Centers for Medicare & Medicaid Services

Contract HHSM-500-2016-00003I / 75FCMC21F0001

Unified Rate Review User Guide

Version 14.0
Plan Year 2023
December 2021

Table of Contents

Table of Figures

List of Tables

1 Introduction

This user guide provides the information necessary for Centers for Medicare & Medicaid Service (CMS) users with appropriate permissions governed by the user management rules to effectively use the features and processes in the *Unified Rate Review* (URR) *Module*, which covers a market-wide audience including Exchange (Federally Facilitated Exchange, FFE) and non-Exchange users.

2 Referenced Documents

The Center for Consumer Information and Insurance Oversight (CCIIO) has provided additional information detailing specific policy and submission criteria for each section of the Rate Review module on the CCIIO webpage. In addition, specific instructions are posted on the CCIIO webpage to aid issuers. Please use the following link for more information: http://cciio.cms.gov/programs/exchanges/qhp.html.

3 Overview

Section 2794 of the Public Health Service Act (PHS Act), as added by the Patient Protection and Affordable Care Act (ACA), establishes a process for the annual review of an unreasonable increase in premiums for health insurance coverage. The Center for Medicaid and Medicare Services (CMS) issued a final rule, the "Rate Increase Disclosure and Review" (Rate Review rule) (codified at 45 C.F.R. §§ 154.101-154.301) implementing section 2794 of the PHS Act.

This user guide explains how health insurance issuers and state reviewers will use the *Unified Rate Review Module* to submit and review information and provide step-by-step instructions for all the issuer and state system features and functionalities available in the Rate Review system.

The Centers for Medicare & Medicaid Services (CMS) and the National Association for Insurance Commissioners (NAIC) have established a system connection to transfer URR filings between the System for Electronic Rate & Form Filing (SERFF) and the Health Insurance Oversight System Unified Rate Review (HIOS URR) module. This connection allows automatic data and file transfers between the two systems to reduce duplicative manual entry work for both issuers and states. The new system connection is Not Applicable to States without an Effective Rate Review process, or states that do not utilize the SERFF system. The issuers in these states should continue to submit filings in the HIOS URR module directly.

For States utilizing the URR filing transfer process, there are instructions for the SERFF process located inside the SERFF application under "Help". The SERFF system can be found at https://www.serff.com, users should then click on "SERFF Login" and enter the applicable SERFF credentials. If you do not have SERFF credentials you will need to contact serffhelp@naic.org. Once logged into the SERFF system, instructions for the transfer process are located under "Help" in the profile icon in the upper right corner. Once the Help menu is accessed, select either "User Manual" or "On Demand Tutorials." to review the instructions.

4 Conventions

This document provides screen prints and corresponding narratives to describe how to use the *Unified Rate Review Module's* processes and functionalities.

NOTE: The term user is used throughout this document to refer to a person who requires and/or has acquired access to any functionality contained in the *Unified Rate Review Module*.

Modules or systems are indicated by *italics*. Fields or buttons to be acted upon are indicated in **bold** text**.** Grayed out fields are considered read only, and the default values cannot be changed.

5 Getting Started

This section provides information about set-up and system access.

5.1 Set-Up Considerations

CMS screens are designed to be viewed at a minimum screen resolution of 1024 x 768 based on Health and Human Services (HHS) standards. To optimize the user's access to the Plan Management (PM) system:

1. Please ***disable pop-up blockers*** prior to attempting access to the Plan Management system.
2. Use one of the following browsers for optimum usability:
   - Edge 93.0
   - Firefox 92.0
   - Chrome 93.0
3. Recommended Excel Versions include Excel 2013, Excel 2016, and Excel 2019.

5.2 User Access Considerations

A variety of users will be credentialed to use this system. This type of credentialing can include limiting the user to only entering data, only viewing data, only approving data, or a combination of these or other requests, as necessary. Documentation for requests and access will be retained by security for reporting and auditing purposes.

Each authorized user will be credentialed and limited to specific work environments within the system. Should an authorized user require access to additional work environments, a request should be submitted to security to set up, grant and/or revoke privileges, and retain documentation for system access.

User restrictions to the system include rules such as a user entering data cannot approve the same data or a user who approves the data cannot enter or update the same data.

5.3 Accessing the System

All Federally-Facilitated Exchange (FFE) users require a CMS Enterprise Portal ID and Health Insurance Oversight System (HIOS) user role to access the system.

5.4 System Organization and Navigation

This module allows issuers to submit all necessary information using a web-based user interface and Excel templates.

When a data submitter uploads the URR template XML file, the system validates the data on the template and the web-based sections of the application.

5.5 Exiting the System

To exit the system, click the Logout link located at the bottom right corner of the page header.

6 Using the System

The following sections provide instructions about using the various functions or features of the *Unified Rate Review Module*.

Unified Rate Review Issuer Submitter Tabs

- Rate Review Overview: The Rate Review Overview tab provides a home page for all users. On this page, additional submission tips can be found to help guide the user to successfully submit a rate filing. In addition, the Unified Rate Review template is located on this page and must be completed as part of a system submission.
- Create Submission: The Create Submission tab provides a place to submit the user's rate filing into the system. The user can create a submission for any state and issuer the user is currently associated with in HIOS.
- View/Edit Submission: The View/Edit Submission tab allows the user to search for and view a submission summary of a previous or current submission. From the submission summary, the user can view or edit previously submitted submissions. The submission summary screen allows the user to see updates to the status of previously submitted review or access materials during the user's review.

Unified Rate Review Issuer Validator Tabs

- Rate Review Overview: The Rate Review Overview page provides a home page for all users. On this page, additional submission tips can be found to help guide the user through successfully submitting a rate filing.
- View/Edit Submission: The View/Edit Submission tab allows the user to search for and provide a submission summary of a previous or current submission or to validate a new submission. From the Submission Summary screen, the user can view or edit previous submissions. The Submission Summary screen allows the user to see updates to the status of review or access materials that were previously submitted.

Unified Rate Review State Reviewer Tabs

- Rate Review Overview: The Rate Review Overview page provides a home page for all users. On this page, additional Reviewer tips can be found to help guide the user to successfully conduct a review of submissions.
- Review Submissions: The Review Submissions tab provides the user with the search capability to find and review all submissions for the user's associated state. Once a submission is selected, the submission will be viewable on the Submission Summary page, where the user can access materials submitted by the issuer, update the status of a submission, add internal comments, request updated or supplemental materials, and review the threshold rate increase.
- View Reports: The View Reports tab provides the user with system-generated reports for issuers within the user's associated state. The report provides valuable data on issuers, products, and users within the same state.

6.1 Issuer Submitter – Rate Review Overview Page

The Rate Review Overview page, shown in Figure 6-1, allows the user to view submission tips and access the Unified Rate Review Instructions and User Guide to help the user complete the submission. The user can also download a copy of the Unified Rate Review Template from this page.

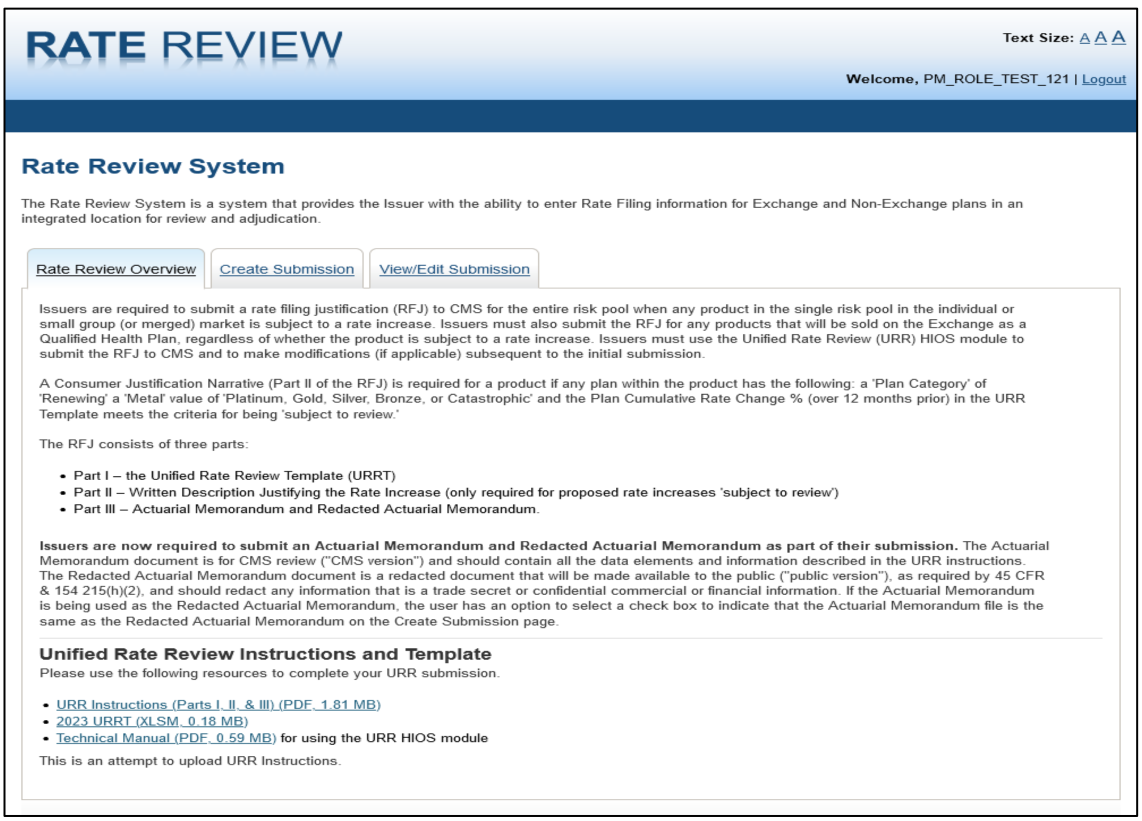

Figure 6-1: Issuer Submitter - Rate Review Overview Page

Table 6-1 describes the fields on the Issuer Rate Review Overview page and provides instructions about how to enter data in these fields.

Table 6-1: Issuer Submitter - Rate Review Overview Page Fields

Name	User Action	Comments
Rate Review Overview tab	Click	Click the Rate Review overview tab to load the current Rate Review Overview page.
Create Submission Tab	Click	Click the Create Submission Tab to reload the current page and clear all entered data.
View/Edit Submission Tab	Click	Click the View/Edit Submission tab to display the Submission Search page of the View/Edit Submission Functionality.
URR Instructions	Click	Click the Instructions link to download a copy of the most current Unified Rate Review Instructions
YYYY URRT	Click	Click the Unified Rate Review Template link to download a copy of the most current Unified Rate Review Template.
Technical Manual link	Click	Click the Technical Manual link to download a copy of the Technical manual that will provide guidance on how to navigate the module.

From the Issuer Submitter Rate Review Overview page, shown in Figure 6-1, a user assigned the role of Issuer Submitter can start a new submission by clicking the **Create Submission** tab. The user can view or edit a current submission by clicking the **View/Edit Submission** tab.

6.2 Issuer Validator – Rate Review Overview Page

The Rate Review Overview page, shown in Figure 6-2, allows the user to view submission tips and access the Rate Review instructions and User Guide to help the user complete the user's submission. The user can also download a copy of the Unified Rate Review Template from this page.

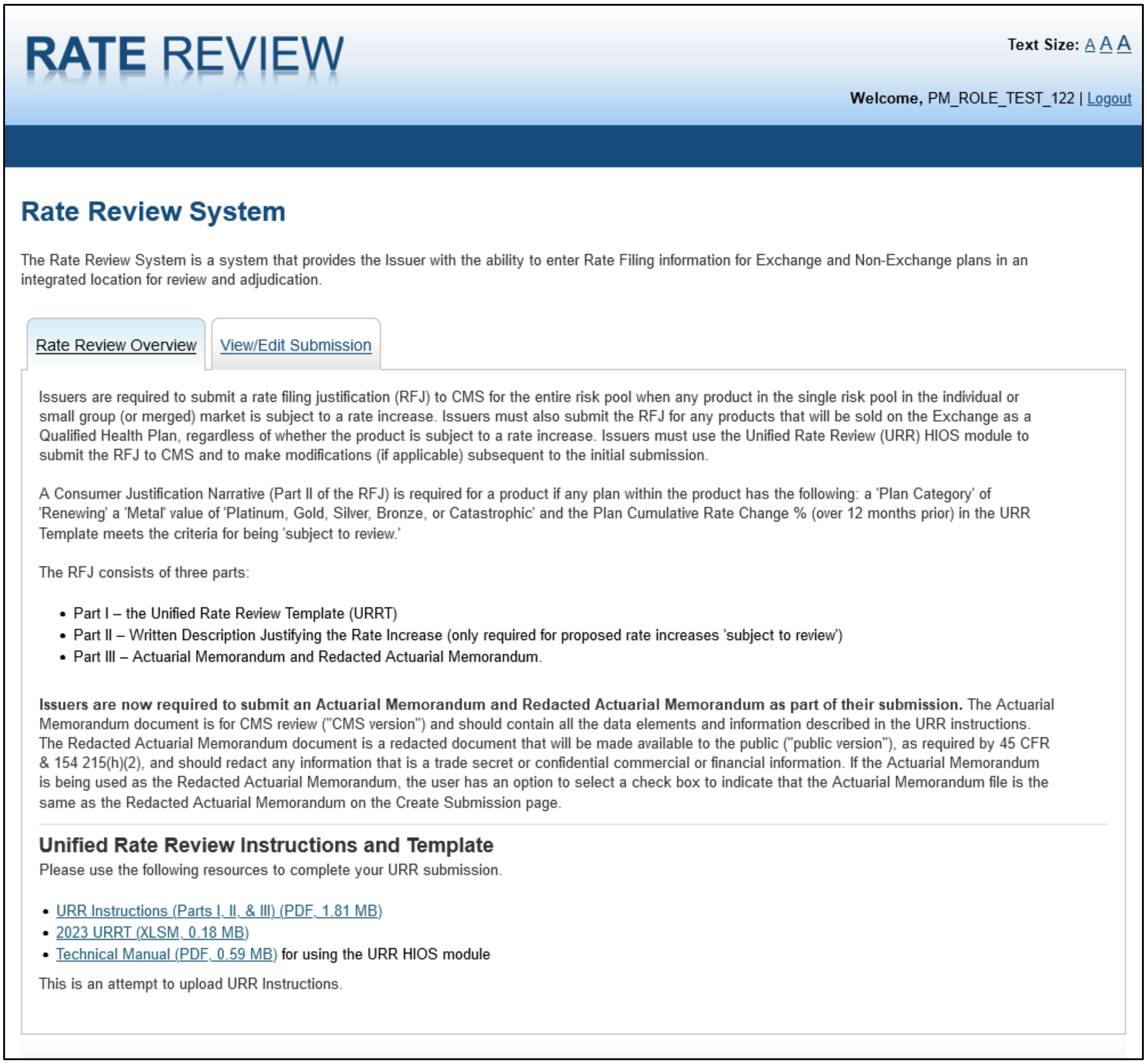

Figure 6-2: Issuer Validator - Rate Review Overview Page

Table 6-2 describes the fields on the Issuer Rate Review Overview page and provides instructions about how to enter data in these fields.

Table 6-2: Issuer Validator – Rate Review Overview Page Fields

Name	User Action	Comments
Rate Review Overview tab	Click	Click the Rate Review overview tab to load the current Rate Review Overview page.
View/Edit Submission Tab	Click	Click the View/Edit Submission tab to display the Submission Search page of the View/Edit Submission Functionality.
URR Instructions	Click	Click the Instructions link to download a copy of the most current Unified Rate Review Instructions
YYYY URRT	Click	Click the Unified Rate Review Template link to download a copy of the most current Unified Rate Review Template.
Technical Manual link	Click	Click the Technical Manual link to download a copy of the Technical manual that will provide guidance on how to navigate the module.

6.3 Issuer Submitter – Create Submission

This page allows the Issuer Submitter submitting directly through HIOS to create a submission.

Note: Most Issuers will be submitting through the SERFF Transfer Process referenced in the Overview section.

Figure 6-3 shows the Issuer Submitter Create Submission page.

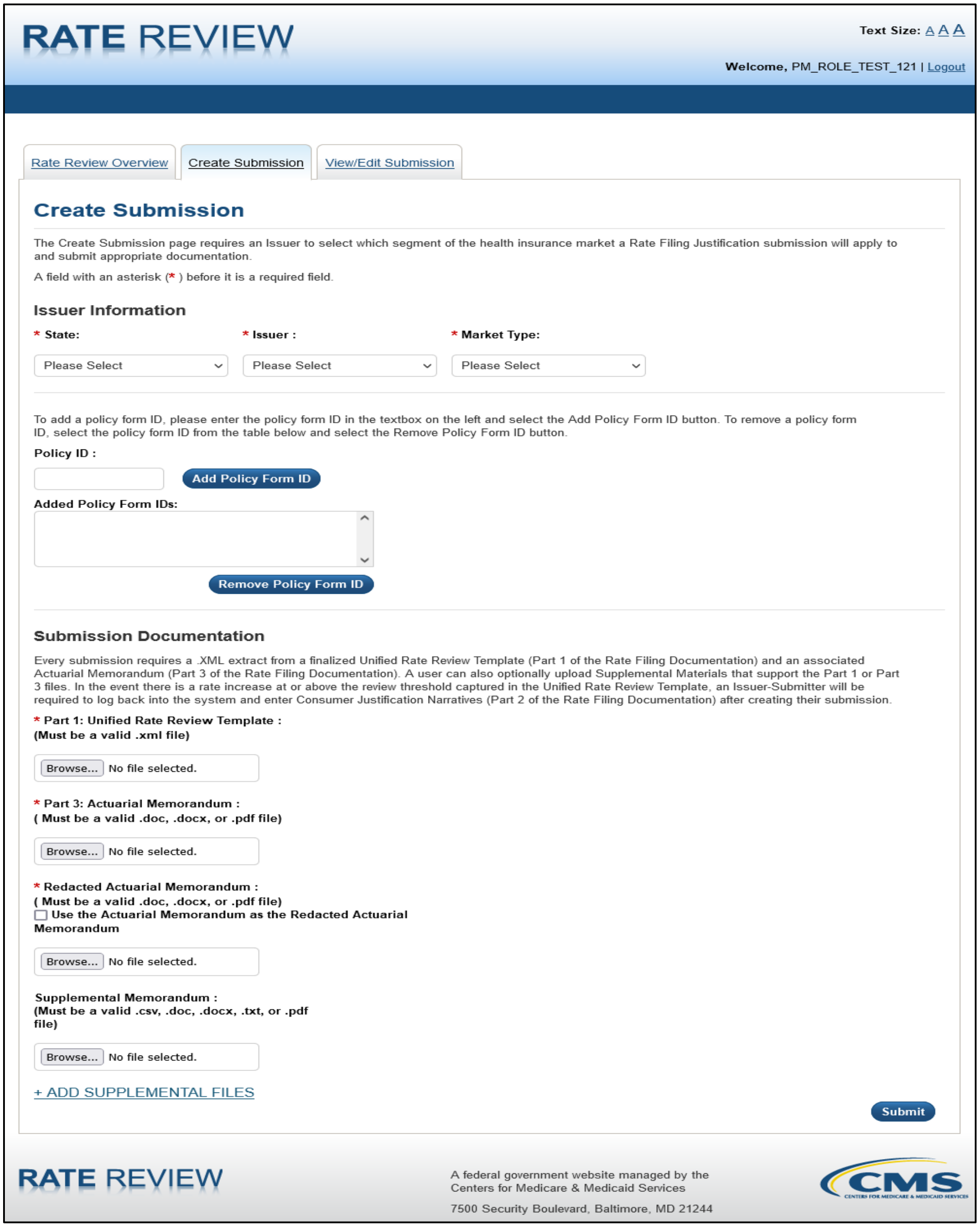

Figure 6-3: Issuer Submitter - Create Submission Page

Table 6-3 describes the fields on the Issuer Create Submission page and provides instructions about how to enter data in these fields.

Table 6-3: Issuer Submitter - Create Submission Page Fields

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview Tab to display the Rate Review Overview page.
Create Submission Tab	Click	Click the Create Submission Tab to reload the current page and clear all entered data.
View/Edit Submission Tab	Click	Click the View/Edit Submission tab to display the Submission Search page of the View/Edit Submission Functionality.
State	Click drop-down	Select the state for the submission. Only states associated to assigned Issuers are displayed.
Issuer	Click drop-down	Select the Issuer for the submission. The drop-down list is populated with Issuers the user has been associated. When selected, the Market Type drop-down list is enabled.
Market Type	Click drop-down	Select the market type for the submission, based on available market types of the selected Issuer.
Policy Form ID (To Add)	Enter a Policy Form ID	Click to display the contents of the Policy Form ID field and add it to the Policy Form ID list, if the Policy Form ID entered is valid.
Add Policy Form ID	Click	Click to add the contents of the Policy Form ID field to the Policy Form ID list, if the Policy Form ID entered is valid.
Policy Form ID(s) (Added)	Select a Policy Form ID previously added to the list	Displays the Policy Form IDs added to the submission. Policy Form IDs can be selected within this area by clicking on the desired ID for removal purposes.
Remove Policy Form ID	Click	Click to remove any highlighted Policy Form IDs in the Policy Form ID list.
Unified Rate Review Template	Click	Click the **Choose File** button to browse to select the location of the Unified Rate Review Template. Once selected, the page is populated with the selected file path to the Unified Rate Review Template. This file must be a .xml file type. This template is required for submission.
Actuarial Memorandum	Click	Click the **Choose File** button to browse to select the location of the **Actuarial Memorandum**. Once selected, the page is populated with the selected file path to the **Actuarial Memorandum**. The file must be a valid .doc, .docx, .pdf file type. This file is required for submission.

Name	User Action	Comments
Redacted Actuarial Memorandum	Click	Click **Choose File** button to browse to the location of a **Redacted Actuarial Memorandum**. Once selected, the page is populated with the selected file path to the **Redacted Actuarial Memorandum**. The file must be a valid .doc, .docx, .pdf file type. The user can select the check box to use the Actuarial Memorandum file as the Redacted Actuarial Memorandum file. This file is required for submission.
Supplemental Materials	Click	Click the **Choose File** button to browse to select the location of the **Supplemental Materials**. Once selected, the page is populated with the selected file path to the **Supplemental Materials**. The file must be a valid .csv, .doc, .docx, .txt, or .pdf file type.
Add Supplemental Files	Click	Click the **Add Supplemental Files** to obtain an additional instance of a Supplemental Materials text field, where you can add another file.
Submit Button	User clicks the Submit Button	Click to run all validation checks on the submitted data. If the submitted data is valid, the submission will be sent for processing, and the Submission Pending Validation Summary is displayed. If any page data is invalid, an appropriate error message is displayed at the top of the page. Issuers will only be able to create submissions if all submissions with the same Issuer/State/Market/Effective Date combination have a Submission Status of ‘Submission Deactivated.'

Table 6-4 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 6-4: Error/Confirmation Messages

Trigger	Message
Attempt to Create a Submission without selecting a state	Please select a State
Attempt to Create a Submission without selecting an Issuer	Please select an Issuer
Attempt to Create a Submission without selecting a Market Type	Please select a Market Type
Attempt to Create a Submission without adding a Policy Form ID	Please add at least one Policy Form ID
When a new Policy Form ID is added to the Policy Form ID table.	The following Policy Form ID has been added to the submission: <Added Policy Form ID>

Trigger	Message
Remove one or many Policy Form IDs from the table	The following Policy Form ID(s) have been removed from the submission: <Removed Policy Form ID(s), comma delimited>
Attempt to add an invalid Policy Form ID to the list (No data entered, Form ID over 100 characters, ID uses illegal characters)	Please add at least one Policy Form ID
Attempt to create a Submission with no Unified Rate Review Template selected	Please select a Unified Rate Review Template
Attempt to create a Submission with no Actuarial Memorandum selected	Please select an Actuarial Memorandum
Attempt to upload a file with an incorrect file type	The selected file "<filename>" is not in a valid file type. Please select a file that is valid for upload.
Attempt to upload a file with an incorrect filename	The selected file "<filename>" does not have a valid name. Please ensure that your file name does not contain any spaces or special characters and is less than 100 characters in length
User attempts to add more than ten instances of the Supplemental Materials	Only ten supplemental materials can be added when creating a submission.
Attempt to create a Submission with no Redacted Actuarial Memorandum selected	Please select a Redacted Actuarial Memorandum
Attempt to create a Submission with the same Issuer/State/Market Type/Effective Date combination of an active* submission Active* - Submission status other than Submission Deactivated	An active submission already exists for this Issuer, State, Market Type, and Effective Date combination. You may only create a new submission if all existing submissions with the same Issuer, State, Market Type, and Effective Date combination are in a status of 'Submission Deactivated.'

6.4 Issuer Submitter – Submission Pending Validation Page

This page, shown in Figure 6-4, allows the Issuer Submitter to review all submission data and files that were submitted to the system. There is a note on the page that the record has been uploaded to the system and is pending validation.

Once the validation is complete, both the Issuer Submitter and Issuer Validator users will receive an e-mail notification stating whether the Unified Rate Review Template passed the system validations. If the template passed system validations, the Issuer Submitter or Issuer Validator can take additional actions on the submission. If the template failed the system validation, the submission will not be created in the system. The Issuer Submitter will receive a list of errors discovered in the Unified Rate Review Template and will need to address them before creating a new submission.

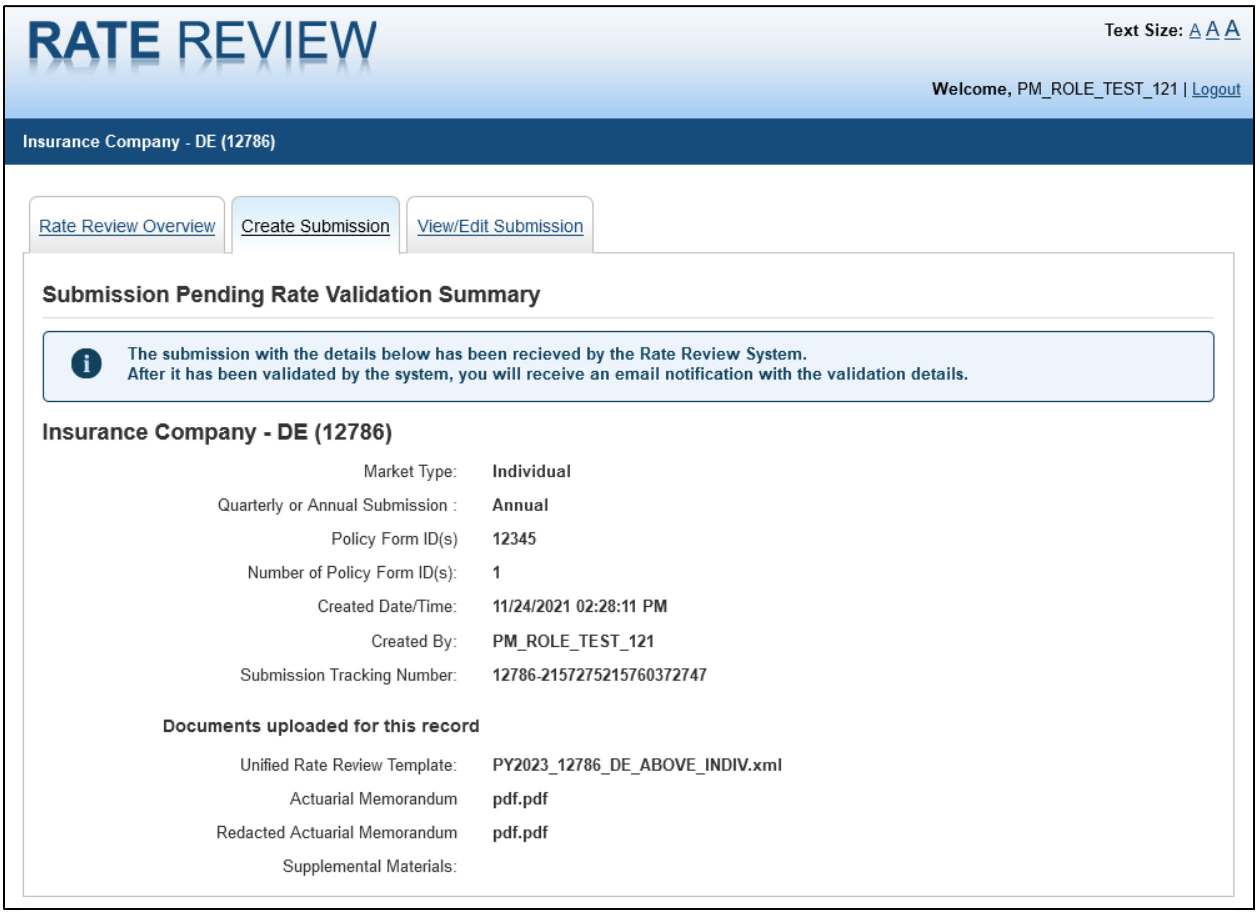

Figure 6-4: Issuer Submitter – Submission Pending Rate Validation Summary

Table 6-5 describes the fields on the Submission Pending Rate Validation page.

Table 6-5: Issuer Submitter – Submission Pending Rate Validation Summary

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.

Name	User Action	Comments
Create Submission Tab	Click	Click the Create Submission tab to display a blank Create Submission page.
View/Edit Submission Tab	Click	Click the View/Edit Submission tab to display the Submission Search page of the View/Edit Submission Functionality.
Issuer – State (Issuer ID)	No user action required.	Displays the Issuer, State, and Issuer ID selected on the Create Submission page.
Market Type	No user action required.	Displays the Market Type selected on the Create Submission page.
Policy Form IDs	No user action required.	Displays all entered Policy Form Ids inserted on the Create Submission page.
Created Date / Time	No user action required.	Displays the time and date the submission was created in the Rate Review system.
Created By	No user action required.	Displays the Issuer Submitter who submitted the submission to the system.
Submission Tracking Number	No user action required.	Displays the unique system generated submission tracking number for the submission.
Unified Rate Review Template	No user action required.	Provides the file name of the Unified Rate Review Template submitted on the Create Submission page for the selected submission.
Actuarial Memorandum	No user action required.	Provides the file name of the Actuarial Memorandum document submitted on the Create Submission page for the selected submission.
Redacted Actuarial Memorandum	No user action required.	Provides the file name of the Redacted Actuarial Memorandum document submitted on the Create Submission page for the selected submission.
Supplemental Materials	No user action required.	Provides the file name of all Supplemental Materials submitted on the Create Submission page for the selected submission.

6.5 Issuer Submitter and Validator – Submission Search Results Page

This page, shown in Figure 6-5, allows the user to search a submission based upon one or more available search criteria. A data table will display all submission results that match the search criteria. After sorting through the returned results, the user can click select a submission's **Submission Tracking Number** or SERFF Tracking Number in the corresponding row to access a particular submission.

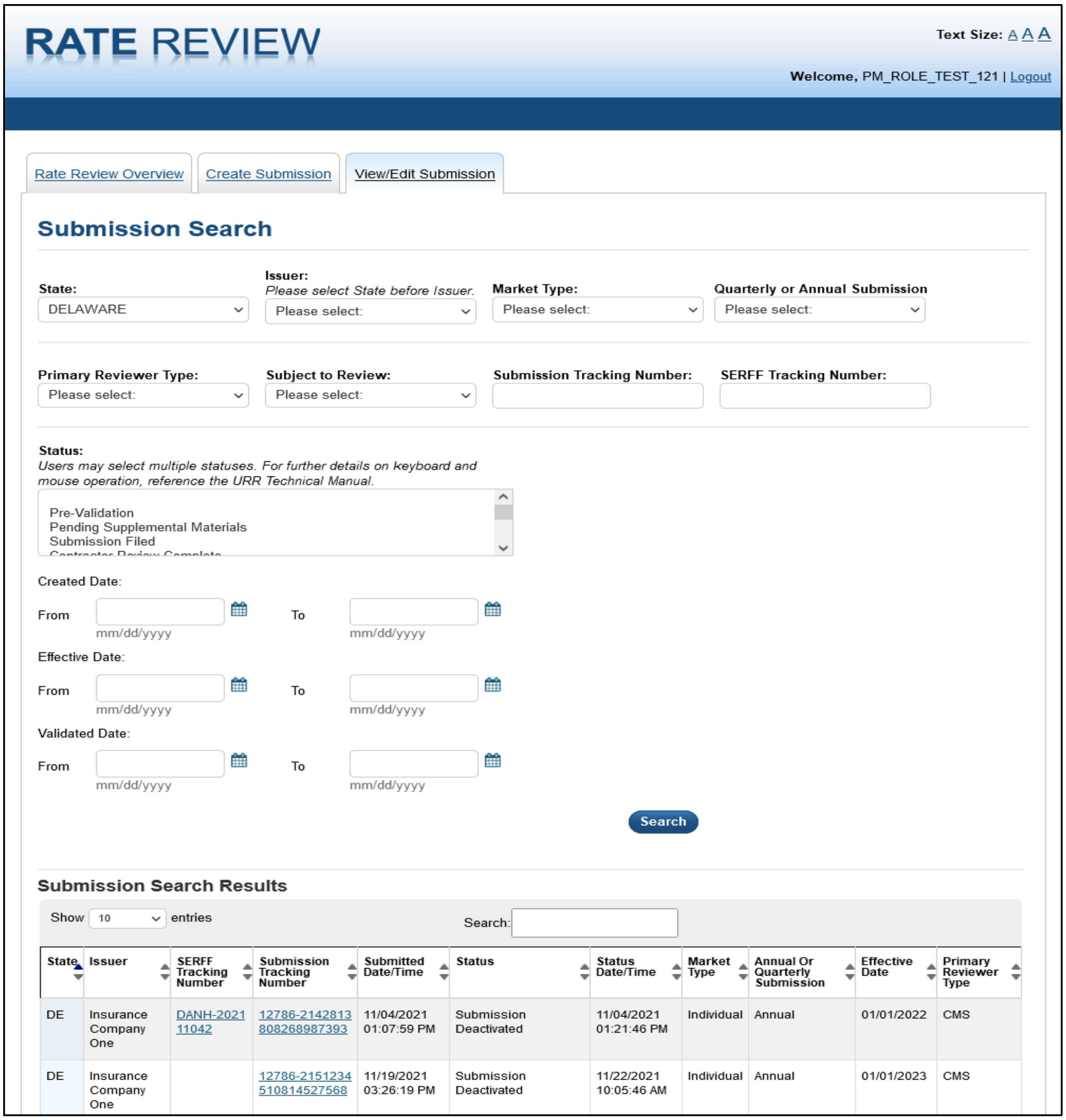

Figure 6-5: Issuer Submitter and Validator - Submission Search Results Page

Table 6-6 describes the fields on the Issuer Submitter and Validator– Submission Search page and provides instructions about how to enter data in these fields.

Table 6-6: Issuer Submitter and Validator – Submission Search Page Fields

Name	User Action	Comments	Associated Rules
Rate Review Overview tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.	N/A
Review Submissions tab	Click	Click the Review Submissions tab to reload the Submission Search page of the Review Submission Functionality, clearing all previously entered data.	N/A
View/Edit Submission Tab	Click	Click the View/Edit Submission tab to display the Submission Search page of the View/Edit Submission Functionality.	N/A
State	Click Drop Down	Provides the ability to select a state for searching system submissions. You can only select states in which your user account is associated.	Selection of a value is optional.
Issuer	Click Drop Down	The Issuer drop-down provides the ability to select as Issuer for searching system submissions. You can only select Issuers within the states your user account is associated.	Selection of a value is optional. Values displayed are based on the selection made in the State drop-down field.
Market Type	Click Drop Down	The Market Type drop-down provides the ability to select a market type for searching system submissions. The system will restrict returned values based on user account associations.	Selection of a value is optional. Displays a list of available markets (Individual, Small Group, Combined).
Quarterly or Annual Submission	Click Drop Down	The Quarterly or Annual Submission drop-down provides the ability to select Annual or Quarterly for searching system submissions. The system will restrict returned values based on the type of submission selected.	Selection of a value is optional. Displays a list of available submission types (Annual, Quarterly)
Primary Reviewer Type	Click Drop Down	The Primary Reviewer Type provides you with the ability to select a Primary Reviewer Type for searching system submissions. The system will restrict returned values based on user account associations.	Selection of a value is optional.

Name	User Action	Comments	Associated Rules
Subject to Review	Click Drop Down	The Subject to Review drop-down provides the ability to search for submissions that are either Subject to Review or Not Subject to Review. The system will restrict returned values based on the associated statuses.	Selection of a value is optional. Displays a list of submission categories (Subject to Review, Not Subject to Review)
Submission Tracking Number	Enter a Submission Tracking Number	Enter a Submission Tracking Number for searching system submissions. The system restricts returned values based on user account associations.	Entering a value is optional.
SERFF Tracking Number	Enter a SERFF Tracking Number	Enter a SERFF Tracking Number for searching SERFF system submissions. The system restricts returned values based on user account associations.	Entering a value is optional.
Submission Status	Click, Multi Select	Select one or multiple statuses for searching system submissions. The system restricts returned values based on user account associations.	You can select multiple statuses by holding the CTRL key.
Submission Created Date: From	Enter a Date	Enter a starting date for searching system submissions, based on the Created Date. The system restricts values based on user account associations.	Manually entered dates must be entered in the mm/dd/yyyy format.
Submission Created Date: From Calendar Icon	Click	Click the calendar icon to display a pop up calendar. You can click any date within the calendar, and the system will place the value within the Submission Created Date: From field.	N/A
Submission Created Date: To	Enter a Date	Click the Submission Created Date: To field to enter an end date for searching system submissions, based on the Created Date. The system restricts values based on user account associations.	Manually entered dates must be entered in the mm/dd/yyyy format.
Submission Created Date: To Calendar Icon	Click	Click the calendar icon to display a calendar. You can click any date within the calendar, and the system will place the value within the Submission Created Date: To field.	N/A
Validated Date: From	Enter a Date	The Validated Date: From field allows you to enter a starting date for searching system submissions, based on validation dates. The system restricts values, based on user account associations.	Manually entered dates must be entered in the mm/dd/yyyy format.

Name	User Action	Comments	Associated Rules
Validated Date: From Calendar Icon	Click	Click the calendar icon to display a calendar. You can click any date within the calendar, and the system will place the value within the Validated Date: From field.	N/A
Validated Date: To	Enter a Date	The Validated Date: To field allows you to enter an end date for searching system submission, based on the Validated Date. The system restricts values based on user account associations.	Manually entered dates must be entered in the mm/dd/yyyy format.
Validated Date: To Calendar Icon	Click	Click the Search button to populate the Submission Search Results table, based on associated submissions matching the selected filters.	N/A
Search	Click	Click the Search button to populate the Submission Search Results table, based on associated submissions matching the selected filters.	Data table matching user's search criteria must be displayed If no search criteria are searched, the search results will appear populated with every submission available by account association.
Show Entries	Click Drop-Down	Click the Show Entries drop-down to select the number of results to be returned on the Submission Search Results table.	The values for the Show Entries field are 10, 25, or 50 values.
Submission Search Results	Click	Click the header columns within the Submission Search Results table to sort column data in ascending or descending order. Multiple columns can be sorted; each column selected after the first lowers in priority of sorting.	N/A
Submission Selection Link	Click	Click the Select button to display the Submission Summary page for the selected submission.	N/A
Pagination (First << 2 3 4 5 6 >> Last)	Click	Click the pagination links to display additional pages of submission data matching you search criteria.	N/A

Table 6-7 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 6-7: Error/Confirmation Messages

Trigger	Message
User enters invalid Submission Tracking Number (e.g. with illegal characters like <, >)	Please search on a valid Submission Tracking Number
User enters invalid SERFF Tracking Number (e.g. with illegal characters like <, >)	Please search on a valid SERFF Tracking Number
User enters free text or invalid date format	The Submission Created From Date must be in the "MM/DD/YYYY" format
User enters free text or invalid date format	The Submission Created To Date must be in the "MM/DD/YYYY" format
User enters free text or invalid date format	The Validated From Date must be in the "MM/DD/YYYY" format
User enters free text or invalid date format	The Validated To Date must be in the "MM/DD/YYYY" format

6.6 Issuer Submitter – Submission Summary Page

After selecting a submission on the Submission Search page, the user is directed to the Submission Summary page, shown in Figure 6-6. This page allows the user to view the materials for a submission or edit those materials. The Submission Summary Details page will display different actions depending on the current status of the submission. This page also serves as a submission summary page that displays all the submission level data and documents associated to a submission. Each URRT the user has uploaded will display on the page. The latest URRT will appear as the Active Version, which will be the only version used for review and dissemination purposes.

The Correspondence section serves as a platform for communications between CMS and issuers in states that do not have Effective Rate Review Programs. This page will be accessible at any point during the submission process but should only be used by issuers in those states.

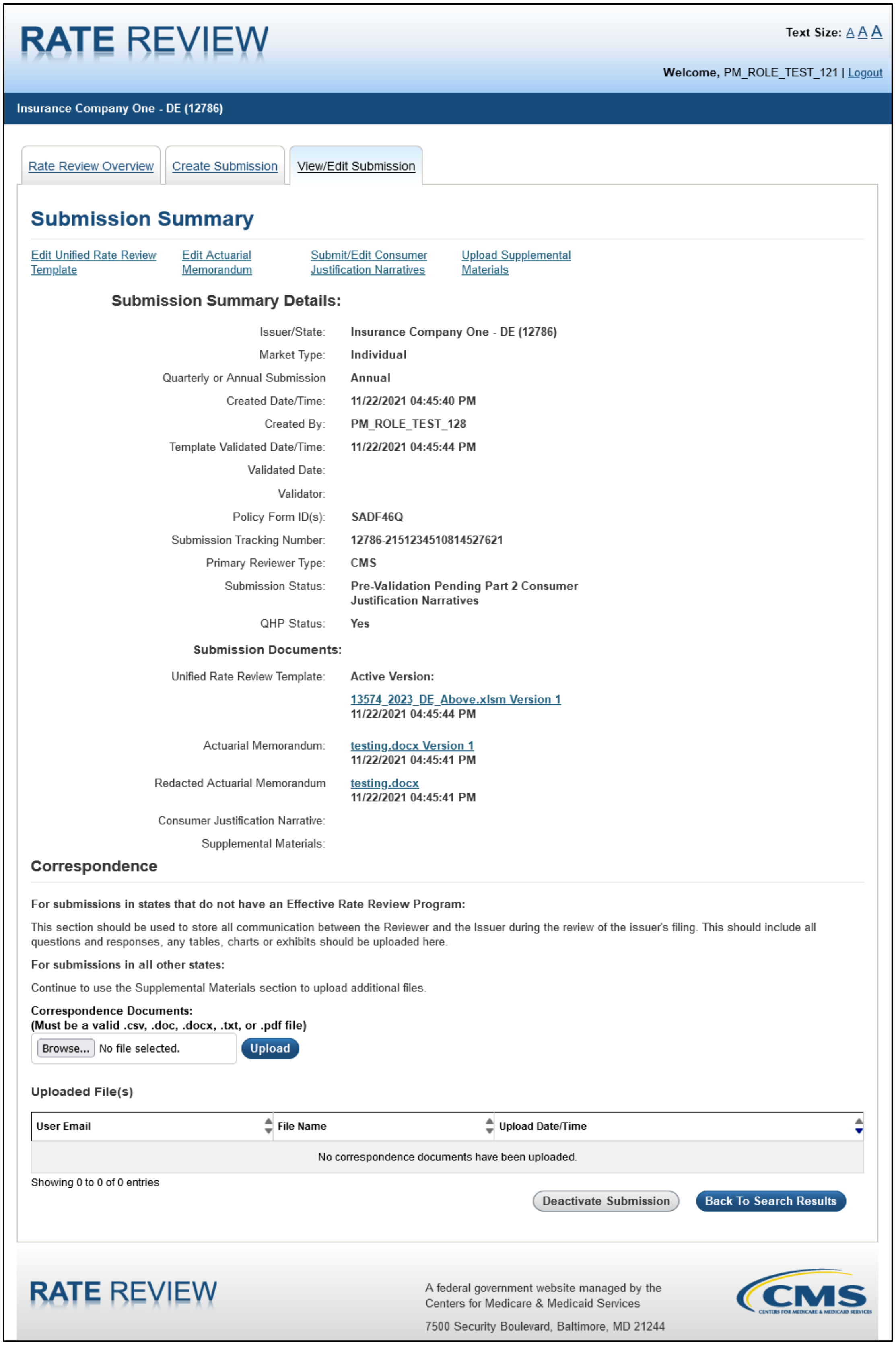

Figure 6-6: Issuer Submitter - Submission Summary Page

Table 6-8 describes the fields on the Submission Summary page for the Issuer Submitter and provides instructions about how to enter data in these fields.

Table 6-8: Issuer Submitter - Submission Summary Page Fields

Name	User Action	Comments
Issuer/State (Issuer ID)	None	Displays the Issuer and State for the selected submission.
Market Type	None	Displays market type selected at time of submission. Valid values are Individual, Small Group or Combined
Quarterly or Annual Submission	None	Displays the type of submission. Valid values are Annual or Quarterly and is determined based on the Effective Date of Rate Change(s) as provided in the URR Template. *Templates with an Effective Date of January 1 will be classified as annual.
Created Date/Time	None	Displays the date and time a submitter Submitted the submission to the system. Format: MM/DD/YYYY [HH:MM:SS AM/PM]
Created By	None	Displays the name of the Issuer Submitter that created the submission.
Template Validated Date/Time	None	Displays the date and time the template was validated by the system. Format: MM/DD/YYYY [HH:MM:SS AM/PM]
Validated Date	None	Displays the date when the Issuer Validator completed validation. Format: MM/DD/YYYY
Validator	None	Displays the name of the Issuer Validator that performed the validation.
Policy Form ID(s)	None	Displays the Policy Form ID(s) identified and submitted on the Create Submission page.
Submission Tracking Number	None	Displays the unique submission tracking number assigned by the system.
Primary Reviewer Type	None	Displays the Primary Reviewer type for the Submission. The Primary Reviewer is the reviewing authority that may be conducting the rate review, be it a state reviewer or a CMS reviewer. Valid values are State and CMS.

Name	User Action	Comments
Submission Status	None	Displays the current submission status based on system and Reviewer statuses. The following is a list of system statuses: • Submission Failed • Pending Template Validation • Pre-Validation Pending Part 2 Consumer Justification Narratives • Pre-Validation • Record Validated • Pending Resubmission • Submission Deactivated • Rate Filing Accepted • Submission Filed • Review in Progress • Contractor Review In Progress • Contractor Review Complete • Pending Supplemental Submission • Supplemental Materials Received • Review Complete • Final Justification Comments Submitted
QHP Status	None	Displays 'Yes' if the submission includes at least one plan that meets the following criteria: - On the Exchange - New or Renewing plan category Otherwise, displays 'No.'
Unified Rate Review Template Active Version	None	Displays the name and link to most recently submitted Unified Rate Review Template. The Unified Rate Review Template can be viewed in the .xlsm version that includes a version number of the document and the date and time stamp.
Unified Rate Review Template Previous Version(s)	None	Displays the name and link to each uploaded version of the Unified Rate Review Template, aside from the Active Version. If there are no previous versions, then this section will not display. The Unified Review Templates can be viewed in the .xlsm version that includes a version number of the document and the date and time stamp.
Actuarial Memorandum	None	Displays the name and link to the uploaded Actuarial Memorandum.
Redacted Actuarial Memorandum	None	Displays the name and link to the uploaded Redacted Actuarial Memorandum.
Consumer Justification Narrative	None	Displays the name and link to the uploaded Consumer Justification Narrative.
Supplemental Materials	None	Displays the name and link to the uploaded Supplemental Materials.

Name	User Action	Comments
User Email	None	Displays the email address of the user who uploaded each file.
File Name	None	Displays the file name for each uploaded file.
Upload Date/Time	None	Displays the data and time the file was uploaded to the system. Format: MM/DD/YYYY HH:MM:SS AM/PM

Table 6-9 shows the events that can occur on the Issuer Submitter – Edit Submission Summary page.

Table 6-9: Issuer Submitter - Edit Submission Summary Page Events

Event Label	UI Control	Expected Response	Associated Rules
Rate Review Overview	The Rate Review Overview tab is clicked.	The Rate Review overview page displays.	Not Applicable, N/A
Create Submission	The Create Submission tab is clicked	The Create Submission page reloads with a cleared form	N/A
View/Edit Submission	The View/Edit Submission tab is clicked	Click the View/Edit Submission tab to display the Submission Search page of the View/Edit Submission Functionality.	N/A
Edit Unified Rate Review Template	The Edit Unified Rate Review Template hyperlink is clicked	The Edit Unified Rate Review Template page displays.	Link will be shown or hidden based on allowed functionality
Edit Actuarial Memorandum	The Edit Actuarial Memorandum hyperlink is clicked	The Edit Actuarial Memorandum page displays. User is able to edit the Redacted Actuarial Memorandum here as well.	Link will be shown or hidden based on allowed functionality
Submit/Edit Consumer Justification Narratives	The Submit/Edit Consumer Justification Narratives hyperlink is clicked.	The Submit/Edit Consumer Justification Narratives page displays.	Link will be shown or hidden based on allowed functionality
Upload Supplemental Materials	The Upload Supplemental Materials hyperlink is clicked.	The Upload Supplemental Materials page displays.	Link will be shown or hidden based on allowed functionality
View/Enter Unreasonable Rate Increase Comments	The View/Enter Unreasonable Rate Increase Comments hyperlink is clicked	The View/Enter Unreasonable Rate Increase Comments page displays.	Link will be shown or hidden based on allowed functionality

Event Label	UI Control	Expected Response	Associated Rules
Unified Rate Review Template (.xlsm)	The Unified Rate Review Template file name hyperlink is clicked	An .xlsm version of Unified Rate Review Template is prompted to be saved or opened on the user's local machine.	The user can view the .xlsm version of the Unified Rate Review Template uploaded by the Issuer and a version number of the document with the date and time stamp
Actuarial Memorandum	The Actuarial Memorandum file name hyperlink is clicked	The Actuarial Memorandum file is prompted to be saved or opened on your local machine.	to the user can view the Actuarial Memorandum uploaded by the Issuer and a version number of the document with the date and time stamp
Redacted Actuarial Memorandum	The Redacted Actuarial Memorandum file name hyperlink is clicked	The Redacted Actuarial Memorandum file is prompted to be saved or opened on your local machine.	to the user can view the Redacted Actuarial Memorandum uploaded by the Issuer and a version number of the document with the date and time stamp
Supplemental Materials	The Supplemental Materials file name hyperlink is clicked	The Supplemental Materials is prompted to be saved or opened on your local machine.	The user can view the Supplemental Materials uploaded by the Issuer with the date and time stamp
Browse	The Browse button is clicked	A dialog box is displayed prompting you to select a file from your local machine. The selected file's path appears in the Corresponding Documents field.	N/A
User Email	The User Email header column is clicked	The Uploaded File(s) table is sorted in ascending order when clicked for the first time and then toggles between descending an ascending order.	N/A
File Name	The File Name header column is clicked	The Uploaded File(s) table is sorted in ascending order when clicked for the first time and then toggles between descending an ascending order. If the file name is clicked, then the file downloads to the user's system.	N/A

Event Label	UI Control	Expected Response	Associated Rules
Upload Date/Time	The Upload Date/Time header column is clicked	The Uploaded File(s) table is sorted by this column by default, in descending order and then toggles between ascending and descending order when clicked.	N/A
Deactivate Submission	Click	The pop-up appears for the user to enter a reason for deactivation of the submission. Once a valid reason is entered in the free text field, the submission will be deactivated.	Reason for deactivation must be 500 characters or less and can only contain the following characters: • A-Z • a-z • 0-9 • . (period) • , (comma) • (•) • “” (quotation marks) • - (hyphen) Enabled up until a submission is validated (disabled after validation or deactivation)
Back To Search Results	Click	The Search results page displays.	N/A

6.7 Issuer Validator – Submission Summary Page

This page, shown in Figure 6-7, allows the Issuer Validator to view or edit a submission. Only hyperlinks to the functionality for which the user has permission, based on the submission status and the user's type, will be displayed on top of this page. An Issuer Validator cannot alter the Rate Filing Documentation submitted by an Issuer Submitter; therefore, if the Validator discovers any errors in this information, the Validator must instruct the Submitter to make the requested updates. Once the Rate Filing Documentation looks accurate and the submission is in a status of Pre-Validation, an Issuer Validator validates the submission on this page, triggering the beginning of the review. This page also serves as a submission summary page that displays all the metadata associated to a submission. Each URRT uploaded by the Issuer Submitter will display on the page. The latest URRT will appear as the Active Version, which will be the only version used for review and dissemination purposes.

The Correspondence section serves as a platform for communications between CMS and issuers in states that do not have Effective Rate Review Programs. This page will be accessible at any point during the submission process, but should only be used by issuers in those states.

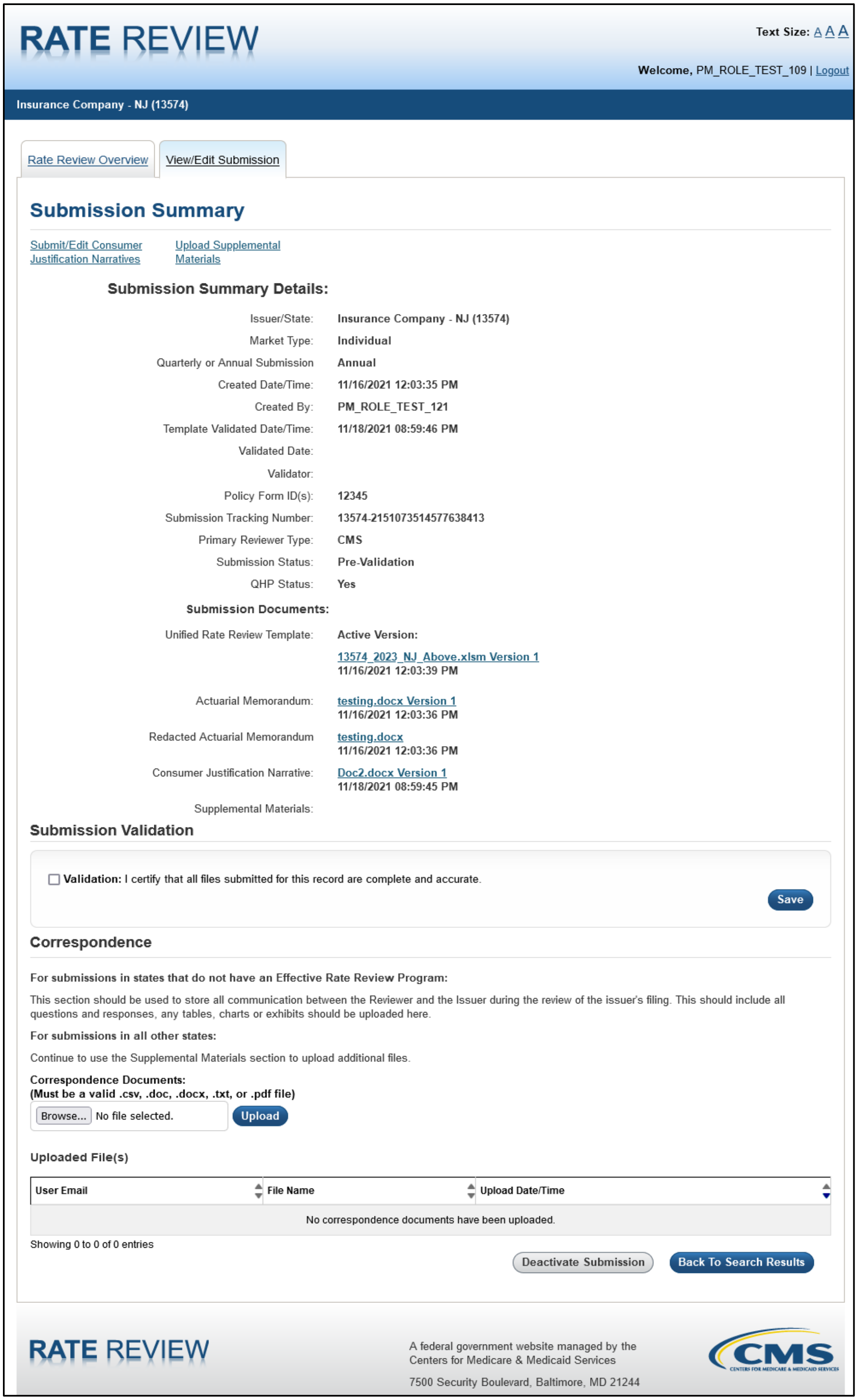

Figure 6-7: Issuer Validator - Submission Summary

Table 6-10 describes the fields on the Issuer Validator Submission Summary page and provides instructions about how to enter data in these fields.

Table 6-10: Issuer Validator - Submission Summary Page Fields

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
View/Edit Submission Tab	Click	Click the View/Edit Submission tab to display the Submission Search page of the View/Edit Submission Functionality.
Submit/Edit Consumer Justification Narratives	Click hyperlink	Displays the Submit/Edit Consumer Justification Narratives page.
Upload Supplemental Materials	Click hyperlink	Displays the Upload Supplemental Materials page.
View/Enter Unreasonable Rate Increase Comments	Click hyperlink	Displays the View/Enter Unreasonable Rate Increase Comments page.
Issuer/State (Issuer ID)	None	Displays the Issuer, State and Issuer ID for the selected submission.
Market Type	None	Displays market type selected at time of submission. Valid values are Individual, Small Group or Combined.
Quarterly or Annual Submission	None	Displays the type of submission. Valid values are Annual or Quarterly and is determined based on the Effective Date of Rate Change(s) as provided in the URR Template.
Created Date/Time	None	Displays the date and time a submitter Submitted the submission to the system. Format: MM/DD/YYYY
Created By	None	Displays the name of the Issuer Submitter that created the submission.
Template Validated Date/Time	None	Displays the date and time the template was validated by the system. Format: MM/DD/YYYY [HH:MM:SS AM/PM]
Validated Date	None	Displays the date when the Issuer Validator completed validation. Format: MM/DD/YYYY.
Validator	None	Displays the name of the Issuer Validator that performed the validation.
Policy Form ID(s)	None	Displays the Policy Form ID(s) identified and submitted on the Create Submission page.
Submission Tracking Number	None	Displays the unique submission tracking number assigned by the system.
Primary Reviewer Type	None	Data retrieved based on Issuer input from the database. Valid values are State Primary and CMS Primary. Displays the Primary Reviewer type for the Submission.

Name	User Action	Comments
Submission Status	None	Displays the current submission status based on system and Reviewer statuses. The following is a list of system statuses: • Submission Failed • Pending Template Validation • Pre-Validation Pending Part 2 Consumer Justification Narratives • Pre-Validation • Record Validated • Pending Resubmission • Submission Deactivated • Rate Filing Accepted • Submission Filed • Review in Progress • Contractor Review In Progress • Contractor Review Complete • Pending Supplemental Submission • Supplemental Materials Received • Review Complete • Final Justification Comments Submitted
QHP Status	None	Displays 'Yes' if the submission includes at least one plan that meets the following criteria: - On the Exchange - New or Renewing plan category Otherwise, displays 'No.'
Unified Rate Review Template Active Version	None	Displays the name and link to the most recently submitted Unified Rate Review Template. The Unified Rate Review Template can be viewed in the .xlsm version that includes a version number of the document and the date and time stamp.
Unified Rate Review Template Previous Version(s)	None	Displays the name and link to each uploaded version of the Unified Rate Review Template, aside from the Active Version. If there are no previous versions, then this section will not display. The Unified Review Templates can be viewed in the .xlsm version that includes a version number of the document and the date and time stamp.
Actuarial Memorandum	Hyperlink	Displays the name link to the uploaded Actuarial Memorandum.
Redacted Actuarial Memorandum	Hyperlink	Displays the name link to the uploaded Redacted Actuarial Memorandum.
Consumer Justification Narrative	None	Displays the name and link to the uploaded Consumer Justification Narrative.
Supplemental Materials	None	Displays the name and link to the uploaded Supplemental Materials.

Name	User Action	Comments
User Email	None	Displays the email address of the user who uploaded each file.
File Name	None	Displays the file name for each uploaded file.
Upload Date/Time	None	Displays the data and time the file was uploaded to the system. Format: MM/DD/YYYY HH:MM:SS AM/PM
Validation	Click the check box	The ability to Validate is only available to Issuer Validator users when the submission is in a Pre-Validation status.
Save	Click	Saves the Validation.
Deactivate Submission	Click	The pop-up appears for the user to enter a reason for deactivation of the submission. Once a valid reason is entered in the free text field, the submission will be deactivated.
Back To Search Results	Click	Displays the Search results page.

Table 6-11 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 6-11: Error/Confirmation Messages

Trigger	Message Type	Message
Attempt to save a validation without having the validation check box selected.	Page notification, Error	Please select the Validation check box and save to validate the submission.
Validate the submission	Page notification, Confirmation	The submission has been successfully validated.
Attempt to upload a Correspondence document without having a selected file	Page notification, Inline error message, Error	Error: Please select a Correspondence Document.
Attempt to upload a Correspondence document with an invalid file type	Page notification, Inline error message, Error	Error: The selected file <<file name>> is not a valid file type. Please select a file that is valid for upload.
Attempt to upload a Correspondence document with an invalid file name	Page notification, Inline error message, Error	Error: The selected file <<filename>> does not have a valid name. Please ensure that your file name does not contain any spaces or special characters and is less than 100 characters in length.

6.8 Issuer Submitter – Edit Unified Rate Review Template

This page allows the Issuer Submitter to edit a Unified Rate Review template. The user can also browse and upload a new version of the Unified Rate Review Template. An edited Unified Rate Review Template will not be added to a submission until it passes back-end validation.

Figure 6-8 shows the Issuer Submitter – Edit Unified Rate Review Template page.

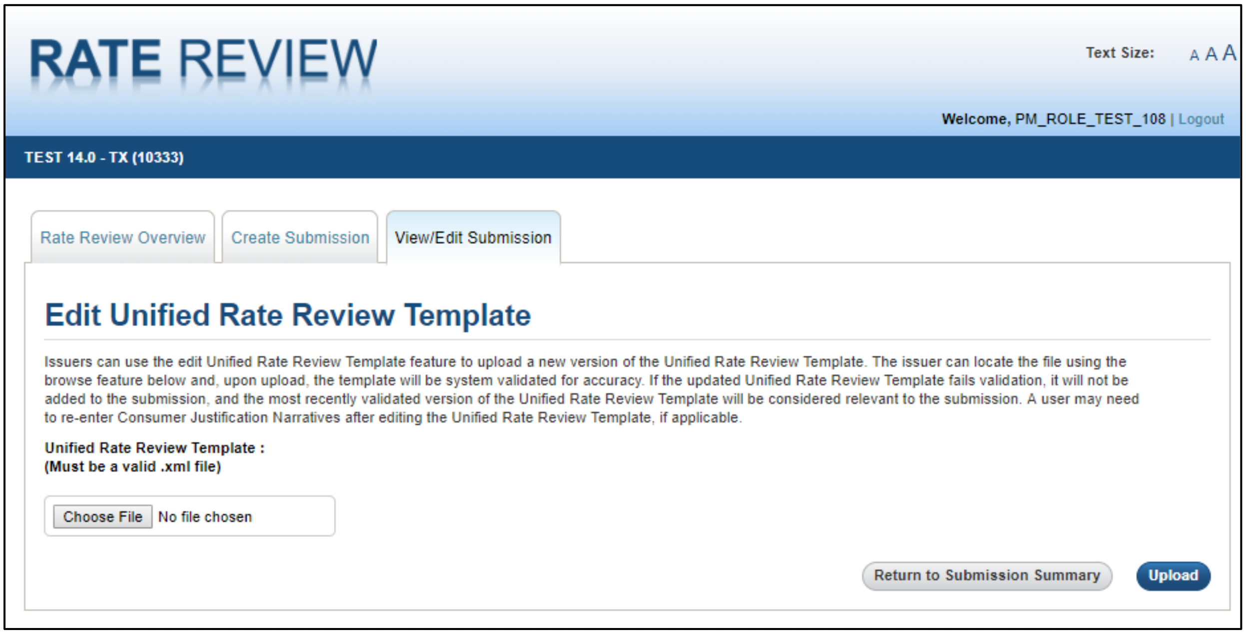

Figure 6-8: Issuer Submitter - Edit Unified Rate Review Template Page

Table 6-12 describes the fields on the Issuer Submitter – Edit Unified Rate Review Template page and provides instructions about how to enter data in these fields.

Table 6-12: Issuer Submitter - Edit Unified Rate Review Template Page

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
Create Submission Tab	Click	Click the Create Submission tab to display a blank Create Submission page.
View/Edit Submission Tab	Click	Displays the Submission Search page of the View/Edit Submission functionality.
Unified Rate Review Template - Choose File	Click	Displays the file path of the file selected in the Unified Rate Review Template text field.
Return to Submission Summary	Click	Displays the Submission Summary page.
Upload	Click	Displays an on-screen confirmation message on successful upload.

Table 6-13 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 6-13: Error/Confirmation Messages

Trigger	Message Type	Message
Attempt to click the Upload button with no Unified Rate Review Template selected	Page notification, Error	Please select a Unified Rate Review Template
Attempt to upload a file with an incorrect filename	Page notification, Error	The selected file “<filename>” does not have a valid name. Please ensure that your file name does not contain any spaces or special characters.
Attempt to click the Upload button with an invalid file type Unified Rate Review Template selected.	Page notification, Error	The selected file “<filename>” is not in a valid file type. Please select a file that is valid for upload.
Attempt to upload a Unified Rate Review Template with a different effective date	Page notification, Error	Edit Unified Rate Review Template does not have the same effective date as the original submission. If you wish to update the effective date of the submission, please create a new submission.
Upload a valid Unified Rate Review Template	Page notification, Confirmation	The submission with the details below has been received by the Rate Review System. After it has been validated by the system, you will receive an email notification with the validation details.

6.9 Issuer Submitter – Edit Actuarial Memorandum

This page allows the user to edit an Actuarial Memorandum. The user can browse and upload a new version of the Actuarial Memorandum.

Figure 6-9 displays the Issuer Submitter – Edit Actuarial Memorandum page.

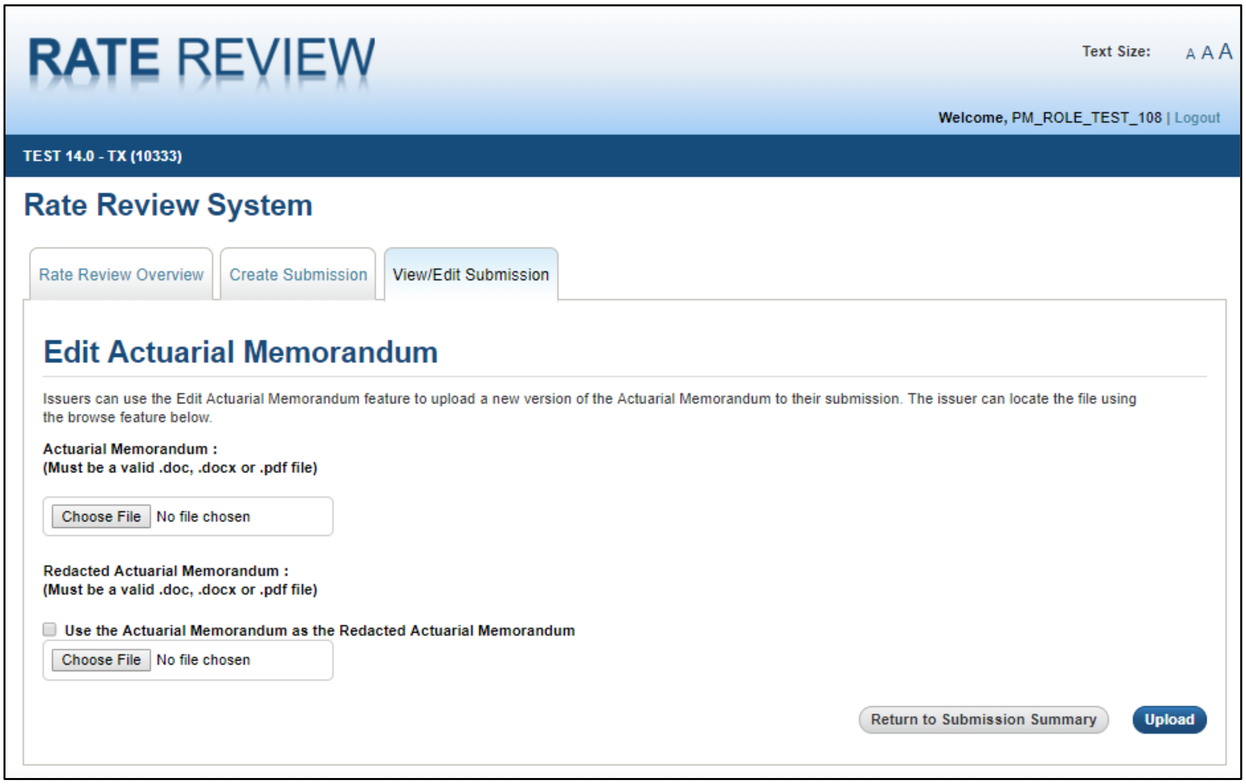

Figure 6-9: Issuer Submitter - Edit Actuarial Memorandum Page

Table 6-14 describes the fields on the Issuer Submitter– Edit Actuarial Memorandum page and provides instructions about how to enter data in these fields.

Table 6-14: Issuer Submitter – Edit Actuarial Memorandum Page

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
Create Submission Tab	Click	Click the Create Submission tab to display a blank Create Submission page.
View/Edit Submission Tab	Click	Displays the Submission Search page of the View/Edit Submission functionality.
Actuarial Memorandum – Choose File	Click	Click **Choose File** to display a dialog box prompting you to select a file from your local machine. The file and path appear in the Actuarial Memorandum text field.

Name	User Action	Comments
Redacted Actuarial Memorandum – Choose File	Click	Click **Choose File** to display a dialog box prompting the user to select a file from their local machine or click the check box to indicate that the submission will use the Actuarial Memorandum as the Redacted Actuarial Memorandum file. The file and path appear in the Redacted Actuarial Memorandum text field.
Return to Submission Summary	Click.	Displays the Submission Summary page.
Upload	Click	Submits the selected Actuarial Memorandum and Redacted Actuarial Memorandum to the system. The system provides a confirmation message on successful upload.

Table 6-15 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 6-15: Error/Confirmation Messages

Trigger	Message Type	Message
Attempt to click the Upload button without selecting an Actuarial Memorandum	Page notification, Error	Please select an Actuarial Memorandum.
Attempt to click the Upload button without selecting a Redacted Actuarial Memorandum	Page notification, Error	Please select a Redacted Actuarial Memorandum.
Attempt to upload a file with an incorrect filename	Page notification, Error	The selected file “<filename>” does not have a valid name. Please ensure that your file name does not contain any spaces or special characters.
Attempt to click the Upload button with an invalid file type Actuarial Memorandum selected.	Page notification, Error	The selected file “<filename>” is not in a valid file type. Please select a file that is valid for upload.
Attempt to click the Upload button with an invalid file type Redacted Actuarial Memorandum selected.	Page notification, Error	The selected file “<filename>” is not in a valid file type. Please select a file that is valid for upload.
Upload a valid Actuarial and Redacted Memorandum	Page notification, Confirmation	The Actuarial Memorandum has been uploaded successfully

6.10 Issuer Submitter – Upload Consumer Justification Narratives

This page, shown in Figure 6-10, allows the user to upload a Consumer Justification Narrative (CJN) document to provide justifications for products that are Subject to Review. A Consumer Justification Narrative (Part II of the Rate Filing Documentation) is required when at least one plan within a product has a rate increase that is greater than or equal to the state-specific Subject to Review threshold. Issuers will upload a single CJN document which includes justifications for all applicable products. The user can update the CJN as long as the submission has not been validated.

If any of the products are removed or no longer contain any plans Subject to Review in the Edited URRT, then the product(s) will be disassociated from the Consumer Justification Narrative(s).

Figure 6-10 shows the Issuer Submitter – Submit/Edit Consumer Justification Narratives page.

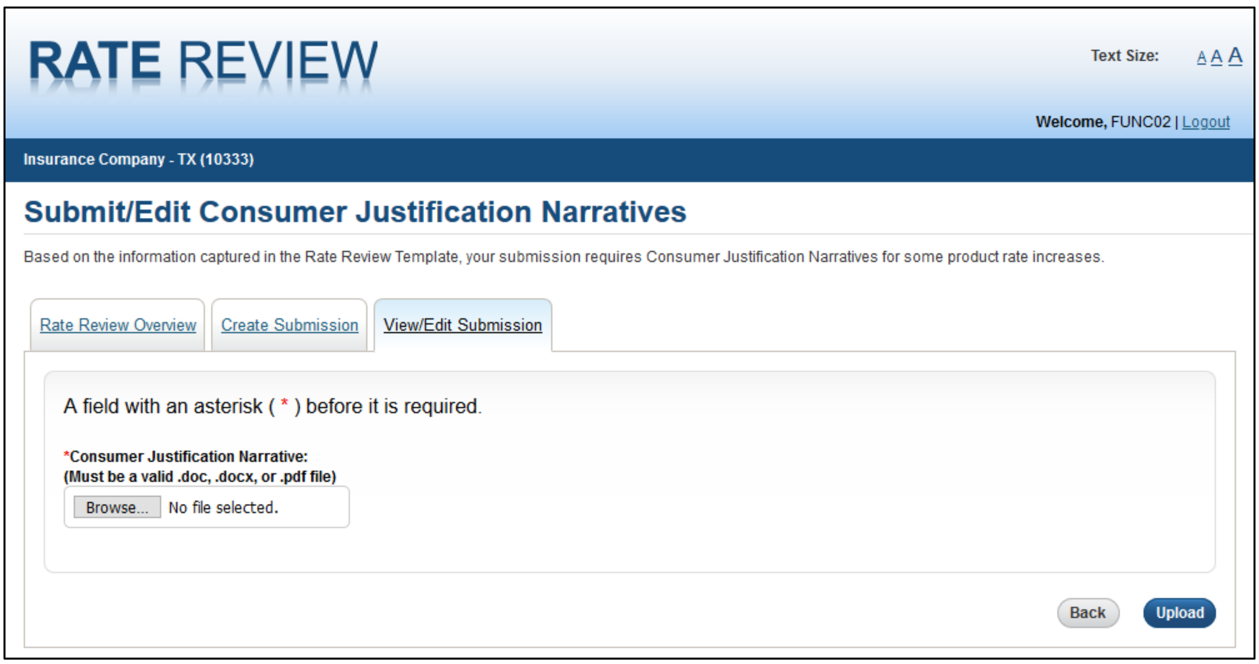

Figure 6-10: Issuer Submitter – Submit/Edit Consumer Justification Narratives Page

Table 6-16 describes the fields on the Issuer Submitter – Submit/Edit Consumer Justification Narratives page and provides instructions about how to enter data in these fields.

Table 6-16: Issuer Submitter – Submit/Edit Consumer Justification Narratives Page Fields

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
Create Submission Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
View/Edit Submission Tab	Click	Displays the Submission Search page of the View/Edit Submission functionality.

Name	User Action	Comments
Consumer Justification Narrative Title	Enter data	Enter a title to describe the particular Consumer Justification Narrative.
Consumer Justification Narrative Browse	Click	A dialog box is displayed prompting you to select a file from your local machine. The selected CJN document's filename appears in the Consumer Justification Narratives field.
Save	Click	The Consumer Justification Narrative document uploaded is saved.
Submit	Click	Data uploaded within the Submit/Edit Consumer Justification Narratives page is saved.

Table 6-17 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 6-17: Error/Confirmation Messages

Trigger	Message Type	Message
Click upload with no Consumer Justification Narrative added	Page notification, Error	Please select a Consumer Justification Narrative
Attempt to upload a file with an incorrect file type	Page notification, Error	The selected file "<filename>" is not in a valid file type. Please select a file that is valid for upload.
Attempt to upload a file with an incorrect filename	Page notification, Error	The selected file "<filename>" does not have a valid name. Please ensure that your file name does not contain any spaces or special characters.
Submit Consumer Justification Narrative	Page notification, confirmation	Your Consumer Justification Narrative has been submitted to the system.

This page, shown in Figure 6-11, allows the user to either use the previously submitted CJN document or submit a new CJN document to provide justifications for products that are Subject to Review after an edited URRT has been submitted. If the existing CJN still applies to the edited URRT, the user can select the "Use Existing CJN Document" button. If the edited URRT requires additional or updated justification, the user should select the "Upload New CJN Document". The Issuer Validator will verify that products that are Subject to Review have justifications provided for them in the newly uploaded CJN document.

Figure 6-11 shows the Submit/Edit Consumer Justification Narratives page after an edit URRT has been submitted and the user chooses to use the previously submitted CJN document.

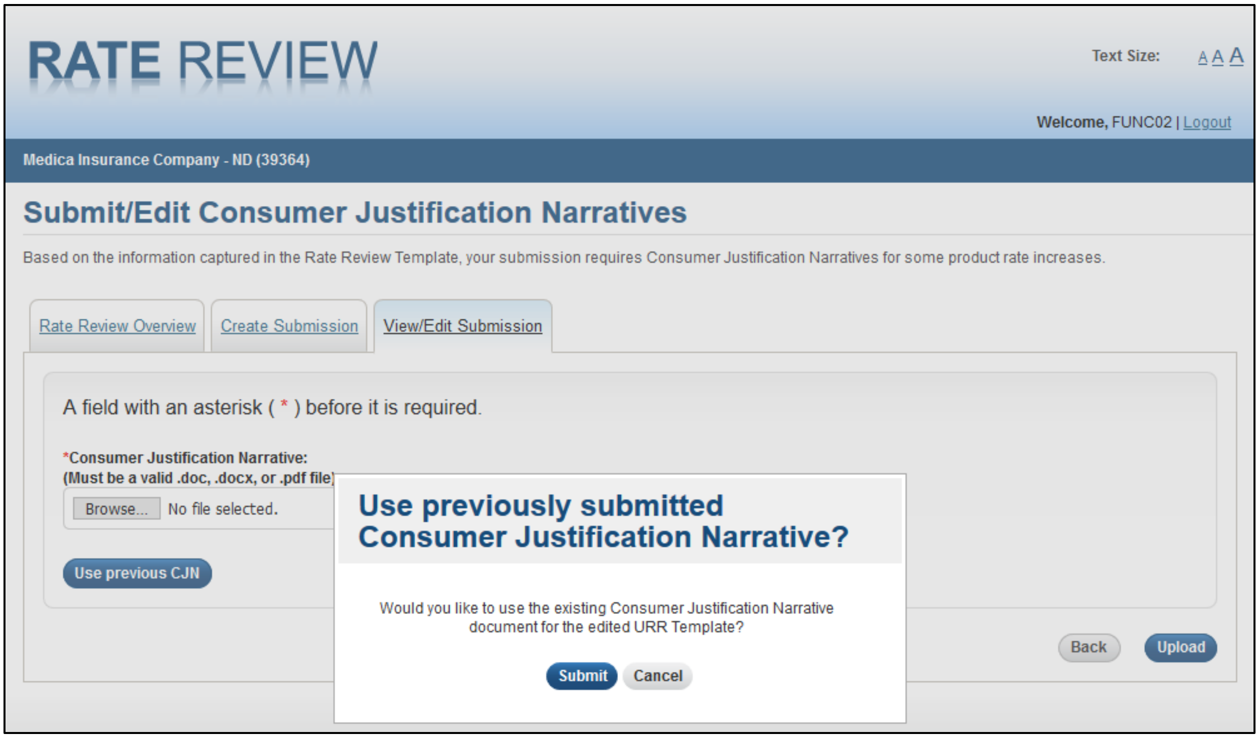

Figure 6-11: Issuer Submitter - Submit/Edit Consumer Justification Narrative Page after Edited URRT Submitted

Table 6-18 describes the fields on the Use previously submitted Consumer Justification Narrative pop-up on the Issuer Submitter – Submit/Edit Consumer Justification Narratives Page.

Table 6-18: Use previously submitted Consumer Justification Narratives Page Fields Table

Name	User Action	Comments
Use Previous CJN	Select	The Pop-Up will appear to confirm use of the previously submitted CJN document.
Submit	Select	The previously submitted CJN document will be used for the edited URRT and the user will be redirected to the submission's summary page.
Cancel	Select	The pop-up will close and the user will be allowed to submit a new CJN document for the edited URRT.

6.11 Issuer Submitter and Validator – Upload Supplemental Materials

This page allows the Issuer Submitter and Issuer Validator to add Supplemental Materials to a submission. The user can access this page and upload these files to a submission at any time before a submission is validated. Additionally, the user can respond to supplemental materials requests from a reviewer on this page after a submission has been uploaded. The user can upload up to ten Supplemental Materials at a time.

Figure 6-12 shows the Issuer Submitter and Validator – Upload Supplemental Materials page.

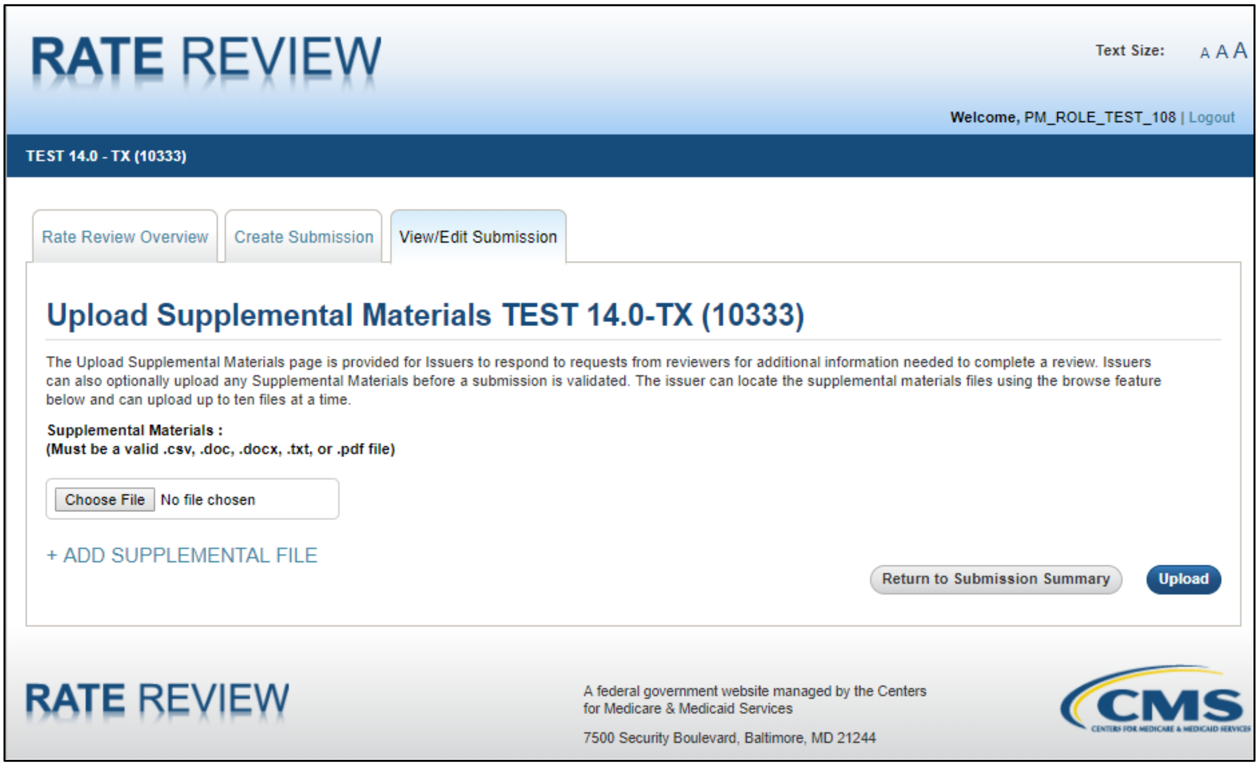

Figure 6-12: Issuer Submitter and Validator - Upload Supplemental Materials Page

Table 6-19 describes the fields on the Issuer Submitter and Validator – Upload Supplemental Materials page and provides instructions about how to enter data in these fields.

Table 6-19: Issuer Submitter and Validator - Upload Supplemental Materials Page Fields

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
Create Submission Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
View/Edit Submission Tab	Click	Displays the Submission Search page of the View/Edit Submission functionality.
Supplemental Materials Browse	Click	A dialog box is displayed prompting you to select a file from your local machine. The selected supplemental file's path appears in the Supplemental Materials field.

Name	User Action	Comments
Add Supplemental Files	Click	If additional Supplemental Files need to be submitted, you can click the **Add Supplemental Files** to obtain an additional instance of a Supplemental Materials text field, where you can add another file from your local machine.
Return to Submission Summary	Click	Click the Return to Submission Summary button to display the Submission Summary page.
Upload	Click.	Click the upload button to perform validation checks on supplemental materials on the page.

Table 6-20 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 6-20: Error/Confirmation Messages

Trigger	Message Type	Message
Click upload with no Supplemental Materials added	Page notification, Error	Please select a Supplemental Material
Attempt to upload a file with an incorrect file type	Page notification, Error	The selected file “<filename>” is not in a valid file type. Please select a file that is valid for upload.
Attempt to upload a file with an incorrect filename	Page notification, Error	The selected file “<filename>” does not have a valid name. Please ensure that your file name does not contain any spaces or special characters.
User attempts to add more than ten instances of the Supplemental Materials.	Pop Up Message	Only ten supplemental materials can be added at a time.
Submit Supplemental Materials	Page notification, confirmation	Your Supplemental Material(s) have been submitted to the system.

6.12 Issuer Submitter and Validator – View/Enter Unreasonable Rate Increase Comments

This page allows the Issuer Submitter and Issuer Validator to view Reviewer comments associated with a group of products explaining why a reviewer determined a rate increase unreasonable. This page allows the user to provide additional justification explaining the rate increases.

Figure 6-13 shows the Issuer Submitter and Validator – View/Enter Unreasonable Rate Increase Comments page.

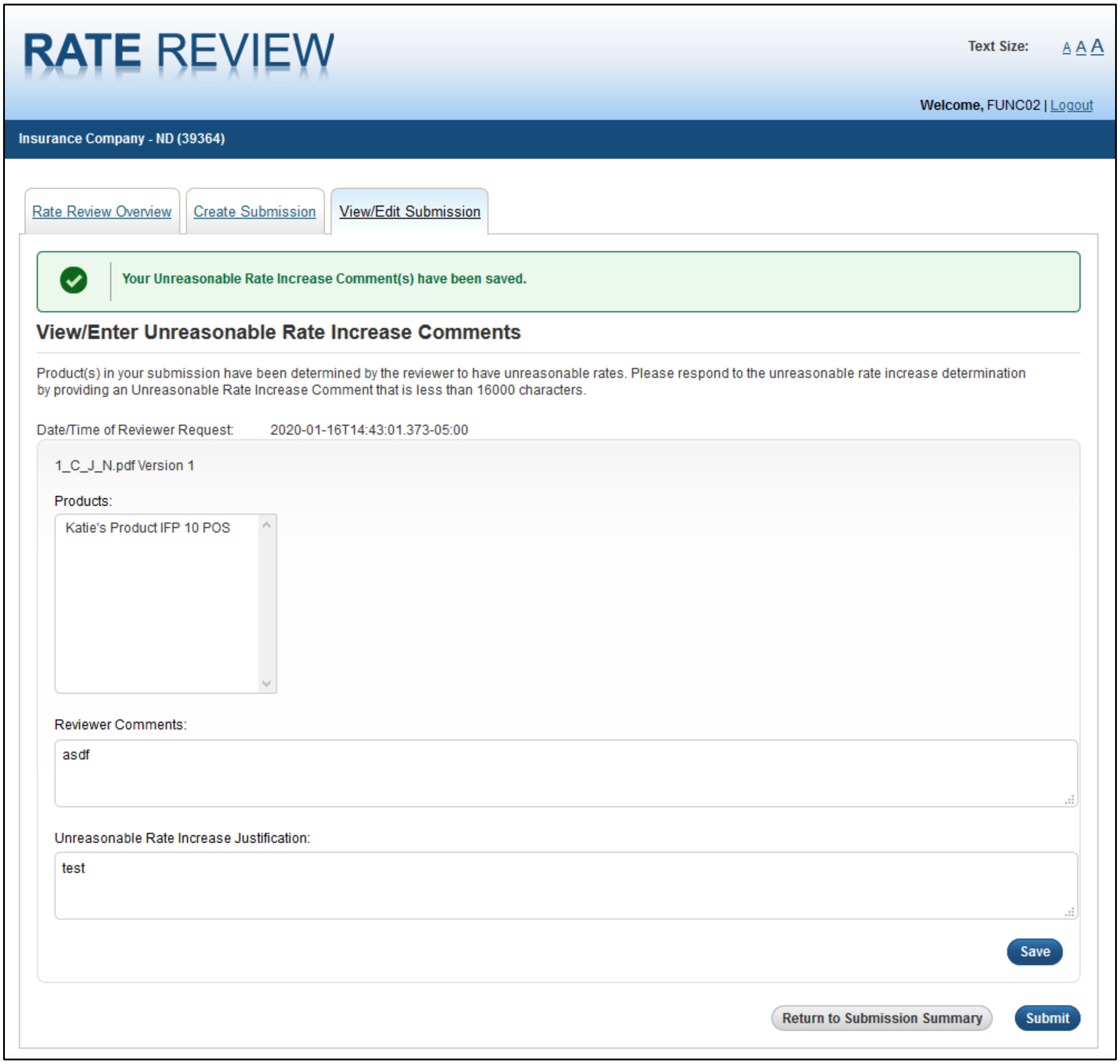

Figure 6-13: Issuer Submitter and Validator - View/Enter Unreasonable Rate Increase Comments Page

Table 6-21 describes the fields on the Issuer Submitter and Validator – View/Enter Unreasonable Rate Increase Comments page and provides instructions about how to enter data in these fields.

Table 6-21: Issuer Submitter and Validator - View/Enter Unreasonable Rate Increase Comments Page Fields

Name	User Action	Comments
Rate Review Overview Tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
Create Submission Tab	Click	Click the Create Submission tab to reload the current page and clear all entered data.
View/Edit Submission Tab	Click	Click the View/Edit Submission tab to display the Submission Search page of the View/Edit Submission Functionality.
Date/Time of Reviewer Request	No user action required	Displays the date of the completion of the review of submitted rate increases over the threshold.
Unreasonable Rate Increase instance	No user action required	For every instance of an Unreasonable Rate Increase, an instance of the controls in this box appears.
Consumer Justification Narrative filename	Enter data	Displays the filename of the uploaded Consumer Justification Narrative
Reviewer Comments	Read only; the user can scroll through the comments.	Displays a read-only view of the Reviewers comments describing why the requested rate for this bundle of products is unreasonable.
Unreasonable Rate Increase Justification comments box (In Progress)	User enters Unreasonable Rate Increase Comments	Entered comments are maintained on the page. The entered comments are saved to the database when the user clicks the **Save** button. Unreasonable Rate Increase comments must be less than 16000 characters. Cannot have a combination of the following characters (<, >, =, ;).
Save Button	User Clicks the Save Button	Validation Rules are run on the Unreasonable Rate Increase Comments. If the validation fails, an error message is displayed at the top of the page. If the validation passes, the Unreasonable Rate Increase Justification comments are saved to the database and are no longer editable. Additionally, the **Save** button is changed to an **Edit** button.
Unreasonable Rate Increase instance	No user action required	For every instance of an Unreasonable Rate Increase, an instance of the controls in this box appears.

Table 6-22 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 6-22: Error/Confirmation Messages

Trigger	Message Type	Message
Attempt to Save/Submit Unreasonable Rate Increase Comments when comments contains illegal characters or is over 16000 characters	Page notification in a Consumer Justification Instance, error	Please ensure that the Unreasonable Rate Increase Comment is less than 16000 characters and doesn’t contain any of the following characters: “<”, “>”

Trigger	Message Type	Message
Attempt to submit Unreasonable Rate Increase Comments when one comments box is blank.	Page notification in a Consumer Justification Instance	Error: External Comments Required for Final Disposition.
Submit Unreasonable Rate Increase comments	Page notification in a Consumer Justification Instance, confirmation	Your Unreasonable Rate Increase Comment(s) have been submitted to the system.

6.13 State Reviewer – Rate Review Overview

State Reviewers will be responsible for conducting reviews of State Primary submissions; however, there could be instances where the State Reviewers will not be able to review and mark a disposition on Association products in a given market. In such cases, the submission will be set to "State Primary" Review type, but a Collaborative review will be enabled, whereby CMS conducts review of those Association products in a given market.

The Rate Review Overview page, shown in Figure 6-14, allows the user to view reviewer tips and access some instructional materials to help the user complete the user's review of a submission. The user can also download a copy of the blank Unified Rate Review Template from this page.

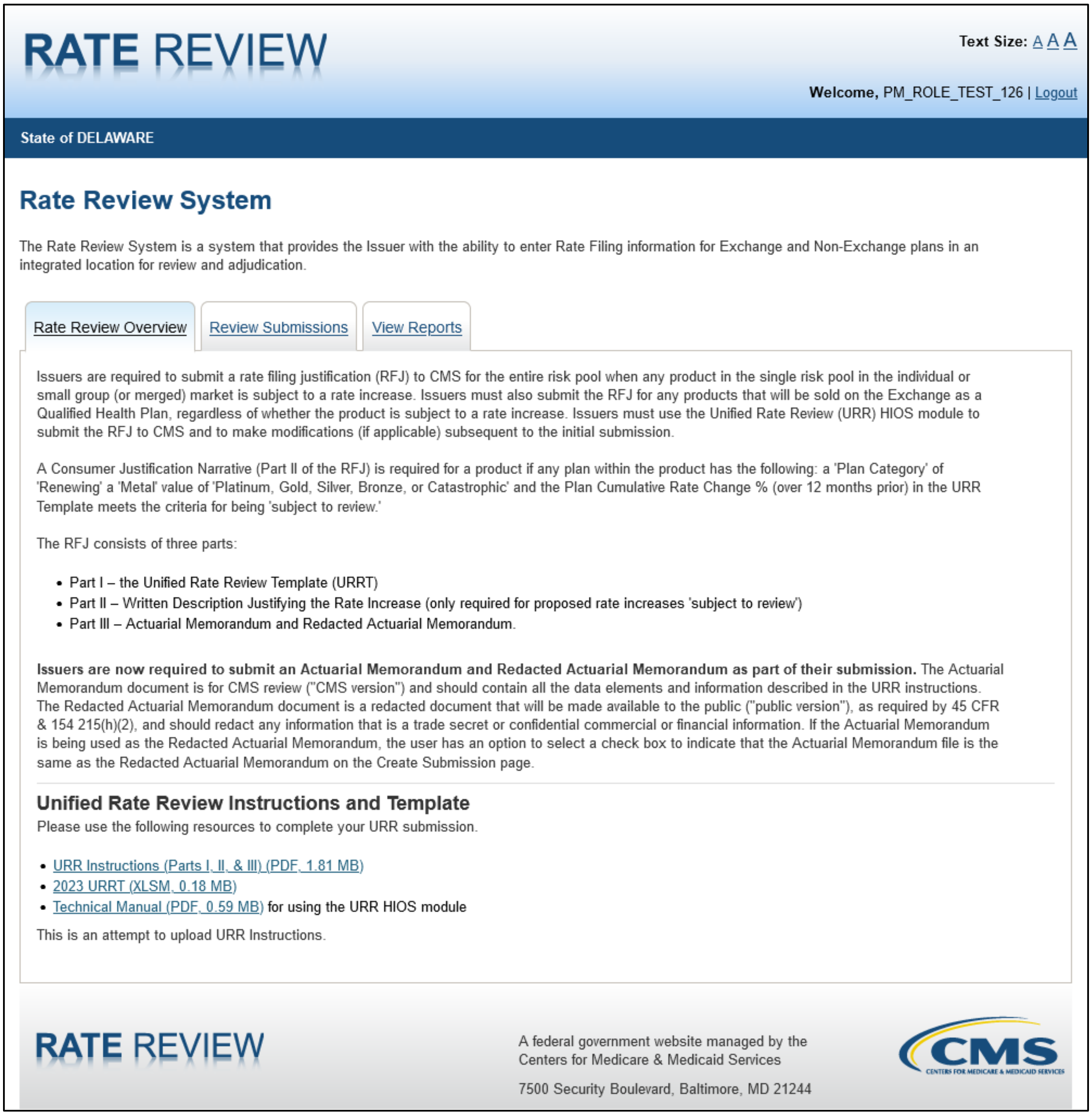

Figure 6-14: State Reviewer - Rate Review Overview Page

Table 6-23 describes the fields on the State Reviewer – Rate Review Overview page and provides instructions about how to enter data in these fields.

Table 6-23: State Reviewer - Rate Review Overview Page Fields

Name	User Action	Comments
Rate Review Overview	Click	Click the Rate Review overview tab to reload the current Rate Review Overview page.

Name	User Action	Comments
Review Submissions	Click	Click the Review Submissions tab to display the search page of the Review Submission page.
View Reports	Click	Click the View Reports tab to display the View Reports page.
Review Tips – Actuarial Memorandum	Click	Click the Actuarial Memorandum instructions link to display a pop up box, where you can choose to save, open, or cancel the download. The Actuarial Memorandum instructions are provided in PDF format.
Review Tips – User Manual Link	Click	The User Manual link opens a pop up box, where you can choose to save, open, or cancel the download. The User Manual is provided in PDF format.
Review Tips – Adobe Reader	Click	The Adobe Reader link opens a new window to the Adobe website, where you can download a free version of Adobe Reader.
Unified Rate Review Instructions	Click	The Unified Rate Review Template Instructions link opens a pop up box, where you can choose to save, open, or cancel the download. The Unified Rate Review Template is provided in PDF format.
Unified Rate Review Template	Click	Click the Unified Rate Review Template link to download a copy of the Unified Rate Review Template.

6.14 State Reviewer – Submission Search

The Submission Search functionality within the Review Submissions tab allows the State Reviewer to search on criteria and find submissions based on those criteria. The user can search and view any submission within the states the user is designated to review. Once search results have been returned, the State Reviewer can sort through the results to find and select a Rate Review submission.

Figure 6-15 shows the State Reviewer – Submission Search page.

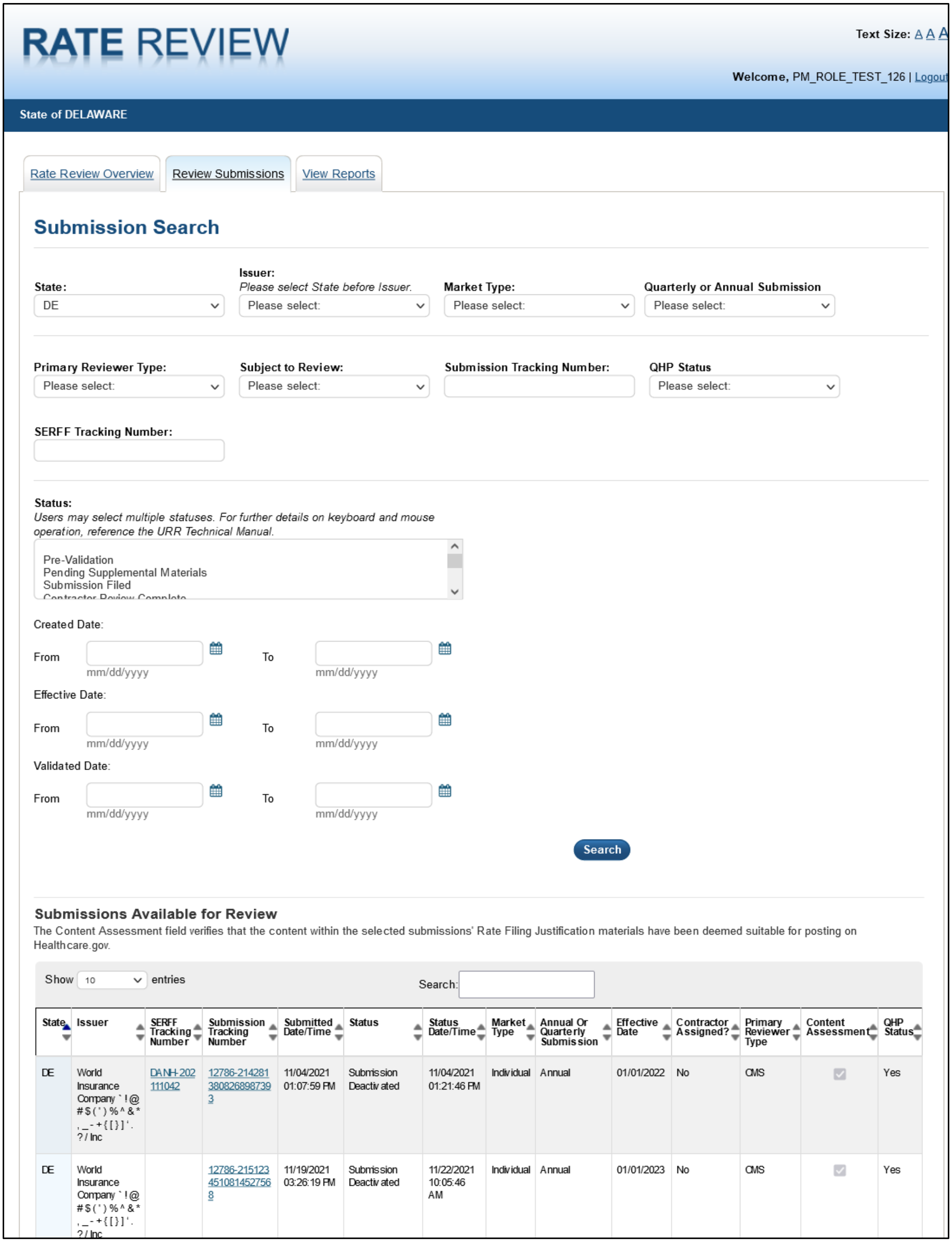

Figure 6-15: State Reviewer - Submission Search Page

Table 6-24 describes the fields on the State Reviewer – Submission Search page and provides instructions about how to enter data in these fields.

Table 6-24: State Reviewer - Submission Search Page Fields

Name	User Action	Comments	Associated Rules
Rate Review Overview tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.	N/A
Review Submissions tab	Click	Click the Review Submissions tab to reload the Submission Search page of the Review Submission Functionality, clearing all previously entered data.	N/A
View Reports tab	Click	Click the View Reports tab to display the View Reports page.	N/A
State	Click Drop Down	Provides the ability to select a state for searching system submissions. You can only select states in which your user account is associated.	Selection of a value is optional.
Issuer	Click Drop Down	The Issuer drop-down provides the ability to select as Issuer for searching system submissions. You can only select Issuers within the states your user account is associated.	Selection of a value is optional. Values displayed are based on the selection made in the State drop-down field.
Market Type	Click Drop Down	The Market Type drop-down provides the ability to select a market type for searching system submissions. The system will restrict returned values based on user account associations.	Selection of a value is optional. Displays a list of available markets (Individual, Small Group, Combined).
Quarterly or Annual Submission	Click Drop Down	The Quarterly or Annual Submission drop-down provides the ability to select Annual or Quarterly for searching system submissions. The system will restrict returned values based on the type of submission selected.	Selection of a value is optional. Displays a list of available submission types (Annual, Quarterly)
Primary Reviewer Type	Click Drop Down	The Primary Reviewer Type provides you with the ability to select a Primary Reviewer Type for searching system submissions. The system will restrict returned values based on user account associations.	Selection of a value is optional.
Subject to Review	Click Drop Down	The Subject to Review drop-down provides the ability to search for submissions that are either Subject to Review or Not Subject to Review. The system will restrict returned values based on the associated statuses.	Selection of a value is optional. Displays a list of submission categories (Subject to Review, Not Subject to Review)

Name	User Action	Comments	Associated Rules
Submission Tracking Number	Enter a Tracking Number	Enter a Submission Tracking Number for searching system submissions. The system restricts returned values based on user account associations.	Entering a value is optional.
QHP Status	Click Drop Down	The QHP Status drop-down provides the ability to filter for submissions that include a QHP or do not include QHPs.	Selection of a value is optional.
SERFF Tracking Number	Enter a SERFF Tracking Number	Enter a SERFF Tracking Number for searching SERFF system submissions. The system restricts returned values based on user account associations.	Entering a value is optional.
Submission Status	Click, Multi Select	Select one or multiple statuses for searching system submissions. The system restricts returned values based on user account associations.	You can select multiple statuses by holding the CTRL key.
Submission Created Date: From	Enter a Date	Enter a starting date for searching system submissions, based on the Created Date. The system restricts values based on user account associations.	Manually entered dates must be entered in the mm/dd/yyyy format.
Submission Created Date: From Calendar Icon	Click	Click the calendar icon to display a pop up calendar. You can click any date within the calendar, and the system will place the value within the Submission Created Date: From field.	N/A
Submission Created Date: To	Enter a Date	Click the Submission Created Date: To field to enter an end date for searching system submissions, based on the Created Date. The system restricts values based on user account associations.	Manually entered dates must be entered in the mm/dd/yyyy format.
Submission Created Date: To Calendar Icon	Click	Click the calendar icon to display a calendar. You can click any date within the calendar, and the system will place the value within the Submission Created Date: To field.	N/A
Validated Date: From	Enter a Date	The Validated Date: From field allows you to enter a starting date for searching system submissions, based on validation dates. The system restricts values, based on user account associations.	Manually entered dates must be entered in the mm/dd/yyyy format.
Validated Date: From Calendar Icon	Click	Click the calendar icon to display a calendar. You can click any date within the calendar, and the system will place the value within the Validated Date: From field.	N/A

Name	User Action	Comments	Associated Rules
Validated Date: To	Enter a Date	The Validated Date: To field allows you to enter an end date for searching system submission, based on the Validated Date. The system restricts values based on user account associations.	Manually entered dates must be entered in the mm/dd/yyyy format.
Validated Date: To Calendar Icon	Click	Click the Search button to populate the Submission Search Results table, based on associated submissions matching the selected filters.	N/A
Search	Click	Click the Search button to populate the Submission Search Results table, based on associated submissions matching the selected filters.	Data table matching user's search criteria must be displayed If no search criteria are searched, the search results will appear populated with every submission available by account association.
Show Entries	Click Drop-Down	Click the Show Entries drop-down to select the number of results to be returned on the Submission Search Results table.	The values for the Show Entries field are 10, 25, or 50 values.
Submission Search Results	Click	Click the header columns within the Submission Search Results table to sort column data in ascending or descending order. Multiple columns can be sorted; each column selected after the first lowers in priority of sorting.	N/A
Submission Selection Link	Click	Click the Select button to display the Submission Summary page for the selected submission.	N/A
Pagination (First << 2 3 4 5 6 >> Last)	Click	Click the pagination links to display additional pages of submission data matching you search criteria.	N/A

Table 6-25 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 6-25: Error/Confirmation Messages

Trigger	Message
User enters invalid Submission Tracking Number (e.g. with illegal characters like <, >, contains a string greater than 9 digits)	Please enter a valid Submission Tracking Number
User enters free text or invalid date format	The Submission Created From Date must be in the "MM/DD/YYYY" format

Trigger	Message
User enters free text or invalid date format	The Submission Created To Date must be in the "MM/DD/YYYY" format
User enters free text or invalid date format	The Validated From Date must be in the "MM/DD/YYYY" format
User enters free text or invalid date format	The Validated To Date must be in the "MM/DD/YYYY" format

6.15 State Reviewer – Submission Summary

After selecting a submission on the Submission Search page, the State Reviewer is directed to the Submission Summary page. This page allows the user to view all data and documents associated to a submission. Only functionality available to the Reviewer given the submission's status is displayed on top of this page.

This page, shown in Figure 6-16, gives several pieces of Reviewer functionality. State Reviewers will only be able to conduct rate reviews on State Primary submissions in their state that contain rate increases above the threshold. A State Reviewer can set a submission to "Review in Progress" once it is in a status of "Submission Filed." Once a submission is in "Review in Progress," the user can start leaving internal comments on this page to help keep notes on the submission. Once all the product rate increases above the review threshold have been given a determination status, the user can set the submission status to "Review Complete" on this page.

The Correspondence section serves as a platform for communications between CMS and issuers in states that do not have Effective Rate Review Programs. This page will be accessible at any point during the submission process, but should only be used by issuers in those states.

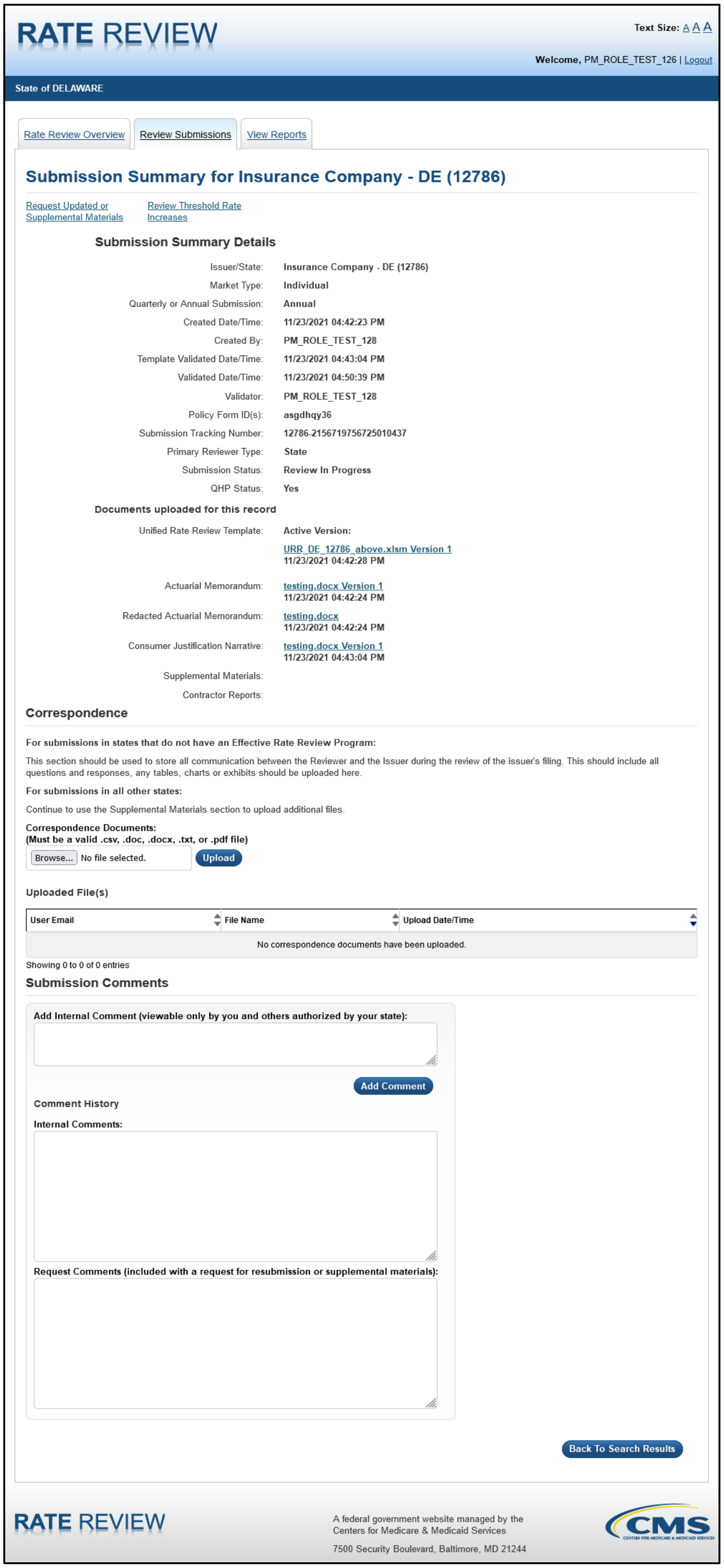

Figure 6-16: State Reviewer - Submission Summary Page

Table 6-26 shows the fields on the State Reviewer – Submissions Summary page and provides instructions about how to enter data in these fields.

Table 6-26: State Reviewer - Submission Summary Fields

Name	User Action	Comments
Issuer/State (Issuer ID)	None	Displays the Issuer, State and Issuer ID for the selected submission.
Market Type	None	Displays market type selected at time of submission. Valid values are Individual, Small Group or Combined.
Quarterly or Annual Submission	None	Displays the type of submission. Valid values are Annual or Quarterly and is determined based on the Effective Date of Rate Change(s) as provided in the URR Template
Created Date/Time	None	Displays the date and time a submitter Submitted the submission to the system. Format: MM/DD/YYYY [HH:MM:SS AM/PM].
Created By	None	Displays the name of the Issuer Submitter that created the submission.
Template Validated Date/Time	None	Displays the date and time the template was validated by the system. Format: MM/DD/YYYY [HH:MM:SS AM/PM].
Validated Date	None	Displays the date when the Issuer Validator completed validation. Format: MM/DD/YYYY.
Validator	None	Displays the name of the Issuer Validator that performed the validation.
Policy Form ID(s)	None	Displays the Policy Form ID(s) identified and submitted on the Create Submission page.
Submission Tracking Number	None	Displays the unique submission tracking number assigned by the system.
Primary Reviewer Type	None	Valid values are State Primary and CMS Primary. Displays the Primary Reviewer type for the Submission.

Name	User Action	Comments
Submission Status	None	Displays the current submission status based on system and Reviewer statuses. The following is a list of system statuses: • Submission Failed • Pending Template Validation • Pre-Validation Pending Part 2 Consumer Justification Narratives • Pre-Validation • Record Validated • Pending Resubmission • Submission Deactivated • Rate Filing Accepted • Submission Filed • Review in Progress • Contractor Review In Progress • Contractor Review Complete • Pending Supplemental Submission • Supplemental Materials Received • Review Complete • Final Justification Comments Submitted
QHP Status	None	Displays 'Yes' if the submission includes at least one plan that meets the following criteria: - On the Exchange - New or Renewing plan category Otherwise, displays 'No.'
Unified Rate Review Template Active Version	None	Displays the name and link to the most recently submitted Unified Rate Review Template. The Unified Rate Review Template can be viewed in the .xlsm version that includes a version number of the document and the date and time stamp.
Unified Rate Review Template Previous Version(s)	None	Displays the name and link to each uploaded version of the Unified Rate Review Template, aside from the Active Version. If there are no previous versions, then this section will not display. The Unified Review Templates can be viewed in the .xlsm version that includes a version number of the document and the date and time stamp.
Actuarial Memorandum	None	Displays the name link to the uploaded Actuarial Memorandum.
Redacted Actuarial Memorandum	None	Displays the name link to the uploaded Redacted Actuarial Memorandum.
Consumer Justification Narrative	None	Displays the name and link to the uploaded Consumer Justification Narrative.
Supplemental Materials	None	Displays the name and link to the uploaded Supplemental Materials.

Name	User Action	Comments
User Email	None	Displays the email address of the user who uploaded each file.
File Name	None	Displays the file name for each uploaded file.
Upload Date/Time	None	Displays the data and time the file was uploaded to the system. Format: MM/DD/YYY HH:MM:SS AM/PM

Table 6-27 shows events available on the page.

Table 6-27: State Reviewer - Submission Summary Page Events

Event Label	UI Control	Expected Response	Associated Rules
Rate Review Overview	The Rate Review Overview tab is clicked.	The Rate Review overview page is displayed.	N/A
Review Submissions tab	Click	Click the Review Submissions tab to reload the Submission Search page of the Review Submission Functionality clearing all previously entered data.	N/A
View Reports tab	Click	Click the View Reports tab to display the View Reports page.	N/A
Review Status dropdown	Value selected from the drop down	Displays the selected value.	Applicable review statuses are: Review In Progress and Review Complete
Browse	The Browse button is clicked	A dialog box is displayed prompting you to select a file from your local machine. The selected file’s path appears in the Corresponding Documents field.	N/A
User Email	The User Email header column is clicked	The Uploaded File(s) table is sorted in ascending order when clicked for the first time and then toggles between descending an ascending order.	N/A
File Name	The File Name header column is clicked	The Uploaded File(s) table is sorted in ascending order when clicked for the first time and then toggles between descending an ascending order. If the file name is clicked, then the file downloads to the user’s system.	N/A

Event Label	UI Control	Expected Response	Associated Rules
Upload Date/Time	The Upload Date/Time header column is clicked	The Uploaded File(s) table is sorted by this column by default, in descending order and then toggles between ascending and descending order when clicked.	N/A
Submission Comments	Enter text	Displays the comments you entered in the text box	Maximum character limit is 16000 for this text field. Cannot have a combination of the following characters (<, >, =, ;).
Comment History: Internal Comments	No action	View all Internal comments entered for the selected submission by the reviewer.	Internal comments entered by the Reviewer appear in this text box as a static field, along with the user name and created date of the entered comment. Comments appear from most recent to least recent.
Comment History: Request Comments	No action	View all Request comments entered for the selected submission by the reviewer.	Supplemental Request/Resubmission Request comments entered by the Reviewer appear in this text box as a static field, along with the user name and created date of the entered comment. Comments appear from most recent to least recent.
Back To Search Results	Click	Displays the Search results page.	N/A

6.16 State Reviewer – Request Updated or Supplemental Materials

The purpose of this page, shown in Figure 6-17, is to allow the State Reviewer to request either Resubmission or Supplemental Materials.

Requesting resubmission puts the submission in a status of "Pending Resubmission" and allows the issuer to edit their Rate Filing Documentation information. When the user requests resubmission, the system requires the issuer to revalidate the submission and requires a new content assessment by CMS. When resubmission is requested, an email is sent to the associated issuer containing State Reviewer-provided Request Comments.

Requesting supplemental materials moves the submission to a status of "Pending Supplemental Materials" and allows the associated issuer to upload Supplemental Materials. Uploading Supplemental Materials does require issuer revalidation or CMS content assessment. When Supplemental Materials are requested, an email is sent to the associated issuer containing State Reviewer-provided Request Comments.

State Reviewers can only make requests for submissions that are State Primary and are in the correct status.

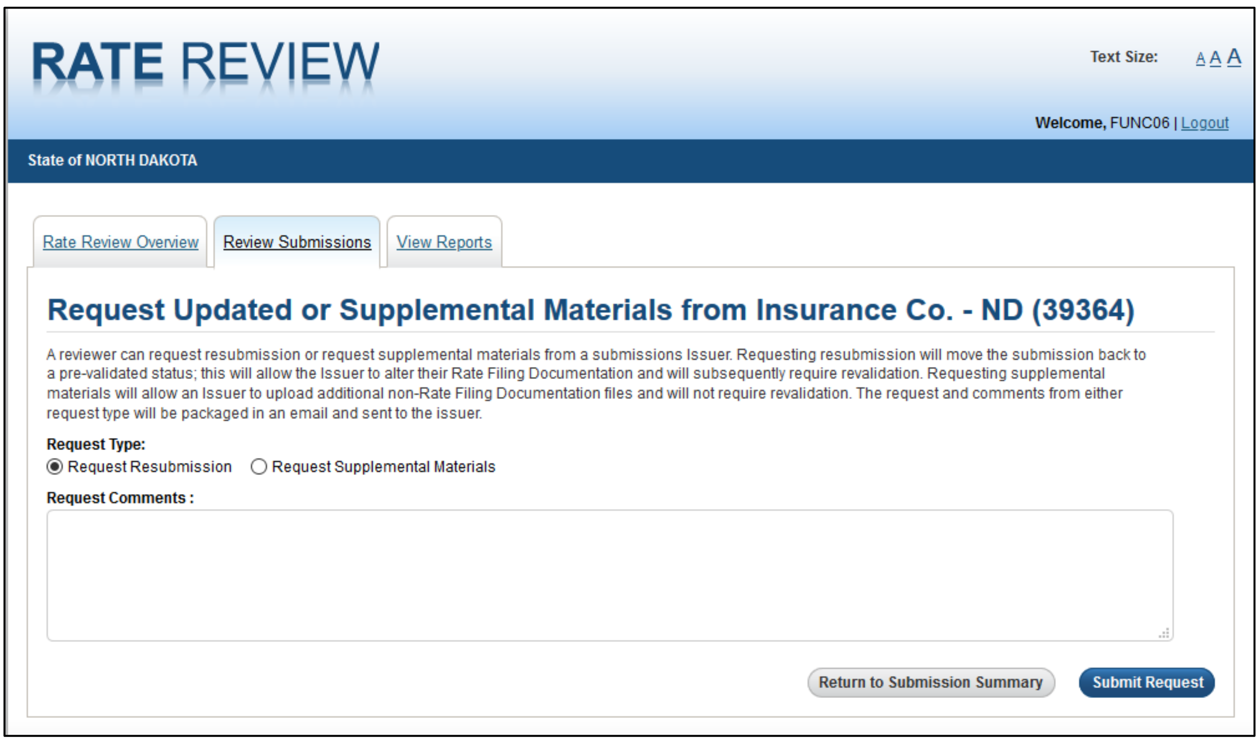

Figure 6-17: State Reviewer - Request Updated or Supplemental Materials Page

Table 6-28 describes the fields on the State Reviewer – Request Updated or Supplemental Materials page and provides instructions about how to enter data in these fields.

Table 6-28: State Reviewer - Request Updated or Supplemental Materials Page Events

Name	User Action	Comments	Associated Rules
Rate Review Overview tab	Click	Displays the Rate Review Overview page.	N/A
Review Submissions tab	Click	Reloads the Submission Search page of the Review Submission Functionality, clearing all previously entered data.	N/A
View Reports tab	Click	Displays the View Reports page.	N/A
Request Resubmission	Click radio button	Click to disable the Request Supplemental Materials radio button.	The Request Resubmission radio button is selected by default upon page load.
Request Supplemental Materials	Click Radio Button	Click to disable the Request Resubmission radio button.	N/A
Reviewer Request Comments	Text field	The State Reviewer can enter comments pertaining to the request for resubmission or Supplemental materials. The comments entered within this field will be within the notification email received by the Issuer.	Reviewer Comments must be between 1 and 5000 characters upon a save. Reviewer Comments cannot contain illegal characters upon a save. (<, >, ;, =)
Return to Submission Summary	Click	Click to display the submission summary page for the previously-selected submission.	N/A

Name	User Action	Comments	Associated Rules
Submit Request	Click	Click to perform validation checks on all page entries and selections. Once validated, the system will provide an email to the Issuers associated with the submission for the selected request.	Validation rules are run on the page. If the validation rules fail, an error message is displayed at the top of the page. If the validation rules pass, the actions are contingent upon the Request Type selected. If the Request Resubmission button is selected, an email is sent to the Issuer, and the submission is moved to a status of "Pending Resubmission". Request Comments are added to the Request Comments field on the reviewer Submission Summary page. If the Request Supplemental Materials button is selected, an email is sent to the Issuer, and the submission is moved to a status of "Pending Supplemental Materials". Reviewer Comments are added to the Request Comments field on the reviewer Submission Summary page.

Table 6-29 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 6-29: Error/Confirmation Messages

Trigger	Message
Enter illegal characters in the Reviewer Comments text field	The Reviewer Comments field contains one or more of these invalid characters: < > ; =. Please remove any invalid characters.
Enter more than 5000 characters in the reviewer comments text field.	The maximum text allowed in Request Comments is 5000 Characters.
Enter no reviewer comments	Request Comments are required.

6.17 State Reviewer – Review Rate Increases Splash Page

The Review Rate Increases Splash Page, shown in Figure 6-18, is visible after clicking the **Review** link for a submission on the State Reviewers Submission Summary page. This page allows the State Reviewer to choose a bundle of products, grouped under a Consumer Justification Narrative, for which to conduct or view the progress of a rate review. This page is only visible for submissions that contain product rate increases above the review threshold.

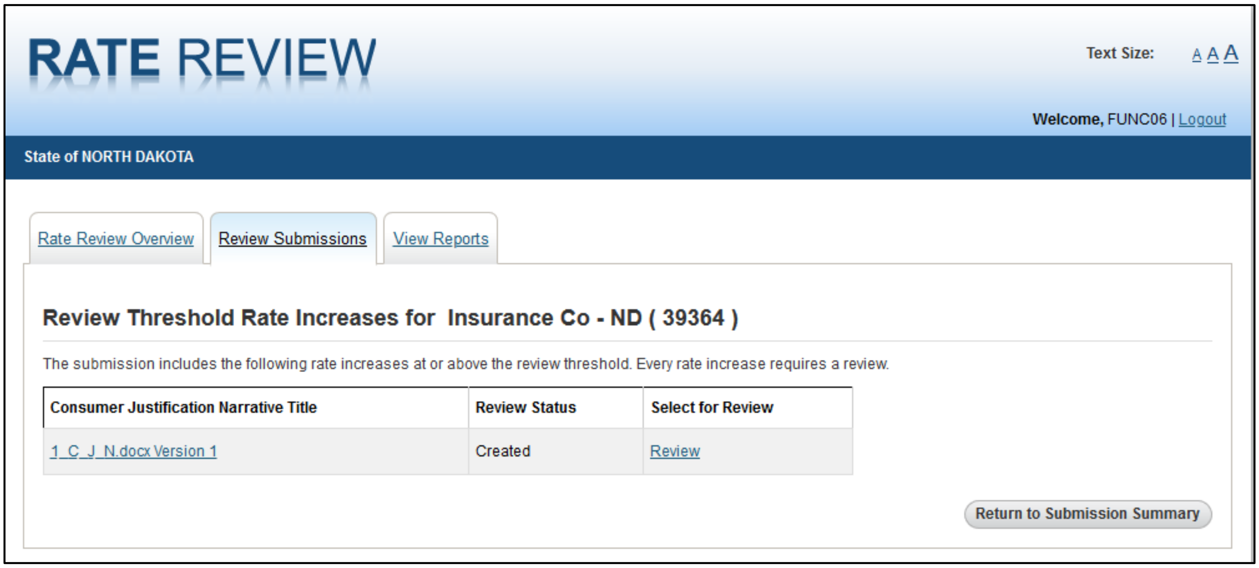

Figure 6-18: State Reviewer – Review Threshold Rate Increases Splash Page

Table 6-30 describes the fields on the State Reviewer – Review Rate Increases Splash Page and provides instructions about how to enter data in these fields.

Table 6-30: State Reviewer - Review Rate Increases Splash Page Fields

Name	User Action	Comments
Rate Review Overview tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.
Review Submissions tab	Click	Click the Review Submissions tab to reload the Submission Search page of the Review Submission Functionality, clearing all previously entered data.
View Reports tab	Click	Click the View Reports tab to display the View Reports page.
Review Threshold Rate Increases page title	No User Action	The Issuer who submitted the Rate Filing submission is displayed after "Review Threshold Rate Increases for" in the following manner "[Issuer Name] - [Issuer State] ([Issuer ID)."
Consumer Justification Narrative Title label	No User Action	Displays the Consumer Justification Narrative Title entered by the Issuer for a bundle of products.
Review Status	No User Action	Displays the Review Status for a bundle of products that are above the review threshold. Can be in the following statuses: Unreasonable, Unreasonable (Modified), Not Unreasonable, Not Unreasonable (Modified)

Name	User Action	Comments
Review Link	Click	Click the Review link to display the Review Threshold Rate Increases page for the selected product bundle, to conduct the review.
Return to Submission Summary	Click	Click the Return to Submission Summary button to display the submission summary page for the previously selected submission.

6.18 State Reviewer – Review Rate Increase Page

The purpose of this page, shown in Figure 6-19, is to allow the State Reviewer to conduct a rate review on products above the review threshold. The State Reviewer cross-references the Consumer Justification Narrative against the Rate Filing Documentation downloadable from the Submission Summary Page and makes a determination on the bundle of products by selecting a "Review Status." If a user selects a "Modified" status, the user is required to enter a Modified Rate Change. Note, however, that the display for ratereview.heatlhcare.gov will use the value provided in the active version of the URRT, and not this field. State Reviewers should enter a rate increase **only after** reaching agreement with the issuer, because this value will be displayed on the Rate Review public website as the final rate increase (rather than the value submitted in the final version of the Unified Rate Review template).

External comments to provide an explanation of the determination status selected are required in the case of every review.

Unreasonable Rate Increase Comments are entered by the issuer and, in the event of an unreasonable rate determination, optionally appear on the Review Rate Increase Rate Review page once an issuer responds.

This page can also be accessed for CMS Primary submissions in your state as view-only. Refer to Table 6-31 for additional information.

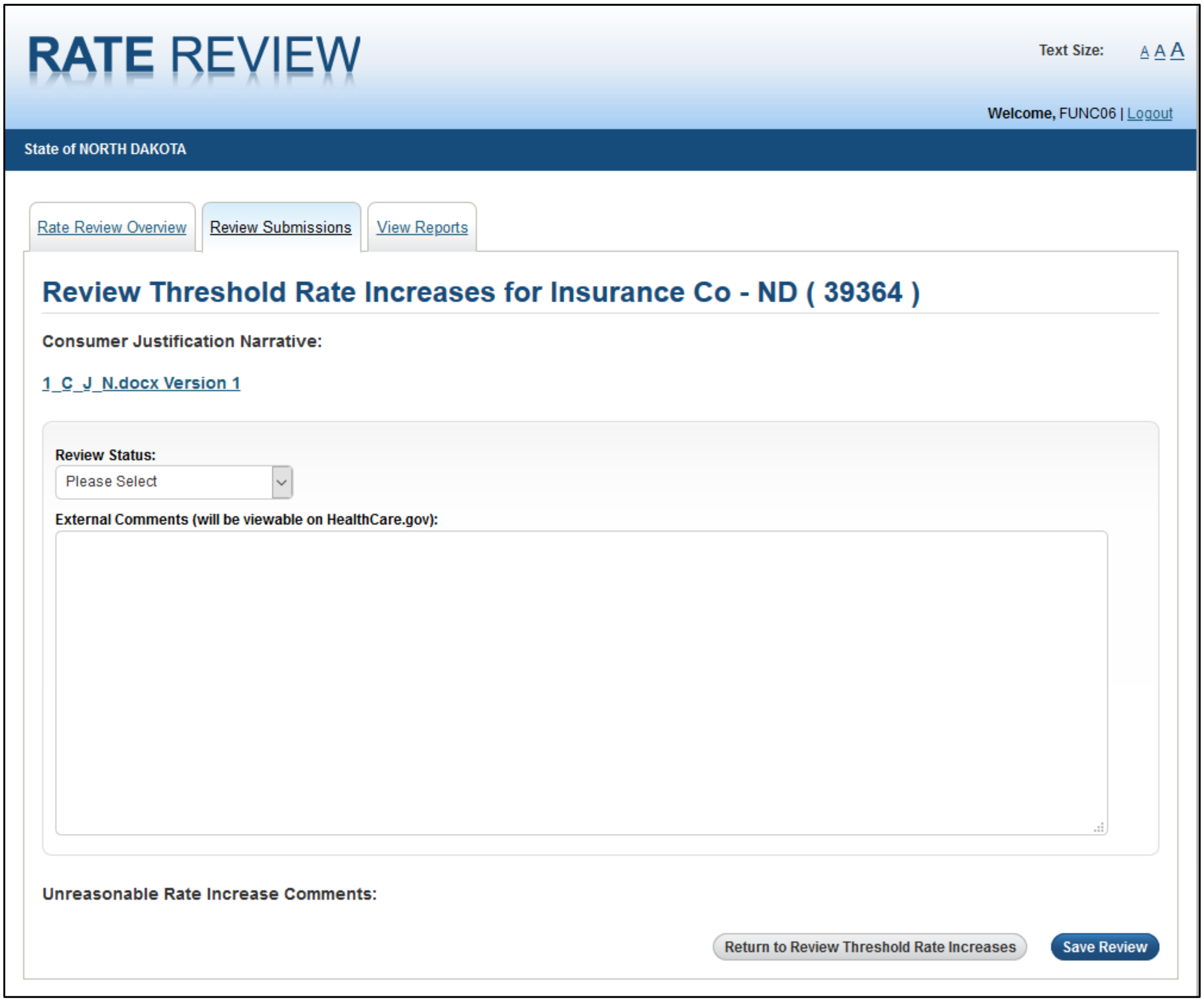

Figure 6-19: State Reviewer - Review Rate Increase Page

Table 6-31 describes the fields on the State Reviewer – Review Rate Increase Rate Review page and provides instructions about how to enter data in these fields.

Table 6-31: State Reviewer - Review Rate Increase Page Fields

Name	User Action	Comments	Associated Rules
Rate Review Overview tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.	N/A
Review Submission tab	Click	Click the Review Submission tab to reload the Submission Search page of the Review Submission Functionality, clearing all previously entered data.	N/A
View Reports tab	Click	Click the View Reports tab to display the View Reports page.	N/A

Name	User Action	Comments	Associated Rules
Review Threshold Rate Increases page title	No user action	The Issuer who submitted the Rate Filing submission is displayed after "Review Threshold Rate Increases for Issuer Name]-[Issuer State]([Issuer ID])" in the following format: "[	N/A
Consumer Justification Narrative title	No user action	Displays the Consumer Justification Narrative Title entered by the Issuer for a bundle of products (read-only)	N/A
Consumer Justification Narrative document	Click	Displays the Consumer Justification Narrative submitted by the Issuer as a downloadable hyperlink Document will be downloaded	N/A
Review Status Dropdown	Click drop-down	The following statuses can be selected for the review: Not Unreasonable Not Unreasonable (Modified) Rejected by State Unreasonable (Modified) Unreasonable	External Comments are required after a review status is selected and saved. If the status is selected Not Unreasonable (Modified) or Unreasonable (Modified), a Modified Rate Change must be entered before saving the status.
External Comments text field	Text field	Enter review findings to be publicly displayed. The comments within this field are provided in an email to the Issuer user and publicly posted with the submission	External comments must be between 1 and 16000 characters. External comments must not contain any illegal security characters (<, >, ;, =>)
Unreasonable Rate Increase Comments text field	No user action	Displays Unreasonable Rate Increase Comments if previously submitted by the Issuer. If comments have not been submitted, this text field does not appear.	N/A
Return to Review Threshold Rate Increases button	Click	Click the Return to Review Threshold Rate Increases button to display the Review Threshold Rate Increase page.	N/A

Name	User Action	Comments	Associated Rules
Save Review button	Click	Click the Save Review button to run validation checks on all page entries and selections. If validations pass, the Review Threshold Rate Increase splash page displays with the updates maintained in the database. If the validations fail, the Review Rate Increase – Rate Review page reloads with all fields maintained and error message(s) displayed on the top of the page.	N/A

Table 6-32 shows the possible error or confirmation messages that can be received and explains why each message would be displayed.

Table 6-32: Error/Confirmation Messages

Trigger	Message
Attempting to save a review status when there are no External Comments entered.	External Comments Required for Final Disposition.
Entering and attempting to save external comments that include illegal characters	The External Comments field contains one or more of these invalid characters: < > ; =. Please remove any invalid characters.
Entering External Comments that are greater than 16000 characters	The maximum text allowed in External Comments is 16000 Characters.
Attempting to save a review status with no External Comments	External Comments are required for final disposition.

6.19 State Reviewer – View Reports

The View Reports page, shown in Figure 6-20, allow you, as a State Review, to access system-generated reports containing information pertaining to the available issuers, products, and Rate Review users within your associated state.

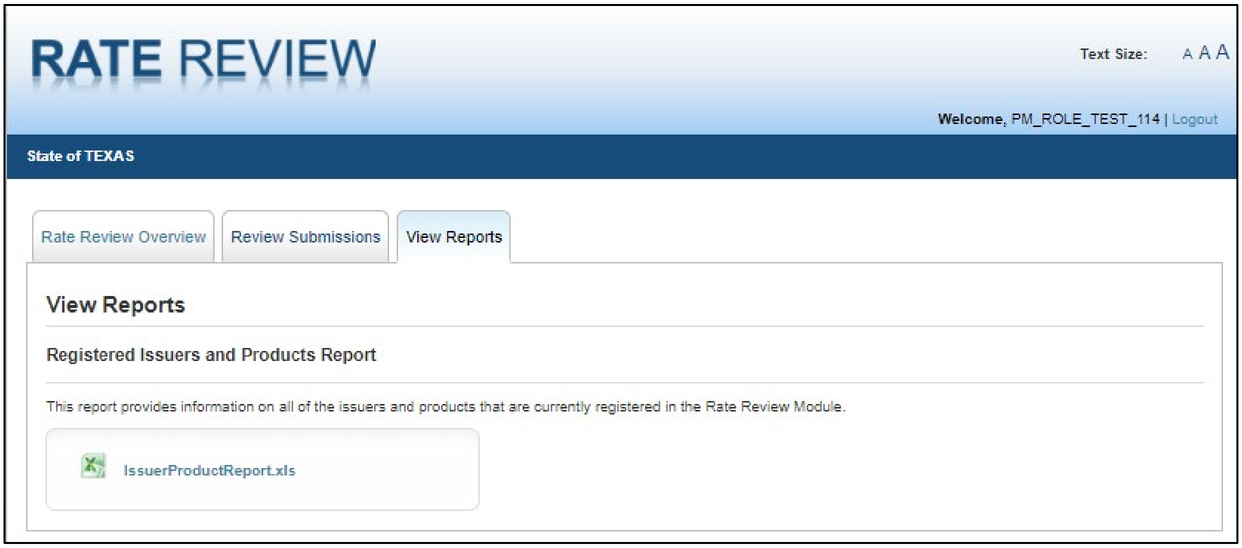

Figure 6-20: State Reviewer - View Reports Page

Table 6-33 describes the fields on the State Reviewer – View Reports page and provides instructions about how to enter data in these fields.

Table 6-33: State Reviewer - View Reports Page Fields Table

Name	User Action	Comments	Associated Rules
Rate Review Overview tab	Click	Click the Rate Review Overview tab to display the Rate Review Overview page.	N/A
Review Submissions	Click	Click the Review Submissions tab to display the search page of the Review Submission page.	N/A
View Reports	Click	Click the View Reports tab to display the View Reports page.	N/A
Registered Issuer Product Report Link	Click	Click the Registered Issuers and Products Report link to display a pop-up box where you can choose to save, open, or cancel the download.	As a State Reviewer, the Registered Issuers and Products Report contains information only on issuers with the state for the logged in State Reviewer.

6.20 State Reviewer – SERFF Submission Summary Page

This Submissions Summary page allows the user to view data that has been submitted by Issuers through the SERFF transfer process.

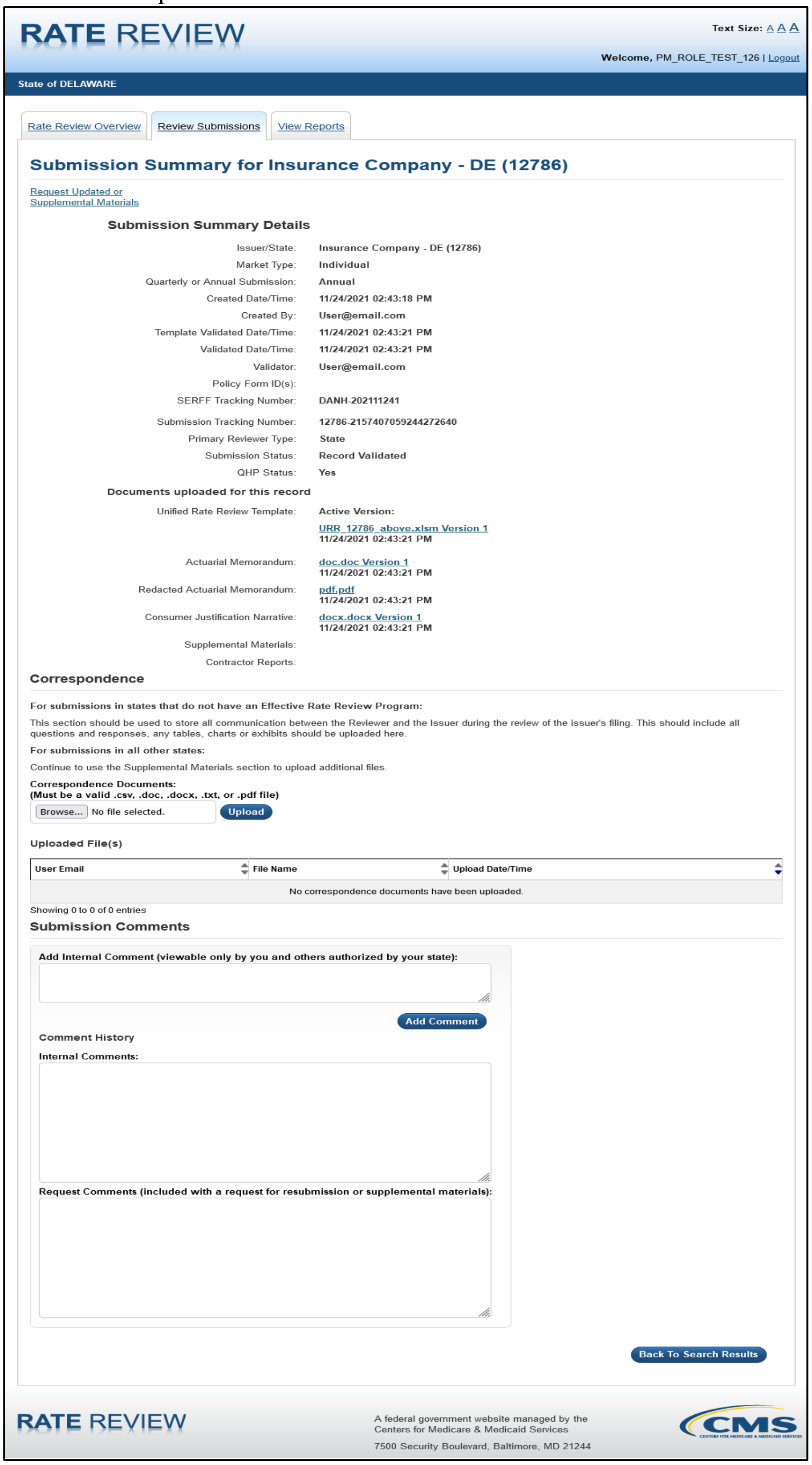

Figure 6-21: State Reviewer – SERFF Submission Summary Page

Note: All fields for submissions submitted through SERFF on the Submission Summary Page are the same as for submissions that do not utilize the SERFF transfer functionality except for the SERFF Tracking Number. The SERFF Tracking Number is only present for submissions submitted through SERFF, and the Submission Status will only display a total of 4 different statuses.

The following submission statuses are considered final submission statuses: "Rate Filing Accepted", "Review Complete", or "Final Justification Comments Submitted". If applicable, the Issuer can submit Final Justification comments to CMS in the "Review Complete" status, but must submit these comments into HIOS directly. Final Justification comments cannot be added through the SERFF Transfer process. If the state or issuer needs to change the filing after it has been put into a final status, the user should contact the URR inbox at ratereview@cms.hhs.gov to deactivate the submission and restart the SERFF URR filing transfer process again to make any other updates to the filling. A note should be added as a supplemental document referring back to the deactivated filing for historical reference.

Table 6-34: State Reviewer – SERFF Submission Summary Page Fields

Name	User Action	Comments
SERFF Tracking Number	None	Displays the unique SERFF tracking number assigned by the SERFF system. Expected Format: 4 alpha characters – 9 numeric characters. Example: UHLC-132948392
Submission Status	None	Submissions submitted through SERFF will only be in one of the four following statuses below: • Record Validated • Rate Filing Accepted • Review Complete • Final Justification Comments Submitted

7 Templates

7.1 Unified Rate Review Template

The Unified Rate Review template is designed to capture information at the market level (worksheet 1 of the template) and information at the product and plan level (worksheet 2 of the template), consistent with the requirement to set premium rates using a single risk pool, as defined in 45 CFR Part 156, & 156.80. Figure 7-1 shows worksheet 1, and Figures 7-2, 7-3 and 7-4 show worksheet 2, of the blank Unified Rate Review Template.

The user can add products to the template on worksheet 2 by clicking the **Add Product** button. The user will then be prompted to specify how many plans exist underneath that product. Once these selections have been made, data entry cells for the product will be added to Worksheet 2.

Additionally, the user can validate the template by clicking the **Validate** button. This button scans the sheet and returns a set of values in the submission that may potentially be incorrect.

Lastly, the user can finalize the template by clicking the **Finalize** button. Finalizing the template runs a final check on the values submitted and instructs you to fix any critical errors that would cause the template to fail validation. If no such errors exist, an .XML file is created containing the template data that will be submitted as part of your Rate Filing Documentation.

Specific cells in the template have values displayed up to predefined decimal points of precision; however, the value stored in the database will be the actual value that you entered in each cell. One exception to this is the Product Threshold Rate Increase % cells, which have the calculated value truncated to display two digits of percentage precision.

<u>NOTE</u>: Copying and pasting data into the template is not supported and can impact the template design and reported data. Pasting overwrites cell validation and formatting, which can cause formulas to calculate incorrectly and might allow invalid data into the template. Data that has been pasted can also produce unreliable results when the template is Validated and/or Finalized with the **Validate** and/or **Finalize** buttons to produce the output file required for a submission.

For hotkey support when using the Unified Rate Review Template please use Appendix B for more information.

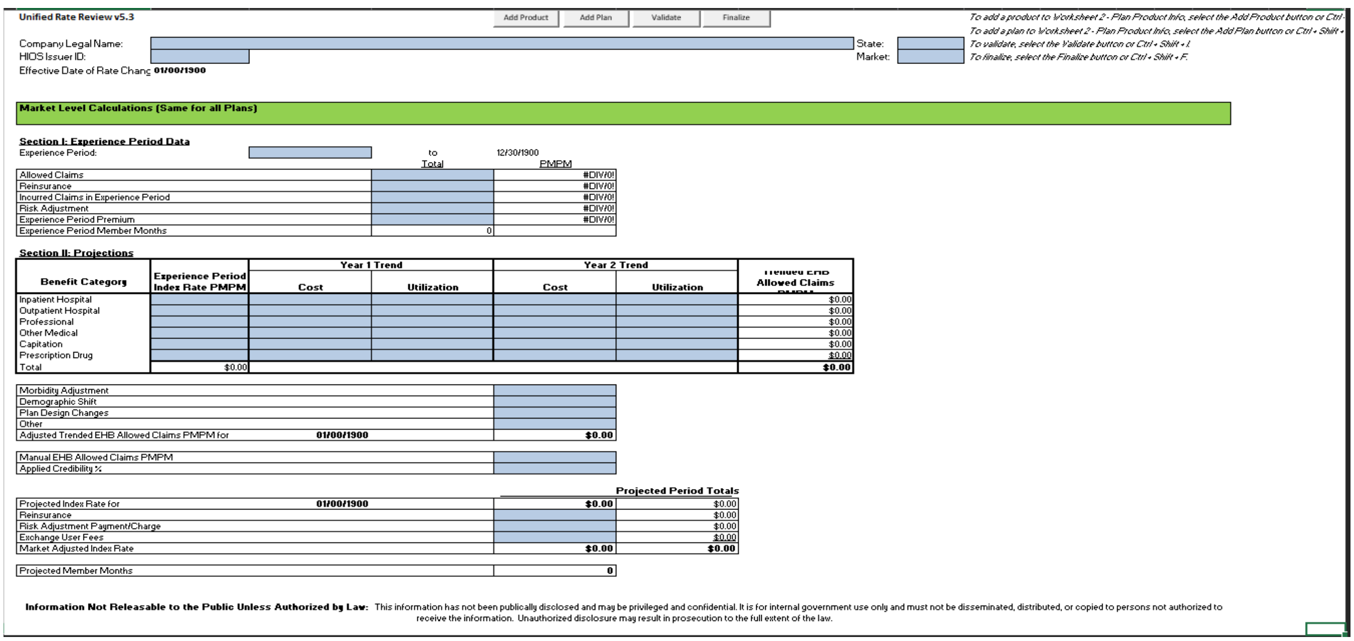

Figure 7-1: Unified Rate Review Template (Worksheet 1)

Product-Plan Data Collection

Add Product | Add Plan | Validate | Finalize

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s): **01/00/1900**
State:
Market:

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information		
1.1	Product Name		
1.2	Product ID		
1.3	Plan Name		
1.4	Plan ID (Standard Component ID)		
1.5	Metal		
1.6	AV Metal Value		
1.7	Plan Category		
1.8	Plan Type		
1.9	Exchange Plan?		
1.10	Effective Date of Proposed Rates		
1.11	Cumulative Rate Change % (over 12 mos prior)		
1.12	Product Rate Increase %		0.00%
1.13	Submission Level Rate Increase %		0.00%

Worksheet 1 Totals		Section II: Experience Period and Current Plan Level Information		
	2.1	Plan ID (Standard Component ID)	Total	
$0	2.2	Allowed Claims	$0	
$0	2.3	Reinsurance	$0	
	2.4	Member Cost Sharing	$0	
	2.5	Cost Sharing Reduction	$0	
$0	2.6	Incurred Claims	$0	$0
$0	2.7	Risk Adjustment Transfer Amount	$0	
$0	2.8	Premium	$0	
0	2.9	Experience Period Member Months	0	
	2.10	Current Enrollment	0	
	2.11	Current Premium PMPM	#VALUE!	
	2.12	Loss Ratio	#DIV/0!	#DIV/0!
		Per Member Per Month		
	2.13	Allowed Claims	#DIV/0!	#DIV/0!
	2.14	Reinsurance	#DIV/0!	#DIV/0!
	2.15	Member Cost Sharing	#DIV/0!	#DIV/0!
	2.16	Cost Sharing Reduction	#DIV/0!	#DIV/0!
	2.17	Incurred Claims	#DIV/0!	#DIV/0!
	2.18	Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!
	2.19	Premium	#DIV/0!	#DIV/0!

Figure 7-2: Unified Rate Review Template (Worksheet 2)

	Section III: Plan Adjustment Factors		
3.1	Plan ID (Standard Component ID)		
3.2	Market Adjusted Index Rate		$0.00
3.3	AV and Cost Sharing Design of Plan		
3.4	Provider Network Adjustment		
3.5	Benefits in Addition to EHB		
	Administrative Costs		
3.6	Administrative Expense		
3.7	Taxes and Fees		
3.8	Profit & Risk Load		
3.9	Catastrophic Adjustment		
3.10	**Plan Adjusted Index Rate**		$0.00
3.11	Age Calibration Factor		
3.12	Geographic Calibration Factor		
3.13	Tobacco Calibration Factor		
3.14	**Calibrated Plan Adjusted Index Rate**		$0.00

Figure 7-3: Unified Rate Review Template (Worksheet 2, Section III)

Section IV: Projected Plan Level Information		
4.1 Plan ID (Standard Component ID)	Total	
4.2 Allowed Claims	$0	
4.3 Reinsurance	$0	
4.4 Member Cost Sharing	$0	
4.5 Cost Sharing Reduction	$0	
4.6 Incurred Claims	$0	$0
4.7 Risk Adjustment Transfer Amount	$0	
4.8 Premium	$0	
4.9 Projected Member Months	0	
4.10 Loss Ratio	#DIV/0!	#DIV/0!
Per Member Per Month		
4.11 Allowed Claims	#DIV/0!	#DIV/0!
4.12 Reinsurance	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	#DIV/0!	#DIV/0!
4.15 Incurred Claims	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!
4.17 Premium	#DIV/0!	#DIV/0!

Figure 7-4: Unified Rate Review Template (Worksheet 2, Section IV)

Rating Area Data Collection		*Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.*
Create Rating Areas / Validate / Finalize		*Select only the Rating Areas you are offering plans within and add a factor for each area.*
		To validate, select the Validate button or Ctrl + Shift + I.
		To finalize, select the Finalize button or Ctrl + Shift + F.
Rating Area	**Rating Factor**	

Figure 7-5: Unified Rate Review Template (Worksheet 3)

8 Troubleshooting and Support

8.1 Support

Table below provides a list of contacts.

Table 8-1: 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
NAIC/SERFF Service Desk	NAIC	N/A	serffhelp@naic.org	Help Desk support	SERFF user support & problem reporting

Appendix A: Acronyms and Abbreviations

Table below provides a list of acronyms used in this document.

Table 8-2: Acronyms and Abbreviations

Acronym / Abbreviation	Definition
ACA	Affordable Care Act
CCIIO	Center for Consumer Information and Insurance Oversight
CJN	Consumer Justification Narrative
CMS	Centers for Medicare & Medicaid Services
FFE	Federally-Facilitated Exchange
HHS	Health and Human Services
HIOS	Health Insurance Oversight System
N/A	Not Applicable
PHS	Public Health Service
PM	Plan Management
SERFF	System for Electronic Rates & Forms Filing
URR	Unified Rate Review
URRT	Unified Rate Review Template

Appendix B: Enabling Macros in Microsoft Excel 2013-2019

To properly view and use the Excel templates for the QHP Application, macros need to be enabled. It is recommended that the user enable macros before downloading any templates.

1. From the Office button in the top left corner choose **Excel Options**

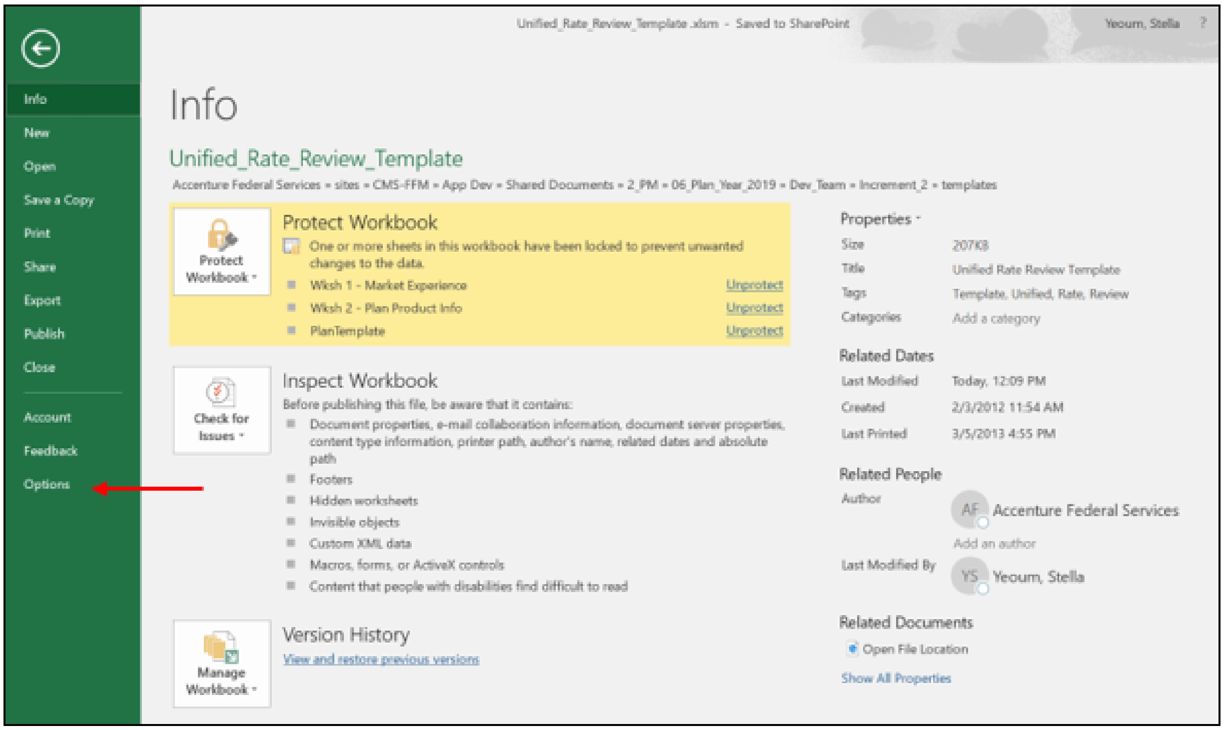

Figure 8-1: Choosing Excel Options

2. From Excel Options, choose **Trust Center**.

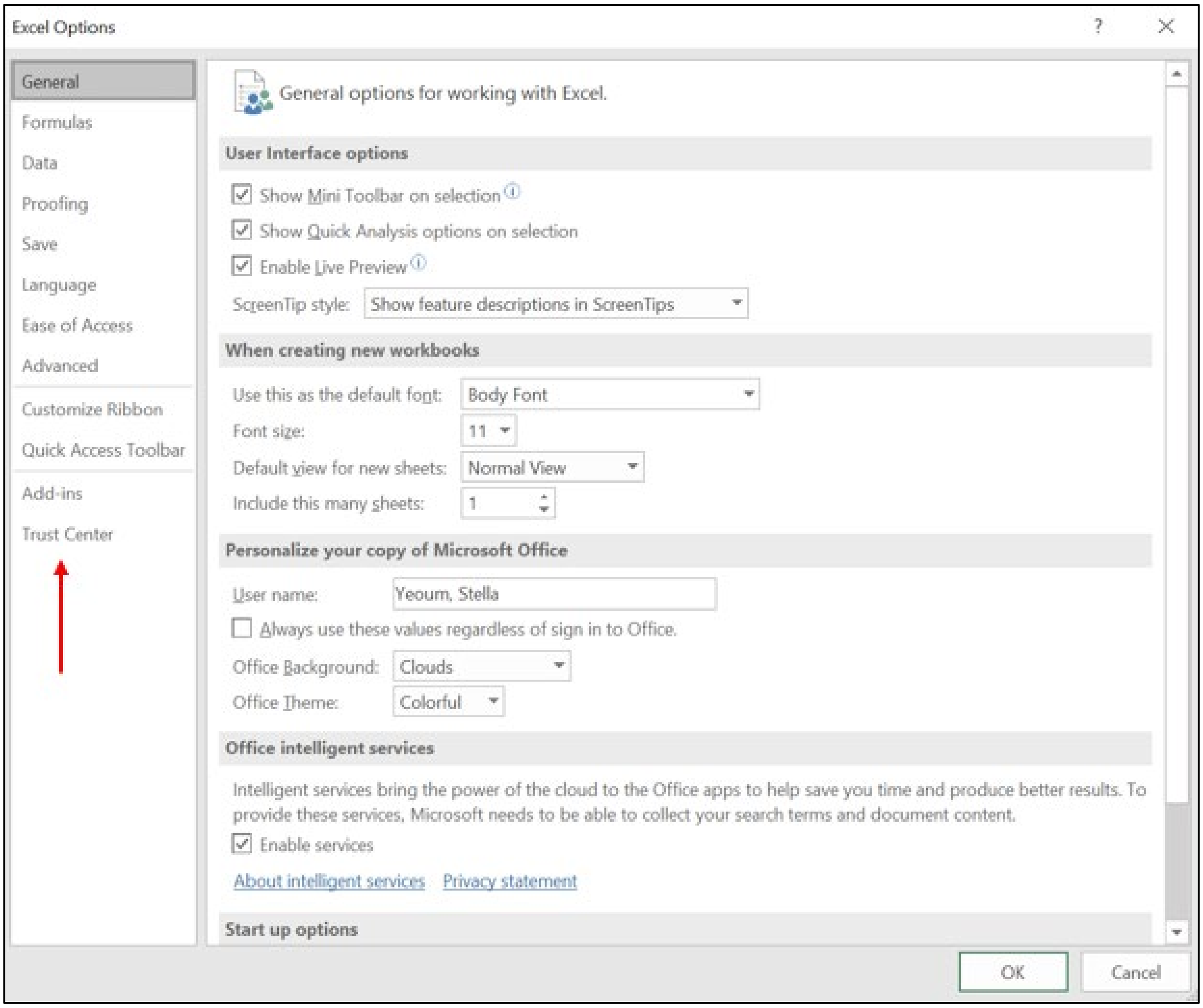

Figure 8-2: Select Trust Center

3. Choose **Trust Center Settings**

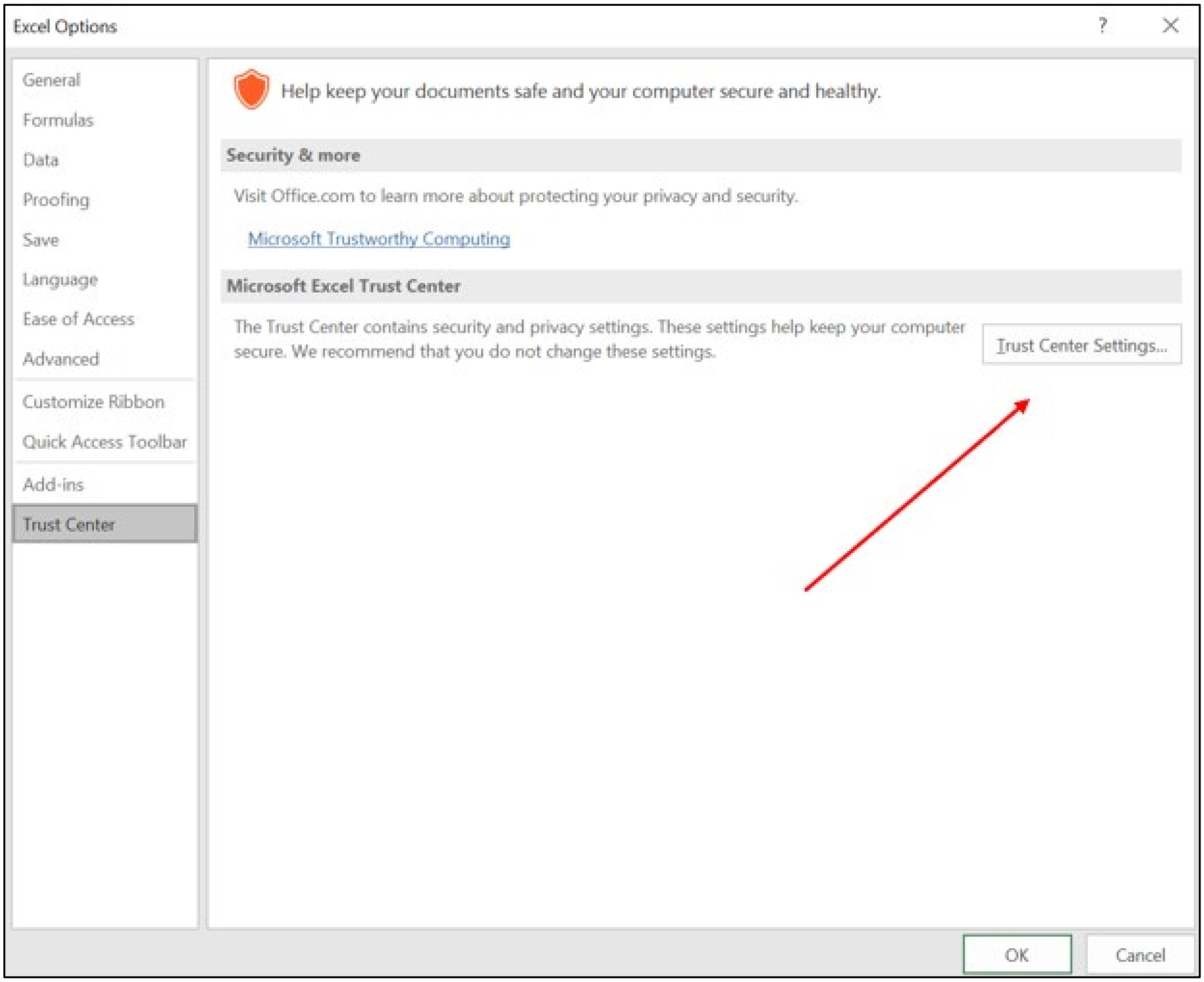

Figure 8-3: Select Trust Center Settings

4. Choose **Macro Settings**.

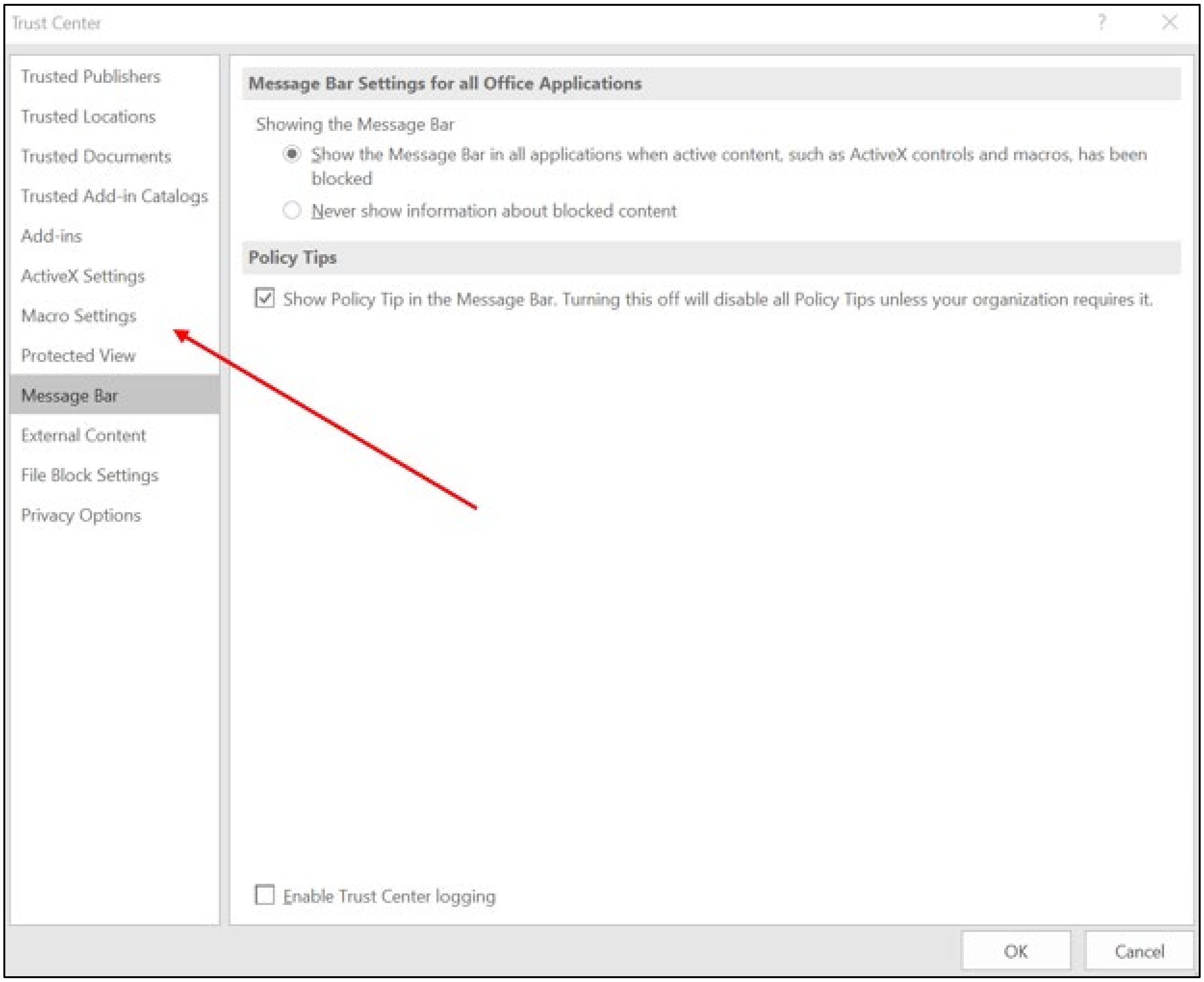

Figure 8-4: Choosing Macro Settings

5. Choose "Disable all macros with notification."

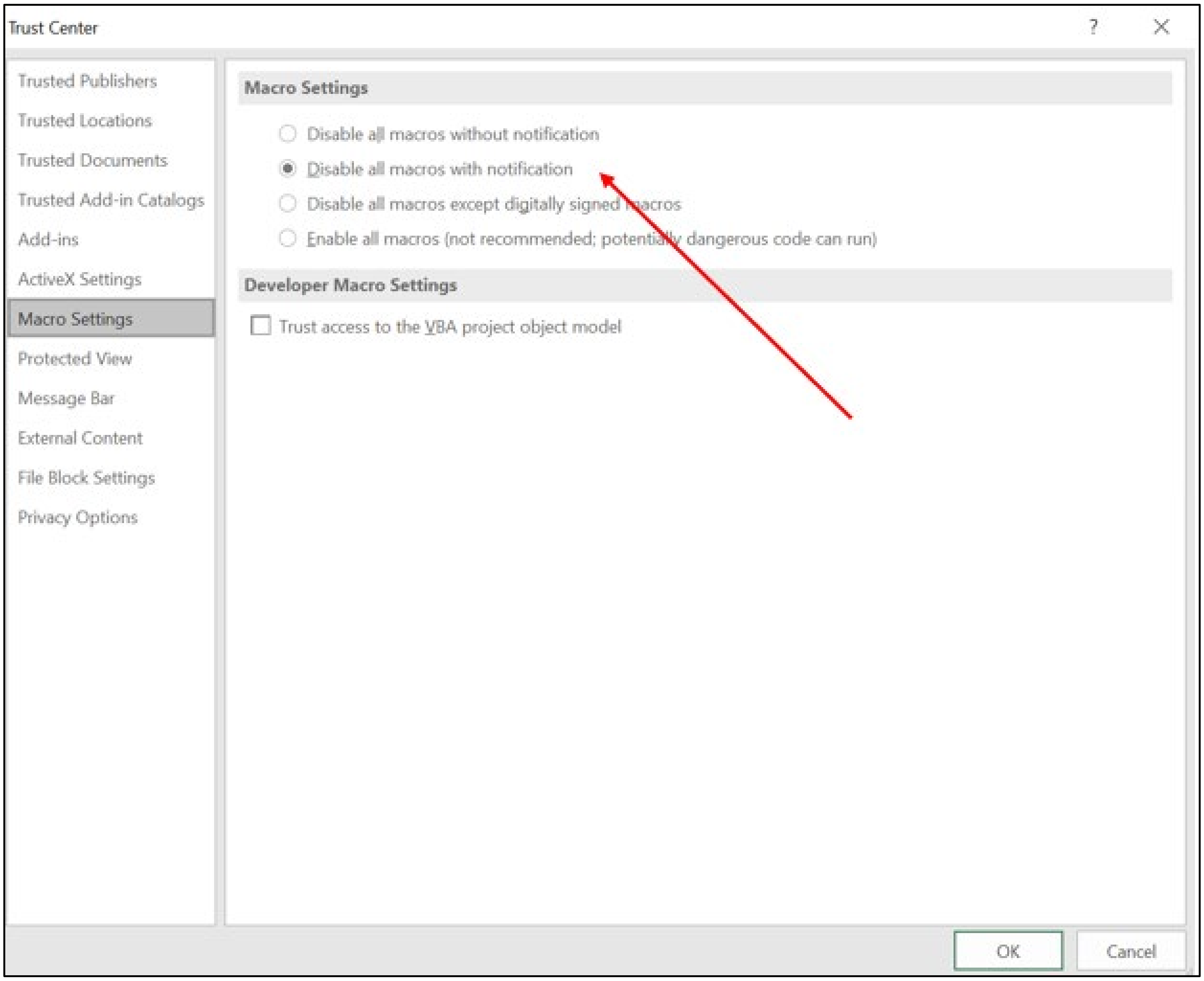

Figure 8-5: Choosing "Disable all macros with notification"

6. When opening any of the templates downloaded from the site, you see the following prompt at the top of the spreadsheet. Click "Enable Content." Macros are now enabled for the open workbook. Repeat this step every time a new template is downloaded.

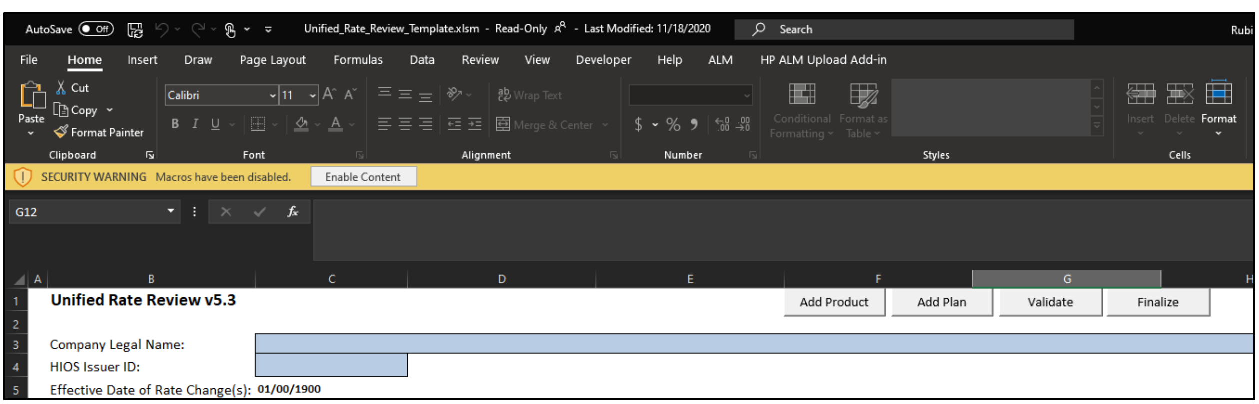

Figure 8-6: Security Warning on Downloaded Template

Appendix C: Unified Rate Review Template Hotkeys

- **Worksheet 1 – Market Experience**
    - **Add Product:** CTRL + SHIFT + P
    - **Add Plan:** CTRL + SHIFT + L
    - **Validate:** CTRL + SHIFT + I
    - **Finalize:** CTRL + SHIFT + F
    - **Remove Product:** CTRL + SHIFT + Q
    - **Remove Plan:** CTRL + SHIFT + A
- **Worksheet 2 – Plan Product Info**
    - **Add Product:** CTRL + SHIFT + P
    - **Add Plan:** CTRL + SHIFT + L
    - **Validate:** CTRL + SHIFT + I
    - **Finalize:** CTRL + SHIFT + F
    - **Remove Product:** CTRL + SHIFT + Q
    - **Remove Plan:** CTRL + SHIFT + A
- **Worksheet 3 – Rating Areas**
    - **Create Rating Areas:** CTRL + SHIFT + R
    - **Validate:** CTRL + SHIFT + I
    - **Finalize:** CTRL + SHIFT + F