

System for Electronic Rate and Form Filing (SERFF) vs. Health Insurance Oversight System (HIOS)/ Service Area Template Demonstration

March 8, 2016

**2016 Qualified Health Plan (QHP)
Series III**

Agenda

- Session Guidelines
- Announcements
- SERFF vs. HIOS
- Questions
- Submission of Inquiries
- Resources
- Webinar/User Group Dates
- Closing Remarks

Session Guidelines

- This is a 60-minute webinar session
- This session is conducted to review the submission requirements for the System for Electronic Rate and Form Filing (SERFF) vs. Health Insurance Oversight System (HIOS) and provide a Service Area Template demonstration
- For questions regarding content, contact the CMS Help Desk by email at: CMS_FEPS@cms.hhs.gov or by phone at: (855) 267-1515
- For questions regarding logistics and registration, contact the Registrar at: (800) 257-9520

Announcements

Introduction

The purpose of this presentation is to review submission requirements for the System for Electronic Rate and Form Filing (SERFF) vs. Health Insurance Oversight System (HIOS) and provide a Service Area Template Demonstration.

- **Objectives:** Review submission requirements and plan management data submission by State and market
- **Intended Audience:** Issuers submitting QHP application data through SERFF or HIOS

State PM Systems by Market Type

State	System for Collecting QHP Applications – Individual Market	System for Collecting QHP Applications – SHOP Market
Alabama	HIOS	HIOS
Alaska	HIOS	HIOS
Arizona	HIOS	HIOS
Arkansas	SERFF	SERFF
California	State system + SERFF	State system + SERFF
Colorado	SERFF	SERFF
Connecticut	State system + SERFF	State system + SERFF
Delaware	SERFF	SERFF
District of Columbia	State system + SERFF	State system + SERFF
Florida	State system + HIOS	State system + HIOS
Georgia	HIOS	HIOS
Hawaii	SERFF	SERFF
Idaho	SERFF	SERFF
Illinois	SERFF	SERFF
Indiana	HIOS	HIOS
Iowa	SERFF	SERFF
Kansas	SERFF	SERFF
Kentucky	SERFF	SERFF
Louisiana	HIOS	HIOS
Maine	SERFF	SERFF
Maryland	SERFF	SERFF
Massachusetts	SERFF	SERFF
Michigan	SERFF	SERFF
Minnesota	SERFF	SERFF

State PM Systems by Market Type

State	System for Collecting QHP Applications – Individual Market	System for Collecting QHP Applications – SHOP Market
Mississippi	HIOS	State system + SERFF
Missouri	HIOS	HIOS
Montana	SERFF	SERFF
Nebraska	SERFF	SERFF
Nevada	SERFF	SERFF
New Hampshire	SERFF	SERFF
New Jersey	HIOS	HIOS
New Mexico	SERFF	SERFF
New York	State system + SERFF	State system + SERFF
North Carolina	HIOS	HIOS
North Dakota	HIOS	HIOS
Ohio	SERFF	SERFF
Oklahoma	HIOS	HIOS
Oregon	SERFF	SERFF
Pennsylvania	SERFF	SERFF
Rhode Island	SERFF	SERFF
South Carolina	HIOS	HIOS
South Dakota	SERFF	SERFF
Tennessee	HIOS	HIOS
Texas	HIOS	HIOS
Utah	SERFF	State system + SERFF
Vermont	SERFF	SERFF
Virginia	SERFF	SERFF
Washington	State system + SERFF	State system + SERFF
West Virginia	SERFF	SERFF
Wisconsin	HIOS	HIOS
Wyoming	HIOS	HIOS

HIOS vs. SERFF Submissions

Application Section	HIOS	SERFF
Administrative	Submitted in HIOS 'classic'	Submitted in HIOS 'classic'
Attestations	Submitted in HIOS Issuer Module	Submitted via SERFF through a signed attestation document
Licensure	License submitted in HIOS Issuer Module	Submitted via SERFF through a signed licensure document
Good Standing	Attestations in HIOS Issuer module, additional information may be required	Submitted via SERFF
Accreditation	Template(s) and certificate(s) submitted in HIOS Issuer Module	No submission required. Data is available in SERFF
SHOP Tying	New for 2017: No SHOP Tying justification form. Compliance checked against issuer's plan offerings, submitted in HIOS.	New for 2017: No SHOP Tying justification form. Compliance checked against issuer's plan offerings, submitted in SERFF.
Network Adequacy	Template and optional justifications submitted in HIOS Issuer Module	Template and optional justifications submitted in SERFF
ECP	Template and optional justifications submitted in HIOS Issuer Module	Template and optional justifications submitted in SERFF
Service Area	Template submitted in HIOS Benefits and Service Area Module	Template submitted in SERFF
Plan and Benefits (QHP)	Template submitted in HIOS Benefits and Service Area Module	Template submitted in SERFF

HIOS vs. SERFF Submissions

Plan and Benefits (Dental)	Template submitted in HIOS Benefits and Service Area Module	Template submitted in SERFF
Prescription Drugs	Template submitted in HIOS Benefits and Service Area Module	Template submitted in SERFF
Rates	Template submitted in HIOS Rating Module	Template submitted in SERFF
Business Rules	Template submitted in HIOS Rating Module	Template submitted in SERFF. If there are multiple binders being submitted the issuer-level business rule must be identical in all binders
Unified Rate Review Template and Actuarial Memorandum	Template submitted in HIOS Rate Review Module	Template Submitted in HIOS Rate Review Module
Plan Crosswalk	Template submitted via email QHP_Applications@cms.hs.gov	Template submitted via email QHP_Applications@cms.hs.gov
Any other supporting documents or justifications	Submitted in the Benefits and Service Area Module	Submitted in SERFF

Service Area Template Demonstration

Service Area Template Demonstration

Partial County Service Area

Inputs Required

- QHP Service Area Template
- The county name and ZIP codes requested in the partial county service area
- The Partial County Service Area Justification supplemental response
 - The recommended form is available at <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/qhp.html>
- Evidence from the appropriate State regulator indicating that the partial county request is approved by the state

Completing Your Partial County Service Area Justification Supplemental Response

- Describe how serving this partial county geographic area is necessary. Describe the evidence that you are providing to substantiate this and (if applicable) include it with your response.
- Describe how serving this partial county geographic area is not discriminatory. Describe the evidence that you are providing to substantiate this and (if applicable) include it with your response.
- Describe how serving this partial county geographic area is in the best interest of the qualified individuals and employers. Describe the evidence that you are providing to substantiate this and (if applicable) include it with your response.

Submitting Your Partial County Service Area Justification Supplemental Response

- Provide responses to all questions in the justification form:
 - The form is recommended, not required, but your justification will need to address the criteria it outlines.
- Obtain State authorization:
 - **Issuers submitting QHP data in HIOS:**
 - Include written evidence of State authorization. No specific format is required.
 - **Issuers submitting QHP data in SERFF (*new for PY2017*):**
 - Successful transfer of service area data will be accepted as State authorization.

Submitting Your Partial County Service Area Justification Supplemental Response

- In the Partial County Service Area column of the Service Area template, enter the name of the compiled justification file using the following convention:
 - [Issuer ID]-Partial County-[Service Area ID]-[County Name]
 - Ex: 12345-Partial County-MDS001-Montgomery.pdf
- Upload the combined document into the Plan & Benefit section of the Benefits & Service Area module in the Qualified Health Plan (QHP) Application System using the document upload functionality. Select **Other** from the *Document Type* drop-down menu.

Tips for Requesting a Partial County Service Area

- Use current USPS ZIP codes to complete your template.
- Double-check to make sure you're requesting **all** the ZIP codes and counties where you intend to offer plans.
- Be thorough in your supplemental response, and provide written evidence to support your justification.
- If your service area is denied for an insufficient justification, closely review the comments provided in your Correction Notice for the additional information required.

SERFF vs. HIOS Overview

The following was reviewed:

- Plan management data submission systems by State and market type
- Differences between SERFF and HIOS submission requirements

Resources at a Glance

Resource	Audience	Primary Use	Look here for:	Access
HIOS / Issuer Portal	All issuers	Allows issuers access to tools like RBIS	<ul style="list-style-type: none"> Registration to provide issuer information for Plan Finder 	<ul style="list-style-type: none"> Through the CMS Enterprise Portal Access Link
zONE	Communities of States, issuers, Web Brokers, other CMS partners	Social platform to connect, communicate, and share information, including documents and best practices	<ul style="list-style-type: none"> Community specific documents CMS templates 	<ul style="list-style-type: none"> CALT ID to access until 5/24/14 EIDM profile after 6/1/14 Access Link
REGTAP	Open registration	Information hub for CMS technical assistance related to Marketplace and Premium Stabilization programs	<ul style="list-style-type: none"> Registration for recurring training sessions Training materials 	<ul style="list-style-type: none"> Open Register on site and create log in Access Link
SERFF	All issuers	System supporting rate and form filings submissions to the States and jurisdictions	<ul style="list-style-type: none"> Assistance with State filing submission requirements CMS templates 	<ul style="list-style-type: none"> Fee based Access Link
CALT	CMS and designated CMS partners	Social platform to assist with collaboration on CMS led initiatives	<ul style="list-style-type: none"> CMS documents 	<ul style="list-style-type: none"> Closed community CMS approval required

Questions?

- To submit questions by phone:
 - *Dial “14” on your phone’s keypad*
 - *Dial “13” to withdraw your question*
- To submit questions by webinar:
 - *Type your question in the text box under the “Q&A” tab*

Best Practices for Submitting- Help Desk Tickets

- Include HIOS ID, issuer State and issuer legal name
- Include screenshots or attach templates when asking about an error or issue with the template
- Submit separate Help Desk requests for different, unrelated questions
- Put the question in the body of the email; do not attach Excel or Word documents with lists of questions
- Identify or note whether question is for the SHOP or Individual Marketplace

Submission of Inquiries

Users/Issuers can contact:

- **CMS Help Desk** with questions about specific situations, the Federal Templates and their functionality and HIOS, **Call: 855-CMS-1515** or **Email: CMS_FEPS@cms.hhs.gov**
- **NAIC** with questions about State requirements/SERFF, **Email: serffplanmgt@naic.org**
- **CMS Help Desk** with questions about policy, **Call: 855-CMS-1515** or **Email: CMS_FEPS@cms.hhs.gov**

Plan Management Webinar Dates

The 2016 QHP March Webinar Series III sessions will be held on Tuesdays and Thursdays as shown below.

Date	Day	Time (ET)	Topic
3/10/16	Thursday	1:00 p.m.-2:00 p.m.	Open Q&A for the Plans and Benefits Template and Standardized Plans - 1
3/15/16	Tuesday	3:00 p.m.-4:00 p.m.	Open Q&A for the Plans and Benefits Template and Standardized Plans - 2
3/17/16	Thursday	1:00 p.m.-2:00 p.m.	Quality Improvement Strategy (QIS) and Quality Rating System (QRS) Open Q&A
3/22/16	Tuesday	3:00 p.m.-4:00 p.m.	Business Rules Template and Rates Table Template
3/24/16	Thursday	1:00 p.m.-2:00 p.m.	Network Adequacy and Essential Community Provider (ECP) Templates - 1
3/29/16	Tuesday	3:00 p.m.-4:00 p.m.	Network Adequacy and ECP Templates -2
3/31/16	Thursday	1:00 p.m.-2:00 p.m.	Dental Frequently Asked Questions (FAQs) Review



Please register if you wish to participate, even if you have registered for a previous series.

For registration and additional information on CMS' webinar series, please log on to

<https://www.REGTAP.info>.

[HTTPS://WWW.REGTAP.INFO](https://www.REGTAP.INFO)

Additional Webinar Dates

In addition to the twice-weekly PM webinar sessions, issuers are encouraged to attend the following sessions:

Program Area	Day	Time (ET)
Enrollment	Monday (bi-monthly)	12:00 p.m. – 1:30 p.m.
FF-SHOP	Tuesdays	1:00 p.m. – 2:00 p.m.

Please register if you wish to participate, even if you have registered for a previous series. For registration and additional information on CMS' webinar series, please log onto <https://www.REGTAP.info>.

Rate Benefit Information System (RBIS) Conference Call

- The RBIS and Plan Finder Conference Call occurs every Wednesday from 2:00 p.m. to 3:30 p.m. Eastern Time (US & Canada) (GMT-05:00)
- Call Access: 1-888-455-8828; Passcode: 6714482

Resources

Resource	Resource Link
Centers for Medicare & Medicaid Services (CMS)	http://www.cms.gov/
CMS Regulations and Guidance	http://www.cms.gov/Regulations-and-Guidance/Regulations-and-Guidance.html?redirect=/home/regsguidance.asp
Data Templates	http://www.serff.com/plan_management_data_templates.htm
HealthCare website	http://www.healthcare.gov/
National Conference of State Legislatures	http://www.ncsl.org
Registration for Technical Assistance Portal (REGTAP)	https://REGTAP.info
U.S. Department of Health & Human Services	http://www.hhs.gov/

Commonly Used Acronyms

Acronym	Definition
AV	Actuarial Value
BHP	Basic Health Program
ECP	Essential Community Provider
EHB	Essential Health Benefit
EIDM	Enterprise Identity Management
FFM	Federally-facilitated Marketplace
HIOS	Health Insurance Oversight System

Commonly Used Acronyms (continued)

Acronym	Definition
MSP	Multi-State Plans
NAIC	National Association of Insurance Commissioners
NCQA	National Committee for Quality Assurance
QHP	Qualified Health Plan
SBM	State-based Marketplace
SERFF	System for Electronic Rate and Form Filing
USP	United States Pharmacopeia

Closing Remarks