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DATE: August 11, 2011

TO: Issuers of Health Insurance

FROM: Doug Pennington  
Division Director, Healthcare.gov Plan Finder

SUBJECT: Entering Product Information in HIOS

This memo is a reminder to issuers of the Plan Finder's definition of product and how those products should be reported to HIOS. As stated in the Plan Finder Regulation, a product is defined as a package of benefits that an issuer offers that is reported to State regulators in an insurance filing. **Products in HIOS should not be separated or combined in new ways based on the needs of Rate Review data submissions.** Rather, the Rate Review data tool allows for multiple products to be chosen for a single rate review submission.

In regards to products that include both closed blocks of grandfathered plans as well as open lines of business, the product should be entered **once** into Plan Finder template, and the "Grandfathered Product" field should be marked "No." The "Grandfathered Product" field should only be marked as "Yes" if the product is 100 percent grandfathered.

Please refer to the guidance released by the Rate Review division regarding how to calculate and submit these types of products for rate review. Questions specifically about rate review data submissions may be emailed to [RateReview@hhs.gov](mailto:RateReview@hhs.gov).

For policy questions regarding the HealthCare.gov Plan Finder, please email [OCIIOPlanFinder@hhs.gov](mailto:OCIIOPlanFinder@hhs.gov).

For technical assistance regarding product-level data submissions, please contact the HIOS Help Desk at 1-877-343-6507 or [insuranceoversight@hhs.gov](mailto:insuranceoversight@hhs.gov).