

Health Insurance Oversight System
Minimum Essential Coverage
User Manual



Version 05.00.00

July 2018

Table of Contents

Table of Contents.....	1
Table of Figures.....	2
Table of Tables.....	3
DCM-MEC User Manual Change History.....	4
1 Introduction.....	5
2 Minimum Essential Coverage Module Users.....	6
2.1 Submitter.....	6
2.2 Certifying Official.....	6
3 Accessing Minimum Essential Coverage Module.....	7
4 Create Submission.....	9
4.1 Data Submission.....	9
4.2 Modify Certifying Official Subpage.....	15
5 Upload Documentation.....	18
5.1 Document Upload – Landing Page.....	18
5.2 Document Upload Process.....	19
6 Search Submissions.....	25
6.1 Search Submissions – Landing Page.....	25
6.2 Search Submissions – Search.....	27
7 Review MEC Submissions.....	29
7.1 Review Submission – Landing Page.....	29
7.2 Review Submission – Submission Documents.....	31
7.3 Submitter User – Completing a Submission Group.....	32
7.4 Certifying Official – Attesting a Submission Group.....	33
7.5 Benchmark Data Table.....	35
8 Contact Us/Support.....	36
8.1 Contact Us/Support Details.....	36
9 Appendix A: Terminology.....	37

Table of Figures

Figure 1: MEC Homepage	8
Figure 2: Create Submission – Landing Page	9
Figure 3: Create Submission – Certifying Official with US Address	11
Figure 4: Create Submission – Certifying Official with Non-US Address	12
Figure 5: Create Submission – Confirmation Message	13
Figure 6: Existing Submission – Modify Certifying Official.....	14
Figure 7: Modify Certifying Official Page	15
Figure 8: Modify Certifying Official – Submission page Confirmation.....	16
Figure 9: Document Upload – Certifying Official with US Address	18
Figure 10: Document Upload – Certifying Official with Non-US Address	19
Figure 11: Document Upload – Input Fields	20
Figure 12: Document Upload – Choose a File to Upload	21
Figure 13: Document Upload – File Path	22
Figure 14: Document Upload – Confirmation Message.....	23
Figure 15: Document Upload – Failure Message	24
Figure 16: Search Submissions – Landing Page.....	26
Figure 17: Search Submissions – Sort Example.....	27
Figure 18: Review Submission – Certifying Official with US Address	30
Figure 19: Review Submission – Certifying Official with Non-US Address	31
Figure 20: Review Submission – Submission Documents	32
Figure 21: Review Submission – Completing a Submission Group	33
Figure 22: Review Submission – Completed Submission Group Status.....	33
Figure 23: Review Submission – Attesting a Submission Group.....	34
Figure 24: Review Submission – Attested Submission Group Status	34
Figure 25: Review Submission – Benchmark Data Table	35

Table of Tables

Table 1: System Terminology..... 37

DCM-MEC User Manual Change History

July 2018 changes

The following updates have been made throughout the document:

- All images have been updated to display the new look of the MEC system.

1 Introduction

This Technical Instruction Manual demonstrates how Sponsor Organizations will utilize the Health Insurance Oversight System (HIOS) Minimum Essential Coverage (MEC) module to submit information and documents to demonstrate that their plans meet the requirements for providing minimum essential coverage in order to obtain MEC recognition. This manual documents step-by-step instructions for all system features and functionalities available to Submitter and Certifying Official users within the MEC module.

2 Minimum Essential Coverage Module Users

The MEC module supports two user roles. Listed below are brief descriptions of the authorizations and functionality associated with each role. Users will request these roles using the Role Request functionality on the HIOS home page. In order to gain access to HIOS, users must first create an account using the CMS portal. Once a user gains access to HIOS they will navigate to the Role Request functionality from the HIOS home page. Next, they will select the DCM-MEC module in order to select one of the following roles.

2.1 Submitter

This user has access to the MEC submission functionality to provide information regarding an MEC plan. This user also has the ability to designate whether the plan is offered by a non-insurance entity or insurance organization. A Submitter can create an organization-level MEC submission based on his/her sponsor organization name or existing issuer organization by providing the contact information of their Certifying Official, see Section 2.2 for more details. Submitter users may also modify the Certifying Official for an existing MEC submission. A Submitter has the ability to upload files to a submission and provide an MEC group label, description, and plan effective dates for uploaded files.

2.2 Certifying Official

A Certifying Official is defined as an individual who is authorized to provide certification on behalf of a Sponsor Organization and its MEC plan(s). This user is required to provide contact information including name, title, address, phone number, and email address. The user will provide this information as part of user registration. This user also has the ability to establish that they are associated with a non-insurance entity or insurance organization. In order for an organization to create an MEC submission, a Certifying Official must exist and be associated to that organization. A Certifying Official is only able to view submissions created by the Submitter for their associated organization.

Note: The Certifying Official role is critical to the submission process and must be established prior to a submitter user creating a submission within the MEC module.

3 Accessing Minimum Essential Coverage Module

In order to gain access to the MEC module within HIOS, users will first need to create an Enterprise Identity Management (EIDM) account and then register for a HIOS account. Please reference the HIOS Portal User Manual for a detailed description of the EIDM and HIOS registration processes. The HIOS Portal User Manual may be obtained within the HIOS Knowledge Center located within the HIOS Portal or by reaching out to CMS_FEPS@cms.hhs.gov. Users will also be able to refer to the user manual for instructions on how to register/create an organization, request a user role, or obtain access to an organization.

Users with a MEC role will select the “Minimum Essential Coverage” button within the HIOS Portal to access the MEC system.

Once the user has navigated to the DCM Homepage, a link will be visible allowing the user to navigate to the MEC Homepage. Figure 1 displays the MEC Homepage.

Figure 1: MEC Homepage

Health Insurance Oversight System
Welcome, [Logout](#)

[Home](#)
[Knowledge Center](#)
[Help](#)

Minimum Essential Coverage

MEC Home
[Submission](#)
[Upload](#)
[Review](#)
[Search Submission](#)

MEC Home

For general questions about MEC applications or status, please send an email to mec@cms.hhs.gov. For questions related to the HIOS system, Account access or technical issues, please send an email to the Exchange Operations Support Center (XOSC) at CMS_FEPS@cms.hhs.gov.

Quick Tips:

1. **Creating Submissions:** Please begin the submission process by selecting the "Submission" tab and following the instructions provided on the page.
2. **Uploading Documents:** Once a submission is created, please navigate to the "Upload" submission page and follow the instructions provided on the page. This page will be used for the creation of all new submission groups and all pertaining document uploads.
3. **Verification of Submission Completion:** Once all documents for a group have been submitted, the Submitter user will navigate to the "Search Submission" tab and locate the submission. Select the link available in the "View a Submission" column. This will redirect you to the "Review" page where you can locate all document groups associated with the submission. If action is required, a checkbox will be available under the submitted group documents to verify that the submission is complete. Check the "Submission Complete" box and click the "Submit" button. Once complete, an email notification will be provided to the registered Certifying Official requesting an Attestation.
4. **Attestation:** Once all documents for a group has been verified as complete by a Submitter user, a user with the Certifying Official role will navigate to the "Search Submission" tab and locate the submission. Select the link available in the "View a Submission" column. This will redirect you to the "Review" page where you can locate all document groups associated with the submission. If action is required, a checkbox will be available under the submitted group documents to attest that the submission documents provided are accurate. Check the "Attestation" box and click the "Submit" button. Once complete, an email notification will be provided to the Certifying Official and MEC team confirming the attestation of the submitted documents.
5. **Editing/Locating Existing Submissions:** If you would like to edit or locate an existing submission, please navigate to the "Search Submission" tab and select the View link within the "View a Submission" column. Users attempting to upload additional documents may do so by navigating to the "Upload" page and following the instructions for document upload.
6. **Deleting Documents:** To delete a previously uploaded document that was submitted in error, please select the "Search Submission" tab and locate the submission. Select the link available in the "View a Submission" column. This will redirect you to the "Review" page where you can locate all documents associated with the selected submission. Select the "Remove" link associated to the desired document to remove the file from the submission group.


Note: Only one submission can be created per organization, and this submission is for all MEC plan document uploads. Additional groups can be added to a submission in the event multiple plans are applying for MEC.

Note: Removing or Editing documents within submission groups currently in a "Submission Complete" or "Attested" status will require re-verification.

Resources


- [User Manual \[opens in .pdf format 6.93 MB\]](#)
- [CCIIO Website](#)

[ACCESSIBILITY](#) |
 [RULES OF BEHAVIOR](#) |
 [WEB POLICIES](#) |
 [FILE FORMATS AND PLUG-INS](#)



CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES

A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244



4 Create Submission

This section provides the steps for a Submitter user to create a submission associated with his/her organization. Only Submitter users may perform the steps outlined below. **Note:** A user may only hold one MEC role at a given time. Thus, a Submitter cannot also serve as a Certifying Official.

4.1 Data Submission

The Submitter will first login to HIOS through the CMS Portal and then navigate to the MEC module. This user will have access to the Data Submission, Document Upload, Review Submission, and Search Submission tabs. To create a submission, the user will select the Submission tab as shown below in Figure 2.

Figure 2: Create Submission – Landing Page

Health Insurance Oversight System Welcome, [Logout](#)

Home **Knowledge Center** **Help**

MEC Home **Submission** Upload Review Search Submission

MEC Sponsor Submission

Please note, a field with an asterisk (*) before it is a required field.

To create a submission, please select your Sponsor Organization and the associated Certifying Official. After selecting the "Submit" button, please navigate to the Upload tab to continue your submission. For existing submissions, the associated Certifying Official may be modified as needed by selecting the "Modify Certifying Official" button.

Please verify that the selected Certifying Official has an address listed. If no address is available, the Certifying Official user is required to enter their address on the Manage Account page in the HIOS Portal prior to proceeding.

Please note, the Certifying Official is the individual who is authorized to make the certification on behalf of the organization that applies to non-grandfathered plans in the individual market with which the coverage does not comply. The individual signing the certification statement should be the HIOS MEC Module Certifying Official for the online HIOS submission.

*** Sponsor Organization** *** Certifying Official**

--Select Organization-- -- Select Certifying Official --

[ACCESSIBILITY](#) | [RULES OF BEHAVIOR](#) | [WEB POLICIES](#) | [FILE FORMATS AND PLUG-INS](#)


A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244


On the Submission tab, the user will need to select a Sponsor Organization and a Certifying Official to display the necessary contact information. The system will populate the Sponsor Organization and Certifying Official dropdowns with Sponsor Organizations associated to the Submitter user and Certifying Officials associated with the selected Sponsor Organization respectively. As mentioned in Section 2.2, a Certifying Official is established using the Role Request functionality from the HIOS home page.

The “Submit” button will remain disabled until the user selects a Sponsor Organization and valid Certifying Official. The screenshots below (Figure 3 and Figure 4) depicts the page after the Submitter user selects a Sponsor Organization and a valid Certifying Official from the dropdowns. For users with a Certifying Official that have a Non-US address, please refer to Figure 4: Create Submission – Certifying Official with Non-US Address.

Figure 3: Create Submission – Certifying Official with US Address

Health Insurance Oversight System
Welcome, Jason [redacted] [Logout](#)

Home
Knowledge Center
Help ?

Minimum Essential Coverage

MEC Home
Submission
Upload
Review
Search Submission

MEC Sponsor Submission

NOTE: A submission already exists for this organization.

Please note, a field with an asterisk (*) before it is a required field.

To create a submission, please select your Sponsor Organization and the associated Certifying Official. After selecting the "Submit" button, please navigate to the Upload tab to continue your submission. For existing submissions, the associated Certifying Official may be modified as needed by selecting the "Modify Certifying Official" button.

Please verify that the selected Certifying Official has an address listed. If no address is available, the Certifying Official user is required to enter their address on the Manage Account page in the HIOS Portal prior to proceeding.

Please note, the Certifying Official is the individual who is authorized to make the certification on behalf of the organization that applies to non-grandfathered plans in the individual market with which the coverage does not comply. The individual signing the certification statement should be the HIOS MEC Module Certifying Official for the online HIOS submission.

*** Sponsor Organization**

World Insurance Company

*** Certifying Official**

Jason [redacted]


Certifying Official Contact Information

Contact Information of individual authorized to provide certification on behalf of the organization:

Name	Title
Jason [redacted]	CEO
Address Line 1	Address Line 2
101 Market Dr	
City	State
Anytown	VA
Zip Code	Zip Plus 4
24266	2426
Phone Number	Email Address
1234567890 ext: 276	[redacted]


Submit

[ACCESSIBILITY](#) |
 [RULES OF BEHAVIOR](#) |
 [WEB POLICIES](#) |
 [FILE FORMATS AND PLUG-INS](#)



CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES

A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244



HIOS

DCM-MEC User Manual – Last Updated July 2018

Page 11

Figure 4: Create Submission – Certifying Official with Non-US Address

Health Insurance Oversight System
Welcome, [User Name] [Logout](#)

[Home](#)
[Knowledge Center](#)
[Help](#)

Minimum Essential Coverage

[MEC Home](#)
[Submission](#)
[Upload](#)
[Review](#)
[Search Submission](#)

MEC Sponsor Submission

NOTE: A submission already exists for this organization.

Please note, a field with an asterisk (*) before it is a required field.

To create a submission, please select your Sponsor Organization and the associated Certifying Official. After selecting the "Submit" button, please navigate to the Upload tab to continue your submission. For existing submissions, the associated Certifying Official may be modified as needed by selecting the "Modify Certifying Official" button.

Please verify that the selected Certifying Official has an address listed. If no address is available, the Certifying Official user is required to enter their address on the Manage Account page in the HIOS Portal prior to proceeding.

Please note, the Certifying Official is the individual who is authorized to make the certification on behalf of the organization that applies to non-grandfathered plans in the individual market with which the coverage does not comply. The individual signing the certification statement should be the HIOS MEC Module Certifying Official for the online HIOS submission.

*** Sponsor Organization**

World Insurance Company

*** Certifying Official**

[Name]


Certifying Official Contact Information

Contact information of individual authorized to provide certification on behalf of the organization:

Name	Title
[Name]	CEO
Address Line 1	Address Line 2
123 Street	Apt 1
City or Town	Province, Region or State
London	London
Country	Zip Code or Postal PIN
United Kingdom	W11 2BQ
Phone Number	Email Address
1777777777	[Email]


Submit

[ACCESSIBILITY](#) | [RULES OF BEHAVIOR](#) | [WEB POLICIES](#) | [FILE FORMATS AND PLUG-INS](#)



CENTERS FOR MEDICARE & MEDICAID SERVICES

A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244



HIOS

DCM-MEC User Manual – Last Updated July 2018

Page 12

Once the Submitter user selects the Sponsor Organization and the Certifying Official for which he or she would like to create a submission, the user will select 'Submit.' The selections will be saved; and the user will receive a confirmation message with instructions to navigate to the Upload tab to upload documentation. See Figure 5.

Figure 5: Create Submission – Confirmation Message

Health Insurance Oversight System Welcome, [User Name] Logout

Home Knowledge Center Help

Minimum Essential Coverage

MEC Home **Submission** Upload Review Search Submission

MEC Sponsor Submission

Confirmation: Your submission submitted successfully. Please select the Document Upload tab to continue your submission.

Please note, a field with an asterisk (*) before it is a required field.

To create a submission, please select your Sponsor Organization and the associated Certifying Official. After selecting the "Submit" button, please navigate to the Upload tab to continue your submission. For existing submissions, the associated Certifying Official may be modified as needed by selecting the "Modify Certifying Official" button.

Please verify that the selected Certifying Official has an address listed. If no address is available, the Certifying Official user is required to enter their address on the Manage Account page in the HIOS Portal prior to proceeding.

Please note, the Certifying Official is the individual who is authorized to make the certification on behalf of the organization that applies to non-grandfathered plans in the individual market with which the coverage does not comply. The individual signing the certification statement should be the HIOS MEC Module Certifying Official for the online HIOS submission.

* Sponsor Organization --Select Organization--

* Certifying Official -- Select Certifying Official --

ACCESSIBILITY | RULES OF BEHAVIOR | WEB POLICIES | FILE FORMATS AND PLUG-INS

CMS CENTERS FOR MEDICARE & MEDICAID SERVICES

A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244

Note: Users may upload as many documents as needed to each Sponsor Organization submission, but can only create one submission per organization.

A Submitter who has selected an existing MEC submission will be provided the option to modify the existing Certifying Official by selecting the “Modify Certifying Official” button as seen in Figure 6.

Figure 6: Existing Submission – Modify Certifying Official

Health Insurance Oversight System Welcome, [User] [Logout](#)

[Home](#) [Knowledge Center](#) [Help](#)

Minimum Essential Coverage

[MEC Home](#) [Submission](#) [Upload](#) [Review](#) [Search Submission](#)

MEC Sponsor Submission

NOTE: A submission already exists for this organization.

Please note, a field with an asterisk (*) before it is a required field.

To create a submission, please select your Sponsor Organization and the associated Certifying Official. After selecting the "Submit" button, please navigate to the Upload tab to continue your submission. For existing submissions, the associated Certifying Official may be modified as needed by selecting the "Modify Certifying Official" button.

Please verify that the selected Certifying Official has an address listed. If no address is available, the Certifying Official user is required to enter their address on the Manage Account page in the HIOS Portal prior to proceeding.

Please note, the Certifying Official is the individual who is authorized to make the certification on behalf of the organization that applies to non-grandfathered plans in the individual market with which the coverage does not comply. The individual signing the certification statement should be the HIOS MEC Module Certifying Official for the online HIOS submission.

* **Sponsor Organization** * **Certifying Official**

World Insurance Company [Dropdown]



Certifying Official Contact Information

Contact information of individual authorized to provide certification on behalf of the organization:

Name [Redacted]	Title CEO
Address Line 1 101 Market Dr	Address Line 2
City Anytown	State VA
Zip Code 24266	Zip Plus 4 2426
Phone Number 1234567890 ext: 276	Email Address [Redacted]

[Modify Certifying Official](#)

[ACCESSIBILITY](#) | [RULES OF BEHAVIOR](#) | [WEB POLICIES](#) | [FILE FORMATS AND PLUG-INS](#)

 A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244 

4.2 Modify Certifying Official Subpage

Once the Submitter user has selected the “Modify Certifying Official” button on the MEC Submission page they will be navigated to the Modify Certifying Official page. On this page the submitter will be provided the option to select another user as the primary Certifying Official for the existing MEC submission. The system will populate the Certifying Official dropdown with Certifying Officials associated with the selected Sponsor Organization. See Figure 7.

Figure 7: Modify Certifying Official Page

Health Insurance Oversight System Welcome, [User] · Logout ↗

Home **Knowledge Center** **Help ?**

Minimum Essential Coverage

[MEC Home](#) [Submission](#) [Upload](#) [Review](#) [Search Submission](#)

MEC Sponsor Submission

Modify Certifying Official

Please note, a field with an asterisk (*) before it is a required field.

Please select a valid Certifying Official within the drop-down below. Please verify that the selected Certifying Official has an address listed. If no address is available, the Certifying Official user is required to enter their address on the Manage Account page in the HIOS Portal prior to proceeding.

Please note, the Certifying Official is the individual who is authorized to make the certification on behalf of the organization that applies to non-grandfathered plans in the individual market with which the coverage does not comply. The individual signing the certification statement should be the HIOS MEC Module Certifying Official for the online HIOS submission.

* **Sponsor Organization** * **Certifying Official**

World Insurance Company [Dropdown]

Certifying Official Contact Information

Contact information of individual authorized to provide certification on behalf of the organization:

Name [Redacted]	Title CEO
Address Line 1 101 Market Dr	Address Line 2
City Anytown	State VA
Zip Code 24266	Zip Plus 4 2426
Phone Number 1234567890 ext: 276	Email Address [Redacted]

Update **Cancel**

[ACCESSIBILITY](#) | [RULES OF BEHAVIOR](#) | [WEB POLICIES](#) | [FILE FORMATS AND PLUG-INS](#)

CMS A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244

Once the Submitter user selects the Certifying Official for which he or she would like assign to the submission, the user will select 'Update.' The selections will be saved, and the user will be navigated to the submission page and receive a confirmation message. See Figure 8.

Figure 8: Modify Certifying Official – Submission page Confirmation

The screenshot displays the 'Health Insurance Oversight System' interface. At the top, there is a navigation bar with 'Home', 'Knowledge Center', and 'Help'. The main content area is titled 'MEC Sponsor Submission' and includes a confirmation message: 'Confirmation: Your Certifying Official has been modified successfully.' Below this is a note: 'NOTE: A submission already exists for this organization.' The page provides instructions on how to create a submission, including selecting a Sponsor Organization and a Certifying Official. Two dropdown menus are visible: 'Sponsor Organization' (set to 'World Insurance Company') and 'Certifying Official'. The 'Certifying Official Contact Information' section lists details for an individual authorized to provide certification, including Name, Title (CEO), Address Line 1 (295 Technology Park), Address Line 2 (Unit 2), City (Bath), State (KY), Zip Code (11111), Zip Plus 4 (1111), Phone Number (12202321455), and Email Address. A green 'Modify Certifying Official' button is located at the bottom of the contact information section. The footer contains links for Accessibility, Rules of Behavior, Web Policies, and File Formats and Plug-ins, along with the CMS logo and a federal government website disclaimer.

If the submitter opts not to modify the existing Certifying Official, they may select the “Cancel” button to return to the submission page.

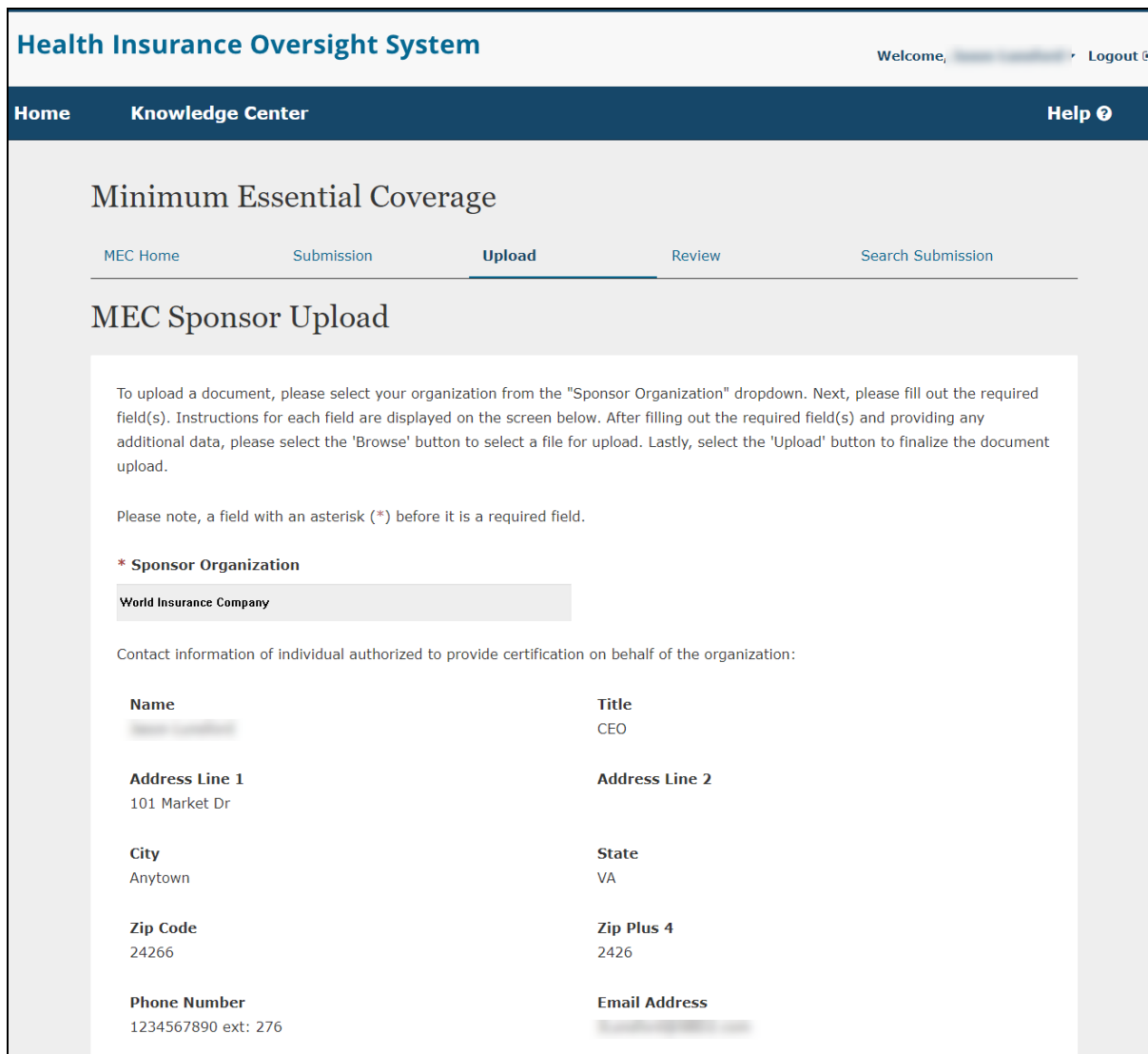
5 Upload Documentation

This section provides the steps for a Submitter user to submit documentation associated with his/her organization’s MEC plan for obtaining MEC recognition. Only Submitter users may perform the steps outlined below. **Note:** A user may only hold one MEC role at a given time, thus a Submitter user cannot also serve as a Certifying Official.

5.1 Document Upload – Landing Page

Once the Submitter user creates a submission and navigates to the document upload page, they will be able to select the Sponsor Organization submission for which they would like to upload documents and see the contact information of the Certifying Official selected (see Figure 9). For users with a Certifying Official that have a Non-US address, please refer to Figure 10.

Figure 9: Document Upload – Certifying Official with US Address



Health Insurance Oversight System Welcome, [\[User Name\]](#) [Logout](#)

Home **Knowledge Center** **Help**

MEC Home Submission **Upload** Review Search Submission

MEC Sponsor Upload

To upload a document, please select your organization from the "Sponsor Organization" dropdown. Next, please fill out the required field(s). Instructions for each field are displayed on the screen below. After filling out the required field(s) and providing any additional data, please select the 'Browse' button to select a file for upload. Lastly, select the 'Upload' button to finalize the document upload.

Please note, a field with an asterisk (*) before it is a required field.

*** Sponsor Organization**

World Insurance Company

Contact information of individual authorized to provide certification on behalf of the organization:

Name [Blurred]	Title CEO
Address Line 1 101 Market Dr	Address Line 2
City Anytown	State VA
Zip Code 24266	Zip Plus 4 2426
Phone Number 1234567890 ext: 276	Email Address [Blurred]

Figure 10: Document Upload – Certifying Official with Non-US Address

The system will populate the Sponsor Organization dropdown with Sponsor Organizations associated to the Submitter user.

5.2 Document Upload Process

On the Upload tab, the Submitter user will select documents or files to upload and provide descriptive information about the documents. The Submitter user will see the following input fields with supplemental instructional text on the page (as shown in Figure 11):

- Add new MEC Group Label such as the name of the health plan
- MEC Group Label
- Document Description

- Effective Dates

Figure 11: Document Upload – Input Fields

Please use the MEC Group Label field to categorize each document uploaded to the submission by using your Sponsor Organization Name-Market Type-Plan Name-A number sequence. For example, ABCBureau-Individual-PlanXYZ-001. If a group of documents corresponds to the same plan, they should each contain the same label. Once a label is used, the system will automatically provide it for possible selection when uploading the next documents.

Add new MEC Group Label:

*** MEC Group Label:**

Document Description
Please provide a general description of the document you wish to upload. Document Description is limited to 256 characters.

Effective Dates
If applicable, please provide the effective dates of the coverage or plan.


Effective Start Date (mm/dd/yyyy) **Effective End Date (mm/dd/yyyy)**

Please be sure to "unlock" or "unsecure" all documents prior to upload. Files must be under 30 MB and be one of the following extensions: .doc, .docx, .xls, .xlsx, .pdf, .zip, .csv, .tif, .tiff, .jpg, .jpeg, .gif and .osd.


***Important:** The documents required to be uploaded should not contain Personal Health Information (PHI) and Personally Identifiable Information (PII). CCIIO will not accept any documents or files containing PHI or PII. If any of your documents contain PHI or PII, then the documents must be de-identified prior to document upload. For more information on the definitions of PHI and PII please see the user manual section corresponding to this page.

***Browse for file**
 No file chosen

[ACCESSIBILITY](#) | [RULES OF BEHAVIOR](#) | [WEB POLICIES](#) | [FILE FORMATS AND PLUG-INS](#)



A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244



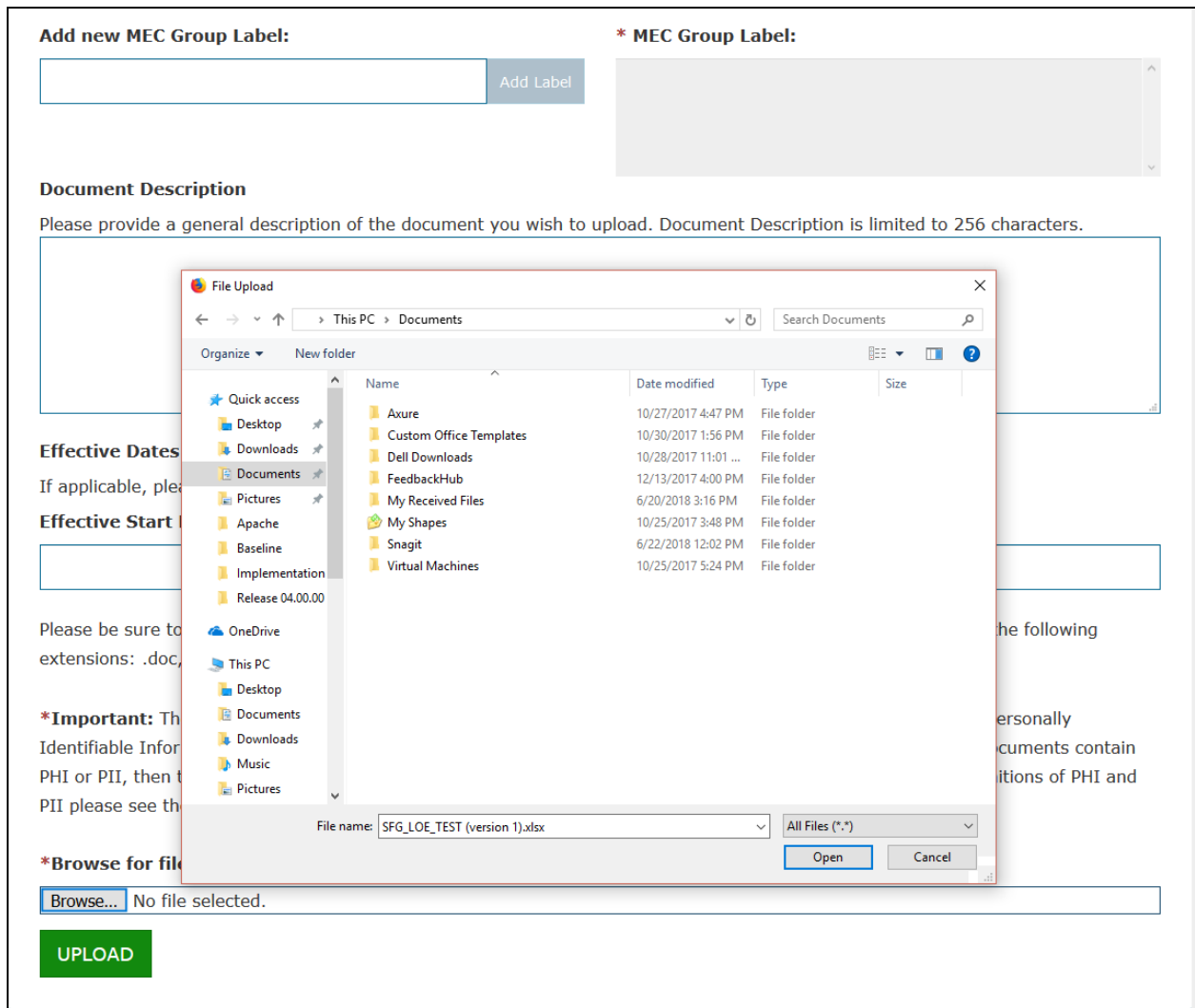
The Submitter user will need to categorize each document uploaded to the submission by providing an MEC Group Label in the appropriate text field or by selecting an existing label from the list. The Submitter user has the option of providing a general description of the uploaded documents in the

Document Description text field, as well as effective start and end dates of the coverage or plan in the Effective Dates field.

Important: The MEC Group Label and Document Description fields will only accept up to 256 characters. If provided, the effective end date must be after the effective start date.

Once the Submitter user selects a Sponsor Organization submission, documents can be uploaded for that organization. To upload a document, the Submitter user will select the “Browse” button and browse for a document to upload. Upon selecting the “Browse” button, the user will see a prompt allowing him/her to select a file for upload (see Figure 12).

Figure 12: Document Upload – Choose a File to Upload



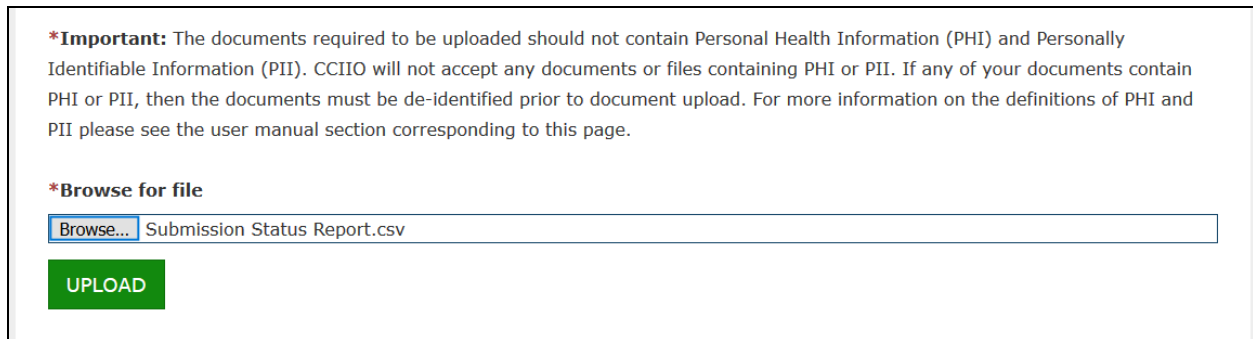
Important: Files selected for upload must be less than or equal to 30 MB. The filename may not contain the following characters: ‘;’, ‘<’, ‘>’. Please be sure to “unlock” or “unsecure” all documents prior to upload. Files must be one of the following extensions: .doc, .docx, .xls, .xlsx, .pdf, .zip, .tiff, .jpeg, .gif, .osd. The documents uploaded should not contain Personal Health Information (PHI) and Personally Identifiable Information (PII). The Center for Consumer Information & Insurance Oversight (CCIIO) will not accept any documents or files containing PHI or PII. If any of your documents contain PHI or PII, then the documents must be de-identified prior to document upload.

Personal health information (PHI), also referred to as protected health information, generally refers to demographic information, medical history, test and laboratory results, insurance information and other data that is collected by a health care professional to identify an individual and determine appropriate care.

Personally identifiable information (PII) is information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context.

Once the Submitter user selects the desired file to upload, the user will see the file path appear on the screen next to the “Browse” button as seen in Figure 13.

Figure 13: Document Upload – File Path



***Important:** The documents required to be uploaded should not contain Personal Health Information (PHI) and Personally Identifiable Information (PII). CCIIO will not accept any documents or files containing PHI or PII. If any of your documents contain PHI or PII, then the documents must be de-identified prior to document upload. For more information on the definitions of PHI and PII please see the user manual section corresponding to this page.

***Browse for file**

Submission Status Report.csv

The Submitter user will then select the “Upload” button to upload the file to the system. The Submitter user will receive a confirmation message at the top of the page if the file has successfully uploaded. See Figure 14.

Figure 14: Document Upload – Confirmation Message

The screenshot displays the Health Insurance Oversight System interface. At the top, the system name is on the left, and a user greeting with a dropdown arrow and a 'Logout' link are on the right. A dark blue navigation bar contains 'Home', 'Knowledge Center', and 'Help' with an external link icon. Below this, the page title 'Minimum Essential Coverage' is shown, followed by a breadcrumb trail: 'MEC Home', 'Submission', 'Upload' (highlighted), 'Review', and 'Search Submission'. The main heading is 'MEC Sponsor Upload'. A green confirmation banner states: 'Confirmation: Your document upload was successful. Please navigate to Search Submission and then Review to view your documents.' Below this, instructional text explains the upload process. A note indicates that fields with an asterisk are required. A dropdown menu for '* Sponsor Organization' is shown with '38118 - World Insurance Company' selected. The text 'Contact information of individual authorized to provide certification on behalf of the organization:' is visible at the bottom of the form area.

If the file does not successfully upload, the Submitter user will receive an error message explaining why the upload has failed. See Figure 15 for one example.

Figure 15: Document Upload – Failure Message

Health Insurance Oversight System Welcome, [redacted] Logout

Home Knowledge Center Help

Minimum Essential Coverage

MEC Home Submission **Upload** Review Search Submission

Please correct the errors below before proceeding forward.

Error: MEC Group Label is a required field.
Error: Extension of uploaded file is invalid. Allowed extensions are .doc, .docx, .xls, .xlsx, .pdf, .zip, .csv, .tif, .tiff, .jpg, .jpeg, .gif and .osd.

MEC Sponsor Upload

To upload a document, please select your organization from the "Sponsor Organization" dropdown. Next, please fill out the required field(s). Instructions for each field are displayed on the screen below. After filling out the required field(s) and providing any additional data, please select the 'Browse' button to select a file for upload. Lastly, select the 'Upload' button to finalize the document upload.

Please note, a field with an asterisk (*) before it is a required field.

*** Sponsor Organization**

38118 - World Insurance Company

Once a file or document has been successfully uploaded, it will appear in the Search Submission tab and is ready for review.

6 Search Submissions

This section provides the steps for a user to search for information submitted on behalf of a Sponsor Organization. This functionality is available to Submitter and Certifying Official users.

6.1 Search Submissions – Landing Page

On the Search Submissions tab, the Submitter or Certifying Official user will see submissions that have been created by their associated organizations. Submitter and Certifying Official users will be able to see and search through submissions created by their associated organizations. The Last Modified Date, Federal EIN/TIN or Issuer ID, and Sponsor Organization details will be visible for each submission by a US based Organization with a valid Federal EIN/TIN Identifier. For Non-US Registered Organizations, the Federal EIN/TIN or Issuer ID will provide no additional Organization data.

Figure 16: Search Submissions – Landing Page

Health Insurance Oversight System
Welcome, [Name] [Logout](#)

[Home](#)
[Knowledge Center](#)
[Help](#)

Minimum Essential Coverage

[MEC Home](#)
[Submission](#)
[Upload](#)
[Review](#)
[Search Submission](#)


Search Submission

Below are all of the submissions available based on your MEC user role. To review a submission, please navigate to the "View a Submission" column and select the View link. This will take you to the Review submission page and allow you to view the documents associated with the submission.

« First « Prev **1** 23 Next » Last »
Show Entries
Showing 1 to 10 of 22 entries


Last Modified Date	Federal EIN/TIN or Issuer ID	Sponsor Organization	View a Submission
06/29/2018 9:14 AM	867530999	WP Non-US Test 1	View
06/29/2018 9:50 AM	38118	World Insurance Company	View
04/11/2017 4:31 PM	111111111	test001 Email Test Update	View
02/15/2017 2:07 PM	223344551	Test Company 1	View
03/15/2017 1:17 PM	96767	Sandeepaone	View
02/09/2017 2:07 PM	10043	Org-TEST1-728	View
02/09/2017 5:39 PM	234353453	MEC test Co 234353453	View
11/29/2017 10:42 AM	999998888	Manisha's Non Ins. Co.	View
11/29/2017 11:22 AM	999988887	Manisha Test Company2 - UPDATED	View
11/29/2017 10:16 AM	999888777	Manisha Test Company1	View

[ACCESSIBILITY](#) | [RULES OF BEHAVIOR](#) | [WEB POLICIES](#) | [FILE FORMATS AND PLUG-INS](#)



CENTERS FOR MEDICARE & MEDICAID SERVICES

A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244



6.2 Search Submissions – Search

On the Search Submissions tab, submissions are displayed in a paginated format and can be sorted by one of the following values as displayed in Figure 17:

- Last Modified Date
- Federal EIN/TIN or Issuer ID
- Sponsor Organization

Figure 17: Search Submissions – Sort Example

The screenshot displays the 'Search Submission' page within the Health Insurance Oversight System. The page title is 'Minimum Essential Coverage' and the active tab is 'Search Submission'. Below the navigation tabs, there is a table of search results. The table has four columns: 'Last Modified Date', 'Federal EIN/TIN or Issuer ID', 'Sponsor Organization', and 'View a Submission'. The 'Sponsor Organization' column is highlighted with a red box, indicating it is the selected sort criterion. The table lists 10 entries, each with a 'View' link. The page also includes a pagination control showing 'Showing 1 to 10 of 22 entries' and a 'Show Entries' dropdown set to 10. At the bottom of the page, there are links for 'ACCESSIBILITY', 'RULES OF BEHAVIOR', 'WEB POLICIES', and 'FILE FORMATS AND PLUG-INS', along with the CMS logo and a footer note: 'A federal government website managed by the Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244'.

Last Modified Date	Federal EIN/TIN or Issuer ID	Sponsor Organization	View a Submission
02/09/2017 2:22 PM		000000004 - test	View
05/18/2018 4:30 PM	56302	AAA	View
05/15/2018 2:45 PM	75990	AAA	View
05/22/2018 4:38 PM	90402	Guardian Life Insurance Company of America	View
06/29/2018 8:56 AM		hm 1110	View
11/08/2017 3:45 PM		HM New Other Org - Intl	View
12/08/2014 4:19 PM	403248606	HM Non US Org 1201-6	View
12/03/2017 6:24 PM		Manisha - Other Org - NoFEIN	View
12/03/2017 6:25 PM	988888888	Manisha Company 2	View
12/03/2017 6:31 PM	666655554	Manisha HPOES Other OrgTest	View

When a Submitter or Certifying Official user locates a submission, he/she may select the View link within the View a Submission column that is associated with the submission. Issuer IDs will only display if the Sponsor Organization is an insurance issuer. This will redirect the Submitter or Certifying Official user to the Review Submission page where they can evaluate the submission in further detail.

7 Review MEC Submissions

This section provides the steps for Submitter and Certifying Official users to review information submitted on behalf of their Sponsor Organizations and view submissions created by their organizations on this page. Additionally, Submitter users can remove documents from groups and verify groups as complete and ready for the Certifying Official to review. The Certifying Official subsequently can attest to the accuracy of a submitted group of documents, and thus mark the group as ready for CMS review.

7.1 Review Submission – Landing Page

On the Review Submission tab, the Submitter and Certifying Official user will see a message with instructions to navigate to the Search Submission page and select a submission to review. Once a submission has been selected for review, detailed information about the submission will appear on the Review Submission page. Each submission will contain the following submission data (See Figure 18: Review Submission – Certifying Official with US Address):

- Sponsor Organization
- Certifying Official contact information for Certifying Officials with an Organization Address of US Address to include:
 - Name
 - Title
 - Address Line 1
 - Address Line 2
 - City
 - State
 - ZIP Code
 - ZIP Plus 4
 - Phone Number
 - Email Address
- Certifying Official contact information for Certifying Officials with an Organization Address of Non-US Address to include:
 - Name
 - Title
 - Address Line 1
 - Address Line 2
 - City or Town
 - Province, Region or State
 - Country

- o Zip Code or Postal PIN
- o Phone Number
- o Email Address
- Submission specific information including:
 - o Created By
 - o Create Date
 - o Submission ID

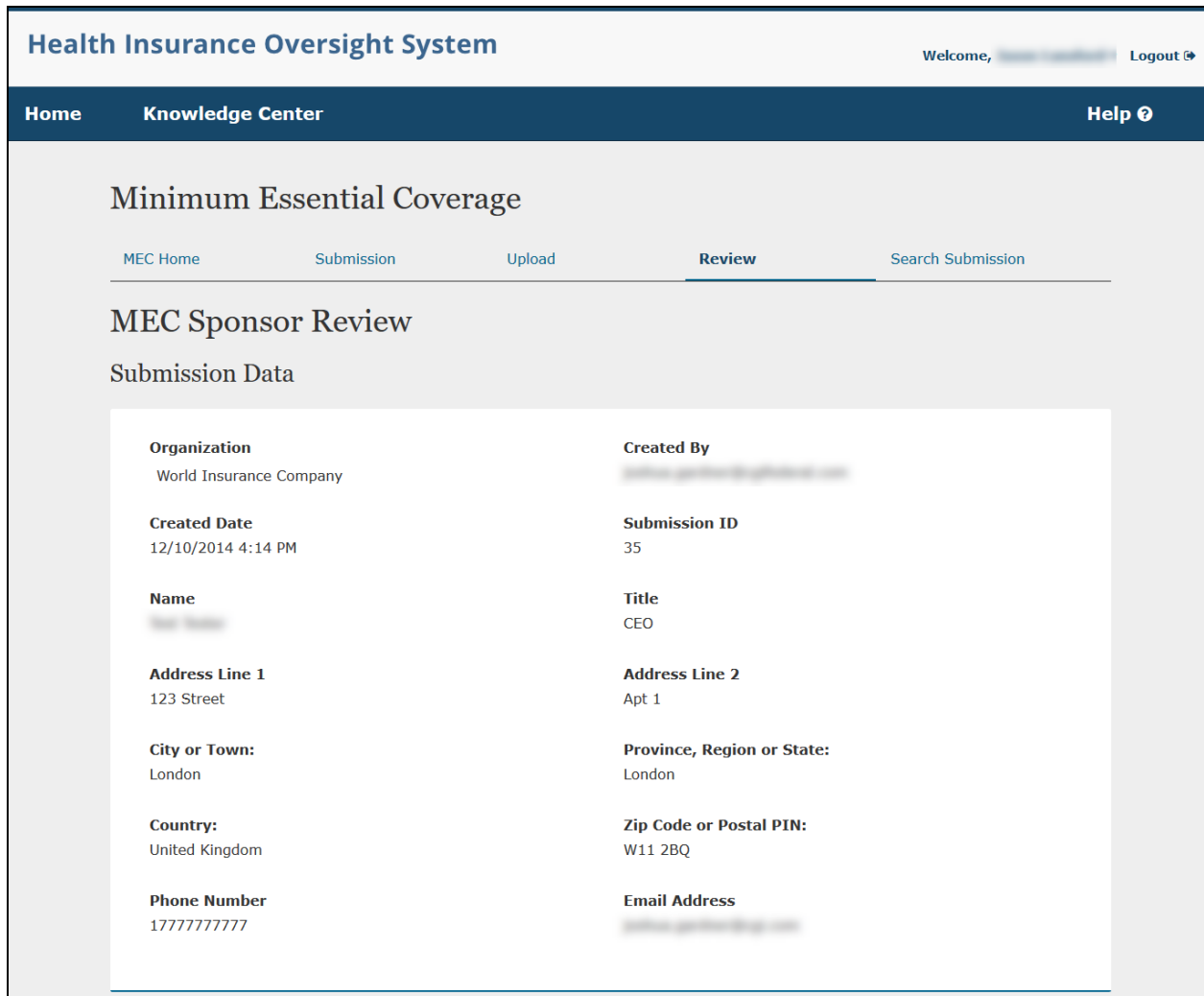
Figure 18: Review Submission – Certifying Official with US Address

The screenshot shows the HIOS interface with the following elements:

- Header:** Health Insurance Oversight System. Welcome, [redacted] Logout
- Navigation:** Home, Knowledge Center, Help
- Breadcrumbs:** MEC Home, Submission, Upload, **Review**, Search Submission
- Section:** MEC Sponsor Review
- Section:** Submission Data
- Submission Data Table:**

Organization World Insurance Company	Created By [redacted]
Created Date 03/01/2017 12:08 PM	Submission ID 108
Name [redacted]	Title CEO
Address Line 1 101 Market Dr	Address Line 2
City Anytown	State VA
Zip Code 24266	Zip Plus 4 2426
Phone Number 1234567890 ext: 276	Email Address [redacted]

Figure 19: Review Submission – Certifying Official with Non-US Address



7.2 Review Submission – Submission Documents

In addition to the detailed submission data, the Submitter and Certifying Official user will see documents remitted to supplement the Sponsor Organization’s submission, grouped by MEC Group Label. The Submitter and Certifying Official user will see the following information for each submitted document (See Figure 20: Review Submission – Submission Documents):

- MEC Group Label
 - This label assists users in grouping MEC plan level documents.
- Document Name
- Date/Time Submitted
- Document Description (Up to 40 characters)
- Actions

In order to see additional details on the uploaded document the Submitter and Certifying Official user may select the expand arrow located on the right side of the associated file. By selecting the expand arrow the following additional details will be provided:

- Submitted By
- Document Description
- Effective Start Date
- Effective End Date
- Document ID

A hyperlink will be available within the Document Name field allowing Submitter and Certifying Official users to download a copy of the document for review.

Limited to Submitter users will be a 'Remove' link displayed next to each submitted document under the 'Actions' column allowing a Submitter user to remove an uploaded document from the submission as shown in Figure 20: Review Submission – Submission Documents below.

Figure 20: Review Submission – Submission Documents

group 1

« First « Prev 1 Next » Last » Show Entries 10 Showing 1 to 1 of 1 entries

Document Name	Date/Time Submitted	Document Description	Actions
TestDoc.docx (11.06KB)	03/01/2017 11:56 AM	Test	Remove

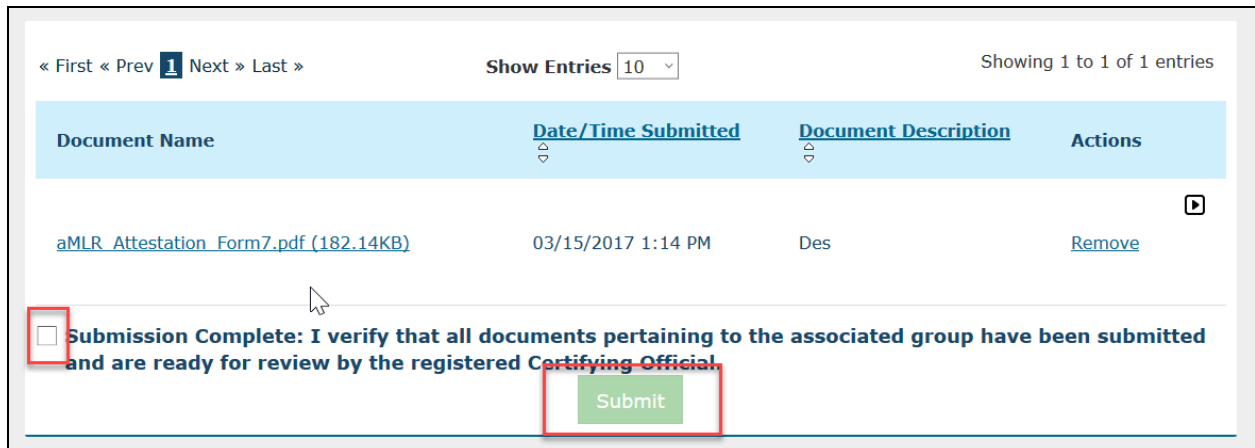
Submitted by: [redacted]
 Document Description: Test
 Effective Start Date: 01/01/2017
 Effective End Date: 12/31/2017
 Document ID: 390

Submission Completed by [redacted] on 03/15/2017 12:06 PM.

7.3 Submitter User – Completing a Submission Group

Once a Submitter user has uploaded all the necessary documents into a given group, they will need to verify that the group of documents is complete and ready for the review by the Certifying Official. The Submitter user will need to select the Submission Complete checkbox below the group, which will enable the previously greyed out "Submit" button.

Figure 21: Review Submission – Completing a Submission Group

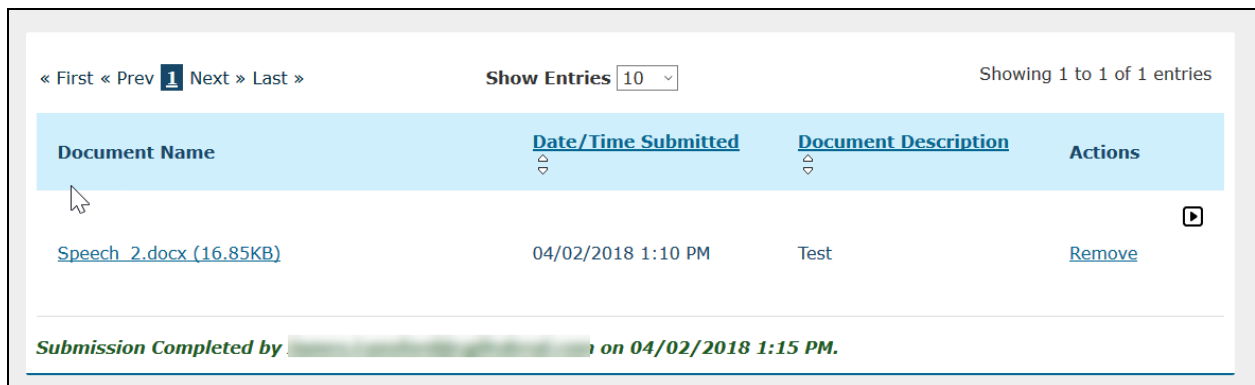


Upon selecting the “Submit” button, the group will be considered complete by the Submitter user. A green status comment will appear underneath the group indicating which submitter user verified the group and the time in which the verification was performed. The status will display in the following format:

Submission Completed by [username] on mm/dd/yyyy xx:xx [AM/PM].

An email notification will be sent to the Certifying Official in the system that is associated with the Submitter user’s organization. The Submitter user will be CC’d on that email notification.

Figure 22: Review Submission – Completed Submission Group Status



Please note that if the Submitter user makes any modifications to the submission group at a later time, such as adding or removing a document, the status of the submission group will be reset. The Submitter user will need to verify the submission group again before it can be reviewed by the Certifying Official.

7.4 Certifying Official – Attesting a Submission Group

Once the Submitter user has verified a submission group as complete, the Certifying Official will be able to review the group themselves.

If the Certifying Official determines that the group is complete, accurate, and ready for official review by CMS, the Certifying Official will need to attest the submission group. Only submission groups that have been completed by the Submitter user will be available for the Certifying Official to attest. As with the Submitter user, the “Submit” button will be disabled until the user has selected the Attestation Checkbox.

Figure 23: Review Submission – Attesting a Submission Group

« First « Prev 1 Next » Last » Show Entries 10 Showing 1 to 1 of 1 entries

Document Name	Date/Time Submitted	Document Description
Speech 2.docx (16.85KB)	04/02/2018 1:10 PM	Test

Attestation: I certify that all files submitted for this Record are complete and accurate.

Submit

Upon selecting the “Submit” button, the group will be considered attested by the Certifying Official. A green status comment will appear underneath the group indicating which user attested the group and the time in which the attestation was performed. The status will display in the following format:

Attested by [username] on mm/dd/yyyy xx:xx [AM/PM].

An email notification will be sent to CMS indicating that the submission group is ready for review. The Submitter user and Certifying Official will be CC’d on that email notification.

Figure 24: Review Submission – Attested Submission Group Status

« First « Prev 1 Next » Last » Show Entries 10 Showing 1 to 1 of 1 entries

Document Name	Date/Time Submitted	Document Description
SubmissionInstructions.pdf (1777.13KB)	03/19/2018 1:47 PM	Testing

Attested by [redacted] on 03/19/2018 1:55 PM.

Please note that if the Submitter user makes any modifications to the submission group at a later time, such as adding or removing a document, the status of the submission group will be reset. The Submitter user will need to verify the submission group again and the Certifying Official will need to attest the submission group again before it will be reviewed by CMS.

7.5 Benchmark Data Table

The Benchmark data table shown in Figure 25 provides the ability for MEC users to view which Benchmark was utilized to review their submission. Each Benchmark listed is assigned to a specified group and will identify the state and year that were utilized for the review. The Benchmark information contained within this table is maintained and edited by CCIIO during their review process.

Figure 25: Review Submission – Benchmark Data Table

The screenshot shows a web interface for 'Benchmark Data'. At the top left, there are navigation links: '< First < Prev 1 Next > Last >'. In the center, there is a 'Show Entries' dropdown menu set to '10'. On the right, it says 'Showing 1 to 1 of 1 entries'. Below this is a table with four columns: 'Benchmark', 'State', 'Year', and 'Group'. Each column header has a small dropdown arrow. The table contains one row with the following data: 'Test1', 'AK', '2017', and 'Test'.

<u>Benchmark</u>	<u>State</u>	<u>Year</u>	<u>Group</u>
Test1	AK	2017	Test

8 Contact Us/Support

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

8.1 Contact Us/Support Details

For general policy questions, please send an email to mec@cms.hhs.gov.

If you have questions related to HIOS application installation or need technical support, please contact the Marketplace Service Desk (MSD) at [CMS FEPS@cms.hhs.gov](mailto:CMS_FEPS@cms.hhs.gov) or 1-855-267-1515.

The MSD hours of operation are from 9:00 a.m. – 6:00 p.m. EST Monday through Friday (not including federal government observed holidays or closures).

9 Appendix A: Terminology

Table 1: System Terminology below provides a list of terminology in the system:

Table 1: System Terminology

Term	Definition
Submission	A submission in the Minimum Essential Coverage (MEC) Module is comprised of information about the sponsor organization requesting MEC recognition for their plans, the individual authorized to provide certification on behalf of the organization, and the relevant documents uploaded for that sponsor organization.
CCIIO	Center for Consumer Information & Insurance Oversight
CMS	Centers for Medicare & Medicaid Services
DCM	Document Collection Module
HIOS	Health Insurance Oversight System
MEC	Minimum Essential Coverage