

# Health Insurance Rate Review Grant Program Cycle IV Annual Report Template

OMB control no: 0938-1121  
Expiration date: XX/XX/20XX

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Organization Information	
State	
Project Title	
Grant Project Director (Name and Title)	
Phone/Email	
Grant Authorizing Representative	
Phone/Email	

Grant Information	
Date Grant Awarded	
Amount Granted	
Project Year	
Project Reporting Period (Example: Annual Report 10/1/2014-9/30/2015)	

## The purpose of the Annual Grant Report is to:

- Summarize the Rate Review, Required Rate Reporting and Data Center initiatives funded through the grant program over the prior year
- Describe the establishment and enhancement of an Effective Rate Review Program over the prior year
- Describe new pricing transparency initiatives at the funded Data Center over the prior year
- Provide the States participating in Cycle IV of the Rate Review and Pricing Transparency Grant with the opportunity to share information, highlight successes and reflect upon the progress of their programs

# Health Insurance Rate Review Grant Program

## Cycle IV Annual Report Template

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### **Grant Performance Period-Cycle IV: TBD**

Section 1003 of the Affordable Care Act requires the Secretary of the Department of Health and Human Services (HHS), in conjunction with the states, to establish a process for the annual review of health insurance premiums to protect consumers from unreasonable, unjustified and/or excessive rate increases. Section 2974 of the Public Health Service Act (PPACA Section 1003) provides for a program of grants that enable states to improve health insurance rate review and increase pricing transparency.

The statute indicates that the program serves the following purposes:

- (1) Establish or enhance rate review programs, referred to in the Cycle IV Funding Opportunity Announcement (FOA) as “Rate Review” activities;
- (2) Help states to provide data to the Secretary regarding trends in rate increases as well as recommendations regarding plan participation in the Exchange, denoted as “Required Rate Reporting” activities in the Cycle IV FOA; and
- (3) Establish Data Centers that collect, analyze, and disseminate health care pricing data to the public, denoted as “Data Center” activities in the Cycle IV FOA.

The goals of the Cycle IV Grant Program include:

- Establishing or enhancing a meaningful and comprehensive effective rate review program that is transparent to the public, enrollees, policyholders and to the Secretary, and under which rate filings are thoroughly evaluated and, to the extent permitted by applicable state law, approved or disapproved; as well as
- Developing an infrastructure to collect, analyze, and report to the Secretary critical information about rate review decisions and trends, including, to the extent permitted by applicable State law, the approval and disapproval of proposed rate increases.
- Developing and enhancing Data Centers that provide pricing data in a transparent, user-friendly way to consumers, employers, researchers, entrepreneurs, non-profit organizations, and other government agencies in order to improve the value of care delivered in the state.

States are required to submit annual progress reports to CCIIO’s Rate Review Grant Program. The annual progress report describes significant advancements towards the State’s goal of improving its current health insurance rate review process and/or pricing transparency, over the prior twelve month period.

# Health Insurance Rate Review Grant Program

## Cycle IV Annual Report Template

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Each annual report is due sixty days following the end of the Federal fiscal year. The Cycle IV annual report is due by November 30, 2015. All annual reports must be submitted electronically through the Health Insurance Oversight System (HIOS). For the final grant year, the Cycle IV Final Report will replace the Cycle IV Annual Report.

The following reporting guidelines are intended as a framework and can be modified when agreed upon by the CCIIO Rate Review Grant Program and the State. A complete annual progress report must detail how grant funds were utilized, describe program progress, barriers and provide an update on the measurable objectives of the grant program.

# Health Insurance Rate Review Grant Program Cycle IV Annual Report Template

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## **PART I: NARRATIVE REPORT FORMAT**

### **Introduction:**

Provide an overview of the project describing the proposed rate review enhancements; development of an Effective Rate Review Program; and/or development or enhancement of a Data Center. Clearly articulate annual progress toward the goals, measurable objectives, and milestones for each proposed activity. Provide updates to the original grant proposal where necessary.

**Annual Program Implementation Status:** Include an update on progress towards the following:

1. *Annual Accomplishments to Date:* Describe achieved implementation milestones and outcomes, include progress toward each stated goal, objective and milestone outlined in the Work Plan. Please quantify, for example: “Objective 1 was to expand prior approval to the small group market.” “We worked throughout quarter 1 and quarter two to draft such legislation, which passed both the House and Senate in March 2012.” “Objective 2 was to establish a value report, presenting pricing data in coordination with quality data.” “We created a value report, displaying the intersection of prices and quality in health care on our website.” Please also feel free to use charts and graphs to highlight progress. HHS may restrict future grant funds for certain grant activities if proposed milestones are not met.
2. *Annual Progress as, or toward, an Effective Rate Review Program (Applies only to states that applied for funds for Rate Review or Required Rate Reporting Activities):* States that currently do not have effective rate review programs in the individual and/or small group market must achieve status as an effective rate review program by the end of the first year of the grant program. Please discuss in detail progress over the last grant year toward an effective rate review program in the relevant market/s and include progress toward meeting each of the criteria of an “effective rate review program. States that have not achieved status as an Effective Rate Review Program in either or both markets must describe the barriers and challenges faced. Per #1 above, include detailed progress toward each stated goal, objective and milestone outlined in the original grant application and the proposed Work Plan toward an *Effective Rate Review Program*. HHS may restrict future grant funds for certain grant activities if proposed milestones are not met.
3. *Challenges and Responses faced this year:* Provide a detailed description of any encountered challenges in implementing your program, the response and the outcome. What, if any proposed grant activities were not completed during the prior twelve

# Health Insurance Rate Review Grant Program

## Cycle IV Annual Report Template

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months? Describe future plans to complete the originally proposed grant activities.

4. Describe any required variations from the original Work Plan and companion timeline.

### **Significant Activities: Undertaken and Planned**

Discuss activities that occurred during the past year and/or anticipated to occur in the near future, that affect the progression of comprehensive rate review and/or pricing transparency for your state. For states proposing legislative or regulatory enhancements to expand the scope of rate review or Data Center activities, please provide a detailed status update on the progress of the grant activities undertaken in support of the new legislation or regulation.

### **Operational/Policy Developments/Issues**

Identify all significant program developments/issues/problems that have occurred during Cycle IV, including legislative activity and proposed ways to rectify the barriers.

### **Public Access Activities**

Summarize activities and/or promising practices undertaken during Cycle IV working towards increased public access to rate review and/or health pricing data, as appropriate. Identify all barriers associated with increasing public access to rates, rate filing information, and/or health pricing data, as appropriate. Identify all proposed ways to rectify the barriers.

### **Materials Produced:**

Discuss any materials produced or developed during over the past year, including website upgrades, consumer materials, reports, studies, drafted legislation, drafted regulations, and any other relevant documents. Please provide detail where available. For example, if a new website or web application was developed, please provide the link, date the website went live, number of visitors to the website (total or monthly).

### **Annual Impact:**

#### **Rate Review** *(if funded for Rate Review activities or Required Rate Reporting)*

Summarize the overall impact Cycle IV grant funds had on the rate review process in the State over the past twelve months. Include how the grant program enhanced the public's understanding of the rate review process, the impact of the program on the number of filings reviewed, the degree to which the State established a more meaningful and comprehensive process, and finally, how the grant funds improved and enhanced the overall mission of the Department of Insurance. Provide evidence when available. Examples may include personal stories, anecdotal evidence, media articles/mentions, etc.

#### **Data Center** *(if funded for Data Center activities)*

Summarize the overall impact Cycle IV grant funds had on pricing transparency in the State over

# Health Insurance Rate Review Grant Program

## Cycle IV Annual Report Template

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the past twelve months. Include how the grant program enhanced the public's understanding of health pricing and costs; created new web-based tools; supported research on health care costs, pricing, and value; supported the integration and harmonization of data with other public and private partners; and finally, how the grant funds improved and enhanced the overall mission of your agency. Provide evidence when available. Examples may include personal stories, anecdotal evidence, media articles/mentions, etc.

### **Collaborative efforts**

Describe collaborative efforts in place that are advancing the objectives of the Rate Review Program or pricing transparency in your state. Those states funded for pricing transparency should describe the following (as applicable): efforts to collaborate with state and federal partners; efforts to support harmonization of data with other datasets and data partners, such as agencies posting quality data; and efforts to integrate datasets.

### **Annual Lessons Learned**

Provide additional information on lessons learned and any promising practices. For example, what approaches in your implementation strategy worked/are working and why?

### **Annual Updated Budget**

Provide a detailed account of expenditures to date and describe whether the current allocation of funds follows the progression of the detailed budget provided in your original application. Also provide any unforeseen expense and a brief description of the event that led to its occurrence. Attach an updated detailed budget, including an updated SF 424 as necessary, with the State's annual report submission. For States receiving new "Performance" funds please update the programmatic budget accordingly.

### **Updated Work Plan and Timeline**

If necessary, provide an updated Work Plan and timeline to reflect the events of Cycle IV. Highlight any additional time frames or items that were not included on the state's original submission as well as completion of milestones.

### **Pricing Data Collection and Analysis**

Please provide an overview of the analysis performed on pricing, cost, and charge data collected and analyzed by the state.

1. Identify cost, price, and charge data sets and metrics utilized.
2. Describe quality control and cleaning methodologies applied to the data.
3. Describe analytical and statistical methodologies applied to the data.
4. Highlight important trends and findings in the reported data.
5. Describe the use of data by external partners.

# Health Insurance Rate Review Grant Program

## Cycle IV Annual Report Template

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### **Required Rate Reporting**

The required rate filing data due on a quarterly basis are described below in Part II: Health Insurance Rate Data Collection, as part of the annual report narrative, please discuss the following:

1. Highlight important trends in the reported data
2. Provide additional context for any denied rate filings over the past twelve months, for example if a rate filing was initially denied, or renegotiated please discuss the process and final disposition
3. If using SERFF, describe any discrepancies between the SERFF reported data and state rate filing collection, review and approval data over the past year

### **Updated Evaluation Plan**

Please provide an update to the evaluation plan originally described in the Cycle IV application, including updates to the established measurable objectives, key indicators, and methods and/or resources to monitor progress. If contracting for an evaluation, discuss progress with the contract.

### **Annual Report Summary Statistics:**

*(In the future, these data may be reported electronically via HIOS)*

Please fill in the data as available below for grant activity occurring over the past year.

- Total Funds Expended to date: (Insert Number)

### **Rate Review and Required Rate Reporting Activities**

- Total Staff Hired for Rate Review and Required Rate Reporting (new this quarter and hired to date with grant funds): (Insert Number)
- Total Contracts in Place for Rate Review and Required Rate Reporting (new this quarter and established to date): (Insert Number)
- Introduced Legislation for rate review: (Yes/No)
- Money saved for consumers through rate review during the federal fiscal year: (Number, if available)
- Enhanced IT for Rate Review: (Yes/No)
- Enhanced Consumer Protections: (Yes/No)
  - Rate Filings on Website: (Yes/No)
  - Pricing data on Website: (Yes/No)

### **Data Center Activities**

# Health Insurance Rate Review Grant Program

## Cycle IV Annual Report Template

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- Total Staff Hired for Data Center (new this quarter and hired to date with grant funds): (Insert Number)
- Total Contracts in Place for Data Center (new this quarter and established to date): (Insert Number)
- Enhanced IT for Data Center: (Yes/No)
- Gained access to new or more comprehensive data sets: (Yes/No)
- Enhanced availability of pricing data to the public: (Yes/No)
  - Provided new pricing data on website: (Yes/No)
  - Created new report cards or applications that allow consumers to quickly and easily access pricing data: (Yes/No)
  - Integrated pricing data with other health care data sets: (Yes/No)
  - Tested new website applications and reports with consumers and/or through usability testing: (Yes/No)
  - Number of website hits (Annual): Number
    - Total (Annual): Number
    - New visitors (Number): Number

### **Enclosures/Attachments**

Identify by title any attachments along with a brief description of the information the document/s contain.



# Health Insurance Rate Review Grant Program Cycle IV Annual Report Template

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## **PART II: HEALTH INSURANCE RATE DATA COLLECTION**

The data for Tables A-E (provided below) and the Rate Filing Detailed Data Elements will be submitted through the Health Insurance Oversight System (HIOS). The rate filing data can either be downloaded through the SERFF system or uploaded directly by the States (for states not employing SERFF) into the HIOS system. States *do not need* to also input the data into the programmatic narrative report template displayed here.

### **Tables A-E: Rate Volume Tables**

*If using SERFF to import your data into the HIOS System, please discuss any discrepancies between the imported data and State records.*

**Table A. Rate Review Volume**

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Annual Total
Number of submitted rate filings					
Number of policy rate filings requesting increase in rates					
Number of filings reviewed for approval, denial, acceptance etc.					
Number of filings approved					
Number of filings denied					
Number of filings deferred					

**Note: “Number of filings deferred” refers to rate filings without a final disposition at the end of the reporting period.**

## Health Insurance Rate Review Grant Program Cycle IV Annual Report Template

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**Table B. Number and Percentage of Rate Filings Reviewed – Individual Group**

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Annual Total
Number of covered lives affected					

**Table C. Number and Percentage of Rate Filings Reviewed – Small Group**

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Annual Total
Number of covered lives affected					

**Table D. Number and Percentage of Rate Filings Reviewed – Large Group**

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Annual Total
Number of covered lives affected					

**Table E. (SERFF Users): Number and Percentage of Rate Filings Reviewed –Combined**

State	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Annual Total
Number of covered lives affected					

**Rate Filing Detailed Data Elements:** Please refer to the Enclosure for the updated **Rate Filing Detailed Data Elements** (originally Attachment C the “Data Dictionary”).