

# Unified Rate Review Training for States

**April 2015**

**For Single Risk Pool Compliant Plans  
Qualified Health Plans (QHPs) and Non-QHPs**

# Agenda

- Introduction
- Technical Demonstration
- Key Dates
- Redacted Actuarial Memorandum
- CMS and State Coordination
- Submission Statuses
- Resubmissions
- Resources
- Contact Information

# Introduction

The purpose of this presentation is to provide a high-level overview of the **Unified Rate Review (URR) Module** of the CMS Health Insurance Oversight System (HIOS) and discuss best practices for working with submissions.

It is intended as a refresher for states already familiar with the system.

# Technical Demonstration: Accessing HIOS

# System Considerations

- Disable pop-up blockers prior to attempting access to the system
- Internet Explorer, Versions 9 and 10
- Firefox, Version 28
- Chrome, Version 33
- Excel, 2007 and 2010

# CMS Enterprise Portal

**Access HIOS at**  
<https://portal.cms.gov>

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If you have an Enterprise ID, click “Login to CMS Secure Portal”

If you do not have an Enterprise ID, click “New User Registration”

The screenshot shows the CMS.gov Enterprise Portal homepage. At the top, there is a navigation bar with links for Home, About CMS, Newsroom, Archive, Help & FAQs, Email, and Print. Below this is a search bar and a section for "Learn about your healthcare options". The main content area features a "Physician Value" banner with a stethoscope image and text describing the portal's purpose. To the right, there is a "CMS Secure Portal" section with a "Login to CMS Secure Portal" button (highlighted with a red box) and links for "Forgot User ID?", "Forgot Password?", and "New User Registration" (also highlighted with a red box). At the bottom, there are sections for "CMS Provides Health Coverage for 100 Million People..." and "Get E-Mail Alerts".

Find the HIOS User Guide on the CCIIO website:

<http://www.cms.gov/ccio/Resources/Training-Resources/index.html#Review of Insurance Rates>

# HIOS Tab in the CMS Portal

[Access HIOS at https://portal.cms.gov](https://portal.cms.gov)

Portal Help & FAQs Print Log Out Welcome Alfred Okyere

CMS .GOV Enterprise Portal

My Portal **HIOS**

CMS Portal > My Portal

## Welcome to CMS Enterprise Portal

The Enterprise Portal combines and displays content and forms from multiple applications, supports users with navigation and cross-enterprise search supports simplified sign-on, and uses role-based access and personalization to present each user with only relevant content and applications. The of the Enterprise Portal is to provide "one-stop shopping" capabilities to improve customer experience and satisfaction.

### Application Access

There are several ways to manage access to applications in the CMS Enterprise Portal

1. To get access to applications supported by [EUA](#) go to the [Enterprise User Administration](#) site.
2. To get access to applications supported by EIDM and IACS, click the 'Request Access Now' link on the right.
3. To review application access you have already been granted, click the 'My Access' link on the Welcome menu in the top right corner of the page.

### Request Access

Use the link below to request access to Systems/Applications

[Request Access Now](#)

### Contact Help Desk

**FFE / HIOS / Agents & Brokers Help Desk** - Contact the Exchange Operations Support Center [XOSC] at [CMS\\_FEPS@cms.hhs.gov](mailto:CMS_FEPS@cms.hhs.gov) or 1-855-CMS-1515

**Physician Value / PQRS Help Desk** - Contact the PV/PQRS Information Center at 1-888-734-6433.

**ACO Help Desk** - Contact the ACO Information Center at 1-888-734-6433 (select option 2) if you have any questions about using the ACO Portlet features. TTY users should call 1-888-734-6563.

**Open Payments Help Desk** - Contact the Open Payments Help Desk at [Openpayments@cms.hhs.gov](mailto:Openpayments@cms.hhs.gov).

**CMS Help Desk / EUA** Please visit the [Enterprise User Administration \(EUA\)](#) page.

2  
Click the HIOS tab.

# Plan Management and Market Wide Functions

[Access HIOS at https://portal.cms.gov](https://portal.cms.gov)

The screenshot shows the CMS Enterprise Portal interface. At the top, there are navigation links for 'Portal Help & FAQs' and 'Print', along with a 'Log Out' button and a user greeting 'Welcome Alfred Okyere'. Below the CMS.gov logo, there are buttons for 'My Portal' and 'HIOS'. The breadcrumb trail indicates 'CMS Portal > HIOS'. The main heading is 'HIOS | Plan Management | Market Wide Functions'. A paragraph explains that the systems are protected by Multi-Factor Authentication (MFA) and provides instructions on how to access them. Below this, there are sections for 'Health Insurance Oversight System (HIOS)' and 'Plan Management and Market Wide Functions'. A red box highlights the link 'Access Plan Management & Market Wide Functions' in the 'Plan Management and Market Wide Functions' section. A blue callout box with the number '3' and an arrow points to this link, containing the text: 'Click "Access Plan Management & Market Wide Functions."' The footer contains 'CMS Enterprise Portal Home', 'CMS.gov Enterprise Portal', and 'Helpful Links' including 'Portal Help & FAQs', 'Web Policies & Important Links', and 'Privacy Policy'.



# HIOS Modules

Access the Rate Review module via the Health Insurance Oversight System (HIOS).

4  
Click "Unified Rate Review System"

The screenshot shows the HIOS website interface. At the top, the title "Health Insurance Oversight System" is displayed in a green header. Below the header, the date "Monday, April 13, 2015" is shown on the left, and navigation buttons for "ACCESS HIOS", "HOME", "FAQ", "CONTACT US", and "SIGN OUT" are on the right. A personalized welcome message "Welcome Jonathan Thomas" is also present. The main heading is "Plan Management and Market Wide Functions Home Page". On the left side, there is a vertical menu with categories: "Organization Management & Administrative Functions:" (containing "Manage Account", "Manage an Organization", "Role Management"), "Market Wide Functions" (containing "Unified Rate Review System", which is highlighted with a red box), and "Plan Management Functions" (containing "QHP Issuer Module", "QHP Benefits and Service Area Module", "QHP Rating Module", "State Evaluation", and "QHP Plan Preview Module"). The main content area on the right features a sub-heading "Plan Management And Market Wide Functions Main Page Announcements". It contains two paragraphs of text: the first welcomes users to the portal and explains its purpose, and the second provides instructions for issuers seeking QHP certification. A final paragraph offers contact information for the Exchange Operations Support Center (XOSC).



# Unified Rate Review System

Access the Rate Review module via the Health Insurance Oversight System (HIOS).

5

Click "Access the Unified Rate Review System"

**Health Insurance Oversight System**  
Unified Rate Review System

Monday, April 13, 2015

[FFM MAIN PAGE](#) [HOME](#) [FAQ](#) [CONTACT US](#) [SIGN OUT](#)

Welcome Jonathan Thomas

**Unified Rate Review System**

**Unified Rate Review System**

[Access the Unified Rate Review System](#)

[Accessibility](#) | [Rules of Behavior](#) | [Web Policies](#) | [File Formats and Plug-Ins](#)

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# **Technical Demonstration: Module Organization and Navigation**

# Submission Search Page

Use this page to search a submission based on one or more of the available search criteria.

Available search criteria include:

- State
- Issuer
- Market Type
- Review Type
- Tracking Number
- Frequency
- Status
- Created Date
- Validated Date

The screenshot shows the 'RATE REVIEW' web application interface. At the top, there is a header with the title 'RATE REVIEW' and a 'Text Size' control. Below the header, the user is logged in as 'Welcome, PMTEST052@YOPMAIL.COM | Logout'. The main content area is for the 'State of DELAWARE' and features three tabs: 'Rate Review Overview', 'Review Submissions' (which is active), and 'View Reports'. The 'Submission Search' section contains several search criteria:

- State:** A dropdown menu with 'DE' selected.
- Issuer:** A dropdown menu with 'Please select'.
- Market Type:** A dropdown menu with 'Please select'.
- Primary Reviewer Type:** A dropdown menu with 'Please select'.
- Submission Tracking Number:** A text input field.
- Quarterly or Annual Submission:** A dropdown menu with 'Please select'.
- Status:** A section with the instruction 'Select multiple statuses by holding down the CTRL key' and a multi-select dropdown menu containing 'Final Justification Comments Submitted', 'Pending Supplemental Materials', 'Review Complete', and 'Submission Failed'.
- Created Date:** Two date pickers labeled 'From' and 'To', both with 'mm/dd/yyyy' format and calendar icons.
- Validated Date:** Two date pickers labeled 'From' and 'To', both with 'mm/dd/yyyy' format and calendar icons.

A blue 'Search' button is located at the bottom right of the search form.

# Submission Search Results

The system will display data table of all submissions based on selected search criteria.

Access the Submission Summary Page for a particular submission by clicking the hyperlink name of the submission.

Click the submission link.

The screenshot displays the 'RATE REVIEW' web application interface. At the top, it shows 'State of DELAWARE' and navigation tabs for 'Rate Review Overview', 'Review Submissions', and 'View Reports'. The 'Submission Search' section includes filters for State (DE), Issuer, Market Type, Primary Reviewer Type, Submission Tracking Number, and Quarterly or Annual Submission. A 'Status' dropdown menu is open, showing options like 'Pending Template Validation' and 'Review In Progress'. Date filters for 'Created Date' and 'Validated Date' are also present. A 'Search' button is located at the bottom of the search section.

Below the search section, the 'Submissions Available for Review' table is shown. The table has columns for State, Issuer, Submission Tracking Number, Submitted Date/Time, Validated Date/Time, Days Since Validation, Status, Content Review Complete?, Days in Status, Contractor Assigned?, Primary Reviewer Type, and Annual Or Quarterly Submission. One entry is visible, with the 'Submission Tracking Number' '12786-39175-4586604662756' highlighted in red. A callout box with an arrow points to this number, containing the text 'Click the submission link.'

State	Issuer	Submission Tracking Number	Submitted Date/Time	Validated Date/Time	Days Since Validation	Status	Content Review Complete?	Days in Status	Contractor Assigned?	Primary Reviewer Type	Annual Or Quarterly Submission
DE		12786-39175-4586604662756	03/25/2015 01:55:15 PM	03/25/2015 01:57:54 PM	0 Days	Review Complete	Yes	0 Days	No	State	Annual

# Submission Summary Page

This page allows Reviewers to view a submission and displays a summary of all submission level data and documents.

<a href="#">Rate Review Overview</a>	<a href="#">Search Submissions</a>	<a href="#">View Reports</a>	<a href="#">Rate Review Administration</a>	<a href="#">Create Submission</a>
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### Submission Summary FFM FMTTestIssuer52 - AK (39774)

[Request Updated or Supplemental Materials](#)

#### Submission Summary Details

Issuer/State:	FFM FMTTestIssuer52 - AK (39774)
Market Type:	Individual
Quarterly or Annual Submission:	Annual
Created Date/Time:	07/24/2013 08:14:10 PM
Created By:	test170@ffetest.com
Template Validated Date/Time:	07/24/2013 08:14:38 PM
Validated Date/Time:	07/26/2013 10:59:39 AM
Validator:	test170@ffetest.com
Policy Form ID(s):	0505902
Filing Tracking Number:	N/A
Submission Tracking Number:	39774-1029
Primary Reviewer Type:	State
Submission Status:	Rate Filing Accepted

#### Documents uploaded for this record

Unified Rate Review Template:	UnifiedRateReviewSubmission_AK_39774_20130726105122.xlsm Version 3 07/26/2013 10:57:28 AM
Actuarial Memorandum:	Actuarial_memorandum.docx Version 1 07/24/2013 08:14:25 PM
Supplemental Materials:	
Contractor Reports:	



# Initiate Resubmission Request

## New Feature Starting May 21, 2015

Added link for requesting additional supplemental materials and resubmissions

You can request resubmissions when the submission status is Rate Filing Accepted or Record Validated (NEW)

### RATE REVIEW

Welcome, PMTEST0

State of DELAWARE

Rate Review Overview | Review Submissions | View Reports

#### Submission Summary for World Insurance Company - DE (12786)

Request Updated or Supplemental Materials

##### Submission Summary Details

Issuer/State:	World Insurance Company - DE (12786)
Market Type:	Individual
Quarterly or Annual Submission:	Annual
Created Date/Time:	04/14/2015 08:46:15 AM
Created By:	PMTEST050@YOPMAIL.COM
Template Validated Date/Time:	04/14/2015 08:46:18 AM
Validated Date/Time:	04/14/2015 11:14:09 AM
Validator:	PMTEST051@YOPMAIL.COM
Policy Form ID(s):	beNICE
Filing Tracking Number:	HOLAHOLAHOLA
Submission Tracking Number:	12786-405789155295001605
Primary Reviewer Type:	State
Submission Status:	Rate Filing Accepted

##### Documents uploaded for this record

Unified Rate Review Template:	12786DE_UnifiedRateReviewSubmission_Below10_20150316181444.xlsm Version 1 04/14/2015 08:46:18 AM
Actuarial Memorandum:	Blank4.docx Version 1 04/14/2015 08:46:16 AM
Supplemental Materials:	Blank6.docx 04/14/2015 08:48:52 AM
Contractor Reports:	

# Request Resubmission Page

This page allows Reviewers to request a resubmission from an issuer.

**RATE REVIEW** Text Size: A A A

Welcome, PMTEST052@YOPMAIL.COM | Logout

State of DELAWARE

Rate Review Overview Review Submissions View Reports

### Request Updated or Supplemental Materials from

A reviewer can request resubmission or request supplemental materials from a submissions Issuer. Requesting resubmission will move the submission back to a pre-validated status; this will allow the Issuer to alter their Rate Filing Documentation and will subsequently require revalidation. Requesting supplemental materials will allow an issuer to upload additional non-Rate Filing Documentation files and will not require revalidation. The request and comments from either request type will be packaged in an email and sent to the issuer.

**Request Type:**

Request Resubmission  Request Supplemental Materials

**Request Comments :**

Return to Submission Summary **Submit Request**

Click “**Submit Request**” to submit your resubmission request to the issuer.



# Successful Resubmission Request

After a successful resubmission request the submission status changes to “Pending Resubmission,” allowing Issuers to resubmit.

The status will change to “Pending Resubmission.”

The screenshot displays the 'RATE REVIEW' interface. At the top right, it says 'Welcome, PMTEST0'. Below the header are three tabs: 'Rate Review Overview', 'Review Submissions', and 'View Reports'. The main content area is titled 'Submission Summary for - DE (12786)'. Underneath, there are links for 'Request Updated or Supplemental Materials' and 'Submission Summary Details'. The details section lists various fields: Issuer/State (DE (12786)), Market Type (Individual), Quarterly or Annual Submission (Annual), Created Date/Time (04/14/2015 08:46:15 AM), Created By (PMTEST050@YOPMAIL.COM), Template Validated Date/Time (04/14/2015 08:46:18 AM), Validated Date/Time (04/14/2015 11:14:09 AM), Validator (PMTEST051@YOPMAIL.COM), Policy Form ID(s) (beNICE), Filing Tracking Number (HOLAHOLAHOLA), Submission Tracking Number (12786-405789155295001605), Primary Reviewer Type (CMS), and Submission Status (Pending Resubmission). The 'Submission Status' field is highlighted with a red box. Below this is a section for 'Documents uploaded for this record' with entries for 'Unified Rate Review Template', 'Actuarial Memorandum', and 'Supplemental Materials'. A black arrow points from the text box on the left to the 'Submission Status' field.

Submission Summary Details	
Issuer/State:	DE (12786)
Market Type:	Individual
Quarterly or Annual Submission:	Annual
Created Date/Time:	04/14/2015 08:46:15 AM
Created By:	PMTEST050@YOPMAIL.COM
Template Validated Date/Time:	04/14/2015 08:46:18 AM
Validated Date/Time:	04/14/2015 11:14:09 AM
Validator:	PMTEST051@YOPMAIL.COM
Policy Form ID(s):	beNICE
Filing Tracking Number:	HOLAHOLAHOLA
Submission Tracking Number:	12786-405789155295001605
Primary Reviewer Type:	CMS
Submission Status:	Pending Resubmission

Documents uploaded for this record

Unified Rate Review Template:	12786DE_UnifiedRateReviewSubmission_Below10_20150316181444.xlsm Version 1 04/14/2015 08:46:18 AM
Actuarial Memorandum:	Blank4.docx Version 1 04/14/2015 08:46:16 AM
Supplemental Materials:	Blank6.docx 04/14/2015 08:48:52 AM
Contractor Reports:	

# Reviewing Threshold Submissions

# Assign Review in Progress Status

On the Submission Summary Page, scroll down to the “Assign Review Status” drop box menu; then, select “Review in Progress” and click “Save Status.”

Other pages for the submission will be read-only unless you switch the status back to “Review in Progress.”

Click to assign review status.

**RATE REVIEW** Text Size: A A A

Welcome, PMTEST003@YOPMAIL.COM | Logout

State of DELAWARE

Rate Review Overview | Review Submissions | View Reports

**Submission Summary for - DE (12786)**

Request Updated or Supplemental Materials | Review Threshold Rate Increases

**Submission Summary Details**

Issuer/State: - DE (12786)  
Market Type: Individual  
Quarterly or Annual Submission: Annual  
Created Date/Time: 04/14/2015 12:02:04 PM  
Created By: PMTEST006@YOPMAIL.COM  
Template Validated Date/Time: 04/14/2015 12:02:17 PM  
Validated Date/Time: 04/21/2015 01:25:48 PM  
Validator: PMTEST006@YOPMAIL.COM  
Policy Form ID(s): 12321  
Filing Tracking Number: null  
Submission Tracking Number: 12786-406237859294542848  
Primary Reviewer Type: State  
Submission Status: Review In Progress

**Documents uploaded for this record**

Unified Rate Review Template: 12786DE\_UnifiedRateReviewSubmission\_over10\_20150316181444.xlsm Version 6 04/21/2015 01:24:30 PM  
Actuarial Memorandum: Blank6.docx Version 2 04/20/2015 10:27:02 AM  
Supplemental Materials: urravc1.docx 04/14/2015 12:02:05 PM  
Blank6.docx 04/20/2015 10:06:50 AM  
Blank6.docx 04/20/2015 12:01:19 PM  
Contractor Reports:

**Assign Review Status**

Review Status:

# Review Threshold Rate Increases

From the Submission Summary Page, you can review threshold rate increases 10 percent or greater.

Click the “Review Threshold Rate Increases” button to conduct the review.

The screenshot displays the 'RATE REVIEW' web application interface. At the top, it says 'State of DELAWARE' and 'Welcome, PMTEST052@YOPMAIL.COM | Logout'. Below this are navigation tabs: 'Rate Review Overview', 'Review Submissions', and 'View Reports'. The main content area is titled 'Submission Summary for [redacted] - DE (12786)'. It features two buttons: 'Request Updated or Supplemental Materials' and 'Review Threshold Rate Increases'. The 'Review Threshold Rate Increases' button is highlighted with a red box. Below this is the 'Submission Summary Details' section, which lists various submission parameters such as Issuer/State, Market Type, Quarterly or Annual Submission, Created Date/Time, Created By, Template Validated Date/Time, Validated Date/Time, Validator, Policy Form ID(s), Filing Tracking Number, Submission Tracking Number, Primary Reviewer Type, and Submission Status. At the bottom, there is a section for 'Documents uploaded for this record' listing files like 'Above\_10\_Percent\_20150330151756\_20150415111657.xlsm' and 'BlankDocument.docx Version 1'.

# Select Narrative to Review

This is where you can select Consumer Justification Narrative Title review.

Text Size: A A A

Welcome, PMTEST052@YOPMAIL.COM | Logout

State of DELAWARE

Rate Review Overview | Review Submissions | View Reports

**Review Threshold Rate Increases for Contractor Insurance Company - DE (12700)**

The submission includes the following rate increases at or above the review threshold. Every rate increase requires a review.

Consumer Justification Narrative Title	Review Status	Select for Review
Contractor Test	Created	<a href="#">Review</a>

Return to Submission Summary

Click the “Review” button.

# Enter a Final Determination

After selecting a narrative to review, you can use the dropdown to select a determination for each increase above 10 percent.

For **Not Unreasonable** determinations, select:

- “Not Unreasonable” or
- “Not Unreasonable (Modified)”

For **Unreasonable** determinations, select:

- “Unreasonable”;
- “Unreasonable (Modified)”;
- “Rejected by State”

Then, enter reviewer comments.

**RATE REVIEW**

Text Size: A A A

Welcome, PMTEST006@YOPMAIL.COM | Logout

CMS Administrator

Rate Review Overview Search Submissions View Reports Rate Review Administration Create Submission

### Review Threshold Rate Increases for - DE ( 12786 )

Title

Products Included

Product Name	Rate Increase
Katie's Product IFP 10 POS	14.00000000

Consumer Justification Narrative:

Test Narrative

Review Status: Unreasonable (Modified) ▼

Modified Rate Change %: 11 %

External Comments (will be viewable on HealthCare.gov):

Test

Return to Review Threshold Rate Increases Save Review

Select your determination.

Enter your modified rate.



# Complete Review

After entering a Final Determination, you can complete your review by choosing “Review Complete” from the dropdown on the Submission Summary Page.

Select “Review Complete” from the dropdown to complete the submission review

The screenshot displays the 'RATE REVIEW' web application interface. At the top, it says 'State of DELAWARE' and 'Welcome, PMTEST003@YOPMAIL.COM | Logout'. Below this are navigation tabs: 'Rate Review Overview', 'Review Submissions', and 'View Reports'. The main content area is titled 'Submission Summary for DE (12786)'. It includes a 'Submission Summary Details' section with the following information:

- Issuer/State: DE (12786)
- Market Type: Individual
- Quarterly or Annual Submission: Annual
- Created Date/Time: 04/14/2015 12:02:04 PM
- Created By: PMTEST006@YOPMAIL.COM
- Template Validated Date/Time: 04/14/2015 12:02:17 PM
- Validated Date/Time: 04/21/2015 01:25:48 PM
- Validator: PMTEST006@YOPMAIL.COM
- Policy Form ID(s): 12321
- Filing Tracking Number: null
- Submission Tracking Number: 12786-406237859294542848
- Primary Reviewer Type: State
- Submission Status: Review In Progress

Below this is a 'Documents uploaded for this record' section listing several files with their dates and times. At the bottom, there is an 'Assign Review Status' section with a 'Review Status:' label, a dropdown menu, and a 'Save Status' button. An arrow from the text box on the left points to the dropdown menu.

# End of Technical Demonstration



# Key Dates

Milestone	Date	Associated Activities
Submission deadline for single risk pool compliant plans (QHPs & non-QHPs)	<b>5/15</b>	Issuers submit the RFJ if any plan in the single risk pool has a rate increase > 0% or is a QHP
Proposed rate increases $\geq$ 10% posted on Healthcare.gov	<b>6/1</b>	CMS posts the written description justifying the rate increase (Part II) and the information in the URRT (Part I) and Actuarial Memorandum (Part III) that is not a trade secret or confidential
All QHP submissions must be in final status in HIOS	<b>8/25</b>	Regulators finish reviewing all submissions that contain a QHP and enter final determinations in HIOS.
All non-QHP submissions must be in final status in HIOS	<b>10/9</b>	Regulators finish reviewing all non-QHP submissions and enter final determinations in HIOS.
Final rates posted on Healthcare.gov	<b>10/26</b> (target)	CMS posts final rates on Healthcare.gov and posts the Public Use File on the CCIIO website
Open Enrollment Begins	<b>11/1</b>	

# Redacted Actuarial Memorandum

- CMS instructed issuers to submit two versions of the Actuarial Memorandum (AM):
  - (1) Un-redacted version for regulatory review (Part III)
  - (2) Redacted version to post on the CMS website
- Redacted AM instructions support timely posting of Part III under 45 CFR 154.215
- Instructions do not address state-specific laws or regulations that may require issuers to take additional steps to maintain the confidentiality of AMs under state law.

# CMS and State Coordination

- Issuers submit the URRT to CMS on the same day they file with the state
- If issuers revise a submission with the state, they must also revise their submissions with CMS
- CMS and states coordinate to ensure that all rate filings are in a final status in HIOS before the review deadlines

# Submissions Not Subject to Review: Increases less than 10%

Status	Definition	Next Steps
Record Validated	<b>The issuer has validated the submission.</b>	CMS checks the <b>Web Content Assessment (WCA)</b> box.
Rate Filing Accepted	CMS checked the WCA box	This is a final status.

- When CMS checks the WCA box, submissions not subject to review automatically move into Rate Filing Accepted status, and issuers receive email:  
“Your Rate Review Submission has been reviewed and deemed suitable for web posting. Because there were no rate increases identified above the federal review threshold, no review of rates is federally required for this submission.”
- Rate Filing Accepted status means that the HIOS system has accepted the rate filing, not that the rate is accepted by the state
- **Contact [ratereview@cms.hhs.gov](mailto:ratereview@cms.hhs.gov) if you prefer for CMS to contact you before checking the WCA box**

# Submissions Subject to Review: Increases 10% or greater

Status	Definition	Next Steps
Submission Filed	CMS checked the WCA box	Select "Review in Progress" and click Save.
Review in Progress	The regulator is reviewing the submission	Enter a Final Determination in HIOS, select "Review Complete," and click Save.
Review Complete	The regulator entered a Final Determination of Unreasonable or Not Unreasonable in HIOS	This is a final status for Not Unreasonable Determinations. Unreasonable Determinations require Final Justification from Issuers. (Issuers are notified via system-generated email.)
Final Justification Comments Submitted	The issuer submitted Final Justification Comments for Unreasonable Determinations	This is a final status for Unreasonable Determinations. CMS reviews Final Justification Comments and checks WCA box for Final Justification comments to be posted on Healthcare.gov.

# Resubmissions

- HIOS will be updated on May 21 so that state regulators can unlock submissions
- If an issuer needs to resubmit before May 21, have them email [ratereview@cms.hhs.gov](mailto:ratereview@cms.hhs.gov) with the following info:
  - Submission Tracking Number
  - Description of change
  - Indication that your state approved the change
  - Whether a QHP template is affected
  - Whether the Index Rate is affected

# Resources

Resource	Resource Link
Centers for Medicare and Medicaid Services (CMS)	<a href="http://www.cms.gov/">CMS Website: http://www.cms.gov/</a>
CMS Regulations and Guidance	<a href="http://www.cms.gov/Regulations-and-Guidance/Regulations-and-Guidance.html?redirect=/home/regsguidance">Regulations &amp; Guidance: http://www.cms.gov/Regulations-and-Guidance/Regulations-and-Guidance.html?redirect=/home/regsguidance</a>
URRT and Instructions	<a href="http://www.cms.gov/ccio/Resources/Forms-Reports-and-Other-Resources/index.html#Review of Insurance Rates">http://www.cms.gov/ccio/Resources/Forms-Reports-and-Other-Resources/index.html#Review of Insurance Rates</a>
URR Training Materials	<a href="http://www.cms.gov/ccio/Resources/Training-Resources/index">URRT Training: http://www.cms.gov/ccio/Resources/Training-Resources/index</a>
Healthcare.gov Website	<a href="https://ratereview.healthcare.gov">Healthcare Website: https://ratereview.healthcare.gov</a>
U.S. Department of Health and Human Services	<a href="http://www.hhs.gov/">HHS Website: http://www.hhs.gov/</a>

# Contact Information

- Send questions about rate review to [ratereview@cms.hhs.gov](mailto:ratereview@cms.hhs.gov)
- Send questions about HIOS or QHP Templates to [CMS\\_FEPS@cms.hhs.gov](mailto:CMS_FEPS@cms.hhs.gov)
- Include submission tracking number, state, and issuer legal name, when applicable
- Include screenshots or attach templates when asking about an error or issue



# Questions?