# Rate and Benefits Information System Training

December 2, 2011

# Agenda

- Introduction
- Process Summary
- Submission Materials
- Templates
- Business Rules
- Upload and System Validations
- User Validations and Attestation
- Helpdesk and Questions

# What is RBIS

- The RBIS system is collecting plan level individual market rates and benefits for display on healthcare.gov
- Access to RBIS is through the HIOS home screen with your HIOS user account.
- RBIS is collecting individual data in a very similar manner to how small group was collected.

# Process Summary

- Pre-populated templates will be provided for download from RBIS with Plan Ids.
- Templates should be completed and submitted to RBIS to process through system validation
- User Validation and attestation will be available after the completion of system validation.

# Submission Materials

Submission Materials | Data Upload | Validate Data | Attestation | Admin Console

**Individual**  Small Group

## Download Submission Materials for Individual Market

All issuers must use official templates when submitting product data for Healthcare.gov
The templates are available in XML and Excel format and can be found on this page. Instructions for the submission process can be found below.

### Instructions and Reference Materials

- User Manual (PDF - 3MBs)

### Pre-Populated Templates for Submitting New Individual products

**Benefits**

- Benefits Template - Excel Format (XLS)

**Regions**

- Regions Template - Excel Format (XLS)

**Rates**

- Rates Template - Excel Format (XLS)

### Blank Templates for Submitting New Individual Plans

Note: To download XSD files, right click and select 'Save Target As' or 'Save Link As'

**Benefits**

- Benefits Template - Excel Format (XLS - 19.2MB)
- Benefits Template - XSD Format (XSD - 8KB)

**Regions**

- Regions Template - Excel Format (XLS - 2.89MB)
- Regions Template - XSD Format (XSD - 26KB)

**Rates**

- Rates Template - Excel Format (XLS - 8MB)
- Rates Template - XSD Format (XSD - 3KB)

**Business Rules**

- Business Rules Template - Excel Format (XLS - 4.33MB)
- Business Rules Template - XSD Format (XSD - 3KB)

### Next Steps

After downloading the templates, issuers should fill in the appropriate information in each file then navigate to the Data Upload tab to submit the completed files.

# Submission Materials

- Submission Materials page provides users with the pre-populated and blank templates for download
- User can also access User manual from this page

# Benefits Template

IFP Benefits Template v1.0

Validate Data | Validate and Finalize

| Issuer ID | Product Smart ID | Plan ID | Plan Name | Plan Effective Date | Plan Expiration Date | Product Type | HSA-Eligible | Same-Sex Partners | Domestic Partners | Annual Deductible (IN) |
|---|---|---|---|---|---|---|---|---|---|---|
| Enter the Issuer ID. | Enter the Product Smart ID. | Enter the Plan ID. | Enter the Plan Name. | Enter the Plan Effective Date. | Enter the Plan Expiration Date. | Enter one of the following Plan Types: Indemnity, PPO, POS, EPO, HMO, or Other/Describe. | Enter Y or N. Enter Y if this plan qualifies as an HSA-Eligible HDHP. | Does this plan allow enrollment of same-sex partners? | Does this plan allow enrollment of domestic partners? | Enter the Annual In-Network Deductible for this plan. |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |

# Benefits Template

- Template will have instructions on how to correctly enter data in the template
- Template will also have Validate data which will allow the user to validate their data before submitting in RBIS
- In addition, there will be a Validate and Finalize button that will both ensure the data is valid and convert the document to a .csv file format to be used for upload

# Regions Template

*Please enter the region details for your service area below.*
*If region is defined only by State, then leave Zip Code, FIPS Code and County columns empty;*
*If region is defined only by State and Zip Code, then leave FIPS Code and County columns empty;*
*If region is defined only by State and County, then leave Zip Code and FIPS Code columns empty;*
*If region is defined only by State, Zip Code and FIPS Code, then leave the County column empty;*
*If region is defined only by State, Zip Code and County Code, then leave the FIPS Code column empty;*
*If region is defined only by State and FIPS Code, then leave Zip Code and County columns empty;*
*If State, ZIP Code, FIPS Code and County are entered, then region will be defined as State, Zip Code and FIPS Code.*

Validate Data | Validate And Finalize

**Service Area Details for Small Group**

| Issuer ID | Region # | ZIP Code | FIPS Code | County | State Abbr |
|---|---|---|---|---|---|
| 12345 | 1 | 22030 | | Fairfax | |
| 12345 | 2 | 22033 | | | |
| 12345 | 3 | | | Arlington | |
| 12345 | 4 | | 51061 | | |
| 12345 | 5 | 24210 | 51191 | | |
| 12346 | 1 | | | | VA |

# Regions Template

- Template will have instructions on how to correctly enter the data in the template
- Template will also have Validate data which will allow the user to validate their data before submitting in RBIS
- In addition, there will be a Validate and Finalize button that will both ensure the data is valid and convert the document to a .csv file format to be used for upload

# Business Rules Template

IFP Business Rules Template v1.0

Validate Data | Validate and Finalize

**Instructions:**

*Select an answer to each question from the list of choices provided.*

| Issuer ID | How are rates for contracts covering two or more enrollees calculated? | What are the maximum number of dependents used to quote a two parent family? | What are the maximum number of dependents used to quote a single parent family? | Is there a minimum and maximum age for a dependent? | Are child-only policies issued? | If there are child-only policies, what are the minimum and maximum ages, if any? | What are the maximum number of children used to quote a children-only contract? | If there are rates for child only policies, which age is used? |
|---|---|---|---|---|---|---|---|---|
| | | | | | | | | |

# Business Rules Template

- Template is provided to tell the system how to use the rates provided in the Rates Template
- Also tells the system how to use the parameters provided by users from healthcare.gov to calculate an estimated base rate
- Template is completed on an issuer basis

# Rates Template

**IFP Rates Template v1.0**

Validate Data | Validate And Finalize | Add Sheet

**Instructions:**

***Enter the rate data for subscriber type in the table below using one row per plan.***
***If there is no rate for the subscriber type in the row, leave it blank.***
***Refer to the user manual for descriptions of the Subscriber Types***

| Issuer ID | Product Smart ID | Plan ID | Rate Effective Date | Rate Expiration Date | Region # | Minimum Age | Maximum Age | Gender | Tobacco? | Primary Subscriber | Secondary Subscriber | Dependent | Primary Subscriber and Secondary Subscriber | Primary Subscriber and One Dependent |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |

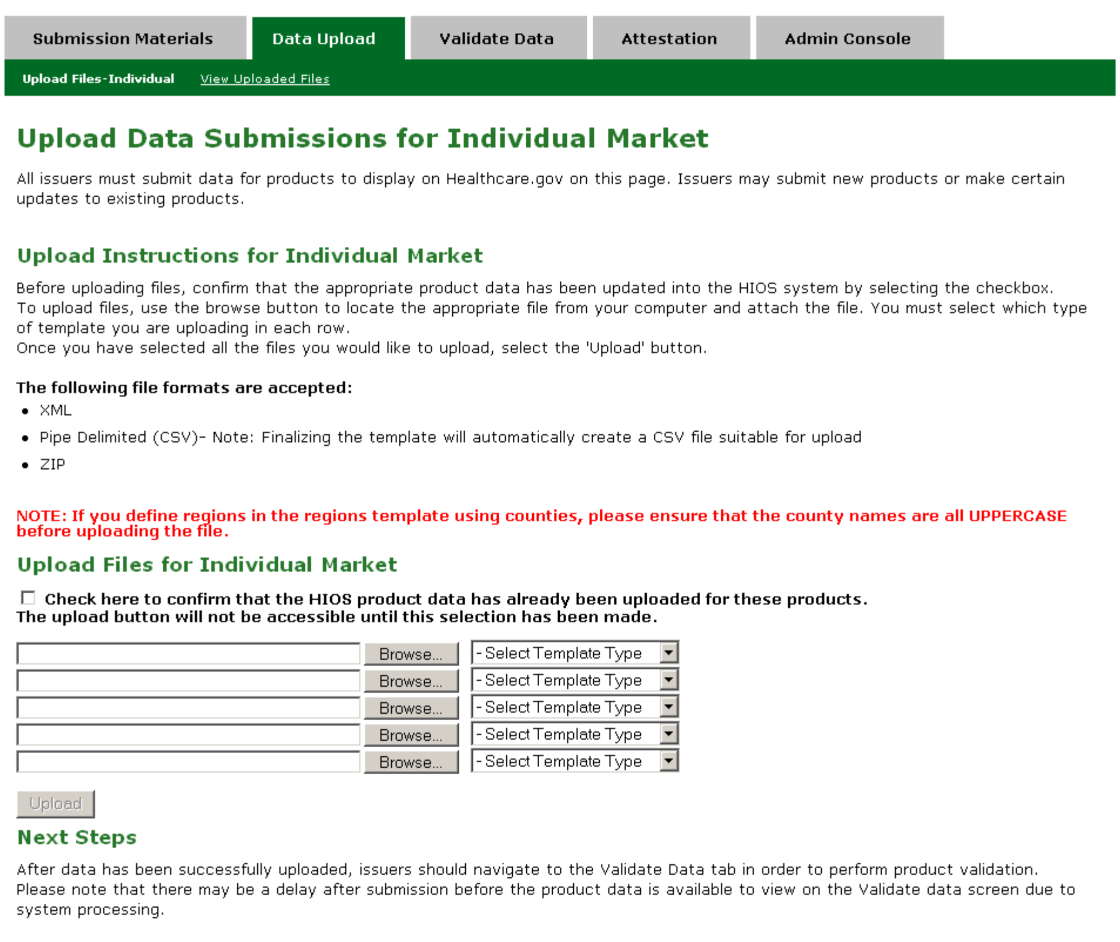
# Rates Template

- Rates Template provides the ability to enter specific rate values for combinations of region, date, tobacco and gender (rows) broken out into subscriber type (columns)
- These rates are used to calculate the estimated base rate for plans
- Template includes instructions on how users should fill out each field

# Business Rules

- Aggregate Vs. Group Rates
- Dependency Checking
- Ensuring rates are not duplicative
- There is significant detail on how the rules work in the Appendix A of the user manual.

# Data Upload



Submission Materials | Data Upload | Validate Data | Attestation | Admin Console

Upload Files-Individual | View Uploaded Files

## Upload Data Submissions for Individual Market

All issuers must submit data for products to display on Healthcare.gov on this page. Issuers may submit new products or make certain updates to existing products.

### Upload Instructions for Individual Market

Before uploading files, confirm that the appropriate product data has been updated into the HIOS system by selecting the checkbox.
To upload files, use the browse button to locate the appropriate file from your computer and attach the file. You must select which type of template you are uploading in each row.
Once you have selected all the files you would like to upload, select the 'Upload' button.

**The following file formats are accepted:**

- XML
- Pipe Delimited (CSV)- Note: Finalizing the template will automatically create a CSV file suitable for upload
- ZIP

**NOTE: If you define regions in the regions template using counties, please ensure that the county names are all UPPERCASE before uploading the file.**

### Upload Files for Individual Market

☐ **Check here to confirm that the HIOS product data has already been uploaded for these products.**
**The upload button will not be accessible until this selection has been made.**

Browse... - Select Template Type
Browse... - Select Template Type
Browse... - Select Template Type
Browse... - Select Template Type
Browse... - Select Template Type

Upload

### Next Steps

After data has been successfully uploaded, issuers should navigate to the Validate Data tab in order to perform product validation. Please note that there may be a delay after submission before the product data is available to view on the Validate data screen due to system processing.

# Data Upload

- Submission users can upload submission materials for the Individual Market from the Upload Files page links under the Data Upload tab
- All issuers must submit data for Products to display on Healthcare.gov

# View Uploaded Files

09/19/2011 10:52

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Submission Materials | Data Upload | Validate Data | Attestation

Upload Files-Small Group | View Uploaded Files-Small Group

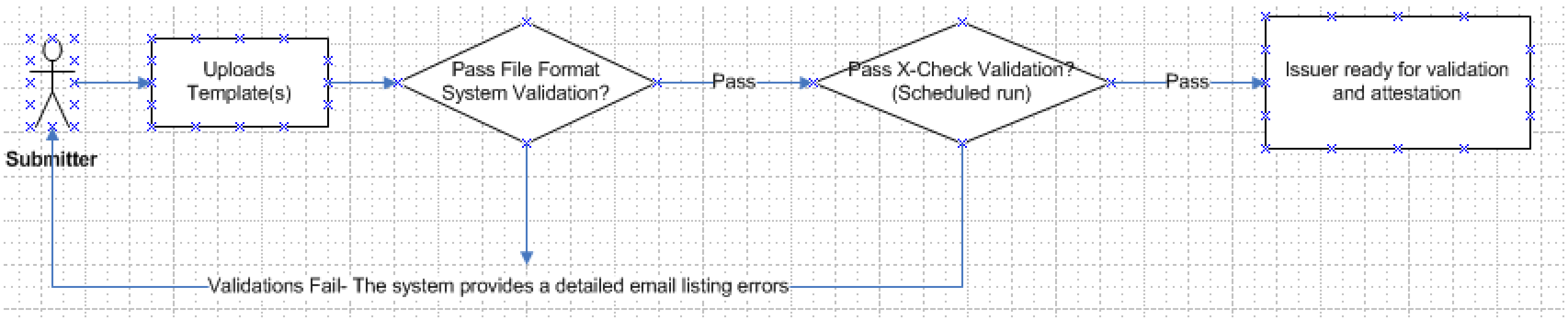
## Uploaded Files History

| File Name | Template Type | Submission Time |
|---|---|---|
| f24ad80e-cc2a-4567-b4cb-7669b70cb1f5-BenefitsTemplate_Test1.xml | SG PROD Benefits | 2011-09-15 |
| 611716e1-2f68-4a5d-93c7-a98d91743996-BizRules_Test1.xml | ISS Business Rules | 2011-09-15 |
| 9a9ff77b-add2-4ef8-b8fa-160b05667d88-ProductAvailability_Test1.xml | SG PROD Availability | 2011-09-15 |
| cdd92c26-9768-4142-9bb8-4c52de85c5fa-RegionisTemplate_Test1.xml | ISS Regions | 2011-09-15 |
| c4c4917d-3c6f-4cc1-8521-dd1ffb5d8bf5-Final_201109099232_RBISSGProductAvailabilityTemplatev1xls.csv | SG PROD Availability | 2011-09-15 |
| 69bce62a-422b-4732-8e1f-65ff0c6cb0f0-Final_2011091510367_ConvofRBISSGProductAvailabilityTemplatev1xls.csv | SG PROD Availability | 2011-09-15 |

# View Uploaded Files

- Once files have been successfully uploaded, the user may view their upload file history for the Small Group Market from the View Upload Files page link under the Data Upload tab
- All files that have been uploaded during the current submission window will be displayed on this page

# System Validations



# System Validations

- Process flow describes how the validations will be performed on the files submitted during a submission period
- Submitter User uploads the Files
- Files will pass through System Validation where files will be checked for format, data type, field size, required fields etc.,
- Issuers which fail System validation will be rejected and User will receive a email with list of errors found. User can make necessary corrections to the data and resubmit.

# System Validations

- Files which pass System Validation will go through Cross Check Validation where each Product will be checked to validate that it is complete. A complete Product will include valid set of Benefits, Region and Product availability.
- Products which fail Cross Check validation will be rejected and Users will receive an email with errors per Issuer.
- Products which pass Cross Check validation are ready and available for Attestation and validation.

# Validate Data pt. 1

## Validate Data for Individual Market

All issuers must validate their plan data before the data is approved for use on Healthcare.gov. To validate your data, select your Issuer ID from the menu below to view all plans available for that issuer, and use the radio buttons in the Status column. If you would like to run scenarios to view rate information, please visit the Search By Scenario page.

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**WARNING:**

**Attestation cannot occur without a complete submission for an issuer. Please return to the Data Upload tab and resubmit with the full set of issuers or select the option below to indicate that there is no data to report for these Issuer IDs.**

No data has been received for the following issuer IDs:

- 10005
- 10020
- 10134

☐ **By selecting this checkbox, I agree that there is no data to report for the issuer IDs listed above for this submission window**

Agree to Warning

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**WARNING:**

You have indicated that there is no data to report for the following issuer IDs:

- 18745
- 37590
- 43037

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# Validate Data pt. 1

- This page will contain instructional text directing the user to select an Issuer ID from the list to view all the plans available for that Issuer or select Search by scenario to run scenarios.

# Validate Data pt. 2

## Issuer Benefits for Individual Market

View benefit details for all issuer IDs (CSV file download - See User Manual for instructions)

Select Issuer ID(s): 57763 57801 61998 64601 Enter

### Issuer ID: 57763
### Issuer Attestation Status: Not attested
### Issuer Products Information:

| Plan ID | Product ID | Plan Name | Production Status | Deductible | Benefit Information | Validation Status Select All [Yes] Select All [No] |
|---|---|---|---|---|---|---|
| **57763DE0110025** | 57763DE011 | ValidTestPlan4 | Current Submission | $36688.00 Individual / $334276.00 Family | View Plan Benefit Information | Yes No |
| **57763DE0120026** | 57763DE012 | ValidTestPlan5 | Current Submission | $34741.00 Individual / $172662.00 Family | View Plan Benefit Information | Yes No |
| **57763DE0130027** | 57763DE013 | ValidTestPlan6 | Current Submission | $38606.00 Individual / $433361.00 Family | View Plan Benefit Information | Yes No |

Submit

# Validate Data pt. 2

- Once User selects Issuer IDs, all the plans available for that Issuer IDs will be displayed.
- User can choose Yes or choose No for the plans displayed.
- User can also Select All [Yes] or Select All [No].
- Users can also be able to download benefit details for all Issuer IDs in a CSV format.

# Validation Scenarios

*Indicates Required Field

*Select Issuer ID(s): 10005 10020 10134 10168 10176

*ZIP Code

*(Click on Verify ZIP button to select your County)* Verify ZIP

When do you want coverage to start? *

/ / (mm/dd/yyyy)

## Who do you want to get insured?

| Person | Gender | Date of Birth (mm/dd/yyyy) | Tobacco User? Past 12 Months |
|---|---|---|---|
| Primary * | | / / | Yes No |
| Secondary | | / / | Yes No |
| Child1 | | / / | Yes No |
| Child2 | | / / | Yes No |
| Child3 | | / / | Yes No |
| Child4 | | / / | Yes No |
| Child5 | | / / | Yes No |

Submit

## Search Results for Individual Market:

| Issuer ID | Product ID | Plan ID | Plan Name | Production Status | Deductible | Base Rate | Validation Status Select All [Yes] Select All [No] |
|---|---|---|---|---|---|---|---|

# Validation Scenarios

- This page will be displayed once user selects Search by Scenario-Individual.
- User can search by entering the Issuer IDs; Zip Code; When you want the coverage to start?; Primary person gender, date of birth, and tobacco use?
- User will be able to choose the county corresponding to the Zip code on selecting Verify Zip
- Search results will be displayed at the bottom of the page

# Resubmission

- Submission is at the issuer level and overwrites previously submitted data.
- Validation is at the plan level and needs re-validation for each re-submission.
- Attestation only needs to be completed once per submission window.

# Attestation Unavailable

Rate & Benefits Information System

09/19/2011 10:55

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Submission Materials | Data Upload | Validate Data | Attestation

## Data Attestation Unavailable

Data Attestation is currently unavailable. You must submit data for every Issuer ID you are associated with before attestation will become available. To upload your data, please navigate to the Data Upload tab. If you do not have data to submit for one or more Issuer IDs and you are certain that you are finished with submission, you can enable attestation by clicking "Submission Complete" on the Data Upload page.

**Status of Data**

| Issuer ID | Status |
|---|---|
| 74330 | Submission Complete - Data Available |
| 87629 | No Data Available |

# Attestation Unavailable

- Data Attestation is unavailable when an Issuer has not completed submission for all Issuer IDs associated with the user with the market type matching the current submission window
- Issuers must submit data for every Issuer ID they are associated with
- In the event that there is no data to report for the current submission window for one or more Issuer IDs associated with your User ID, users may indicate that no data will be submitted by visiting the Data Validation tab

# Attestation Available

## Please review attestation agreement and sign below.

By selecting "ATTEST", I agree in my capacity as CEO or CFO that I have examined the product benefit and pricing data submission and that to the best of my information, knowledge, and belief it accurately represents the required product benefit and estimated pricing data based on current template parameters. I further attest that our submission as a whole represent product benefit and pricing information for all products that are offered by this organization that are open for enrollment and that represent one percent or more of the organization's total enrollment for the relevant market within any given ZIP code.

**Indicates Required Field*

***Electronic Signature (First Name Last Name):**

**The Attest button will not be accessible until an electronic signature has been entered.** Attest

### Issuer IDs Available for Attestation - Individual Market

No Issuers Available

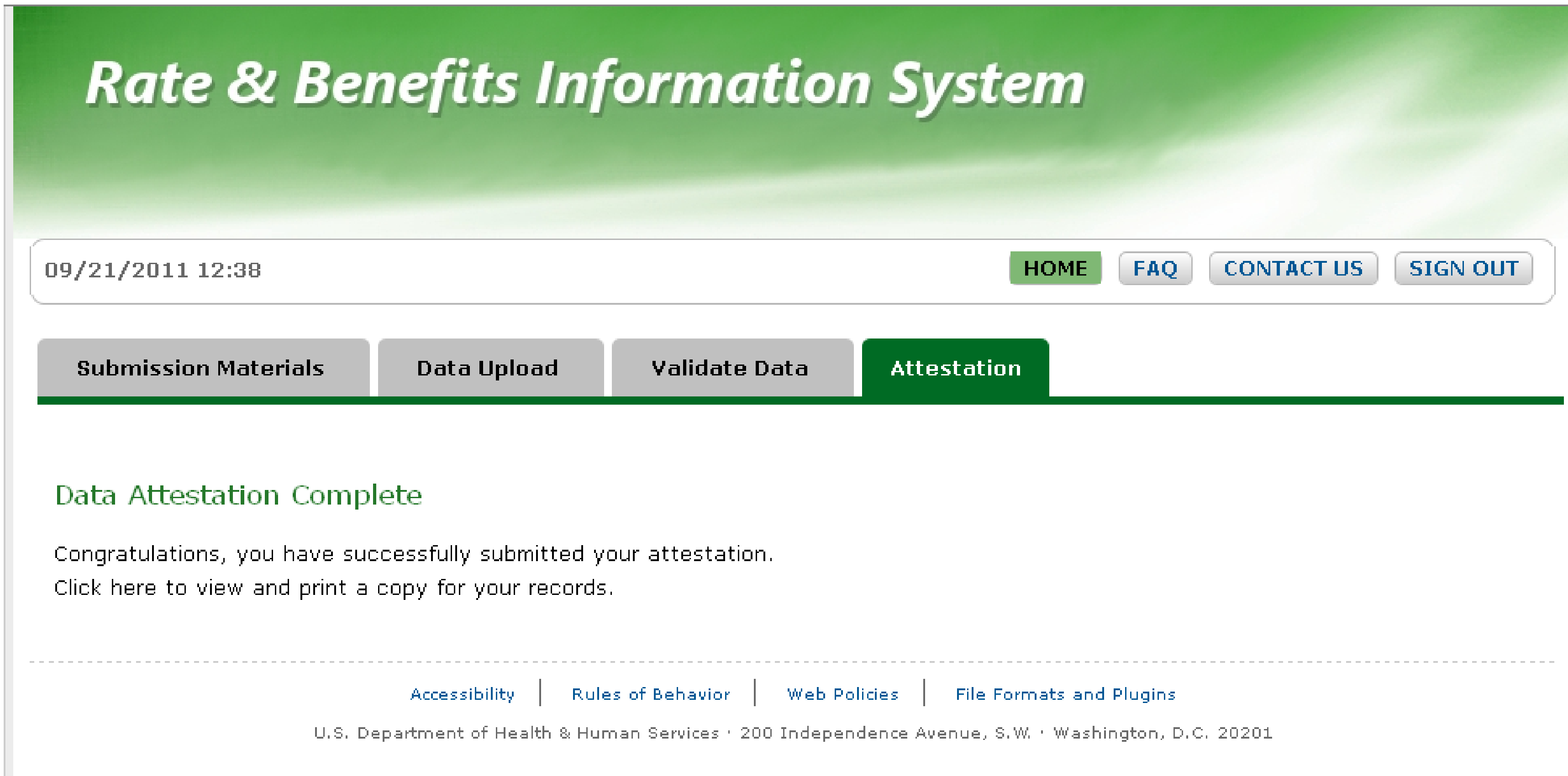
### Issuer IDs Available for Attestation - Small Group

| Issuer ID | Issuer Name | State | Product Line |
|---|---|---|---|
| 74330 | abcd | OR | Small Group |
| 87629 | AJ Issuer 3 | VA | Small Group |

# Attestation Available

- In order to attest to the accuracy of Product data, the Attester must fill in the Electronic Signature box and select the ATTEST button displayed on this page.

# Attestation Complete



# Attestation Complete

- Once Attestation has been completed, the users will be redirected to the Attestation Complete page
- Users should print this page for their personal record

# RBIS Technical Support

- The RBIS Helpdesk is available 8:30AM-7:30PM ET Mon-Fri.
- We are available via phone at 1-888-380-2107 or email at insuranceoversight@hhs.gov
- Please get in touch if you need help or have any issues with RBIS.

# Recap

- You must: Submit, Validate and Attest.
- All actions must be completed during the submission window.
- Attestation is not available until all issuers for an attester have submitted.

# Questions?