



DEPARTMENT OF HEALTH & HUMAN SERVICES

Office of the Secretary
Office of Consumer Information and
Insurance Oversight
Washington DC 20201

Date: May 6, 2010

To: State Departments of Insurance Commissioners

**From: Teresa DeCaro, Team Lead, Web Portal
Office of Consumer Information and Insurance Oversight
Department of Health and Human Services**

Subject: Data Submission for the Health Insurance Oversight System

Section 1103(a) of the Affordable Care Act, as amended by section 10102(b) of the same act, directs the Secretary to immediately establish a mechanism, including an internet website, through which a resident of, or small business in, any State may identify affordable health insurance coverage options in that State. To the extent practicable, the website (hereinafter called the web portal) is to provide, at minimum, information on the following coverage options:

1. Health insurance coverage offered by health insurance issuers,
2. Medicaid coverage,
3. Children's Health Insurance Program (CHIP) coverage,
4. State health benefits high risk pool coverage,
5. Coverage under the high risk pool created by section 1101 of the Affordable Care Act, and
6. Coverage within the small group market for small businesses and their employees.

In order to provide this information in a standardized format, section 1103(b) requires the Secretary to develop a standardized format to present the coverage information described above. This format is to provide for, at a minimum, the inclusion of information on the percentage of total premium revenue expended on nonclinical costs (as reported under section 2718(a) of the Public Health Service Act), eligibility, availability, premium rates, and cost sharing with respect to such coverage options.

By statute, the web portal must be available for public use no later than July 1, 2010.

To meet the July 1, 2010 deadline, we will require issuers to provide data that we will use to develop introductory information for consumers on the universe of issuers and health insurance products in their geographic area. By May 21, 2010 we will require issuers to submit corporate and contact information, such as corporate addresses and websites; administrative information, such as enrollment codes; enrollment data by product; product names and types, such as Preferred Provider Organization (PPO) or Health Maintenance Organization (HMO); whether enrollment is currently open for each product; geographic availability information, such as product availability by zip code or county; customer service phone numbers; website links to the issuer website, brochure documents such as benefit

summaries, and provider networks; and financial ratings, such as those offered by financial rating firms including AM Best, Standards and Poor, and Moody's, if available.

The data elements we are requesting you to submit will be used to verify against some of the data elements provided by the insurance issuers. It is important to us that we provide the general public with the most accurate information possible to make their health care decisions.

For details of the information collection, approved under emergency clearance and other terms by the Office of Management and Budget (OMB # 0938-1086) on Friday April 30, 2010, you may go to <http://www.hhs.gov/ociio/gatheringinfo>.

Listed below are the data elements that we are requesting you submit for inclusion in the Health Insurance Oversight System. Attached is an excel spreadsheet template, along with technical users' instructions, that you can complete and submit to hios_submissions@hhs.gov by **May 21, 2010**. Please read the technical instructions carefully before completing and submitting your state's template of data.

For your state:

- Underwriting status (a Yes/No response about community rating in your State);
- *Website addresses for your State's interactive health comparison tools for the individual and small group markets, if available;
- State data submission and validation contacts (primary and back-up).

For each licensed issuer in your State:

- Issuer Name;
- Participation in the individual vs. small group market;
- Issuer data submission contact;
- Customer service contact, if known;
- Number of products offered by the issuer, by product type (all products should be counted, only once, and not just those open for new enrollment).

*The website addresses for your State's interactive health comparison tools for the individual and small group markets will be published on the web portal on July 1, 2010.

After May 21st, the State data submission and validation contacts listed in your completed spreadsheet will be able to review your state's data, and the data submitted by each licensed health insurance issuer in your state, by accessing the Health Insurance Oversight System at www.insuranceoversight.hhs.gov.

If you have any questions about the regulation or data collection requirements you may contact Danielle Harris at 410-786-1819.

If you have any questions about the data submission or validation process, please contact the Health Insurance Oversight System's Help Desk at insuranceoversight@hhs.gov or 1-877-343-6507 (which will be available after May 7, 2010).