

**DHHS#2**  
**May 19, 2010**  
**11:00 a.m. EST**

OPERATOR: At this time all participants are on a listen only mode. During the question and answer session, please press star one on your touch tone phone. Today's conference is being recorded. If you have any objections, please disconnect at this time. And now I turn today's meeting over to Ms. Teresa DeCaro (ph). You may now begin.

TERESA DECARO (ph): Great, well, thank you so much. I am Teresa DeCaro (ph). I am the team lead on the web portal project. And what we'd like to do today is spend a little bit of time talking about the policy perspective of the web portal, which is represented in the regulation that is on our Web site, and then spend a larger amount of time talking about the technical specifications for data submission.

But before I start talking, I'd like to first of all just thank AHIP and Blue Cross Blue Shield Association and ACHP, for working with us to help push information out. In the future, after we begin this data collection process, in addition to working with these organizations who are in my experience, always incredibly helpful, we won't be able to often communicate with you directly.

We spent a lot of time thinking through what it is that we want to do for this July 1 release, and I suspect that there's probably a fair amount of questions about what's coming down the pipe for October 1, because for you all, the carriers, that's a much bigger lift than what we're talking about for July 1. And while I don't mind entertaining a few questions when we're in our question period about this, I can't over-emphasize, I think the importance of us trying for the immediate day to stay focused on what it is that you all require to do for the July 1 release.

And having said that, I also can't over-emphasize the importance of your all comments on our regulation and really encourage you to provide thoughtful comments to us. And the earlier the better, we're very serious about entertaining what your concerns are, what your suggestions are. So please use the opportunity for regulation of port (ph) to communicate your thoughts, and concerns, and ideas about what we provided in the regulation.

So with that, I'll start here with what it is that the web portal was intended to do, and that is to establish a Web site where individuals and small businesses in any given state can identify affordable health insurance coverage option. I'll be referring to the laws of the Affordable Care Act as I go forward. You all know that that passed on March 23rd, and the portal is required by a statute to be up and running July 1, and we intend to meet that date, and we won't be able to completely fulfill what I think expectation is for the web portal. But hopefully we're making a good step and then I think it will be much farther along by October 1.

You can see here on this slide where in the Code of Federal Registry you'll find a regulation concerning our certifications but also the reg as up on arrow our Web site. So I had already mentioned that what we want to talk about today is sort of the purpose of the data request for July 1, and then to get through the technical specifications with you all.

So the nature of the request is that we are looking basically to identify the universal carriers who are operating in the individual and small group markets. And what we want to identify is –what we're referring to as product information which if you read our reg is a different thing than planned information. It's really the group of benefits that are filed with the state. And to the extent of that multiple filings for multiple benefit structures within a filing, that's what we want you all to represent to after July 1. October 1, what we'd be interested in is plan specific information but again, today, we're going to focus on what we mean by product.

So in the individual and small group markets, frankly regardless of how active you all are as a carrier in these markets, if the state has licensed you to provide these kind of products, then you're required to communicate with us and then provide information on the products that you've been approved or certified to provide. Again, in the individual and small group market, and here we're only talking about major medical products, we're not talking about like specialized products, you know, dental, vision, things like that.

And we're also going to be collecting information about you so that consumers know how to reach your firm. And so when you complete this –and frankly I am thinking of my Medicare experience here in Medicare Part C and Part D, if you put a number in there that we post on the Web site and it's not sending consumers to your customer service, please, it will be problematic for you and for us. So you can over-emphasize that what we're looking for here is information that you want consumers to use.

But then we'll also be asking you for contact information for our own technical purposes. So these I presume will be different numbers for you all and we'll need to know how to identify you all or contact you on both fronts. One of the things that we're interested in your identifying at the product level, is what we're referring to as benefits that a granted brochure that is associated with that product. And we don't want to collect that information, what we want to do is identify a link to that brochure.

And we also want a link to your provider network. And I am jumping around here on this slide. You'll need, at the product level, to also identify what the geographic service area is for that product. This is the timeline, what we have here in today's training and the help desk open today. The next slide has the address for how to access the phone number, the helpline. And on Monday, the 10th, that's the day due your understanding from our point of view, who it is that is going to be providing information to us. We need to identify that person to make sure that they have got the necessary access information, so that you all can actually access the system.

Our data entry begins on May 12th, and the deadline for all the data entry is on May 21st. Our new net poll should be starting in a few minutes here, we shall talk about what's happening between May 1st, and July 1. And with that brief introduction, I think what I'd like to do is spend a few minutes taking a couple of questions to the extent that there are any at the policy level and then there'll be questions and answers at the end of this session as well. So operator, if we can take a few questions please.

OPERATOR: Thank you. Now we now begin our question and answer period. If you would like to ask a question please press star one. Please un-mute your phone and record your name clearly when prompted. For you name, that's required to introduce your question. Once again, to ask a question, please star one on your touch tone phone. One moment, please start the first question. First question comes from Bruce Anderson (ph). Go ahead.

BRUCE ANDERSON (ph): Oh yes, two questions. One, how are you defining a small business group size?

DECARO (ph): Small business group size, and of course the statute has definition of one to fifty and that in 2016, folks are required to adopt a definition of one to a hundred. But we understand that they don't necessarily today fit into the one to fifty definition, before the July release. Our expectation is for you all to submit the product in the small group market as your state defines it.

ANDERSON (ph): Great, thank you. I have a second question. In California, we have a non-scheme (ph) license plan that does not have a NAIC number. What identifying number should we use?

DECARO (ph): Do you want to talk about that now? You're going to go through it. OK, well do you mind if we talk about that during our technical presentation?

ANDERSON (ph): Great, thank you very much.

DECARO (ph): Go on. Good question.

OPERATOR: Next question comes from Virginia Del Toro, go ahead.

LUTROW (ph): Yes, I was wondering on –you explained the brochure that that's going to be a link, that's how you want the data submitted on that. What exactly are you looking for the policy following that we submit to the state, or you are also looking for that (inaudible) link or are you just looking for entries?

DECARO (ph): Yes, we are going to –hopefully this will get cleared to you when we go to the technical specifications. Our expectation is basically that you are enumerating me, and providing me information that we're requesting. And then you know, you've got a unique brochure that map of you know, from that. So we are not collecting filings.

LUTROW (ph): OK, so you're linking our form numbers to our brochures?

DECARO (ph): Right, and so you'll need to call each one of the benefit packages something, yes.

LUTROW (ph): OK, I do have a second question. How is the definition of major medical defines, is it a comprehensive plan, just basic hospital surgical plans or?

DECARO (ph): It's not hospital surgical plans, it's comprehensive.

LUTROW (ph): So if our company does a majority of just hospital surgical plans or pretty much everything hospital surgical, we're not required to do this data set?

DECARO (ph): If that's the only business that you do, that's correct.

LUTROW (ph): Thank you.

OPERATOR: Next question comes from Teresa (ph) O'Connell (ph). Go ahead.

DECARO (ph): Actually my question was answered. I had a question about the small business group size. Thank you.

OPERATOR: Thank you. Next question comes from Roger (ph). Go ahead Roger (ph).

ROGER (ph): Yes, we have individual plans but they haven't been marketed for eight years. Please (inaudible) the later information, the first information on those plans. There's no brochure, they are not selling. Why are we being asked to include information like that if we aren't?

DECARO (ph): It's our intention to represent and well I think to collect the universe of products. And then we're asking you whether they are open or not. We have an interest in knowing what the universe of products are that could be sold in your market. So to the extent that your arrangement with the state still is open that could sell those products, then we want you to enumerate those for us.

And then you're asked a question which will go to the technical specifications about whether they are open or not. But their intention with our work –with the state as well as with you all, to identify what the universe of products are. And universe of products, meaning major medical in the individual and small group market.

OPERATOR: Thank you, our next question comes from Alan Schaefer (ph), go ahead.

ALAN SCHAEFER (ph): You say that the login information needs to be sent on, by Monday, or before Monday?

DECARO (ph): On April 30th, and or May 3rd, a memo went out to you all asking you to submit an email address and some contact information, so that we could get you registered and logged in for the system. We would like to have that information by (inaudible) Monday, 10th.

SCHAEFER (ph): OK, thank you, and if I can just one other thing, you say you want by geographic location, state county, and zip code. If you have a situation where zip code spans counties but you are only authorized for the product in one county, not the other, is county level sufficient?

DECARO (ph): We're actually on this form and maybe shortly I'll be able to go through the details a little bit, and preemptively interested in these questions. But if your product is available in the entire state, you'll be able to indicate that. If it is not available in the entire state, we're asking you to complete the third tab which is entering the zip code that that product is offered.

And I know that there are situations where a zip code may cross county lines, do I have to address that on the portal, but essentially we're not asking you for county information, it's either are entire state and if it's not the entire state then

the list of zip code. And so what I think you need to do in that instance is to the extent that there is a zip code that falls in another county, that you should be providing that zip code.

SCHAEFER (ph): Because we have products where we're only authorized to sell it for half of the zip code. The zip code that's within a specific county.

DECARO (ph): I understand.

SCHAEFER (ph): OK.

OPERATOR: Our next question comes from Kaminsky (ph) from Presbyterian, go ahead.

KAMINSKY (ph): Actually, you answered our question already, it was about the small group size limit.

OPERATOR: One moment then. Julie Williams (ph) go ahead.

JULIE WILLIAMS (ph): Thank you. I had a question regarding the product level. How detailed. So I'd say if we have a PPL product and within that we have maybe five offerings with different deductibles, do you want just the one overall PPL product or do want us to list out separately each specific benefit level option?

DECARO (ph): How many different brochures do you have for that?

WILLIAMS (ph): We have one that encompasses all of it.

DECARO (ph): OK, so we want you to represent that product once, and link to the brochure.

WILLIAMS (ph): OK, and thank you, and just again to clarify on the question related to products that we no longer offer for new sale, but there might be people still in the market that are enrolled in them.

DECARO (ph): Yes.

WILLIAMS (ph): You do want those included?

DECARO (ph): Yes, we are looking for the universe, and when you answer the question open for enrollment, that means that you are open for enrollment. There's not a question about you already have enrollment.

WILLIAMS (ph): OK, and then just as the previous person said, we may not have links to brochures and things for those?

DECARO (ph): I think you need to do the best job you can so to be responsive. And I'm just telling you that it's a requirement that you give us a link to the brochure.

WILLIAMS (ph): For all non-actively sold products?

DECARO (ph): That is the requirement.

WILLIAMS (ph): Thank you.

OPERATOR: Next question comes from Karen Adderly (ph), go ahead.

KAREN ADDERLY (ph): Yes, I have two questions. One, I'm just following up to clarify. We have quite probably another insurance do quite a number of products that for whom we have active enrollment although it is less than one percent of our membership because there are just a few members in it. It's closed, those products we no longer sell them. So there are people in them. They are being serviced but they are not being sold. And we do not have marketing materials for them. Because as soon as those people phase out into another product and then all the people are gone, and we will not, so basically the product will be done. In that case I am not sure what we need to do.

DECARO (ph): Sure, so and to the risk of sounding like I don't get what you are saying, we're looking for the universe. We're looking for a link to the brochure and you'll be identifying whether it's open for enrollment or not. But we are interested in any of the products that you can sell in. So that would include the products that you are describing where you've got a few people in. Now for the October 1 submission, when you're going to be submitting benefits and pricing information, that is the time when this one percent definition comes into play and I can talk about that if I get a question about that –a follow up question. But for purposes of products, we are looking for the universe, and a link to the brochure associated with that.

ADDERLY (ph): All right. And then my follow up question is regarding the email address to which we were supposed to submit our names that we want to have by Monday, my company, we do not have that. How would I obtain the information? We did not receive the email that had the information about how to get the log on.

DECARO (ph): You can go to –I look like I'm lost up here. It's the next slide on the presentation. It sounds like maybe you are not logged into the Webinar, is that right?

ADDERLY (ph): Oh, we are logged in the Webinar, the slide just changed.

DECARO (ph): OK, all right. So you can call that number or you can call this email address and you can ask for those materials to be sent to you and somebody will get them to you right away.

ADDERLY (ph): Thank you.

DECARO (ph): Also we're posting information on our Web site. Although I think that you will probably –some of the information you may actually be able to get faster through this connection than on the Web site.

ADDERLY (ph): Thank you.

OPERATOR: Next question comes from Jeff Cooper (ph), go ahead.

JEFF COOPER (ph): Yes, we distribute our small group products either directly, or through a broker channel, or through Chambers of Commerce and Associations. And I understand the first two brought the Chambers and Associations. Do we need to report those products also?

DECARO (ph): And let me see if I understand the question. I mean are those products or any of those products that you distribute through Chambers and Associations, I mean, are they filed with the state?

COOPER (ph): They are filed with the state but you have to have some sort of affiliation with either the Chamber or the Association to access those products.

DECARO (ph): And so these would be in the small group market?

COOPER (ph): They are all filed as small group products.

DECARO (ph): Right, yes, we want to know the answer to this question, and I think we should have a follow up conversation about –possibly by October that we would maybe understand this distinction. I mean it helps us to know that basically they wouldn't be products that you intended to sell to everybody is the point, right?

COOPER (ph): They are limited to those small groups who have an affiliation with either the Chamber or the Association.

DECARO (ph): But we do want them, I understand what the issue is and we'll go back and look at, refine that potentially for October.

COOPER (ph): OK. And then a follow up question is, we have base plans which are comprehensive medical, but they can be changed by riders and those riders affect anything from full time student in dependent ages, to same sex

partners, to a skilled nursing facility days, to as therapy days. Do you want every combination and permutation of base plan in rider?

DECARO (ph): What we want is the base plan which I'm calling the product, and it's a different answer for October 1 when you're submitting plan information which then, to my way of thinking is a permutation of the way those different pieces can fit together.

COOPER (ph): OK

OPERATOR: Thank you. Our next question then comes from Dee Otley (ph). Go ahead with your question.

DEE OTLEY (ph): Yes, I had one of my questions answered but I just wanted to really reiterate about zip codes. We actually in one of our counties it's split by a route and we can only sell inside Route 123 versus outside, but we can't sell in the whole county, just a piece of the county.

DECARO (ph): Right, so you should still represent the zip code and just to understand that there are people on this team, that because of our Medicare Part C and Part D business, but we totally get what you're talking about.

OTLEY (ph): OK.

DECARO (ph): We're going to have to work through the representation of that, but I understand what your concern is. Operator, I think we better go the technical discussion, and then we're hoping to have a lot of time at the end of this presentation to answer any questions, OK?

OPERATOR: Yes Ma'am.

DECARO (ph): Thank you so much. I'd like to introduce Ana Nunez-Poole. Ana comes from CMS and for the carriers on the line that are in the Medicare Part D, and Part C business, she is a key player in the development and maintenance of our information management system for those programs. She comes to this piece of work with an enormous amount of experience in designing, data collection, and management systems for information. Thank you very much Ana for being on our team and I turn this conversation over to you.

ANA NUNEZ-POOLE: Right thank you, Teresa. Yes, my name is Ana Nunez-Poole and I want to walk through a couple of things with you today at a high level. I want to talk to you about the timeline for your data submission and validation between now and the July 1st release of the data on the web portal. I am going to walk through some of the details of how you will complete your data submission and send it to us, and I will give you some additional resources for assistance because all of us are working under very tight timeframe to get this data in efficiently and accurately as possible.

So, as I mentioned earlier, a memo has gone out, some of you have received it, some of you may not have and we've given you contact information and we'll reiterate that again for how you can get a copy if haven't already. But use your access memo that went out on either on April 30th or May 3rd; essentially gave you instructions to contact this Insurance Oversight @ hhs.gov Web site, our email address, with some basic contact information about you and your company, so that we can get you registered appropriately. So that when we are receiving data submissions from you and we do give you access to our system to validate your data, we'll have you all set up and ready.

So, please, if you have received that memo, get your information in by the end of Monday and if you haven't, please contact the help avenues that we're providing today to get that information, so you can turn it around and get it to us. Next week, you will be receiving the actual Excel template that you will be completing and submitting to us by May 21st.

It is a fancy Excel spreadsheet for lack of a better word, because it is not simply an Excel spreadsheet but it is the template with validation rules built in and the ability to validate as you enter, so that it is easy to see where you may have missed entering some data or where we're expecting a different type of data in the field that you've entered.

And I'm going to go into details about this that you will have an opportunity to make sure your submission is complete before you send it to us, so that hopefully the transmission will be as seamless as possible. Once you have completed this Excel template which you will receive next week and submitted it to us, to the Health Insurance Oversight System. After May 21st, you will be able to log on to the Health Insurance Oversight System and validate how your data looks.

So you will submit the data to us on this template. We will load it into the system and then we will give you the opportunity after May 21st to see what it looks like, to make sure there are no typographical errors, a misplaced phone number, or a name spelled incorrectly, or a Web site address that maybe broken. So you will have an opportunity to validate what you have submitted to us to make sure that is completely accurate before we pass the data to the web portal to be displayed to the public on July 1st.

When you receive the memo next week, you will receive a memo explaining pretty much what we're talking about today. In addition, you will receive an Excel template which has three tabs and that's what I'm going to be going over today and you will receive a comprehensive technical user instruction guide. And I'll walk you through exactly how to use this Excel template, how to complete it, how to validate it, before even submitting it to the system, which like I said hopefully will make things more efficient, timing-wise for all of us involved.

The system's requirement for using this template is that you must be using Microsoft Excel 2003 or greater, depending on whether you're using Excel 2003 or Excel 2007, you will need to enable macros on Excel 2003, or just able macros with notification on Excel 2007.

In the detailed technical user's guide, the instruction template that will be coming to you with the memo and the Excel template, it walks you through step-by-step with screenshots if you are not familiar with Excel and how to enable and disable macros. It walks you through step-by-step, how to complete this process to make sure that your version of Microsoft Excel is set up appropriately, to be able to use this template, validate the data before you even submit it to us.

As I stated before, the Excel template that you will receive, has three tabs. The first tab is general information about your company and I'll walk through each of those in a minute, the details that each data element that we're collecting under that tab. The second tab is information about your product as Teresa has talked about earlier, how we've defined products. You will be providing certain key elements to us for each of the products that you're licensed to offer in your state.

And then the third tab is where we get into the geographic coverage for your products and I will go into that in a little more detail as well. So, again, the Excel template has three tabs. You will need to complete the first tab about your company, the second tab about your product, and if your products are not offered in the entire state, you will need to complete tab three which will describe the geographic coverage of those products.

On screen, you will see, for those of you who had access to the Webinar and are watching the presentation online as well, you will see the first tab, which is the Insurer General Information. We're asking information, obviously about your insurer name, your Federal EIN or tax-payer ID code, and then there was a question earlier which I wanted to make sure to address, we are asking for your NAIC Company Code, and NAIC Group Code. If you do not have one of those, you may leave it blank. They are optional fields and you'll be able to pass validation and submit your data without those. But if you do have an NAIC Company Code or an NAIC Group Code, then you are required to fill out those cells in the template.

At the top we're still at the general, kind of corporate information. We're asking obviously for the state, so you will submit one template for each state if you are an issuer that is going to be completing this data entry for your product in multiple state, you will need to complete one template per state. So for this template you will complete it for one state, and then indicate whether you have products in the individual market, the small group market, or both. So that's sort of a general information that we're asking for at the top of tab one.

Then we're asking for information on just general address information, and phone number information for your company. We have broken it out because of the way the portal is going to differentiate between the products in the individual market and the products in the small group market. You will be able to provide us information that is different for each of those markets. So if you have customer service phone numbers that are just for your individual

market products and then a separate customer service phone number that's for your small group market products, you will be able to enter those.

The Web site address is the same thing. If you have a product that is in your individual market and you have a separate Web site for that, versus within your small group market, you will be able to indicate that. So you will see the question look duplicative but it's because if you're offering products in both markets, you will have the opportunity to complete that information for both markets. Obviously, if you're only an individual, you only need to fill out that sort of data, or if you're only in the small group, you'll be able to fill it out just for the small group.

The rating information is also on this first tab, and that is giving you the opportunity to explain for us which companies whether Standard & Poor's and companies like that have rated you and your product. And within the last two years and how it's defined, so if you've had a rating done by these companies within the last two years, you will be able to indicate which company has rated you? What the rating is for? Whether it was sort of an overall rating, whether is a financial rating, a quality rating, and then what that rating is?

We do have some dropdowns and validations and standard ways to describe the type of rating and the rating companies, but in terms of the rating themselves because we know that there is some variation and some companies use ABC, some companies use number of stars, you will be able to complete whatever makes sense for that rating, that company and that type. And that is essentially what you will be completing on tab one about you as an issuer in your company.

I am walking through the screens a little bit differently than you see here. Each field as you completed, each field is marked as either required or optional. So as you click on each cell that you need to complete, you'll know if it requires an optional field, as well as all of the themes (ph) defined in the technical user instructions. But it's online as you complete it. You'll be able to know whether the cell is required or optional.

And some of the fields are conditional. So if you said, yes, I have a Web site in both my small group and individual market, then the Web site adjustments for those two cells will be required. So the Excel template is not simply an Excel template it does have some validation already built in. So that it will be easier for you complete as you walk through it.

The second tab in the Excel file is where we are collecting the product information, and walking through the screen, left or right. The first thing you will see is the Product Name. And we know there is variation to how you describe the product but it's a simple text box that you can enter the product name. The Enrollment Code and Group Number is an optional field. We know some issuers code their products a certain way and some do not have sort of standard enrollment code. So that is an optional field, if you do track your products that way, please complete that column. If not, it is optional, you don't need to.

In terms of product type, it is a dropdown box, so you will select one of the standard entries, whether it's an HML or PPL, an EPL, or pay-per-service type product. So that is a dropdown that you will select from one of the standards variables within that field. We do have an other. We are not expecting to see a lot of others but if there is a product as defined and explained in the reg (ph) that does not fit neatly into one of these categories, we give you the opportunity to describe what that other is. We are collecting the Product Enrollment in the next column. So that's pretty self-explanatory. Again, there will be one row for each products and each product in the individual or a small group market.

So the next column is where you will indicate if this particular product that you are describing is one that's offered in the individual or small group market. And then the next three columns are where we're collecting the specific Web site addresses, the one that links to your brochure, the benefits at a glance brochure, one that links to your provider network, and one that links to your formulary. So there are three Web site addresses that we're looking for each of your products, and just make sure you fill this out.

The next column is where we indicate if the product is offered in the entire state or not. And the dropdown box is simple Yes or No. If it's yes, you don't need to complete tab three and you will be done. If you say No, it is not offered in the entire state then the Excel template will not let you complete the submission until you've completed tab three, which indicates which zip code that product is offered to. And you will be able to map, based on the product ID, OK,



product number two, these are the zip codes that this product is offered in. Product number six, these are the zip codes that this product is offered in. So again, tab three, you only need to complete if your products are not offered in the entire state.

And then the last column on the second tab, and I'll ask Teresa to jump in with some additional information if required. But that's where we're asking the –if this product is not available for open enrollment and other definitions, that Teresa can explain. This is where we want you to indicate but this is a product that is open and active or not. And then that will help us determine the additional information that we're collecting in October for each of your products. And I will let Teresa explain that a little bit more, as soon as I finish walking through some of the details of the template.

So as you complete these one, two, or three tabs, depending on your geographic coverage situation, as you are completing the Excel template, you will be able to click on a button that says validate. It is at the top of each of these tabs. As you work through if you do and we highly recommend that you do it as you're completing your data entry, and not wait till the end. Click on that Validate. You will see red circles around any cells that there are any issues with your data. Either it's a required field that you have forgotten to complete. Or it is a conditional field that you answered yes to a question prior and didn't complete the next step. Or if there is something not quite right about the way that you completed your data.

So it will be very easy for you to see as you're completing this template, if you're missing something, or if something needs to be corrected before you save it and submit it to us. We try to build in as much validation as possible upfront, so that you know when you are ready to submit your data, it is complete, and it's accurate, and there will be less time taken up back and forth, between you and us to make sure your data is accurate before July 1.

Once you have locked through and done all the validation and you've looked at all the red circles that indicate something needs to be corrected in your Excel file, there's another button at the top of each of the worksheet called Validate and Finalize. You need to finalize the Excel template once you've completed all of the data entry and have got rid of all the red circles, indicating there's an error. And once you hit that Validate and Finalize, it will give you one last opportunity to see if there are any errors or corrections that need to be made, and then it will save a finalized version of this Excel template where you have stored this Excel file.

So you'll have an Excel file, you'll be working through it, you'll be validating it, making corrections, making sure everything's complete. Once you hit Finalize, it's going to save a copy of this file, with a specific name, and that is the version that you need to submit to us. You need to submit to us the finalized version without altering the name of the file, so that the submission can be unloaded and put into our database, so that you'll be able to validate it before it goes live over to the web portal. And as you see on the slide here, we are highly reminding you and emphasizing to you as well as in the user instruction that you have to submit the finalized file without altering the name of that file for us to process it.

If you try to submit a working copy, if you try to change the name of the file before you submit it to us, it will be kicked back to you. You will be getting emails from us saying that we can't accept this submission. So please pay attention to this and please pay attention to the technical instructions that go over this, so that we can get a clean submission from you without a lot of back and forth. Next step, OK, so you've completed the data entry, you've finalized your file, you've submitted your finalized version to us.

As I mentioned before, after May 21st, you'll be able to go online to the Health Insurance Oversight System and validate the data that you've submitted, to make sure that there are no typos, to make sure that everything is pulled correctly from the Excel file into the system. You'll have the opportunity to do that.

One of the key pieces, I apologize, one of the key pieces that I forgot to mention. In the template that you are submitting on that General Information tab, in the very first tab, there are Date of Submission and Date of Validation Contacts for your company. The Data Submission Contact obviously is the person who is completing this template. The Data Validation Contact is who do you want in your company to go into the Health Insurance Oversight System to validate and make sure that your data looks good before it goes over to the web portal on July 1st.

Hopefully, we will have already received your user access information by May 10th, which is what we have requested, but if there is an additional person at your company that needs to be able to have access to the system in order to

validate the data, then that is where you put that kind of information. We'll pull it from the Excel file, send you additional information with user IDs and passwords and then that Data Validation Contact within this Excel file will then get access to the Health Insurance Oversight System to validate, to make sure that your data looks good before it goes over to the web portal on July 1.

In this you should because of the tight timeframe that we've all had to operate under, this is the most efficient way to get the data from you and into our system. In the future, over the summer, we will have the opportunity for you not only to review and see what your data looks like online in the Health Insurance Oversight System, but if there are changes in phone numbers or typos or things like that, you will be able to do editing directly online within the system, and we won't have to have you complete or revise your Excel file in order to submit it to the system.

You'll be able to log on directly, make those corrections and tweak, and then the information will be updated monthly on the web portal. Access to the system, as I mentioned before, you should have received a memo, if you haven't, please contact our helpdesk and they will get it out to you.

Because of the tight timeframes, we really encourage you to submit as quickly as possible, so we can get your users registered and additional information out with user IDs and passwords, and instructions on how to log into the system, well before that May 21st deadline, so that you guys will have the full opportunity to submit and validate your data. The contacts that are listed in the Excel template that you provide to us will be granted access to the system and we will be communicating with them directly with user IDs and passwords and instructions.

The last slide reiterates some of what Teresa had mentioned before, we do have a helpdesk up and running now. There are two ways to contact it. This slide contains the email address, [insuranceoversight@hhs.gov](mailto:insuranceoversight@hhs.gov) but there's also a phone number on one of the previous slides and that is operational as of this morning. So you can contact them with information about getting copies of the memos, getting copies of the templates, and any user access issues that you may have once the system is up and running.

So, and as I mentioned just to go over the timeline one more, you should be receiving the memos, the technical instructions, and the templates middle of next week, and the submission deadline is May 21st. So I think at this point, Teresa, is there is anything you want to say before we open it up for Q&A?

DECARO (ph): Well, I think that we'll just take questions. Thank you very much Ana.

NUNEZ-POOLE: All right, sure.

OPERATOR: Thank you. Then, we will now begin the question and answer session. If you'd like to ask a question, once again, please press star one. Please un-mute your phone and record your name clearly when prompted. Your name is required to introduce your question. To withdraw your request, press star two. One moment please for our first question which is from Karen Adderly (ph). Go ahead Karen.

ADDERLY (ph): I have sort of a two-part question. When it comes for membership on the Enrollment tab, and the Product tab, do you want members or contracts?

DECARO (ph): Are you talking about product enrolment?

ADDERLY (ph): Yes product enrolment. Do you want members or contracts?

DECARO (ph): That is, for example in small group market, it's how many people as opposed to how many employers. Is that the question you're asking?

ADDERLY (ph): No, when we have members we might have one contracts even in small groups, non-employee, but the employee might have three dependents, one contract, but four members.

DECARO (ph): Right, we're interested in a total membership.

ADDERLY (ph): OK, membership not contract, OK. And the other question is enrolment by what date, as of what date? December 31st, 2009 or second quarter or first quarter of 2010?

DECARO (ph): Yes, I think a great question and we did not clarify this, either one of these questions. Those people work on a quarter basis and we may modify this for the future but I think maybe the way to do this is since it's May, is that it'll be at the end of the first quarter of 2010. So that would be as of March 31.

ADDERLY (ph): OK. Thank you.

OPERATOR: Our next question comes from John Halverson (ph). Go ahead.

JOHN HALVERSON (ph): Thank you. I have a question on worksheet three, the geographic covered worksheet. Are we going to be able to cut and paste in that worksheet?

DECARO (ph): Yes, for this account (ph) you will be able to. So if you have it stored somewhere else, you will be able to cut and paste.

HALVERSON (ph): Exactly. And one other question the term Market Coverage, what's intended for that column, for Market Coverage?

DECARO (ph): You'll have a dropdown box, so you can indicate, whether it's the individual or a small group market.

HALVERSON (ph): OK.

OPERATOR: Our next question comes from Terry (ph) from Presbyterian. Go ahead.

TERRY (ph): I think I missed the first part of this question, but what does the Enrolment Code means?

DECARO (ph): The Enrolment Code in Group Number column like I stated is optional. I know we talked about this and different insurers kind of enumerate their product in different ways. But in as AHCP rolled for us, some companies have like a J51 versus a J52 that distinguish between the self plan and the family plan. So if you have a code that you use to enumerate your product, that means something to you, that's where you would list that enumeration.

TERRY (ph): I think (inaudible). Is there no limit on the amount of fields, we could –how many positions that field is?

DECARO (ph): No there is –let me –it's the 10 character field.

TERRY (ph): I'm sorry?

DECARO (ph): Ten character field in the Enrollment and Code Group Number.

TERRY (ph): Thank you.

OPERATOR: Our next question comes from I think it's Beth Kit (ph) from Blue Cross. Is that correct?

BETH PITT (ph): It's Pitt (ph).

OPERATOR: Oh sorry, go ahead.

PITT (ph): I've a couple of questions. If we are statewide, except for one county, can we do an exception type thing, or do we have to say, no and list all the zip codes?

DECARO (ph): All the zip codes.

PITT (ph): And then the second one is our association business is filed as a large group product. So I'm assuming based on that earlier question and comment that we would not include our associations in it.

DECARO (ph): You need to provide to us the product that the state recognizes as small group.

PITT (ph): OK. Thank you. And then there's –if you have multiple companies, including multiple companies within the same state, do we get access by company name, or do we just get access and we do multiple spreadsheets based on the companies?

DECARO (ph): Do those companies each have their own license, I presume they do?

PITT (ph): Yes, they do.

DECARO (ph): Right. So, if the license entity that is required in the regulation by law to report to us. You could have the same person across all those license entities, but to us in our system, you will look like separate carriers and your information will be segmented by carrier.

PITT (ph): So I don't have the memo that was requested for the contact name. So should I in sending my email, indicate that I have these four company names but then I don't have a single contact?

DECARO (ph): Yes, and you will need to complete one template per company, per state. So if you're associated with four different companies in a state, you will be submitting four templates to us.

PITT (ph): OK, thank you. And then like if I gave my name as a contact but I'm not going to be the one filling out the spreadsheet, I think I got that I really shouldn't be giving you my name, I should be giving you somebody else's name.

DECARO (ph): I think that people are going to be busy with this, as will we, and my experience is you should put somebody's name in there who's going to be accountable for working with us.

PITT (ph): OK who's going to put the data into the ...

DECARO (ph): Well basically (inaudible), yes, I mean and there are huge separate types of contacts that we're collecting within the template one and it's called the Data Submission and one's called the Data Validation. So the person who's actually completing the worksheet and sending it to us is the Data Submission Contact.

Maybe you are the Data Validation Contact or maybe that's someone else in your company, but whoever you want to have access to the system to validate that what was submitted is accurate, so you have two opportunities to list contacts there. As well as backups for each of them.

PITT (ph): OK, thank you very much.

OPERATOR: Our next question comes from Beth Fleming (ph), go ahead.

PITT (ph): Thank you Teresa, welcome to this outside of Part C and D. Welcome to this area. Wanted to clarify and understand your difference between the July 1 and October 1 deadline.

DECARO (ph): Sure.

PITT (ph): That makes perfect sense, so will we be given an opportunity to remove plans by October 1 that we planned to sunset at the end of 2010?

DECARO (ph): Well not if you're sunsetting them at the end of a year, but if you are going to sunset them before October 1, yes.

PITT (ph): But if they are sunset, they won't be sold for 2011, you still want them included by the October 1 deadline?

DECARO (ph): Right.

PITT (ph): And when will we have an opportunity to update that data then for 2011?

DECARO (ph): Well, you can do an update every month. What we're requiring is an annual update. We haven't figured out yet what our annual year is like what it falls on. And then in the reg there are some rules about if a product that didn't used to be opened for enrollment now becomes open for enrollment, that you have to submit that plan information.

We're talking about October 1 now for the people who are on the telephone. So we're not talking about requirement they have to do with the July 1 submission. Now what we're talking about is plan submission data. And so if you've got a plan that are not –and again, I just cannot over-emphasize. I am talking about the world of October 1 right now, not July 1. And I am talking about plan not product. In July 1 you all will be submitting products, so in October 1 when you are submitting plan benefit and pricing information, you'll be submitting that for products that are open, for enrollment, and the extent that a product's not open, you don't report the plan information to us. Again, if they open within 30 days, then you have to submit that information within 30 days, (inaudible) is what I meant.

Same thing about, if the pricing changes, then you need to submit that information, basically the time of the information, the pricing changes. Maybe this is the time just to take a minute to talk about the definition that is in the regulation about plans and again for everybody on the phone, I'm talking about October 1 when you all have to submit benefit and pricing information and it's concerned plans. It has got very little to do with the July 1 submission.

So we have a definition in a regulation that we refer to as all and what that definition means, and it is defined as it's in the reg, that in the individual market, and now what I'm going to say, also pertains for the small group market. So in the individual market, you would have to provide to us as a minimum, a plan and think about it, some permutation of your benefit structure, your cost sharing arrangement, there may be different rate tables that apply to (inaudible).

Basically the permutation of a particular product, if this represents in a particular zip code, at least one percent of the total enrollment in the individual small group market. And then the same definition applies in –did I just say individual market? And the same applies in the small group market. So theoretically, if you don't have plans, I am just going to stick with the individual group market for a moment. If you don't have plans that are ever more than one percent of your enrollment, you would be submitting to us as many as 100.

I suspect that most folks have certain permutations of plans that represents most of their enrollment and so you go back from there to the next (ph) less than a 100 and then obviously if there is a service area overlap, you may wind up with more than a 100 but that probably (inaudible). So I'd be happy to take any more questions about that if people have them. But I want to know did I just answer your question?

PITT (ph): Yes ma'am you did, thank you.

OPERATOR: Our next question then comes from Kristin Lewis (ph), go ahead.

KRISTIN LEWIS (ph): Hi, I have a couple of questions. My first question has to do with the May 12th deadline. Just want to make sure that I am clear on what we need to delivery. So you are looking an email from a senior executive with at least a couple of contact names, one, the name of the person who'll be submitting. And a second name –or maybe it's the same person who'll be validating the information. That's what you are looking by email. One email by the close of business on May 10th?

DECARO (ph): On May 10th, correct. So really, the May 10th deadline, we need that Data Submission Contact. Within the Excel spreadsheet you can complete the second contact which is the Data Validation Contact.

LEWIS (ph): OK, so you want that to come from a senior executive?

DECARO (ph): Yes.

LEWIS (ph): OK, and then the second question I had has to do with Grandfather Plans, plans that are closed for all purposes where guarantee issue states so we need a grandfather –some of our products but they are not being actively marketed or sold, do we have to include these plans?

DECARO (ph): So I am just going to be –I think from this point going forward, in our conversations, we are going to need to always be really careful about whether we are talking about products or plans. And for the July 1 submission, we are talking about products and it's our expectation that you provide to us the universe of products that the state allows you to sell, whether you are selling them or not, it allows you to sell today in the individual and small group markets.

LEWIS (ph): OK, that clarification is helpful, thank you.

OPERATOR: Next question comes from Don Whitland (ph) go ahead.

DON WHITLAND (ph): Do we on worksheet two, with the Product Information, there are situations where you have multiple network in a state. We may have two products in say five networks. As your expectation that you would see 10 lines on that Product tab, or would you expect two lines with multiple networks within the website address (inaudible).

DECARO (ph): And to be perfectly honest with you I just didn't hear your question. Could you please repeat?

WHITLAND (ph): Yeah, sure. We're one of the states where we have more than one provider network.

DECARO (ph): Yes.

WHITLAND (ph): And so on the Product Information tab, let's say if you have two products and five networks, would you be expecting 10 lines filled in, or would you be expecting two lines filled in with multiple networks and their Web site address.

DECARO (ph): How is this filed with the state?

WHITLAND (ph): We don't file networks with the state.

DECARO (ph): So it's represented as one product?

WHITLAND (ph): Yes. But there are five provider networks for example, that might be available with that particular product.

DECARO (ph): Is there a Web site address that links to the five different networks?

WHITLAND (ph): There'll be a Web site address. Well, we would have five individual Web site addresses I guess is what I'm saying?

DECARO (ph): I have to tell you I –I know what I want my end survey.

WHITLAND (ph): OK.

DECARO (ph): I'm not sure it's the right answer. How many brochures do you have associated with that product?

WHITLAND (ph): We would only have one brochure. I mean basically you would offer, you know, as the offering goes out, the important groups you would say, here's the product, here's the brochure that goes with it and we have you know, five networks that we run. So go look at these five Web sites and determine which network you would prefer to link up with the product that we're selling there.

DECARO (ph): Who is this?

UNIDENTIFIED PARTICIPANT: This is Tressmark (ph).

DECARO (ph): I don't want to give you an answer.

UNIDENTIFIED PARTICIPANT: OK.

DECARO (ph): OK. I think we should talk about it and get back to you. Would you be willing to send me an email, and I want to explore this further, and then we'll get an answer to this question out for everybody, OK?

UNIDENTIFIED PARTICIPANT: Yes. No problem.

DECARO (ph): All right. So the way you reach me, it's [teresa.decaro@cms.hhs.gov](mailto:teresa.decaro@cms.hhs.gov)

UNIDENTIFIED PARTICIPANT: All right.

DECARO (ph): And you know, can you put in a subject line, something that's going to remind me of this. Like you know, from Webinar, you know a question or something like that. So like I'm looking out for you, OK?

UNIDENTIFIED PARTICIPANT: Yes, no problem.

DECARO (ph): OK, all right, thanks very much.

UNIDENTIFIED PARTICIPANT: Thank you.

OPERATOR: Our next question then comes from Deb Twose (ph). Go ahead.

DEB TWOSE (ph): I want to thank you. Can you please describe what you are looking for in the product ID, the first column that's not boxed in on worksheet two?

DECARO (ph): Again, that is an opportunity for you to show us the way you enamor your product.

TWOSE (ph): So that's optional or similar to the enrollment credit group number?

DECARO (ph): Correct.

TWOSE (ph): OK great.

DECARO (ph): You all don't give us a number, we're going to give you a number. And because we will be tracking it. Right, we'll be assigning a number but if you have a product number, you should be providing us (inaudible) about product number.

TWOSE (ph): OK. Are the Web site address fields optional? For example if we have a sunsetted (ph) product which someone else described earlier that does not have a brochure. Is it enough for the link in, because it wouldn't link to anything?

DECARO (ph): Well, our expectation is frankly, that we want access to the brochures, then we do want a link. But if there is now one, we want you to create something that allows us to link to that.

TWOSE (ph): But this would be for a situation if someone else described where we have one customer or an individual product that was sunsetted (ph) a decade ago.

DECARO (ph): I understand.

TWOSE (ph): OK. Similar question on the formulary. We have products for which formulary is irrelevant.

DECARO (ph): The formulary Web site address field is optional.

TWOSE (ph): OK.

DECARO (ph): Provider network and brochure, benefit, got a grant one are required.

TWOSE (ph): Thank you.

OPERATOR: Our next question comes from Virginia Lutrow (ph) go ahead.

VIRGINIA LUTROW (ph): I'm thinking you said Virginia Lutrow (ph) is that correct?

OPERATOR: Yes.

LUTROW (ph): OK great. We actually had the same question that Tom has and we'd like you to take a carbon copy. Not really, well go ahead and email through us the same thing, we're meeting his answers (ph).

DECARO (ph): OK and where are you from?

LUTROW (ph): Health Market.

DECARO (ph): I'm sorry, can you tell me your name again?

LUTROW (ph): Virginia Lutrow (ph).

DECARO (ph): Your firm's name?

LUTROW (ph): Come again?

DECARO (ph): What is your firm's name?

LUTROW (ph): Health Market.

DECARO (ph): Called Health Market, OK thank you.

LUTROW (ph): You're welcome.

OPERATOR: And our next question comes from Mary Ban (ph). Go ahead.

MARY BAN (ph): Good afternoon. I have a question about these Web site links. Our company does not sell directly to the individuals in the market. Instead we sell through brokers. And therefore, our Web site is not open to the members of the public. You have to be a registered user in order to link to our Web site and I want to know what we do in that situation?

DECARO (ph): I think you need to create a mechanism so that your brochures can be linked to.

BAN (ph): Link to...

DECARO (ph): I appreciate the point that you're making. I mean I really do. I get it, but I think of the intent of the statute and if the public has access to information on all the products that are being sold, regardless of how you sell them.

OPERATOR: Our next question comes from Jodie Johnson (ph). Go ahead.

JODIE JOHNSON (ph): Hi. Thank you for all the information you're providing today. We really appreciate it. I've a question about the product information worksheet, the very last column. So if we have a closed product, this is where you want us to indicate that the product is closed or open. I'm not understanding what that last column is for?



DECARO (ph): That last column is where you would indicate that you are opting out of page two, which to us means the October 1st release, so that is where you'd indicate yes, I'm opting out because this product is not open for enrollment.

JOHNSON (ph): So yes means that you have a closed product and no means that you would have a product that you're currently selling?

DECARO (ph): Correct.

JOHNSON (ph): OK, thank you.

OPERATOR: Thank you. Our next question then comes from Cindy Otley (ph), go ahead.

CINDY OTLEY (ph): Yes, I just need to get really clear about what you mean by product and plan. Because when you talked about the plan, you talked about the benefit structure and the cost-sharing which to me sounds like what your deductibles are and your co-insurance. But we have a product PPO, but then we have one hundred different permutations for deductible co-insurance, the co-pay. Just for May 21st, you're just looking for the product PPO?

DECARO (ph): That is correct. For the May 21st deadline, we're looking at that product's PPO level.

OTLEY (ph): Excellent.

DECARO (ph): Operator can you hold the next question please, just a sec?

OPERATOR: Yes.

DECARO (ph): Just a moment folks, we'll be right back with you. Thank you operator we'll proceed now.

OPERATOR: Thank you. Our next question comes from Jodie (ph), please go ahead.

JOHNSON (ph): I'm trying to get some clarification on the reference number in tab three next to the zip code.

DECARO (ph): That is a system-generated number to help us link. So as you're completing the product information on tab two. Let's say you submit 20 products to us. And it's really only product four and product 20 that are not offered in the whole state. That is what helps us link and say OK, it's really product line four in tab two that has offered to meet (inaudible) and product 20 in tab two that these that appear in tab three are a (inaudible).

JOHNSON (ph): OK, great. And it's system generated?

DECARO (ph): Yes.

JOHNSON (ph): Thank you.

OPERATOR: Our next question comes from the Henshaw (ph) Group. Go ahead. You have an open line.

RICK HENSHAW (ph): Did you say Rick Henshaw (ph)?

OPERATOR: No, I thought you said Henshaw (ph) Group. Sorry, go ahead. You have an open line, yes.

HENSHAW (ph): OK. Thank you. And I know you've been presented this question multiple times. But when folks are asking about closed plans or sunsetted (ph) plans, in the state of Washington's eyes, when we do not sell a plan any longer, we do not market them. These are in the state's eyes, plans that we may be existing members on that we do not sell any longer. They do not allow us to sell them. So I know you've been asked this question before, but you still want that information in the universe, because in the state's eyes we're not selling them any longer, and we're not able to.

DECARO (ph): So you're not able to sell them at them time, unless you ask to be selling them?

HENSHAW (ph): No, they're filed as we do not sell or market them any longer. They're essentially closed to new enrollment with the exception of anyone who may have a qualifying event. So they may add a spouse or a dependent due to a certain qualifying event based on (inaudible) guidelines.

DECARO (ph): I understand. And you're saying that there's not a mechanism to open that to sell?

HENSHAW (ph): If we decided to at a later date open them up, which we would not, that would be –we would have to file them with the state at that time to open them back out. In most of the cases these are plans that were opened back in like 1989 that having closed since the early 1990s.

DECARO (ph): OK, and so what you're talking about is plans that at one point the state had given you permission to sell but as far as the state is concerned today, there is a product, vis-à-vis your relationship to the state over that product, it cannot be sold?

HENSHAW (ph): That is correct.

DECARO (ph): I actually think that this is a different way of saying what the last question was and so she probably wants to you know, kick (ph) through the telephone, like "Oh no, I got the answer I wanted." I have to tell you, I am going to take this question back and figure out a way to get the answer out to everybody.

HENSHAW (ph): OK. Because I think you know a lot of us have a lot of the plans...

DECARO (ph): The answer right now OK is, if you are licensed to sell that product, and in the state's eyes, you can sell that product, whether you are or you aren't, that's what we want to know about.

HENSHAW (ph): Yes, because we –we have products that we do sell and they're filed to sell to the open market, but we also have products that we do file a contract with annually but they are not offered to be sold any longer. We file a contract because we have current membership still enrolled in them, but they're not marketed or sold any longer, they're closed.

DECARO (ph): Yes. So I have to tell I think that this is going to be problematic, because you know one of the things that's going on here is we have a lot of policy interest in defining the universe, and one of them for example are these medical loss ratio policies that will come into play, which I'm sure everybody is really excited about. And if we don't know what the universe is, then I think towards establishing the necessary data entry system that we need for that, it's going to be a problem, because even if you're not selling those products, you can be modifying. You're basically submitting filings for those products today, right, because you still do have membership?

HENSHAW (ph): That's correct and they are a part of what we would file as our rates and our medical loss ratio and such like.

DECARO (ph): Right. So this is why I think this is really a tricky question. I think that what people should take away from this call, is that if you have enrollment in a plan, and the state allows you to sell that product, that you should be submitting this to us, that should be what people are taking away from this, and there's two dimensions to this.

If you are allowed to sell a product, we need you to send it to us, whether you're selling it or not. And then to the extent that you've got enrollment plans that today you're not selling, you need to submit that as well. I think where that leads is things that you've filed with the state, but the state doesn't allow you to sell vis-à-vis your filing and there's no enrollment. But I am going to get back to people and would you all like me to –is it helpful for me to restate what I just said, or should we just wait, I'll get an answer out to everybody?

HENSHAW (ph): I think the follow-up answer would be great.

DECARO (ph): OK and would you do me a favor?

HENSHAW (ph): Sure.

DECARO (ph): Would you send me an email? Who are you again?

HENSHAW (ph): My name is Rick Henshaw. I'm with Group Health Cooperative out of Washington.

DECARO (ph): Could you send me an email Rick, and I'll tell you my email address again. It's [teresa.decaro@cms.hhs.gov](mailto:teresa.decaro@cms.hhs.gov). Send me your question and provide whatever detail you can and I will use that as a basis for getting an answer out to everybody, OK?

HENSHAW (ph): OK, thank you. Appreciate it.

OPERATOR: Thank you. Our next question then comes from Steve Fendrich (ph), go ahead.

STEVE FENDRICH (ph): Yes, it's really a two-part question. First is, the products that the state allows us to sell, for plan writers, relative to the product information worksheet, what do you want carriers to do with things like maternity riders and supplemental (inaudible) riders, especially as if they were conditional for sale with a specific plan type. And the second question is when will...

DECARO (ph): Wait, wait, don't go to your second question yet. Let me see if I understood your first question. That you're saying, I'm using my word, product, that there are riders to this product, and you're asking for every one of those riders, is that a different product, or is it the same product, is that what you're asking me?

FENDRICH (ph): No, actually I'm assuming the product is product, so that would be a product. I want to know where to know where in your product information worksheet we have to put it?

DECARO (ph): Yes, we're not collecting that information now.

FENDRICH (ph): So it's not all products? OK, got it.

DECARO (ph): Second question.

FENDRICH (ph): And part two was when would you anticipate we'd get information about the requirements due in October?

DECARO (ph): Yes, this is going to be really a big challenge for all of us. So and I honestly, I just want to reiterate what I said in the beginning of this call. People need to be sure that they're communicating with us about their ideas, their thoughts, their concern, then what-have-you. We're going to be operating under a really tight timeline. We intend to be contracting with an IT contractor that has an existing pricing engine in late July. You directly go to a full and open competition for this and between the end of late July and early September, (inaudible) will have submitted this benefits and pricing information, or all the plans that I described under the definition of all. And I can give you more details about the timeline if you want, but I guess that that's sort of enough.

FENDRICH (ph): Thank you.

DECARO (ph): Thanks.

OPERATOR: Our Next question then comes from Gillan (ph), go ahead Gillan (ph).

DECARO (ph): Wait here, I know what I didn't answer, excuse me. So you were saying when would you get information about what to submit. So let me say a couple of more things. That regulation talks in sort of concept about what it is that we're planning to provide and the data collection, PRA (ph) package provides a little more information about the categories of services that we would intend to collect information about and cost sharing and rates.

And you can find both of those documents on our Web site, but you can't tell by reading that data collection package what the exact variables are and the exact format, what-have-you, on the benefits and pricing information, because we

have to know what the contractor's data collection template is to give you that information. Having said that, I think that you can be assured that our expectation is that we're collecting comprehensive information. And I can go more into that or you can ask me some specific questions if you want to.

OPERATOR: Just a moment. I need to find – here's one that can't wait. I have already cleared it, one moment. Steve?

FENDRICH (ph): Yeah.

OPERATOR: So you have an open line again.

FENDRICH (ph): I don't have any other questions (inaudible).

OPERATOR: OK, thank you.

END