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Marketplace Plan Management System
Issuer User Guide

Version 2.3
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1 Introduction

This document provides an overview and step-by-step guide on how to use the Marketplace Plan Management System (MPMS).

MPMS is a web application where users can validate plan data, as well as submit their Qualified Health Plans (QHPs) and Stand-Alone Dental Plans (SADPs) to the Centers for Medicare and Medicaid Services (CMS) for review and certification.

MPMS provides users with all capabilities necessary to complete the plan certification process, and is divided into four primary sections:

- **Plan Validation Workspace:** All Issuers should utilize the validation workspace by uploading their QHP templates XML's for validation and receive validation results prior to the QHP Certification window opening at any time, including prior to the submission of a QHP Application (starting in PY2024).
- **QHP Applications:** Federally-Facilitated Exchange (FFE) Issuers may create new QHP Applications, as well as view existing applications (Data submitted prior to April 19, 2023 will not be visible). Any application in the system may be updated based on CMS Standards (i.e. Certification Window Deadlines, locked applications under review).
- **Issuer Details:** Users can maintain cross plan year data in this space, including updating Machine-Readable (MR).
- **Plan Preview:** Users may view potential plans and validate that data is correct and that it will display correctly on Healthcare.gov during Open Enrollment.

1.1 User Guide Notes

This document provides screenshots and corresponding narrative to describe how to use MPMS. Buttons requiring action are indicated by "apostrophes". Links requiring action are indicated by underlined blue text. The term "user" is used throughout this document to refer to an individual with access to MPMS.

2 Getting Started

To ensure that the user is able access MPMS, this section describes the recommended setup for the user's web browser, as well as recommendations to access and navigate the system. The web page design aligns to the CMS.gov web brand and is Section 508 compliant.

2.1 Supported Browsers and Browser Settings

To optimize user experience within MPMS:

1. Disable pop-up blockers prior to accessing MPMS.
2. Use one of the following browsers (latest version available for supported operating systems as of 10/18/2022):
    - Edge 107
    - Firefox 106
    - Chrome 109

3. Request the URL be added to the company's whitelist

Note: The system complies with Health and Human Services (HHS) design standards: all associated webpages are designed for viewing at a minimum screen resolution of 1280 x 1024.

2.2 User Role

All users must have a CMS Enterprise Portal Identifier (ID) and HIOS user role to access the system. Issuers are required to have a PM Issuer Submitter role to access MPMS, and State users must have a PM State Reviewer role. For further details on how to establish a CMS Enterprise Portal ID, refer to the Enterprise Portal User Guide. For further details on how to request a PM Issuer Submitter role, please refer to the Identity Management User Guide.

2.3 Accessing the System

Login steps for accessing MPMS:

1. Navigate to the CMS Enterprise Portal Login page
2. Enter User ID and Password into the field
3. Select the 'I agree to the Terms & Conditions' check box
4. Select the green 'Login' button
5. In My Portal Select the HIOS icon
6. Select 'Overview'
7. Select the 'Access HIOS' link
8. Select the green 'Launch This Module' button for the Marketplace Plan Management Module
9. Select 'Access the Marketplace Plan Management System module' link

2.4 Exiting the System

To exit MPMS, select the Logout link located in the top right corner of the page header. *See Figure 2-1*
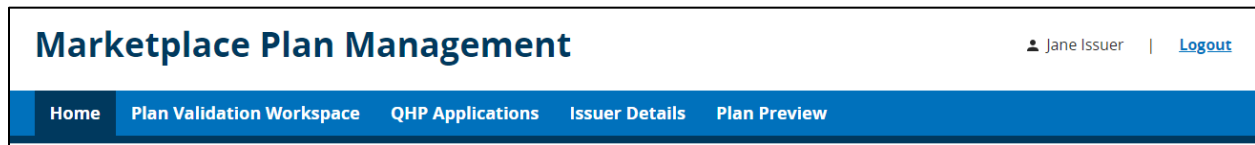
Figure 2-1. Logout

3 MPMS Functionality Overview

MPMS consists of the Home page, the Plan Validation Workspace, and the QHP Application page.

1. **Home page:** The Home page is the first screen users see when navigating to MPMS. It provides the user with the ability to view announcements pertaining to their applications, metrics about any QHP Applications they may have started for the current plan year, and easy navigation to other areas of the system.

2. **Plan Validation Workspace:** The Plan Validation Workspace is used to upload and validate QHP templates. Users may upload one or more templates at a time for validation, as well as cross validate the current templates uploaded in the system for a given Issuer ID and Plan Year.

3. **QHP Application:** The QHP Application screens are used to create or edit an existing application. Users may link valid QHP templates they uploaded in the Plan Validation Workspace to their QHP Application, complete Attestations, and provide supplemental documentation relating to their submission. Users may also view any review results provided by CMS regarding their QHP Application.

The following sections provide instructions about using the various functions and features of MPMS.

4   Home Page

The Home page is the first page users see when navigating to MPMS and is also the Main Navigation screen. It provides the user with the ability to navigate to the Plan Validation Workspace and QHP Applications, as well as shows metrics for any applications the user has access to. *See Figure 4-1.*
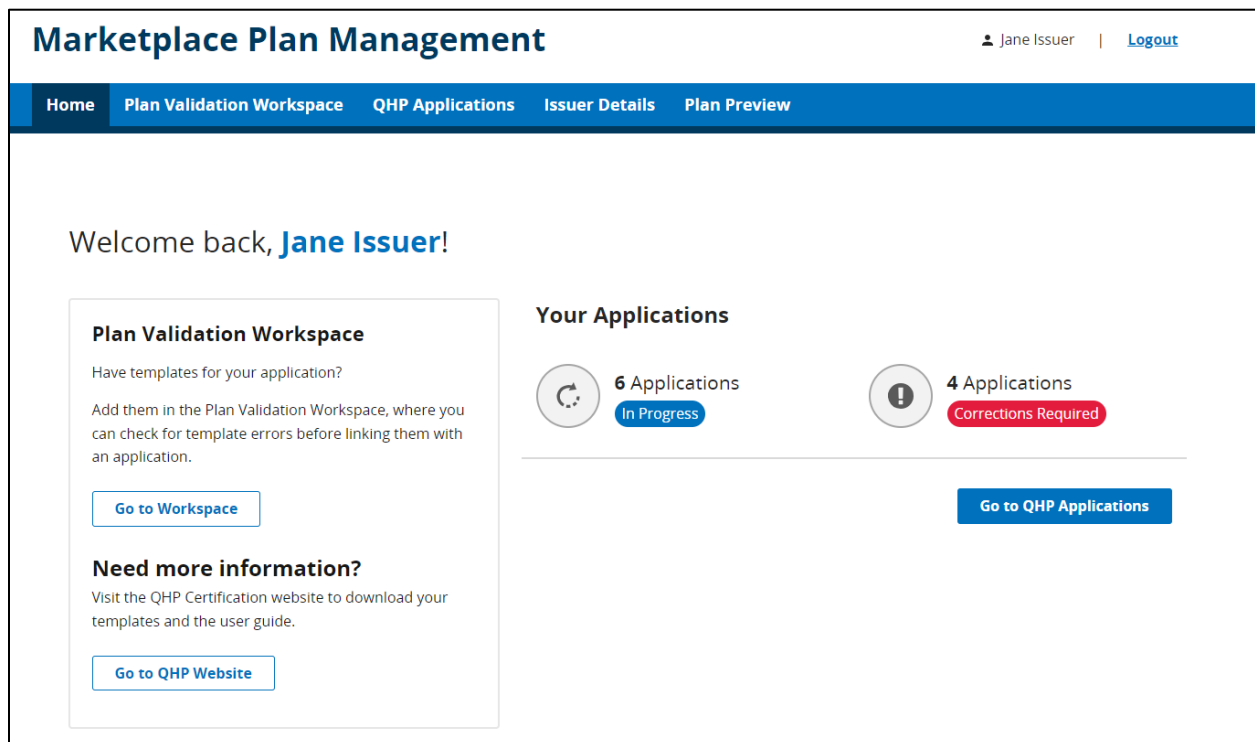
Figure 4-1. Home Page

5   Plan Validation Workspace

The Plan Validation Workspace is used to upload, validate, and cross-validate QHP templates. Prior to using the Workspace, users must complete their QHP template and use the Finalize

macro to generate an XML or ZIP file to upload. Instructions for using the Workspace are detailed in the sections below.

5.1 Uploading Templates for Validation

When first arriving at the Plan Validation Workspace, the user is required to select the Plan Year and Issuer they wish to validate templates for, then select the 'Show Workspace' button to begin uploading files for validation. *See Figure 5-1.*

Marketplace Plan Management   👤 Jane Issuer | **Logout**

| **Home** | **Plan Validation Workspace** | **QHP Applications** | **Issuer Details** | **Plan Preview** |

Home > Submission > Manage Workspace Files

Plan Validation Workspace

The workspace allows for you to upload any templates whenever you are ready, validate them, and cross validate the files. In the Upload & Validated Files Tab, you can upload templates and validate them.

Plan Year   **Issuer**

-Select-   -Select-   **Show Workspace**

Figure 5-1. Show Workspace

Upon selecting 'Show Workspace,' an Upload Files section will appear where the user can upload files for validation. The user may select 'choose from folder' or drag and drop files into the Upload Files section for validation. *See Figure 5-2.*

Plan Year   **Issuer**

2024   26539 - TX - SHA, LLC   **Show Workspace**

Upload Files   —

Select .xml, .csv, or .zip files only.

Drag file here or choose from folder

Validate

Figure 5-2. QHP Templates Uploaded

The system automatically identifies the type of template uploaded and displays that to the user. The user may select the 'Validate' button to submit the files for validation or choose to remove a file by selecting the trash can icon.

5.2 Viewing Template Validation Results

Once templates have been submitted for validation, the Validation Results section will display to the user. *See Figure 5-3*.

Note: When a user submits a template for validation through SERFF, those validations results will also display in the Validation Results section and can be identified by the Uploaded By value of "SERFF"

Validation Results −

Files uploaded above will be validated and the results will be shown below. Files with errors will marked as such. To fix the errors, please re-upload the files with the errors fixed.

Product Type
QHP & SADP

Market Coverage Type
Individual & SHOP

Domain ⇕	File Name ⇕	Timestamp ⇕	Uploaded By ⇕	Validation Results ⇕	Linked Application ⇕
Plans and Benefits (Individual QHP)	PY24_PB_Ind_Med_TX_10333.xml	2/28/23, 11:57 AM		Errors Found / View Results	Not linked to application
Plans and Benefits (SHOP QHP)	PY24_PB_SHOP_Med_TX_10333.xml	2/28/23, 11:57 AM		No Errors Found	Not linked to application
Plans and Benefits (Individual SADP)	PY24_PB_Ind_Dent_TX_10333.xml	2/28/23, 11:57 AM		Errors Found / View Results	Not linked to application
Plans and Benefits (SHOP SADP)	PY24_PB_SHOP_Dent_TX_10333.xml	2/28/23, 11:57 AM		Errors Found / View Results	Not linked to application
Network ID	PY24_Network.xml	2/28/23, 11:57 AM		No Errors Found	Not linked to application
Service Area	PY24_ServiceArea.xml	2/28/23, 11:57 AM		No Errors Found	Not linked to application
Prescription Drug	PY24_PrescriptionDrug.xml	2/28/23, 11:57 AM		No Errors Found	Not linked to application

Figure 5-3. Validation Results

The user may filter the validation results in the table using the 'Product Type' and 'Market Coverage Type' filters at the beginning of the section. The possible Validation Results are described in the table below.

Table 5-1. Validation Results

Validation Result Badge	Description
No Errors Found	The template XML passed all validations.
Warnings Found	The template XML is acceptable, but the user may need to provide a justification if the template is linked to a QHP Application, or there is an unexpected data condition CMS would like to flag to the user.

Validation Result Badge	Description
Errors Found	The template XML contains Errors and requires corrections before the template can be linked to the QHP Application. This status will also display if there are errors and warnings present in the template.
Processing Error	The template XML cannot be processed by the system due to a file format issue. Try generating a new XML file using the Finalize macro in the template and re-uploading. If the issue continues, contact the help desk.

If the template has a status of "Warnings Found" or "Errors Found," the user may select the 'View Results' link to view the detailed validation messages. *See Figure 5-4.*

Figure 5-4. Validation Results

From this screen, the user may view the validation messages directly in the User Interface (UI) or choose to download the validation messages as a file.

5.3 Cross Validating Templates

After reviewing and addressing all validation results, the user may proceed with performing cross validation between templates by selecting the 'Cross Validate' button. *See Figure 5-5.*

Note: Only templates in a validation status of "No Errors Found" and/or "Warnings Found" can be cross validated.

Figure 5-5. Cross Validate Templates

5.4 Viewing Cross Validation Results

Similar to the Validation Results section, cross validation results are displayed in a new section called Cross Validation Checks. *See Figure 5-6.*

Cross Validation Checks   —

The following checks have been performed based off the validated documents above. To perform more cross-validation checks, please upload the missing templates with no errors.

Cross Validation Performed: 02/21/2023 09:14 AM

Download All Results (CSV)

Cross Validation ↕	Validation Results ↕
Plans and Benefits & Transparency in Coverage	No Errors Found
Plans and Benefits & Network Adequacy	No Errors Found
Plans and Benefits & URL	No Errors Found
Plans and Benefits & Prescription Drug	No Errors Found
Plans and Benefits & Business Rules	No Errors Found

Show 5 ⬍ results per page   ‹ Previous **1**   2 Next ›   Showing **1-5** of **9 results**

Figure 5-6. Cross Validation Results

Users may view validation warnings and errors similar to the Validation Results section.

6 Creating a New QHP Application

Instructions for creating a new QHP Application are detailed in the sections below.

6.1 Create a New QHP Application

After navigating to the QHP Applications section after validating all templates, the user can select a Plan Year, Issuer, Product Offering, and Market Coverage Type to create a new QHP Application. *See Figure 6-1.* A user may only create one application per plan year per Issuer, and an application may not be created for a State-based Exchange (SBE) state.

Note: For the Product Offering and Market Coverage Type fields, the user must select the option that reflects all product offerings (QHPs, SADPs, or Both) and markets (Individual, Small Group, or Both) they intend to submit data for as part of their QHP Application.

Start Application

Plan Year	Issuer	Product Offering	Market Coverage Type	
-Select- ⬍	-Select- ⬍	-Select- ⬍	-Select- ⬍	Create Application

Figure 6-1. Start Application

When ready, the user selects the 'Create Application' button to create the new application.

6.2   Link Templates to Application

When a new application is created, a prompt appears allowing the user to select any valid templates XML (i.e. Template XML containing "No Errors Found") available in the Workspace they would like to link to the new QHP Application. *See Figure 6-2.* Only templates with a status of "No Errors Found" and/or "Warnings Found" can be linked to a QHP Application.

Note: This prompt will not appear for applications created for State Partnership Exchange (SPE) or State-based Exchange on the Federal Platform (SBE-FP) states, as QHP templates in these states should be transferred from the System for Electronic Rate and Form Filing (SERFF).

Figure 6-2. Link Chosen Files to Workspace

Once templates are selected, the user may select the 'Link Files' button to add the templates to the QHP Application.

Note: Users may also choose to link templates from the Workspace to their application on the Application Summary page using the 'Link Files' button.

6.3   Application Overview

Once the user links files to the application or chooses to close the prompt, they are directed to the Application Overview. Here the user is presented with a list of sections that they are required to complete as part of the QHP Application. The sections that are displayed are based on the Market Coverage Type, Product Offering, and Exchange Model for the applicable plan.

While users in FFE states will be able to access and complete each section of the application through MPMS, users of the SERFF system will only be able to edit certain sections/groups of the application. Those sections are Plan Business Rule, Plan Attributes, and Plan Rates. In these cases, MPMS is expecting to receive the template data and/or supporting documents through the SERFF Plan Transfer service, rather than making edits in MPMS.

Plan Business Rules   −
Due June 14, 2023

Business Rules

Data for this grouping imported from SERFF.
To view data, visit the SERFF Portal.

Figure 6-3. Data imported from SERFF

7 Common Actions within an Application

The QHP Application is divided into individual sections and grouped together so that they can be submitted to CMS for review and feedback. Instructions for completing each section of the QHP Application are detailed below.

7.1 Linking Templates From the Workspace

Users are not able to upload a template XML directly into the QHP Application, and instead must link valid templates XML from the Workspace to the application. Once a QHP Application is created, there are two ways the user may link a template XML from the Workspace to the application.

The first option is using the 'Link Files' button at the top of Application Overview. *See Figure 7-1.*

Application Overview

The application summary shows your progress on each group of the full application. You may submit one group without completing the other. You can also make edits to submitted groups as long as CMS has not started the review process of the group yet. Once CMS has started reviewing a group, you will not be able to make any changes until CMS is finished reviewing the group.

Looking for Plan ID Crosswalk? Plan ID Crosswalk will continue to be collected and review results published through the PM Community.

Issuer Application

Application	Plan Year	Issuer	Product Offering	Market Coverage Type	
10333TX-2024-01	2024	10333 - TX	QHPs Only	Individual Only	**Link Files**

Figure 7-1. Link Files to Application

The second, and recommended option if a new template XML needs to be uploaded, allows the user to navigate directly to the Workspace from a section of the QHP Application, then link the

new file. To do this, the user may select the 'Open Workspace' link found in an application section. *See Figure 7-2.*

Figure 7-2. Open Workspace

Once in the Workspace, the user may upload the new template XML and view validation results as described in section 5. After a valid template XML is uploaded, the user may scroll to the bottom of the Workspace screen and select the 'Link to Application' button. *See Figure 7-3.*

Figure 7-3. Link to Application

Selecting the 'Link to Application' button will prompt the user to select a valid template XML to link to the application. *See Figure 7-4.* The templates XML listed in the prompt are limited to the templates XML that apply to the section of the application the user navigated from.

Figure 7-4. Link Files from Workspace

After selecting the 'Link Files' button, the user is redirected back to the section of the application, and the template XML is now successfully linked to the Application. *See Figure 7-5.*

Figure 7-5. Templates Successfully Linked

7.2 Uploading Supporting Documentation

Supporting and Justification Documentation is needed when a warning is found in a template XML. The following details how to upload Supporting and Justification Documents.

To upload a Supporting and Justification Document, a user needs to select the 'Add document' button. In some cases, uploading multiple documents is required. To upload more than one document, select the 'Add document' button and individually add each document *See Figure 7-6.*

Figure 7-6. Supporting and Justifications Documents

Upload supporting documents by selecting a document type in the dropdown menu and then dragging or selecting the supporting and justification document from a local folder. *See Figure 7-7.* After the file appears, selecting the 'Upload' button will upload the document to the section.

Note: Each document type has a list of supported file types when uploading. There are also characters that are restricted from file names. Restricted characters include: ' (Apostrophe), / (Forward Slash), ; (Semicolon), # (Pound), ((Open Parenthesis),) (Closed Parenthesis), : (Colon), % (Percent), = (Equal Sign), < (Less Than), > (Greater Than), & (Ampersand), \ (Backslash), and " (Quotation Mark).

Figure 7-7. Add and Upload Supporting Documents

After the files are uploaded, they will appear in the domain. *See Figure 7-8.* A user may select the File Name link to download the supporting document or the 'Upload' action button to re-upload a file. Selecting the 'Save and Complete' button returns the user to Application Overview.

Figure 7-8. Uploaded Supporting Documents

7.3 Removing Supporting Documents

A user may remove a supporting document within a domain section of the QHP Application. Under Supporting and Justification Documents, a user may select the 'Delete Files' action to remove a previously uploaded file. See Figure 7-9.

Figure 7-9. Delete Supporting File

Selecting this action displays a pop-up to the user asking if they wish to continue and delete the file. The user may select 'Yes, Delete File' to remove the previously uploaded file, or select 'No, Keep File' to keep the selected file or the 'Close' button to continue editing. If a file is deleted, the action cannot be undone.

Figure 7-10. Delete File Pop-up

A user may also replace any supporting documents within a domain section. Under Supporting and Justification Documents a user may select the Replace a File action to replace a previously uploaded file. *See Figure 7-11.* This action displays a pop-up for the user to upload the file they wish to replace the previous file with.

Figure 7-11. Replace Supporting File

8   Completing Sections of an Application

Each section of the QHP Application may have dynamic requirements based on the type of QHP Application the user is completing. Details and instructions on these dynamic requirements are detailed in the sections below.

8.1   Administrative Section

The Administrative section is required for all QHP Applications and must be error free in order for the user to complete the section. The information displayed in the Administrative Section is retrieved from the HIOS Plan Finder, and any errors identified in a section must be resolved by making updates to the HIOS Plan Finder module.

Note: Updates made in the HIOS Plan Finder module may take up to an hour to be reflected in the Administrative section.

8.1.1   Completing the Administrative Section

The Administrative Section is divided into 3 sub-sections: Corporate & Billing Information, Customer Service Contact – Individual, and Customer Service Contact – SHOP. See Figure 8-1.

Figure 8-1. Administrative Section

Table 8-1 below provides the logic used to determine what Administrative Data displays to the user.

Table 8-1. Administrative Section Display Logic

Market Coverage Type	Administrative Data Displayed
Individual & SHOP	Corporate & Billing Information Customer Service Contact – Individual Customer Service Contact – SHOP
Individual	Corporate & Billing Information Customer Service Contact – Individual
SHOP	Corporate & Billing Information Customer Service Contact – SHOP

Table 8-2 below provides the mapping of fields in the HIOS Plan Finder to the Administrative Section.

Table 8-2. HIOS Plan Finder Fields

Administrative Section	Administrative Section Field Name	HIOS Plan Finder Section	HIOS Plan Finder Field Name
Corporate & Billing Information	Issuer Legal Name	Corporate Information	Issuer Legal Name
Corporate & Billing Information	Issuer Marketplace Marketing Name	Corporate Information	Issuer Marketplace Marketing Name
Corporate & Billing Information	Marketplace Billing Name	Marketplace Billing Information	Marketplace Billing Name
Corporate & Billing Information	Marketplace Address Line 1	Marketplace Billing Information	Marketplace Address Line 1
Corporate & Billing Information	Marketplace Address Line 2	Marketplace Billing Information	Marketplace Address Line 2
Corporate & Billing Information	Marketplace City	Marketplace Billing Information	Marketplace City
Corporate & Billing Information	Marketplace State	Marketplace Billing Information	Marketplace State
Corporate & Billing Information	Marketplace Zip	Marketplace Billing Information	Marketplace Zip
Corporate & Billing Information	Marketplace Zip Extension	Marketplace Billing Information	Marketplace Zip Extension
Customer Service Contact - Individual	Individual Customer Service Phone	Issuer Marketplace Information	IFP Customer Service Phone
Customer Service Contact - Individual	Individual Customer Service Phone Extension	Issuer Marketplace Information	IFP Customer Service Phone Extension
Customer Service Contact - Individual	Individual Customer Service Toll Free	Issuer Marketplace Information	IFP Customer Service Toll Free
Customer Service Contact - Individual	Individual Customer Service TTY	Issuer Marketplace Information	IFP Customer Service TTY
Customer Service Contact - Individual	Individual Customer Service URL	Issuer Marketplace Information	IFP Customer Service URL
Customer Service Contact - SHOP	SHOP Customer Service Phone	Issuer Marketplace Information	SHOP Customer Service Phone

Administrative Section	Administrative Section Field Name	HIOS Plan Finder Section	HIOS Plan Finder Field Name
Customer Service Contact - SHOP	SHOP Customer Service Phone Extension	Issuer Marketplace Information	SHOP Customer Service Phone Extension
Customer Service Contact - SHOP	SHOP Customer Service Toll Free	Issuer Marketplace Information	SHOP Customer Service Toll Free
Customer Service Contact - SHOP	SHOP Customer Service TTY	Issuer Marketplace Information	SHOP Customer Service TTY
Customer Service Contact - SHOP	SHOP Customer Service URL	Issuer Marketplace Information	SHOP Customer Service URL

Once all errors resolve in the HIOS Plan Finder, and reflect in the Administrative Section, the user may select the 'Save and Complete' button to complete the section.

8.2 Interoperability Section

The Interoperability Section is required for QHP Applications in FFE and SPE states when the Product Offering includes "QHP", and the Market Coverage Type includes "Individual". This section requires the user to respond to a series of questions, as well as link relevant justification documents to the application based on their answers. An introduction is provided for the user, as well as instructions for completing the section *See Figure 8-2*.

Figure 8-2. Interoperability Introduction

8.2.1 Responding to Interoperability Questions

Within each question, the user must respond 'Yes' or 'No, I will submit justifications at the end of this section', then select the 'Save' button to save the response or select the 'Save and Next' button to save and proceed to the next question. *See Figure 8-3*.

Interoperability

Application	Plan Year	Issuer	Product Offering	Market Coverage Type
69461AL-2024-01	2024	69461 - AL - UnitedHealthcare Insurance Company	QHPs Only	Individual Only

← Return to Application Overview

Interoperability Introduction

○ **Question 1**

○ Question 2

○ Question 3

○ Question 4

○ Justification

1. Has the issuer fully implemented a secure API that both:

- **Allows all enrollees to access their claims and encounter information through a third-party application of the enrollee's choice and**
- **Meets the standards of Health Level 7® [HL7] Fast Healthcare Interoperability Resources® [FHIR] Release 4.0.1?**

◉ Yes

○ No, I will submit justifications at the end of this section

[Back]   [Save] [Save and Next]

Figure 8-3. Interoperability Question 1

If a user answers "Yes" to questions 3 or 4, they are required to provide an active URL to demonstrate compliance with the question; a second URL is optional. A submitted URL must start with http:// or https://. Upon responding to the question or providing a URL, the user may select the 'Save' button to save their response or the 'Save and Next' button to proceed to the next question. *See Figure 8-4.*

Interoperability

Application	Plan Year	Issuer	Product Offering	Market Coverage Type
69461AL-2024-01	2024	69461 - AL - UnitedHealthcare Insurance Company	QHPs Only	Individual Only

← Return to Application Overview

Interoperability Introduction

✓ Question 1

✓ Question 2

○ **Question 3**

○ Question 4

○ Justification

3. Has the issuer published on an easily accessible website and/or through publicly accesible hyperlink(s) information to support third party application use of the API, as detailed in 45 CFR 156.221(d)?

◉ Yes

○ No, I will submit justifications at the end of this section

Provide an active URL or URLs demonstrating compliance with Question 3.

URL 1

[https://cms.gov]

URL 2 (Optional)

[   ]

[Back]   [Save] [Save and Next]

Figure 8-4. Interoperability Question 3

If the user provides a URL that has errors, an Interoperability Validation Results pop-up window will appear with detailed results. *See Figure 8-5.* Any invalid characters and missing URL format errors will appear inline in red with the text box.

Figure 8-5. Interoperability Errors

8.2.2 Submitting an Interoperability Justification

If a user answers "No" to any of the interoperability questions, they are required to upload a justification document that contains information detailed in the section. *See Figure 8-6.*

Figure 8-6. Interoperability Justification Documents

If a user answers "Yes" to all four questions, they are not required to upload a justification document. *See Figure 8-7.*

Interoperability

Application	Plan Year	Issuer	Product Offering	Market Coverage Type
69461AL-2024-01	2024	69461 - AL - UnitedHealthcare Insurance Company	QHPs Only	Individual Only

← Return to Application Overview

Interoperability Introduction

✓ Question 1

✓ Question 2

✓ Question 3

✓ Question 4

✓ **Justification**

A justification is not needed for answering "Yes" to Questions 1-4. Click "Save and Complete" to complete this section.

Back   Save   **Save and Complete**

Figure 8-7. Interoperability Justification Documents Are Not Required

Once all questions have been responded to and any Justification Documents have been uploaded, the user may select the 'Save and Complete' button, redirecting the user to Application Overview, and the Interoperability Section displays as Completed.

8.3 Program Attestations Section

The Program Attestations section is required for all QHP Applications, and dynamically adjusts based on the Product Offerings of the application being submitted.

Note: This section will not display for SERFF Issuers.

8.3.1 Responding to Program Attestations

Table 8-3 below provides the logic used to determine what Program Attestations display to the user based on the Product Offering.

Table 8-3. Program Attestation Display Logic

Product Offering	Attestations Displayed
QHP & SADP	QHP & SADP Attestation QHP Attestation SADP Attestation
QHP	QHP & SADP Attestation QHP Attestation
SADP	QHP & SADP Attestation SADP Attestation

Within the Attestation section, the user must agree to the statement listed by selecting the check box. *See Figure 8-8.* Selecting the 'Save and Complete' button returns the user to Application Overview.

Figure 8-8. QHP Attestation

8.4 Business Rules Section

The Business Rules Section is required as part of all QHP Applications, and only requires a Business Rules template XLS to be linked. *See Figure 8-9.*

Note: This section and group will not be editable for SERFF Issuers.

Figure 8-9. Business Rules Section

8.5 ECP/NA & Network ID Section

The Essential Community Providers/Network Adequacy (ECP/NA) & Network ID Section is required as part of all QHP Applications, and requires the user to respond to attestations, as well as link relevant QHP templates XML to the application. An introduction is provided for the user, as well as instructions for completing the section. *See Figure 8-10.*

Note: This section will not be editable by SERFF Issuers.

Figure 8-10. ECP/NA Introduction

Upon selecting the 'Next' button, the user is directed to the ECP/NA & Network ID tab. *See Figure 8-11*. The user may select the drop-down instructions for additional information. The user may link required templates XML and upload additional documents in this section. Selecting the 'Save and Complete' button redirects the user to Application Overview, and the ECP/NA & Network ID Section displays as Completed.

Figure 8-11. ECP/NA & Network ID Documents

8.6 Plans and Benefits Section

The Plans and Benefits Section is required for all QHP Applications, and dynamically adjusts based on the type of application being submitted and whether the Plans and Benefits templates XML linked to the application require supporting documentation.

Note: This section will not be editable by SERFF Issuers.

8.6.1 Linking Plans and Benefits Templates

The list of Plans and Benefits templates listed in the Documents Attached section are dynamically adjusted based on the Product Offering and Market Coverage Type of the application. See Figure 8-12.

Figure 8-12. Plans and Benefits Templates

Table 8-4 below provides the logic used to determine what Plans and Benefits templates are displayed to the user.

Table 8-4. Plans and Benefit Template Display Logic

Product Offering	Market Coverage Type	Templates Displayed
QHP & SADP	Individual & SHOP	Plans & Benefits (Individual QHP) Plans & Benefits (Individual SADP) Plans & Benefits (SHOP QHP) Plans & Benefits (SHOP SADP)
QHP & SADP	Individual	Plans & Benefits (Individual QHP) Plans & Benefits (Individual SADP)
QHP & SADP	SHOP	Plans & Benefits (SHOP QHP) Plans & Benefits (SHOP SADP)
QHP	Individual & SHOP	Plans & Benefits (Individual QHP) Plans & Benefits (SHOP QHP)
QHP	Individual	Plans & Benefits (Individual QHP)
QHP	SHOP	Plans & Benefits (SHOP QHP)
SADP	Individual & SHOP	Plans & Benefits (Individual SADP) Plans & Benefits (SHOP SADP)
SADP	Individual	Plans & Benefits (Individual SADP)
SADP	SHOP	Plans & Benefits (SHOP SADP)

8.6.2 Adding Supporting Documentation

The list of supporting documents the user may select from are also dynamically adjusted based on the Product Offering and Market Coverage Type of the application. *See Figure 8-13.*
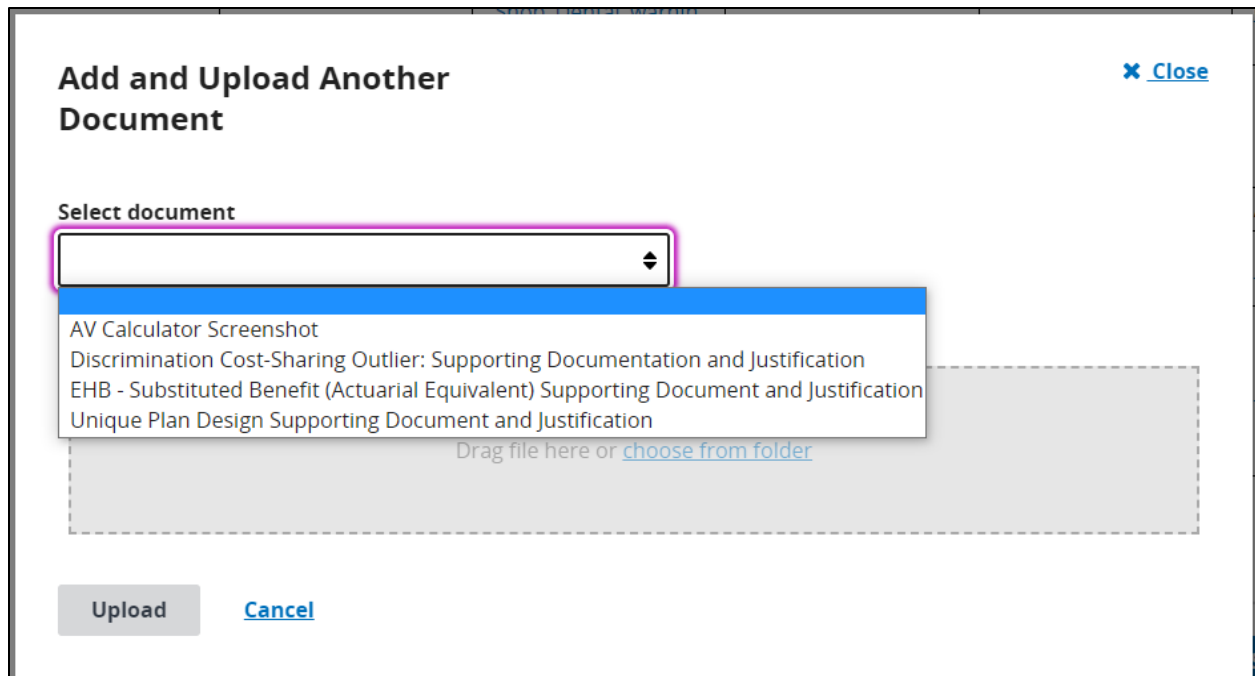
Figure 8-13. Plans and Benefits Supporting Documents

Table 8-5 below provides the logic used to determine what Supporting Document types are displayed to the user.

Table 8-5. Plans and Benefits Supporting Documentation Display Logic

Product Offering	Market Coverage Type	Supporting Documents Displayed
QHP & SADP	Individual & SHOP	• AV Calculator Screenshot • Discrimination Cost Sharing Outlier: Supporting Documentation and Justification • EHB – Substituted Benefit (Actuarial Equivalent) Supporting Document and Justification • Unique Plan Design Supporting Document and Justification • SADP Supporting Document – Attestations for AV and EHB Apportionment
QHP & SADP	Individual	• AV Calculator Screenshot • Discrimination Cost Sharing Outlier: Supporting Documentation and Justification • EHB – Substituted Benefit (Actuarial Equivalent) Supporting Document and Justification • Unique Plan Design Supporting Document and Justification • SADP Supporting Document – Attestations for AV and EHB Apportionment

Product Offering	Market Coverage Type	Supporting Documents Displayed
QHP & SADP	SHOP	• AV Calculator Screenshot • Discrimination Cost Sharing Outlier: Supporting Documentation and Justification • EHB – Substituted Benefit (Actuarial Equivalent) Supporting Document and Justification • SADP Supporting Document – Attestations for AV and EHB Apportionment
QHP	Individual & SHOP	• AV Calculator Screenshot • Discrimination Cost Sharing Outlier: Supporting Documentation and Justification • EHB – Substituted Benefit (Actuarial Equivalent) Supporting Document and Justification
QHP	Individual	• AV Calculator Screenshot • Discrimination Cost Sharing Outlier: Supporting Documentation and Justification • EHB – Substituted Benefit (Actuarial Equivalent) Supporting Document and Justification
QHP	SHOP	• AV Calculator Screenshot • Discrimination Cost Sharing Outlier: Supporting Documentation and Justification • EHB – Substituted Benefit (Actuarial Equivalent) Supporting Document and Justification
SADP	Individual & SHOP	• SADP Supporting Document – Attestations for AV and EHB Apportionment
SADP	Individual	• SADP Supporting Document – Attestations for AV and EHB Apportionment
SADP	SHOP	• SADP Supporting Document – Attestations for AV and EHB Apportionment

Any supporting documents required based on the Warnings found in the Plans and Benefits templates linked to the application are automatically displayed in the Supporting and Justifications Documents table. *See Figure 8-14.*

CMS FFM   MPMS Issuer User Guide

Figure 8-14. Select Supporting Documents

8.6.3 Complete Plans and Benefits Section

Once all required templates XML and supporting documentation have been uploaded, the user may select the 'Save and Complete' button. *See Figure 8-15.*

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Figure 8-15. Save and Complete Plans and Benefits Section

After selecting the 'Save and Complete' button, the user is redirected to Application Overview, and the Plans and Benefits Section displays as Completed.

8.7 Prescription Drug Section

The Prescription Drugs Section is required for QHP Applications with a Product Offering that includes "QHP", and dynamically displays the Supporting and Justification Documents section as required based on the status of the Prescription Drug template XML. Once the required supporting documents are uploaded, the user may select the 'Save and Complete' button. *See Figure 8-16.*

Note: This section will not be editable by SERFF Issuers.

Figure 8-16. Save and Complete Prescription Drugs Section

After selecting the 'Save and Complete' button, the user is redirected to Application Overview and the Prescription Drugs section displays as Completed.

8.8 Service Area Section

The Service Area Section is required for all QHP Applications and dynamically displays the Supporting and Justification Documents section as required based on the status of the Service Area template XML. Supporting and Justification Documents may not be required. *See Figure 8-17.*

Note: This section will not be editable by SERFF Issuers.

Figure 8-17. Service Area Section Page

Once any required supporting documents are uploaded, the user may select the 'Save and Complete' button. *See Figure 8-18.*

Figure 8-18. Save and Complete Service Area Section

After selecting the 'Save and Complete' button, the user will be redirected to Application Overview, and the Service Area section displays as Completed.

8.9 Accreditation Section

The Accreditation section is required for QHP Applications with a Product Offering that includes "QHP" and behaves the same across all application types.

Note: This section will not display for SERFF Issuers.

8.9.1 Responding to Question 1

The user is required to indicate whether they are accredited by an HHS recognized accrediting entity. *See Figure 8-19.*

Figure 8-19. Accreditation Question 1

If the user selects 'Yes,' a second question displays requiring the user to indicate which entities they are accredited with. *See Figure 8-20.* The user may select one or more accrediting entities. If the user selects 'No,' they can either upload supporting documentation or proceed to the next step by selecting the 'Save and Next' button.

Accreditation

Application	Plan Year	Issuer	Product Offering	Market Coverage Type
11104IN-2024-09	2024	11104 - IN - Federated Mutual Insurance Company	QHP & SADP	Individual & SHOP

← Return to Application Overview

○ Question 1

○ Authorization

1. Does the applicant currently have any commercial, Medicaid, or Exchange health plans in this state, IN, accredited by an HHS recognized accrediting entity?

● Yes
○ No

Which accrediting entity? Please select from the list below.

☐ NCQA
☐ URAC
☐ AAAHC

Supporting and Justifications Documents

[Add document]

[Save] [Save and Next]

Figure 8-20. Select Accrediting Entity

The user may also choose to upload supporting documentation. *See Figure 8-21.*

Accreditation

Application	Plan Year	Issuer	Product Offering	Market Coverage Type
11104IN-2024-09	2024	11104 - IN - Federated Mutual Insurance Company	QHP & SADP	Individual & SHOP

← Return to Application Overview

○ Question 1

○ Authorization

1. Does the applicant currently have any commercial, Medicaid, or Exchange health plans in this state, IN, accredited by an HHS recognized accrediting entity?

● Yes
○ No

Which accrediting entity? Please select from the list below.

☑ NCQA
☑ URAC
☐ AAAHC

Supporting and Justifications Documents

Document Type ⇕	File Name ⇕	Uploaded By ⇕	Action ⇕
Accreditation Certificate	Accreditation Certification.pdf	Jane Issuer 03/30/2023 11:18AM	Delete File

[Add document]

[Save] [Save and Next]

Figure 8-21. Accreditation Supporting Documentation

After selecting the 'Save and Next' button, the user is directed to the Authorization tab.

8.9.2 Authorization Acknowledgement

The Authorization tab requires the user to acknowledge the statement displayed on the screen. *See Figure 8-22.*

Figure 8-22. Accreditation Authorization Screen

Upon agreeing to the authorization statement, the user may select the 'Save and Complete' button, which redirects the user to Application Overview, and the Accreditation Section displays as Completed.

8.10 Transparency in Coverage Section

The Transparency in Coverage Section is required as part of all QHP Applications and requires the user to link a Transparency in Coverage template XML to their application, as well as provide a Transparency in Coverage URL.

Note: SERFF Issuers will only be able to edit the Transparency in Coverage URL in this section, and not link to a Transparency in Coverage template XML.

The URL must start with http:// or https:// and may only include alphanumeric characters and the special characters listed below:

- ~ (Tilde)
- ` (Grave)
- ! (Exclamation Mark)
- # (Pound)
- @ (At Sign)
- $ (Dollar)
- % (Percentage)
- ^ (Carat)
- & (Ampersand)
- * (Asterisk)
- ( ) (Open and Closed Parenthesis)
- _ (Underscore)
- + (Addition)
- - (Hyphen or Minus)
- = (Equals)
- [ ] (Open and Closed Bracket)
- \ (Backslash)
- {} (Open and Closed Braces)
- ; (Semicolon)
- : (Colon)
- " (Quotation Mark)
- . (Period)
- / (Forward Slash)
- ? (Question Mark)

Selecting the 'Save and Complete' button completes the section and returns the user to Application Overview. *See Figure 8-23.*

Figure 8-23. Transparency in Coverage Section

8.11 Rates Table Section

The Rates Table Section is required as part of all QHP Applications, and only requires a Rates Table template to be linked. *See Figure 8-24.*

Note: This section will not be editable by SERFF Issuers.

Figure 8-24. Rates Table Section

8.12 URL Section

The URL Section is required as part of all QHP Applications, and the user to update URLs either by linking a URL template or editing directly in the screen. The URL Section will only become available to edit once the Plans and Benefits Section has reached the status of 'Ready to Submit'.

Note: This section will become editable for SERFF Issuers once a successful plan transfer has been received.

8.12.1 Generating a URL Template

To generate a URL template, a user should select one or more URL types they wish to pre-populate and select the 'Generate and Download URL Template' button. *See Figure 8-25.* This action will download all required URL ID's the user must provide a URL for, as well as any URLs that have already been submitted for the application.

Note: If a user's Product Offering is SADPs Only, the Formulary URL option does not appear in the list.

Figure 8-25. Generated Populated URL Template

8.12.2 Linking a URL template

A user may link a completed URL template from the Workspace on the Application Overview page or navigate to the Workspace by selecting the 'Open Workspace' link. *See Figure 8-26.* Once a template has been linked the green success banner will display.

Figure 8-26. Upload URL Template

8.12.3 Editing single URLs

A user may also edit URLs individually by searching for either or both the URL Type using the drop-down menu, or by searching a URL ID. Once a URL is selected, the user may select the 'Search' button to find their URL.A user may input their new URL under the New URL column. *See Figure 8-27.*

Edit single URLs.

Edit URLs one at a time by searching for either or both the URL Type and URL ID.

URL Type	URL ID	Current URL	New URL
Network	TXN001	https://www.cms.gov	
Network	TXN004	https://www.cms.gov	
Network	TXN002	https://www.cms.gov	

Save   Save and Complete

Figure 8-27. Edit Single URLs

8.12.4 Deleting Optional URLs

For optional URLs, the user may also select the 'Delete' link under the Action column to remove a previously submitted URL from their application. The delete action will not be available when there is not a Current URL. *See Figure 8-28.*

Edit single URLs.

Edit URLs one at a time by searching for either or both the URL Type and URL ID.

URL Type

| Plan Brochure   ▲▼ |

URL ID

| 10055TX0010002 | | Search |

URL Type	URL ID	Current URL	New URL	Action
Plan Brochure	10055TX0010002-00	—		Delete
Plan Brochure	10055TX0010002-01	www.google.com		Delete
Plan Brochure	10055TX0010002-02	www.google.com		Delete

| Save | | **Save and Complete** |

Figure 8-28. Deleting Optional URLs

9   Application Submission

9.1 Submitting an Application Group

After all sections within an application group have reached the status of 'Ready to Submit', the user can proceed with submitting the application group by selecting the blue 'Submit Group' button. *See Figure 9-1.*

Issuer URLs (In Progress)
Due August 16, 2023   —

URL   (Ready to Submit) | Edit |

| **Submit Group** |

Figure 9-1. Submitting a Group

A pop-up window will appear notifying the user of what happens when an application group is submitted. If a user would like to make additional changes, or is not ready to submit, the user may select the 'Close' or 'No, continue editing' button. *See Figure 9-2.* Once a user is ready to submit the application group, select the 'Yes, submit this group' button. Selecting the 'Yes, submit this group' button cannot be undone.

Note: After a user selects the 'Yes, submit this group' button, the validation remains accessible in the Workspace to perform template checks.

Figure 9-2. Final Submission Check

By selecting 'Yes, submit this group' the user is redirected to Application Overview. A green success banner displays at the top to confirm the application group was successfully submitted and is pending review. *See Figure 9-3.*

Figure 9-3. Successfully Completed Banner

9.2 Cross Validating Errors

If an element is missing or there is an issue when a user is trying to submit a group, a pop-up message will display to the user detailing the specific Error or Warning found. *See Figure 9-4.* One the user closes the pop-up; they must resubmit the group to see the message again. To download all errors in a CSV format, select the 'Download (CSV)' button. The user may make necessary corrections to resubmit the group for review and run cross validations.

Cross Validation Errors

Issuer Application Details

Application	Plan Year	Issuer	Product Offering	Market Coverage Type
10333AK-2024-01	2024	10333 - AK - Aetna Life Alaska	QHP & SADP	Individual & SHOP

Errors must be addressed to submit a group. Resolve errors by uploading new files in the Plan Validation Workspace.
Warnings should be reviewed. Failure to address warnings may result in longer processing times.
Resubmit the group after making corrections to run cross validations and submit for review.

Download (CSV)

Plans & Benefits and Service Area `Errors Found`   −

Severity ↕	Validation Message	Impacted Values
Error	There are no Silver Plans offered in the following counties in the Individual Market. At least one Gold and Silver plan needs to be offered in each county where medical coverage is offered in the Individual Market.	Angelina, Aransas, Armstrong, Atascosa, Bailey, Bandera, Bastrop, Baylor, Bee Bell, Bex, (and more. Download CSV to see all values).
Error	There are no Gold Plans offered in the following counties in the SHOP (Small Group) Market. At least one Gold and Silver plan needs to be offered in each county where medical coverage is offered in the SHOP Market.	Angelina, Aransas, Armstrong, Atascosa, Bailey, Bandera, Bastrop, Baylor, Bee Bell, Bex, (and more. Download CSV to see all values).
Error	There are no Silver Plans offered in the following counties in the SHOP (Small Group) Market. At least one Gold and Silver plan needs to be offered in each county where medical coverage is offered in the SHOP (Small Group) Market.	Angelina, Aransas, Armstrong, Atascosa, Bailey, Bandera, Bastrop, Baylor, Bee Bell, Bex, (and more. Download CSV to see all values).

Show 5 ⬍ errors per page   ❮ Previous   **1**   Next ❯   Showing **1-3** of **3** errors

Plans & Benefits, Service Area, and Rates Table `Errors Found`   −

Severity ↕	Validation Message	Impacted Values
Error	Plan ID 10333TX0010001 is missing rates in the Rates Table Template for Rating Area 1, which is associated with the following counties covered under the plan's Service Area ID TXS002 from the Service Area Template. Plans with missing rates within a Service Area will not display on HealthCare.gov. Please add rates to the plan's Rating Area or modify the plan's Service Area to exclude counties with missing rates.	Austin, Concho
Warning	Plan ID 10333TX0010001 in the Rates Table Template has rates submitted for Rating Area 7, but the plan's associated Service Area ID TXS001 from the Service Area Template does not cover any of the counties in this Rating Area. Please confirm that the Rates Table Template contains the correct Rating Areas.	--

Show 5 ⬍ errors per page   ❮ Previous   **1**   Next ❯   Showing **1-2** of **2** errors

Plans & Benefits and Network `Warnings Found`   +

Plans & Benefits and Business Rules `No Errors Found`

Figure 9-4. Cross Validation Errors

9.3 Review Results

After CMS performs QHP application group reviews, the user may be notified of required corrections. Corrections are available directly within the application. Corrections are marked by a red badge at the top of the application group. Select the 'View CMS Feedback' link to view the corrections. *See Figure 9-5.*

Figure 9-5. Review Results

This link displays the corrections found and a description detailing each correction. To download all corrections in a CSV format, select the 'Download All Reviews (CSV)' button. *See Figure 9-6.* The user may make necessary changes to their application and resubmit for review.

CMS Feedback: Plan Attributes

Issuer Application Details

Application	Plan Year	Issuer	Product Offering	Market Coverage Type
10333AK-2024-01	2024	10333 - AK - Aetna Life Alaska	QHP & SADP	Individual & SHOP

The following reviews have been performed on Plan Design and the feedback is shown below. Make any necessary changes to your application by uploading new files to the Plan Validation Workspace or making edits to the applicable sections. Be sure to link new files to this application before resubmitting for review.

Looking for ECP and Network Adequacy review results? Review results and partially prepopulated Justification Forms for both ECP and NA can be downloaded and uploaded in the PM Community.

Download All Corrections (CSV)

← Return to Application Overview

SADP EHB   20 Corrections Required   —

Corrections Required

1. Correction Code: 090000362

For Plan ID {0}, the justification Stand-Alone Dental Plan—Description of EHB Allocation was not submitted. Submit this justification.

2. Correction Code: 090000372

For Plan ID {0}, the justification Stand-Alone Dental Plan—Description of EHB Allocation was submitted but is not signed by an actuary who is on the American Academy of Actuaries roster. Resubmit the justification with an accredited actuary.

3. Correction Code: 090000402

For Plan ID {0}, the justification Stand-Alone Dental Plan—Description of EHB Allocation was submitted, however the HIOS Issuer ID is incorrect.Resubmit this justification with the appropriate HIOS Issuer ID.

4. Correction Code: 090000412

For Plan ID {0}, the justification Stand-Alone Dental Plan—Description of EHB Allocation has not selected the check box. Resubmit this formattestingthat the allocation meets the standards in 45Code of Federal Regulations156.470(d).

5. Correction Code: 123456789

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris.

‹ Previous   **1**   2   3   4   Next ›

Show [5 ▼] errors per page   Showing **1–5** of **20** errors

Additional Feedback from CMS

Notes
No additional notes added.

Files
No additional files added.

Non-Discrimination Clinical Appropriateness   No Corrections Found
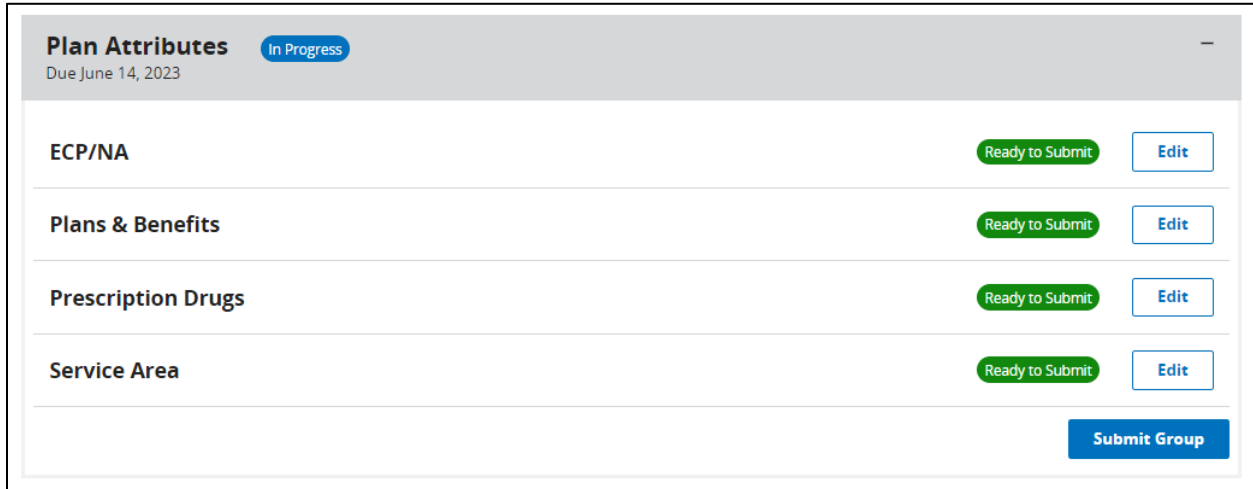
Drug Formulary EHB   No Corrections Found

Service Area   Submitted - Under Review

Figure 9-6. CMS Feedback

9.4 Resubmit an Application Group

A user may only edit and submit a group once all reviews for the group have been completed. A user may select a section they wish to update, make necessary changes, and select the 'Save and Complete" button. Once updates are saved, the user is redirected to Application Overview where they may select the 'Submit Group' button to resubmit the application group. *See Figure 9-7.*

Figure 9-7. Resubmit Group

9.5 Completed Application

Once all application groups have reached a status of 'No Action Required', the application is complete. All sections will display the green "No Action Required" badge in Application Overview. *See Figure 9-8.*
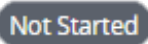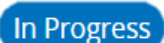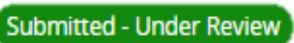
Figure 9-8. Completed Group

9.6 Group Status

The following table details various statuses an application group may have and a description of what triggers the status.

Table 9-1. Group Status & Trigger

Group Status	Trigger
Not Started	• When no sections in an application section have been started, the Grouping status will be Not Started.
In Progress	• When at least 1 section in the Grouping has a status of In Progress or Ready to Submit, the Grouping status will be In Progress. • When a Grouping is in No Action Required status, and the user updates one of their sections, the Grouping status will be updated to In Progress.
Submitted - Under Review	• When the Grouping has been successfully submitted (ie. The user clicked the Submit Group button and there were no errors), and there are reviews triggered for the Grouping, the Grouping status will be Submitted - Under Review. • When a Grouping is in Corrections Required status, and the Grouping is successfully submitted, the Grouping status will update to Submitted – Under Review.
Corrections Required	• When a review is completed for the Grouping, and the result or the review is Completed - Corrections Needed, then the Grouping status will be Corrections Required. • When a Grouping is in Corrections Required status, and the user updates one of their sections, the Grouping status will remain in Corrections Required status.
No Action Required	• When the Grouping has been successfully submitted (ie. The user clicked the Submit Group button and there were no errors), and there are no reviews triggered for the Grouping, the Grouping status will be No Action Required. • When all reviews have been completed for the Grouping, and there are no corrections needed, then the Grouping status will be No Action Required.

10 State Reviewer Role

A State Reviewer must have a PM State Reviewer role for Read-Only access. State Reviewers have the ability to access the Plan Validation Workspace and Issuer Application data submitted for their states in a read-only view. State Reviewers have a read-only view to support Issuers' application submission, download templates and supporting documents provided by the Issuer, as well as view warnings. A State Reviewer does not have the ability to edit or change content provided by an Issuer.

Upon logging in, a banner alerts State Reviewers that content provided by an Issuer may be viewed but not changed. Within the Plan Validation Workspace, a State Reviewer may view Warning and Error Results for an Issuer's template. *See Figure 10-1.*

Figure 10-1. Plan Validation Workspace State Reviewer View

A State Reviewer also has the ability to access Application Overview. The same banner alerts the State Reviewer that they may view content provided by an Issuer, but not make any changes to it. *See Figure 10-2.*

Figure 10-2. State Reviewer Role

When a State Reviewer selects the 'View' button in Application overview, they are able to view content provided by an Issuer. Content provided by the Issuer appears grey to indicate that the State Reviewer is unable to make any changes. *See Figure 10-3.*

Figure 10-3. State Reviewer Read Only Banner

If corrections are required, a State Reviewer may select the 'View CMS Feedback' link in Application Overview which redirects them to the detailed CMS Feedback. A State Reviewer may select the 'Download All Corrections (CVS)' button to download all corrections in a CSV format. *See Figure 10-4.*

Figure 10-4. State Reviewer CMS Feedback

Additionally, State Reviewers are able to generate and download a URL template provided by an Issuer. Within the URL section, a State Reviewer may select one or more URL types and select the 'Generate and Download URL Template' button to download URLs in a CSV format. *See Figure 10-5.*

Figure 10-5. State Reviewer URLs

11 Issuer Details

11.1 Machine-Readable Section

This section allows an Issuer Submitter user to edit a URL or email to maintain their Issuer URL Index. A user may select the State and Issuer from the dropdown menus and select the 'Search' button to populate the table. *See Figure 11-1.* The State and Issuer dropdown is only populated with the values that a user has access to. Other user roles, such as the State Reviewer role, will not be able to make any edits to the Machine-Readable section and the Action column will not be displayed. Only users with an Issuer Submitter role can make edits. A user may select the 'CMS Machine-Readable Tools' link which redirects the user to further instructions. A user may also contact the Help Desk for further assistance.

Figure 11-1. Machine-Readable Section

11.2 Edit Machine-Readable Section

By selecting the 'Edit' link under the Action column, a pop-up window will appear where a user may edit the Machine-Readable URL or email details. Once a user has made any updates they may select the 'Apply' button to save their changes. *See Figure 11-2.* A user may also select the 'Cancel' or 'Close' links if they no longer wish to make changes.

Figure 11-2. Edit URL or Email

If a user wishes to apply the same URL and email to multiple Issuers, they may select the Apply to additional Issuers check box and select which Issuers they would like to apply the new URL and email to. *See Figure 11-3.*

Edit URL or Email   ✖ Close

To apply the same URL and email to multiple issuers, check the Apply to additional issuers box and select which issuers to apply the new URL and email to.

Issuer
10333 - AK - Aetna Life Alaska

Machine-Readable URL

https://www.aetna.com/json/mrf/index.json

Technical POC Email

tropn@aetna.com

☑ Apply to additional issuers

Issuer   Clear All

10333 - AK - Aetna Life Alaska ✕

30252 - NV - Health Options, Inc. ✕   ↕

30922- IL - Mid-West National Life Insurance ✕

Apply   **Cancel**

Figure 11-3. Apply to Additional Issuers

11.3 Warning and Error Validation

By selecting 'Apply' the validation process will begin. A pop-up window will appear to notify the user that the validation process has started. *See Figure 11-4.*

A user will receive an error if they do not use https:// at the start of their URL and .json at the end of their URL. For any in-line error, the 'Apply' button will be disabled.
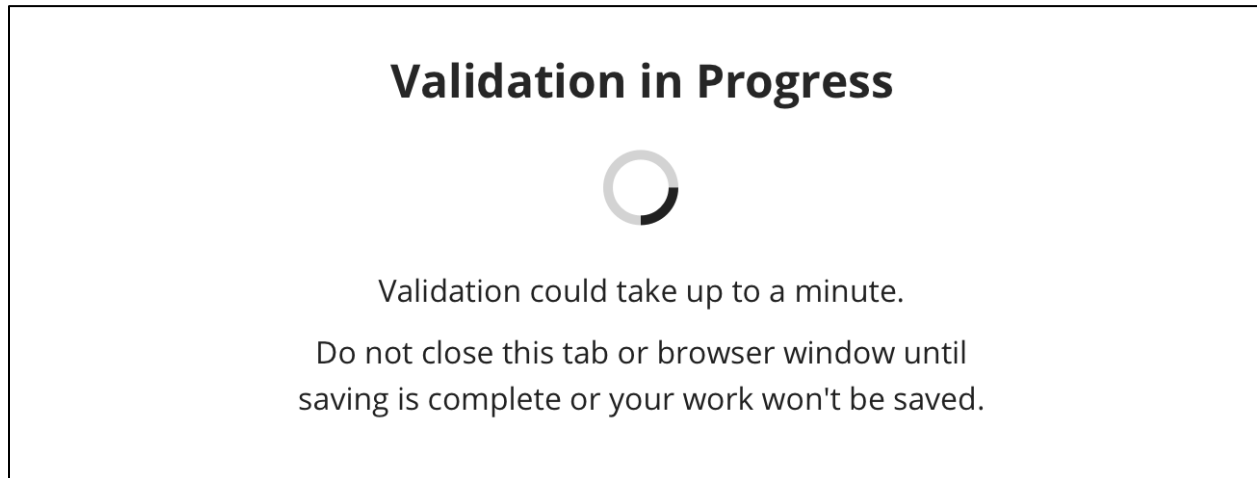
Figure 11-4. Validation in Progress

Any Validation Warnings or Errors will be displayed in a pop-up message. *See Figure 11-5.* Selecting the 'Continue Editing' or 'Close' button redirects the user back to the Edit URL or Email pop-up to edit any data with validation errors.

Machine-Readable Validation Results   ✕ Close

Warnings may not have to be addressed to save and continue. Double check to see if these can be addressed before moving forward.

Download (CSV)

Severity ⇕	Validation Code ⇕	Validation Message ⇕
Error	22230003	The URL Identifier has an invalid Technical POC Email address. One '@' sign is required between the username and domain name. Please update the Technical POC Email address to have a valid format.
Warning	22220001	The following URL associated to Issuer ID 10333 is not active. All URLs submitted must lead to a live, active webpage that loads in under 60 seconds. Please resubmit an active URL (https://filesamples.com/samples/code/sample1.json).

Show [5 ⇕] errors per page   ‹ Previous **1** Next ›   Showing **1-2** of **2** errors

Continue Editing

Figure 11-5. Machine-Readable Validation Results

If there are no Validation Results to review, the user is redirected to the Issuer Details page where the success banner displays confirming that the URL and email has been updated. *See Figure 11-6.*

Figure 11-6. Machine-Readable Success Banner

12 Plan Preview

Issuers may use the Plan Preview Tool to review their submitted QHP Plan Data so they can validate that their plan data is correct and that it will display correctly on Healthcare.gov during Open Enrollment. Issuers can navigate to the Plan Preview Tool via the header. *See Figure 12-1.*

Plan Preview displays all plans for Issuers as either available or unavailable for a particular Rating Scenario. Available and unavailable plans are displayed in a Plan Results table. All unavailable plans are labeled with a reason code for their unavailability. The Plan Card and Plan Details will show the information that will be displayed in the Exchange Portal.
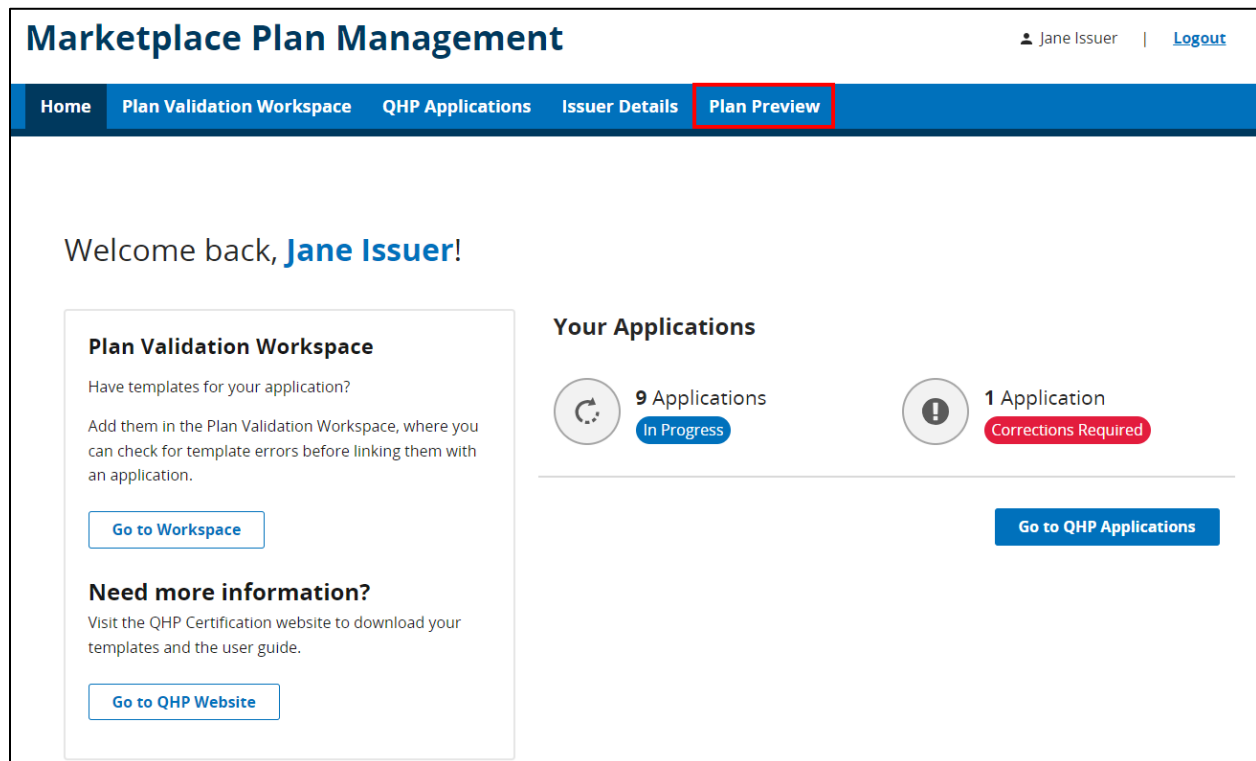
Figure 12-1. MPMS Home Page

12.1 Eligibility for Plan Preview

Plan Preview will only be available for users who have their Plans and Benefits, Business Rules, and Service Area sections in Ready to Submit status within their QHP application. For SERFF issuers, they will need to submit a successful plan transfer with those templates. If the required templates have not been successfully submitted and linked to the application, a banner message stating No Plans Available will display. *See Figure 12-2.*

Figure 12-2. No Plans Available Banner

12.2 Begin Plan Preview

Upon landing on the Plan Preview page with available plans, a user will be presented with four dropdown menus. A user will be required to input values for each dropdown before being able to continue with the rating scenario. See *Figure 12-3* below. In the Rating Scenario section, dropdowns will dynamically display based on values the user has access to and inputs from dropdowns.

Figure 12-3. Plan Preview Landing Page

The table below describes the fields in the Rating Scenario section for Plan Preview and provides instructions on how to enter data in these fields.

Table 12-1. Plan Preview- Rating Scenario

Field Name	Description	Value
Plan Year	Allow the user to select the Plan Year to view	Dropdown • (YYYY)
State	Allow the user to select the State to view	Dropdown • List of States
Issuer	Allow the user to select the Issuer to view	Dropdown • List of Issuer
Market Type	Allow the user to select the Market Type to view	Dropdown • Individual • Small Group (SHOP)

12.3 Rating Scenario for Individual Market Type

A user may input the Effective Date by selecting the calendar icon and selecting the chosen date from the calendar view, or by inputting the Effective Date in MM/DD/YYYY format. *Figure 12-4* shows how Plan Preview will display for an Individual Market Type.

Figure 12-4. Plan Preview Individual Market Type

The table below describes the fields in the Rating Scenario section for Individual Market Type and provides instructions on how to enter data in these fields.

Table 12-2. Rating Scenario- Apply Rating Scenario (Individual)

Field Name	Description	Value
Market Type	Allows the user to select the Market Type to View.	Dropdown • Individual • Small Group (SHOP)
Effective Date	Allows the user to select an effective date of coverage for the rating scenario.	Date-picker (MM/DD/YYYY)
Cost Sharing Reduction (CSR) Variant	Allows the user to select a CSR variation type to view.	Dropdown • Exchange variant (no CSR) • Zero Cost Sharing Plan Variation • Limited Cost Sharing Plan Variation • 73% AV Level Silver Plan CSR • 87% AV Level Silver Plan CSR • 94% AV Level Silver Plan CSR
Return Catastrophic Plans Checkbox	Checking this box returns catastrophic plans as available. If the box is unchecked, catastrophic plans will return as unavailable.	Checkbox

The Primary Subscriber Information for Individual Market Type requires additional information. *See Figure 12-5.*

Figure 12-5. Primary Subscriber Information

The table below describes the fields in the Primary Subscriber section for Individual Market Type and provides instructions about how to enter data in these fields.

Table 12-3. Rating Scenario – Primary Subscriber Fields (Individual)

Field Name	Description	Value
Date of Birth	Allows the user to select a Date of Birth for the primary subscriber	Date-picker (MM/DD/YYYY)
Number of Months since last Tobacco Use	Allows the user to enter a 3-digit number to indicate the number of months since last tobacco use or leave blank for no tobacco use.	Numeric • 0 = current tobacco user • > 0 = previous tobacco user • Blank = no tobacco use

Field Name	Description	Value
Gender	Allows the user to select the gender of the primary subscriber (not required).	Dropdown • Male • Female
Zip Code	Allows the user to enter a 5-digit zip code.	Numeric
Country	Allows the user to select a county associated with the provided zip code.	Populated by system (Based on zip code entry)

A user may select the 'Add Spouse/Life Partner' button to display the Spouse/Life Partner tab and the 'Add Dependent' button to display the Dependent tab. *See Figure 12-6 and Figure 12-7.*

Figure 12-6. Spouse/Life Partner Information

Figure 12-7. Dependent Information

The table below describes the fields in the Spouse/Life Partner section and provides instructions about how to enter data in these fields.

Table 12-4. Rating Scenario – Spouse/Life Partner Fields

Field Name	Description	Value
Date of Birth	Allows the user to select a Date of Birth for the spouse/life partner.	Date-picker (MM/DD/YYYY)
Number of Months since Last Tobacco Use	Allows the user to enter a 3-digit number to indicate the number of months since last tobacco use or leave blank for no tobacco use.	Numeric • 0 = current tobacco user • > 0 = previous tobacco user • Blank = no tobacco use

Field Name	Description	Value
Gender	Allows the user to select the gender of the spouse/life partner (not required).	Dropdown • Male • Female
Relationship	Allows the user to identify the relationship type.	Dropdown • Spouse • Ex-Spouse • Life Partner
Same address as Primary Subscriber	Allows the user to indicate whether or not the spouse/life partner's address is the same as the primary subscriber's address. (**Note:** Does not appear for SHOP.)	Dropdown • Yes • No

The table below describes the fields in the Dependent section and provides instructions on how to enter data in these fields.

Table 12-5. Rating Scenario – Dependent Fields

Field Name	Description	Value
Date of Birth	Allows the user to select a Date of Birth for the dependent/	Date (MM/DD/YYYY)
Number of Months since Last Tobacco Use	Allows the user to enter a 3-digit number to indicate the number of months since last tobacco use or leave blank for no tobacco use.	Numeric • 0 = current tobacco user • > 0 = previous tobacco user • Blank = no tobacco use

Field Name	Description	Value
Relationship	Allows the user to identify the relationship type.	Dropdown • Child • Brother or Sister • Ward • Stepson or Stepdaughter • Grandson or Granddaughter • Nephew or Niece • Collateral Dependent • Foster Child • Sponsored Dependent • Other Relationship • Other Relative
Same address as Primary Subscriber	Allows the user to indicate whether or not the spouse/life partner's address is the same as the primary subscriber's address. (**Note**: Does not appear for SHOP.)	Dropdown • Yes • No

12.4 Rating Scenario for SHOP Market Type

SHOP Market Type will display a different set of dropdowns to the user. *See Figure 12-8.*

Figure 12-8. Plan Preview SHOP Market Type

The table below describes the fields in the Rating Scenario for Small Group scenarios and provides instructions on how to enter data in these fields.

Table 12-6. Rating Scenario – Apply Rating Scenario Fields (SHOP)

Field Name	Description	Value
Market Type	Allows the user to select the Market Type to view.	Dropdown • Individual • Small Group (SHOP)
Effective Date	Allows the user to select an effective date of coverage for the rating scenario.	Date-picker (MM/DD/YYYY)
Employer Zip Code	Allows the user to enter a 5-digit zip code.	Numeric

Field Name	Description	Value
Employer Country	Allows the user to select a county associated with the provided zip code.	Populated by system (Based on zip code entry)

The table below describes the fields in the Primary Subscriber section for SHOP scenarios and provides instructions about how to enter data in these fields.

Table 12-7. Rating Scenario – Primary Subscriber Fields (SHOP)

Field Name	Description	Value
Date of Birth	Allows the user to select a Date of Birth for the primary subscriber.	Date-picker (MM/DD/YYYY)
Number of Months since Last Tobacco Use	Allows the user to enter a 3-digit number to indicate the number of months since last tobacco use or leave blank for no tobacco use.	Numeric • 0 = current tobacco user • > 0 = previous tobacco user • Blank = no tobacco use
Gender	Allows the user to select the gender of the primary subscriber (not required).	Dropdown • Male • Female

A user with the SHOP Market Type may select the 'Add Spouse/Life Partner' button to display the Spouse/Life Partner tab and the 'Add Dependent' button to display the Dependent tab. *See Figure 12-9 and Figure 12-10.*

Home > Plan Preview

Plan Preview

Use Plan Preview to view potential plans. Fill out the rating scenario to get started.

Plan Preview will only be available to applications that have submitted Plans and Benefits, Business Rules, and Service Area. Please submit all required sections before using this tool.

Rating Scenario

Plan Year	State	Issuer	Market Type
2024	AK	10333 - Aetna Life Alaska	SHOP

Effective Date
MM/DD/YYYY
01/01/2024

Employer Zip Code
XXXXX
12345

Employer County
County Name

| **Primary** | **Spouse/Life Partner** |

Spouse/Life Partner Information   🗑 Remove Spouse/Life Partner

Date of Birth
MM/DD/YYYY

Months Since Last Tobacco Use
Leave blank if no tobacco use

Gender
Optional
-Select-

Relationship
-Select-

[Add Spouse/Life Partner] [Add Dependent] [Show Plan Results]

Reset Rating Scenario

Figure 12-9. Plan Preview SHOP & Spouse/Life Partner

Figure 12-10. Plan Preview SHOP & Dependent

The table below describes the fields in the Spouse/Life Partner section and provides instructions about how to enter data in these fields.

Table 12-8. Rating Scenario – Spouse/Life Partner Fields

Field Name	Description	Value
Date of Birth	Allows the user to select a Date of Birth for the spouse/life partner.	Date-picker (MM/DD/YYYY)
Number of Months since Last Tobacco Use	Allows the user to enter a 3-digit number to indicate the number of months since last tobacco use or leave blank for no tobacco use.	Numeric • 0 = current tobacco user • > 0 = previous tobacco user • Blank = no tobacco use

Field Name	Description	Value
Gender	Allows the user to select the gender of the spouse/life partner (not required).	Dropdown • Male • Female
Relationship	Allows the user to identify the relationship type.	Dropdown • Spouse • Ex-Spouse • Life Partner
Same address as Primary Subscriber	Allows the user to indicate whether or not the spouse/life partner's address is the same as the primary subscriber's address. (**Note:** Does not appear for SHOP.)	Dropdown • Yes • No

The table below describes the fields in the Dependent section and provides instructions on how to enter data in these fields.

Table 12-9. Rating Scenario – Dependent Fields

Field Name	Description	Value
Date of Birth	Allows the user to select a Date of Birth for the dependent.	Date-picker (MM/DD/YYYY)
Number of Months since Last Tobacco Use	Allows the user to enter a 3-digit number to indicate the number of months since last tobacco use or leave blank for no tobacco use.	Numeric • 0 = current tobacco user • > 0 = previous tobacco user • Blank = no tobacco use

Field Name	Description	Value
Relationship	Allows the user to identify the relationship type.	Dropdown • Child • Brother or Sister • Ward • Stepson or Stepdaughter • Grandson or Granddaughter • Nephew or Niece • Collateral Dependent • Foster Child • Sponsored Dependent • Other Relationship • Other Relative
Same address as Primary Subscriber	Allows the user to indicate whether or not the spouse/life partner's address is the same as the primary subscriber's address. (**Note**: Does not appear for SHOP.)	Dropdown • Yes • No

12.5 Reset Rating Scenario

If a user needs to reset the Rating Scenario, they may select the 'Reset Rating Scenario' link. A popup message will appear to confirm that selecting 'Continue' will clear all sections and the page will return to the initial state. Similar popup messages will appear when changing the Market Type and State. *See Figure 12-11*
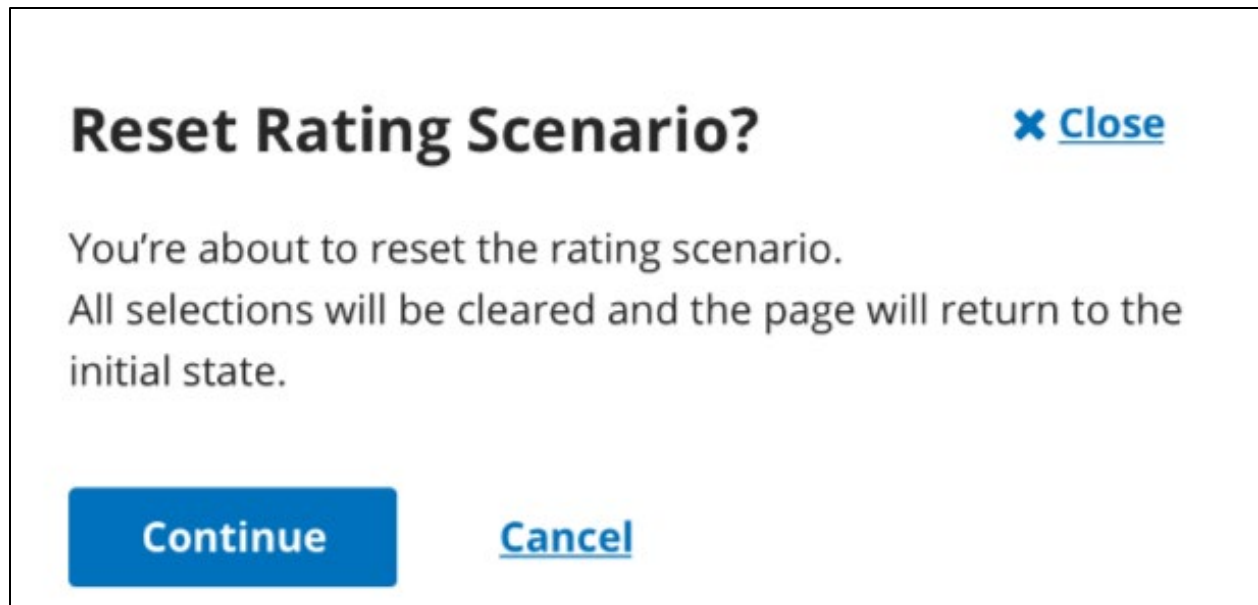
Figure 12-11. Reset Rating Scenario Popup

12.6 Submit Scenario for Plan Results

Selecting the 'Show Plan Results' button displays the Plan Results table. A user may view available and unavailable plans or use the search bar to search for a specific Plan ID. *See Figure 12-12.*

Figure 12-12. Plan Results

A user may search the list of available plans by Plan ID, Plan Name, Plan Type, Metal Level, or Product Type (see Table below).

Table 12-10. Plan Results – Available Plans Table Fields

Field Name	Description	Value
Plan ID (pre-populated)	14-digit HIOS Plan ID (Standard Component).	Alpha Numeric
Plan Name (pre-populated)	Plan Marketing Name.	Text
Market Type (pre-populated)	Market Type.	• Individual • Small Group (SHOP)
Plan Type (pre-populated)	Network design for the plan.	• PPO • HMO • POS • EPO • Indemnity
Metal Level (pre-populated)	Coverage level for the plan.	For medical plans: • Platinum • Gold • Silver • Bronze • Catastrophic For dental plans: • High • Low
Product Type (pre-populated)	Indicates whether the plan is Medical or Stand Alone Dental. Plans with embedded dental will appear as Medical.	• Medical • Dental

12.7 Plan Contact Information

Selecting a 'Contact Info' link for Available Plans within the Plan Results section will display the Contact Info pop-up for the specific Plan ID. The contact information will detail the Plan ID, Payment URL, Customer Service Phone Number, Customer Service URL, and Billing Address. Select the 'close' button to return to Plan Preview or select another Plan ID. *See Figure 12-13.*

Figure 12-13. Plan Contact Information

12.8 Unavailable Reason Code

The table below describes the fields for unavailable plan results.

Table 12-11. Plan Results – Unavailable Plans Table Fields

Field Name	Description	Value
Plan ID (pre-populated)	14-digit HIOS Plan ID (Standard Component).	Alpha Numeric
Plan Name (pre-populated)	Plan Marketing Name.	Text

Field Name	Description	Value
Plan Type (pre-populated)	Network design for the plan.	• PPO • HMO • POS • EPO • Indemnity
Metal Level (pre-populated)	Coverage level for the plan.	For medical plans: • Platinum • Gold • Silver • Bronze • Catastrophic For dental plans: • High • Low
Product Type (pre-populated)	Indicates whether the plan is Medical or Stand Alone Dental. Plans with embedded dental will appear as Medical.	• Medical • Dental
Code	Numerical value referencing why a plan shows as unavailable.	Numeric
Reason	Provides a description of the reason code for why plan is unavailable.	Text

A reason code will also be provided for unavailable plans. For reference a complete list of unavailable reasons and codes is provided in the Table below.

Table 12-12. Plan Results – Unavailable Plan Reason Codes

Reason Code	Unavailable Reason Text	Description
316	"Out of Service Area"	This reason code displays if the user input Zip-Code/County is not in the plan's service area
318	"Dependent X over max age" where X is the dependent number	This reason code displays if an included Child dependent is over the maximum age allowed by the plan's business rules

Reason Code	Unavailable Reason Text	Description
321	"X Relationship not allowed" where X is the dependent's relationship type, e.g. "Dependent 1 Relationship not allowed"	This reason code displays if an included dependent relationship is not included in the allowed relationships, or if an included dependent is required to reside with the primary subscriber but does not.
322	"No rate for X" where X is the subscriber, e.g. "No rate for Dependent 1"	This reason code displays if a rate is not found for a subscriber, e.g. if the user-input county is included in a plan's Service Area but not in the plan's Rating Area
600	"CSR Variant Mismatch"	This reason code displays if the user input CSR Variant is not found for a plan, e.g. a user-input CSR Variant of 87% AV Level Silver Plan would not be found for a Gold plan.
602	"Ineligible for Child-only"	This reason code displays if the enrollment group is not eligible for child-only plans but the plan is child only. • All enrollees must be under 21 years of age, and any dependents must have the 'brother or sister' relationship type • The group cannot include child, ward, spouse, life partner, stepson or stepdaughter, grandson or granddaughter, nephew or niece, collateral dependent, ex-spouse, foster child, sponsored dependent, other relationship, or other relative relationship types
603	"Ineligible for Adult only"	This reason code displays if the enrollment group is not eligible for adult-only plans but the plan is adult-only.
605	"Child-only plans are not available in the Small Group On Exchange Market"	This reason code displays if the enrollment scenario Market Type is Small Group (SHOP) but the plan is child-only.
607	"Plan enrollment is closed	Plan has a suppression status of closed

12.9 Plan Card

In the Plan Results section, selecting the 'Plan Card' link directs the user to the Plan Card page. *See Figure 12-14.* This section displays the rating scenario entered by the user and the initial view of the plan card that will be displayed in Plan Compare 2.0.

Figure 12-14. Plan Card

Additionally, this page displays Plan Details. This will show a Consumer View and a Data Validation View of information that will be displayed in the Exchange Portal. A user may select various dropdowns to view additional information. *See Figure 12-15* for the Consumer View and *Figure* 12‑16 for the Data Validation View.

Plan Details

This section displays the plan information that will be displayed in the Exchange Portal.

Consumer View | **Data Validation View**

Highlights   —

Estimated Monthly Premium	Estimated Monthly Premium
Deductible	$8,800 Individual Total (health & drug included) Get details: Jump to costs for medical care and drugs
Out-of-Pocket Maximum	$9,100 Individual total
Estimated Total Yearly Costs	Add yearly cost
Medical Providers In-Network	Add medical providers
Drugs Covered/Not Covered	Add prescription drugs

Star Rating   +

Plan Documents   +

Costs for Medical Care   +

Prescription Drug Coverage   +

Access to Doctor and Hospitals   +

Figure 12-15. Plan Details Consumer View

Figure 12-16. Plan Details Data Validation View

The following tables will detail the field name and provide a description for various sections of the Plan Details section. Table 12-13 below describes the fields on the overview section of the Plan Details section for Individual and Small Group (SHOP).

Table 12-13. Plan Details Page – Overview Fields

Field Name	Description
Plan Name	Displays the Issuer Marketing Name (pulled from HIOS "Marketplace" tab), plus the Plan Variant Marketing Name (pulled from the Cost Share Variances tab of the Plans and Benefits template). If the Issuer Marketing name is blank, displays the Issuer Legal Name (pulled from HIOS), plus the Plan Variant Marketing Name.

Field Name	Description
Plan Attributes	Displays the following details of the selected plan, in this order (if applicable): 1. Level of Coverage 2. Plan Type 3. "National Provider Network" displays if the "National Network" field in the Plans and Benefits template is equal to "Yes." No text displays if the "National Network" field is equal to "No" Plan ID
Compare	This field is included to mimic what will display in Plan Compare, however, the "Compare" button will be inactive in Plan Preview. **Note:** In Plan Preview this is a placeholder and will not perform any action.
Overall Rating (Quality Measures)	Displays the overall quality rating as 1-5 stars for the selected plan. **Note:** If no quality data is available for the plan, the Rating will display 'Not rated.' If the plan is ineligible for scoring because it is a new plan, then 'New Plan – Quality Ratings unavailable' will display.
Other Rating (Other Quality Measures)	Displays the Member Experience, Medical Care, and Plan Administration rating as 1-5 stars for the selected plan. **Note:** If no quality data is available for the plan, or if the plan is ineligible for scoring because it is a new plan, then 'Not rated' will display.
Monthly Premium	Displays the monthly premium amount that the rating engine calculates based on the individuals in the enrollment group and the plan effective date. For Stand Alone Dental Plans, displays "Estimated Rate" along with the premium amount. If the rate is guaranteed, then displays a checkmark and "Guaranteed Rate" based on the "Guaranteed vs. Estimated Rates" field in the Plans and Benefits template.
Health Savings Account Eligibility	This banner indicates whether the plan is eligible for a Health Savings Account.
Plan Details	This field is included to mimic what will display in Plan Compare, however, the "Plan Details" button will be inactive in Plan Preview. **Note:** In Plan Preview this is a placeholder and will not perform any action.
Like This Plan	This field is included to mimic what will display in Plan Compare, however, the "Like This Plan" button will be inactive in Plan Preview. **Note:** In Plan Preview this is a placeholder and will not perform any action.

Field Name	Description

Deductible	The deductible field will show data for both one person and multiple people enrollment groups:
	1. If the enrollment group size is one (no dependents)
	   a. If Individual In-Network value is \$X, display "\$X Individual Total"; else, if this value is "Not Applicable",
	   b. If Individual Combined In/Out-Network value is \$X, display "\$X Individual Total"; else, if this value is "Not Applicable",
	   c. Display "Not Applicable".
	2. If the enrollment group size is greater than one (at least one dependent)
	   a. If both Family Per Group and Family Per Person are \$X (including \$0), then display both as "\$X Family Total" and "\$X individual Total"
	     i. Use In-Network value if it is \$X
	     ii. If In-network value is "Not Applicable", use Combined In/OutNetwork value.
	   b. If Family Per Group is \$X (including \$0) and Family Per Person is Not Applicable (for both In-Network and Combined In/Out-Network), then display "\$X Family Total" and do not display a per person value.
	     i. Use In-Network value if it is \$X
	     ii. If In-network value is "Not Applicable", use Combined In/OutNetwork value.
	   c. If Family Per Group is Not Applicable (for both In-Network and Combined In/Out-Network) and Family Per Person is \$X (including \$0), then display "\$X Individual Total" and do not display a per group value.
	     i. Use In-Network value if it is \$X
	     ii. If In-network value is "Not Applicable", use Combined In/Out-Network value.
	
	If medical and drug deductibles are integrated, then the combined medical and drug deductible displays in the overview section. "Included in plan's deductible" displays in the prescription drug coverage details section.
	
	If medical and drug deductibles are not integrated, only the medical deductible displays in the overview section. The drug deductible displays in the prescription drug coverage details section.
	
	In-Network Tier 2 and Out-of-Network deductibles do not display in Plan Preview or Plan Compare.

Field Name	Description

Out-of-Pocket Maximum	The Out-of-Pocket Maximum field will show data for both one person and multiple people enrollment groups:
	1. If the enrollment group size is one (no dependents)
	    a. If Individual In-Network value is $X, display "$X Individual Total"; else, if this value is "Not Applicable",
	    b. If Individual Combined In/Out-Network value is $X, display "$X Individual Total"; else, if this value is "Not Applicable",
	    c. Display "Not Applicable".
	2. If the enrollment group size is greater than one (at least one dependent)
	    a. If both Family Per Group and Family Per Person are $X (including $0), then display both as "$X Family Total" and "$X Individual Total"
	        i. Use In-Network value if it is $X
	        ii. If In-network value is "Not Applicable", use Combined In/Out-Network value.
	    b. If Family Per Group is $X (including $0) and Family Per Person is Not Applicable (for both In-Network and Combined In/Out-Network), then display "$X Family Total" and do not display a per person value.
	        i. Use In-Network value if it is $X
	        ii. If In-network value is "Not Applicable", use Combined In/Out-Network value.
	    c. If Family Per Group is Not Applicable (for both In-Network and Combined In/Out-Network) and Family Per Person is $X (including $0), then display "$X Individual Total" and do not display a per group value.
	        i. Use In-Network value if it is $X
	        ii. If In-network value is "Not Applicable", use Combined In/Out-Network value.
	
	If medical and drug maximum out-of-pocket (MOOP) amounts are integrated, then the combined medical and drug maximum displays in the overview section. "Included in plan's out-of-pocket maximum" displays in the prescription drug coverage details section.
	
	If medical and drug maximums are not integrated, only the medical amount displays on this part of the page. The drug MOOP displays in the prescription drug coverage details section.
	
	In-Network Tier 2 and Out-of-Network MOOP values do not display in Plan Preview or Plan Compare

Copayments/Coin surance	For Emergency room care, Primary doctor, Specialist doctor, or Generic drugs, displays cost-sharing information according to the Copay/Coinsurance mapping logic in section 5.4.1. Displays information from the following fields in the Plans and Benefits template: • Emergency room care • Generic drugs • Primary doctor • Specialist doctor

Field Name	Description
Estimated total yearly costs	This field is included to mimic what will display in Plan Compare, however, the "Add" button will be inactive in Plan Preview. **Note:** In Plan Preview this is a placeholder and will not display values for the costs.
Medical Providers	This field is included to mimic what will display in Plan Compare, however, the "Add Your Medical Providers" button will be inactive in Plan Preview. **Note:** In Plan Preview this is a placeholder and will not display covered providers.
Prescription Drugs	This field is included to mimic what will display in Plan Compare, however, the "Add Your Prescription Drugs" button will be inactive in Plan Preview. **Note:** In Plan Preview this is a placeholder and will not display covered drugs.
Detail Plan Features	Indicates whether the plan includes dental coverage. If the plan offers Child Dental by covering all three child dental benefits, displays "Child dental" with a green checkmark. If the plan offers one or two of the child dental benefits, displays "Child dental" with a yellow checkmark. If the plan does not offer Child Dental, displays "Child dental" with a red X-mark. If the plan offers Adult Dental by covering all three adult dental benefits, displays "Adult dental" with a green checkmark. If the plan offers one or two of the adult dental benefits, displays "Adult dental" with a yellow checkmark. If the plan does not offer Adult Dental, displays "Adult dental" with a red X-mark. A plan is considered to cover adult dental benefits if it covers all three of the following benefits: • Routine Dental Services (Adult) • Basic Dental Care (Adult) • Major Dental Care (Adult) A plan is considered to cover child dental benefits if it covers all three of the following benefits: • Dental Check-Up for Children • Basic Dental Care (Child) • Major Dental Care (Child)

Table 12-14 describes the fields in the Medical Care Coverage section of the Plan Details section.

Table 12-14. Plan Details- Cost for Medical Care Section Fields

Field Name	Description
Deductible	For one-person enrollment groups (no dependents): • If the Individual In-Network value equals a dollar amount, then the Individual In-Network value displays (as '$X Individual Total'). • If the Individual In-Network value equals "Not Applicable" and the Individual Combined In/Out-Network value equals a dollar amount, then the Individual Combined In/Out-Network value displays (as '$X Individual Total'). • If the Individual In-Network and Combined In/Out-Network values both equal "Not Applicable," then "Not Applicable" displays. For enrollment groups with more than one person (one or more dependents), displays both "Individual Total" and "Family Total" amount. Per Person Logic: • If the Family In-Network Per Person value equals a dollar value, then the Family In-Network Per Person value displays (as "$X Individual Total"). • If the Family In-Network Per Person value equals "Not Applicable," and the Family Combined In/Out-Network Per Person value equals a dollar amount, then the Family Combined In/Out-Network Per Person value displays (as "$X Individual Total"). • If the Family In-Network Per Person and Family Combined In/Out-Network Per Person values both equal "Not Applicable," then "Not Applicable" displays. Per Group Logic: • If the Family In-Network Per Group value equals a dollar amount, then the Family In-Network Per Group value displays (as "$X Family Total"). • If the Family In-Network Per Group value equals "Not Applicable" and the Family Combined In/Out-Network Per Group value equals a dollar amount, then the Family Combined In/Out-Network Per Group value displays (as "$X Family Total"). • If the Family In-Network Per Group and Family Combined In/Out-Network Per Group values both equal "Not Applicable," then "Not Applicable" displays. In-Network Tier 2 and out-of-network deductibles do not display in Plan Preview or Plan Compare.

Field Name	Description
Out-of-pocket maximum	For one-person enrollment groups (no dependents): • If the Individual In-Network maximum equals a dollar amount, the Individual In-Network maximum displays (as "$X Individual Total"). • If the Individual In-Network maximum equals "Not Applicable" and the Individual Combined In/Out-Network maximum equals a dollar amount, the Individual Combined In/Out Network maximum displays (as "$X Individual Total"). • If Individual In-Network and Combined In/Out-Network maximums both equal "Not Applicable," "Not Applicable" displays. For enrollment groups with more than one person (one or more dependents), displays both "Individual Total" and "Family Total" amount. Per Person Logic: • If the Family In-Network Per Person maximum equals a dollar maximum, then the Family In-Network Per Person maximum displays (as "$X Individual Total"). • If the Family In-Network Per Person maximum equals "Not Applicable", and the Family Combined In/Out-Network Per Person maximum equals a dollar amount, then the Family Combined In/Out-Network Per Person maximum displays (as "$X Individual Total"). • If the Family In-Network Per Person and Family Combined In/Out-Network Per Person maximums both equal "Not Applicable", then "Not Applicable" displays. Per Group Logic: • If the Family In-Network Per Group maximum equals a dollar amount, then the Family In-Network Per Group maximum displays (as "$X Family Total"). • If the Family In-Network Per Group maximum equals "Not Applicable" and the Family Combined In/Out-Network Per Group maximum equals a dollar amount, then the Family Combined In/Out-Network Per Group maximum displays (as "$X Family Total"). • If the Family In-Network Per Group and Family Combined In/Out-Network Per Group maximums both equal "Not Applicable," then "Not Applicable" displays. In-Network Tier 2 and out-of-network maximums do not display in Plan Preview or Plan Compare.
Primary care doctor visit	Provides cost sharing information for the benefit "Primary Care Visit to Treat an Injury or Illness", found in the Plans and Benefits template.
Specialist visit	Provides cost sharing information for the benefit "Specialist Visit", found in the Plans and Benefits template.
X-Rays and diagnostic imaging	Provides cost sharing information for the benefit "X-rays and Diagnostic Imaging", found in the Plans and Benefits template.
Laboratory outpatient and professional services	Provides cost sharing information for the benefit "Laboratory Outpatient and Professional Services", found in the Plans and Benefits template.

Field Name	Description
Outpatient facility	Provides cost sharing information for the benefit "Outpatient Facility Fee (e.g. Ambulatory Surgery Center)", found in the Plans and Benefits template.
Outpatient professional services	Provides cost sharing information for the benefit "Outpatient Surgery Physician/Surgical Services", found in the Plans and Benefits template.
Hearing aids	Provides cost sharing information for the benefit "Hearing Aids", found in the Plans and Benefits template.
Routine eye exam for adults	Provides cost sharing information for the benefit "Routine Eye Exam (Adults)", found in the Plans and Benefits template.
Routine eye exam for children	Provides cost sharing information for the benefit "Routine Eye Exam for Children", found in the Plans and Benefits template.
Eyeglasses for children	Provides cost sharing information for the benefit "Eyeglasses for Children", found in the Plans and Benefits template.
Eligible for Health Savings Account (HSA)	Indicates whether this plan is HSA-eligible, based on the "HSA Eligible" field in the Plans and Benefits template.

Table 12-15 describes the fields in the Prescription Drug Coverage section.

Table 12-15. Plan Details- Prescription Drug Coverage Section Fields

Field Name	Description
Generic drugs	Provides cost sharing information for the benefit "Generic Drugs," found in the Plans and Benefits template.
Preferred brand drugs	Provides cost sharing information for the benefit "Preferred Brand Drugs," found in the Plans and Benefits template.
Non-preferred brand drugs	Provides cost sharing information for the benefit "Non-Preferred Brand Drugs," found in the Plans and Benefits template.
Specialty drugs	Provides cost sharing information for the benefit "Specialty Drugs," found in the Plans and Benefits template.
List of covered drugs	Provides a link to the plan's list of covered drugs from the "Formulary URL" in MPMS.
Three month in-network mail order pharmacy benefit	Indicates whether this plan offers three month In-Network mail order pharmacy benefits. If either the "3 Month In Network Mail Order Pharmacy Benefit Offered?" or "3 Month Out of Network Mail Order Pharmacy Benefit Offered?" fields are listed as "Yes" in the Prescription Drug template, displays "Yes"; otherwise, displays "No."

Field Name	Description
Prescription drug deductible	If medical and drug deductibles are integrated, displays "Included in plan deductible." Otherwise, the logic below applies. If medical and drug deductibles are not integrated, display depends on the enrollment group size. If the enrollment group size is one (no dependents): • If the Individual In-Network prescription drug deductible equals a dollar amount, then the Individual In-Network deductible displays (as "$X Individual Total"). • If the Individual In-Network prescription drug deductible equals "Not Applicable" and the Individual Combined In/Out-Network prescription drug deductible equals a dollar amount, then the Individual Combined In/Out Network deductible displays (as "$X Individual Total"). • If the Individual In-Network and Combined In/Out-Network prescription drug deductibles both equal "Not Applicable," then "Not Applicable" displays. If the enrollment group size is greater than one (at least one dependent), displays both "Per Person" and "Per Group" amount. Per Person Logic: • If the Family In-Network Per Person value equals a dollar value, then the Family In-Network Per Person value displays (as "$X Individual Total"). • If the Family In-Network Per Person value equals "Not Applicable," and the Family Combined In/Out-Network Per Person value equals a dollar amount, then the Family Combined In/Out-Network Per Person value displays (as "$X Individual Total"). • If the Family In-Network Per Person and Family Combined In/Out-Network Per Person values both equal "Not Applicable," then "Not Applicable" displays. Per Group Logic: • If the Family In-Network Per Group value equals a dollar amount, then the Family In-Network Per Group value displays (as "$X Family Total"). • If the Family In-Network Per Group value equals "Not Applicable" and the Family Combined In/Out-Network Per Group value equals a dollar amount, then the Family Combined In/Out-Network Per Group value displays (as "$X Family Total"). If the Family In-Network Per Group and Family Combined In/Out-Network Per Group values both equal "Not Applicable," then "Not Applicable" displays.

Field Name	Description
Prescription drug out-of-pocket maximum	If medical and drug maximums are integrated, displays "Included in plan's out-of-pocket maximum" Otherwise, the logic below applies. If medical and drug maximums are not integrated, display depends on the enrollment group size. If the enrollment group size is one (no dependents): • If the Individual In-Network maximum equals a dollar amount, the Individual In-Network maximum displays (as "$X Individual Total"). • If the Individual In-Network maximum equals "Not Applicable" and the Individual Combined In/Out-Network maximum equals a dollar amount, the Individual Combined In/Out Network maximum displays (as "$X Individual Total"). • If Individual In-Network and Combined In/Out-Network maximums both equal "Not Applicable," "Not Applicable" displays. If the enrollment group size is greater than one (at least one dependent), displays both "Per Person" and "Per Group" maximum. Per Person Logic: • If the Family In-Network Per Person maximum equals a dollar maximum, then the Family In-Network Per Person maximum displays (as "$X Individual Total"). • If the Family In-Network Per Person maximum equals "Not Applicable," and the Family Combined In/Out-Network Per Person maximum equals a dollar amount, then the Family Combined In/Out-Network Per Person maximum displays (as "$X Individual Total"). • If the Family In-Network Per Person and Family Combined In/Out-Network Per Person maximums both equal "Not Applicable," then "Not Applicable" displays. Per Group Logic: • If the Family In-Network Per Group maximum equals a dollar amount, then the Family In-Network Per Group maximum displays (as "$X Family Total"). • If the Family In-Network Per Group maximum equals "Not Applicable" and the Family Combined In/Out-Network Per Group maximum equals a dollar amount, then the Family Combined In/Out-Network Per Group maximum displays (as "$X Family Total"). • If the Family In-Network Per Group and Family Combined In/Out-Network Per Group maximums both equal "Not Applicable," then "Not Applicable" displays.

Table 12-16 describes the fields in the Access to Doctors and Hospitals section.

Table 12-16. Plan Details – Access to Doctors and Hospitals Section Fields

Field Name	Description
Provider Directory	Provides a link to the plan's provider directory from the "Network URL" field in MPMS.
Nation Provider Network	Indicates whether this plan is a national provider network, based on the "National Network" field found in the Plans and Benefits template.
Need referral to see a specialist	Indicates whether this plan requires a referral to see a specialist, based on the "Is a Referral Required for Specialist?" field in the Plans and Benefits template.
Size of provider network, compared to other plans	Displays the network breadth values
Hospitals	Displays whether the plan's hospital network is "About the same as other plans in the area", "Smaller than other plans in the area", or "Larger than other plans in the area", as fit.
Primary Care Doctors	Displays whether the plan's primary care network is "About the same as other plans in the area", "Smaller than other plans in the area", or "Larger than other plans in the area", as fit.
Pediatricians	Displays whether the plan's pediatric network is "About the same as other plans in the area", "Smaller than other plans in the area", or "Larger than other plans in the area", as fit.

Table 12-17 describes the fields in the Hospital Services section.

Table 12-17. Plan Details- Hospital Services Section Fields

Field Name	Description
Emergency room care	Provides cost sharing information for the benefit "Emergency Room Services," found in the Plans and Benefits template.
Inpatient doctor and surgical services	Provides cost sharing information for the benefit "Inpatient Physician and Surgical Services," found in the Plans and Benefits template.
Inpatient hospital services (like a hospital stay)	Provides cost sharing information for the benefit "Inpatient Hospital Services (e.g., Hospital Stay)" found in the Plans and Benefits template

Table 12-18 describes the fields in the Cost & Coverage Examples section.

Table 12-18. Plan Details – Cost & Coverage Examples Section Fields

Field Name	Description
Typical cost for a healthy pregnancy and normal delivery	Displays the sum of the following four values from the Plans and Benefits template: • Having a Baby – Deductible • Having a Baby – Copayment • Having a Baby – Coinsurance • Having a Baby – Limit

Field Name	Description
Typical yearly cost of managing type 2 diabetes for one person	Displays the sum of the following four values from the Plans and Benefits template: • Having Diabetes – Deductible • Having Diabetes – Copayment • Having Diabetes – Coinsurance • Having Diabetes – Limit
Typical cost of treatment of a simple fracture	Displays the sum of the following four values from the Plans and Benefits template: • Treatment of a Simple Fracture – Deductible • Treatment of a Simple Fracture – Copayment • Treatment of a Simple Fracture – Coinsurance • Treatment of a Simple Fracture – Limit

Table 12-19 describes the fields in the Adult Dental Coverage section of the Plan Details page.

Table 12-19. Plan Details – Adult Dental Coverage Section Fields

Field Name	Description
Routine dental care (adults)	Provides cost sharing information for the benefit "Routine Dental Services (Adult)," found in the Plans and Benefits template.
Basic dental care	Provides cost sharing information for the benefit "Basic Dental Care – Adult," found in the Plans and Benefits template.
Major dental care	Provides cost sharing information for the benefit "Major Dental Care – Adult," found in the Plans and Benefits template.
Orthodontia	Provides cost sharing information for the benefit "Orthodontia – Adult," found in the Plans and Benefits template.

Table 12-20 describes the fields in the Child Dental Coverage section of the Plan Detail page.

Table 12-20. Plan Details – Child Dental Coverage Section Fields

Field Name	Description
Check-up	Provides cost sharing information for the benefit "Dental Check-Up for Children," found in the Plans and Benefits template.
Major dental care	Provides cost sharing information for the benefit "Major Dental Care – Child," found in the Plans and Benefits template.
Basic dental care	Provides cost sharing information for the benefit "Basic Dental Care – Child," found in the Plans and Benefits template.

Field Name	Description
Medically necessary orthodontia (Orthodontic treatment may require pre-approval and must meet the plan's 'medical necessity' criteria)	Provides cost sharing information for the benefit "Orthodontia – Child," found in the Plans and Benefits template.

Table 12-21 describes the fields in the Medical Management Programs section of the Plan Details page.

Table 12-21. Plan Details – Medical Management Programs Section Fields

Field Name	Description
Asthma	Indicates whether or not this plan offers an asthma medical management program.
Heart disease	Indicates whether or not this plan offers a heart disease medical management program.
Depression	Indicates whether or not this plan offers a depression medical management program.
Diabetes	Indicates whether or not this plan offers a diabetes medical management program.
High blood pressure and high cholesterol	Indicates whether or not this plan offers a high blood pressure and high cholesterol medical management program.
Low back pain	Indicates whether or not this plan offers a low back pain medical management program.
Pain management	Indicates whether or not this plan offers a pain management medical management program.
Pregnancy	Indicates whether or not this plan offers a pregnancy medical management program.
Weight loss program	Indicates whether or not this plan offers a weight loss medical management program.

Table 12-22 describes the fields in the Other Benefits section of the Plan Details page.

Table 12-22. Plan Details – Other Benefits Section Fields

Field Name	Description
Acupuncture	Provides cost sharing information for the benefit "Acupuncture," found in the Plans and Benefits template.
Chiropractic care	Provides cost sharing information for the benefit "Chiropractic Care," found in the Plans and Benefits template.

Field Name	Description
Infertility treatment	Provides cost sharing information for the benefit "Infertility Treatment," found in the Plans and Benefits template.
Mental/behavioral health outpatient services	Provides cost sharing information for the benefit "Mental/Behavioral Health Outpatient Services," found in the Plans and Benefits template.
Mental/behavioral health inpatient services	Provides cost sharing information for the benefit "Mental/Behavioral Health Inpatient Services," found in the Plans and Benefits template.
Habilitative services	Provides cost sharing information for the benefit "Habilitative Services," found in the Plans and Benefits template.
Bariatric services	Provides cost sharing information for the benefit "Bariatric Surgery," found in the Plans and Benefits template.
Outpatient rehabilitation services	Provides cost sharing information for the benefit "Outpatient rehabilitation services," found in the Plans and Benefits template.
Skilled Nursing Facility care	Provides cost sharing information for the benefit "Skilled Nursing Facility," found in the Plans and Benefits template.
Private-duty nursing	Provides cost sharing information for the benefit "Private-Duty Nursing," found in the Plans and Benefits template.

13 Troubleshooting & Support

The following details error messaging to assist the user with troubleshooting and resolving issues, special considerations, and support contact information.

13.1 Error Messages

Table 13-1. Error Messages

Error Message	Trigger	Corrective Action
[Filename]: File uploaded is a not allowed file type.	When a user attempts to upload a file type that is not a DOCX, MSG, PDF, or PNG.	Re-upload a file that is one of the allowed file types listed in the instructional text. Upload only the following file types: DOCX, MSG, PDF or PNG.

Error Message	Trigger	Corrective Action
[Filename]: File name contains special characters that are not allowed.	When a file is uploaded and includes an unallowable character in the file name.	Re-upload the file after removing restricted characters from the file name. Restricted characters include: ' (Apostrophe) / (Forward Slash) ; (Semicolon) # (Pound) ((Open Parenthesis)) (Closed Parenthesis) : (Colon) % (Percept) = (Equal Sign) < (Less Than > (Greater Than & (Ampersand) \ (Backslash) " (Quotation Mark)
[Filename]: File selected is the same template type as another uploaded file. Upload only one file per template type for each validation request.	When a file is the same as a previously uploaded file.	Upload a file for a different template type or remove the file that was already uploaded for the same template type.
Unable to retrieve the Detailed Validation Results: Please try again in a few minutes. If the error persists, please contact the CMS Helpdesk.	When Detailed Validation Results are unable to be retrieved due to technical issues.	Refresh the page or log out and log back into the Submission System after a few minutes.
Application already exists: A QHP Application for this plan year, Issuer, product offering, and market coverage type combination already exists. Resume the existing application or update one or more values to create a new application.	When an application with the specific plan year, Issuer, product offering, and market coverage type has already been created.	Edit the selected Issuer ID or the Plan Year value(s) or edit the application detail values for the existing application on the Application Overview page.

Error Message	Trigger	Corrective Action
Unable to Complete Domain: Required data has not been submitted to complete this section of your QHP Application. Please provide all necessary documents and/or attestations.	When a Domain section has not been fully completed.	Submit all required data (files and/or attestations) for the domain page(s).
Technical issue encountered: Please try again in a few minutes. If the error persists, please contact the CMS Helpdesk.	When a general technical issue occurs.	Refresh the page or log out and log back into the Submission System after a few minutes.

13.2 Special Considerations

13.3 Support

The table below provides details to contact the Help Desk should users require further assistance.

Table 13-2. Support Points of Contact

Contact	Organization	Phone	Email	Role	Responsibility
Marketplace Service Desk (MSD)	CMS	1-855-CMS-1515 (1-855-267-1515)	CMS_FEPS@cms.hhs.gov	Help Desk Support	Initial user support & problem reporting

Appendix A: Datepicker Operations

Users may operate a datepicker using their keyboard. Below are the available keyboard operations.

Table A-1. Datepicker Keyboard Operation

Datepicker Status	Action
When a datepicker is hidden and focus is on the input field	• **Arrow Down (↓) key:** Displays the datepicker. • **Enter key:** Update the picker with the input field's value.
When a datepicker is displayed	• **Enter key:** Update the picker with the input field's value. • **Esc key:** Close the datepicker. • **Arrow Left (←) or Arrow Right (→) key:** Move focused date, month, year, or decade 1 step horizontally. • **Arrow Up (↑) or Arrow Down (↓) key:** Move focused date, month, year, or decade 1 step vertically. • **Shift + Arrow Left (←) keys:** Move to previous month, year, or decade. *(Shortcut of the "Prev" button).* • **Shift + Arrow Right (→) keys:** Move to next month, year, or decade. *(Shortcut of the "Next" button).* • **Shift + Arrow Up (↑) keys:** Change the view upward. *(Shortcut of the View switch).* • **Enter key:** When (Days View) is shown: Select the focused date. Otherwise, change the View switch downward for the focused decade, year, or month.

When the datepicker element is displayed, it captures any keypress events and uses them to control the datepicker element. Therefore, users cannot edit the text input field in this state. To resolve this issue, the datepicker enters the "Edit Mode". To enter "Edit Mode" a user may select any of the following keys:

- Backspace
- Delete
- Any alphanumeric character (without Ctrl)
- Any of the modifier keys:
    - Ctrl + Arrow keys (←/→/↑/↓)
    - Shift + Arrow down key (↓)
    - Except Shift + Arrow Left, Right, Up keys *(←/→/↑)*, as they are assigned to other shortcut keys.

To exit "Edit Mode" a user may select the following keys:

- Enter key is pressed.

- Ctrl + Arrow Down (↓) keys are pressed.

While datepicker is in edit mode, the outline of the text field element becomes more prominent to denote that it is in "Edit Mode". Additionally, keyboard operation become temporarily disabled.

Appendix B: Acronyms and Abbreviations

Table B-1. Acronyms and Abbreviations

Acronym / Abbreviation	Definition
CMS	Centers for Medicare and Medicaid Service
HHS	Health and Human Services
HIOS	Health Insurance Oversight System
ID	CMS Enterprise Portal Identifier
MPMS	Marketplace Plan Management System
MR	Machine Readable
QHPs	Qualified Health Plans
SADPs	Stand-Alone Dental Plans
URL	Uniform Resource Locators

Appendix C: Glossary

Table C-1. Glossary

Term	Definition
N/A	N/A

Appendix D: Referenced Documents

Table D-1. Referenced Documents

Document Name	Document Number and/or URL	Issuance Date
CMS Machine Readable Tools	Coverage Portal (cms.gov)	N/A
Enterprise Portal User Guide	CMS Enterprise Portal - Enterprise Portal User Guide	N/A
HIOS User Manual	HIOS Portal User Manual (cms.gov)	12/2019
Identity Management User Guide	User Manual Template (cms.gov)	06/17/2022

Appendix E: Record of Changes

Table E-1. Record of Changes

Version Number	Date	Author/Owner	Description of Change
1.1	03/31/2023	AFS	Addressed CMS Feedback
2.0	05/19/2023	AFS	Updated for alignment with Release 4.0
2.1	05/25/2023	AFS	Addressed CMS Feedback
2.2	06/06/2023	AFS	Addressed CMS Feedback
2.3	06/09/2023	AFS	Addressed CMS Feedback