DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
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CMS
CENTERS for MEDICARE & MEDICAID SERVICES

DATE: July 26, 2011

TO: Issuers of Health Insurance

CC: State Departments of Insurance Commissioners

FROM: Doug Pennington
              Division Director, Healthcare.gov Plan Finder

SUBJECT: September 2011 Plan Finder Refresh – Data Submission Schedule

Thank you for your participation and continued cooperation in the HealthCare.gov Plan Finder's data collection for the individual and small group health insurance markets.

The next Plan Finder refresh will occur on **September 21, 2011**. All Issuers with open products or those that have active policies within closed products on September 21st are required to enter new or revised product-level data into Health Insurance Oversight System (HIOS) for the individual and small group markets. Products that have not yet obtained approval from the state Department of Insurance may be entered into HIOS, but must be marked as "closed" until they have been approved.

In addition, Issuers are required to submit new or revised plan-level data into the Content Management Portal (CMP) for the individual market. As a reminder, only plans that have been approved by the state Department of Insurance should be entered into CMP.

Updated HIOS and CMP templates will be available to Issuers by Monday, August 1, 2011.

The remainder of this memo outlines the data submission deadlines for the September refresh.

August 15-August 19, 2011: HIOS Data Submission Window for all Issuers: All Issuers must update the application, denial, and up-rate data for their individual/family and small group products using **Quarter 2 (Q2) 2011** information, update enrollment counts, and submit any new or revised product data during the open HIOS data submission window that begins on Monday, August 15th and ends on Friday, August 19th.

Updated Enrollment, Denial and Up-Rate Data Required: Please note that all Issuers must update their products' number of applications received, number of applications denied, and number of applications up-rated based on the 2nd quarter of calendar year 2011 (April 1 through June 30, 2011). In addition, enrollment data should be updated as of June 30, 2011.

August 19th Deadline: It is the sole responsibility of each Issuer to submit to HIOS, by the submission deadline, accurate and error-free data in accordance to instructions provided. All new and existing product data for HIOS must be submitted by 11:59 p.m. ET on Friday, August 19th. Any data submitted after August 19th will not be displayed on Healthcare.gov for the September 21st refresh.

August 15-August 19, 2011: CMP Data Submission Window for All Issuers: Issuers that need to submit new or updated individual/family plan-level data will be able to do so beginning on Monday, August 15th. Issuers are required to attest that submissions are accurate in order for their plans to be displayed.

Issuers submitting new plans: As a reminder, Issuers must obtain a HIOS Issuer ID before submitting plan data into CMP if they have not already done so. In addition, Issuers with new products must obtain a HIOS Product ID for those products before submitting plans for those products into CMP. Issuers should be aware that identifying numbers must be obtained before the HIOS submission window closes on August 19th. Issuers should not submit plans into CMP that have not yet been approved by the state Department of Insurance.

Issuers modifying existing plans: Issuers may modify existing plans by updating their CMP templates and resubmitting during the open window. Please note that CMP plans that are no longer open for enrollment due to rate approvals or other product-level concerns should have their associated product marked as "closed" in HIOS prior to the closing of the data submission window on August 19th.

Updated Enrollment Data Required: All Issuers must update their plans' enrollment numbers as of June 30, 2011.

August 19th deadline for all Issuers: All new and existing plan data for CMP must be submitted by 11:59 p.m. ET on Friday, August 19th. Any data submitted after August 19th will not be displayed for the September 21st refresh.

Error-free submissions: It is the sole responsibility of each Issuer to have submitted to CMP by the submission deadline, accurate and error-free plan data in accordance with the instructions provided. All CMP plan data provided by August 19th must be free of the following errors or the entire submission will fail, and plans associated with these submissions not being displayed on September 21st:

- Alteration of the benefits and/or rate templates
- Submission of multiple benefits and/or rate templates for a single plan
- Missing benefits and/or rate templates for a plan

Note: We strongly advise Issuers begin their process immediately after the data submission windows open to allow enough time for data entry, CEO/CFO attestation, QA, corrections of minor errors, and processing.

August 23rd: CEO/CFO Attestation Deadline for All Issuers: All Issuers submitting new or revised plan data into CMP must provide CEO or CFO attestation to the accuracy of that data by 11:59 p.m. ET on Tuesday, August 23rd.

Attestation to the accuracy of data submitted: In previous submission processes, the requirement to attest to the completeness of the submission was made optional. We are continuing this policy for the September refresh. Issuers are required to attest to the accuracy of the data submitted. This attestation applies only to the data submitted, and not to the subsequent display of that data. As outlined in this memo, there will also be an opportunity for Issuers to review and approve their plans prior to display on the Plan Finder through the Finder Verify site. Please note that CCIIO reserves the right to display plans without Issuer approval.

August 23rd Deadline: Based on Issuer feedback, companies will have two additional business days to attest to their CMP data submitted for the September refresh. Issuers that do not attest to the accuracy of their CMP submissions by 11:59 p.m. ET on Tuesday, August 23rd will not have their plans displayed on Healthcare.gov for the September 21st refresh. We strongly advise Issuers not wait until the end of this extended deadline to submit attestation in order to allow enough time for data review.

August 22-September 4th: CMP Data Quality Processing: We will conduct quality assurance reviews on a rolling basis for all CMP plans submitted by Friday, August 19th, and will notify your organization of any errors we find by 11:59 p.m. ET on Sunday, September 4th.

Notification of errors by September 4th: For all other errors found, Issuers will be given 2 business days upon notification to make corrections, but no later than 11:59 p.m. ET on Wednesday, September 7th, whichever period ends first. Issuers will receive notification by 11:59 p.m. ET on Sunday, September 4th if their plans are found to contain such errors.

Submissions that are not corrected within 2 business days of notification will not be displayed on September 21st.

Issuer review and final validation: CMP plans that have been submitted by Agusut 19th and have passed all the quality review checks will be uploaded to https://finderverify.healthcare.gov on a rolling basis so Issuers may preview and approve their data to be displayed in the September Plan Finder refresh.

Final Approval Required by September 9th: All Issuers' plans will be displayed on the Finder Verify site by September 8th. Issuers will be permitted to review and approve their plans until 11:59 p.m. ET on September 9th, prior to displaying plans on the Plan Finder. CCIIO reserves the right to display plans that have not been approved by the organization.

Issuer Group Calls: Weekly User Group calls with Issuers will continue to be held every other Wednesday at 2:00 p.m. ET to provide guidance and answer questions.

Summary of Key Dates

August 1 (Monday)	HIOS and CMP Templates Available: Issuers can download and access to work off-line before the data submission window opens on 8/15.
August 15 (Monday)	HIOS and CMP Data Submission Window opens for all Issuers to submit new and revised individual/family and small group product data as well as individual/family plan data.
August 19 (Friday)	Last day for all Issuers to submit new and revised individual/family product and small group data into HIOS, and new and updated individual/family plan data into CMP.
August 23 (Tuesday)	Last day for all Issuers to provide CEO or CFO attestation to CMP plan data.
September 7 (Wednesday)	Last day by which Issuers will be notified of errors found in their plans. Quality reviews and error notification will occur on a rolling basis starting on August 22 for all plans submitted by August 19th. Issuers who have minor errors will have 2 business days to correct data upon receipt of notification, but no later than September 7th, whichever period ends first. Issuers who have major errors will not be displayed in the September refresh.
September 8 (Thursday)	Last day by which all plans that have passed the quality review process will be displayed on the CMP Finder Verify site.
September 9 (Friday)	Last day by which Issuers may approve plans for display on the Plan Finder. CCIIO reserves the right to display unapproved plans.
September 21 (Wednesday)	Healthcare.gov Plan Finder will display new and updated plans.

For policy questions regarding the HealthCare.gov Plan Finder, please email CCIIOPlanFinder@cms.hhs.gov.

For technical assistance regarding product-level data submissions, please contact the HIOS Help Desk at 1-877-343-6507 or insuranceoversight@hhs.gov.

For technical assistance regarding plan-level data submissions, please contact the CMP Help Desk at 1-877-425-3708 or cmp-support@ehealth.com.