

Health Insurance Oversight System (HIOS) Issuer Product Data Collection Excel Data Submission Tool - State Technical Instructions



PRA Disclosure Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1086**. The time required to complete this information collection is estimated to average (**10.17 hours**) or (**609.6 minutes**) per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

Last updated August 01, 2011

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

Table of Contents

1	Introduction	1
2	Reference Documents	2
3	Overview	3
3.1	Conventions	3
3.2	Cautions and Warnings	3
4	Getting Started	5
4.1	Set-up Considerations	5
4.2	User Access Considerations.....	6
4.3	Accessing the System.....	6
4.4	System Organization and Navigation	8
4.5	Excel Organization and Navigation	14
4.6	Exiting the System	14
5	Tips for Entering Data	16
5.1	Opening.....	16
5.2	State General Info Tab.....	19
5.3	State Issuer & Product Info Tab	23
5.4	Validation.....	25
5.5	Save	27
5.6	Finalizing the State Data Entry Form for Submission.....	28
5.7	Closing the file.....	29
5.8	Password Protection.....	29
5.9	Data Submission.....	30
5.10	Issuer Data Reports.....	31
6	Troubleshooting and FAQ.....	33
6.1	FAQ's	33
6.2	Support.....	34
7	Appendix A—Required Fields.....	35

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

List of Figures

Figure 1: Enable Content message.....	6
Figure 2: HIOS Login Page.....	7
Figure 3: HIOS Registration Screen.....	8
Figure 4: HIOS Home Page.....	9
Figure 5: Manage Account.....	9
Figure 6: HIOS Plan Finder Product Data Collection.....	11
Figure 7: State Submitted Data tab.....	12
Figure 8: Download Data Submission Tools tab.....	13
Figure 9: Download Data Submission Tools tab.....	17
Figure 10: File Extension Error.....	18
Figure 11: Excel 2007 or higher error message.....	18
Figure 12: State Date Entry Form.....	19
Figure 13: State Data Submission Template.....	26
Figure 14: Compatibility Checker.....	27
Figure 15: Macro-free workbook error.....	28
Figure 16: Upload Template Submission tab.....	30
Figure 17: Issuer Aggregate Reports tab.....	31
Figure 18: Excel Export of Issuer Data.....	32
Figure 19: Excel 2007 or higher error message.....	33

List of Tables

Table 1: Referenced Documents.....	2
Table 2: State General Info Worksheet fields.....	19
Table 3: State Issuer & Product Info Tab.....	23

Health Insurance Oversight System – Excel Data Submission Tool

Technical Instructions

1 Introduction

The Center for Consumer Information and Insurance Oversight (CCIIO), a division of the Department of Health and Human Services (HHS), is charged with helping implement many provisions of the Affordable Care Act. CCIIO oversees the implementation of the provisions related to private health insurance including providing oversight for the state-based data exchanges that populate <http://www.Healthcare.gov>.

To facilitate this charge, the Health Insurance Oversight System (HIOS) allows the government to collect data from states as well as individual and small group market issuers. The collected data is aggregated with other data sources and made public on a consumer-facing website. One initial mechanism for the states to submit their data is through the use of the HIOS Excel template. These technical instructions explain the special features and other technical aspects related to the use of the HIOS State Data Submission Excel Tool.

The State Data Submission Excel Tool consists of two worksheets within the same spreadsheet that must be completed prior to submission:

- State General Info: Supports the data entry for the state's general information, primary and validation contacts.
- State Issuer & Product Info: Supports the data entry for a listing of issuers with offerings in the corresponding state, along with contact and product information for each issuer.

The State Data Submission Tool employs two versions of the workbook that serve different purposes throughout the process:

- Working files – are read-write enabled files that allow users to enter data in specified input fields. Users may edit, save, name, and re-name working versions of these files.
- Finalized files – are read-only files created by a process called finalization, which modifies the format of working files to prepare them for submission to CMS.

To successfully submit state data, it is critical to precisely follow the instructions within this guide. This guide also provides helpful tips to minimize data errors and facilitate compatibility with various versions of Microsoft Excel.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

2 Reference Documents

The information contained within this manual utilized materials from the following sources.

Table 1: Referenced Documents

Name	Location or	Issuance Date
CCIIO Website	http://cciio.cms.gov	Extracted 7/14/2011
HIOS Website	http://insuranceoversight.hhs.gov	

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

3 Overview

These technical instructions explain the special features and other technical aspects related to the use of the HIOS State Data Submission Excel Tool.

Please Note: The Office of Consumer Information & Insurance Oversight (CCIIO) strongly recommends that users read this document thoroughly before using the tool. Failure to precisely follow the technical instructions may result in:

- Submission Error
- Lost of data
- Rejected file submission

3.1 Conventions

This document provides screen prints and corresponding narrative to describe how to use the State Data Submission Tool of the Health Insurance Oversight System.

Each action that is required on the part of the reader is indicated by step by step bullets. If an action requires the user to click or select a specific button or link on the screen, the name of the item to look for will be in ***bold italics***. For example:

1. Click on ***OK***.

Note: The term ‘user’ is used throughout this document to refer to a person who requires and/or has acquired access to the State Data Submission Tool within the Health Insurance Oversight System.

3.2 Cautions and Warnings

3.2.1 Macro Security Level Setting

The State Data Entry form uses macros to perform the built-in functions including the validation and finalization processes. It is imperative that the application’s macro security level settings are set in accordance to the version of Excel being used.

- **Excel 2003:** Macro security level should be “**Medium**.” Instructions for setting the level once the spreadsheet is open will be covered in section *4.1: Set-up Considerations*. This will allow the user to pick and choose which macros to work with versus which to not enable.
- **Excel 2007 or later:** Macros should be set to “**Disable all macros with notification**”. Instructions will be provided in section *4.1: Set-up Considerations*.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

3.2.2 Saving documents in Excel 2003 format

Although it is encouraged to save the working files frequently while entering data, **it is crucial to save working and finalized files as Excel 2003 (.xls) document.** The system will only accept submission of .xls documents.

If a HIOS file is saved in the Excel 2007 (.xlsm) format, an error will occur when attempting to reopen the file. When the error appears, if the user selects Yes, the workbook will be made inoperable.

3.2.3 Validation Resolution

Upon triggering the validation process, a red circle will surround cells that do not pass validation rules. Once the entry is corrected, the red circle will disappear.

It is strongly recommended to use the validation process and correct **ALL** red circle validations prior to finalizing the workbook. Although not all red circle validations are checked in the finalization process, data errors will be caught when the file is being processed and will be returned for correction.

Health Insurance Oversight System – Excel Data Submission Tool

Technical Instructions

4 Getting Started

4.1 Set-up Considerations

For the State Data Entry Form to work properly, configuration on the computer must be set to satisfy the following requirements:

- Have Microsoft Excel 2003 or 2007.

- Enable your Excel standard toolbar.

- For Excel 2003, set your Excel macro security settings to “*Medium (recommended)*”.
 1. Select *Tools* from the menu bar.
 2. Select *Macro* on the dropdown menu.
 3. Select *Security*.
 4. Select *Medium (recommended)*.
 5. Click on *OK*.
 6. When the workbook is opened, the workbook will fully function.

- For Excel 2007, set your Excel macro security settings to “*Disable all macros with notifications.*”
 1. Click on the *Office Button* in the upper left corner of the window.
 2. Click on the *Excel Options* button at the bottom of the menu.
 3. Select *Trust Center* on the left navigation pane.
 4. Select *Trust Center Settings*.
 5. Select *Macro Settings* on the left navigation pane.
 6. Click the radio button in front of *Disable all macros with notification*.
 7. Click on *OK*.
 8. When the workbook is opened, click the *Options* button and select *Enable this content* then click *OK*.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

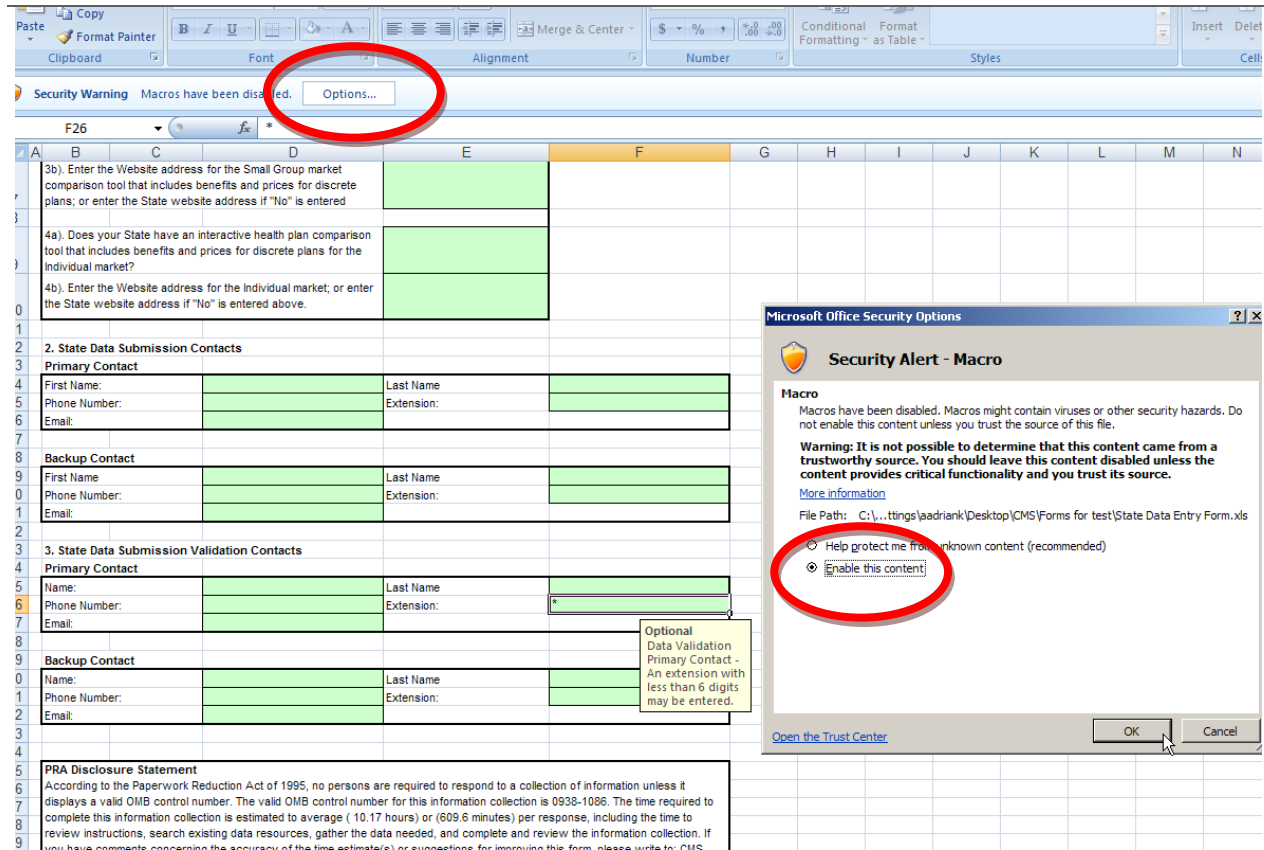


Figure 1: Enable Content message

4.2 User Access Considerations

Access request must be submitted to CCIIO or the HIOS Help Desk at 1-877-343-6507 or via email at insuranceoversight@hhs.gov.

4.3 Accessing the System

4.3.1 Sign-In

Once the user has been provisioned for access to the application, the system can be accessed by the following steps.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

Health Insurance Oversight System

Wednesday, July 20, 2011

Sign-In

* Indicates required fields.


User Name:*

Password:*

[Forgot Password?](#)

Type the letters you see in the image into the Word Verification field below. If you are unable to read the image pictured below, please select the Play Audio Code link for audio verification

Word Verification * Please enter the letters you see in the image. If you use the Audio Verification, type the pronounced numbers and the first letter of each word.



[Can't read it?](#)
[Generate New Image](#)


 [Play Audio Code](#)

Figure 2: HIOS Login Page

1. Navigate to the HIOS login page at <http://insuranceoversight.hhs.gov>.
2. Enter the *User Name* and *Password*.
** Note: If the user forgets their password, click on the *Forgot Password* link to be redirected to reset the password.
3. Enter the Word Verification code.
** Note: If the code is not keyed in correctly or if the entry time exceeds the system threshold, the system will return to the HIOS login page to request authentication again with a new Word Verification code.
4. Click on *Log In*.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

4.3.2 Registration

Each user is required upon successful login for the first time to update personal information, change password and create a security question. Below are the instructions on the proper entry of data. Upon successful entry of data, the user will be navigated back to the login screen to login with the new password.

Figure 3: HIOS Registration Screen

4.4 System Organization and Navigation

HIOS contains several components to facilitate the management of individual and small group private insurance data. The scope of this manual is Manage Account and HIOS Plan Finder Product Data Collection modules.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions



Figure 4: HIOS Home Page

4.4.1 Manage Account

The Manage Account module will allow the user to update personal information, the security question, and change the user’s password.



Figure 5: Manage Account

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

4.4.1.1 Personal Information

To update the user's personal and contact information, complete the following steps.

1. From the ***HIOS Main Page***, click on ***Manage Account***.
2. Click on the ***Personal Information*** tab.
3. Update information as necessary. Reminder that ***First Name***, ***Last Name***, and ***Phone*** are required fields. The user will not be able to change the ***Email*** field.
4. Click ***Save***.

4.4.1.2 Security Information

The Security Information question is used to provide a secondary identification in the event the user selects Forgot Password while attempting to log into the HIOS site. To update the information, do the following.

1. From the ***HIOS Main Page***, click on ***Manage Account***.
2. Click on the ***Security Information*** tab, if it is not already highlighted.
3. Enter the user's current ***Password***.
4. Select the desired ***Security Question*** from the dropdown menu.
5. Key in the ***Answer*** to the question selected. Remember the answer in this field is case sensitive.
6. Click ***Save***.

4.4.1.3 Change Password

This tab is used to change the user's password. Passwords must be between 8 and 32 characters. Passwords must also contain 2 non-alphanumeric(special) characters(#,!,@,% etc, but not < or > or ;).

1. From the ***HIOS Main Page***, click on ***Manage Account***.
2. Click on the ***Change Password*** tab.
3. Enter the current password in the ***Old Password*** field.
4. Enter the ***New Password*** according to the password parameters mentioned above.
5. Re-enter the new password in the ***Confirm Password*** field.
6. Click ***Save***.

4.4.2 HIOS Plan Finder Product Data Collection

State submitter users and insurer submitter users have access to download previously submitted data and upload updated insurance plan data when the submission period window is open. Notification will be sent primary contacts regarding submission windows and form updates.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions



Figure 6: HIOS Plan Finder Product Data Collection

4.4.3 View State Submitted Data

The View State Submitted Data has two options that display the current information on file for the user’s specific state.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

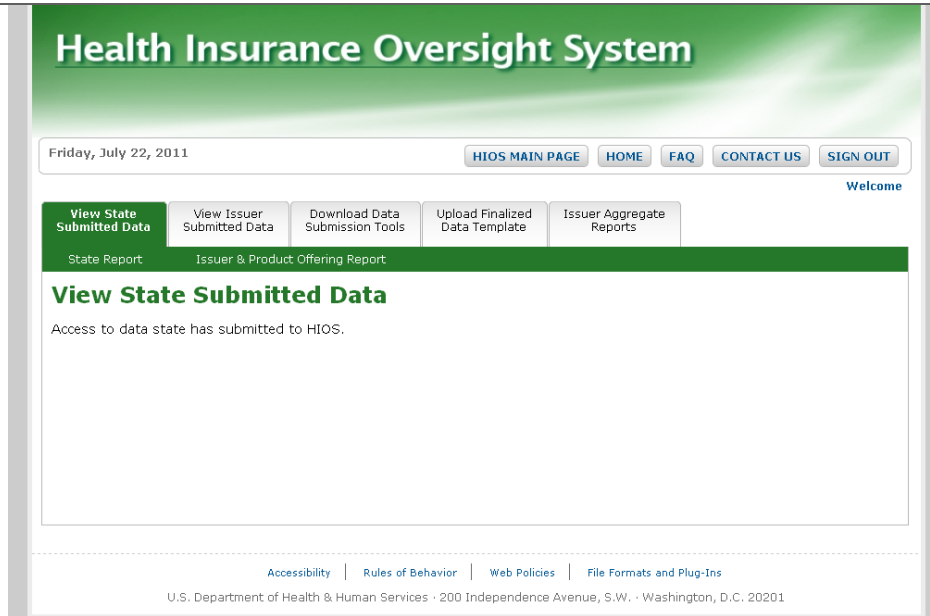


Figure 7: State Submitted Data tab

4.4.3.1 State Report

By clicking on the State Report link, the system will display the current State Submission Contact and State Website Preview Contact information. To edit this information, the State Data Entry Form must be downloaded, changes made, and submitted within the submission window.

4.4.3.2 Issuer & Product Offering Report

By clicking on the Issuer & Product Offering Report link, the system will display the current Product Level Offering Report of one issuer within the state. To view the data of a specific issuer, select the desired issuer from the dropdown menu. To edit this information, the State Data Entry Form must be downloaded, changes made, and submitted within the submission window.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

4.4.4 Download Data Submission Tools

The Download Data Submission Tools tab allows state users and issuer users to submit plan data.



Figure 8: Download Data Submission Tools tab

4.4.4.1 State Data Submission Tool

Clicking on the State Data Submission Tool link allows the user to open a blank State Data Entry Form. For first-time submitters, see the instructions in *5.1.1: First Time Submitters* for additional information.

4.4.4.2 State Technical Instructions

Clicking on the State Technical Instructions link will open the latest version of this instruction manual.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

4.4.4.3 Download a Pre-Populated State Template

Clicking on the button Download a Pre-Populated State Template allows the user to download the State Data Entry Form completed with the most current information reported in a prior submission period. For step-by-step instructions on downloading this workbook, see the instruction in 5.1.2: *Update Submissions*.

4.5 Excel Organization and Navigation

Upon successfully opening a working State Data Entry Form with the macros enabled, specific buttons will appear in Worksheet 1.

Button names (from left to right):

- Validate (Shortcut: **CTRL + shift + V**) – this will perform the red circle and critical validations.
- Validate and Finalize (Shortcut: **CTRL + shift + S**) - this function will perform the critical validations and create the read-only finalized file.
- Format and Print Preview (Shortcut: **CTRL + shift + P**) – this function will format the workbook for printing and display the print preview screen.

Within the application, Excel will allow the user to navigate and perform regular spreadsheet functions. There are a few special considerations to note:

- Print – It is suggested to perform a **Print Preview** prior to printing the workbook to ensure the formatting is as preferred.
 - Use the standard Excel print icon or menu selection
 - Click on the ***Format & Print Preview*** button within each worksheet.
- Cut/ Paste: It is recommended **NOT** to use **Cut** or **Paste** function in the State Data Entry Form workbook as it will remove or write over the cell's predefined formatting.
- Delete: It is recommended to use the **Delete** key instead of the space bar to delete cell values from a cell.

4.6 Exiting the System

After completing the submission, the user should select **Sign Out** in the upper right corner to close the HIOS session.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

Note: If the HIOS window is inactive for 20 minutes, the system will automatically log the user off and require the user to re-access the system.

Health Insurance Oversight System – Excel Data Submission Tool

Technical Instructions

5 Tips for Entering Data

This section will provide information on how to enter data into each required cell within the workbook. Users will be able to open and work with multiple State Data Entry Forms in the same Excel 2007 instance. But if the user closes a file and opens another one, **be sure to close Excel and open the next file in a new instance of Excel.** There are known issues related to Excel 2007 when opening a file in an existing Excel instance. If issues are experienced when opening a State Data Entry form:

1. Close Excel.
2. Go to **Task Manager**.
3. Delete any other Excel processes.
4. Open a new State Data Entry Form file in a new Excel window.

5.1 Opening

5.1.1 First-time Submitters

The State Data Entry form template may be sent to first-time submitters or accessed via the steps outlined in section 4.4.4.1: *State Data Submission Tool*. Be sure to pay special attention to the following data entry and saving rules.

- For fields that contain dropdown menus, do not attempt to key in the values.
- If using versions other than 2003, the file format for working files and finalized files must be saved in Excel 2003 format. Attempting to save in Excel 2007 format initially then converting to Excel 2003 format will generate numerous issues and potentially render the workbook inoperable.
- Although the working files can be saved in any naming convention, the files will have to be renamed to the supported naming convention before it can be validated and finalized.

The State Data Entry form is supported in Excel 2007. You will be able to open and work with the HIOS files using Excel 2007's compatibility mode. **However, you MUST save and/or finalize the HIOS files in the Excel 2003 (.xls) format once you are finished.** You will only be able to submit an “.xls” HIOS file.

5.1.2 Update Submissions

After an initial submission of the State Data Entry form, the information will be saved in the form. When a Pre-Populated State Template is downloaded, the form will display information entered previously and only new information should be entered. To modify data, enter the information next to the associated issuer name.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions



Figure 9: Download Data Submission Tools tab

1. From the *HIOS Main Page*, click on *HIOS Plan Finder Product Data Collection*.
2. Click on the *Download Data Submission Tools* tab.
3. Click on the *State Submission Tools* link.
4. Click on the *Download Pre-Populated State Template* button.
5. After the system compiles the data, a pop-up window will appear. The user may select to **Open** the file, **Save** the file, or **Cancel** the download request.
6. If the user has already updated the macro security settings in Excel as recommended in section 4.1: *Set-up Considerations*, select **Open**.
7. If the user has not updated the macro security settings in Excel as recommended in section 4.1,
 - a. Select **Save**.
 - b. Choose a file location and it is recommended not to change the name of the document at this point.
 - c. When the save is complete, a pop-up window will appear asking to **Open** or **Cancel**. Select **Cancel**. Do not open the workbook.
 - d. Open the Excel application to a blank workbook.
 - e. Update the macro security settings as stated in section 4.1.
 - f. Click on the **Open** file icon on the standard toolbar or select **File** menu then **Open**.
 - g. Locate the file and click **Open**.

Please Note: If the user is using a Microsoft Excel version greater than the 2003 version, a file extension error may display. The user can click on **Yes** to continue opening the Excel export.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

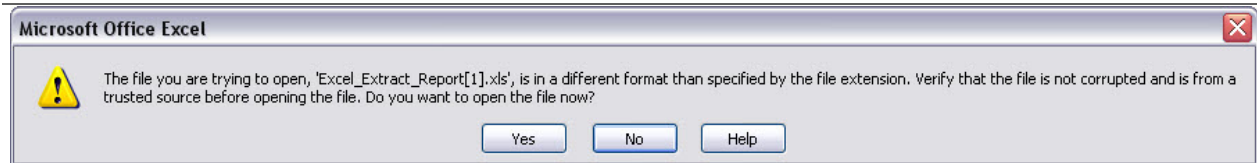


Figure 10: File Extension Error

Excel 2007 or later versions: The workbook may display the following screen. If so, follow the steps below to enable the workbook functionality.

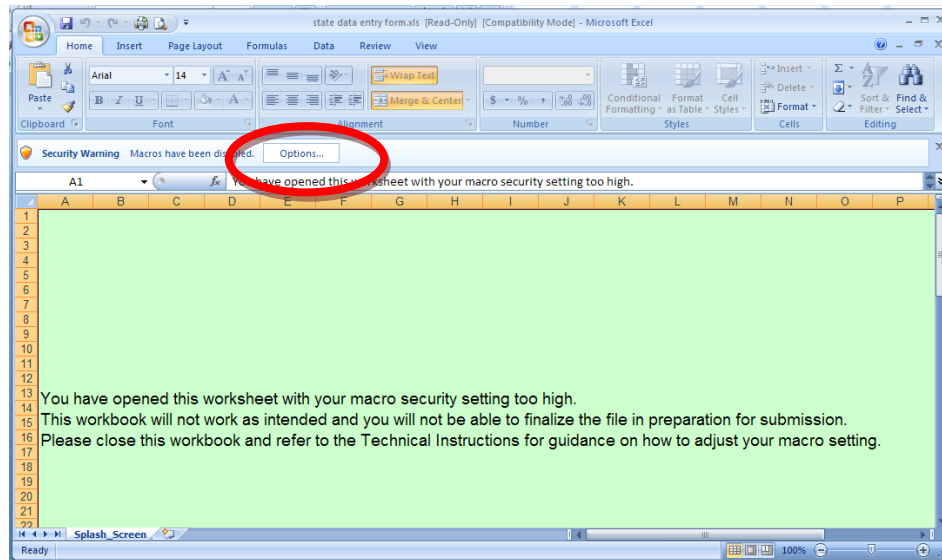


Figure 11: Excel 2007 or higher error message

1. Click on *Options*.
2. Select the radio button for *Enable this content*.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

5.2 State General Info Tab

The following table includes the cell location for each data entry field on the State General Info tab along with appropriate values.

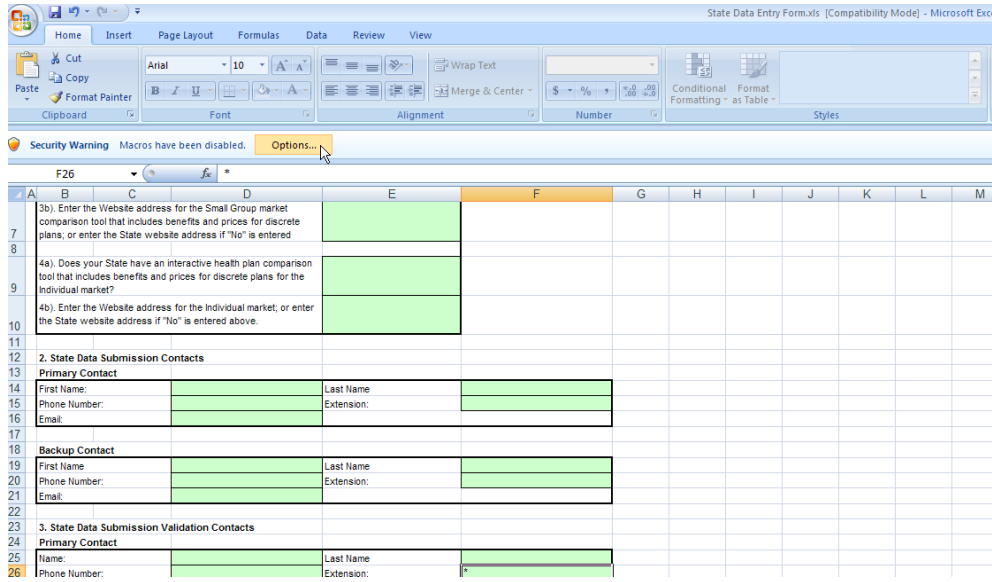


Figure 12: State Date Entry Form

Table 2: State General Info Worksheet fields

Cell Location	Data	Valid Values
E3	State and Territory Name	Select a value from the drop down list.
E4	Underwriting Status	Select Yes or No from the drop down.
E6	Does your state have a comparison tool for the Small Group Market?	Select Yes or No from the drop down.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

Cell Location	Data	Valid Values
E7	Website address for comparative tool or state address.	<p>If you answered Yes to E6, enter the full website address for the comparative tool (e.g. http://www.comparative_tool.gov)</p> <p>.</p> <p>If you answered No to E6, enter your full state website address (e.g. http://www.state.us.gov).</p>
E9	Does your state have a comparison tool for the Individual Market?	Select Yes or No from the drop down.
E10	Website address for comparative tool or state address.	<p>If you answered Yes to E9, enter the full website address for the comparative tool (e.g. http://www.comparative_tool.gov)</p> <p>.</p> <p>If you answered No to E9, enter your full state website address (e.g. http://www.state.us.gov).</p>
D14	Primary State Data Submission Contact First Name	Enter the first name of the individual who is the primary contact for the submission of this data. The system allows up to 40 characters.
F14	Primary State Data Submission Contact Last Name	Enter the last name of the individual who is the primary contact for the submission of this data. The system allows up to 40 characters.
D15	Primary State Data Submission Contact Phone Number	Enter the phone number for the individual who is the primary contact for the submission of this data. The system allows up to 15 characters.
F15	Primary State Data Submission Contact Phone Number Extension	Enter the phone number extension for the individual who is the primary contact for the submission of this data. The system allows up to 15 characters. Optional field.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

Cell Location	Data	Valid Values
D16	Primary State Data Submission Contact Email Address	Enter the complete email address for the individual who is the primary contact for the submission of this data.
D19	Back Up State Data Submission Contact First Name	Enter the first name of the individual who is the back up contact for the submission of this data. The system allows up to 40 characters.
F19	Back Up Data Submission Contact Last Name	Enter the last name of the individual who is the back up contact for the submission of this data. The system allows up to 40 characters.
D20	Back Up Data Submission Contact Phone Number	Enter the phone number for the individual who is the back up contact for the submission of this data. The system allows up to 15 characters.
F20	Back Up Data Submission Contact Phone Number Extension	Enter the phone number extension for the individual who is the back up contact for the submission of this data. The system allows up to 15 characters. Optional field.
D21	Back Up State Data Submission Contact Email Address	Enter the complete email address for the individual who is the back up contact for the submission of this data.
D25	Primary State Data Validation Contact First Name	Enter the first name of the individual who is the primary contact for the validation of this data. The system allows up to 40 characters.
F25	Primary State Data Validation Contact Last Name	Enter the last name of the individual who is the primary contact for the validation of this data. The system allows up to 40 characters.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

Cell Location	Data	Valid Values
D26	Primary State Data Validation Contact Phone Number	Enter the phone number for the individual who is the primary contact for the validation of this data. The system allows up to 15 characters.
F26	Primary State Data Validation Contact Phone Number Extension	Enter the phone number extension for the individual who is the primary contact for the validation of this data. The system allows up to 15 characters. Optional field.
D27	Primary State Data Validation Contact Email Address	Enter the complete email address for the individual who is the primary contact for the validation of this data.
D30	Back Up State Data Validation Contact First Name	Enter the first name of the individual who is the back up contact for the validation of this data. The system allows up to 40 characters.
F30	Back Up State Data Validation Contact Last Name	Enter the last name of the individual who is the back up contact for the validation of this data. The system allows up to 40 characters.
D31	Back Up State Data Validation Contact Phone Number	Enter the phone number for the individual who is the back up contact for the validation of this data. The system allows up to 15 characters.
F31	Back Up State Data Validation Contact Phone Number Extension	Enter the phone number extension for the individual who is the back up contact for the validation of this data. The system allows up to 15 characters. Optional field.
D32	Back Up State Data Validation Contact Email Address	Enter the complete email address for the individual who is the back up contact for the validation of this data.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

5.3 State Issuer & Product Info Tab

The following table includes the cell location for each data entry field on the State Issuer & Product Info tab, along with appropriate values.

On this worksheet you will include one row for each Issuer/Market with offerings within your state. If an Issuer has offerings in both the Individual and Small Group markets, you must create two rows for this issuer.

Table 3: State Issuer & Product Info Tab

Cell Location	Data	Valid Values
B5	Issuer Name	Enter the name of the Insurance Issuer.
C5	Individual/Small Group	Select Individual or Small Group from the drop down.
D5	Issuer Data Submission Contact Name	Enter the name of the individual who is your point of contact at the Issuer organization. The system allows up to 40 characters.
E5	Issuer Data Submission Contact Phone Number	Enter the phone number for the individual who is your point of contact at the issuer organization. The system allows up to 15 characters.
F5	Issuer Data Submission Contact Email Address	Enter the complete email address for the individual who is your point of contact at the issuer organization.
G5	Customer Service Contact Phone Number for Consumers	Enter the phone number for the individual who is your point of contact at the Issuer organization. The system allows up to 15 characters. Optional field.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

Cell Location	Data	Valid Values
H5	No. of products offered - Fee for Service	Enter the number of Fee for Service products the corresponding Issuer offers for the corresponding market (Individual or SmallGroup). The number must be a whole number. If the Issuer does not offer any Fee for Service products, enter 0. Do not leave this field blank.
I5	No. of products offered - HMO	Enter the number of HMO products the corresponding Issuer offers for the corresponding market (Individual or SmallGroup). The number must be a whole number. If the Issuer does not offer any HMO products, enter 0. Do not leave this field blank.
J5	No. of products offered - PPO	Enter the number of PPO products the corresponding Issuer offers for the corresponding market (Individual or SmallGroup). The number must be a whole number. If the Issuer does not offer any PPO products, enter 0. Do not leave this field blank.
K5	No. of products offered - EPO	Enter the number of EPO products the corresponding Issuer offers for the corresponding market (Individual or SmallGroup). The number must be a whole number. If the Issuer does not offer any EPO products, enter 0. Do not leave this field blank.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

Cell Location	Data	Valid Values
L5	No. of products offered - POS	Enter the number of POS products the corresponding Issuer offers for the corresponding market (Individual or SmallGroup). The number must be a whole number. If the Issuer does not offer any POS products, enter 0. Do not leave this field blank.
M5	No. of products offered - Other	Enter the number of Other products the corresponding Issuer offers for the corresponding market (Individual or SmallGroup). The number must be a whole number. If the Issuer does not offer any Other products, enter 0. Do not leave this field blank.

Please follow the following guidelines when entering data into this worksheet:

- 1) **Do not skip any rows when entering data. The system will interpret an empty row as the end of the data set (i.e. any data after a blank row will not be processed)**
- 2) **If you enter an Issuer Name in a row, you must enter all the required data for that Issuer. Do not leave any of the required cells blank. All cells in that row are required with the exception of G5, Customer Service Phone Number.**
- 3) **If the Issuer does not have any products of a specific type, please make sure to enter a 0 (zero) into the corresponding cell.**
- 4) **Any data entered within a row that does not have a corresponding Issuer Name will not be processed.**

5.4 Validation

All data entry fields are highlighted in green. All cells are formatted in text format.

The green-highlighted data entry fields fall into three categories with respect to cell validation: validation fields, critical validation fields, and non-validation fields. Validation fields have cell-

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

specific rules regarding the types and format of data that can be entered into them. These rules appear in message boxes, called cell labels, which are shown when the cell is highlighted.

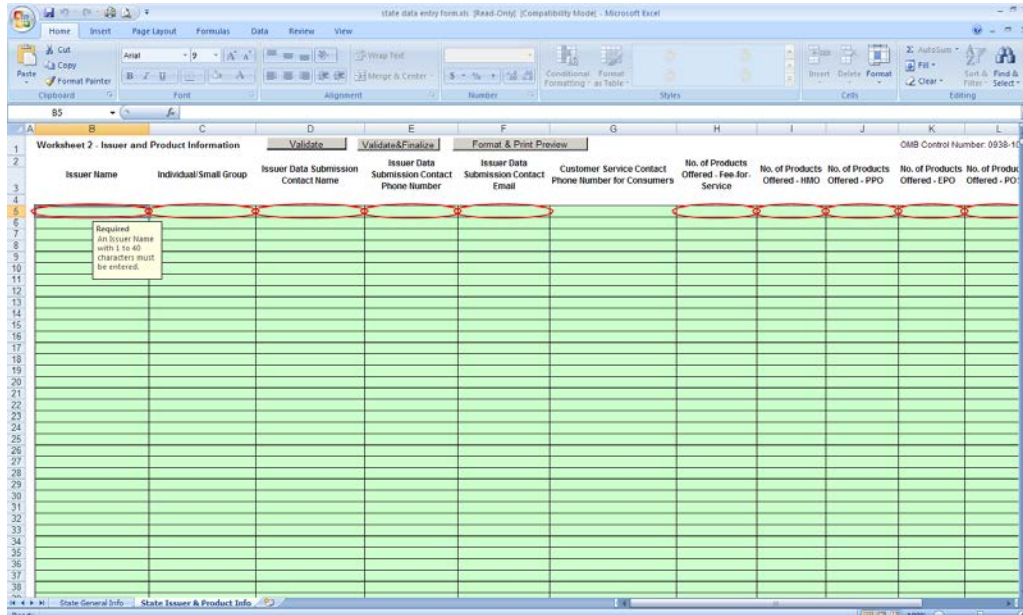



Figure 13: State Data Submission Template

To trigger the Validation Process:

1. When the submitter has completed the data entry or updates, it is recommended to save the document before starting the Validation Process.
 - a. For Excel 2003 version, click on the Excel *Save* icon. There is no need to rename the document at this point.
 - b. For Excel 2007 version or higher, click on the Microsoft Office button , select Save As, and ensure the file version is set to 2003 version. There is no need to rename the document at this point,
2. Click on *Validate*.

Upon triggering the validation process, a red circle will surround cells that do not pass validation rules. Once the validation rules are corrected the red circles will disappear.

Please Note: It is strongly recommended to perform the validation process and resolve **ALL** issues prior to the **Finalize and Validate** step.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

5.5 Save

There are two save processes available within the State data Entry form: a non-finalized and a finalized save.

A non-finalized save can be invoked by clicking on the Excel save icon on the Excel standard toolbar or by selecting **File** and then **Save** from the Excel menu. This save process will save any changes you have made to the workbook.

A finalized save occurs when the “**Finalize and Validate**” function is invoked. See section 5.6: *Finalizing the State Data Entry Form for Submission*. This step is taken when the workbook is complete and ready for submission.

Please Note: After clicking **Save** or **Finalize & Validate Form**, the following message may appear. Uncheck the box **Check compatibility when saving this workbook** and click **Continue**.

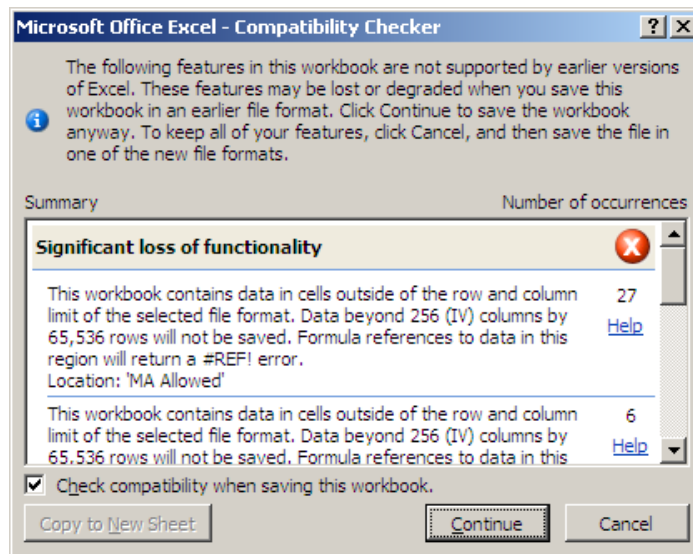


Figure 14: Compatibility Checker

For Excel 2007

If you try to save in Excel 2007 (.xlsx) you will get the following error. If you select **Yes**, it will make the workbook inoperable.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

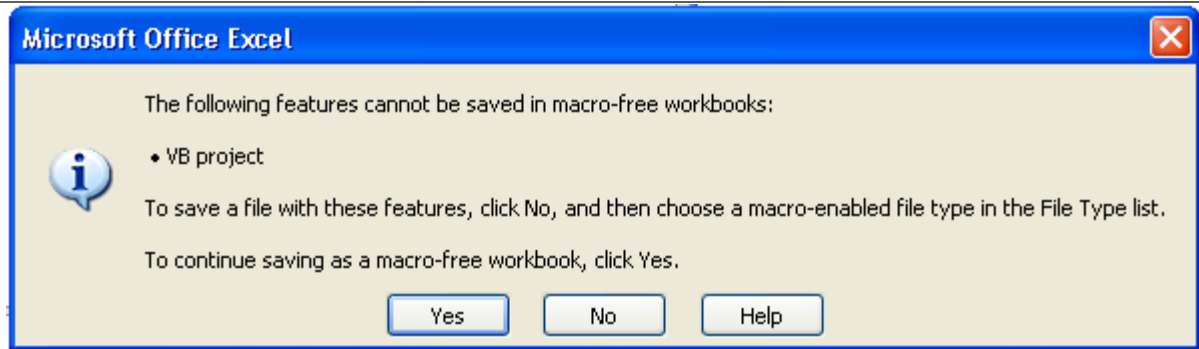


Figure 15: Macro-free workbook error

Please Note: If a HIOS file is saved in the Excel 2007 (.xlsm) format, an error will occur when you attempt to reopen the file. **Please do not save the HIOS file in .xlsm format.** This applies to working files as well.

5.6 Finalizing the State Data Entry Form for Submission

To trigger the finalization process, click on the ***Validate & Finalize File*** button. The system will perform all of the critical validations. The system will perform the finalization process and create the read only file if all critical validations are passed.

Please Note: As stated previously, it is highly recommended that you correct all red circle validations prior to triggering the finalization process.

5.6.1 Finalization Process

When the finalization function is triggered, the system will perform the following actions:

- Check the required fields - Pre-determined fields (e.g., “State”) must be entered for the finalization to be successful; these fields are listed in Appendix B (“Required Fields”).
- Check the critical validations - Critical validation fields must comply with their validation rules for the finalization process to be successful; the fields and business rules are listed in Appendix A (“Critical Validation Fields”). All critical errors must be corrected for a file to be successfully finalized.
- Create a finalized file with the following features:
 - All worksheets will display as read only in the finalized file.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

-
- o Red circles will display for cells that do not pass validation rules. Note: You will be able to finalize the file if the red circled cell is not one of the critical errors. A list of critical validations for is included in Appendix A, “Critical Errors.”

5.6.2 File Naming Convention

Finalized State Data Entry Submission workbooks are saved using the following standardized naming convention. Select *Save As* from the *File* or Office menu to rename the document.

Final_<state abbreviation><year><month><day><Hour><Min><Sec>_<original name>. xls

Original name refers to the name of the working file. There is no requirement for how the working file must be named and it will not impact the processing of the finalized file.

Use of this naming convention is a requirement for a successful submission. If you modify the name of the finalized file, it will not be processed.

Example: Final_VA20100427130426_State Data Entry Form.xls

Please Note: Finalized files will be saved in the same directory where the working file is located.

The working file name can be changed at any time. The finalized forms are read-only files. If you need to make additional changes prior to submission, modify the working file and finalize the file again. Remember that the naming convention mentioned above, which is used for the finalized file, is required for submission.

5.7 Closing the file

When closing the file it is highly recommended that you save all current changes.

5.8 Password Protection

The State Data Entry form is password protected. You may not modify the structure of the workbook or worksheets. Each data item must be located in its pre-defined cell location for successful processing.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

5.9 Data Submission

Please submit your completed FINALIZED files via the upload functionality on the Upload Issuer Data Entry Forms page in HIOS. Please remember not to change the name of the system-generated finalized file.

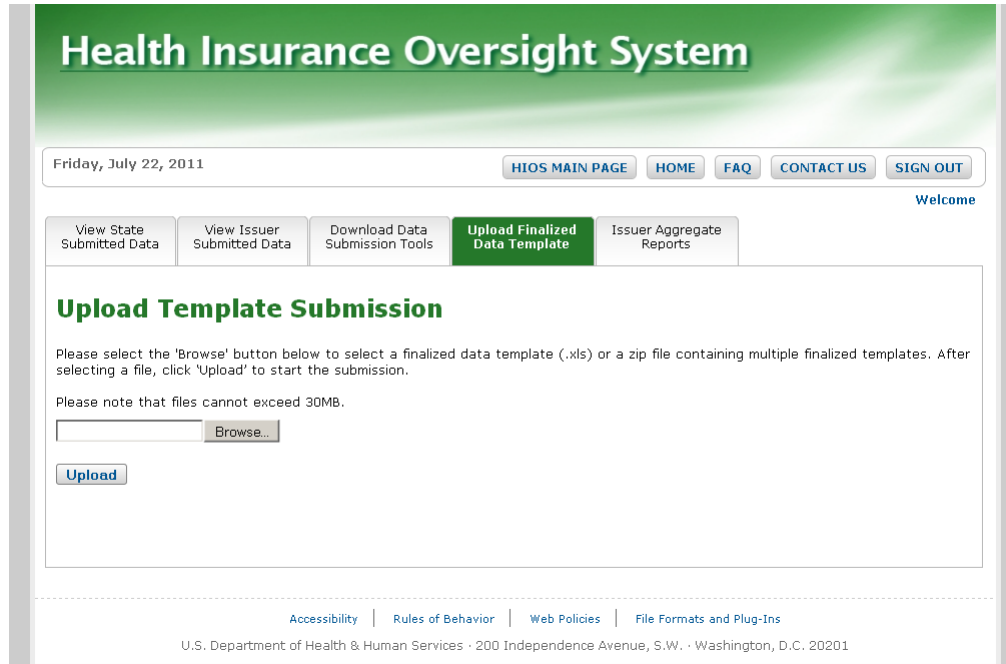


Figure 16: Upload Template Submission tab

To upload the data file:

1. From the *HIOS Main Page*, click on *HIOS Plan Finder Product Data Collection*.
2. Click on the *Download Data Submission Tools* tab.
3. Select the *Upload Finalized Data Template* tab.
4. Click on the *Browse* button.
5. Locate the file and click *OK*.
6. Click the *Upload* button.

Upon submission to HIOS, the submitter will receive an email message either confirming successful submission or notifying them of its failure and the reason for submission failure.

Please Note: In addition to this, the submitter will receive an incorrect error message due to a system issue. This error message will read: “!!! An error occurred while processing the file from the server <server name> and the exception is: Object reference not set to an instance of an object. “ **This message is in error and should be ignored.**

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

5.10 Issuer Data Reports

The Issuer Data Reports displays data pertaining to all issuers within the state that the user has access. There are four reports within the Issuer Data Reports section, which can be viewed by clicking on the respective tabs at the top of the reports table. The four reports are Product Per Issuer, Enrollment Data, Application Data, and Product Data.

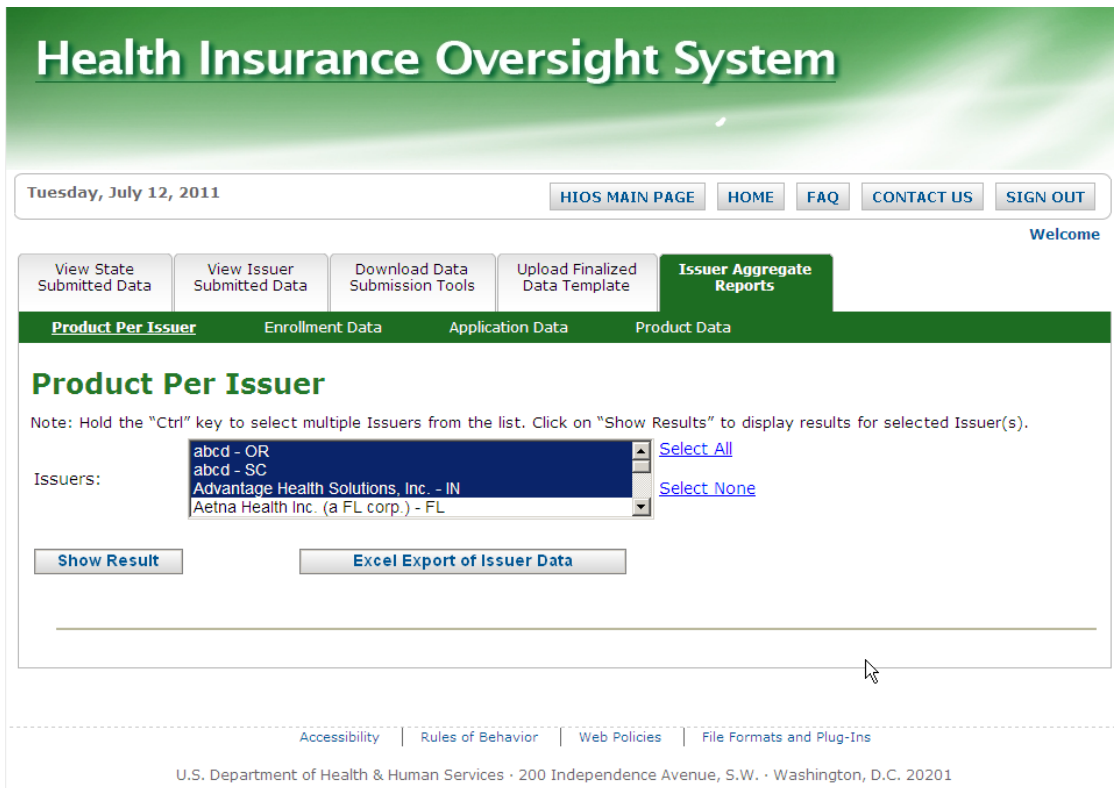


Figure 17: Issuer Aggregate Reports tab

5.10.1 Selecting Issuers

The Issuer Aggregate Data Reports displays a multi-select box that contains all the issuers within the given state that the user has access. There are four pre-formatted reports:

- Product Per Issuer
- Enrollment Data
- Application Data
- Product Data

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

To generate a report:

1. Select the link for the report desired.
2. To select an issuer, click on the name of the issuer. The issuer name will then be highlighted.
3. To select multiple issuers, hold down the **CTRL** key and click on each desired issuer name until they are highlighted.
4. To select all issuers click on the *Select All* button.
5. Once the appropriate issuers are selected, click on the *Show Results* button to display the reports for the selected issuers.

Please Note: The user can also de-select an issuer by clicking on the highlighted issuer or multiple issuers by holding down the **CTRL** key then clicking to de-select. The user can de-select all issuers by clicking on the *Select None* button.

5.10.2 Excel Export of Issuer Data

The Issuer Data Reports contain functionality to download data to Microsoft Excel. The user can export this data by clicking on the *Excel Export of Issuer Data* button on the *Issuer Aggregate Reports* tab. This export provides data for all issuers within the state in which the user has access.

1	1. Corporate Information							2. Address			
2	Issuer ID	Issuer Legal Name	State	Federal EIN	Market Coverage	Issuer Marketing Name	NAIC Company Code	NAIC Group Code	Address Line 1	Address Line 2	City
3	41308	American Medical Se	MD	860207231	Individual		097179	079413	3100 AMS Blvd		Green Bay
4	92113	Golden Rule Insuranc	MD	376028756	Individual		062286	079413	7440 Woodland Drive		Indianapo
5	44551	PacifiCare Life and He	MD	351137395	Individual		070785	079413	5995 Plaza Drive		Cypress
6	13124	Thrivent Financial for	MD	390123480	Individual		056014	000000	625 Fourth Avenue S.		Minneapo
7	19089	Trustmark Life Insura	MD	363421358	Small Group		062863	000276	400 Field Drive		Lake Fores
8	68541	Coventry Health and	MD	751296086	Both		081973	001137	750 Prides Crossing	Suite 300	Newark
9	14468	Coventry Health Care	MD	510293139	Small Group		096460	001137	750 Prides Crossing	Suite 300	Newark
10	52754	Trustmark Insurance	MD	360792925	Individual		061425	000000	400 Field Drive		Lake Fores
11	65635	MAMSI Life and Health	MD	521803283	Both		060321	079413	800 King Farm Blvd.		Rockville
12	72375	Optimum Choice, inc	MD	521518174	Both		096940	079413	800 King Farm Blvd.		Rockville
13	23620	UnitedHealthcare Ins	MD	362739571	Small Group		079413	079413	450 Columbus Boulev		Hartford
14	31112	UnitedHealthcare of	MD	521130183	Small Group		095025	079413	800 King Farm Boulev		Rockville
15	97469	Prudential Insurance	MD	221211670	Individual		068241	000304	Prudential Insurance	751 Broad St.	Newark
16	28137	CareFirst BlueChoice	MD	521358219	Both		096202		10455 Mill Run Circle		Owings M
17	45532	CareFirst of Maryland	MD	521385894	Both		047058		10455 Mill Run Circle		Owings M
18	94084	GHMSI	MD	530078070	Both		053007		10455 Mill Run Circle		Owings M
19	28370	Guarantee Trust Life	MD	361174500	Individual		064211	000687	1275 Milwaukee Aver		Glenview
20	28573	State Farm Mutual Au	MD	370533100	Individual		025178	000176	One State Farm Plaza		Bloomingt
21	28792	Principal Life Insuran	MD	420127290	Small Group		061271	000332	711 High Street		Des Moine
22	48033	John Alden Life Insur	MD	410999752	Both		065080	000019	501 W. Michigan St.		Milwauke
23	49225	Time Insurance Com	MD	390658730	Individual		069477	000019	501 W. Michigan St.		Milwauke
24	66516	Aetna Health Inc. (a F	MD	232169745	Small Group		095109	000001	Aetna Health Inc. (a F	980 Jolly Road	Blue Bell
25	70767	Aetna Life Insurance	MD	066033492	Both		060054	000001	Aetna Life Insurance	151 Farmington Aven	Hartford
26	90296	Kaiser Foundation HI	MD	520954463	Both		095639		2101 East Jefferson St		Rockville
27	85008	The Guardian Life Ins	MD	135123390	Small Group		064246	000429	7 Hanover Square		New York
28	40777	Celtic Insurance Com	MD	060641618	Individual		080799	001295	233 S. Wacker Dr.	Suite 700	Chicago
29	71598	ING Life Insurance an	MD	710294708	Individual		086509	000229	5780 Powers Ferry Ro		Atlanta
30	88893	Banner Life Insurance	MD	521236145	Individual		094250	000872	1701 Research Blvd.		Rockville
31	43913	MetLife Insurance Co	MD	060566090	Individual		087726		18210 Crane Nest Dri	3rd Fl	Tampa
32	89209	Metropolitan Life Ins	MD	135581829	Individual		065978		18210 Crane Nest Dri	3rd Fl	Tampa


Figure 18: Excel Export of Issuer Data

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

6 Troubleshooting and FAQ

6.1 FAQ's

Question 1: I am trying to open State Data Entry files in Excel 2007, but I do not see the Option button. How do I enable contents?

3. Click the Microsoft Office button .
4. Click on **Excel Options**.
5. Select **Trust Center**.
6. Click **Trust Center Settings**.
7. Click **Message Bar**.
8. Click the radio button that states “**Show the Message Bar in all applications when document content has been blocked.**”

Question 2: I have Excel 2003. When I opened the workbook, a static screen displayed indicating that I must update my macro settings.

- If your macro settings are set to High or Very High, the workbook will not be functional. Change your macro security settings to **Medium (recommended)**. See section 4.1: *Set-up Considerations* for instructions.

Question 4: I have Excel 2007 or higher. When I opened the workbook, I received the following screen.

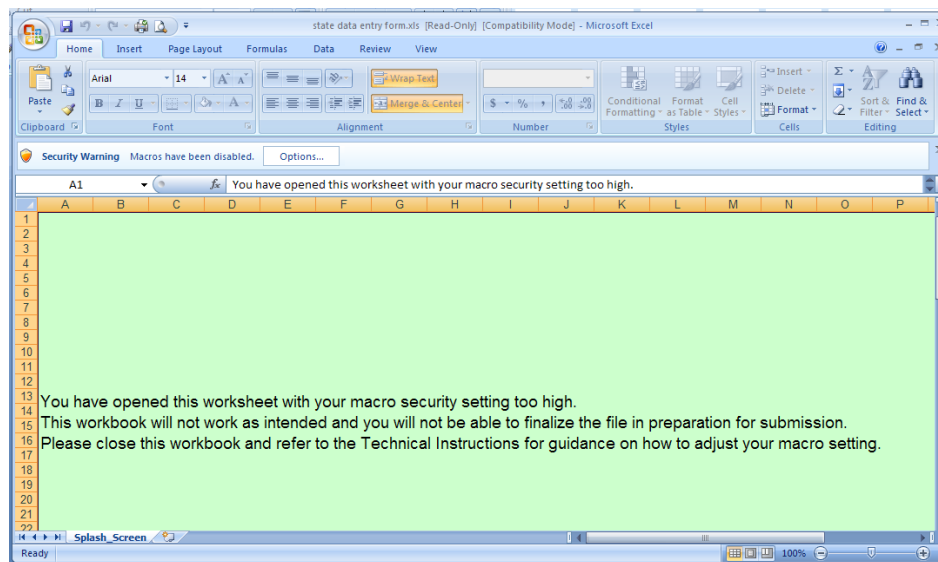


Figure 19: Excel 2007 or higher error message

9. Click on **Options**.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

10. Select the radio button for *Enable this content*.
11. Click **OK**.

Question 5: I have Excel 2007. When I attempted to finalize the workbook, I received a macro error message.

- The State Data Entry form uses macros to perform the built-in functions including the validation and finalization processes. See section 4.1: *Set-up Considerations*.

6.2 Support

HIOS Help

If you need additional assistance, please call the HIOS Help Desk at 1-877-343-6507 (available beginning on Friday, May 7 2010) or email them at insuranceoversight@hhs.gov.

Health Insurance Oversight System – Excel Data Submission Tool Technical Instructions

7 Appendix A—Required Fields

State General Info Worksheet:

- State Name
- Underwriting Status
- State Small Group Interactive Tool Yes/No
- State Small Group Interactive Tool Website Address
- State Individual Interactive Tool Yes/No
- State Individual Interactive Tool Website Address
- Primary Data Submission Contact: First Name, Last Name, Phone Number, Email Address
- Back Up Data Submission Contact: First Name, Last Name, Phone Number, Email Address
- Primary Data Validation Contact: First Name, Last Name, Phone Number, Email Address
- Back Up Data Validation Contact: First Name, Last Name, Phone Number, Email Address

State Issuer and Product Info Worksheet:

- Issuer
- Individual/Small Group Market
- Issuer Contact: Name, Phone Number and Email Address
- Issuer Contact Phone
- Number of Products Offered for Each Product Type
 - Fee for Service
 - HMO
 - PPI
 - EPO
 - POS
 - Other