Health Insurance Oversight System (HIOS)

Rate Review System

Technical Instructions for States and Health Insurance Issuers

Table of Contents

1 Introduction 1
2 Rate Review System Users 2
2.1 Registration Page for First Time Users 2
2.2 How to Access the Rate Review System Homepage 5
3 Issuer User 7
3.1 Download Rate Summary Template 8
3.2 Upload Preliminary Justification 10
3.3 Submission Status Report 18
3.4 Review Rate Data 22
3.5 Upload Supplemental Materials 30
3.6 Upload Modification Materials 33
3.7 Enter Unreasonable Rate Increase Final Justification 35
4 State User 38
4.1 State Reports 39
4.2 Submission Status Report 40
4.3 State Rate Review Page 44
4.4 Review Rate Data 48
4.5 Rate Review Administration 52
5 Contact Us/Support 57
5.1 Contact Us/ Support Details 57

Health Insurance Oversight System – Rate Review System Technical Instructions

1 Introduction

Section 2794 of the Public Health Service Act (PHS Act), as added by the Patient Protection and Affordable Care Act (Affordable Care Act), establishes a process for the annual review of an unreasonable increase in premiums for health insurance coverage. On May 19, 2011, 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.

This Technical Instructions Manual explains how health insurance issuers and States will use the Health Insurance Oversight System (HIOS) and Rate Review module to review and upload information related to the new rate review program. This manual provides step-by-step instructions for all of the issuer and state reviewer system features and functionalities available in the Rate Review System.

2 Rate Review System Users

There are three user types in the scope of this manual that will access the Rate Review system with different functionalities associated to each user. These user types include Issuer users and State users.. A user has access to functionality within the system based on the roles associated to the specific user name. Roles can be updated at any time by requesting additional access to RateReview@CMS.hhs.gov..

There are two roles associated to the Issuer user,:

1. RateReviewIssuerSubmitter – Permits the user to submit rate change data within the Rate Review System to HHS or the State for review, modify a submission, delete a submission, withdraw a submission, upload supplemental materials, and upload an unreasonable rate increase justification file.
2. RateReviewIssuerAttester– Permits the user to attest rate change data within the Rate Review System before submission to HHS or the State for review, modify a submission, delete a submission, withdraw a submission, and upload an unreasonable rate increase justification.

There is one role associated to the State user:

1. RateReviewState – Permits the user to view submitted data for all submissions within a state that the user has access and also review and provide comments for submitted data to which the user has access to review, if applicable.

2.1 Registration Page for First Time Users

Users logging into the HIOS web portal for the first time will be required to complete a registration process. To set up this initial account, the system will ask for the following information: (Fields containing an asterick* are required)

- Personal Information
  - *First Name
  - *Last Name
  - Title
  - Role Requested
  - Organization
  - Existing or New HIOS User
  - Email
  - *Phone
  - Phone Extension
  - Address 1
  - Address 2
  - City
  - *State
  - Zip
  - Zip extension

Once the user has entered in the required fields within the Personal Information section, the user must change their assigned temporary password. To change the temporary password, the

user must provide valid information in the following fields: (Passwords must be between 8 and 32 characters and contain 2 special characters (#,!,@,% etc, but not < or > or ;).

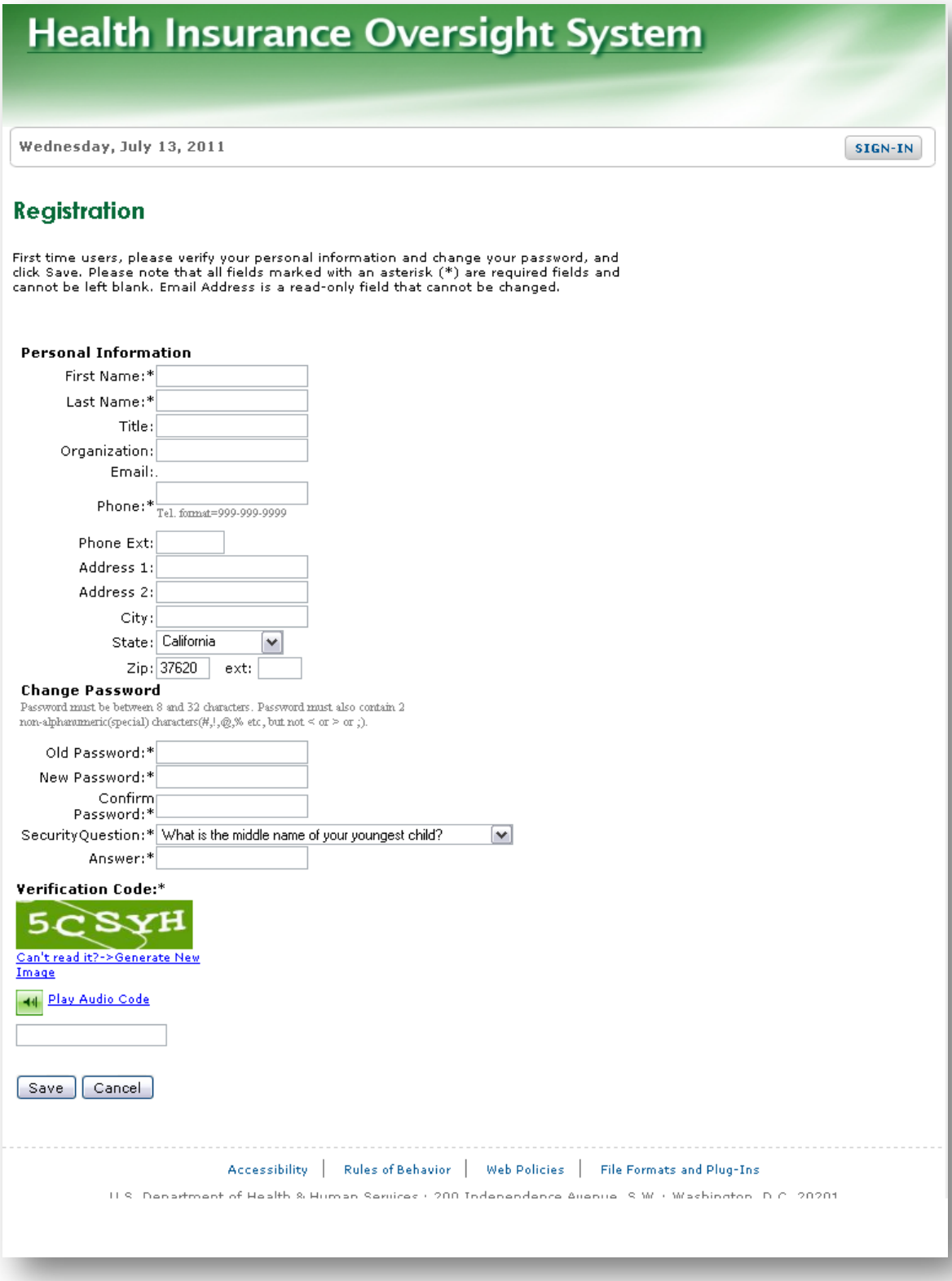
- Change Password
  - *Old Password
  - *New Password
  - *Confirm Password
  - *Security Question
  - *Answer

After the user has successfully entered in the previous information, the user will be prompted to enter in the required Verification Code field. This code is found within the green box located above the Verification Code textbox. Users who experience difficulty or require special assistance, may click on the **Play Audio Code** link to listen to an audible version of the Verification Code. The following fields and links are contained within the Verification Code section:

- *Verification Code
- Generate New Image
- Play Audio Code

When all required information has been entered, the user may click the **Save** button to register with the provided information. When the user information has been successfully saved into the system, the user will return to the HIOS portal login page.

Figure 2-1 Registration – New User



2.2 How to Access the Rate Review System Homepage

A user who has successfully completed the registration process may log into the HIOS system to gain access to the **Rate Review System Homepage**. To navigate to the **Rate Review System Homepage**, the following step-by-step instructions have been provided:

1. Navigate to the HIOS web portal at https://insuranceoversight.hhs.gov

Figure 2-2 HIOS Web Portal Sign-In

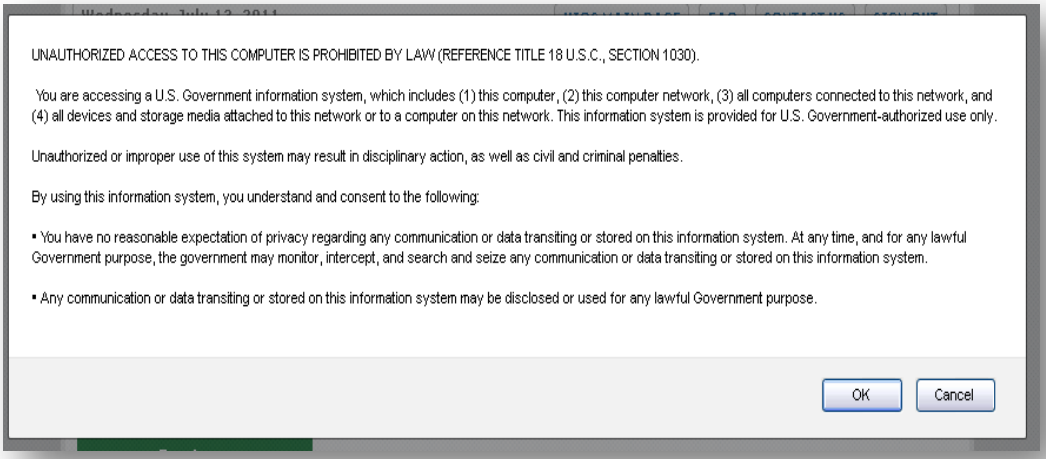
2. Enter in a valid User Name.
3. Enter in a valid Password.
4. Enter in the Verification Code.

   If a user is experiencing difficulty with the Verification Code, a new code may be generated by clicking the '**Can't read it? Generate New Image'** link. Alternatively, the user may click the '**Play Audio Link'** to listen to an audible version of the code.

5. Click the **Log In** button.

6. Read the System Access Rights pop-up and click **OK**.

Figure 2-3 HIOS Web Portal Login



7. Click on the **Rate Review System** link.

3 Issuer User

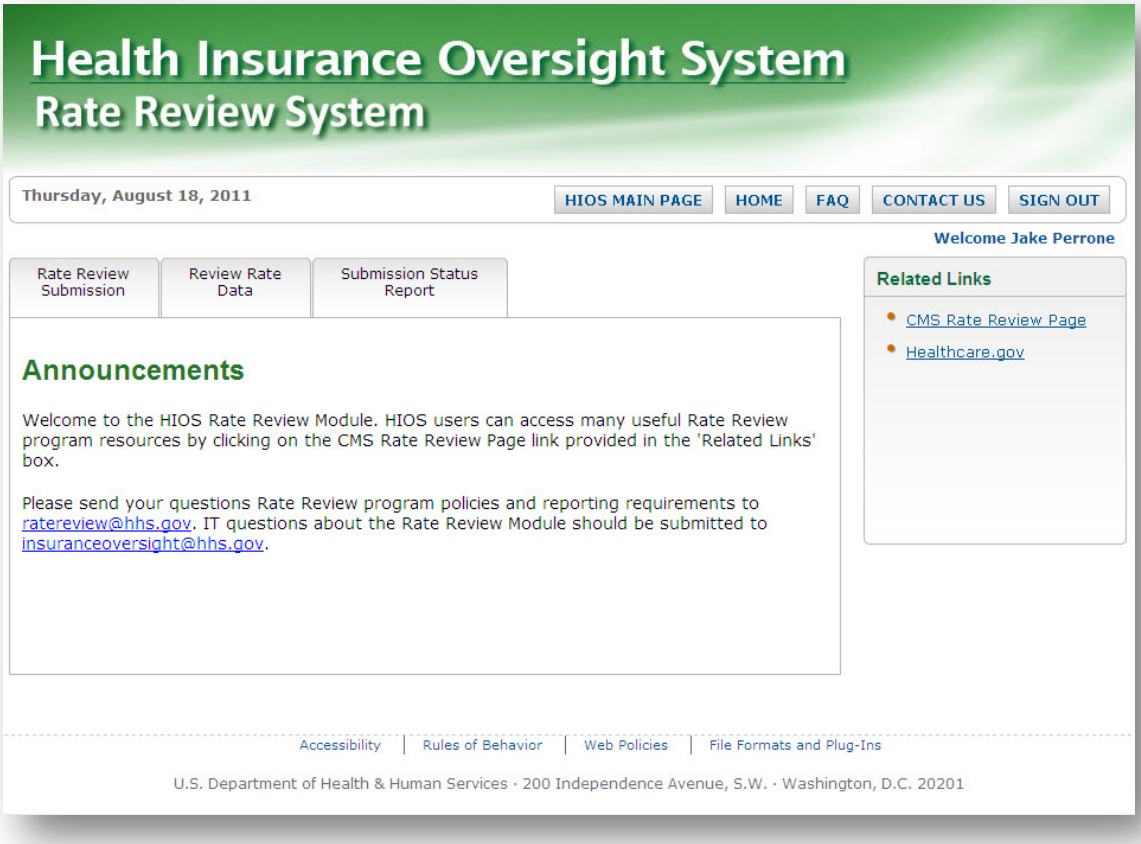
Within the Rate Review System, the Issuer user can access the following functionalities from the Issuer Rate Review Home Page:

- Download the Rate Increase Summary Template
- Upload the Preliminary Justification
- Review the Rate Increase Data submitted
- Upload Supplemental Materials
- Upload Modification Materials
- Enter Unreasonable Rate Increase Justification

The following sections provide a description of the pages for the Issuer Functionality.

Figure 3-1 depicts a screenshot of the Issuer's **Rate Review Home Page**. This page will display after the user logs into HIOS and clicks on the **Rate Review System** button.

Figure 3-1 Issuer Rate Review Home



Click on the **Rate Review Submission** tab to reach the submission tips and links to materials that better explain how to submit and modify submissions.

Figure 3-2 Rate Review Submission Tips page

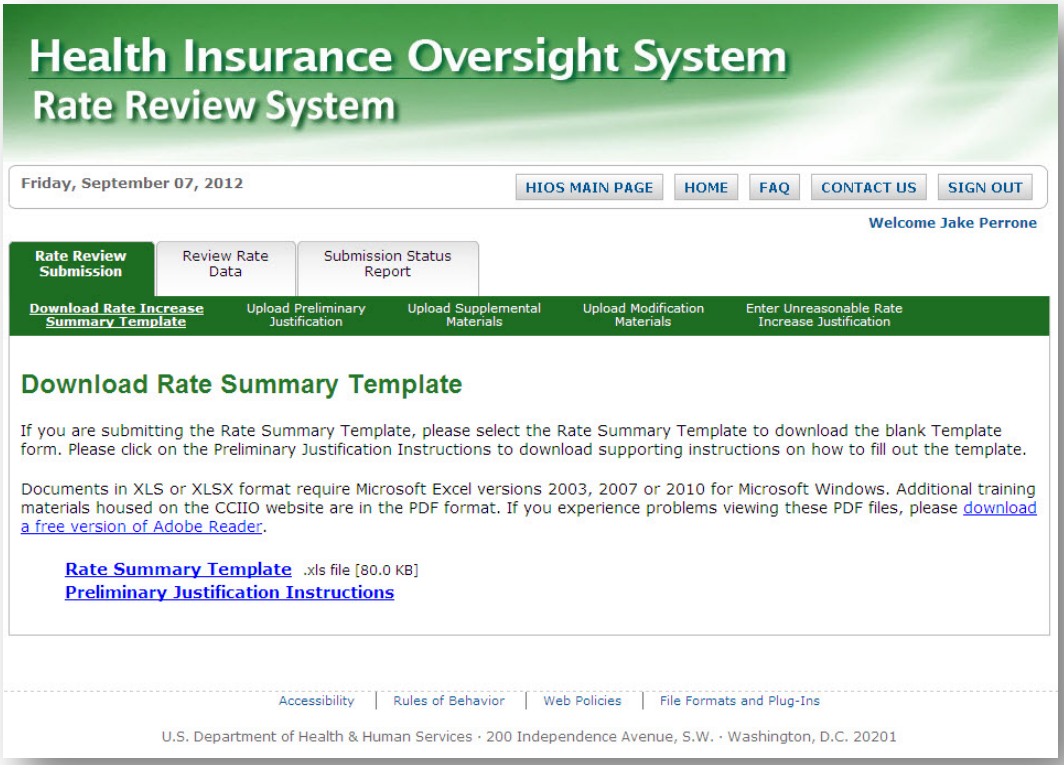
3.1 Download Rate Summary Template

The **Download Rate Summary Template page** provides issuers the ability to download the Rate Summary Template that has been completed by the Issuer, which provides details on the proposed rate increase. To access this page, the user can click on the **Download Rate Increase Summary Template** link under the **Rate Review Submission** tab from the **Rate Review System Home Page**. Both RateReviewIssuerSubmitter and RateReviewIssuerAttester users will be able to access this page.

Once on this page, the user can click the **Rate Summary Template** link to download a .xls (Excel 2003) version of the Rate Summary Template. Instructions for populating the template is provided via the **Preliminary Justification Instructions** link, which takes the user to a CCIIO website that provides a variety of training materials. A free copy of Adobe Reader, which is an application that allows users to view .pdf files, is provided via the "**download a free version of Adobe Reader"** link.

Issuers MUST use the Rate Summary Template provided on this page, as the system only accepts this specific file for the Part One portion of a Preliminary Justification. The Rate Review System will accept this template if the template is saved as an .xls or an .xlsx file.

Figure 3-3 Download Rate Summary Template



The following is a step- by- step guide to using the **Download Rate Increase Summary Template** page's functionality when logged into the Rate Review System as an Issuer user:

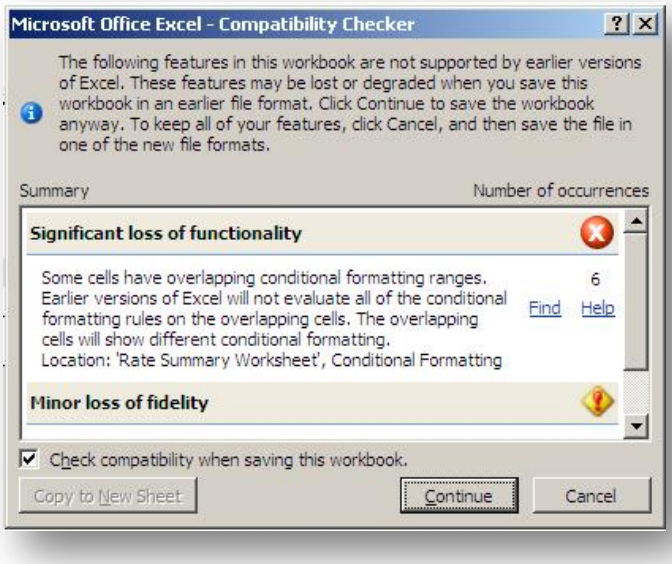
1. Click the **Download Rate Summary Template** link on the Rate Review Home Page.
2. The Download Rate Summary Template page displays.
3. Click on the **download a free version of Adobe Reader** link. User is navigated away from the page to an Adobe download page (if necessary).
4. Click the **Rate Summary Template** link.
5. Pop-up box displays providing the option to Open or Save the file.
6. Click the **Preliminary Justification Instructions** link.
7. Pop-up box displays providing the option to Open or Save the file.
8. The file **must be saved** as an .xls or .xlsx file if the Save option is selected.

   NOTE: When saving the Rate Summary Form as an .xls file (2003), user may notice a "Compatibility Checker" pop- up (See 3.3) when attempting to save the file if the user's system has either Excel 2007 or 2010. This pop- up notification will state that saving as

an xls. file may result in the loss of fidelity or functionality. This is a routine check that the system conducts when the user tries to save the file as an older version than the current system setup.

There is no loss of data or functionality and the data in the form is secure.

Figure 3-4 Compatibility Checker pop-up



9. The Issuer user populates the Rate Summary Form with valid data to be submitted as Part One of the Upload Preliminary Justfication.

3.2 Upload Preliminary Justification

The Upload Preliminary Justification page is accessible by clicking the **Upload Preliminary Justification** link under the **Rate Review Submission** tab on the **Rate Review System Home Page**. Only RateRewiewIssuerSubmitter users will be able to access this page.

On **Page One of the Upload Preliminary Justification**, the user will select products and enter data relevant to the submission. On this page, the user can first select the 'Issuer/State', 'Market Type' and 'Association Type' to filter down to a list of products. At this point, the user can select 'Product(s)' to add to the submission. The issuer can enter in the 'Effective Date' as well as any 'Policy Form ID(s)' that apply to the submission. Lastly, the user have the option to enter in a 'Filing Tracking Number', which is a number that may be utilized in SERFF or other applicable state systems. All fields with the exception of the 'Filing Tracking Number' field are mandatory. Once the user completes this section, the user can click the **Continue** button to navigate to page two of the **Upload Preliminary Justification**.

On **Page Two of the Upload Preliminary Justification**, the user will upload the documents necessary to complete the submission. The system will automatically determine whether a given record will be reviewed by HHS or a State reviewers. If HHS is the primary reviewer of the submission, then the following sections are required:

- Part I: Upload Part One of the Preliminary Justification- the Rate Summary Form
- Part II: Upload Part Two of the Preliminary Justification- the Written Description Justifying the Rate Increase
- Part III: Upload Part Three of the Preliminary Justification- the Rate Filing Documentation
    - Public Rate Filing Documentation
    - HHS Review Only Documentation

NOTE: If the State is the primary reviewer of the submission, then only Part I and II are required. Part III will not be displayed if the State is the primary reviewer.

For Part I of the upload, the user will select the populated Rate Summary Template downloaded from the **Download Rate Summary Template** page. Upon upload, the Rate Review System will validate the data in these cells for accuracy.

NOTE: There is a 10MB limit and both.xls (Excel 2003) and .xlsx (Excel 2007 and 2010) files will be accepted into the system.

For Part II of the upload, the user must submit a written description justifying the rate increase within the provided text box. The narrative must not exceed 16000 characters and cannot include some special characters (e.g. “>” and “<”).

For Part III of the upload, the user must submit both a public and HHS review only filing documentation only if HHS is the primary reviewer. The user may upload multiple files for the Public Rate Filing Documentation and the HHS Review Only Documentation. The total file size of the Public Rate Filing may not exceed 10MB and the HHS Review Only Documentation may not exceed 20MB. For both types of documentation, the following file types are acceptable: .xls, .xlsx, .doc, .docx, .pdf and .txt.

Once the user is ready to submit the files, the user must click the **Upload** button to upload the files to the system. The system will then display **Page three of the Upload Preliminary Justification**.

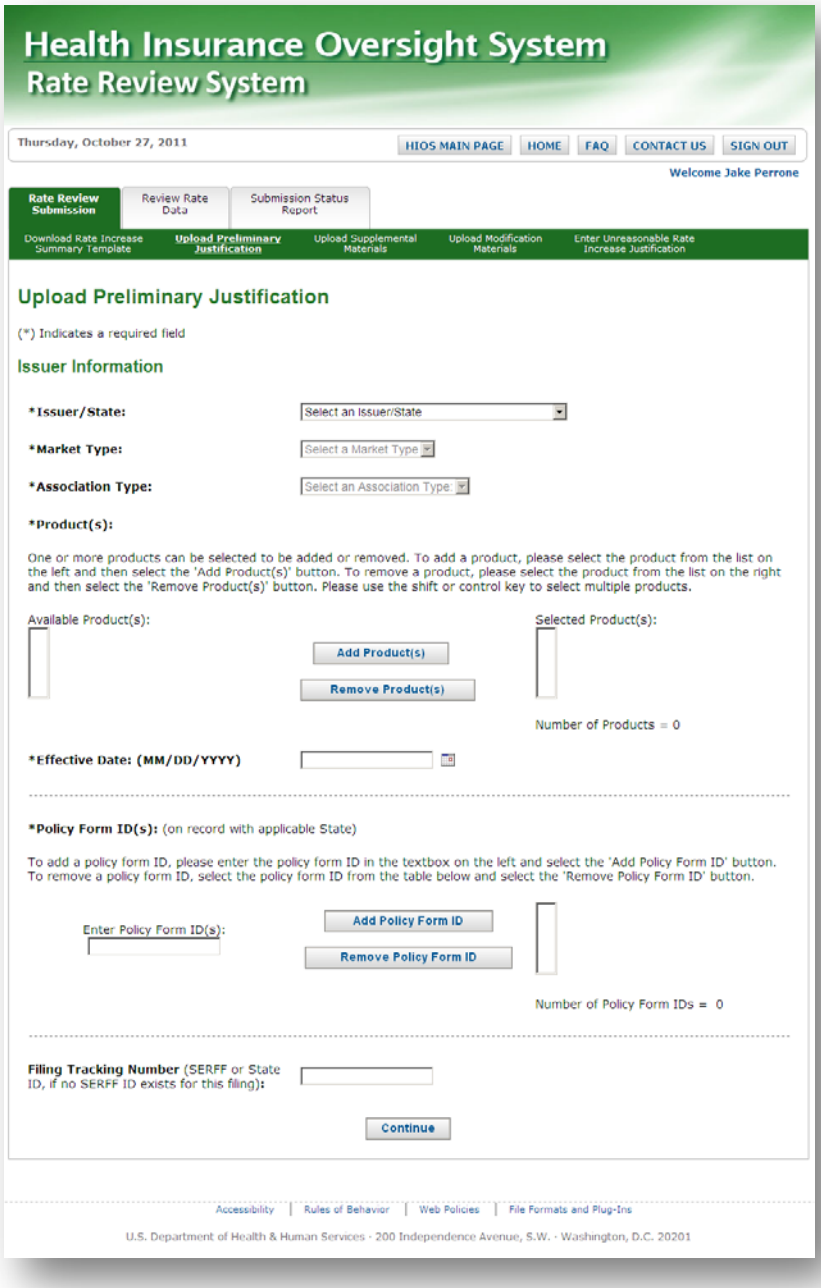
On **Page Three of the Upload Preliminary Justification**, the user can review the data and files that were submitted to the system. There is a note on the page that indicates the record has been uploaded to the system and is pending validation. Once the validations are complete, both the issuer submitter and attester of the submission will receive an e-mail notification stating whether the Rate Summary Form passed the system validations. If the form passes validation, then the attester user is able to attest the submission. If the form fails the validation, then a new submission must be submitted.

To return to the **Rate Review Home Page** from the **Upload Preliminary Justification** pages, the user must click the **Home** button in the top right hand corner of the page.

The following is a step- by- step guide of the Upload Preliminary Justification process once the issuer user is signed into the Rate Review System

1. Click the **Upload Preliminary Justification** link on the Rate Review Home Page.
2. Upload Preliminary Justification - Page one displays as depicted in Figure 3-5

Figure 3-5 Upload Preliminary Justification Page 1

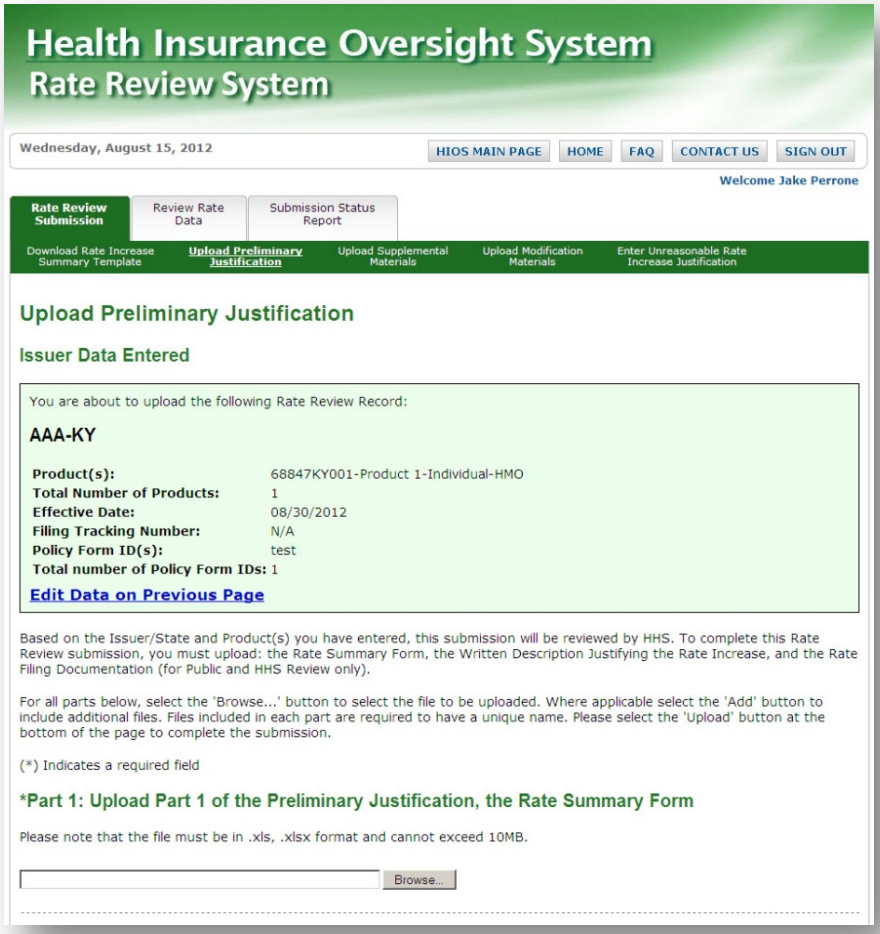


3. Select an Issuer/State from the dropdown menu.
4. Select a Market Type from the dropdown menu. This may be automatically populated in the event an Issuer/State only has products for one Market Type.
5. Select an Association Type from the dropdown menu. This may be automatically populated in the event an Issuer/State only has products for one Association Type.
6. Click on the products that will be part of the submission. Multiple products can be selected. Select the **Add Product**s button.

   NOTE: Once certain products are selected, some states may have additional controls underneath the Product selection boxes entitled 'Submission Reviewer'. These controls are valid for Issuer Choice submissions. To learn additional information about these controls and when they are valid for your submission, navigate to Section 3.2.1 Submission Reviewer at the end of this chapter.

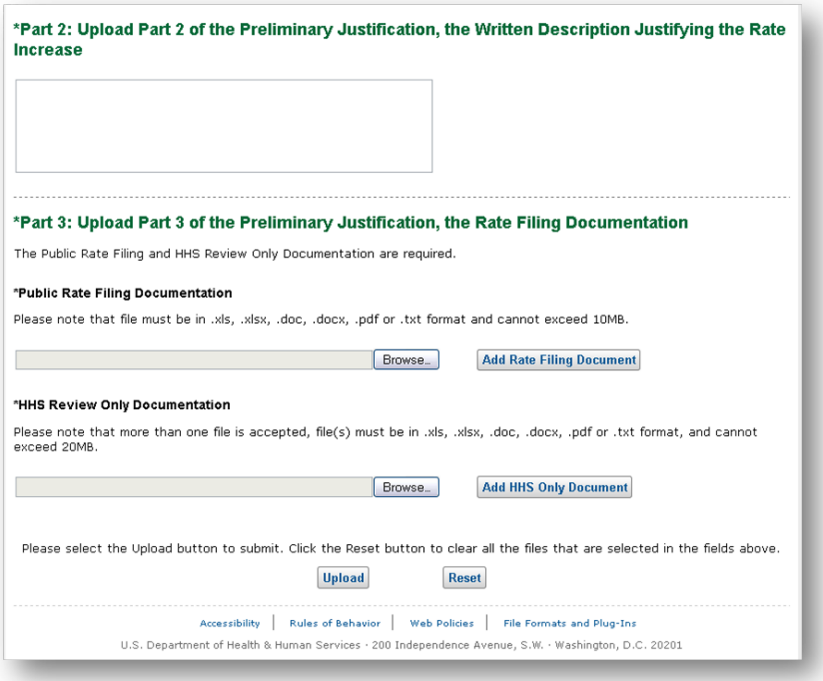
7. To unselect a product, highlight products in the 'Selected Products' box and select the **Remove Products** button.
8. Enter an effective date in the appropriate format or select a date by clicking on the calendar icon on the right of the date textbox. The effective date should be after the current date.
9. Type in a Policy Form ID and click the **Add Policy Form ID** button. The ID will be displayed in the textbox to the right of the button.
10. To remove a Policy Form ID, click the **Remove Policy Form ID** button.
11. Type in a Filing Tracking Number. This is an optional field that should be entered in all cases where a tracking number exists.
12. Click the **Continue** button.
13. **Upload Preliminary Justification - Page Two** displays as depicted in Figure 3-6.

Figure 3-6 Upload Preliminary Justification - Page 2



14. To change any data from Upload Preliminary Justification Page One, click the **Edit Data on Previous Page** link.
15. Click the **Browse** button to select the file to upload in the Upload Part I textbox.
16. Enter a Written Description for Justifying the Rate Increase for Part II in the provided textbox. There is a 16000-character limit on this field.
17. Click the **Browse** button to select the file to upload in the Public Rate Documentation textbox in Upload Part III.
18. Click the **Add** button to upload additional files in the Public Rate Documentation textbox.
19. Click the **Browse** button to select the file to upload in the HHS Review Only textbox in Upload Part III.
20. Click the **Add** button to upload additional files in the HHS Review Only textbox.
21. Click the **Reset** button to remove all files selected for upload.
22. Click the **Upload** button to upload files into the system.

Figure 3-7 Upload Preliminary Justification Page 2 (Cont.)



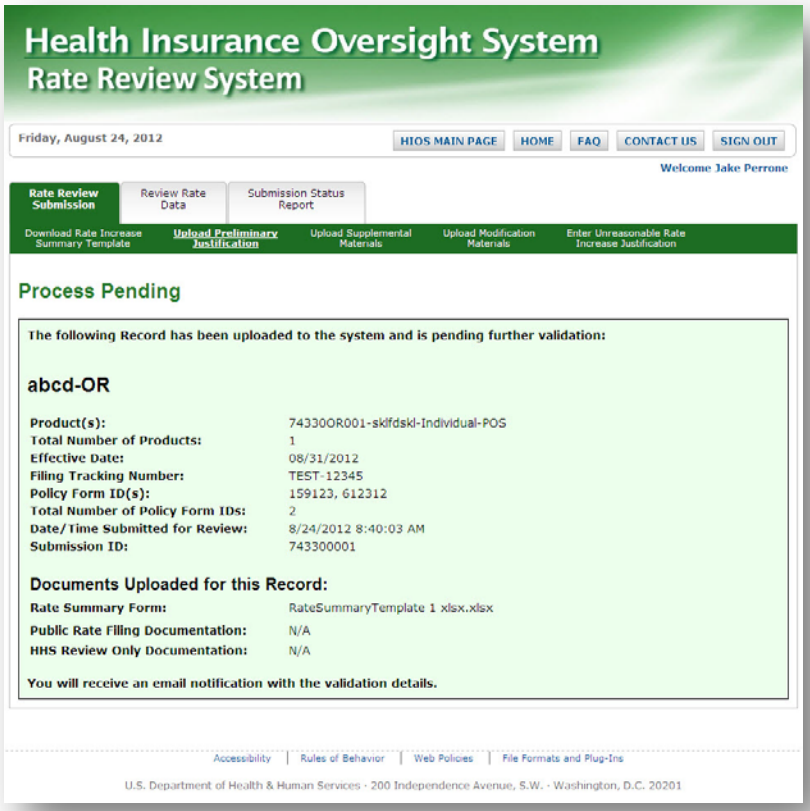
23. **Upload Preliminary Justification - Page Three** displays as depicted in Figure 3-7.

    If the submission passes the validations, an Attester user can now log into the system and attest the submission once a successful confirmation e-mail is received. Please refer to *Section 3.4 Review Rate Data* for more information.

    If the submission fails the validations, make the suggested corrections to the Rate Summary Template and return to Step one to start the Upload Preliminary Justification process again.

24. To return to **Rate Review Home Page**, click on the **Home** button.

Figure 3-8 Upload Preliminary Justification Page 3



3.2.1 Issuer Choice

Some states have been deemed by HHS as eligible for Issuer Choice submissions, for certain submissions. A RateReviewIssuerSubmitter can select which entity (their state or HHS) they want to review the submission. This functionality is only activated when an Issuer-Submitter's submission meets the following criteria:

- The Issuer resides in a state that allows for issuer choice of the submission reviewer.
- The products selected for the submission belong to the correct Market Type.
- The products selected for the submission are Association products.

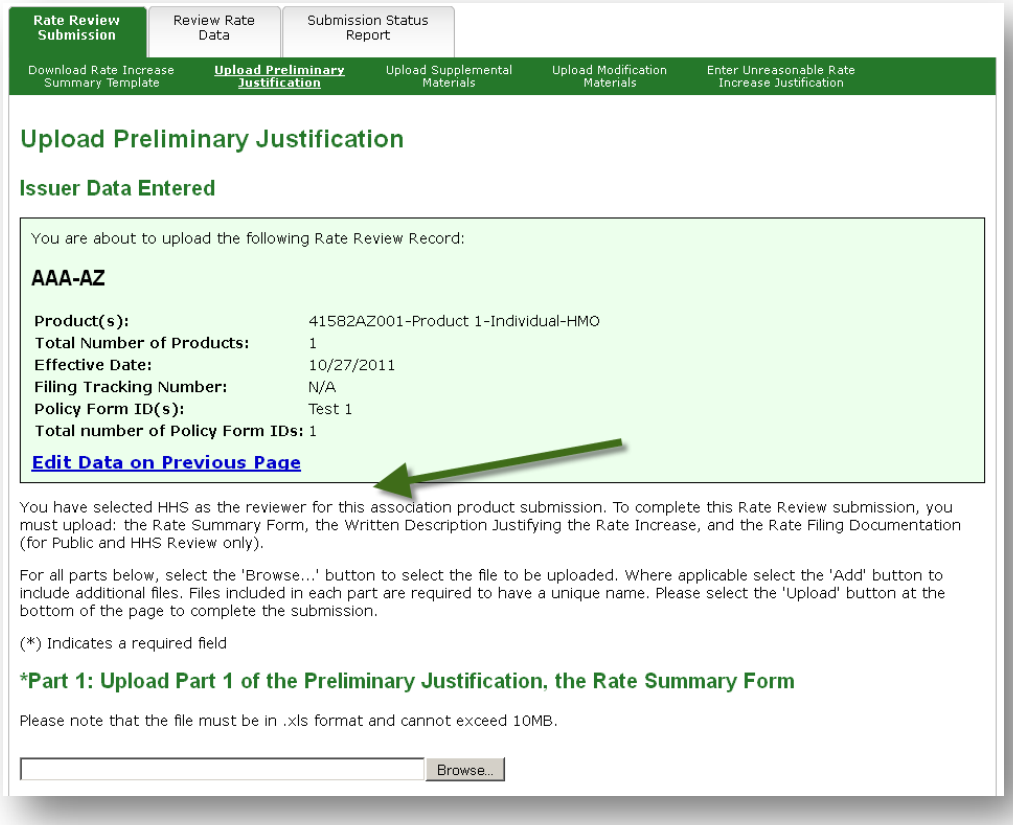
Figure 3-9 Submission Reviewer controls

After selecting products (Step six) that are relevant for an Issuer Choice submission, the Preliminary Justification page will appear as follows in Figure 3-10:

Once activated, an Issuer-Submitter must select either the HHS or State radio button to choose their Submission Reviewer. Once completed, the Issuer-Submitter can complete the rest of Page One of the Upload Preliminary Justification page as they would in the steps outlined above.

Upon reaching Page Two of the Upload Preliminary Justification page, the Issuer-Submitter will receive confirmation that they have selected their reviewer.

3-10 Upload Preliminary Justification Page 2 - Issuer Choice



3.3 Submission Status Report

The **Submission Status Report** page allows Issuers to quickly search and select submissions within the Rate Review System. This page is the primary way to locate submission records and access them on the **Review Rate Data** page. The Submission Status Report page is accessible by clicking on the **Submission Status Report** link on the **Rate Review System Home Page**. Users with the role of RateReviewIssuerAttester or RateReviewIssuerSubmitter will be able to access this page.

Upon entering the Submission Status Report page, the user is provided with the option of the following search filters:

- Submission Type
- State
- Issuer / State
- Effective Date
- Submission ID
- Status field
- Submitted Date
- Attested Date

When defining the search criteria, multiple fields may be selected or have data entered. Once the user has defined the desired search criteria, the results will be provided after clicking the **Search** button.

When a user requests a search, information will be provided in the Search Results table. A **Select** link is provided in the last column that will allow the user to navigate directly to the **Review Rate Data** page displaying additional information on the selected submission. The following fields are presented within the search functionality:

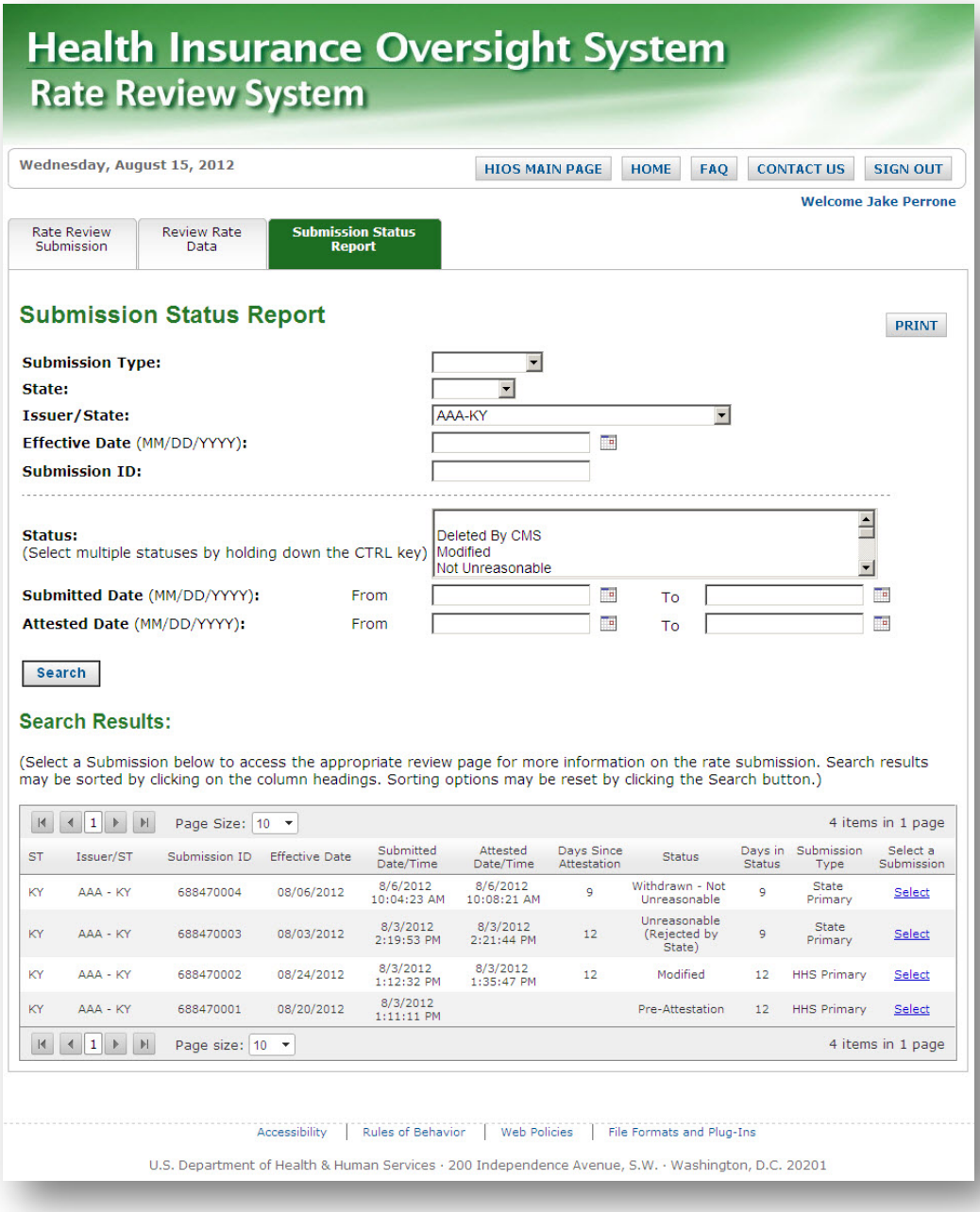
- **State** - The State for the submission is displayed.
- **Issuer / State** - The Issuer/State for the submission is displayed.
- **Submission ID** – The system-wide unique ID for the submission is displayed.
- **Effective Date** - A date is provided in the MM/DD/YYYY format when the submission takes effect.
- **Submitted Date / Time** - The date and time the submission was received, is displayed in the 'MM/DD/YYYY HH:MM:SS' format.
- **Attested Date / Time** - The date and time when the submission was attested, is displayed in the 'MM/DD/YYYY HH:MM:SS' format.
- **Days Since Attestation** - A number will appear providing the number of days since the submission has been attested.
- **Status** – Displays the current status of the submission as one of the following status indicators:
    - Deleted By CMS
    - Modified
    - Not Unreasonable
    - Not Unreasonable Modified
    - Not Unreasonable Modified Withdrawn
    - Not Unreasonable Withdraw
    - Pending Supplemental Submission
    - Pre-Attestation
    - Pre-Attestation Deleted
    - Record Attested
    - Review Complete
    - Review in Progress
    - Supplemental Materials Received
    - Unreasonable (Rejected by State)
    - Unreasonable Modified Post-Justification
    - Unreasonable Modified Post-Justification Withdrawn
    - Unreasonable Modified Pre-Justification Submitted
    - Unreasonable Modified Pre-Justification Submitted Withdrawn
    - Unreasonable Post-Justification

  - Unreasonable Post-Justification
  - Withdrawn
  - Unreasonable Pre-Justification Submitted
  - Unreasonable Pre-Justification Submitted Withdrawn
  - Withdrawn - Prior to Determination.
- **Days in Status -** A number will appear providing the length of time in days since the submission has been placed in its current status.
- **Submission Type** - The type of submission will be identified as a HHS Primary or State Primary type.

The following is a step-by-step navigation guide to use the Submission Status Report once the issuer user is signed into the Rate Review System:

1. Click the **Submission Status Report** link on the Rate Review Home Page
2. **Submission Status Report** page displays.
3. Select a Submission Type from the dropdown menu (optional).
4. Select a State from the dropdown menu (optional).
5. Select the Issuer/State Type from the dropdown menu (optional).
6. Enter the Effective Date in the textbox using the appropriate format of MM/DD/YYYY (optional).

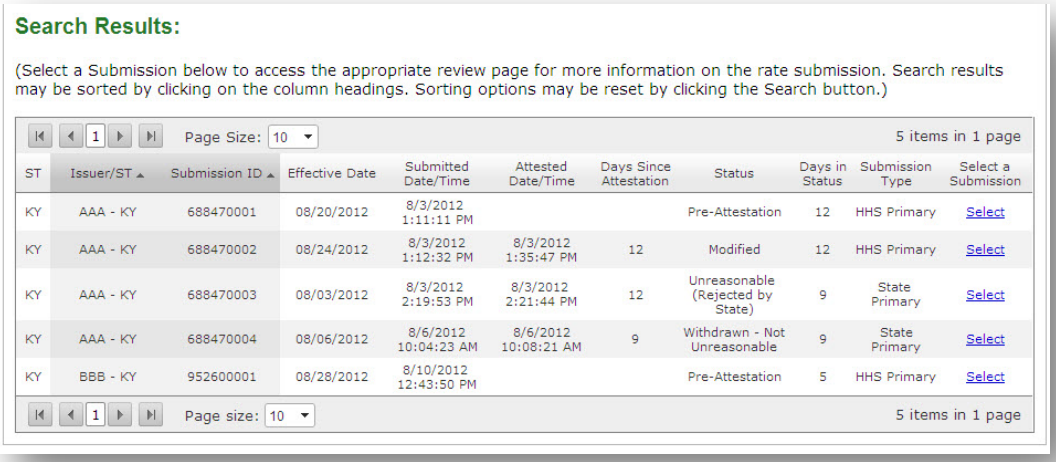
Figure 3-11 Submission Status Report



7. Enter the nine- digit Submission ID in the textbox (optional).
8. Select one or multiple Status indicated within the menu (optional).
9. Enter the From Submitted Date in the textbox using the appropriate format of MM/DD/YYYY (optional).
10. Enter the To Submitted Date in the textbox using the appropriate format of MM/DD/YYYY (optional).

11. Enter the From Attested Date in the textbox using the appropriate format of MM/DD/YYYY (optional).
12. Enter the To Attested Date in the textbox using the appropriate format of MM/DD/YYYY (optional).
13. Click on the **Search** button. Once loaded, the search results are sorted in order of Submitted Date/Time from most recent to least recent.
14. Click on any of the column headers to sort on that column. One click will sort the column in descending order. Two clicks will sort the column in ascending order, Three clicks will clear the sort.
15. Clicking on any other column headers while an existing sort exists will create a second hierarchical sort.
16. Click on the **Search** button to reload the search results without defined sorts or page sizes
17. Click on the **Select** link (optional) to access a particular submission.

3-12 Submission Status Report example: Submission ID sorted within Issuer/State



Search Results:

(Select a Submission below to access the appropriate review page for more information on the rate submission. Search results may be sorted by clicking on the column headings. Sorting options may be reset by clicking the Search button.)

1 Page Size: 10 — 5 items in 1 page

ST	Issuer/ST	Submission ID	Effective Date	Submitted Date/Time	Attested Date/Time	Days Since Attestation	Status	Days in Status	Submission Type	Select a Submission
KY	AAA - KY	688470001	08/20/2012	8/3/2012 1:11:11 PM			Pre-Attestation	12	HHS Primary	Select
KY	AAA - KY	688470002	08/24/2012	8/3/2012 1:12:32 PM	8/3/2012 1:35:47 PM	12	Modified	12	HHS Primary	Select
KY	AAA - KY	688470003	08/03/2012	8/3/2012 2:19:53 PM	8/3/2012 2:21:44 PM	12	Unreasonable (Rejected by State)	9	State Primary	Select
KY	AAA - KY	688470004	08/06/2012	8/6/2012 10:04:23 AM	8/6/2012 10:08:21 AM	9	Withdrawn - Not Unreasonable	9	State Primary	Select
KY	BBB - KY	952600001	08/28/2012	8/10/2012 12:43:50 PM			Pre-Attestation	5	HHS Primary	Select

1 Page size: 10 — 5 items in 1 page

3.4 Review Rate Data

The issuer view of the Review Rate Data page is accessed by clicking the **Review Rate Data** link on the **Rate Review System Home Page**. The **Review Rate Data** page is an alternative way to search and locate submissions, as well as serve as the primary way to view submission summaries in the Rate Review System.

The Issuer user will use this page to review submission data, including the Rate Summary Form. The Attester user will use this page to attest to the completeness and accuracy of the submission data. The Issuer user may use this page to delete or modify the submission. Issuer users with the role of Submitter and Attester will be able to access the Review Rate Data page.

Once on the Review Rate Data page, the user can select a submission by selecting from the following dropdown:

- Issuer/State
- Product
- Effective Date
- Date/Time Submitted

When the filters have been selected, the user will click the **View Data** button to view the Review Rate Data page. The Submission Summary displays the following data regarding the selected submission:

- Date/Time Submitted for Review
- Submission ID
- Status
- Submitter
- NAIC Company Code
- Submission Type
- Market Type
- Association Type
- Filing Tracking Number
- Product(s)
- Policy Form ID(s)

The user can view/download for the following submission parts:

- Rate Summary Form
- Written Description Justifying the Rate Increase
- Public Rate Filing (HHS Primary submissions only)
- HHS Review Only (HHS Primary submissions only)
- Supplemental Material(s) (HHS Primary submissions only)
- Issuer Final Justification for an Unreasonable Rate Increase (if applicable)

The user is able to delete the submission when it is in the Pre-Attestation status by clicking the **Delete Submission** button.

NOTE: This is the only point in the submission process where an issuer may suppress information from being posted on the HealthCare.gov. Following attestation, CMS reviewers will determine if a submission is deemed suitable for web-posting, regardless of the final disposition of the rate review.

Once deleted, the submission will be in the Pre-Attestation Deleted status. The RateReviewIssuerAttester user has the ability to attest to the submission by selecting the **Attestation** check box and clicking the **Save** button. Once attested, the submission will be placed in Record Attested status. The system will display the user who attested the submission and the date/time the attestation took place. The user may click the **Modify Submission** button after the attestation has been made, but before final determination to submit Modification Materials (see section 3.5).

The submission summary also provides links to the following pages:

- Submission Data
- Modification Materials (if applicable)
- Upload Supplemental Materials (if applicable)
- Submission Status Report

To view the data captured from the Rate Summary Form, the user will select the View Submission Data link. The Submission Data – Rate Increase Summary page will display the following fields:

- Issuer/State
- Product
- Effective Date
- Date/Time Submitted for Review

The page will also display the Rate Summary Form, submitted in .xls format. The RateReviewIssuerAttester user will have access to attest the submission from the Submission Data page if the submission has not yet been attested. The user will click the View Submission Summary link to navigate back to the Submission Summary page.

The following is a step- by- step navigation guide for the Review Rate Data pages once the issuer user is signed into the Rate Review System.

1. Click the **Review Rate Data** link on the Rate Review Home Page.
   NOTE: This is an alternative way to navigate to the submission data. The preferred approach would be to access the submission via the **Submission Status Report**.
2. Review Rate Data submission selection page displays.
3. Select an Issuer/State, Product, Effective Date, and Date/Time Submitted for Review for desired submission from the dropdowns.
4. Click the **View Data** button.
5. The submission summary portion of the **Review Rate Data** page displays.

Figure 3-13Review Rate Data (Issuer) – Submission Summary page

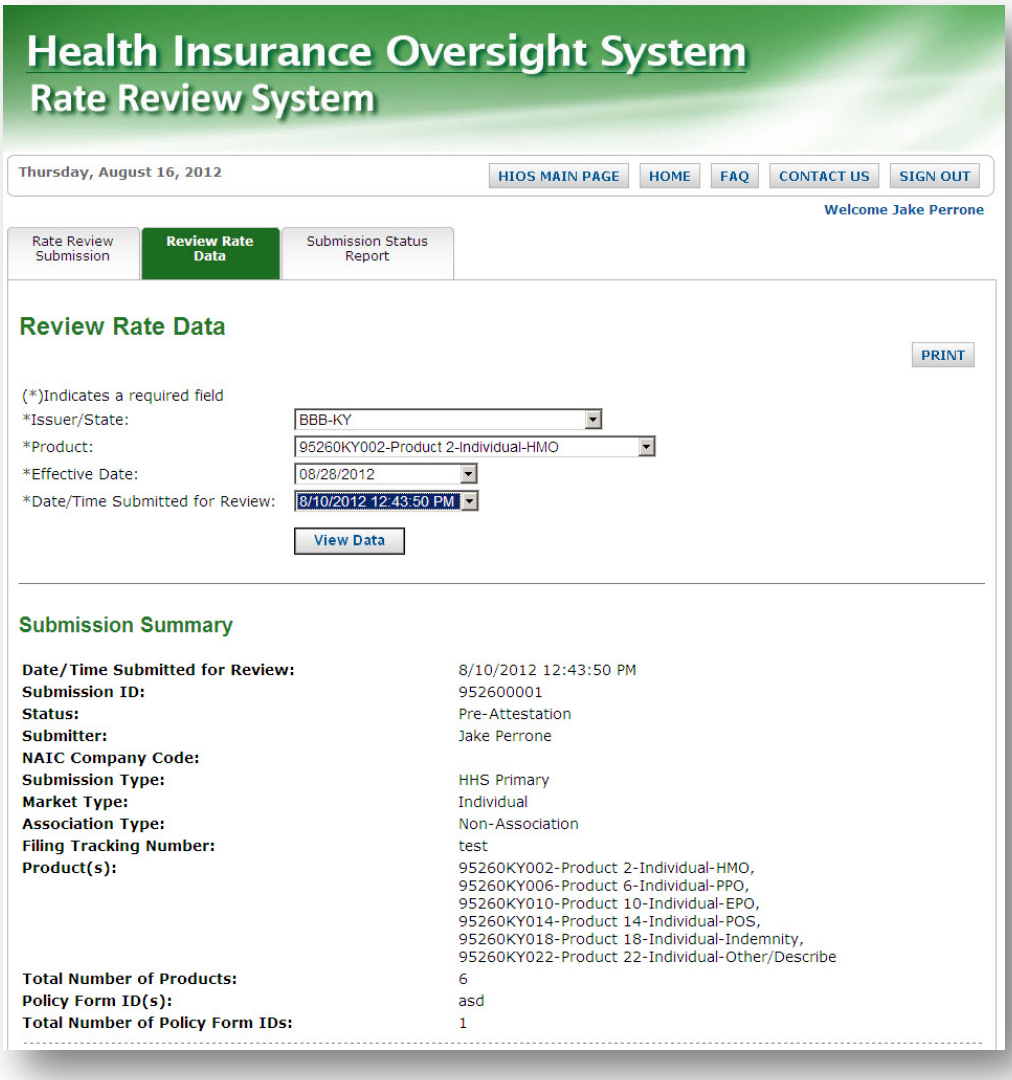
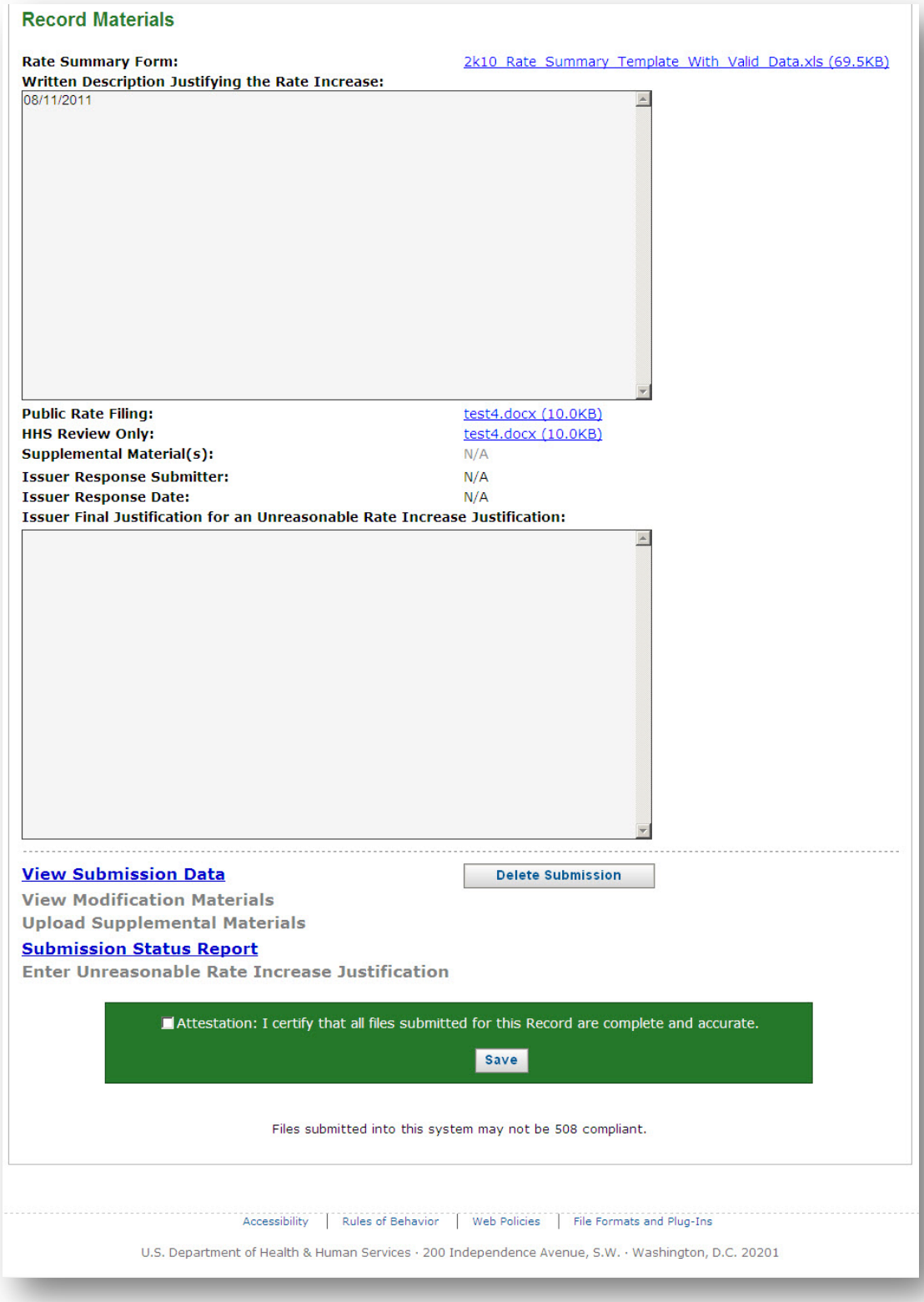


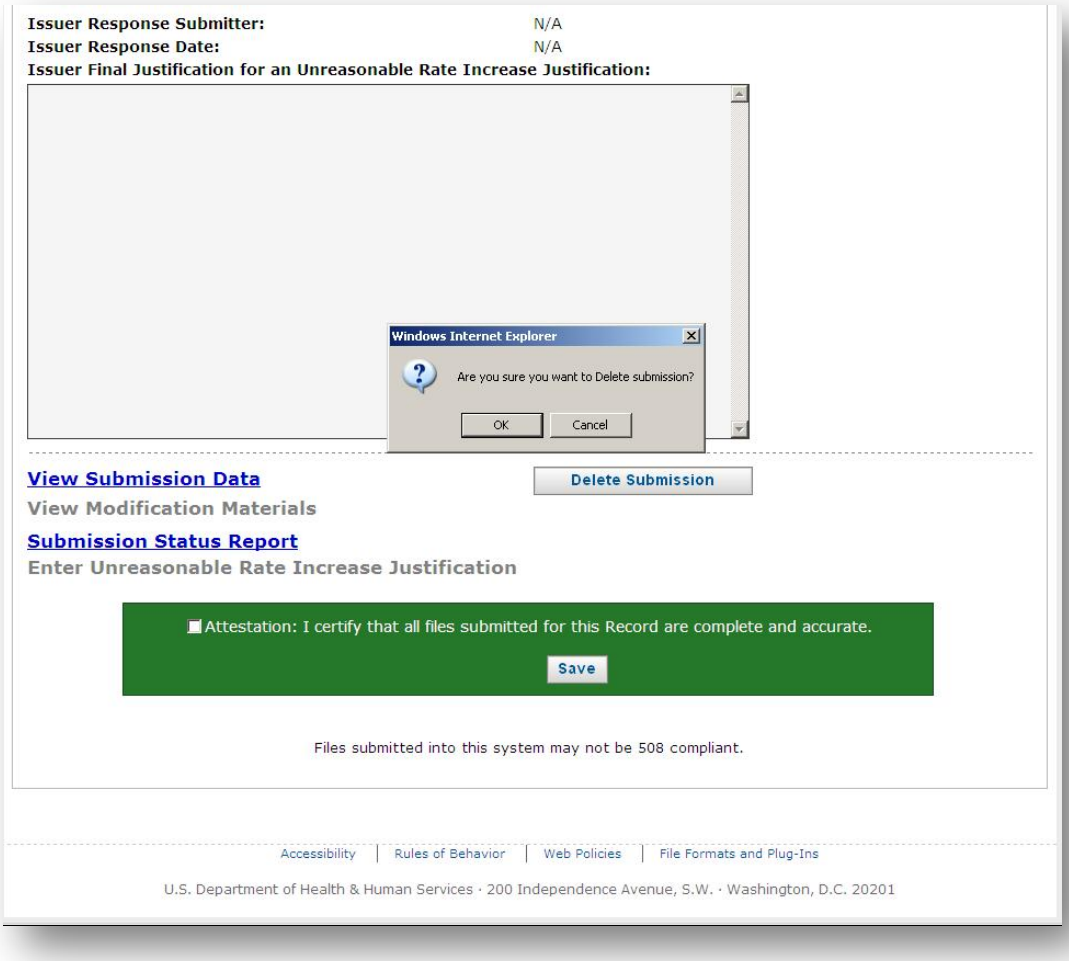
Figure 3-14 Review Rate Data (Issuer) - Submission Summary page (Cont.)



NOTE: Steps 6 and 7 provide the Optional functionality to delete submission within the Pre-Attestation Status.

6. Click the **Delete Submission** button to delete a submission in the Pre-Attestation Status .
7. A pop-up box will ask if the user would like to delete the submission. Click the **OK** button and the submission will be deleted. The submission status will be changed to Pre-Attestation Deleted and will no longer be editable.

Figure 3-15 Delete Submission Pop-Up

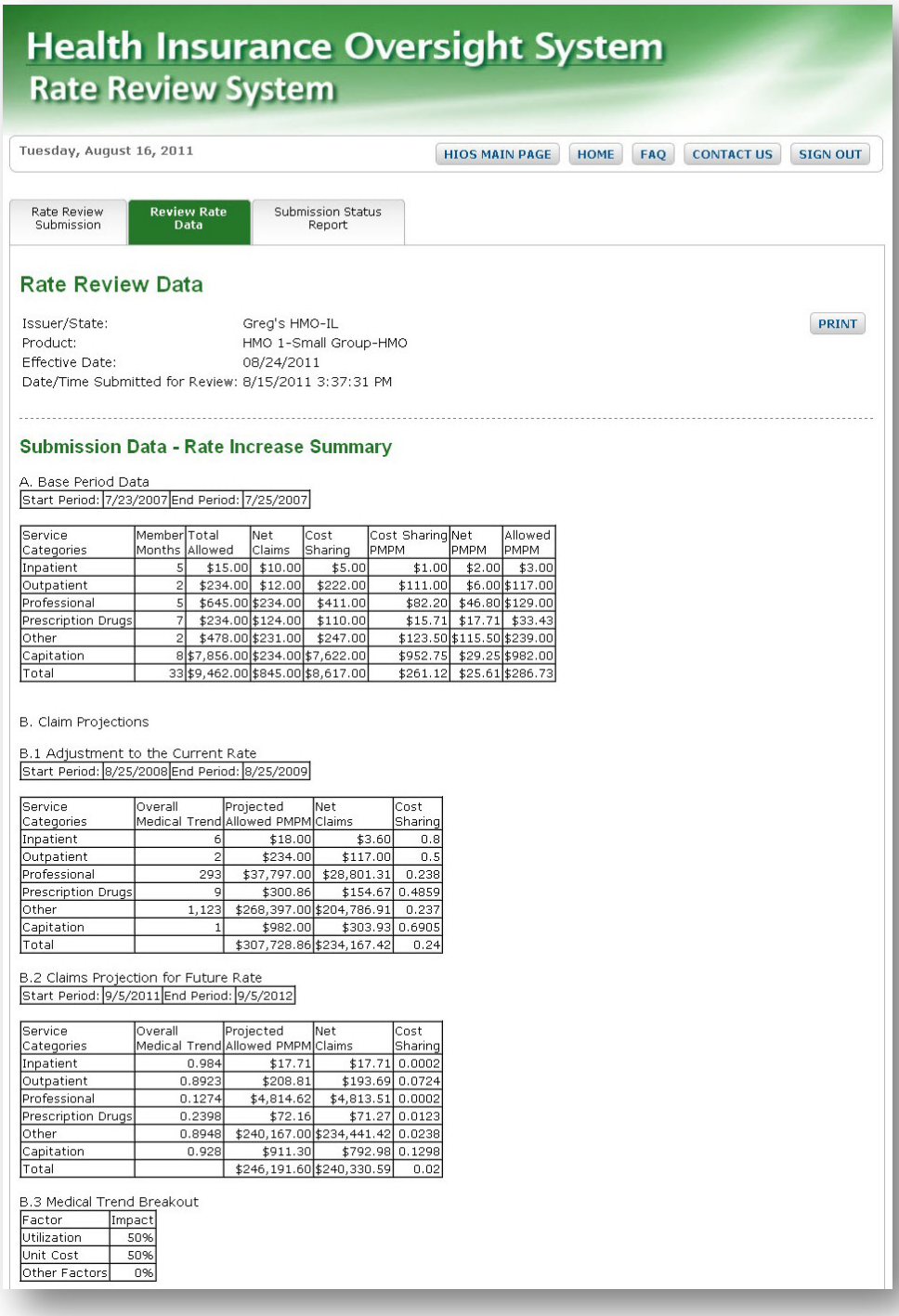


NOTE: Steps 8 – 11 provide a step by step guide allowing Issuer-Attester users to Attest a submission within the Pre-Attestation Status.

8. An IssuerAttester user may select the **Attestation** check box to attest the submission after review.

9. Click the **Save** button to save the attestation. The submission will be placed in the Record Attested status.
10. Click the **View Submission Data** link to navigate to the **Review Rate Data – Submission Data** page. Information from the submitted Rate Summary Form is displayed.
11. Click the **View Submission Summary** link to navigate back to the Submission Summary Page.
12. Click the **Modify Submission** button to navigate to the **Upload Modification Materials** page (available after attestation, but before State/HHS review).

Figure 3-16 Review Rate Data (Issuer) – Submission Data page



Health Insurance Oversight System
Rate Review System

Tuesday, August 16, 2011

HIOS MAIN PAGE | HOME | FAQ | CONTACT US | SIGN OUT

Rate Review Submission | Review Rate Data | Submission Status Report

Rate Review Data

PRINT

Issuer/State: Greg's HMO-IL
Product: HMO 1-Small Group-HMO
Effective Date: 08/24/2011
Date/Time Submitted for Review: 8/15/2011 3:37:31 PM

Submission Data - Rate Increase Summary

A. Base Period Data

Start Period:	7/23/2007	End Period:	7/25/2007

Service Categories	Member Months	Total Allowed	Net Claims	Cost Sharing	Cost Sharing PMPM	Net PMPM	Allowed PMPM
Inpatient	5	$15.00	$10.00	$5.00	$1.00	$2.00	$3.00
Outpatient	2	$234.00	$12.00	$222.00	$111.00	$6.00	$117.00
Professional	5	$645.00	$234.00	$411.00	$82.20	$46.80	$129.00
Prescription Drugs	7	$234.00	$124.00	$110.00	$15.71	$17.71	$33.43
Other	2	$478.00	$231.00	$247.00	$123.50	$115.50	$239.00
Capitation	8	$7,856.00	$234.00	$7,622.00	$952.75	$29.25	$982.00
Total	33	$9,462.00	$845.00	$8,617.00	$261.12	$25.61	$286.73

B. Claim Projections

B.1 Adjustment to the Current Rate

Start Period:	8/25/2008	End Period:	8/25/2009

Service Categories	Overall Medical Trend	Projected Allowed PMPM	Net Claims	Cost Sharing
Inpatient	6	$18.00	$3.60	0.8
Outpatient	2	$234.00	$117.00	0.5
Professional	293	$37,797.00	$28,801.31	0.238
Prescription Drugs	9	$300.86	$154.67	0.4859
Other	1,123	$268,397.00	$204,786.91	0.237
Capitation	1	$982.00	$303.93	0.6905
Total		$307,728.86	$234,167.42	0.24

B.2 Claims Projection for Future Rate

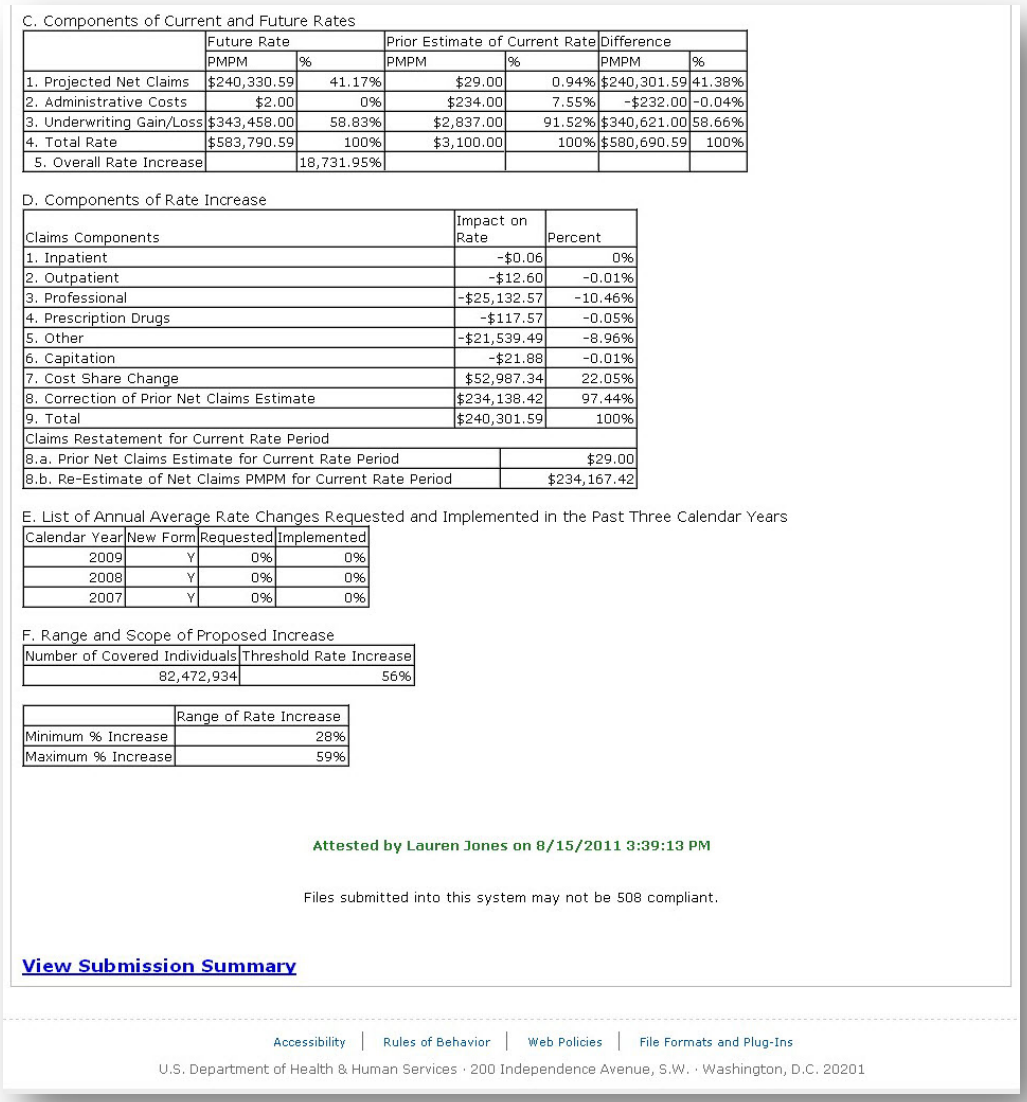
Start Period:	9/5/2011	End Period:	9/5/2012

Service Categories	Overall Medical Trend	Projected Allowed PMPM	Net Claims	Cost Sharing
Inpatient	0.984	$17.71	$17.71	0.0002
Outpatient	0.8923	$208.81	$193.69	0.0724
Professional	0.1274	$4,814.62	$4,813.51	0.0002
Prescription Drugs	0.2398	$72.16	$71.27	0.0123
Other	0.8948	$240,167.00	$234,441.42	0.0238
Capitation	0.928	$911.30	$792.98	0.1298
Total		$246,191.60	$240,330.59	0.02

B.3 Medical Trend Breakout

Factor	Impact
Utilization	50%
Unit Cost	50%
Other Factors	0%

3-17 Review Rate Data (Issuer) - Submission Data Page (Continued)



C. Components of Current and Future Rates

	Future Rate		Prior Estimate of Current Rate		Difference	
	PMPM	%	PMPM	%	PMPM	%
1. Projected Net Claims	$240,330.59	41.17%	$29.00	0.94%	$240,301.59	41.38%
2. Administrative Costs	$2.00	0%	$234.00	7.55%	-$232.00	-0.04%
3. Underwriting Gain/Loss	$343,458.00	58.83%	$2,837.00	91.52%	$340,621.00	58.66%
4. Total Rate	$583,790.59	100%	$3,100.00	100%	$580,690.59	100%
5. Overall Rate Increase		18,731.95%				

D. Components of Rate Increase

Claims Components	Impact on Rate	Percent
1. Inpatient	-$0.06	0%
2. Outpatient	-$12.60	-0.01%
3. Professional	-$25,132.57	-10.46%
4. Prescription Drugs	-$117.57	-0.05%
5. Other	-$21,539.49	-8.96%
6. Capitation	-$21.88	-0.01%
7. Cost Share Change	$52,987.34	22.05%
8. Correction of Prior Net Claims Estimate	$234,138.42	97.44%
9. Total	$240,301.59	100%
Claims Restatement for Current Rate Period		
8.a. Prior Net Claims Estimate for Current Rate Period		$29.00
8.b. Re-Estimate of Net Claims PMPM for Current Rate Period		$234,167.42

E. List of Annual Average Rate Changes Requested and Implemented in the Past Three Calendar Years

Calendar Year	New Form	Requested	Implemented
2009	Y	0%	0%
2008	Y	0%	0%
2007	Y	0%	0%

F. Range and Scope of Proposed Increase

Number of Covered Individuals	Threshold Rate Increase
82,472,934	56%

	Range of Rate Increase
Minimum % Increase	28%
Maximum % Increase	59%

Attested by Lauren Jones on 8/15/2011 3:39:13 PM

Files submitted into this system may not be 508 compliant.

View Submission Summary

Accessibility | Rules of Behavior | Web Policies | File Formats and Plug-Ins

U.S. Department of Health & Human Services · 200 Independence Avenue, S.W. · Washington, D.C. 20201

3.5 Upload Supplemental Materials

The Upload Supplemental Materials page is provided for Issuer issuers to respond to requests from HHS for additional information needed to complete a review. The Upload Supplemental Materials page is accessible via the **Upload Supplemental Materials** link on the **Review Rate Data** page on the **Rate Review System Home Page**. It is also accessible via the **Upload Supplemental Materials** link under the **Rate Review Submission** tab on the **Rate Review System Home Page** for issuer users. Only users with the role of submitter will be able to access this page.

Upon entering the Upload Supplemental Materials page, the user can select the following fields:

- Issuer/State
- Product
- Effective Date of the Submission
- Date/Time Submitted for Review.

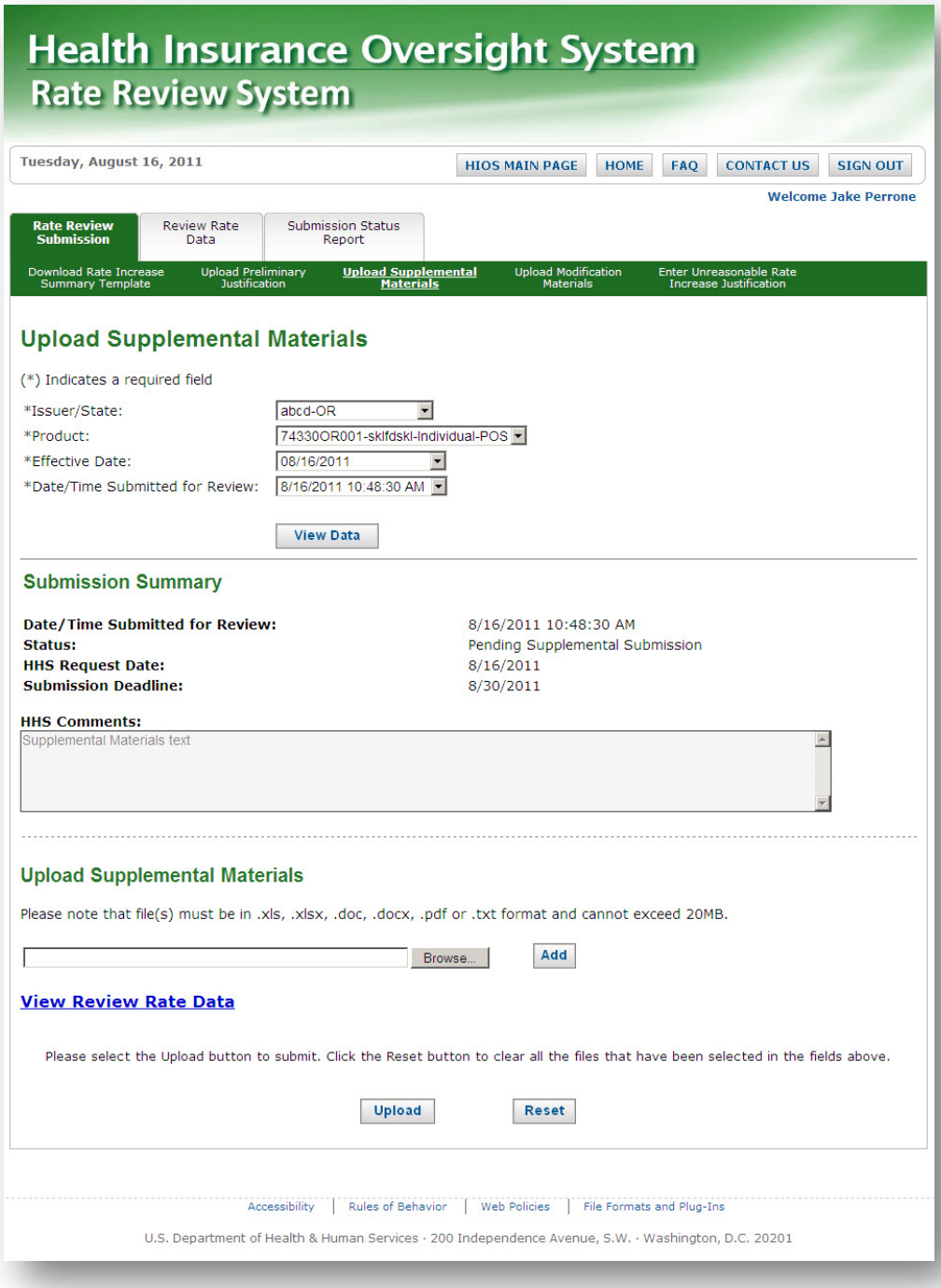
All fields are required to confirm the selection. Only submissions that a HHS Reviewer has identified as needing supplemental materials will be displayed within the selection criteria. Once the user has completed this section, the **View Data** button may be selected to display the selected criteria.

On the Upload Supplemental Materials page, the issuer will be able to view comments made by a HHS Reviewer for the selected submission and be provided the ability to upload one or multiple supplemental documents meeting the required criteria. The required criteria for supplemental uploads restrict the document(s) to .xls, .xlsx, .doc, .docx, .pdf, or .txt formats with file sizes smaller than 20 megabytes. When the user has selected the supplemental materials, the user may select the **Upload** button to upload the files to the system or the **Reset** button to remove all selected files.

The following is a step- by- step guide of uploading supplemental materials on the Upload Supplemental Materials Page once the issuer user is signed into the Rate Review System.

1. Click on the **Upload Supplemental Materials** link on the Rate Review Home Page.
2. **Upload Supplemental Materials** page displays.
3. Select Issuer/State, Product, Effective Date, and Date/Time Submitted for Review for desired submission from the dropdowns.
4. Click on the **View Data** button.
5. Click on the **Browse** button to select the file to upload in the Supplemental Materials textbox.
6. Click on the **Add** button to upload additional files in the Supplemental Materials textbox.
7. Click on the **Reset** button to remove all files selected within the Supplemental Materials textbox(s).
8. Click on the **Upload** button to upload files into the system.
9. A message confirming a successful upload appears when a document is successfully uploaded.

Figure 3-18 Upload Supplemental Materials



3.6 Upload Modification Materials

The Upload Modification Materials page is accessible by clicking on the **Modify** button on the Review Rate Data page. It is also accessible by clicking the **Upload Modification Materials** link under the **Rate Review Submission** tab on the Rate Review System Home Page for issuer users. This feature should only be used when the submission is under review.

Issuers should only use the modification feature to provide information explaining any change in the rate increase or submitted rate filing documentation that would have a material impact on the CMS/State review of the rate increase. This feature may not be used to resubmit Parts I and II of the Preliminary Justification.

An Issuer will be allowed to modify a submission after the submission has been attested and before a determination has been made by either a HHS or State reviewer. If the submission is not attested or a determination has been made, the **Modify** button will not appear on the **Review Rate Data** page and the submission will not appear in the four dropdown filters at the top of the **Upload Modification Materials** page.

Once on this page, the user can select the below filters for the submission desired using the filters at the top of the page and click the **View Data** button:

- Issuer/State
- Product
- Effective Date
- Date/Time Submitted for Review

The user must explain the modification in the comments box and describe attached files, if applicable. The user may upload files providing detailed information or exhibits related to the the modification and these documents should provide information that would have a material impact of the CMS review of the rate increase. The system will allow for multiple files to be uploaded and the total file size of the modification materials may not exceed 20MB. The required criteria for Modification Files restrict the document(s) to the following formats:

- .xls
- .xlsx
- .doc
- .docx
- .pdf
- .txt

When the Issuer is ready to submit their modification, they will click on the **Upload** button. The modification will then be displayed in the Previously Uploaded Materials section.

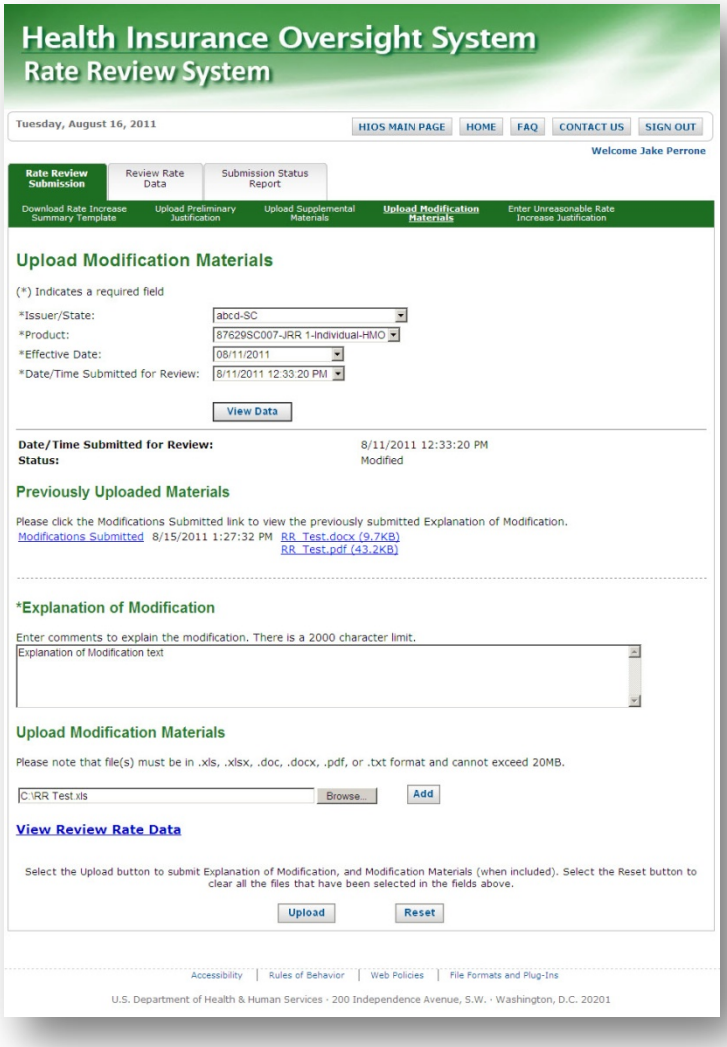
To view Previously Uploaded Materials, click on the links under the Previously Uploaded Materials section to view the explanation and any documents submitted.

To return to the Rate Review Home Page from Upload Modification Materials page, click on the **Home** button in the top right hand corner of the page. To return to the Review Rate Data page, click on the **View Review Rate Data** link.

The following is a step-by-step guide of how to Upload Modification Materials once the issuer user is signed into the Rate Review System:

1. Click the **Upload Modification Materials** link on the Rate Review Home Page.
2. Upload Modification Materials page displays.

Figure 3-19 Upload Modification Materials Page



3. Select an Issuer/State from the Dropdown Menu.
4. Select a Product from the Dropdown Menu.
5. Select an Effective Date from the Dropdown Menu.

6. Select a Date/Time Submitted for Review from the Dropdown Menu.
7. Click on the **View Data** button.
8. Enter an Explanation of Modification. There is a 2000 character limit.
9. Click on the **Browse** button to select a Modification Material to upload.
10. Click on the **Add** button to upload additional Modification Materials.
11. Click on the **Reset** button to remove all files uploaded in page so far.
12. Click on the **Upload** button to upload files into the system.
13. Toview previously uploaded materials, click on the links below the Previously Uploaded Materials section to access either the explanation or uploaded documents.
14. To return to Rate Review Home Page, click on the **Home** button.
15. To return to the Review Rate Data Page, click on the **Review Rate Data** link.

3.7 Enter Unreasonable Rate Increase Final Justification

The Enter Unreasonable Rate Increase Final Justification page is accessible by clicking on the link in the Review Rate Data page. It is also accessible via the **Enter Unreasonable Rate Increase Justification** link under the **Rate Review Submission** tab on the **Rate Review System Home Page** for issuer users. The issuer user will use this page to submit an unreasonable rate increase justification for submissions determined to be unreasonable. Issuer users will be able to access this page when the submission is in an 'unreasonable' status.

Once on the Enter Unreasonable Rate Increase Justification page, the user can select a submission in an unreasonable status by selecting from the following dropdowns:

- Issuer/State
- Product
- Effective Date
- Date/Time Submitted

Once the filters have been selected, the user will click the **View Data** button to view the submission summary data. The Submission Summary displays the following data regarding the selected submission:

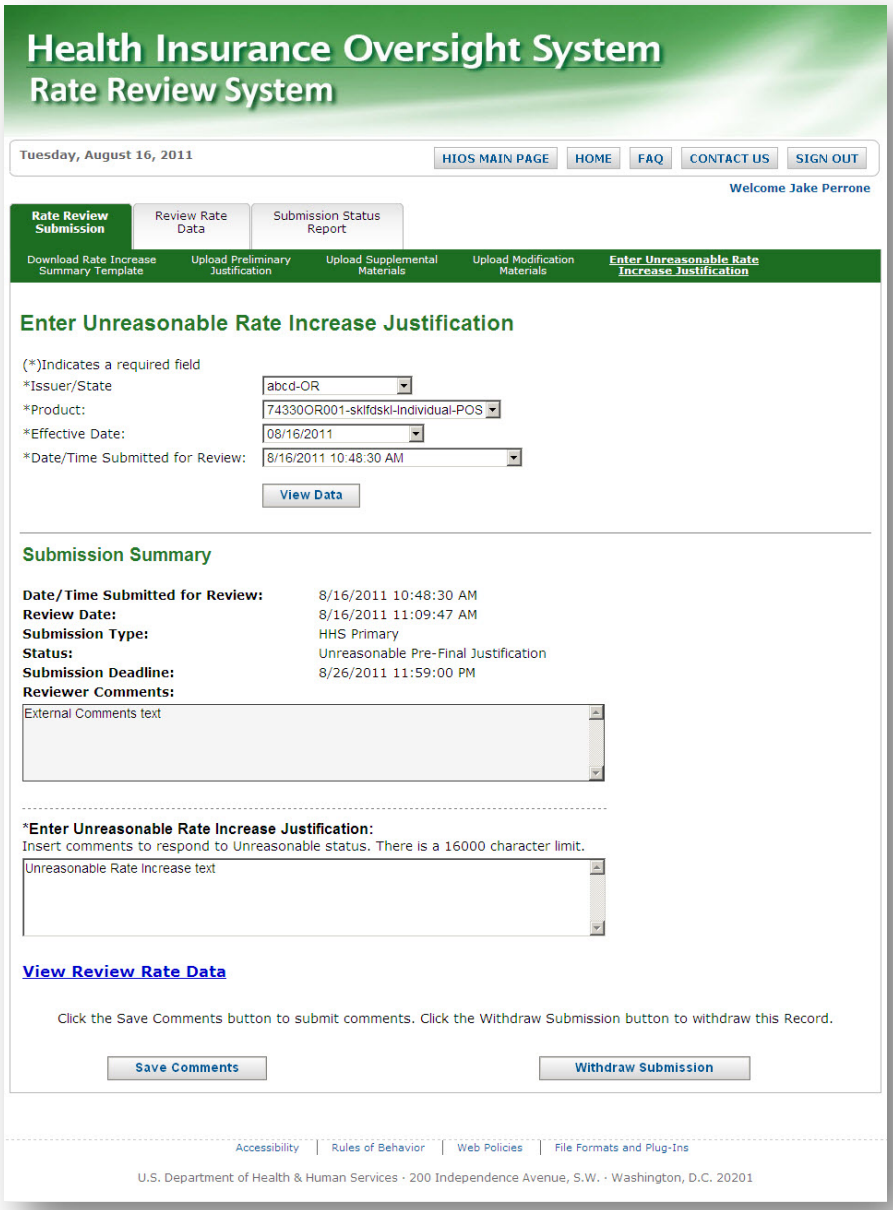
- Date/Time Submitted for Review
- Review Date
- Submission Type
- Status
- Submission Deadline
- Reviewer Comments

The user can enter Unreasonable Rate Increase Justification comments (fewer than 16000 characters) in the textbox provided within the system. The user is able to withdraw the submission via the Enter Unreasonable Rate Increase Justification page by clicking the **Withdraw Submission** button. Once the submission is withdrawn, it will be be associated to a withdrawn status. The page also provides a link back to the Review Rate Data page.

The following is a step-by-step guide of uploading Unreasonable Rate Increase Justification once the issuer user is signed into the Rate Review System.

1. Click the **Enter Unreasonable Rate Increase Justification** link and select desired submission to Upload Unreasonable Rate Increase Justification.
2. Click the **View Data** button.
3. The Enter Unreasonable Rate Increase Justification page will display.
4. Select the **Enter Unreasonable Rate Increase Justification** textbox and enter your comments. Note that there is a 16000-character limit for this field.
5. Click the **Save Comments** button to upload your comments. A confirmation message will display.
6. Click the **Withdraw Submission** button and a confirmation pop-up will appear.
7. Click the **OK** button to withdraw the submission.
8. The submission will now be in a withdrawn status.

Figure 3-20 Enter Unreasonable Rate Increase Justification page

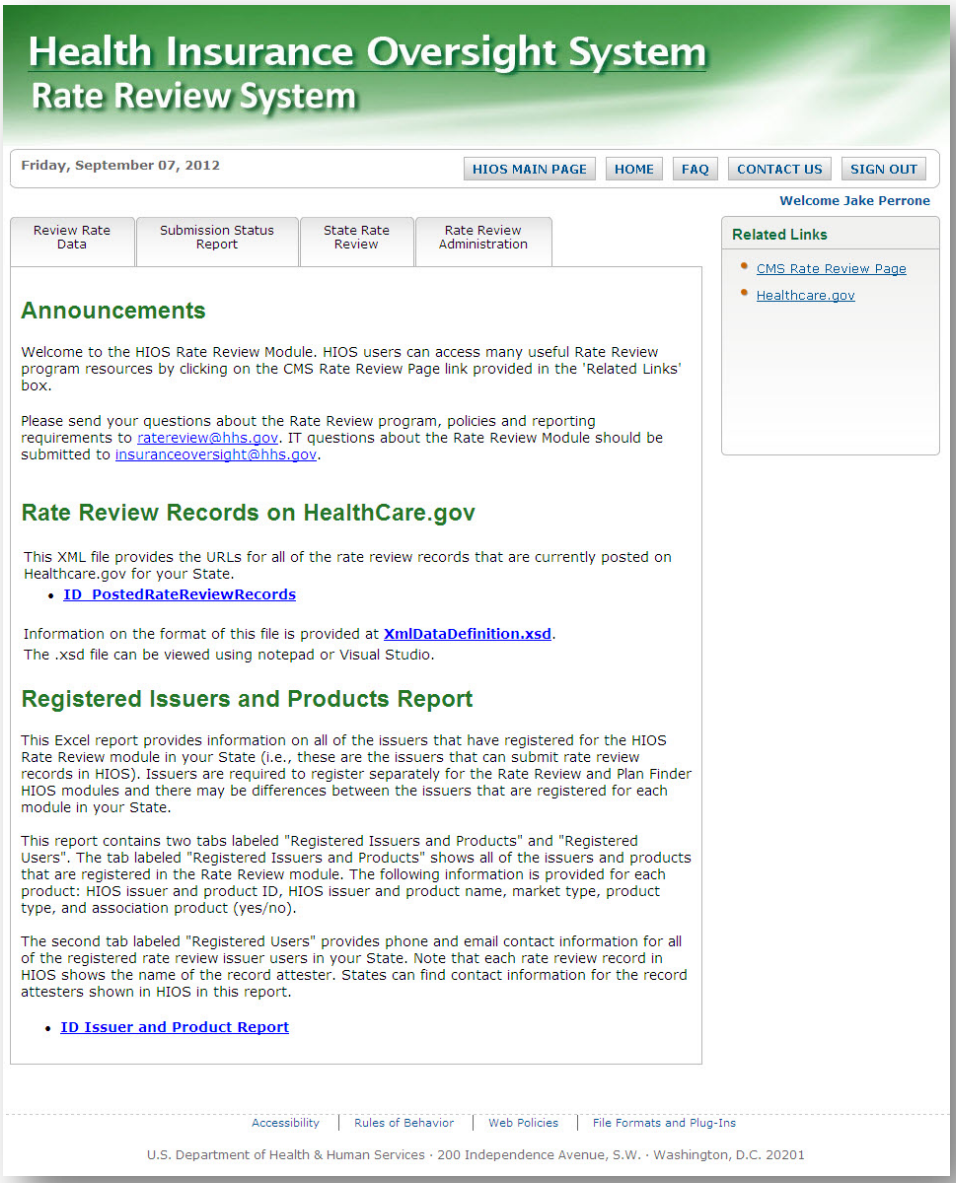


4 State User

Within the Rate Review System, the State user can review submission data and make determinations on a submission, if applicable. Furthermore, they can search for submissions using the Submission Status Report. Lastly, the state user has access to a variety of reports. The following sections provide a description of the pages for the State Reviewer Functionality.

Below is a screenshot of the State Rate Review Home Page. This page will display after the State Reviewer user logs into HIOS and clicks on the **Rate Review System** button.

Figure 4-1 State Rate Review Home Page



4.1 State Reports

Upon logging into the Rate Review system, State Reviewers will be taken to a splash page that contains a series of files relevent to states. These include:

1. **Posted Rate Review Records XML Document**: Policy requirements dictate that all submissions from the Rate Review system that are posted on HealthCare.gov must be linked to from a State website. To help a State reach compliance for this policy

requirement, CCIIO is now providing an XML file for State developers to integrate into their website that will provide this list of links.

2. **XSD Document**: The .xsd file is a Data Detail of the XML document.
3. **Issuers and Products Report:** The Issuer-Product report provides State Reviewer information about the Issuers in their state, as well as the relevent products for each Issuer. This report additionally provides information about the registered Issuer-Submitter and Issuer-Attester users active in the State Reviewer's state.

4.2 Submission Status Report

The **Submission Status Report** Page allows States to quickly search and select submitted data within the Rate Review System and should be used primarily to locate a submission in the system. The Submission Status Report page is accessible by clicking on the **Submission Status Report** link on the Rate Review System Home Page. Only users with the appropriate State user role will be able to access this view of the page.

Upon entering the Submission Status Report page, the user is provided with the option of the following search filters:

- Submission Type
- State
- Issuer / State
- Effective Date
- Submission ID
- Status field
- Submitted Date
- Attested Date information.

One or multiple fields may be selected or have data entered when defining search criteria. Once the user has defined the desired search criteria, results will be provided after clicking the Search button.

When a user requests a search, the following information will be provided in the Search Results table. A Select link is provided in the first column that will allow the user to navigate directly to the State Rate Review page displaying additional information on the selected submission. The following fields are presented within the search functionality:

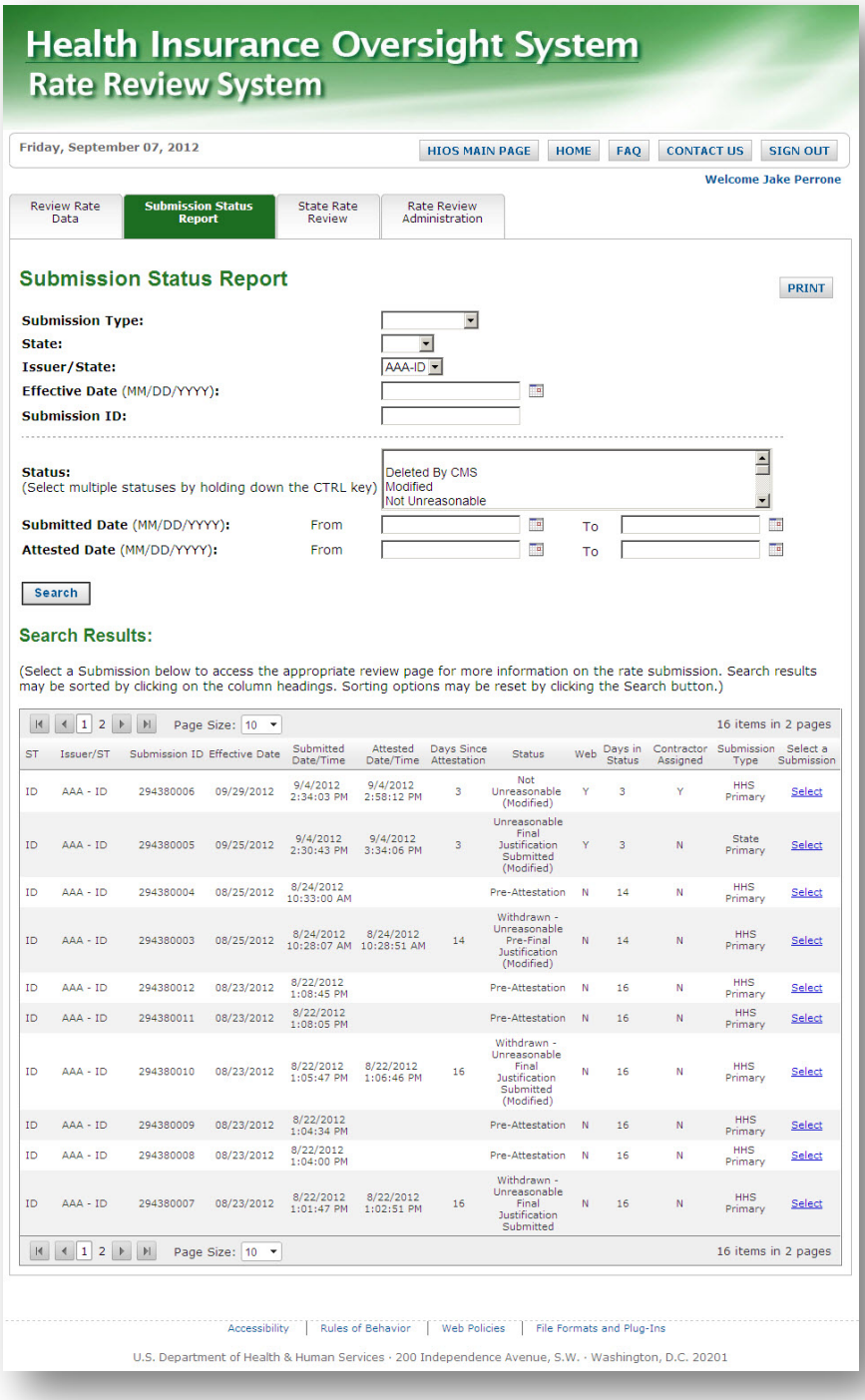
- **Submission ID** - Provides information regarding the Identification number of the submission.
- **Effective Date** - A date will be provided in the Month/Day/Year format designating the date the submission is to take effect.
- **Issuer / State** - The requesting Issuer name and providing state is displayed.
- **State** - The State for the Rate Review submission is displayed.
- **Submitted Date / Time** - The date and time when the submission was received, displayed in the 'MM/DD/YYYY HH:MM:SS' format.

- **Attested Date / Time** - The date and time denoting when the submission was attested, displayed in the 'MM/DD/YYYY HH:MM:SS' format.
- **Days Since Attestation** - A number will appear providing the length of time in days since the submission has been attested.
- **Status** – Displays the current status of the submission as one of the following status indicators:
    - Deleted by CMS
    - Modified
    - Not Unreasonable
    - Not Unreasonable Modified
    - Not Unreasonable Modified Withdrawn
    - Not Unreasonable Withdraw
    - Pending Supplemental Submission
    - Pre-Attestation
    - Pre-Attestation Deleted
    - Record Attested
    - Review Complete
    - Review in Progress
    - Supplemental Materials Received
    - Unreasonable (Rejected by State)
    - Unreasonable Modified Post-Justification
    - Unreasonable Modified Post-Justification Withdrawn
    - Unreasonable Modified Pre-Justification Submitted
    - Unreasonable Modified Pre-Justification Submitted Withdrawn
    - Unreasonable Post-Justification
    - Unreasonable Post-Justification
    - Withdrawn
    - Unreasonable Pre-Justification Submitted
    - Unreasonable Pre-Justification Submitted Withdrawn
    - Withdrawn-Prior to Determination.
- **Web –** A Y or N will appear depending on if the Preliminary Justification has been web posted on HealthCare.gov or not.
- **Days in Status -** A number will appear providing the length of time in days since the submission has been placed in its current status.
- **Contractor Assigned** - A Y or N will appear depending if the submission has been assigned to a contractor organization.
- **Submission Type** - The type of submission will be identified as a HHS Primary or State Primary type.

The following is a step-by-step navigation guide of using the Submission Status Report once the State Reviewer is signed into the Rate Review System:

1. Click the **Submission Status Report** link on the Rate Review Home Page.
2. **Submission Status Report** page displays.
3. Select a State from the Dropdown menu.
4. Select the Issuer / State Type from the Dropdown menu.
5. Enter the Effective Date in the textbox using the appropriate format of MM/DD/YYYY. Enter the Submission ID in the textbox.
6. Select one or multiple Status indicated within the menu.
7. Enter the From Submitted Date in the textbox using the appropriate format of MM/DD/YYYY.
8. Enter the To Submitted Date in the textbox using the appropriate format of MM/DD/YYYY.
9. Enter the From Attested Date in the textbox using the appropriate format of MM/DD/YYYY.
10. Enter the To Attested Date in the textbox using the appropriate format of MM/DD/YYYY.
11. Click on the **Search** button.
12. Click on the **Select** link to access appropriate submission. Once loaded, the search results are sorted in order of Submitted Date/Time from most recent to least recent.

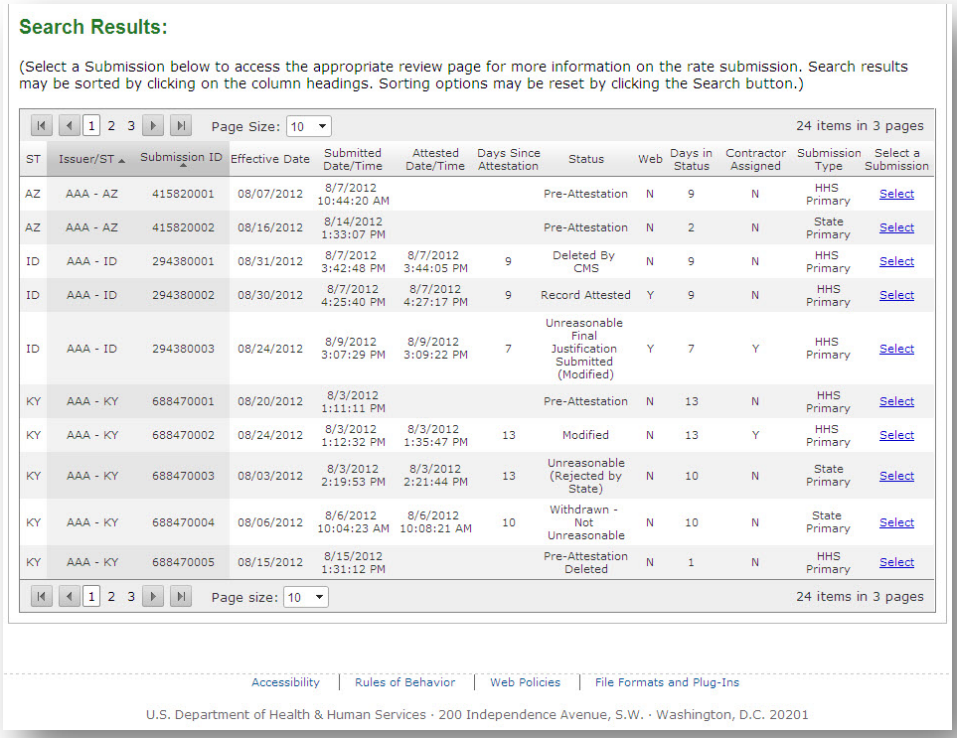
4-2 Submission Status Report



13. Click on any of the column headers to sort on that column. One click will sort on a column in descending order. Two clicks will sort on it in ascending order. Three clicks will clear the sort.

14. Clicking on any other column headers while an existing sort exists will create a second hierarchical sort.
15. Click on the Search button to reload the search results without defined sorts or page sizes
16. Click on the **Select** link (optional) to access a particular submission.

4-3 Submission Status Report example: Submission ID sorted within Issuer/State



Search Results:

(Select a Submission below to access the appropriate review page for more information on the rate submission. Search results may be sorted by clicking on the column headings. Sorting options may be reset by clicking the Search button.)

1 2 3 Page Size: 10 — 24 items in 3 pages

ST	Issuer/ST	Submission ID	Effective Date	Submitted Date/Time	Attested Date/Time	Days Since Attestation	Status	Web	Days in Status	Contractor Assigned	Submission Type	Select a Submission
AZ	AAA - AZ	415820001	08/07/2012	8/7/2012 10:44:20 AM			Pre-Attestation	N	9	N	HHS Primary	Select
AZ	AAA - AZ	415820002	08/16/2012	8/14/2012 1:33:07 PM			Pre-Attestation	N	2	N	State Primary	Select
ID	AAA - ID	294380001	08/31/2012	8/7/2012 3:42:48 PM	8/7/2012 3:44:05 PM	9	Deleted By CMS	N	9	N	HHS Primary	Select
ID	AAA - ID	294380002	08/30/2012	8/7/2012 4:25:40 PM	8/7/2012 4:27:17 PM	9	Record Attested	Y	9	N	HHS Primary	Select
ID	AAA - ID	294380003	08/24/2012	8/9/2012 3:07:29 PM	8/9/2012 3:09:22 PM	7	Unreasonable Final Justification Submitted (Modified)	Y	7	Y	HHS Primary	Select
KY	AAA - KY	688470001	08/20/2012	8/3/2012 1:11:11 PM			Pre-Attestation	N	13	N	HHS Primary	Select
KY	AAA - KY	688470002	08/24/2012	8/3/2012 1:12:32 PM	8/3/2012 1:35:47 PM	13	Modified	N	13	Y	HHS Primary	Select
KY	AAA - KY	688470003	08/03/2012	8/3/2012 2:19:53 PM	8/3/2012 2:21:44 PM	13	Unreasonable (Rejected by State)	N	10	N	State Primary	Select
KY	AAA - KY	688470004	08/06/2012	8/6/2012 10:04:23 AM	8/6/2012 10:08:21 AM	10	Withdrawn - Not Unreasonable	N	10	N	State Primary	Select
KY	AAA - KY	688470005	08/15/2012	8/15/2012 1:31:12 PM			Pre-Attestation Deleted	N	1	N	HHS Primary	Select

1 2 3 Page size: 10 — 24 items in 3 pages

Accessibility | Rules of Behavior | Web Policies | File Formats and Plug-Ins

U.S. Department of Health & Human Services · 200 Independence Avenue, S.W. · Washington, D.C. 20201

4.3 State Rate Review Page

The user can navigate to the State Rate Review page by selecting a submission on **the Submission Status Report**. The user can also access the State Review page by clicking on the **State Rate Review** link on the Rate Review System Home Page. From the State review page, the user can view the Review Rate Data Page, review and download the record materials, view modification materials (for State Primary submissions only), and set a determination to submissions in which the State is the primary reviewer.

The **Review Rate Data** page (refer to Section 4.4) provides the State with a view of what the issuer sees in the system for a given record. This page provides an HTML display of the Rate Summary Form data that is not available on the **State Rate Review** page.

The State user will be allowed to make a determination on submissions that are a State Primary Submission Type and have been attested by the issuer. The State user can also view

submission documents for submissions that have yet to be attested, have been deleted or withdrawn, or are an HHS Primary submission within their state. In these cases, the State user will not be able to make a final determination.

Once on this page, the user can select the submission by selecting from the following filters and clicking the **View Data button**:

- Issuer/State
- Product
- Effective Date
- Date/Time Submitted for Review

In order to set a determination to any of the below statuses, external comments must be entered:

- Not Unreasonable
- Not Unreasonable (Modified)
- Unreasonable (Rejected by State)
- Unreasonable Pre-Final Justification
- Unreasonable Pre-Final Justification (Modified)

The external comments will be displayed on the public facing HealthCare.gov. An internal comments box will also be provided for comments that will only be viewable by **both** the State and HHS reviewers. The Modified Rate Change field will require a numeric value if the issuer submits a modification for that submission.

When the user is ready to assign a determination to the submission, the reviewer will select the determination using the values in the status dropdown menu, provide a modified rate change value (if applicable), provide external comments (if required), and click on the **Save** button. A confirmation message will display stating that the changes have been made for this submission.

If an error is made in entering in any internal or external comments, the user can change the status to Review in Progress, then click on the **Save** button. The comments boxes will be editable again and any changes can be made. Once the reviewer makes those changes, they can change the status to the appropriate determination and click the **Save** button again. If the user has only made an error in selecting the correct status, they can change the status directly to the correct status and click the **Save** button. The status dropdown will always remain enabled for the State Reviewer unless the submission is a HHS primary submission, is in Pre-Attestation status, or has been deleted or withdrawn.

To return to the Rate Review Home Page from the State Rate Review page, click the **Home** button in the top right hand corner of the page. To return to the Submission Status Report, click the **Submission Status Report** link. The most recent search criteria used in the Submission Status Report will display.

The following is a step-by-step guide on how to use the State Rate Review Page once the State Reviewer user is signed into the Rate Review System and navigates to the State Rate Review Page directly from the Rate Review Home Page:

1. Click the **State Rate Review Page** link on the Rate Review Home Page.
2. The State Rate Review page displays.

4-4 State Rate Review Page

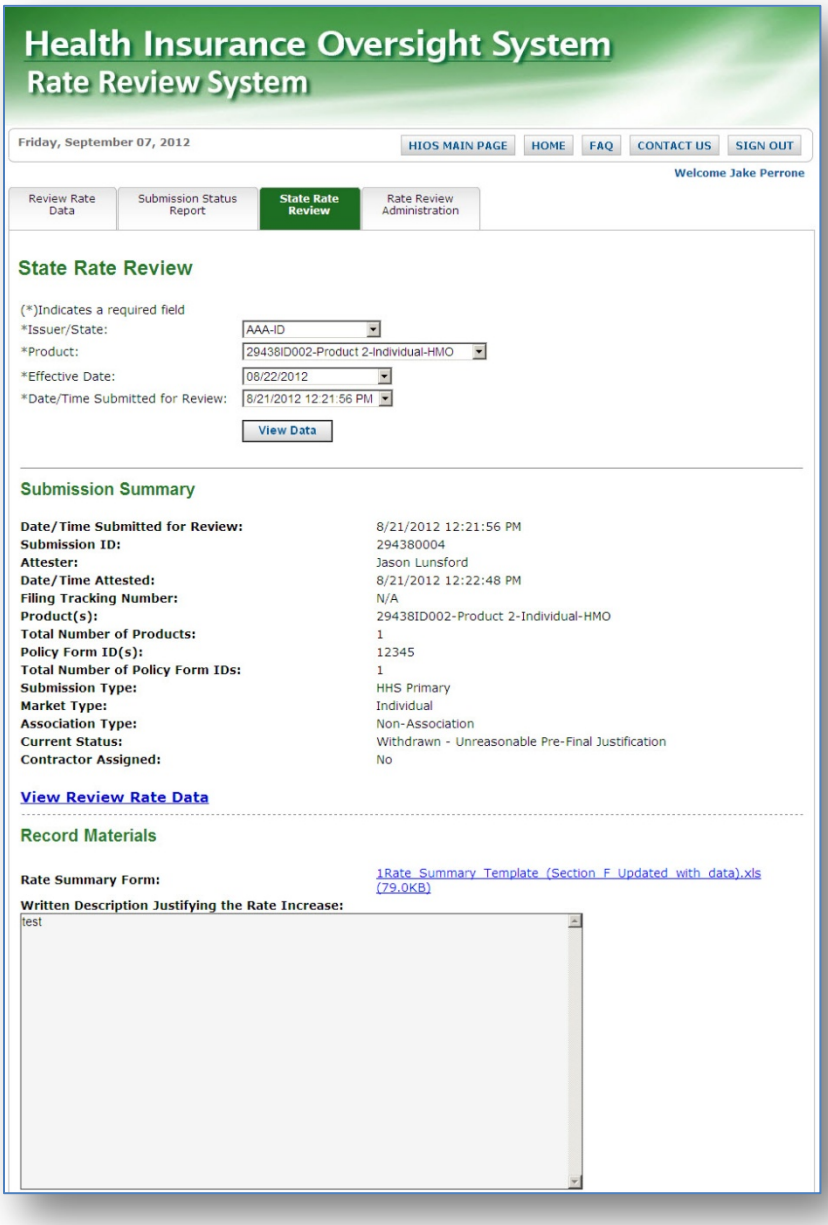
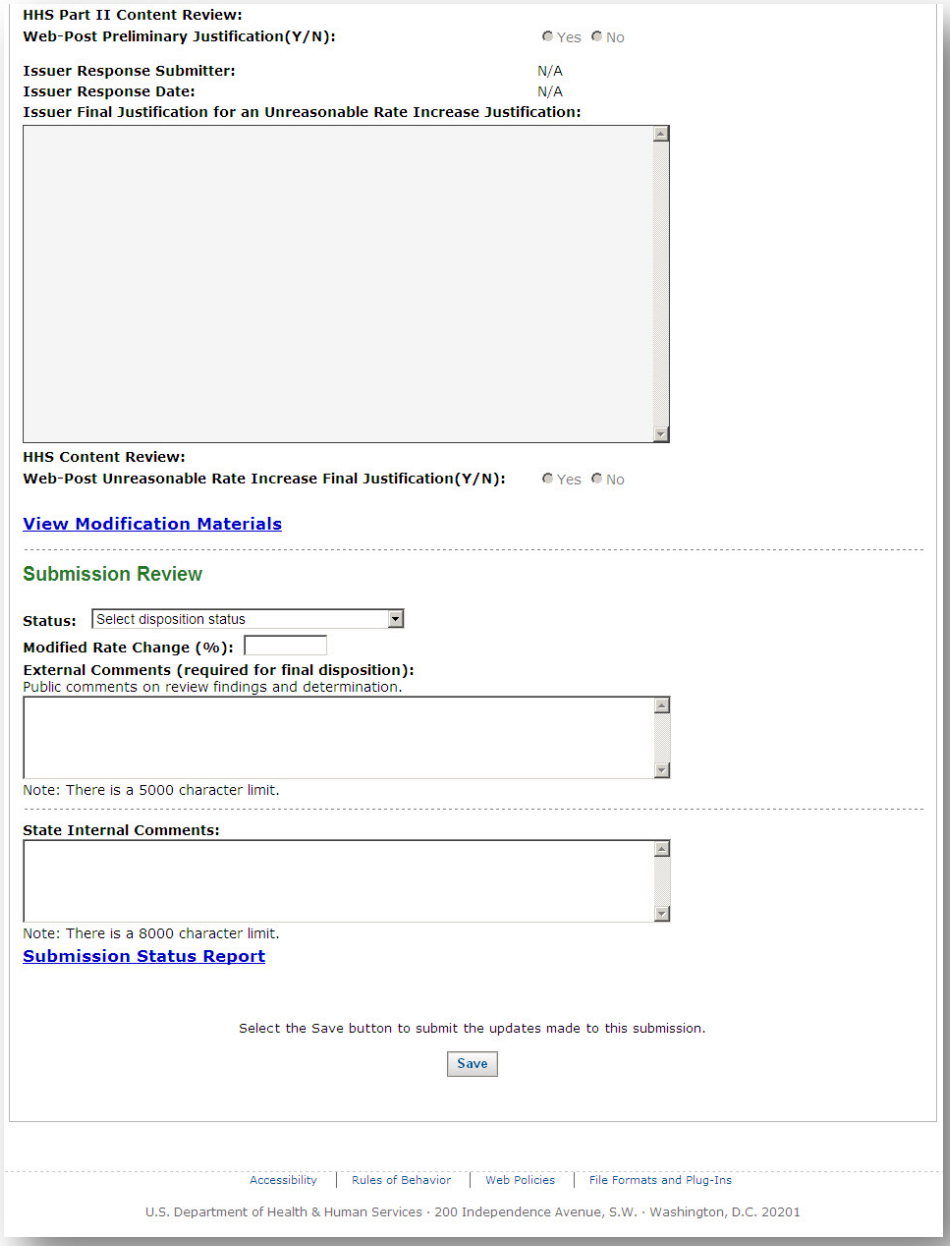


Figure 4-5 State Rate Review Page (Cont.)

4-6 State Rate Review page



3. Select an Issuer/State, Product, Effective Date, and Date/Time Submitted for Review from the dropdown menu.
4. Click the **View Data** button.
5. Click the **View Review Rate Data** link to view the Review Rate Data Page.
6. Click the file links to view the record materials in their respective format.

7. Click the **View Modification Materials** link if the issuer submits a modification.
8. To change the status, select the appropriate status from the status dropdown.
9. Enter any external comments in the external comments textbox.
10. Enter any internal comments in the internal comments textbox.
11. Click the **Save** button to save updates to submission review.

4.4 Review Rate Data

The **Review Rate Data** page provides the State a view an Issuer's view of their information in the Rate Review System. The user can select a submission on the **Review Rate Data** page by selecting from the following dropdowns:

- Issuer/State
- Product
- Effective Date
- Date/Time Submitted

When the filters have been selected, the user will click the **View Data** button to view the submission summary data. The Submission Summary page displays the following data regarding the selected submission:

- Date/Time Submitted for Review
- Submission ID
- Status
- Submitter
- NAIC Company Code
- Submission Type
- Market Type
- Association Type
- Filing Tracking Number
- Product(s)
- Policy Form ID(s)

The user can download or view the following submitted materials:

- Rate Summary Form
- Written Description Justifying the Rate Increase
- Public Rate Filing (HHS Primary submissions only)
- HHS Review Only (HHS Primary submissions only)
- Issuer Response to Unreasonable Rate Increase Justification (if applicable)

The submission summary also provides links to the following pages:

- Submission Data
- Modification Materials
- State Rate Review

To view the data from the submission's Rate Summary Form, the user will click the View Submission Data link. The Submission Data page will display the following fields:

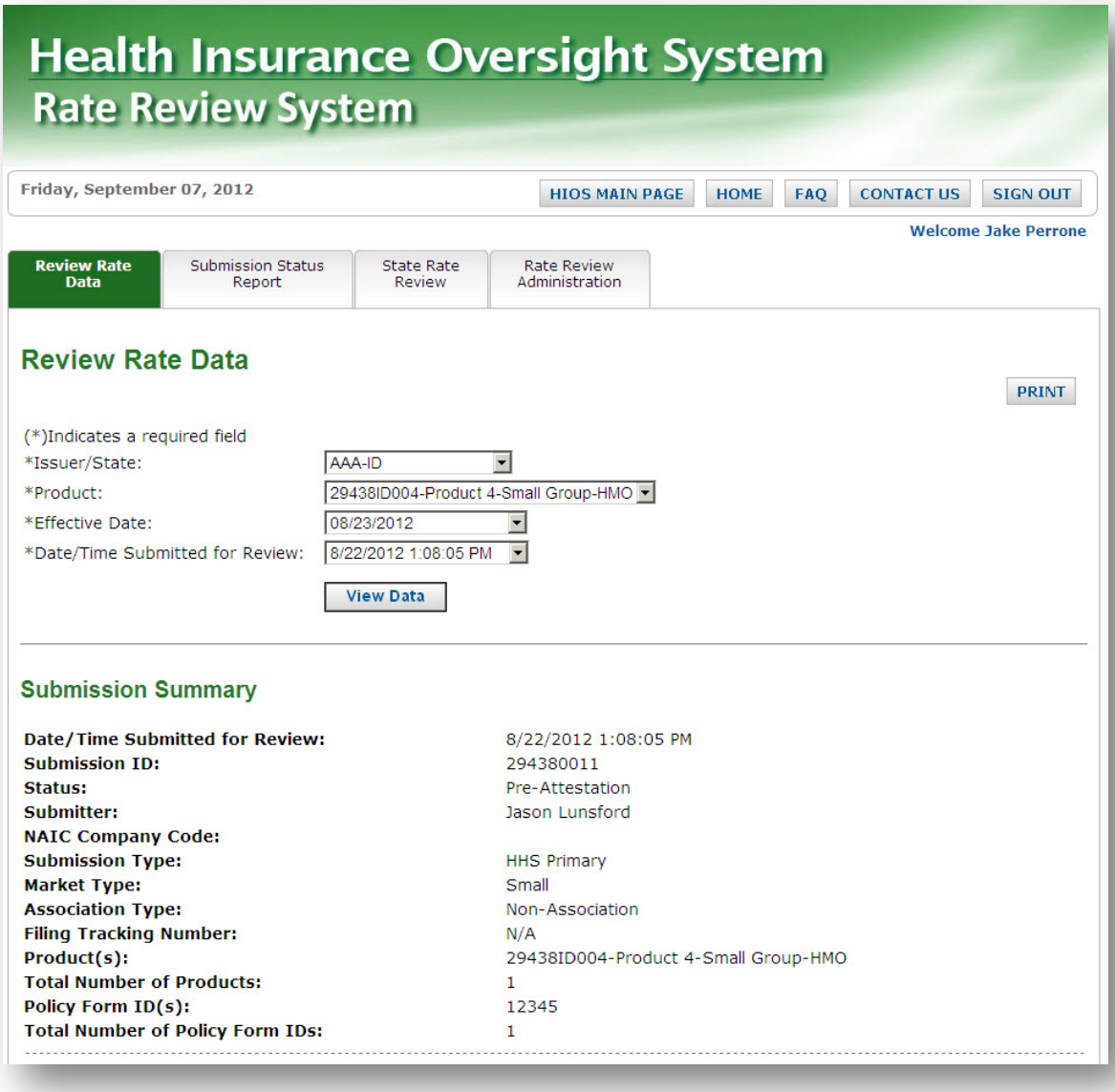
- Issuer/State,
- Product,
- Effective Date, and
- Date/Time Submitted for Review

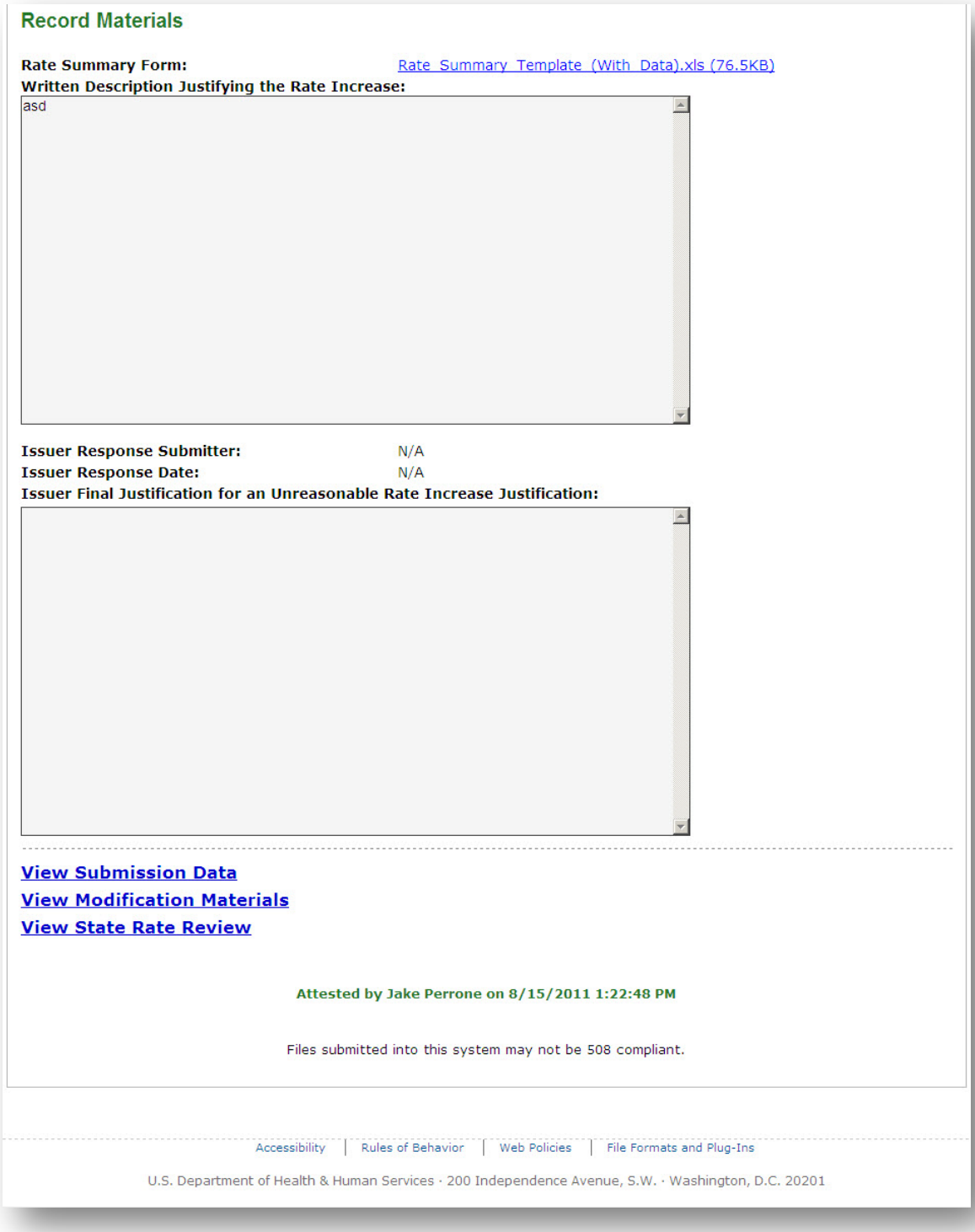
The page will also display the Rate Summary Form submitted in .xls format. The user can click the View Submission Summary link to navigate back to the Submission Summary page.

The following is a step-by-step guide of the Review Rate Data pages once the State user is signed into the Rate Review System:

1. Click the **Review Rate Data** link on the Rate Review Home Page.
2. Review Rate Data submission selection page displays.
3. Select Issuer/State, Product, Effective Date, and Date/Time Submitted for Review for desired submission.
4. Click the **View Data** button.
5. The Submission Summary displays.
6. Click the **View Submission Data** link to view the Submission Data – Rate Increase Summary page.
7. Click the **View Submission Summary** link to navigate back to the Submission Summary Page.

Figure 4-7 Review Rate Data (State)





Record Materials

Rate Summary Form: Rate_Summary_Template_(With_Data).xls (76.5KB)

Written Description Justifying the Rate Increase:

asd

Issuer Response Submitter: N/A

Issuer Response Date: N/A

Issuer Final Justification for an Unreasonable Rate Increase Justification:

View Submission Data

View Modification Materials

View State Rate Review

Attested by Jake Perrone on 8/15/2011 1:22:48 PM

Files submitted into this system may not be 508 compliant.

Accessibility | Rules of Behavior | Web Policies | File Formats and Plug-Ins

U.S. Department of Health & Human Services · 200 Independence Avenue, S.W. · Washington, D.C. 20201

4.5 Rate Review Administration

The Rate Review Administration tab provides two tabs that the State User can use to manage the FTP transmission of Rate Summary Forms: the **State FTP Administration** page and the **FTP Transmission Logs** page.

4.5.1 State FTP Administration

The State FTP Administration page allows state reviewers to input secure FTP credentials. Once these credentials are saved, the system will attempt to transmit all unsent Part One Rate Summary Forms and their associated metadata files to the configured connection. Please note that the application only utilizes SFTP and credentials to input for FTP will not facilitate a file transfer.

The following fields require entry:

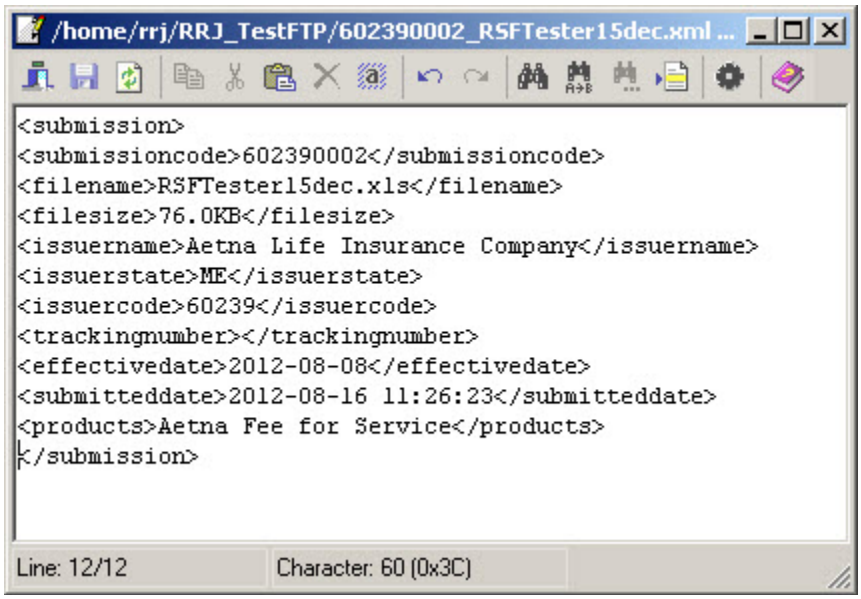
1. **Destination IP Address**: The address to the server that the files will be pushed. This address can either be an IP address or an SFTP domain name. This is a required field.
    a. The following validations are on this field:
        i. The IP Address must be less than fifty characters
        ii. If numeric, the IP address must be valid (e.g. 192.10.12.1)
2. **Destination FTP Port Address**: The socket port number of the SFTP connection. This is a required field.
    a. The following validations are on this field:
        i. The IP Address must be less than 60 characters
        ii. Must be numeric between 0 and 49999
3. **Destination FTP Folder**: The folder on the server that will contain the pushed files. The folder/file path must exist on the server or this may generate an error. This is not a required field.
    a. The FTP Folder address must be less than 100 characters
4. **FTP Protocol**: The protocol for which the files will be transmitted. SFTP is selected by default.
5. **Login Name**: The login name to the SFTP client. This is a required field.
    a. The Login Name must be less than 50 characters
6. **Login Password**: The login password to the SFTP client. The password provided is encrypted on the back end. This is a required field.
    a. The Login Password must be less than 100 characters
7. **Enable File Transmission**: A Yes/No flag determines if the file push is enabled or not. The Yes/No flag should be set to No when the server is going to have a known period of downtime.

Once a valid connection configuration is established, all unsent Rate Summary Forms will begin to be pushed to the connection on a nightly basis to the established server and folder. Each Rate Summary Form will be transmitted with an .xml file that contains metadata about the submission associated with the form. Both the Rate Summary Form and the XML metadata file will be preempted with the Submission ID of the submission.

The XML file tracks the following information about each submission a Rate Summary Form is associated with:

- Submission Code
- File Name
- File Size
- Issuer Name
- Issuer State
- Issuer Code
- Tracking Number
- Effective Date
- Submitted Date
- Products

4-9 Sample XML Metadata file



The following is a step-by-step guide of the **State FTP Administration** page once the State user is signed into the Rate Review System:

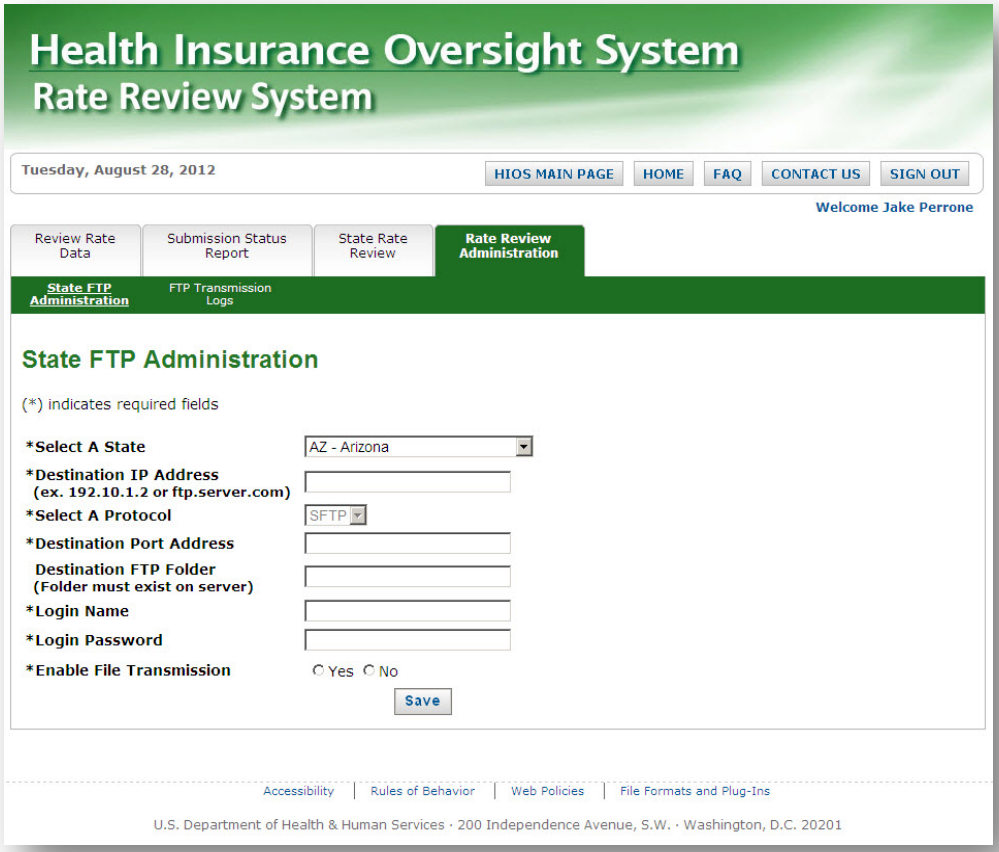
1. Click the **Rate Review Administration** link on the Rate Review Home Page. The State FTP Administration page will load by default.
2. Select a State.
3. Enter in valid SFTP information for the following fields:

    - **Destination IP Address** (Required)
    - **Destination SFTP Port Address** (Required)
    - **Select a Protocol** (Defaulted as SFTP)

- **Destination SFTP Folder**
- **Login Name** (Required)
- **Login Password** (Required)

4. Set the Enable File Transmission flag to Yes.
5. Click the Save button.
6. Verify the day after for the following:
    a. There are Rate Review submissions in your state.
    b. Files have been transmitted to the identified SFTP configuration.
7. If the transmission failed, check the FTP Transmission Log page to determine the status of the attempted transmission.

4-10 State FTP Administration Page



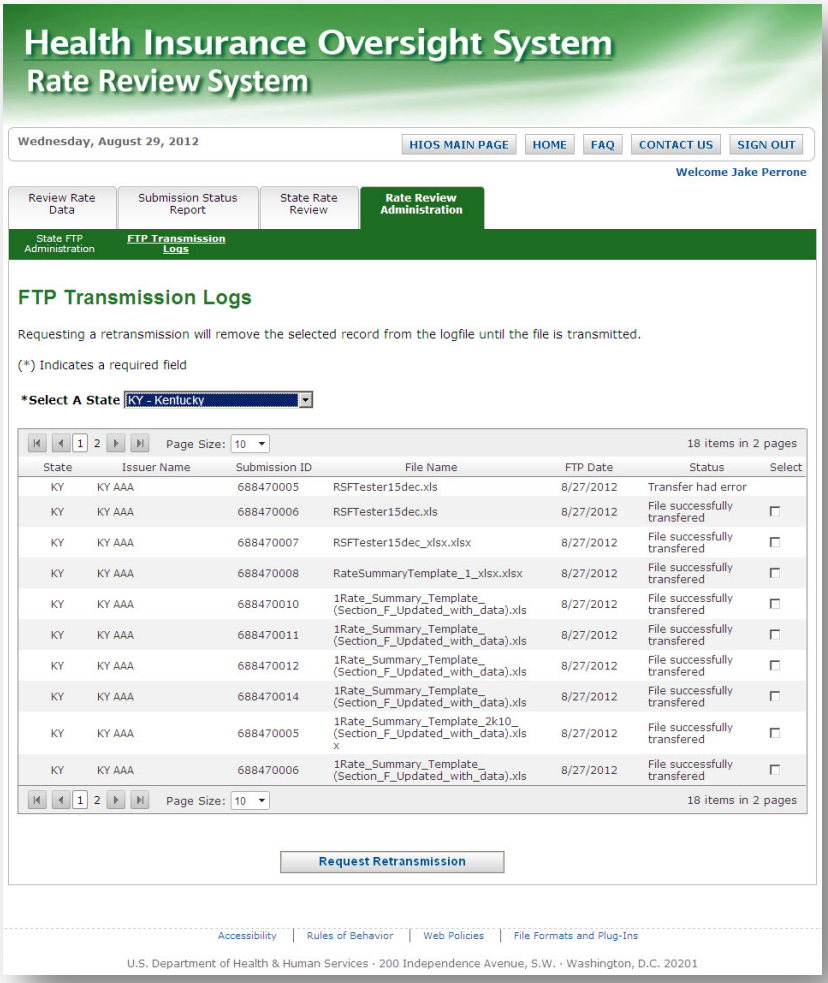
4.5.2 FTP Transmission Logs

The **FTP Transmission Logs** page allows State Reviewers to review logs of the attempted Rate Summary Form pushes. It also allows users to request resubmission of files that have already been pushed to a server in the past. Once a state is selected, users can see the submissions that have successfully passed or failed transmission. Failed transmissions are listed with a brief error text that outlines why the transmission failed. For successful transmissions, a State reviewer has the opportunity to select the submission for retransmission.

The following is a step- by- step guide of the FTP Transmission Logs page once the State user is signed into the Rate Review System.

1. Click the **Rate Review Administration** link on the Rate Review Home Page.
2. Click the FTP Transmission Log subtab.
3. Select a State.
4. For a log entry, choose the Select checkbox.
5. Click the Request Resubmission link
6. Verify that the file for the submission referenced in the log file is retransmitted to the established server configuration for that state the following day.

4-11 FTP Transmission Logs Page



5 Contact Us/Support

The following section captures support information for questions specifically related to policy, technical installation and downloads.

5.1 Contact Us/ Support Details

If you have questions related to using the application installation or need technical support, please contact the help desk at insuranceoversight@hhs.gov or at 1-877-343-6507.

- The help desk hours of operation currently are 9 AM to 6 PM ET, Monday – Friday.

If you have questions related to Rate Review Justification policy, please contact ratereview@cms.hhs.gov.