



**Date: August 9, 2010**

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

**From: Teresa DeCaro, Acting Deputy Director  
Consumer Support Group**

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

The next monthly update opportunity for the consumer web portal, authorized under Section 1103 of the Affordable Care Act and launched on July 1 as part of [www.healthcare.gov](http://www.healthcare.gov), is fast-approaching. We would like to inform you of some positive changes that will make both data submissions and validations more efficient.

Unique Identifiers for Issuers and Products, File Uploads and Data Retrieval

The Health Insurance Oversight System (HIOS) has assigned unique identifiers (IDs) to all issuers and products within HIOS. These unique IDs will become a key component for the data submission and validation processes moving forward.

Beginning **August 12, 2010**, you will need to log into the HIOS website and **download the Excel Data Collection Tool pre-populated with data for your Issuer/State, which includes the unique IDs referenced above**. Please use the following steps for accessing your file:

- 1) Log into the HIOS website beginning the morning of August 12<sup>th</sup>.
- 2) Click on the "Download Data Submission Tools" link.
- 3) In the "Download a Pre-Populated Issuer Template" section, select your Issuer Name from the drop down box.
- 4) Click the "Download Pre-populate Issuer Template" button.
- 5) Click 'Save' or 'Open' in the File Download prompt.

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

- 1) Issuer Data
  - a. The Issuer ID field on the Issuer General Info Tab (cell G3) is read-only and should not be modified.

- b. Updates to any corporate information (i.e., data on the Issuer General Info tab from the Excel Tool) should be made directly on the workbook.
  - c. If you need to delete an issuer, please contact the HIOS Help Desk at 1-877-343-6507 or send the request via email to [insuranceoversight@hhs.gov](mailto:insuranceoversight@hhs.gov).
- 2) Product Data
- a. The Product ID fields on the Product Info tab (Column B) will be read only and should not be modified.
  - b. If you are creating a new product (i.e., submitting a product to HIOS for the first time), please enter the data into a new row on the Product Info tab and the Geographic Coverage tab (if appropriate). Leave the Product ID column (Product Info Tab, Column B) blank. (A product ID will be assigned as part of the data processing for your file.)
  - c. If you are modifying an existing product, update the appropriate record.
  - d. If you need to delete a product, please contact the HIOS Help Desk at 1-877-343-6507 or send the request via email to [insuranceoversight@hhs.gov](mailto:insuranceoversight@hhs.gov).

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

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

- 1) Log into [www.insuranceoversight.hhs.gov](http://www.insuranceoversight.hhs.gov).
- 2) Click on the “Upload Finalized Data Template” link.
- 3) Click Browse to find your file.
- 4) Click Upload.

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

Once your file is successfully processed, your data will be available for you to validate in HIOS. In addition, a new pre-populated Excel tool will be available for you to download with the latest data submitted.

Please be aware of the following items:

- 1) If there is no product ID for a given row, the system will assume that this is a new product and will create a new entry.
- 2) If you are an existing issuer and submit a previous version of the workbook (i.e., non-populated version), it is likely that duplicate records will be created for all of your products. **Therefore, please make sure to use the pre-populated version.**
- 3) If you are a new issuer/state, please use the blank non-populated versions of the tool for your initial submission. Subsequent submissions should be made based on the pre-

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

### URL Validation Enhancements

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

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

We have noticed some phone numbers and email addresses inserted in the URL fields in the data collection tools. These will be suppressed and not shown on the consumer web portal. Only well-formed URLs in the appropriate URL fields will be considered for presentation on the consumer web portal.

**Please make sure to include the [http://](#) or [https://](#) prefix in front of all the website addresses you submit in the template.**

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

### August 2010 Upload Timeframe

Your organization will be able to upload the downloaded, pre-populated, revised Excel template of data for your organization from **August 16-20, 2010** directly into HIOS. As a reminder, you should no longer email your template submissions to HIOS.

We strongly encourage your organization to upload your revised templates into HIOS as early as possible during the August 16-20 resubmission period to allow sufficient time for processing, validation, and correction of errors. Only data submissions that are successfully unloaded by the August 20<sup>th</sup> deadline will be reflected in the September 1, 2010 web portal update.

### Contacts

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 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.