



Health Insurer Web Application (HIWA) User Guide

HIWA is an interface used by the Office of the Commissioner of Insurance (OCI) through which insurers submit various types of data to OCI, including submitting rate filing data modules, responding to the annual Health Insurer Market Survey (HIMS), and updating contact information. OCI establishes a security administrator for each insurer and then expects that administrator to manage security access/rights for all users at the insurer. **Note:** Insurers may request more than one security administrator to be established for their organization.

MyWisconsin ID (State of Wisconsin Access System)

Prior to obtaining security permissions in OCI's HIWA system, an individual must set up a **MyWisconsin ID** (MWID) account, the State of Wisconsin access system. The self-registration process can be completed at: https://det.wi.gov/Pages/MyWisconsin_ID.aspx. Help is available from **MWID** support staff via email at: OCIMRMyWisconsinID@wisconsin.gov.

Security Permissions/Roles in HIWA

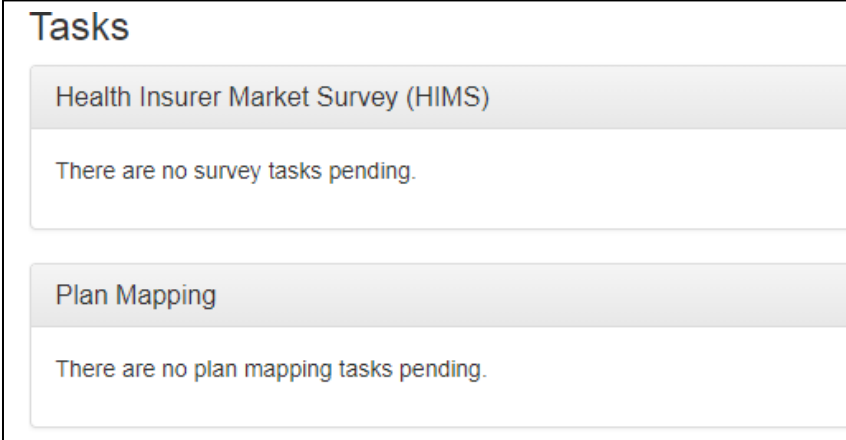
Once an individual has an MWID account, OCI staff will assign/manage their role(s) in HIWA. Please send an email to ociratereview@wisconsin.gov to request roles in HIWA by providing the company name, your email, and the roles you would like to have assigned as shown below.

Users receive auto-generated emails relevant to pending tasks, based on their roles:

HIWA Role	Security Permissions/Tasks
Health Insurer Filing Responder	Modify rate filing data
Health Insurer Responder	Modify enrollment contacts
Health Insurer Survey Responder	Modify annual market surveys
Security Administrator	Assign/manage users

Accessing HIWA

Once you have an MWID account, and a role is assigned, HIWA is accessed via login at: <https://secure.oci.wi.gov/hiwa/company/>. The home page displays any pending tasks.



Tasks

Health Insurer Market Survey (HIMS)

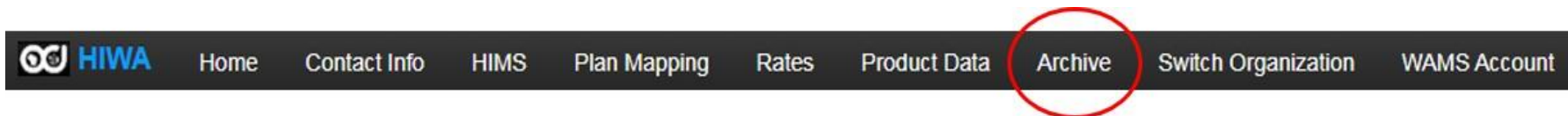
There are no survey tasks pending.

Plan Mapping

There are no plan mapping tasks pending.

Navigating HIWA

The navigation bar at the top of each page provides access to the various HIWA modules (HIMS, Plan Mapping, Rates, Product Data), as well as to the archive—helpful to access as a reminder of how data was reported in prior submissions.



The archive has separate tabs for accessing the different archive HIWA modules.



Archive

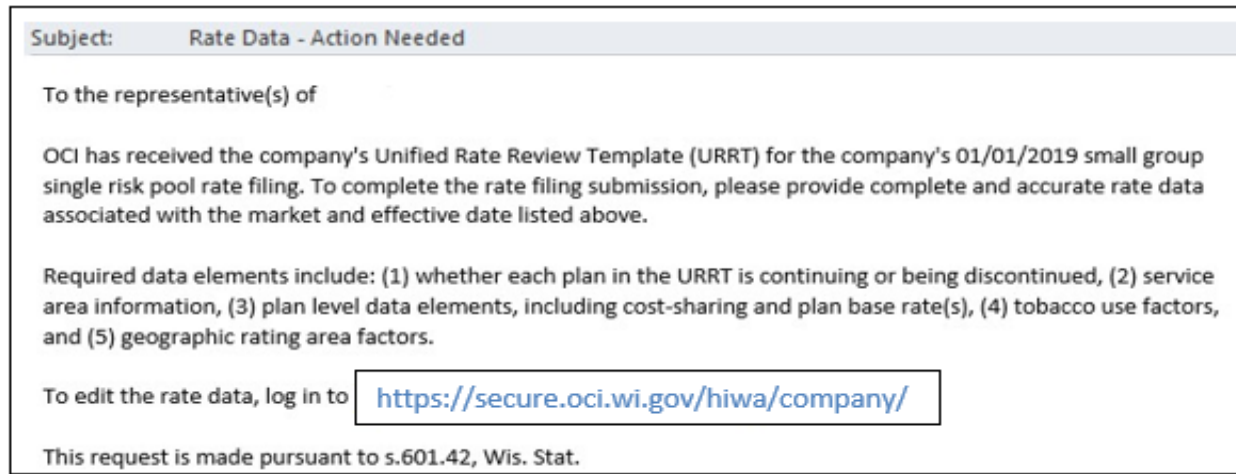
Health Insurer Market Survey (HIMS) Plan Mapping Rates Product Data

HIWA Workflow for Single Risk Pool Rate Filings

After an insurer submits a rate filing in SERFF, OCI completes an initial intake review and then uploads the URRT into the OCI database. This triggers HIWA to open. There are three distinct HIWA modules related to the rate review process. As discussed in more detail below, each module opens in succession as the review proceeds.

Rates Module >>> Plan Mapping Module >>> Product Data Module

When the rates module opens, it generates an automatic email to the relevant HIWA users that rate data needs to be entered.



In conjunction with the email, OCI staff also sends an objection via SERFF notifying the insurer of the deadline for entering all data into HIWA. Note: There may be a delay between when the auto-generated email is sent and when the system is available for data entry.

Completing the Rates Module

When the rates module is open, the HIWA home screen shows that the task is in "Open" status. Click "Edit" to review/update the data.

Rates			
Change Effective Date	Market Type	Status	Action
	Small Group	<u>Open</u>	Edit

Rates ~~Submit to OCI~~

Company Name: _____ Rate Change Effective Date: _____ Market: Small Group

Plan Inventory | Service Area(s) | Plan Data | Tob. Factor(s) | Geo. Factor(s)

Within the rates module there are five tabs for review/update. Do NOT click the “Submit to OCI” button until all five tabs have been updated/reviewed. Clicking “Submit to OCI” closes the module and prevents further edits without OCI intervention.

The first tab which opens in the rates module is the Plan Inventory tab. For plans which will be offered in the projection period, the column titled Current should show “Yes.” Plans which will no longer be offered as of the filing effective date, should be marked “No.” To make changes, click on the word “Yes” or “No” and it will switch to the other option. When finished editing, click the “Done” button. After clicking “Done,” all five tabs of the rates module will be visible. Select the Service Area(s) tab to continue completing the module.

Rates ~~Submit to OCI~~

Company Name: _____ Rate Change Effective Date: _____ Market: Small Group

For plans which will be offered on the filing effective date or later, select “Yes”. For plans which will no longer be offered as of the filing effective date, select “No”. When finished editing, click the Done button. **Done**

234 out of 259 plans are current - 25 plan(s) discontinued.

Search: _____

Product Name	Plan Name	HIOS Plan ID	Metal Level	Status	Current
			Gold	Current	Yes

On the **Service Area(s)** tab, review/edit/delete existing service areas, as needed. Ensure there is a separate service area for each unique combination of counties in which a plan or plans will be offered. Use the "Create New Service Area" button to add new service areas, as needed. HIWA allows eight unique service areas.

Plan Inventory **Service Area(s)** Plan Data Tob. Factor(s) Geo. Factor(s)



Create a Service Area for each unique combination of counties where a plan will be offered using the "Create New Service Area" button. Counties may be selected from a list or a map. Service Areas created here may be associated with plan(s) in the Plan Data tab.

Service Area Names may not exceed 30 characters in length and may not contain commas. Up to 8 service areas are permitted.

Service Area Name	Number of Counties	Number of Plans	
Service Area 1	4		  

Within the Service Area window that opens upon selecting "Edit" or "Create New Service Area", revise/enter the service area name, as needed. Note that service area names may not exceed 30 characters in length and may not contain commas. Assign counties by selecting from a list or a map. Click "Save" and create additional service areas, if needed.


Service Area Name

0 out of 72 WI counties selected  

[Edit as List](#) [Edit as Map](#)

Select WI counties included in this service area.

- Adams**
- Ashland
- Barron



Plans are assigned to a specific service area on the upcoming Plan Data tab. This automatically updates the “Number of Plans” column shown in the first Service Area(s) tab image shown above. **Note:** Plans within a product may vary by service area. Ensure all plan-level variances are reported. Plans should be offered in every county in the service area to which they are assigned.

The Plan Data tab collects required data for each plan that will be offered during the projection period. Enter data manually or follow the instructions on page seven to use a template for populating the plan data.

For manual entry, click “Edit” to enter data for each plan that will be offered.

Plan	General Info	Cost Sharing		7/1/2020	10/1/2020	
	<p>📍 Test 2</p> <p><input type="checkbox"/> HSA-Eligible</p> <p><input checked="" type="checkbox"/> Exchange Marketing Status</p> <p><input type="checkbox"/> Off-Exchange Marketing Status</p>	<p>Coinsurance (Member): 20%</p> <p>Primary Care Visit Copay: \$10</p>	<p>Deductible Out of Pocket</p> <p>Single:</p> <p>Family:</p>	\$300.00	\$250.00	

After selecting “Edit” the following Plan Data window will open:

Plan			
HIOS Plan ID	Product Name	Plan Name	Metal Level
HSA-Eligible	Marketed On-Exchange	Marketed Off-Exchange	
No ▼	Not Available ▼	Actively Marketed ▼	
Service Area			Show Map
Service Area 1 ▼			
Cost Sharing			
Coinsurance (Member)		Primary Care Visit Copay	
	Deductible	Maximum Out of Pocket (MOOP)	
Single			
Family			
Plan Base Rate(s) (21-24 yr. old non-smoker)			
	4/1/2019	7/1/2019	10/1/2019
Save		Cancel	

Reminder: Plans should be offered in every county in the service area to which they are assigned.

To populate the plan data module by using a template instead of manual data entry, select the Download Template button. This will generate a company-specific template based on the data entered into the Plan Inventory and Service Area(s) tabs. Populate the template. Note: The template will automatically format entered data as needed for proper upload (e.g. adding symbols and commas and rounding to two decimal points).



The screenshot shows a web interface with five tabs: Plan Inventory, Service Area(s), Plan Data, Tob. Factor(s), and Geo. Factor(s). The Plan Data tab is active. Below the tabs, there is a text instruction: "Enter all required data elements for each plan that will be offered during the projection period. If a plan will not be offered during the projection period, change the plan to 'Discontinued' on the Plan Inventory tab." Below this is another instruction: "Select the Download button below to access your company's Plan Data Template. Complete the template and save it. To submit the template to OCI, click the Upload button." Two buttons, "Download Template" and "Upload Template", are displayed and circled in red. At the bottom, it says "Last update date: Apr 10, 2020 12:00:00 AM (Requires page refresh.)"

Once the template is completed and saved, select the Upload Template button to upload it and automatically populate the required data fields. During the upload process, data validation will verify that all required fields in the template are completed as expected. If validation errors are identified, a message will appear with a list of the errors. The template will not be successfully uploaded until all identified validation errors are resolved. If no errors are identified, a message will appear indicating that the template uploaded successfully.

Note: The date/time stamp shown above reflects updates made either via template or manual entry, but the web page must be refreshed for the date/time to reflect the most manual edits. When done entering plan data, select the Tob. Factor(s) tab to continue completing the module.

Indicate on the **Tobacco Factor(s) tab** whether tobacco factors are used in this market. Select "Edit Tobacco Factors" to make changes, if needed. If the same factor is used for all ages, note the option to enter the default value in the field on the left side of the tab versus entering the factor for each age band. Click "Save" when editing is completed. Click "Geo. Factor(s)" to open the last tab in this module.

Plan Inventory Service Area(s) Plan Data Tob. Factor(s) **Geo. Factor(s)**

Does the company use a tobacco factor in this market? Yes

To use a default Tobacco Factor for all ages, enter the factor here: 1.100

Save Cancel

Age Band	Age Factor	Tobacco Factor
0-14	0.765	N/A
15	0.833	N/A
16	0.859	N/A
17	0.885	N/A
18	0.913	1.100
19	0.941	1.100

On the **Geographic Rating Area Factor(s) tab**, enter/verify the factors for the relevant rating areas. Click “Save” if updates were made.

Plan Inventory Service Area(s) Plan Data Tob. Factor(s) **Geo. Factor(s)**

Report the Geographic Rating Area Factor (Geo. Factor) for each region of Wisconsin. The company has indicated it is present in counties in **bold**.

Save Cancel

Area	Factor	Counties
Rating Area 1	1.000	Milwaukee
Rating Area 2	1.000	Dane

Once all tabs in the rates module have been updated/reviewed and data has been saved, click “Submit to OCI.”

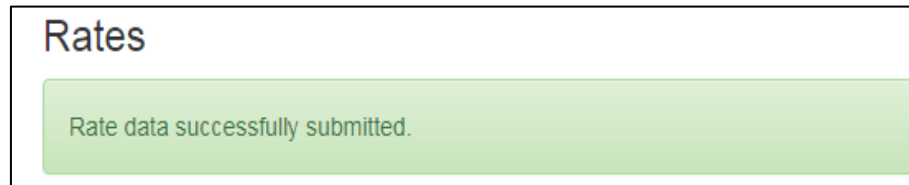
Rates

Rate Change Effective Date: Market: Small Group

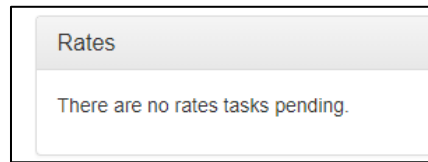
Plan inventory Service Area(s) Plan Data Tob. Factor(s) **Geo. Factor(s)**

Submit to OCI

When data has been submitted, the notification below will appear. Note, there may be a brief delay before the success notification appears.



OCI receives an auto-generated email when the rate module is completed. The HIWA home screen now shows that no rates tasks are pending.



OCI completes an initial review of the rates module and then opens the plan mapping module. An auto-generated notification email is sent, like the one shown above when the rates module opened. The HIWA home screen will show a pending task under plan mapping.



Plan Mapping			
Change Effective Date	Market Type	Status	Action
	Small Group	<u>Open</u>	Edit

Completing the Plan Mapping Module

Whereas the Plan ID Crosswalk Template is used by CMS for automatically re-enrolling individuals, HIWA plan mapping is used to identify whether each prior plan's rate is included as part of the overall rate change calculation (see Plan Mapping Reference at end of this user guide for more detail). All plans that are "Continuing with a Uniform Modification" are included in the rate change calculation. Plans that are "Terminating with No Replacement" are not included. Plans that are "Replaced with No Uniform Modification" will vary depending upon the circumstances.

Verify details for each plan. Required data elements include: (1) the HIOS Plan ID for all mapped plans in the current filing; (2) the plan outcome for all plans submitted in the prior filing (Continuing with Uniform Modification, Replaced with No Uniform Modification, Terminating with No Replacement); and (3) whether each prior plan's rate is included in the reported rate change.

Plan Mapping

Provide plan mapping details for the following plans. Required data elements include the Prior Filing Plan Outcome, Current Filing HIOS Plan ID and Included in Rate Change? fields. Edits to these fields can be made by clicking on each row. All plans must be mapped before the form is submitted to OCI.

Company Name: _____ Effective Date: _____ Market Type: Small Group Status: Open **Submit to OCI**

Show entries Search:

Prior Filing HIOS Plan ID	Prior Filing URRT Plan Name	What is happening to this plan in the current filing?	Current Filing HIOS Plan ID	Included in rate change?
		Continuing with a Uniform Modification		<input checked="" type="checkbox"/>
		Continuing with a Uniform Modification		<input checked="" type="checkbox"/>

Click on a row to make necessary edits. The following window opens:

Edit Plan Mapping: _____

Prior Filing HIOS Plan ID: _____

Prior Filing URRT Plan Name: _____

Prior Filing Plan Outcome:

Current Filing HIOS Plan ID	Included in Rate Change?
<input type="text" value="Select one - required"/>	<input type="text" value="required"/>

Add Plan

Drop down choices:

Prior Filing Plan Outcome:

- Continuing with a Uniform Modification
- Continuing with a Uniform Modification
- Replaced with No Uniform Modification
- Terminating with No Replacement

Once information is entered/verified on all plans, click “Submit to OCI.” A pop-up window will ask for verification that the data is complete. After successful submission, the notification in the banner shown below will appear.

Plan Mapping

Form is in review by OCI. It can't be edited right now. Let us know if you want to make changes - or encounter other issues.

Company Name: Effective Date:

The plan mapping data has been submitted for review. Please contact OCI if changes are needed.

Completing the Product Data Module

After the plan mapping module is submitted, the product data module automatically opens. An auto-generated notification email is sent, like the one shown above when the rates module opened. The HIWA home screen will show a pending task under product data.

Product Data

Change Effective Date	Market Type	Action
	Small Group	Show Product(s)

Click on “Show Product(s)” to access a window showing each product for which data needs to be entered. Click on “Edit” to enter data for a specific product.

Product Data

Product Name	Rate Change Effective Date	Market Type	Status	Action
		Small Group	Open	Edit
		Small Group	Open	Edit

For each product, the top part of the page has general product information. Click “View Details” to see additional information. Click “Edit Product Info” to update the product marketing name and associated policy form numbers.

Product Data

Market Segment: SMALL GROUP

Rate Change Effective Date:
SERFF ID for this Filing:

[Submit to OCI](#)

Product Info
[Edit Product Info](#)

Marketing Name	Policy Form Number	Statewide Date Product First Available for Sale	HIOS Product ID	Product Type
Small Group HMO		01/01/2014		Comprehensive HMO

[View Details](#)

The bottom part of each product data page has four tabs. As with the rates module, do NOT click “Submit to OCI” until all tabs are complete. For the Regional Product Details tab, complete all relevant cells. Ensure that all membership counts reported match SERFF.

Regional Product Details	Affected WI Member Count By Rate Increase			Incremental Rate Changes		Overall Rate Change	
	Northern	Northeastern	Milwaukee	Southern	Southeastern	Western	Statewide
Status of Product	Never Available	Never Available	Never Available	Actively Marketed	Actively Marketed	Never Available	
Regional Weight				50.00%	50.00%		100%
Effective Date of First Policy Sold				01/01/2017	01/01/2017		
Date No Longer Marketed							
# of WI Policyholders Affected				38	22		60
# of WI Certificateholders Affected				112	74		186
# of WI Covered Lives Affected				166	112		278

For the Affected WI Member Count by Rate Increase tab, complete all relevant cells.

Regional Product Details								Affected WI Member Count By Rate Increase								Incremental Rate Changes								Overall Rate Change							
	Northern		Northeastern		Milwaukee		Southern		Southeastern		Western		Statewide																		
Status of Product	Never Available		Never Available		Never Available		Actively Marketed		Actively Marketed		Never Available																				
< 0%							166		112					278																	
0 - 9.99%							0		0					0																	
10 - 19.99%							0		0					0																	
20 - 29.99%							0		0					0																	
30+%							0		0					0																	
Total Covered Lives							166		112					278																	

For the Incremental Rate Changes tab, complete all relevant cells. For small group filings, ensure that reported quarterly changes match those listed in the actuarial memorandum.

Regional Product Details								Affected WI Member Count By Rate Increase								Incremental Rate Changes								Overall Rate Change							
Date	Northern		Northeastern		Milwaukee		Southern		Southeastern		Western		Statewide																		
	Never Available		Never Available		Never Available		Actively Marketed		Never Available		Never Available																				
01/01/2019								%						%																	
04/01/2019								%						%																	
07/01/2019								%						%																	
10/01/2019								%						%																	
Overall Change								%						%																	

The Overall Rate Change – Minimum and Maximum cells must match what is reported in SERFF and the actuarial memorandum for each product.

For annual filings, it is understood that the amounts reported in the URRT, Wksh 2, Row 20 may not directly align with the minimum/maximum reported in HIWA/SERFF/the actuarial memorandum. However, OCI expects that all amounts in Row 20 at least fall within the range reported in HIWA/SERFF/the actuarial memorandum.

For quarterly small group filings, HIWA/SERFF/the actuarial memorandum should reflect changes from the most recently implemented rates and will most likely not align with the URRT, Wksh 2, Row 20, which reflects a 12-month rate change.

When calculating the Change to Plan Base Rate – Minimum and Maximum cells for the individual market, note that new plans should typically be assigned a value of 0%. Note: Plans might not have a value of 0% if experience is mapped from a terminating plan to a new plan. However, the new plans still would not be included in the overall rate change.

Example:

Insurer A, who is not adding new plans, has a plan base rate min/max range of 5%-15%

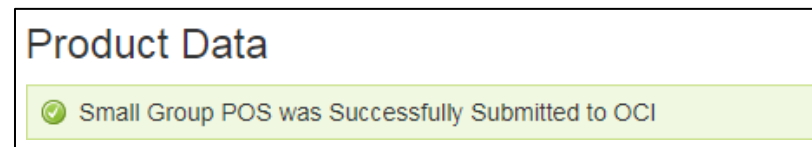
Insurer B's plan base rate changes are identical to Insurer A, but Insurer B is adding 3 new plans

Insurer B's plan base rate min/max range is 0%-15%

When calculating the Change to Plan Base Rate – Minimum and Maximum cells for the small group market, note that new plans should typically be assigned a value of 0% for the quarter they are introduced, with accumulating trend applying in later quarters.

Once **all** tabs in the product module have been updated/reviewed, click "Submit to OCI." After clicking "Submit to OCI," the button will appear slightly grayed-out. **Only click it once.** There may be a delay before the success notification appears.

After successful submission, the notification in the banner shown below will appear.



Update/review all other products, as needed, using the same steps outlined above. HIWA auto-generates a notification email as each product is completed.

OCI Review Note: When OCI reviews HIWA data, it is understood that variances may occur due to rounding. If variances exceed +/- 0.01%, an objection will likely be entered.

HIWA Plan Mapping Reference Guide

	CMS Plan Crosswalk	HIWA Plan Mapping
Intent	Facilitate enrollment <ul style="list-style-type: none"> • The Plan ID Crosswalk template guides auto-enrollment for enrollees who do not actively select a different plan during open enrollment 	Determine which plans are subject to rate review/included in the overall rate change amount <ul style="list-style-type: none"> • The overall rate change amount should only reflect the rate change for plans that are essentially continuing as the “same plan”, with only small changes (e.g., same network, same metal tier, same cost-sharing structure (except for minor variations such as to maintain same metal tier), same covered benefits (within allowable variation of ± 2 percentage points of AV). • New plans and plans marked “terminating with no replacement” in HIWA are not included in the overall rate change amount, as they would skew the overall picture of what is happening to the issuer’s rates year over year.
Options	<ul style="list-style-type: none"> • Renewing product (e.g., renewing exact same product/plan combination, renewal in a different plan within product) • Continuing product (e.g., no plan available in the particular service area under that product; enrollment in a different product) • Discontinuing product (e.g., enrollment into a different product) 	<ul style="list-style-type: none"> • Continuing with a Uniform Modification: Use this when the “same plan” is continuing • Replaced with no Uniform Modification: This is rarely used. It is for unique situations where a plan is typically included in the rate change but is outside the uniform modifications. • Terminating with No Replacement: Use this when the plan has changes such that a consumer is likely to shop for a different alternative and not stay with the mapped plan (e.g., prior plan was HSA-eligible, but mapped plan is not)

*OCI does not have access to issuers’ full plan information to be able to identify the best plan mapping selection. This reference is general guidance we would expect issuers to consider when completing the HIWA Plan Mapping module. For specific questions, please contact the rate review for assistance.

HIWA plan mapping should be consistent with the min/max reported in the memo. Mapped plans resulting in changes outside of the min/max range should be reviewed to see if they should be listed as “terminating with no replacement” – resulting in their exclusion from the rate change calculation.

Resources:

OCI:

[Product and Plan Definition](#)

CMS:

[Uniform Modification and Plan/Product Withdrawal FAQ](#) (2015)

Definition of “plan” and requirements for “same plan”: [45 CFR §144.103](#)

Guaranteed renewability: [45 CFR § 147.106\(e\)](#)