DEPARTMENT OF HEALTH & HUMAN SERVICES

Office of the Secretary

Date: **September 2, 2010**

To: **Health Insurance Issuers in the Individual and Small Group Markets**

From: **Teresa DeCaro, Web Portal Team Lead, OCIIO**

Subject: **Monthly Update Window for the Health Insurance Oversight System**

The next monthly update opportunity within the Health Insurance Oversight System (HIOS) is fast-approaching. We would like to highlight some critical information for you in preparation of the resubmission window.

Between **September 6 and 10**, you will need to log into the HIOS website and download the Excel Data Collection Tool pre-populated with data. The new template will also contain the following new, product-level variable fields:

- SERFF numbers
- # of applications received
- # of applications denied
- # of up-rated applications

The last three variables listed above will be used to calculate the following values, which will be presented on the consumer web portal on October 1, 2010:

- % of applications denied
- % of up-rated applications

Please note that you **MUST use the new pre-populated template that is available within HIOS for this resubmission**. Please use the following steps for accessing your file:

1) Log into the HIOS website beginning the morning of September 6th
2) Click on the "Download Data Submission Tools" link
3) In the 'Download a Pre-Populated Issuer Template" section, select your Issuer Name from the drop down box.
4) Click the 'Download Pre-populate Issuer Template" button.
5) Click 'Save' or 'Open' in the File Download prompt.

If you are an existing issuer in the HIOS application, **you will need to use this pre-populated version to submit any data changes**.

If you need to delete a product, please contact the HIOS Help Desk at 1-877-343-6507 or send the request via email to insuranceoversight@hhs.gov.

After making the required updates, please use the validations and finalization process embedded within the tool to validate the completeness and accuracy of your data. Please refer to the technical instructions for additional information on validations and finalization.

Once you have successfully finalized your file, please upload it through the HIOS website. You can do so using the steps outlined below:

1) Log into www.insuranceoversight.hhs.gov
2) Click on the "Upload Finalized Data Template" link.
3) Click Browse to find your file.
4) Click Upload

Consistent with the process implemented to date, you will receive an email confirming that your file has been successfully processed. If validation errors are encountered during the processing of the file, you will receive an email indicating the validation errors that need to be corrected. If your data is not processed due to errors, please correct the pre-populated file, finalize and re-submit.

We strongly encourage your organization to upload your revised templates into **HIOS as early as possible during the September 6 - 10 resubmission period**, to allow sufficient time for processing, validation, correction of errors, etc. Only data submissions that are successfully unloaded by the September 10th deadline will be reflected in the October 1, 2010 web portal update. (Per the guidance released by Teresa DeCaro on August 31, plans in CMP that do not map to 'open' products in HIOS will not be displayed in the October 1 update. Also, plans mapped to open products for which denial and up-rate data is missing or appears erroneous will also not be displayed in the October 1 update.)

Once your file is successfully processed, your data will be available for you to validate in HIOS. In addition, a new pre-populated Excel tool will be available for you to download with the latest data submitted. **HIOS will not maintain historical versions of these pre-populated tools, but an Excel workbook with your current data can be downloaded at any time after a file is successfully processed.**

Please contact the HIOS Help Desk if you require any assistance submitting your file.

As a reminder, we have incorporated additional URL validations to check submitted URLs when the finalized file is processed by the HIOS system. These validations check to ensure that all submitted URLs are formatted correctly. These validations check for a number of things, including:

1. There can be no spaces or invalid characters in the URL string; and
2. The URL must contain a valid internet domain suffix, such as .com, .edu, .org, etc.

Only well-formed URLs in the appropriate URL fields will be considered for presentation on the consumer web portal.

Please make sure to include the http:// or https:// prefix in front of all the website addresses you submit in the template.

Note: HHS will continue to verify the appropriateness of the content for each submitted URL and will make a decision as to whether the location/content of the URL is acceptable. This additional analysis is performed after the finalized file has been processed and successfully uploaded into the HIOS system.

If you have any questions about the regulation or data collection requirements, you may contact Beth Liu at beth.liu@hhs.gov.

If you have any questions about user access to HIOS, or 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.