DEPARTMENT OF HEALTH & HUMAN SERVICES Centers for Medicare & Medicaid Services 7500 Security Boulevard, Mail Stop C2-21-15 Baltimore, Maryland 21244-1850



DATE: February 15, 2011

TO: Issuers of Health Insurance

FROM: Doug Pennington

Program Director, Healthcare.gov Plan Finder

SUBJECT: Failure to Provide Direct URL Links to Small Group Benefit Brochures for

Reporting on the Affordable Care Act Plan Finder

Your organization has been identified as having either failed to provide a link to your summary statement regarding small group benefits, or having provided a non-functioning, indirect or inaccurate link, for at least one of your reported small group products.

Section 1103 of the Patient Protection and Affordable Care Act (ACA), P.L. 111-148, requires the establishment of an internet Web site (referred to as a Plan Finder) through which individuals and small businesses can obtain information about the insurance coverage options that may be available to them in their State. An Interim Final Rule with Comment (IFC) was published on May 5, 2010 that, among other things, identified the data that health insurance issuers are required to produce under this statutory authority. *See*, 75 Fed. Reg. 24470. Under those provisions, health insurance issuers are required to provide "website links to the issuer website, brochure documents and provider networks."

The regulations for the Plan Finder require that a URL link to a benefits description be provided as specified by the Secretary. We issued guidance on these requirements on May 5, 7 and 18 at http://www.hhs.gov/cciio/gatheringinfo/index.html. As discussed in that guidance, the information (including the URL) was due to the Department of Health and Human Services on May 26, 2010.

Instructions: Please do not respond to the email to which this letter is attached. To provide a missing or corrected URL link you will need to revise your data in HIOS, according to the procedures outlined in a notice released to your organization on July 9, 2010. Your revised data can be submitted during the next submission period, the exact dates of which will be communicated soon. If you have a question about our review of your URLs, please contact OCIIOPlanFinder@hhs.gov. For technical assistance, please contact the HIOS Help Desk at either 1-877-343-6507 or insurance-coversight@hhs.gov.

Failure to comply will result in, at minimum, suppression of the link on the Plan Finder and the posting of a note stating that insufficient link information was provided.