



March 15, 2013

RE: Compliance with the Market Reforms of the Patient Protection and Affordable Care Act of 2010, as amended by the Health Care Education and Reconciliation Act of 2010 (“The Affordable Care Act”)

[Issuer Representative]

[Insert Address]

Dear (ISSUER REPRESENTATIVE):

It has come to our attention that (COMPANY NAME) issues and/or renews health insurance in the State of Oklahoma.

The Affordable Care Act envisions that States will enact and enforce laws embodying the requirements of the Affordable Care Act. At this time, the State of Oklahoma has not fully incorporated the market reforms of the Affordable Care Act into State law, and otherwise lacks authority to enforce these requirements. As a result, pursuant to the requirements found at sections 2723 and 2761 of the Public Health Service Act (42 USC sections 300gg-22, 300gg-61), the enforcement of the market reforms of the Affordable Care Act in Oklahoma is currently the responsibility of the Centers for Medicare & Medicaid Services (CMS). Policy form review is one of the enforcement tools used by CMS in this State to confirm health insurance issuers’ compliance with the provisions of the market reforms of the Affordable Care Act.

The purpose of this letter is to request that your organization submit all group and individual health insurance policy forms, certificates, riders, endorsements, and amendments, as well as any other requested material pertinent to the market reforms of the Affordable Care Act to CMS for review. For policies that will be offered outside the Health Insurance Marketplace, your organization will need to submit all appropriate templates, supporting documents, and justifications for the Essential Health Benefit (EHB) and Actuarial Value (AV) reviews, as identified by CMS. **If you are not the correct individual to address this request, please route this correspondence to the correct individual(s) or department.**

Please submit all policy forms and related materials offered by (COMPANY NAME) in the group and individual markets in Oklahoma using the Form Filing module of CMS’s Health Insurance Oversight System (HIOS). New users will need to self-register with HIOS by clicking the “Register for a New Account” link at <https://insuranceoversight.hhs.gov>. Beginning April 1, 2013, users will be able to request access to the Form Filing module by navigating to “User Roles” and completing the online request. Users will receive an email notification when access has been approved. Training sessions will be offered April 1, 2013 and April 5, 2013. More information on the training will be forthcoming. If you have any questions regarding accessing

HIOS, please contact the HIOS help desk at insuranceoversight@hhs.gov.

All form filings must be submitted to HIOS by an authorized representative of the company. A filing with the Oklahoma Insurance Department does not constitute a filing with CMS for these purposes.

For all policies that will be offered, we are requesting the materials be submitted into HIOS at least 60 days prior to the intended first date of use. Please note that if you are submitting forms for a qualified health plan that will be offered on the Health Insurance Marketplace or you are submitting forms for policies that are currently offered, CMS is requesting the materials be submitted into HIOS by April 30, 2013.

CMS will notify health insurance issuers doing business in Oklahoma of any change in Oklahoma's authority to enforce these requirements. If you have any questions related to this notice, please email FormFiling@cms.hhs.gov. Thank you for your attention to this matter.

Sincerely,

Gary M. Cohen
Deputy Administrator and Director
Center for Consumer Information and Insurance Oversight