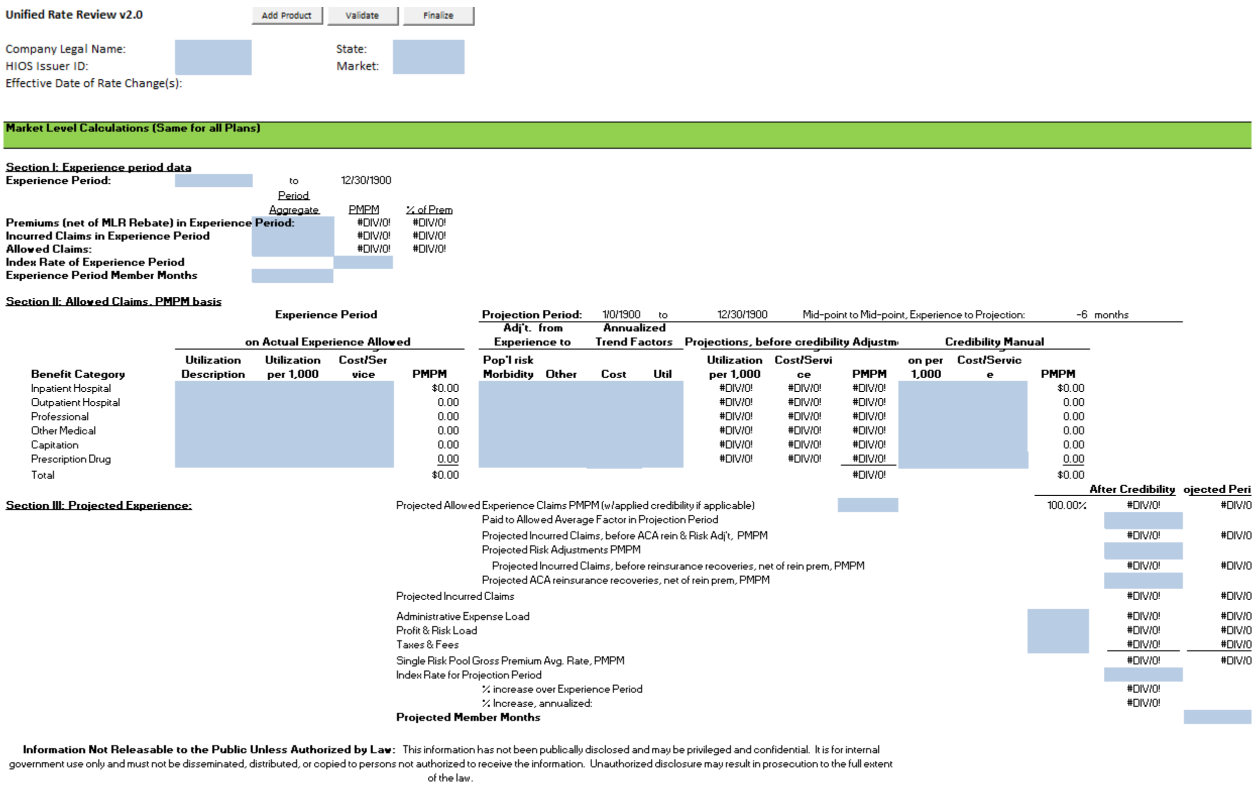
Additionally, users can validate the template, by clicking the **Validate** button. This button scans the sheet and returns a set of values in the submission that may potentially be incorrect.

Lastly, the user can finalize the template, by clicking the **Finalize** button. Finalizing the template runs a final check on the values submitted and instructs the user to fix any critical errors which would cause the template to not be accepted in the system. If no such errors exist, an .XML file is created containing this template data that will be submitted as part of a user's Rate Filing Documentation.

Specific cells in the template have values displayed up to predefined decimal points of precision; however, the value stored in the database will be the actual value that was entered in each cell by the user. One exception to this is the Product Threshold Rate Increase % cells, which have the calculated value truncated to display two digits of % precision (see circled field and explanatory text for the same in Figure 20).

Note: Copying and pasting data into the template is not supported and can impact the template design and reported data. Pasting overwrites cell validation and formatting, which can cause formulas to calculate incorrectly and might allow invalid data into the template. Data that has been pasted can also produce unreliable results when the template is Validated and/or Finalized when using the **Validate** and/or **Finalize** buttons to produce the output file required for a submission.

Figure 19: Unified Rate Review Template (Worksheet 1)



Unified Rate Review v2.0 Add Product | Validate | Finalize

Company Legal Name: State:
HIOS Issuer ID: Market:
Effective Date of Rate Change(s):

Market Level Calculations (Same for all Plans)

Section I: Experience period data

Experience Period: to 12/30/1900

	Period Aggregate	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

Projection Period: 1/0/1900 to 12/30/1900 Mid-point to Mid-point, Experience to Projection: -6 months

	Experience Period on Actual Experience Allowed				Adj't. from Experience to		Annualized Trend Factors		Projections, before credibility Adjustm			Credibility Manual		
Benefit Category	**Utilization Description**	**Utilization per 1,000**	**Cost/Service**	**PMPM**	**Pop'l risk Morbidity**	**Other**	**Cost**	**Util**	**Utilization per 1,000**	**Cost/Service**	**PMPM**	**on per 1,000**	**Cost/Service**	**PMPM**
Inpatient Hospital				$0.00					#DIV/0!	#DIV/0!	#DIV/0!			$0.00
Outpatient Hospital				0.00					#DIV/0!	#DIV/0!	#DIV/0!			0.00
Professional				0.00					#DIV/0!	#DIV/0!	#DIV/0!			0.00
Other Medical				0.00					#DIV/0!	#DIV/0!	#DIV/0!			0.00
Capitation				0.00					#DIV/0!	#DIV/0!	#DIV/0!			0.00
Prescription Drug				0.00					#DIV/0!	#DIV/0!	#DIV/0!			0.00
Total				$0.00							#DIV/0!			$0.00

Section III: Projected Experience:

			After Credibility	ojected Peri
Projected Allowed Experience Claims PMPM (w/applied credibility if applicable)		100.00%	#DIV/0!	#DIV/0
Paid to Allowed Average Factor in Projection Period				
Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM			#DIV/0!	#DIV/0
Projected Risk Adjustments PMPM				
Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM			#DIV/0!	#DIV/0
Projected ACA reinsurance recoveries, net of rein prem, PMPM				
Projected Incurred Claims			#DIV/0!	#DIV/0
Administrative Expense Load			#DIV/0!	#DIV/0
Profit & Risk Load			#DIV/0!	#DIV/0
Taxes & Fees			#DIV/0!	#DIV/0
Single Risk Pool Gross Premium Avg. Rate, PMPM			#DIV/0!	#DIV/0
Index Rate for Projection Period				
% increase over Experience Period			#DIV/0!	
% Increase, annualized:			#DIV/0!	
Projected Member Months				

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Figure 20: Unified Rate Review Template (Worksheet 2)

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.	
Product Threshold Rate Increase %	

Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standard Component ID):	Total
Inpatient	#REF!
Outpatient	#REF!
Professional	#REF!
Prescription Drug	#REF!
Other	#REF!
Capitation	#REF!
Administration	#REF!
Taxes & Fees	#REF!
Risk & Profit Charge	#REF!
Total Rate Increase	#REF!
Member Cost Share Increase	#REF!

Average Current Rate PMPM	#REF!
Projected Member Months	#REF!

Section III: Experience Period Information

Warning Alert	Wsht 1 Total		Plan ID (Standard Component ID):	Total
#DIV/0!	#DIV/0!	Premium Information	Average Rate PMPM	#REF!
#REF!	-		Member Months	#REF!
#REF!	$0		Total Premium (TP)	#REF!
			EHB Percent of TP, [see instructions]	#REF!
			state mandated benefits portion of TP that are other than EHB	#REF!
			Other benefits portion of TP	#REF!
#REF!	$0	Claims Information	Total Allowed Claims (TAC)	#REF!
			EHB Percent of TAC, [see instructions]	#REF!
			state mandated benefits portion of TAC that are other than EHB	#REF!
			Other benefits portion of TAC	#REF!
			Allowed Claims which are not the issuer's obligation:	#REF!
			Portion of above payable by HHS's funds on behalf of insured person, in dollars	#REF!
			Portion of above payable by HHS on behalf of insured person, as %	#REF!
#REF!	$0		Total Incurred claims, payable with issuer	#REF!
			Net Amt of Rein	#REF!
			Net Amt of Risk Adj	#REF!
#DIV/0!	#DIV/0!		Incurred Claims PMPM	#REF!
#DIV/0!	#DIV/0!		Allowed Claims PMPM	#REF!
			EHB portion of Allowed Claims, PMPM	#REF!

Section IV: Projected (12 months following effective date)

Warning Alert	Wsht 1 Total		Plan ID (Standard Component ID):	Total
#DIV/0!	#DIV/0!	Premium Information	Plan Adjusted Index Rate	#REF!
#REF!	-		Member Months	#REF!
#DIV/0!	#DIV/0!		Total Premium (TP)	#REF!
			EHB Percent of TP, [see instructions]	#REF!
			state mandated benefits portion of TP that are other than EHB	#REF!
			Other benefits portion of TP	#REF!
#DIV/0!	#DIV/0!	Claims Information	Total Allowed Claims (TAC)	#REF!
			EHB Percent of TAC, [see instructions]	#REF!
			state mandated benefits portion of TAC that are other than EHB	#REF!
			Other benefits portion of TAC	#REF!
			Allowed Claims which are not the issuer's obligation	#REF!
			Portion of above payable by HHS's funds on behalf of insured person, in dollars	#REF!
			Portion of above payable by HHS on behalf of insured person, as %	#REF!
#DIV/0!	#DIV/0!		Total Incurred claims, payable with issuer funds	#REF!
#REF!	-		Net Amt of Rein	#REF!
			Net Amt of Risk Adj	#REF!

#DIV/0!	#DIV/0!		Incurred Claims PMPM	#REF!
#DIV/0!	#DIV/0!		Allowed Claims PMPM	#REF!
			EHB portion of Allowed Claims, PMPM	#REF!

7. TROUBLESHOOTING and SUPPORT

This section will be expanded as release development continues.

7.1. Special Considerations

This section will be expanded as release development continues.

7.2. Support

The following is the contact information for help desk support: XOSC at 855-CMS-1515 or via email at CMS_FEPS@cms.hhs.gov.

8. ACRONYMS

Acronym	Definition
ACA	Affordable Care Act
CMS	Centers for Medicare & Medicaid Services
FFM	Federally-Facilitated Marketplace
HHS	Health and Human Services
HIOS	Health Insurance Oversight System
PHS	Public Health Service
PM	Plan Management

9. APPENDICES

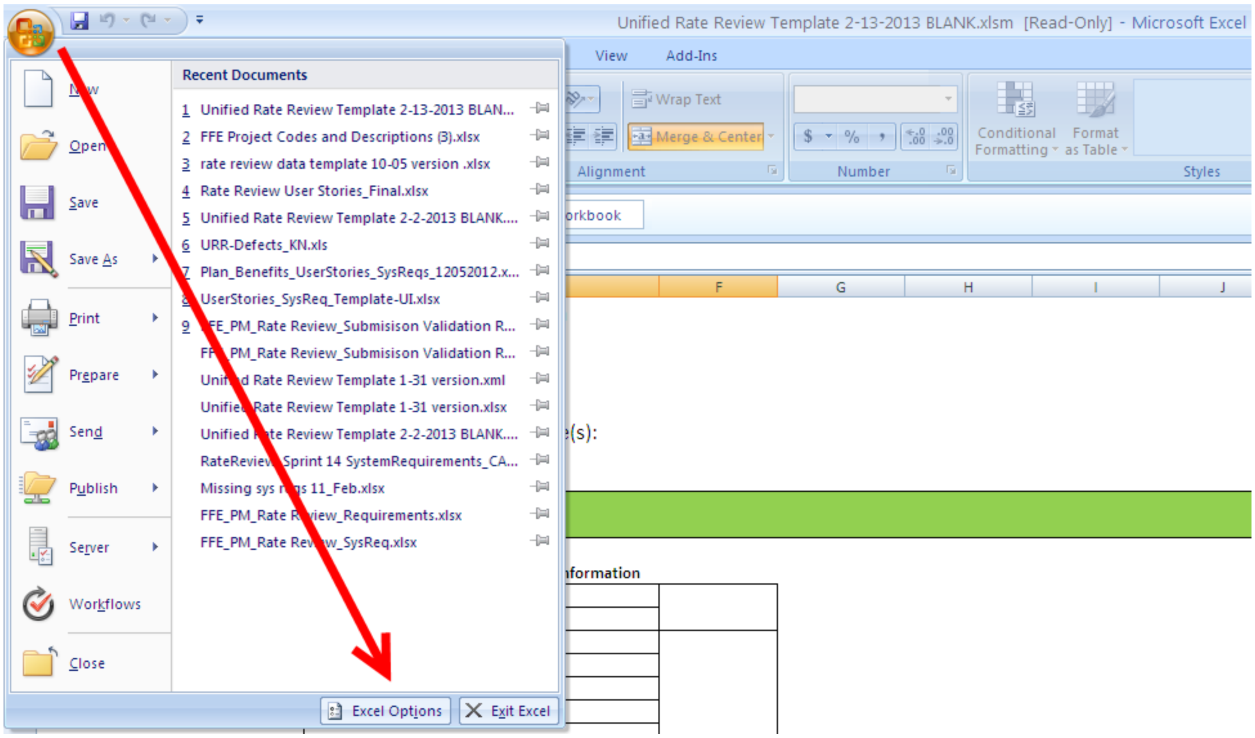
Appendix A

Enabling Macros in Microsoft Excel 2007-2010

In order to properly view and use the Excel templates for the Issuer Application, macros need to be enabled. It is recommended that the user enable macros before downloading any templates.

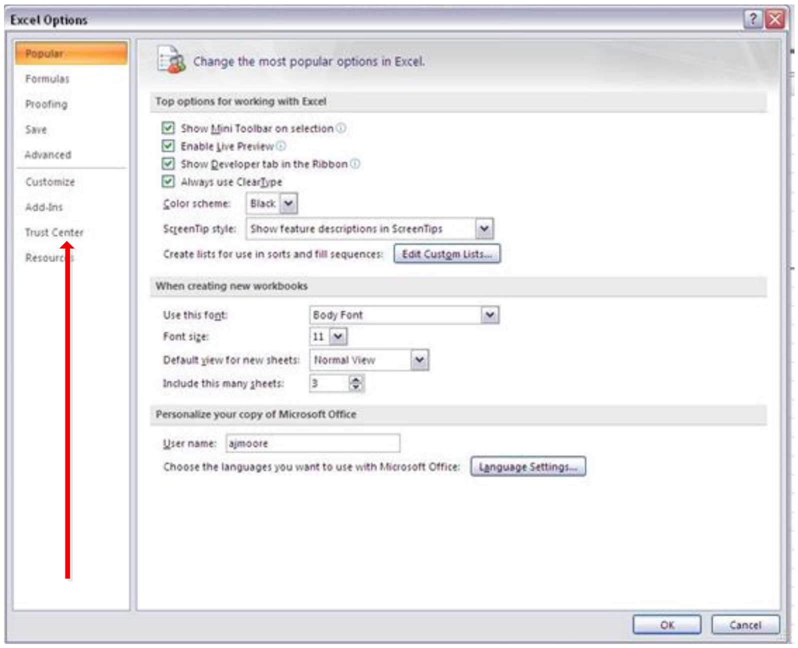
1. From the Office button in the top left corner (refer to Figure 21), choose ***Excel Options***.

Figure 21: Choosing Excel Options



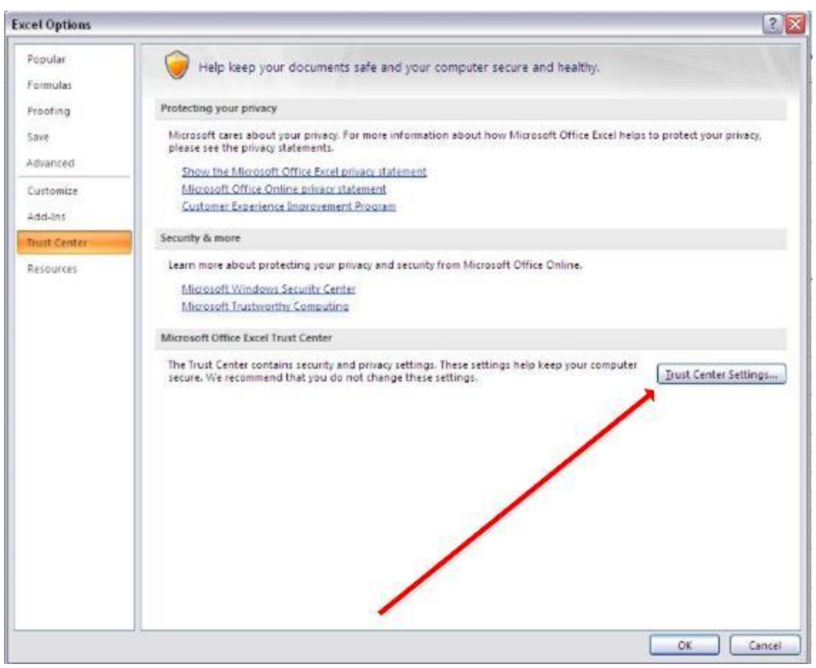
2. From Excel Options (refer to Figure 22), Choose "Trust Center"

Figure 22: Choosing Trust Center



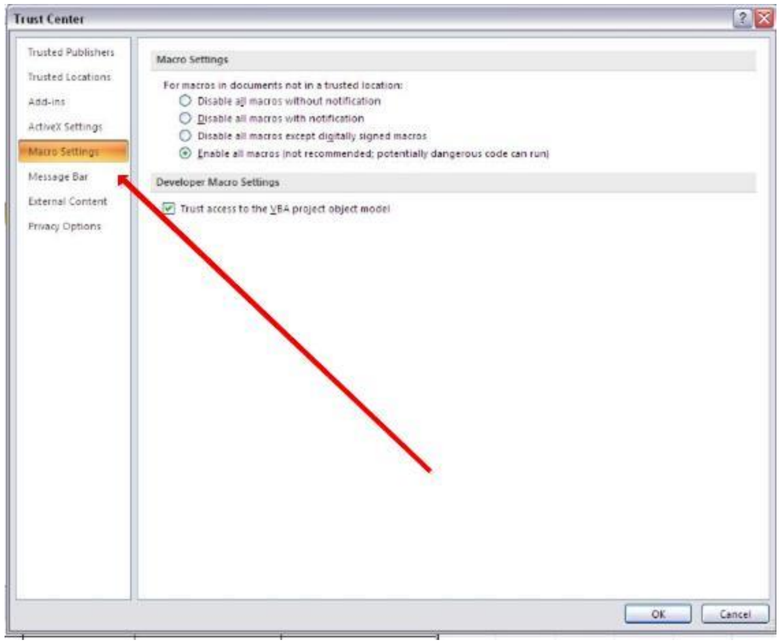
3. Choose "Trust Center Settings" (refer to Figure 23),

Figure 23: Choosing Trust Center Settings



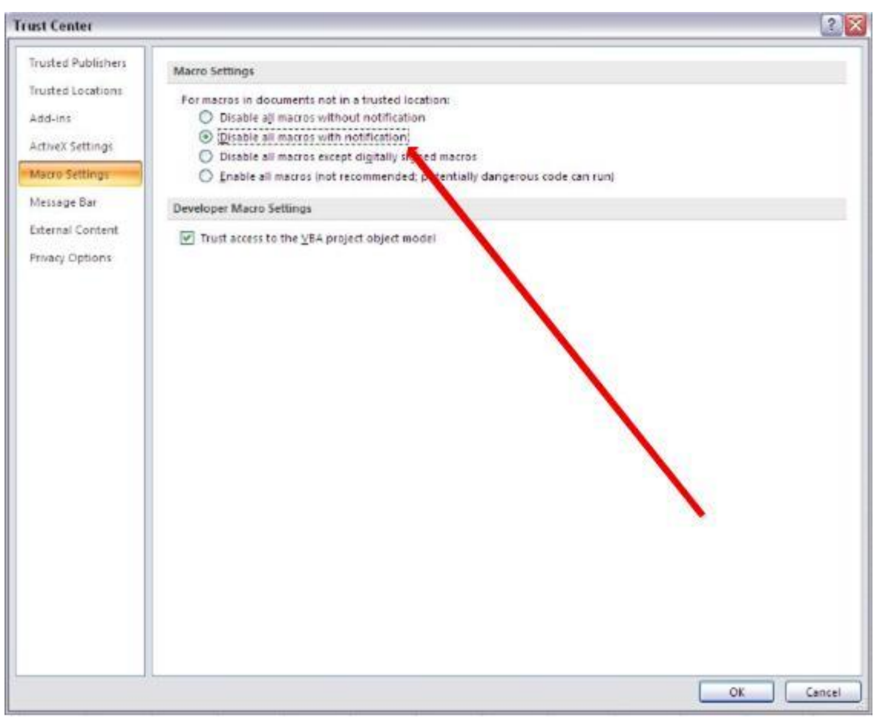
4. Choose “Macro Settings” (refer to Figure 24),

Figure 24: Choosing Macro Settings



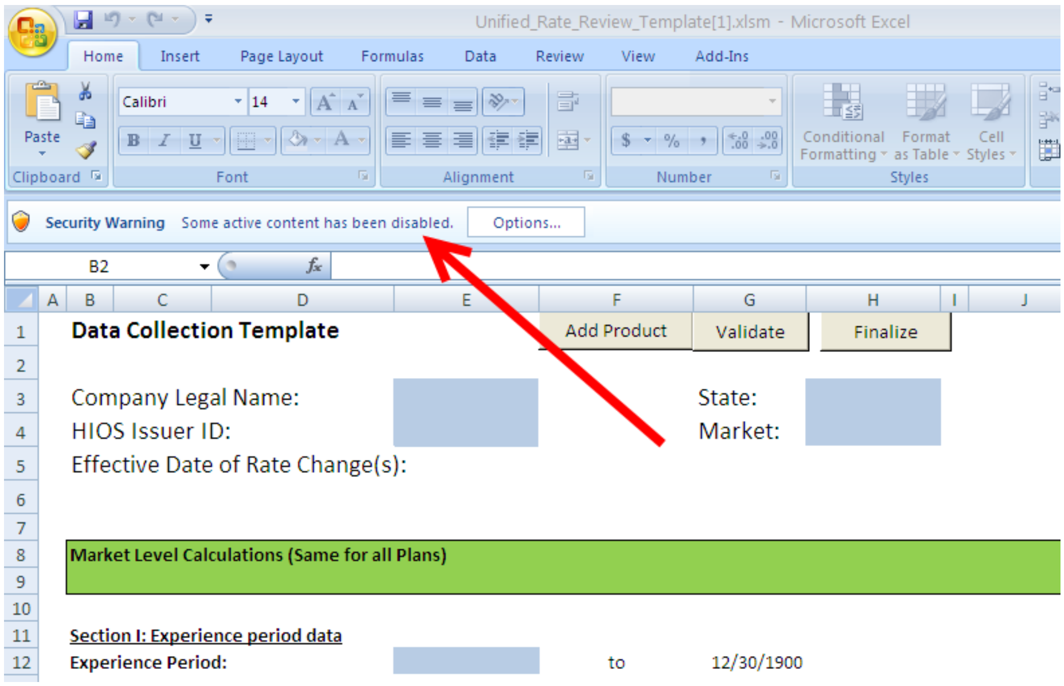
5. Choose “Disable all macros with notification” (refer to Figure 25.)

Figure 25: Choosing Disable all macros with notification



6. When opening any of the templates downloaded from the site, you see the following prompt at the top of the spreadsheet (refer to Figure 26). Click “Options…”

Figure 26: Security Warning on Downloaded Template



7. Choose “Enable this content”(refer to Figure 27.)

Figure 27: Choosing Enable this content

8. Macros are now enabled for the open workbook. Repeat steps 6 and 7 every time a new template is downloaded.