



Centers for Medicare & Medicaid Services  
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# Federally Facilitated Exchange (FFE) Instructions for the Rates Table Template Submission

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## APPROVALS

### Submitting Organization's Approving Authority:

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Signature	Printed Name	Date	Phone Number
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### CMS' Approving Authority:

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Signature	Printed Name	Date	Phone Number
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## 1. Overview

The Rates Template defines the premium rate that an issuer charges for each subscriber type that a plan covers. Based on variables such as Rate Effective Start and End dates, Age, Rating Areas and Tobacco Use, issuers enter the applicable rates for each subscriber type offered within these parameters. This template, in conjunction with the Business Rules template, is used to calculate the base premium rates for each plan.

### 1.1. Intent

This section will guide you through completing the Rates Table Template.

### 1.2. Data Requirements

To complete this section you will need:

1. HIOS generated Issuer ID
2. Federal TIN
3. HIOS generated Product ID
4. HIOS GENERATED Plan IDs

### 1.3. User Interface Instructions

#### 1.3.1. Downloading the Template

1. Download RateTables.xls from the Download Templates section of the Rating Module.
2. See *Appendix A* of the Rating Module User Guide for instructions on enabling macros in Microsoft Excel 2007-2010.

### 1.4. Template Instructions

Fill out according to instructions below. Submit online by April 30, 2013.

Please contact the help desk at [CMS\\_FEPS@cms.hhs.gov](mailto:CMS_FEPS@cms.hhs.gov) or 855-CMS-1515 (855-267-1515) with any questions.

1. Please fill out the following general information:
  - a. *HIOS generated Issuer ID* (required): Enter the 5-digit alphanumeric issuer identification number.
  - b. *Federal TIN* (required): Enter the Taxpayer Identification Number (TIN.)

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- c. *Rate Effective Date* (required): Enter the Rate Effective Date as mm/dd/yyyy.
    - i. For individual market, the Rate Effective Date must be January 1.
  - d. *Rate Expiration Date* (required): Enter the Rate Expiration Date as mm/dd/yyyy.
    - i. For individual market, the Rate Expiration Date must be December 31.
2. Starting at Row 14, please enter or select the following information in the columns listed below for each row:
- a. *HIOS generated Plan ID* (required): Enter the 14-digit alphanumeric Plan ID that identifies the plan that will be associated with the rates in that row.
  - b. *Select Rating Area ID* (required): Select the Rating Area (1-7) from the list. This area is the geographic area where the rates in the row are valid. The rating areas will be defined by the States.
  - c. *Tobacco* (required): Select from the drop down if the rate is for tobacco or non-tobacco use. There are 2 options:
    - i. Tobacco User/Non-Tobacco User: Indicates that there is a rate specifically for a tobacco user and a non-tobacco user.
    - ii. No Preference: Indicates the rate applies to both tobacco and non-tobacco users. There are not separate rates for tobacco and non-tobacco use.
  - d. *Age* (required): Select age from the drop down menu. The age ranges are as follows:
    - i. 0-20 as a single age range for children.
    - ii. An individual band for each age between 21 and 64. Issuer will select one age (ex, 25) that applies to the rates in that row.
    - iii. 65 or Over as a single age band for enrollees over the age of 65
    - iv. Family Option. Issuers will select this for a Community-Rated State and then will be able to enter a rate for each Family Tier in the row. An Individual rate should also be entered in the row to cover the scenario where an individual is seeking coverage within a Community Rated state.
  - e. *Individual Rate* (required): Enter the Individual rate that applies to that row. To calculate a Family rate, the Individual rates for each enrollee based on age, etc. will be added up to form the base premium for the plan.
    - i. For Community-Rated States, this must be filled in to calculate the rates for plans with only 1 enrollee.

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- f. *Couple* (optional): Enter the rate for a couple in a Community-Rated State:
    - i. A couple is defined as a Husband or Wife and their spouse. A couple may also be a Same-Sex couple or a Domestic Partnership, if allowed by the issuer.
  - g. *Couple with One Dependent* (optional): Enter the rate for a couple with one dependent in a Community-Rated State:
  - h. *Couple with Two Dependents* (optional): Enter the rate for a couple with two dependents in a Community-Rated State.
  - i. *Couple with Three or More Dependents* (optional): Enter the rate for a couple with 3 or more dependents in a Community-Rated State.
  - j. *Single Parent with One Dependent* (optional): Enter the rate for a primary subscriber with one dependent in a Community-Rated State.
  - k. *Single Parent with Two Dependents* (optional): Enter the rate for a primary subscriber with two dependents in a Community-Rated State.
  - l. *Single Parent with Three or More Dependents* (optional): Enter the rate for a primary subscriber with 3 or more dependents in a Community-Rated State.
  - m. In a Community-Rated State, a dependent is defined as the following:
    - i. A dependent is under the age of 21.
    - ii. There can be a maximum of 3 under age 21 dependents.
    - iii. A dependent may be older than age 21 by using the ‘*is there a maximum age for a dependent*’ question on the Business Rules template.
3. Click the **Validate** button in the upper left hand corner of the template. Review the errors and click Ok.
  4. Click the **Finalize** button in the upper left hand corner of the template.
  5. Click the **Add Sheet** button in the upper left hand corner to add an additional worksheet.
    - a. If you have plans with different Rate effective/expiration dates, you must use the Add Sheet button. All plans on a single sheet **MUST** have the same effective and expiration dates.

### 1.4.1. Uploading the Template

1. Click the Upload button to upload validated templates.