

# Health Rate Review Web Portal

## Version 2.1 – Enhancements

**4/1/2013** – Revised

Search from SERFF for forms  
filed after 4/1/2013

**4/27/2012** – Revised

Assumed Business  
Out of State Associations

**3/9/2012** – Original

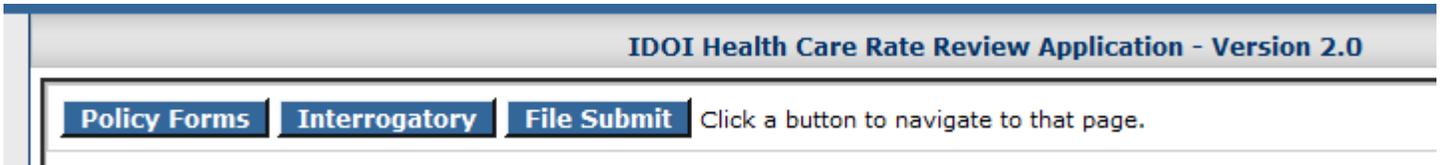
## Version 2.1 - Enhancements

We have implemented a number of enhancements based on our observations and user feedback. Improved page navigation allows the user to move between pages and sections easier. Experience year data will now auto-fill the applicable interrogatory sections, and company forms will be selected from a search instead of keying them in. Numerous validations throughout the application have been implemented which translates to more accurate data.

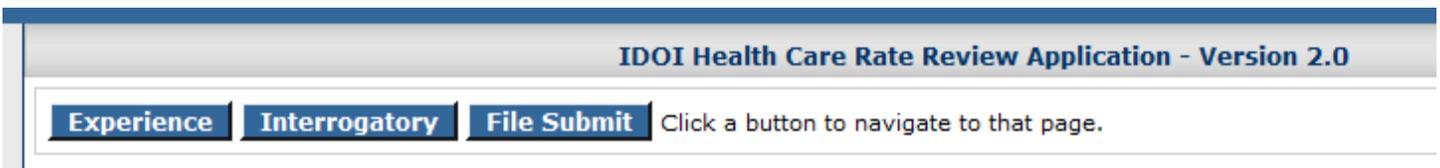
The following section will detail the changes we have implemented.

### Page Navigation

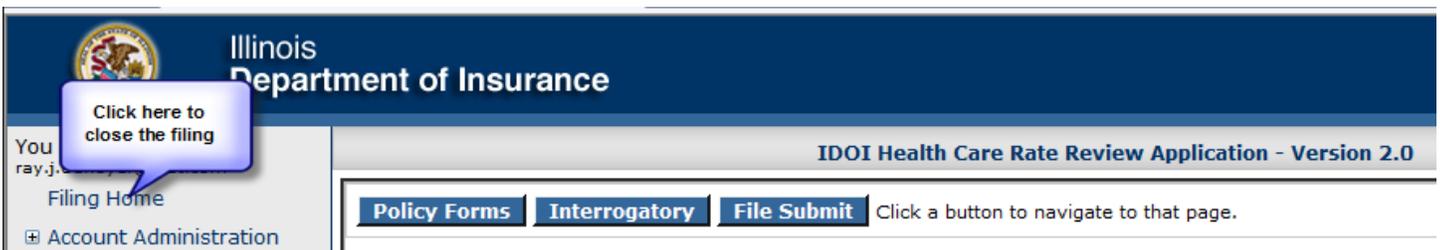
The previous version used next and previous buttons to move from one page to another. This has been changed to a menu system. When a filing is opened from the filing list **the first page is the Experience page**. The menu at the top has buttons for the other pages.



You may select any page to work on. If you select Policy Forms then the menu will list the other pages. The page that you are on will not be shown in the menu.



To leave the filing and go back to the filing list you need to click on the "Filing Home" link to the left as shown below.



## Experience Assumption

The experience assumption is the only section that must be completed before you can continue to another section. A filing can be for an existing policy or a new one.

**Experience Assumption**

**Company:** Please Select... 1

**FEIN:** 2

This is for a new policy

Rate Change Effective Date  (mm/dd/yyyy)

Rate Change %  (999.9)

Claim Trend %  (999.9) 3

Insurance Trend %  (999.9)

Lapse Rate %  (999.9)

Aging Trend %  (999.9) 5

Block of Business: -- Please Select --

Grandfathered: -- Please Select -- 4

**Edit** **Save Assumption** **Cancel** **Experience Report**

This is for an existing policy.

1. Here you select the company and it will fill in the FEIN.
2. Since this is for an existing policy the checkbox is not checked.
3. The six fields are required before you can save.
4. The two drop downs – Block of Business and Grandfathered are required.
5. Clicking the “Save Assumption” button will create the filing and allow you to move to the other pages.

**Experience Assumption**

**Company:** Please Select... 1

**FEIN:** 2

This is for a new policy

Rate Effective Date  (mm/dd/yyyy)

Rate %  (999.9) 3

Block of Business: Open

Grandfathered: Non-Grandfathered 4

**Edit** **Save Assumption** **Cancel** **Experience Report**

This is for a new policy.

1. Here you select the company and it will fill in the FEIN.
2. Since this is for a new policy the checkbox is checked.
3. The two fields, and two drop downs; Block of Business and Grandfathered are required before you can save.
4. Clicking the “Save Assumption” button will create the filing and allow you to move to the other pages.

## Experience Year and the Interrogatory

When you enter the experience year data you will designate if the year is “past” or “projected”. Three years of projected data is required. By identifying the type of data for each year we can auto fill the two sections in the interrogatory.

**Experience Year**

Calendar Year	<input type="text"/>		
		(yyyy)	
Earned Premium	<input type="text"/>		
		(999,999.99)	
Paid Claims	<input type="text"/>		
		(999,999.99)	
Change in Claim Liability & Reserve	<input type="text"/>		
		(999,999.99)	
Incurred Claims	<input type="text"/>		
		(999,999.99)	
Administrative Expense	<input type="text"/>		
		(999,999.99)	
Type of year data:	<input type="text" value="Past"/>		(3 projected years required)
	<input type="button" value="Save Year"/>		

**Experience Year List:** To view/edit a year, click Edit. To delete a year, click Delete.

1. These six fields are required.
2. Select from the drop down either Past or Projected.
3. Click the “Save Year” button.
4. The saved year(s) will appear here in a grid.

**Experience Year**

Calendar Year	<input type="text"/>		
		(yyyy)	
Earned Premium	<input type="text"/>		
		(999,999.99)	
Paid Claims	<input type="text"/>		
		(999,999.99)	
Incurred Claims	<input type="text"/>		
		(999,999.99)	
Administrative Expense	<input type="text"/>		
		(999,999.99)	
Type of year data:	<input type="text" value="Past"/>		(3 projected years required)

**Experience Year List:** To view/edit a year, click Edit. To delete a year, click Delete.

Calendar Year	Year Type	Earned Premium	Paid Claims	Change in Claim Liability & Reserve	Incurred Claim	Administrative Expense
2008	Past	50,000.00	25,000.00	0.00	15,000.00	0.00
2009	Past	55,000.00	30,000.00	0.00	20,000.00	0.00
2010	Projected	60,000.00	35,000.00	0.00	25,000.00	0.00
2011	Projected	65,000.00	40,000.00	0.00	30,000.00	0.00
2012	Projected	70,000.00	45,000.00	0.00	35,000.00	0.00

1. The year type column show that these rows show “Past” data.
2. Here it is “Projected” data; you must have at least three years of projected data.

**Past Experience on the Form (read-only generated from Experience Year List):**

This section shall display the actual experience on the form and shall include: a. Past Experience: Experience from inception (or the last 3 years for annually rated group coverages) shall be displayed, although, with proper interest adjustment, the experience for calendar years more than 10 years in the past may be combined. Excluding annually rated group policy forms, earned premiums, actual incurred and expected claims experience shall also be displayed, for each policy year or issue year, within the calendar year. The following information shall be displayed : (I) Year, (II) Earned premium, (III) Paid claims, for past periods only (IV) Change in claim liability and reserve, for past periods only. These reserves shall be updated to reflect actual claim runoff as it develops. (V) Incurred claims  $(=(III)+(IV))$ , (VI) Incurred loss ratio  $(=(V)/(II))$ , (VII) Expected loss ratio, (VIII) Expected incurred claims, (IX) Actual-to-expected claims  $(=(V)/(VIII))$  or equivalently  $(=(VI)/(VII))$ ,

Year	Earned Premium	Paid Claim	Change in Claim	Incurred Claim	Loss Ratio
2010	95000.00	50000.00	15000.00	30000.00	31.6
2011	110000.00	60000.00	20000.00	35000.00	31.8

1

**Projected Experience on the Form (read-only generated from Experience Year List):**

b. Future periods where the projected values are based on in-force experience: (I) The experience period (or at least the first 3 projected years for annually rated group coverages) used as the basis for determining projected values shall be clearly indicated. (II) An exhibit showing the development of the expected claims and A/E ratio for the experience period shall be provided. (III)The projected values shall represent the experience that the actuary fully expects to occur. In order for the proposed premium schedule or rate change to be reasonable, the underlying experience used as the basis of a projection must be reflective of the experience anticipated over the rating period. (IV) Projection years shall include columns I, II, V, VI, VII, VIII and IX as indicated in sub-subparagraph 23.a. above. (V) Projections shall be based on existing in-force business with no new sales assumed during the projection period. (VIII)A summary of the historical and projected data shall be provided for all experience columns providing the accumulated past values, future values, and lifetime values both with and without interest and with and without the proposed rate change. c. Projections for new forms or otherwise not based on experience shall: (I) Project an initial assumed cohort of new business with no new sales assumed during the projection period; and (II) Shall display columns for each policy year, anticipated premiums, claims and loss ratios and include the lifetime values both with and without interest. d. The experience exhibit shall be submitted electronically in an active Excel worksheet or workbook, i.e., not converted to a PDF or other image format. Formulas used to develop other values in the worksheet or workbook shall be included.

Year	Earned Premium	Paid Claim	Change in Claim	Incurred Claim	Loss Ratio
2012	125000.00	70000.00	25000.00	40000.00	32.0
2013	135000.00	75000.00	30000.00	45000.00	33.3
2014	150000.00	80000.00	35000.00	50000.00	33.3

2

1. The "Past Experience..." section has the past years automatically inserted and saved.
2. The "Projected Experience..." section has the projected years automatically inserted and saved.

## Tracking Numbers, Company Form and Filing Numbers

Policy form numbers that are initially filed in SERFF are also filed in ETRANS a program that stores the data at the Illinois Department of Insurance. As of 4/1/2013 companies will no longer file in ETRANS, instead they will type the form numbers in SERFF. **Note:** The pictures have the data 3/1 this was a mistake it is 4/1.

When there is a rate increase on a policy form if the initial filing was before 4/1/2013 you will use the "Search IDOI" option, if it was after 4/1/2013 you will use the "Search SERFF option.

### Policy Form and Tracking Number Entry Form

**Company: AETNA LIFE INSURANCE COMPANY**  
**FEIN: 06-6033492**

**Tracking Numbers** 1

Rate Filing Tracking Number:  Required only for filings submitted using ETRANS (before 3/1/2012)

SERFF Tracking Number:

**Save**

2

**Company Form and Filing Numbers**

**Out Of State Association** 3

For master policy forms that were originally filed in a different state check the appropriate checkbox:

Original certificate filing was filed in SERFF.  Original certificate filing was filed before SERFF.

**Assumed Business** 4

If the previously approved forms for the assumed business were filed with IDOI before 3-1-2013 select "Assumed Business - Search IDOI" if after 3-1-2012 select "Assumed Business - Search SERFF."

Assumed Business - Search IDOI  Assumed Business - Search SERFF

**Form Selection** 5

If the previously approved forms for this rate filing were filed with IDOI before 3-1-2013 select "Search IDOI" if after 3-1-2012 select "Search SERFF."

Search IDOI  Search SERFF

Enter a partial or complete form number to begin search.

Begins With  Contains  Exact Match

**Search**

Enter the SERFF Tracking Number to retrieve forms.

**Search**

1. The page is separated into two sections: "Tracking Numbers";
2. "Company Form and Filing Numbers"; which has three different areas;
3. "Out of State Association"
4. "Assumed Business"
5. "Form Selection"

## Tracking Numbers

The tracking numbers are saved separately from the Company Form and Filing Numbers.

**Tracking Numbers**

Rate Filing Tracking Number:  1 Required only for filings submitted using ETRANS (before 3/1/2012)

SERFF Tracking Number:  2

3

1. The rate filing tracking number is required if original filing was before 4/1/2013.
2. The SERFF tracking number is required. 3. clicking the "Save" button will save both numbers to the database.

## Company Form and Filing Numbers

For rate filings that are not from "Assumed Business" or an "Out of State Association" will use the "Search" functionality to find and select the forms whose rates are being changed.

**Form Selection**

If the previously approved forms for this rate filing were filed with IDOI before 3-1-2013 select "Search IDOI" if after 3-1-2012 select "Search SERFF."

Search IDOI 1  Search SERFF 2

Enter a partial or complete form number to begin search.

Begins With  Contains  Exact Match

3

Enter the SERRF Tracking Number to retrieve forms.

4

Select each form by clicking in the checkbox next to the form(s), then click the button Add. Do this for each form affected by this filing.

Form Number(s)		
Select	Company Form Number	Policy Tracking Number
<input type="checkbox"/>	GR-29N892325P-11L0112	SOLO2012
<input type="checkbox"/>	GR-29N469657P-11109	RRD09
<input checked="" type="checkbox"/> <span>5</span>	GR-29N01-01	REWRITELIFEPOL
<input type="checkbox"/>	GR-29N02-01	REWRITELIFEPOL
<input type="checkbox"/>	GR-29N03-01	REWRITELIFEPOL
<input type="checkbox"/>	GR-29N04-01	REWRITELIFEPOL

6

Policy Filing & Form Tracking Number(s)			
Delete	Company Form Number	Policy Tracking Number	FEIN
Delete <span>7</span>	GR-29N01-01	REWRITELIFEPOL	06-6033492
Delete	GR-29N469657P-11109	RRD09	06-6033492

1. Select "Search IDOI to search for forms originally filed prior to 4/1/2013.
2. Select "Search SERFF to search for forms originally filed after to 4/1/2013.
3. Here we searched on a form beginning with "GR-29N".
4. Here is where you enter the SERFF tracking number if you are searching SERFF.
5. The form and its associated tracking number are added to the grid and database.
6. After clicking the checkboxes next to the forms you want, the click Add.
7. If you make a mistake select the wrong form; click the delete link and it will remove the form.

## Out of State Association

For master policy forms that were originally filed in a different state you can provide the original SERFF tracking number and retrieve the forms from SERFF.

### Original Certificate was filed in SERFF

**Out of State Association**

For master policy forms that were originally filed in a different state check the appropriate checkbox:

Original certificate filing was filed in SERFF.  Original certificate filing was filed before SERFF.

Original SERFF Tracking Number:

Policy Filing & Form Tracking Number(s) - Assumed Business for FEIN: 39-1263473			
Delete	Entity Number	Policy Tracking Number	Company Form Number
Delete	187500	H1010	AGC-2002 DEN-IL
Delete	187500	H1010	AGC-2002-IL

1. If the original certificate filing was in SERFF click the checkbox.
2. Enter the SERFF Tracking number of the original certificate filing.
3. Click the "Retrieve Forms" button. This will attempt to download the forms from SERFF.
4. If successful, the forms from SERFF will appear in the grid.

### \*\* If not successful there are a couple of scenarios:

1. A filing may not be found, this could be due to an error in SERFF tracking number, or there was no original certificate filing done in Illinois. If a filing cannot be found then you will be prompted to enter the policy tracking numbers and form numbers manually.

Section 6 of the ETRANS transmittal:

SERFF Tracking Number:

**Company Form and Filing Numbers**

**Out of State Association**

For master policy forms that were originally filed in a different state check the appropriate checkbox:

Original certificate filing was filed in SERFF.  Original certificate filing was filed before SERFF.

Original SERFF Tracking Number:

Policy Tracking Number:

Company Form Number:

**Health Rate Review Search**

Filing not found. You can check the number and try again, or you will need to add the form(s) manually.

1. Dialog states that the "Filing was not found"
2. You can fill in the Policy tracking number and Company form number
3. Then click the "Add Forms" button.

2. A filing may be found but the forms were not entered into the original form in the correct place or at not at all, in this case the policy tracking number will be inserted into the Policy tracking number textbox and you will only need to provide the Company form numbers manually.

Section 6 of the ETRANS transmittal:  
SERFF Tracking Number: GRT  
Save

**Health Rate Review Search**  
The filing was found; and we inserted the policy tracking number, but the form(s) were not accessible. You can try again, or you will need to add the form(s) manually.  
OK

**Company Form and Filing Numbers**  
Out Of State Association  
For master policy forms that were originally filed in a different state check the appropriate checkbox:  
 Original certificate filing was filed in SERFF.  
Original SERFF Tracking Number: AMMS-128161260 Retrieve Forms  
Policy Tracking Number: IL101  
Company Form Number: Add Forms

1. Dialog states the “Filing was found” but the form(s) were not accessible.
2. The Policy tracking number “IL101” was inserted from SERFF, only the Company form number need to be added.
3. Then click the “Add Forms” button.

### Original Certificate was filed before SERFF

**Out Of State Association**  
For master policy forms that were originally filed in a different state check the appropriate checkbox:  
 Original certificate filing was filed in SERFF.  Original certificate filing was filed before SERFF.  
Policy Tracking Number:  
Company Form Number: Add Forms

1. If the Original certificate filing **was filed before SERFF**, click that checkbox.
2. You will need to provide both the Policy tracking and Company form numbers.
3. Then click the “Add Forms” button.

## Assumed Business

For forms that are from “assumed business” you can provide the FEIN for the company the forms are associated with and then perform a search. Checking “assumed business” will display a message – you can only add forms for one FEIN per filing.

If the policy forms for the assumed business were originally filed prior to 4/1/2013 then select “Assumed Business – Search IDOI” if after 4/1/2013 select “Assumed Business – Search SERFF.”

### Assumed Business – Search IDOI

**Assumed Business**  
If the previously approved forms for the assumed business were filed with IDOI before 3-1-2013 select "Assumed Business - Search IDOI" if after 3-1-2012 select "Assumed Business - Search SERFF."  
 Assumed Business - Search IDOI       Assumed Business - Search SERFF  
FEIN: 39-1263473 **1**

**Form Selection**  
If the previously approved forms for this rate filing were filed with IDOI before 3-1-2013 select "Search IDOI" if after 3-1-2012 select "Search SERFF."  
 Search IDOI       Search SERFF

Enter a partial or complete form number to begin search.

Begins With     Contains     Exact Match

CC **2**

**Search**

Enter the SERFF Tracking Number to retrieve forms.

**Search**

Select each form by clicking in the checkbox next to the form(s), then click the button Add. Do this for each form affected by this filing.

Select	Company Form Number	Policy Tracking Number
<input type="checkbox"/>	CC2003-P	ILMPCC2003-P
<input type="checkbox"/>	CC2003-C <b>3</b>	ILMPCC2003-C
<input type="checkbox"/>	CC2003-PT	ILCC2003PT
<input type="checkbox"/>	CC2003-CT	ILCC2003CT7/24
<input type="checkbox"/>	CC-VOSSCH-BHIL02/11	IL-11-004
<input type="checkbox"/>	CC2003BSR-IL	IL-07-010

**Add** **4**

1. Type in the FEIN of the company you want to search for the form(s).
2. Type in the criteria to search on.
3. The results will display in the grid. Click the checkbox next to the form(s) you want to add.
4. Click the “Add” button.

**Assumed Business – Search SERFF**

**Assumed Business**  
 If the previously approved forms for the assumed business were filed with IDOI before 3-1-2013 select "Assumed Business -Search IDOI" if after 3-1-2013 select "Assumed Business - Search SERFF."

Assumed Business - Search IDOI  Assumed Business - Search SERFF

FEIN:   ▼

Form Number\*:

\*Try entering entire number, if nothing returns then enter a few characters at a time.

1. This option will take the criteria and search SERFF for the forms.
2. Enter the FEIN of the company the business was assumed from.
3. This drop down list all the Types of Insurance. Select the appropriate one.
4. Enter the form number (or part of the form number) you are searching for.
5. Click "Search" this will attempt to locate the data and fill the grid with the results.

Select each form by clicking in the checkbox next to the form(s), then click the button Add. Do this for each form affected by this filing.

Form Number(s)		
Select	Company Form Number	Policy Tracking Number
<input checked="" type="checkbox"/>	GB-10-Plus-10 HCSC	ILCP-126302233
<input type="checkbox"/>	GB-10-A174 HCSC	ILCP-126365760
<input checked="" type="checkbox"/>	GB-10-A174 HCSC	ILCP-126365760
<input type="checkbox"/>	GB-10-A174 HCSC	ILCP-126365760
<input type="checkbox"/>	GB-10-A174 HCSC	ILCP-126365760
<input type="checkbox"/>	GB-10-A174 HCSC	ILCP-126365760

Policy Filing & Form Tracking Number(s) - Assumed Business for FEIN: 36-1236610			
Delete	Company Form Number	Policy Tracking Number	FEIN
<input type="button" value="Delete"/>	GB-10-Plus-10 HCSC	ILCP-126302233	36-1236610
<input type="button" value="Delete"/>	GB-10-A174 HCSC	ILCP-126365760	36-1236610

1. This is where the results from the SERFF search will be displayed. Click the checkbox next to the form or forms that are involved in this filing rate increase.
2. Click "Add" to copy the forms to the filing.
3. If you make a mistake a select the wrong form; click the delete link and it will remove the form.

## Search Errors

If no results are found you will receive the following error box:

The screenshot shows a web application window titled "Company Form and Filing Numbers". The main content area contains a search form with the following elements:

- Text: "Please enter a partial or complete form number. Select each form by clicking in the checkboxes. Do this for each form affected by this filing number." (partially visible)
- Text: "Search By:"
- Radio buttons: "Begins With" (selected) and "Contains".
- Text input field: "FR-1" (with a red circle '1' around it).
- Button: "Search".
- Table header: "Policy Filing & Form Tracking Number(s)".
- Table content: "No forms have been selected."
- Buttons: "Add" and "Save".

Overlaid on the search form is a dialog box titled "Health Rate Review Search" (with a red circle '2' around the title). The dialog box contains the following text:

- "Your search did not return any results, please try another search."
- "If you cannot locate your form please contact us at the email address: DOI.HealthRateReview@illinois.gov"
- Button: "OK".

1. Here we searched on a form starting with "FR-1" and no results were found.
2. You can continue to try and search for the form. If you are sure of the form number and cannot find it you will need to contact DOI at the email in the message box above.

The screenshot shows the same web application window as above, but with a different search term and a different error message in the dialog box.

- Text input field: "HR-33" (with a red circle '1' around it).
- Button: "Search".
- Table header: "Policy Filing & Form Tracking Number(s)".
- Table content: "Delete Entity Number" and "Delete 16300 GRPLTC-UPDATES" (partially visible).
- Buttons: "Save" and "Add".

Overlaid on the search form is a dialog box titled "Health Rate Review Search" (with a red circle '2' around the title). The dialog box contains the following text:

- "Your search did not return any results, please try another search."
- "This filing is marked as a new policy- it may take 24-48 hours for a new form to be available from the time ETRANS is submitted."
- "If you cannot locate your form please contact us at the email address: DOI.HealthRateReview@illinois.gov"
- Button: "OK".

1. Here we searched on a form starting with "HR-33" and no results were found.
2. In this case the error box is telling us that this filing is a "New Policy" and that it may take 24-48 hours for our form to be available. If after that time frame you still cannot find your form you will need to contact DOI.