



**Date: July 9, 2010**

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

**From: Karen Pollitz, Director  
Consumer Support Group**

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

The consumer web portal, authorized under Section 1103 of the Affordable Care Act, was launched on July 1 as part of [www.healthcare.gov](http://www.healthcare.gov). The web portal contains information on the health insurance products in the individual and small group markets that your organization provided, as is required under the web portal regulation published on May 5, 2010 and in other sub-regulatory guidance that can be found at [www.hhs.gov/ociio/gatheringinfo](http://www.hhs.gov/ociio/gatheringinfo). Your organization was required to submit information by May 21, 2010 (resubmissions were due June 18, 2010). We are moving to the post launch phase of the web portal and this memo provides you and your organization with more information regarding the monthly update opportunity in the Health Insurance Oversight System (HIOS). The Health Insurance Oversight System (HIOS) is located at [www.insuranceoversight.hhs.gov](http://www.insuranceoversight.hhs.gov).

Your organization will be able to resubmit the Excel template of data for your organization between **July 12–16, 2010**, directly into HIOS, should you need to make any updates to your data. **You should no longer email your template submissions to HIOS.** If you did email a re-submission file between June 18 and July 9, we will process that file and load the data into HIOS, for your review and validation. However, after July 12, your organization must resubmit data directly via an uploaded template into HIOS.

We strongly encourage your organization to submit revised templates into HIOS as early as possible during the July 12-16 resubmission period, to allow sufficient time for processing, validation, correction of errors, etc. Only data submissions that are successfully unloaded by the July 16<sup>th</sup> deadline will be reflected in the August 2, 2010 web portal update.

We have received some inquiries about the website addresses provided in your templates that are not being displayed on the web portal and would like to clarify this issue now. Reviewers in our office examine each URL submitted in your templates to ensure that the links provided are valid, appropriate, not broken, and provide sufficient information for the consumers. The landing page of the URL must directly contain the information required (e.g, a benefits brochure, provider network, or formulary) or have a very visible,

easy to understand, second link to the specific information. A third link is only allowed if the previous link required consumer input to assist in targeting the information available, and if the third link lands on the specific information being sought. In addition, only links that provide comprehensive information on the subject are being approved. For example, the brochure link must land on information with detailed benefits and cost sharing information, similar to summaries of benefits filed with State Departments of Insurance, not just a statement about the availability of comprehensive benefits and a list of special programs or services. Similarly, formulary links must contain all covered drugs, not just preferred drugs. URLs that are not approved will display as 'link not provided' or as 'incorrect link provided'. Should you have questions about your specific website addresses, please contact Beth Liu, at [beth.liu@hhs.gov](mailto:beth.liu@hhs.gov) for more information.

Also, please be reminded that **your organization is required to report “association” products**. To distinguish these products from other products, please enter the word, “association” in the “Other” field for product type. Currently we are not displaying association products on the web portal if it is indicated that the product is not open for October 1, but it is necessary, and your organization is required to provide this information, which assists us in understanding the universe of major medical products your organization offers.

Please make sure the data submission contacts in your organization can log into HIOS before July 12 to prevent any last minute user access issues. Your data submission contacts can upload your organization's template as often as necessary between July 12 and 16, however please be aware that the latest data in the system as of July 16 will be made available on the web portal on August 2, 2010. Your data validation contacts can log into HIOS to review the data as submitted by your organization at any time.

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

If you have any questions about user access to HIOS, or about the data submission or validation process, please contact the Health Insurance Oversight System's Help Desk at [insuranceoversight@hhs.gov](mailto:insuranceoversight@hhs.gov) or 1-877-343-6507.