Health Insurance Oversight System
Health Insurance Oversight User
Portal Quick Guide

To access the Health Insurance Oversight System (HIOS), users will need to go through the CMS Enterprise Portal and register for a CMS IDM account. IDM is the acronym for CMS' Identity Management system which includes Identity Management, Access Management, Authorization Assistance Workflow Tools, and Identity Lifecycle Management functions (i.e., Password Reset, Forgot User ID, etc.). IDM handles the identity verification of users trying to request access to CMS systems. A CMS IDM account ensures that only authorized/registered users can access protected information and systems through the CMS Enterprise Portal. This guide provides detailed steps on how users register for a CMS IDM account and request access to HIOS.

New users are required to complete the Remote Identity Proofing (RIDP) process as well as Multi-Factor Authentication (MFA). As part of the RIDP process, users will be required to answer questions related to their personal information. Users will also be prompted to complete the MFA registration process, which requires users to provide more than one form of verification in order to access the CMS Enterprise Portal. Once an MFA device is registered for their account, users must use this device to log into the CMS Enterprise Portal.

NOTE: If you encounter any issues with your account or MFA device registration, please contact the Marketplace Service Desk at 1-855-267-1515 or email CMS_FEPS@cms.hhs.gov.

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1 Create a CMS Enterprise Portal Account (For New Users)

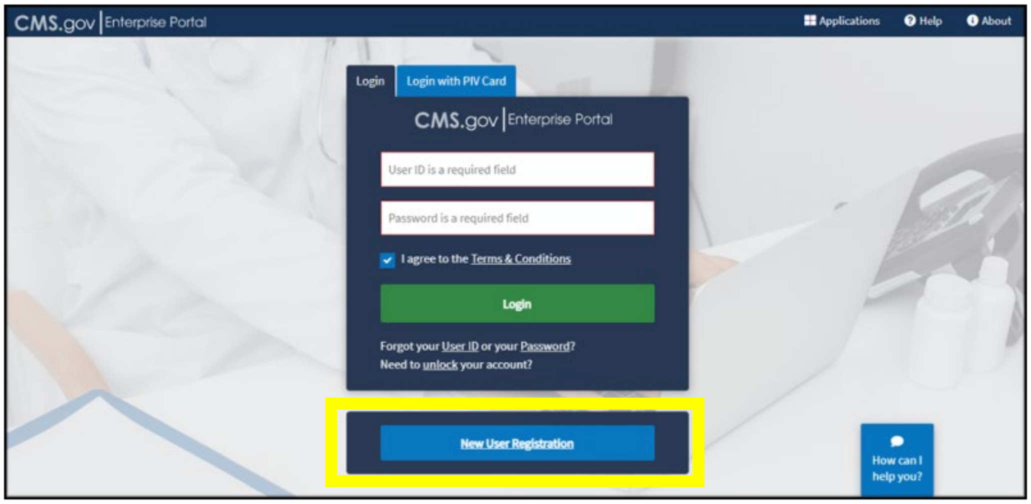
Important Information

- Users that are not registered in HIOS will need to create an Enterprise Portal account.
- If you are an existing HIOS user with an existing IDM user account, skip to section 4.

To create a CMS Enterprise Portal Account:

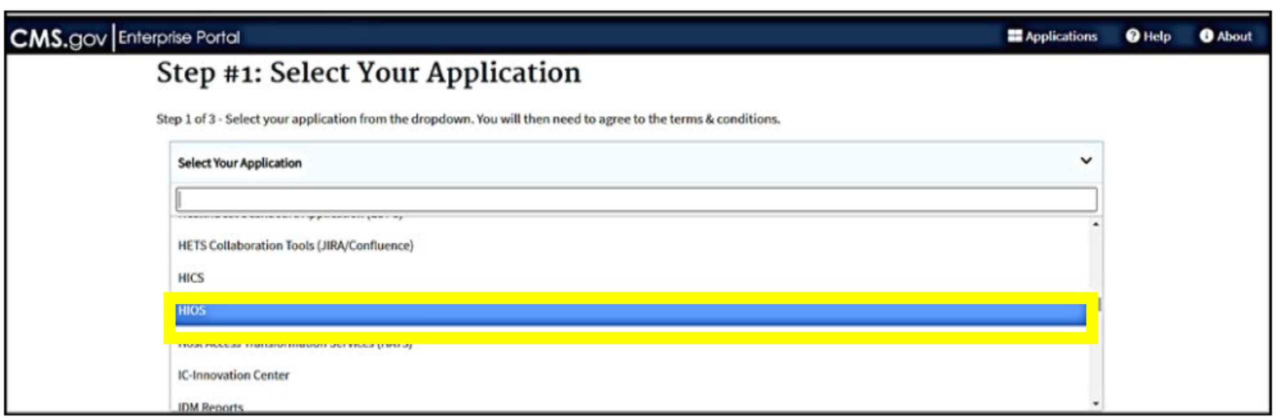
1. Navigate to CMS Enterprise Portal at https://portal.cms.gov.
2. Select the **New User Registration** button located at the bottom of the screen (Figure 1).

Figure 1: CMS Enterprise Portal New User Registration



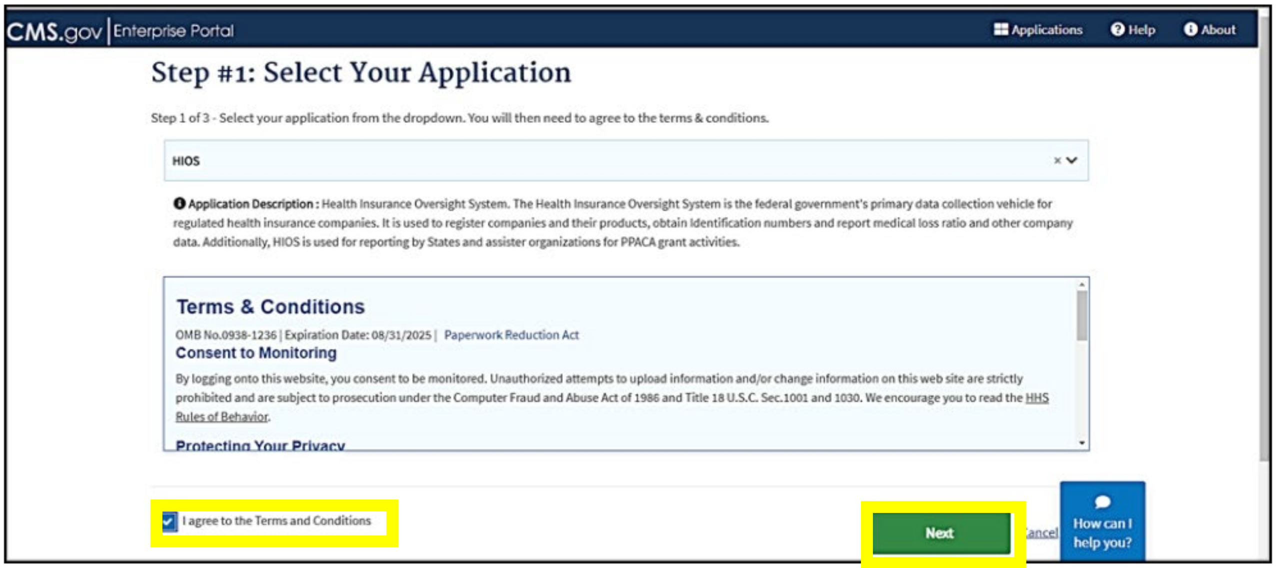
3. Step #1: Select Your Application - Select **HIOS** from the drop-down menu on (Figure 2).

Figure 2: Select HIOS Application



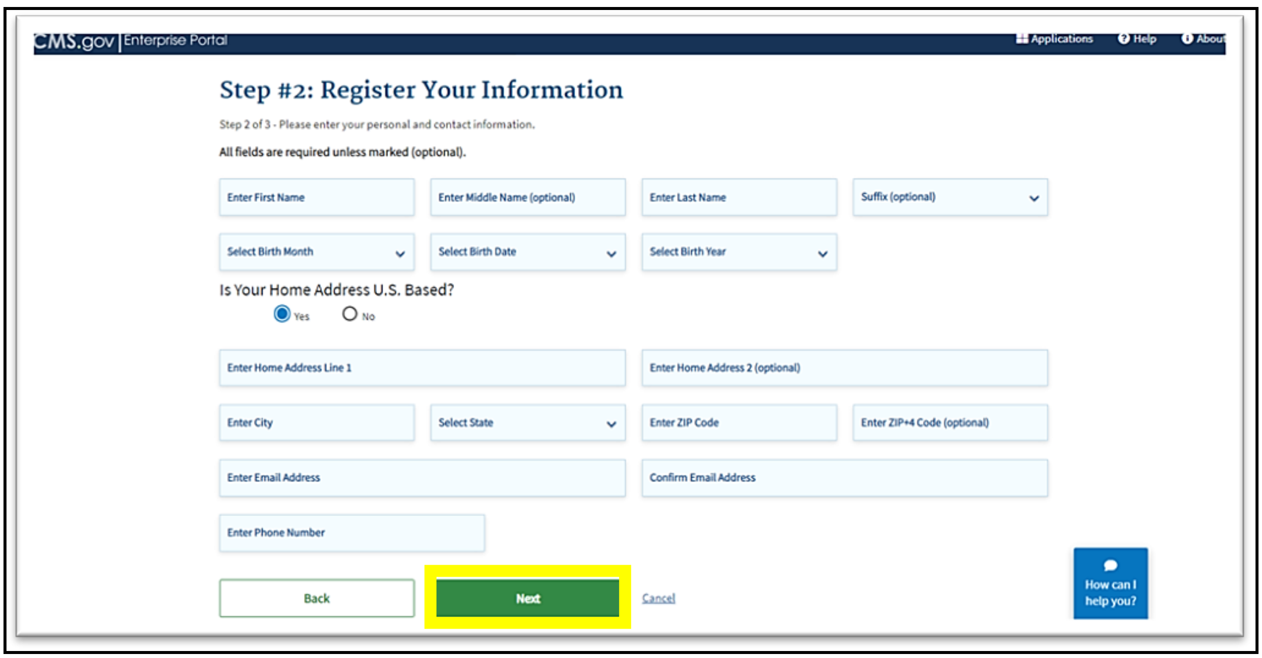
4. Select **I agree to the Terms and Conditions** check box, then select **Next** (Figure 3).

Figure 3: Agree to Terms & Conditions



5. Step #2: Register Your Information – **Complete the form** with your personal information and select **Next** (Figure 4).

Figure 4: Register Your Information

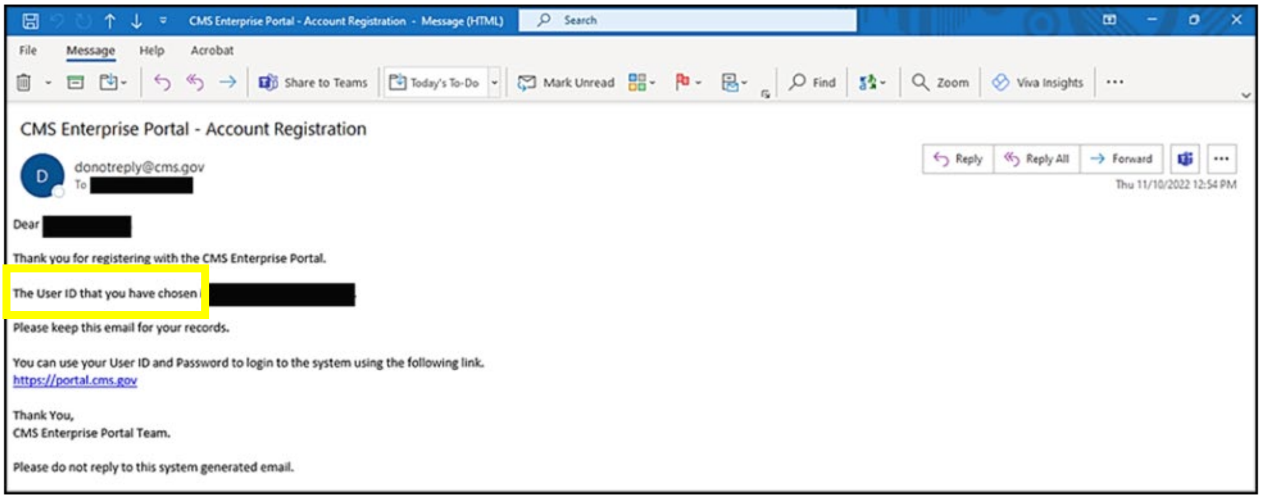


6. Step #3: Create User ID, Password & Security Question/Answer- **Complete the user information** and select **Next** (Figure 4).

Figure 5: Create User ID & Password

7. Review the Registration Summary Page and **ensure all the information is correct**. Select **Submit User** when done (Figure 5).
   - An email will be sent from donotreply@cms.gov acknowledging successful registration. This email will contain

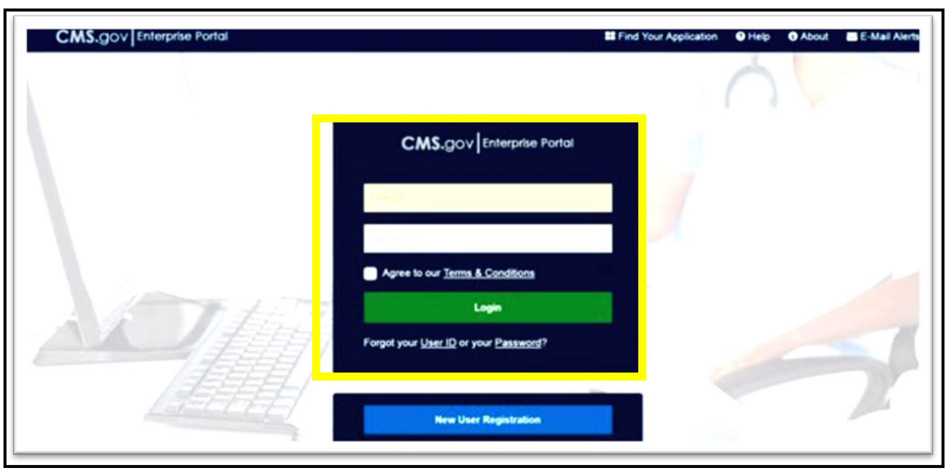
Figure 7: Account Registration Email



2 Register a Multi-Factor Authentication Device (For New Users)

1. After you receive the email with your User ID, return to the CMS Enterprise Portal at https://portal.cms.gov/ and login with your User ID and password (Figure 8).

Figure 8: CMS Enterprise Portal Login Page

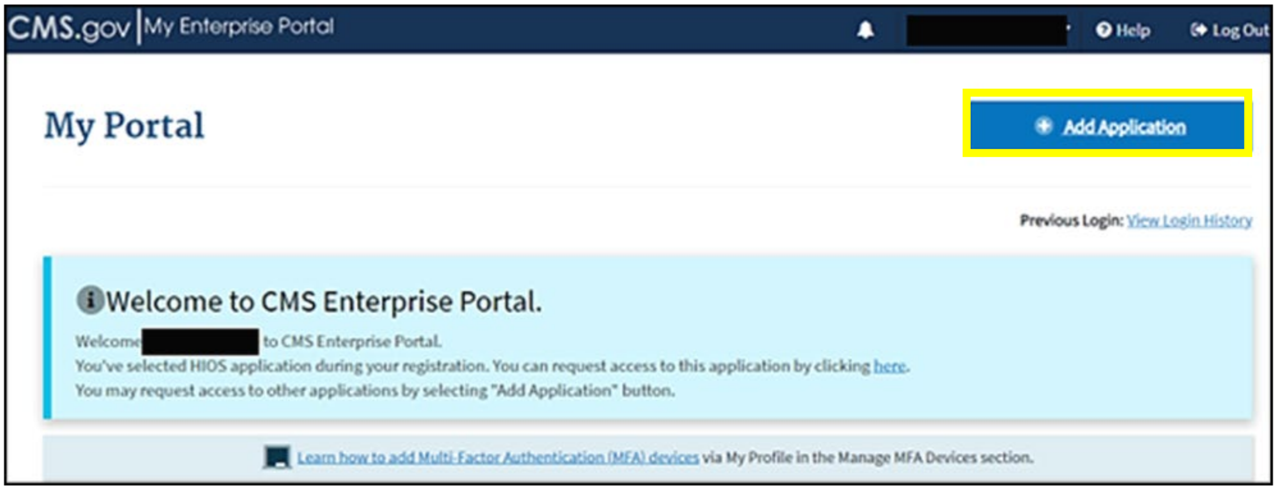


2. First-time users will be prompted to register a multi-factor authentication (MFA) device. Select an option from the drop-down menu. **Enter your preferred option and select Send MFA Code**.
   - The preferred option would be text or email. You may revisit this step in the future to register multiple devices.
   - The code should be sent to your device within a couple of minutes.
   - For further details about setting up your MFA device, consult the **Enterprise Portal User Guide**.

3 Request a Role & Identity Verification – New Users (without a role assigned)

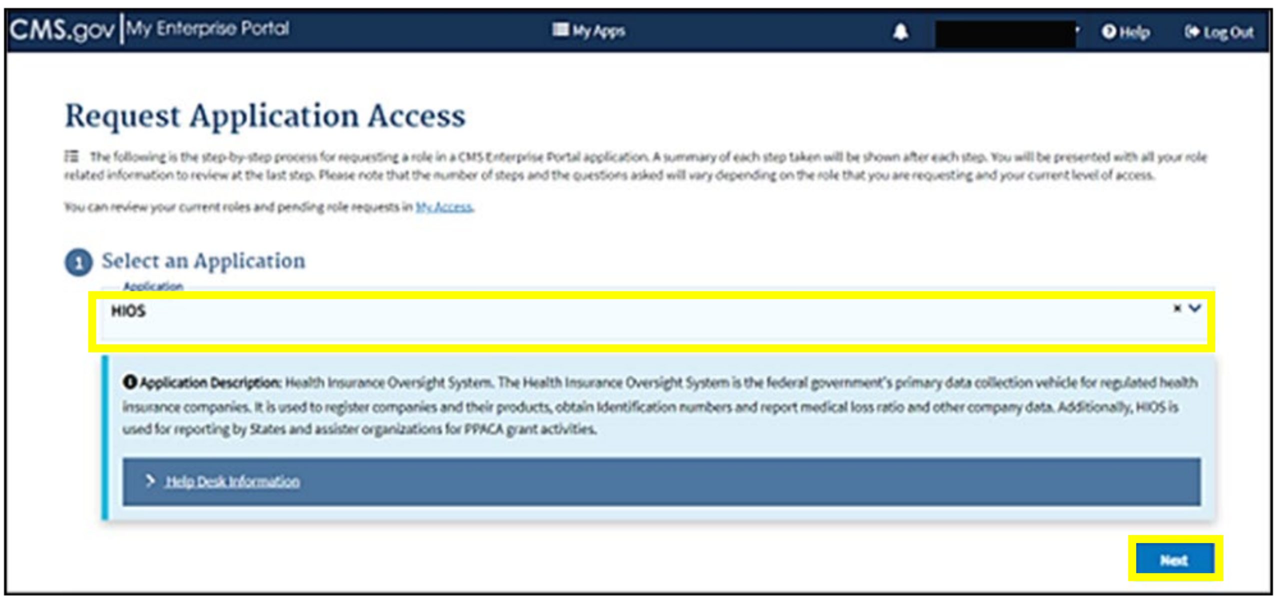
1. After you create your CMS Enterprise Portal Account and set-up your MFA device, return to https://portal.cms.gov/. Upon login, you will see your My Portal homepage. Select **Add Application** in the upper right corner (Figure 9).

Figure 9: My Portal Home Page – Add Application



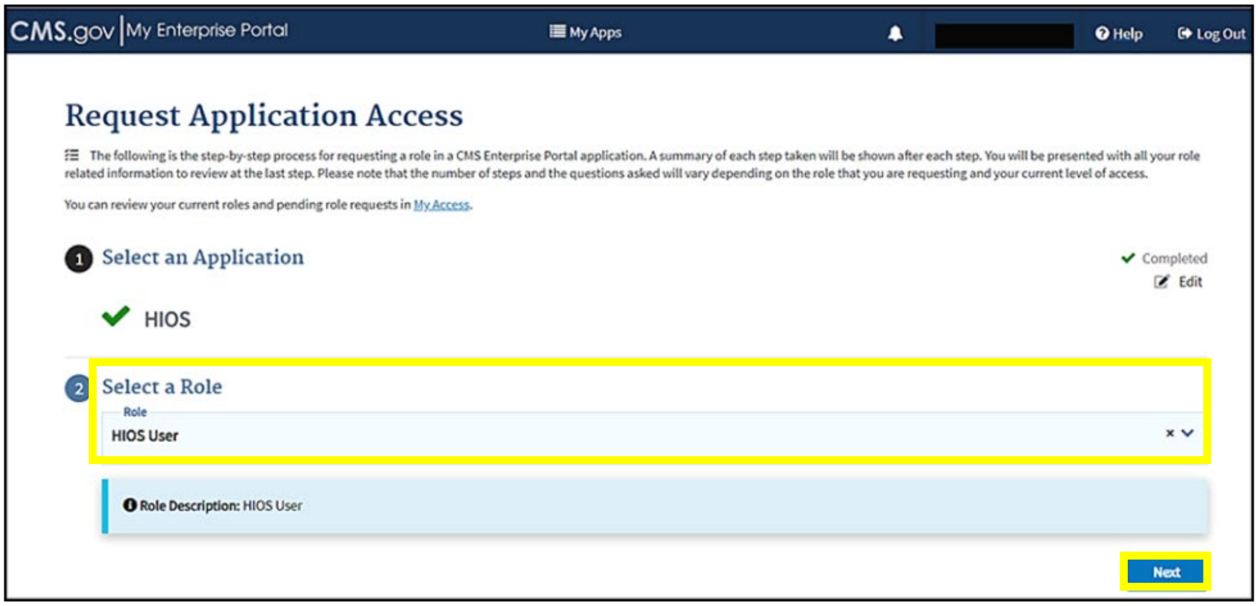
2. On the Request Application Access screen, select **HIOS** from the **Select an Application** drop-down, then select **Next** (Figure 10).

Figure 10: HIOS Application Access



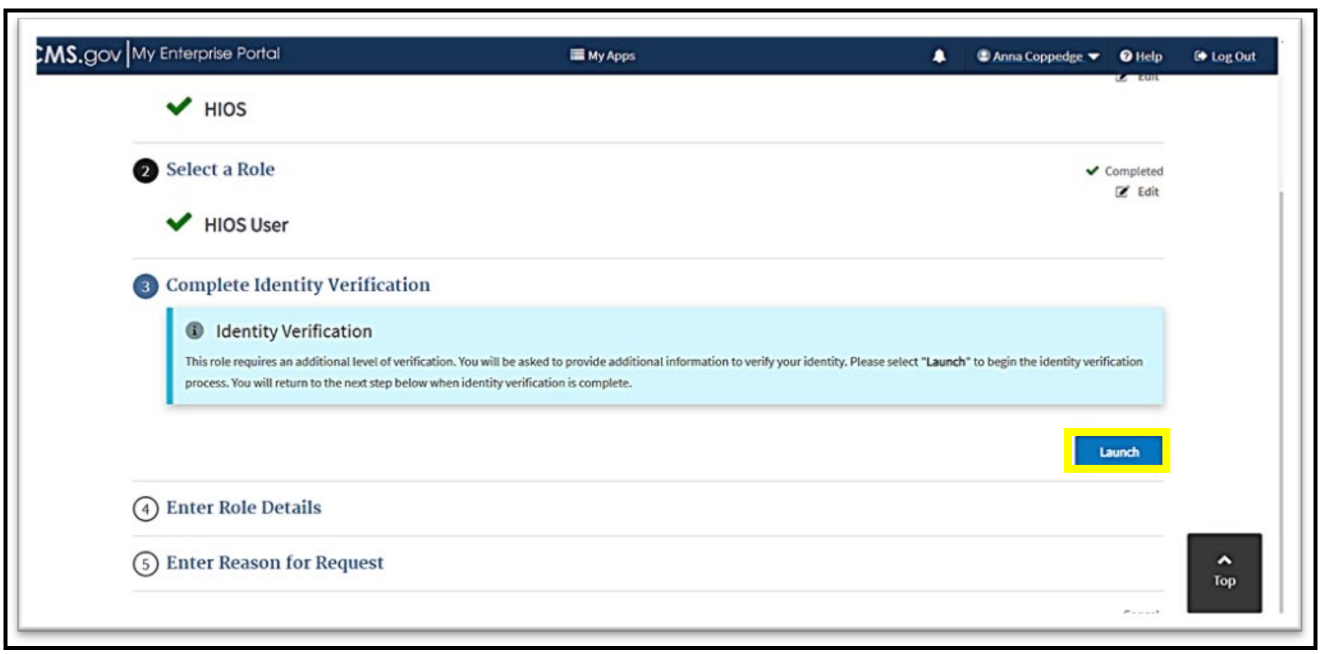
3. Select **HIOS User** in the **Select a Role** drop-down, then select **Next** (Figure 11).

Figure 11: Select the HIOS User Role



4. Select **Launch** to begin the process of completing identity verification (Figure 12).

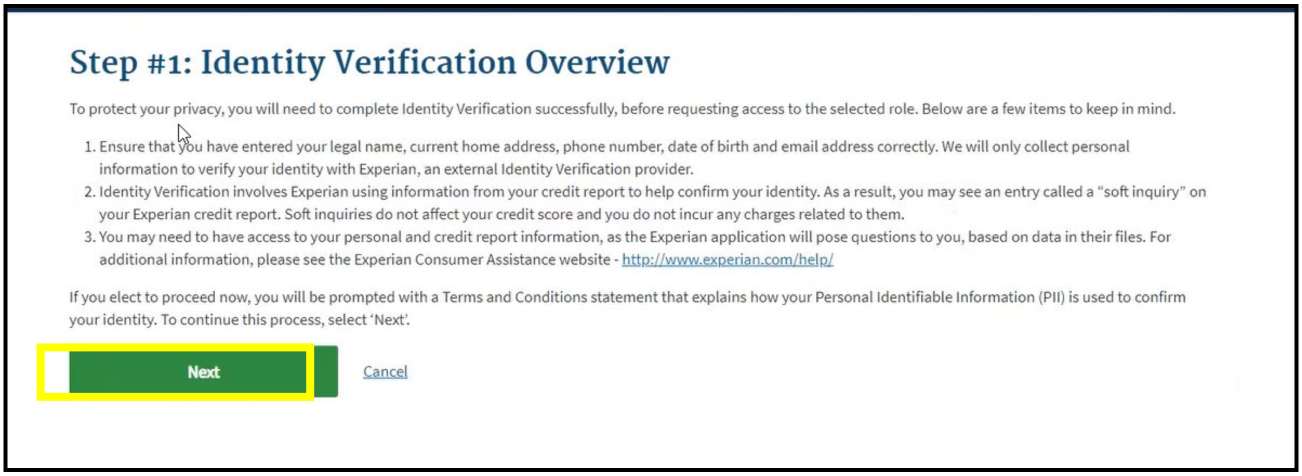
Figure 12: Begin Identity Verification



3.1 Identity Verification

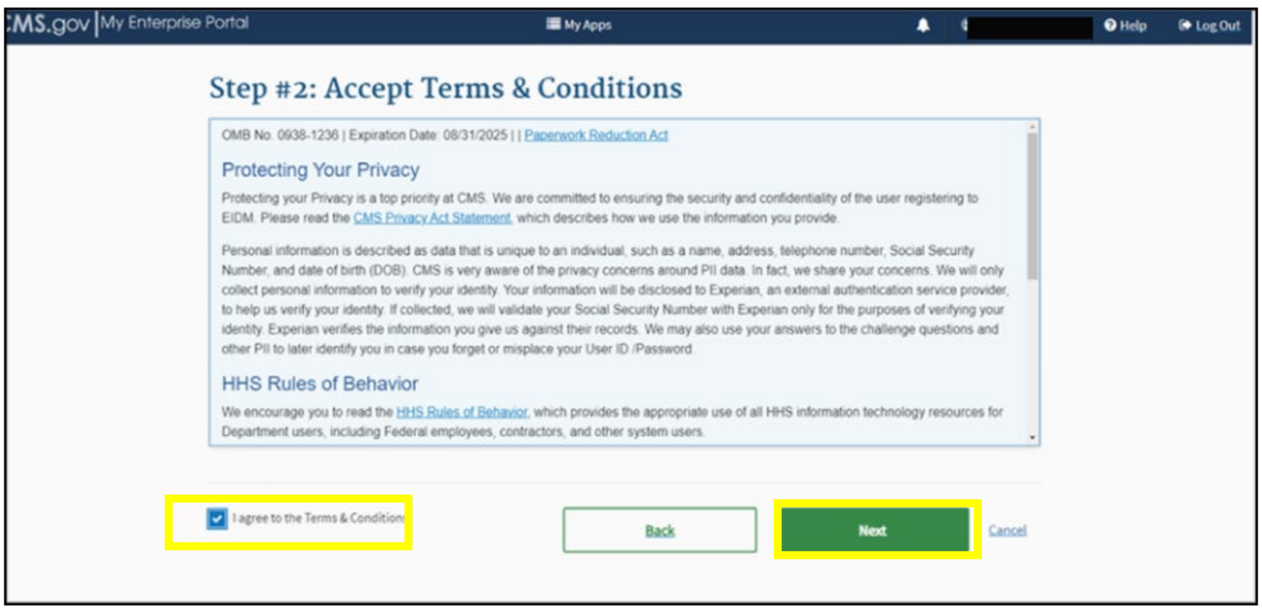
1. Step #1: Identity Verification Overview - After you select Launch, select **Next** (Figure 13).

Figure 13: Step # 1 - Identity Verification Overview



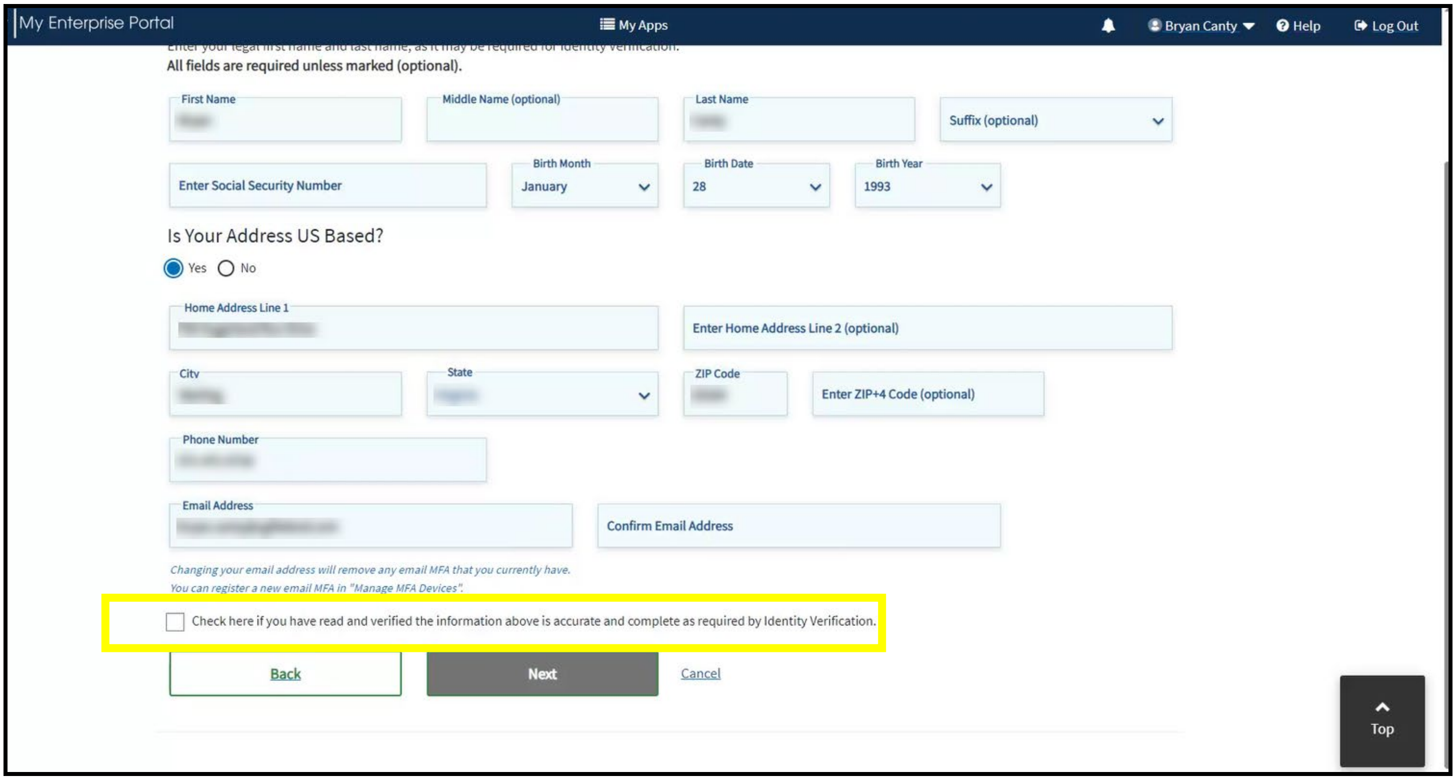
2. Step #2: Accept Terms and Conditions - Check **I agree to Terms & Conditions** box and select **Next** (Figure 14).

Figure 14: Step #2 - Accept Terms & Conditions



3. **Complete the form** to verify your identity and then select **Next** (Figure 15).
   - The Social Security Number (SSN) is the primary piece of information that is required.

Figure 15: Step #3 - Enter Your Information



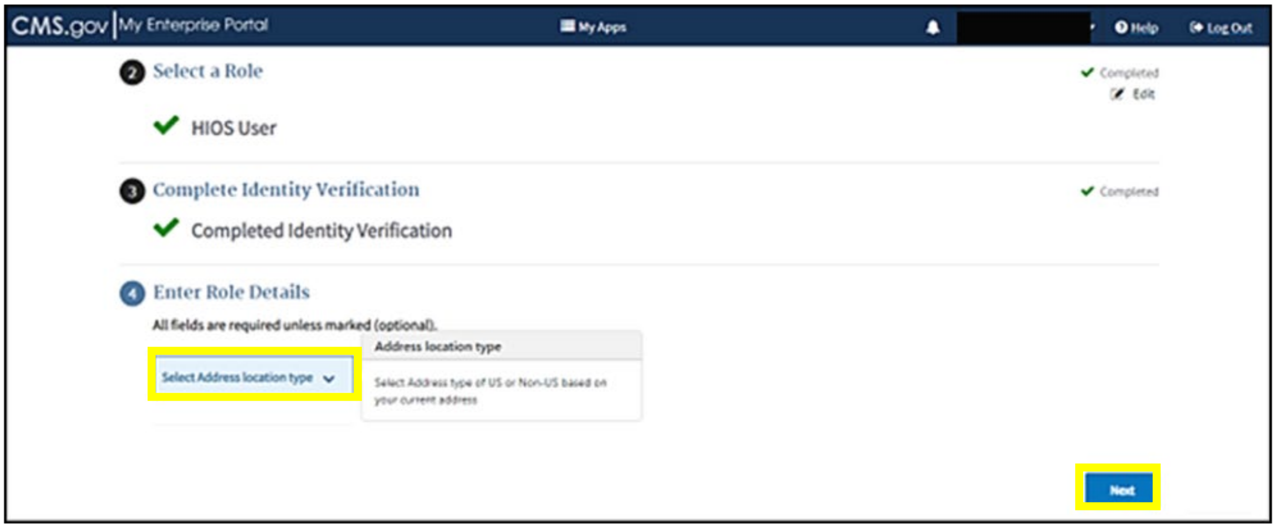
4. Step #4: Verify Your Identity - Complete **the identity verification questions** and select the **Checkbox** and then select **Next**. Select **Next** on the Confirmation screen (Figure 16).
   - Examples of the identity verification questions include the dates you lived at an address, worked at a job, or opened a credit card.
   - **Entering this information will not impact your credit score.**

Figure 16: Identity Verification Confirmation

3.2 Enter Role Details

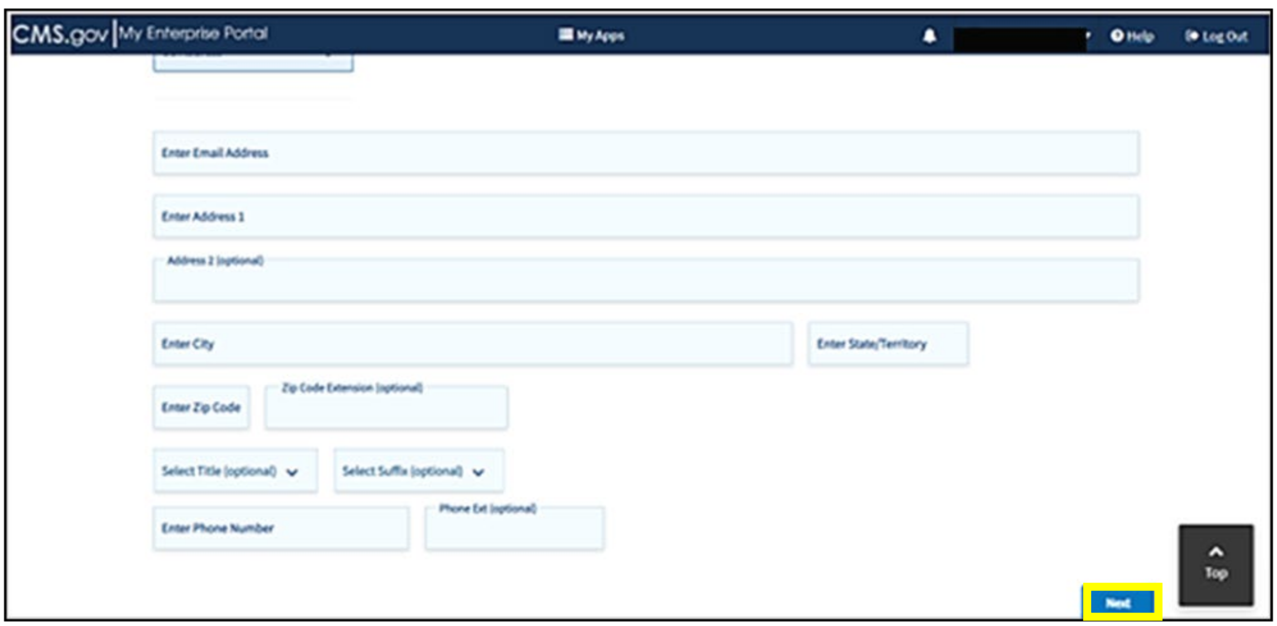
1. Upon completion of the identity verification, you will be returned to the Request Application Access screen. In the Enter Role Details section, **select Address location type** from the drop-down menu (Figure 17).

Figure 17: Enter Role Details



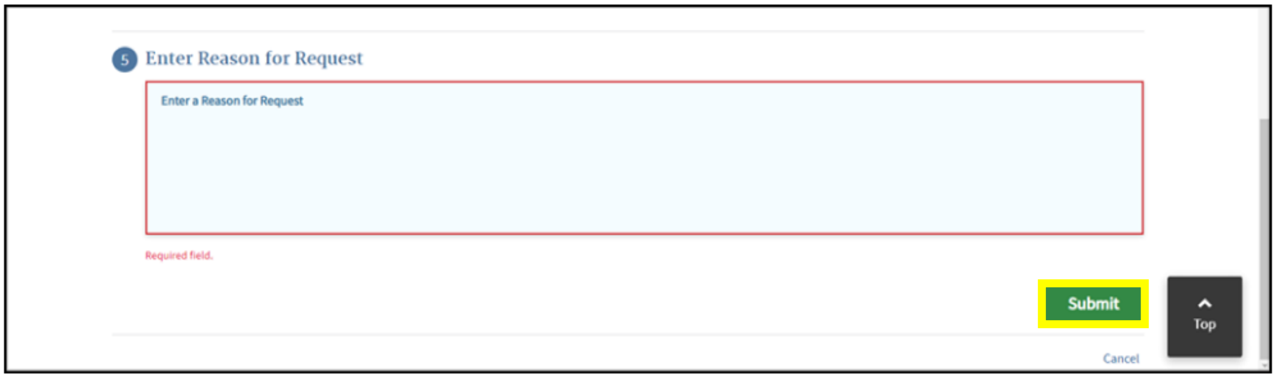
2. **Complete the form** and select **Next** (Figure 18).

Figure 18: Role Details Address Information



3. Fill-in the reason you need access within the **Enter Reason for Request box** and select **Submit** (Figure 19).
   - For example, “I need to submit my data in the RxDC HIOS module.”

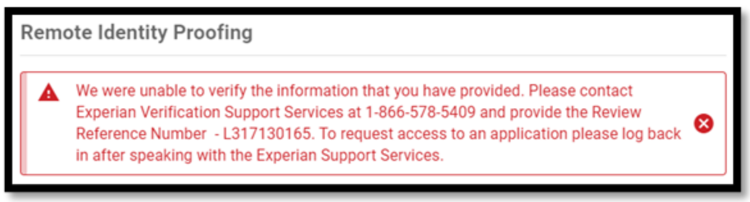
Figure 19: Enter Reason for Request



4. When the pop-up confirmation message appears, select **OK**.
5. When the Request New Application Access Acknowledgement message appears, select **OK** again.

6. If the RIDP Online Proofing is unsuccessful, then the system will display an error message (Figure 20).

Figure 20: Remote Identity Proofing Error



3.3 Unsuccessful Identity Proofing Steps

<u>Important Information</u>

- ONLY users that experience an error during the Identity Proofing process will complete this section.

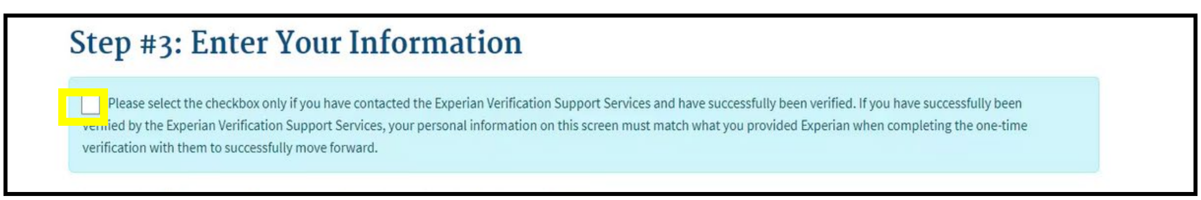
<u>Steps to take if the RIDP Online Proofing is unsuccessful:</u>

1. Write down the Experian support contact information and the Review Reference Number. Select the **Cancel** button.

2. Contact Experian using the contact information provided in the error message and perform Phone Proofing.

3. If Phone Proofing was successful, sign into the IDM System and initiate the role request procedure again. When the user reselects the desired role, IDM will be aware of the success or failure of Online and Phone Proofing. The Role Request window displays a message which asks if Experian has been contacted (Figure 21).

Figure 21: Remote Identity Proofing – Checkbox



4. Select the "*I have already verified my identity with Experian*" checkbox if Experian has been contacted and click the **Next** button.

5. Verify that the information in the form exactly matches the information that was used to successfully verify the user's identity by phone. Select the **Next** button and then Select the **OK** button. The Attribute menu appears, and the user resumes the Role Request procedure.

4 Accessing the HIOS Home Page

Important Information

- Both new and existing HIOS users will follow the steps in this section to access HIOS once they have a CMS Enterprise Portal account.

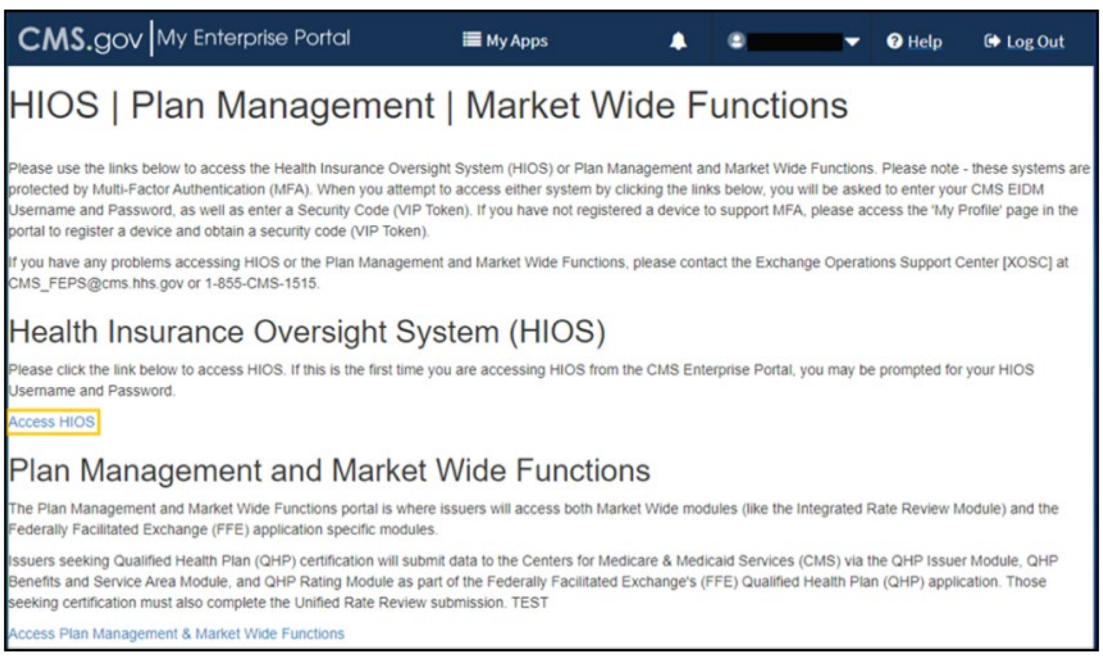
To Access the HIOS Home Page:

1. After the HIOS Role request has been approved, navigate to CMS Enterprise Portal at https://portal.cms.gov. On the My Portal homepage, the HIOS application will display. Select **HIOS**, then select **Overview** (Figure 22).

Figure 22: My Portal Page

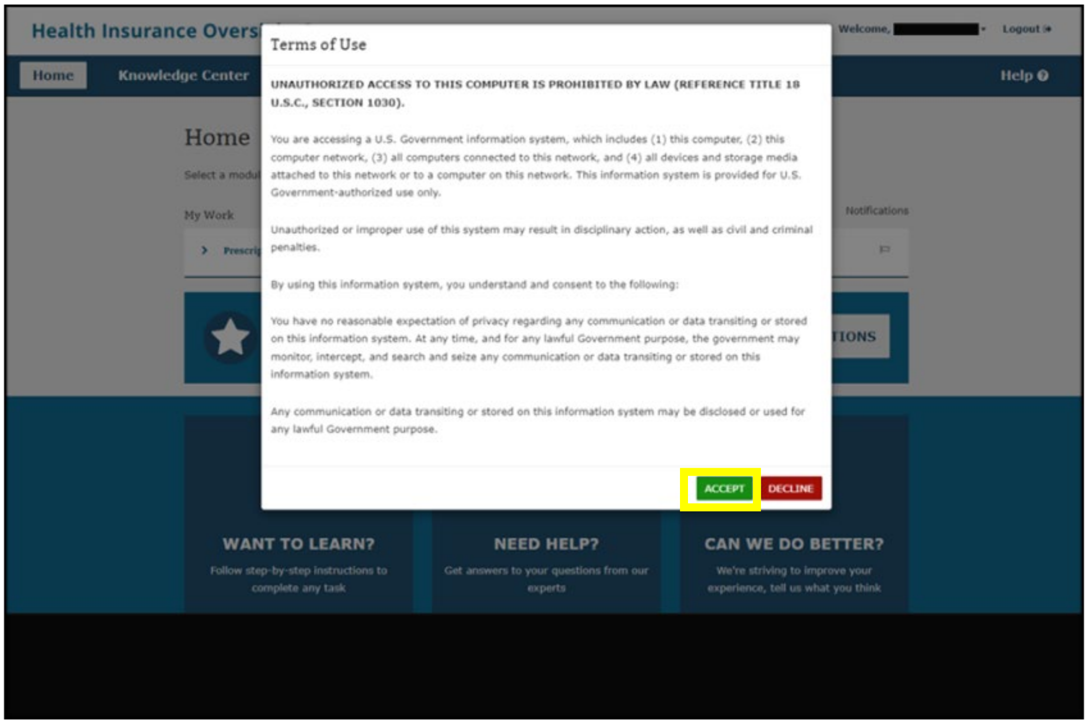
2. Select **Access HIOS** (Figure 23).

Figure 23: Access HIOS Page



3. Read the Terms of Use and Select **Accept** (Figure 24).

Figure 24: HIOS Terms of Use



5 Request HIOS Module Roles

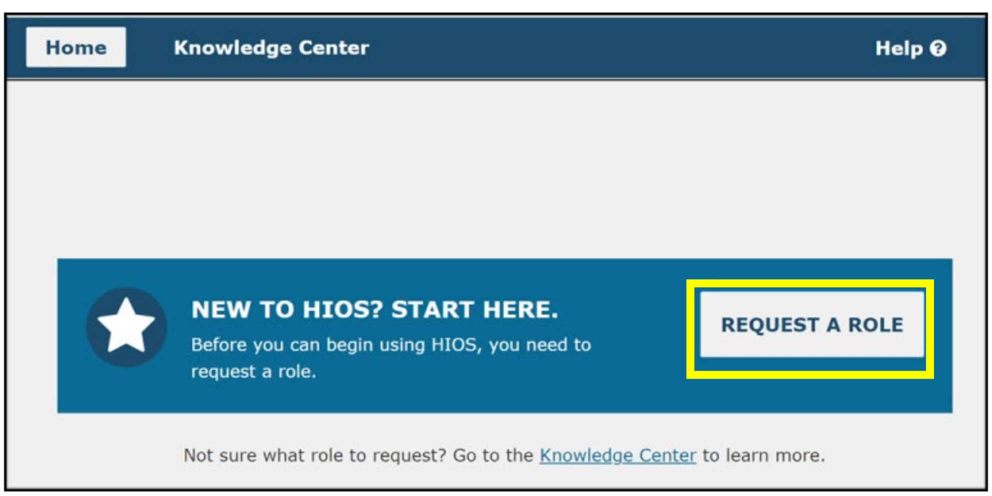
Important Information

- If your organization does not exist in HIOS, skip to section 6 to create the organization. Once the organization has been created and approved in HIOS, you will need to revisit this section to request the role. The organization must exist in HIOS before a role can be requested.
- If you require an issuer role and your issuer does not exist in HIOS, skip to section 7 to create an issuer. Once the issuer has been created and approved in HIOS, you will need to revisit this section to request the role. The issuer must exist in HIOS before a role can be requested.

To request the HIOS roles:

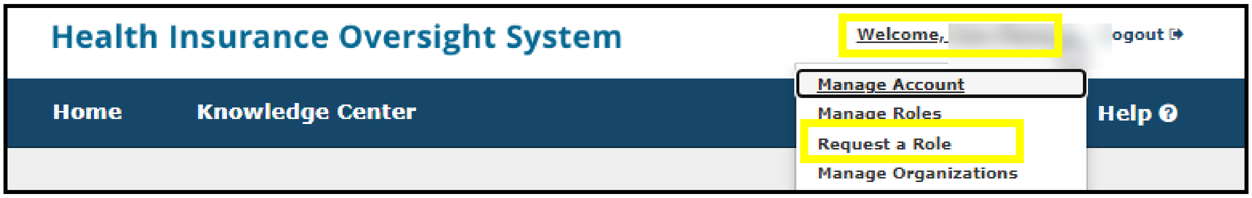
1. New users can select the **Request A Role** button on the page (Figure 25).

Figure 25: HIOS Homepage for New Users



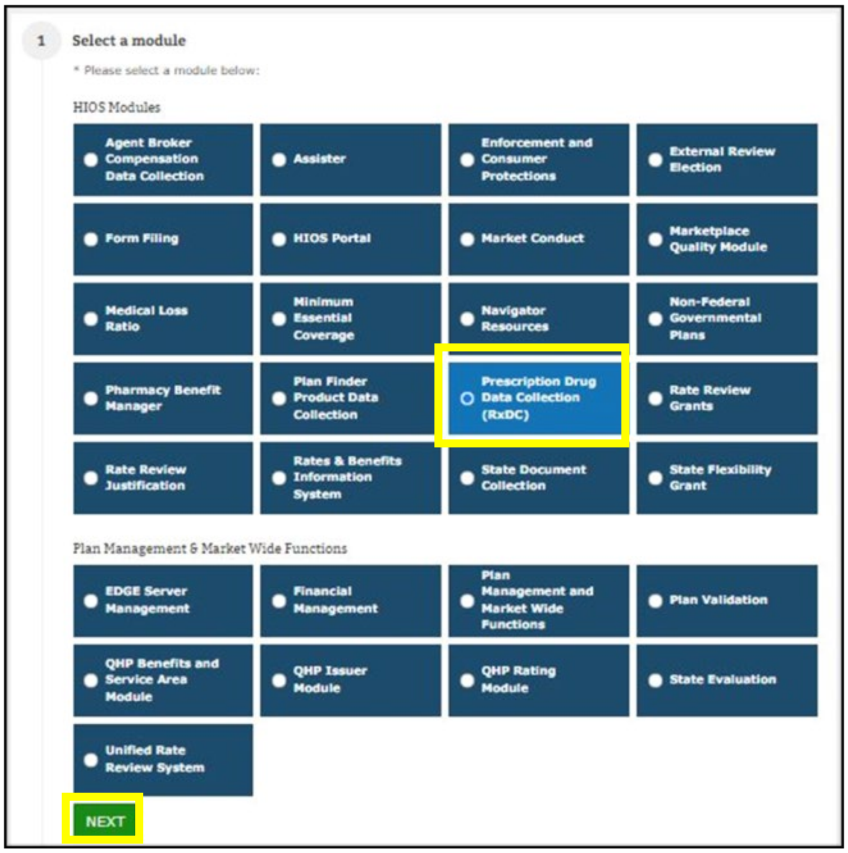
2. Existing HIOS users will need to select the **Welcome** drop-down and then select **Request a Role** (Figure 26).

Figure 26: Request a Role Drop-Down



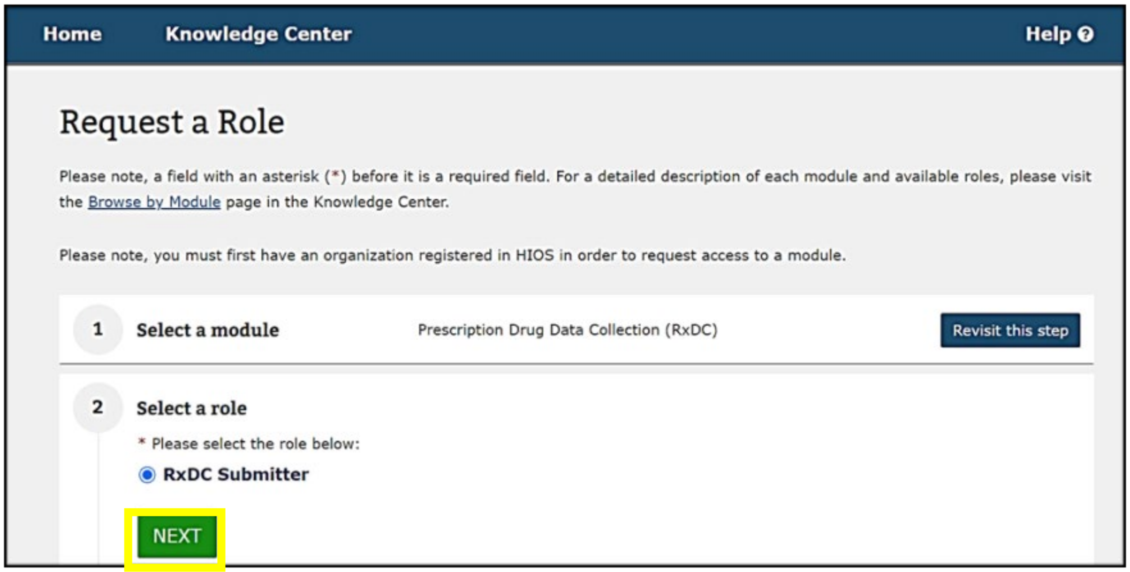
3. Select a **Module** and select **Next** (Figure 27).

Figure 27: Request a Role - Select a Module



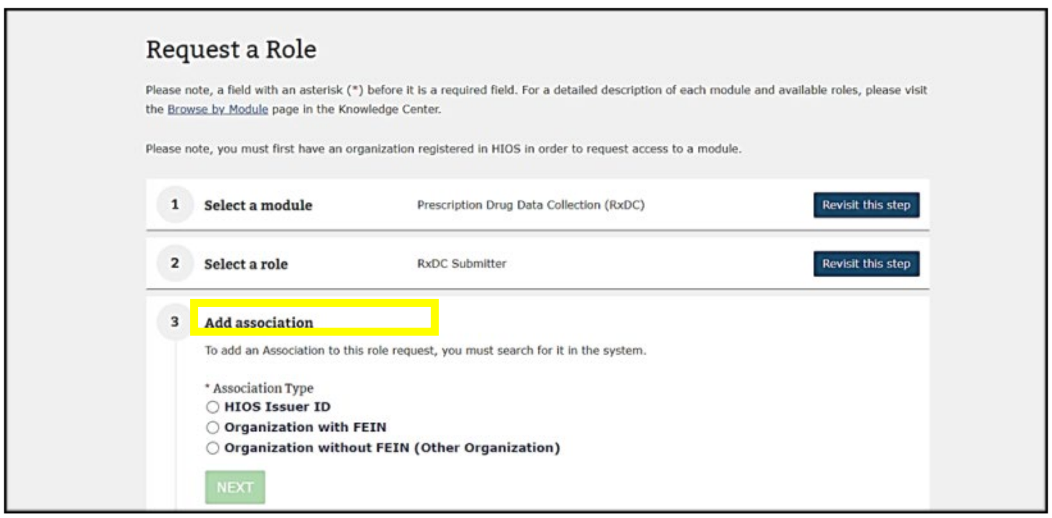
4. Select a **Role, and** if applicable to the module also select **Role Type and Contact Type** from step 2 and select **Next** (Figure 28).

Figure 28: Select a Role



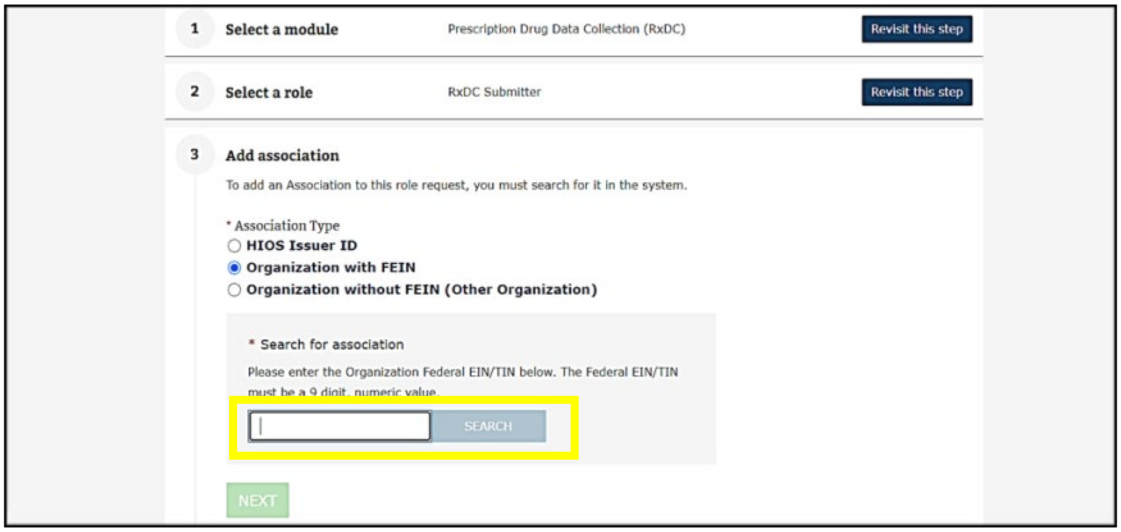
5. Select your **Association Type** and then select the **Search** button (Figure 29).

Figure 29: Add Association



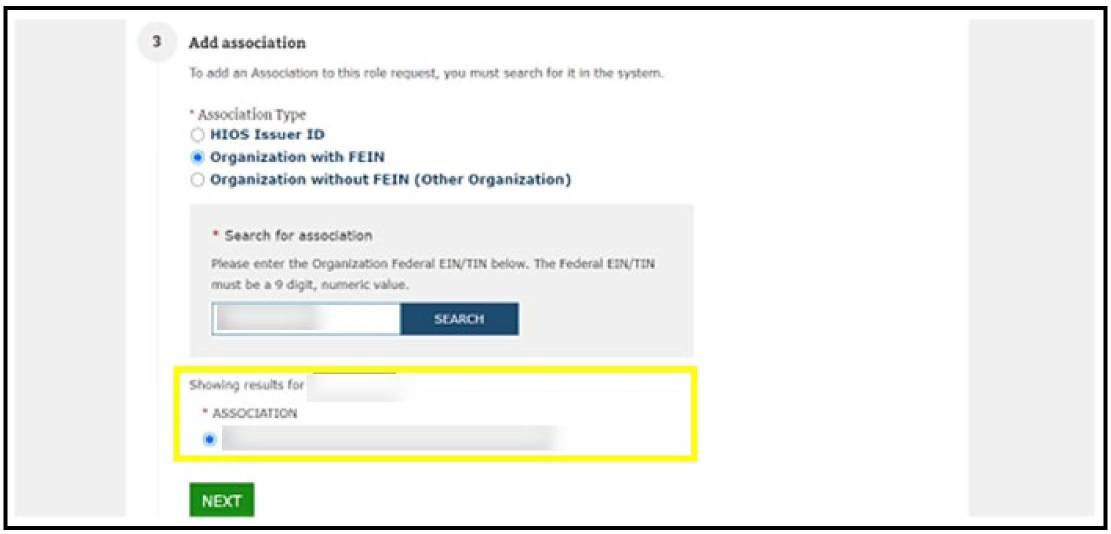
6. Within the Search for Association box, enter **YOUR company's EIN** and select **Search** (Figure 30).
   - NOTE: If your company is not already registered in HIOS, you will receive the message "The organization does not exist..." select **Create an Organization** and then skip to the instructions in Section 6 below. After the organization has been approved, you will need to revisit section 5 to request the role.

Figure 30: Search for Association



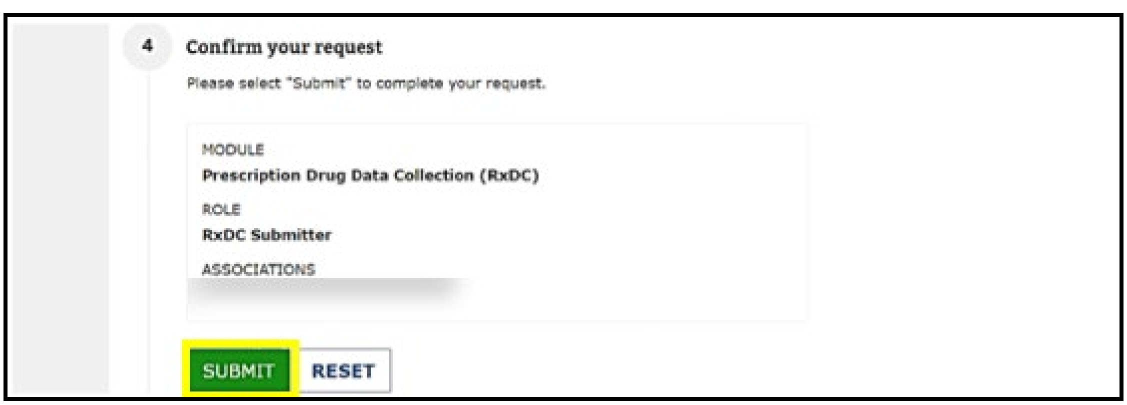
7. **Select your company** from the results and select **Next** (Figure 31).

Figure 31: Association Search Results



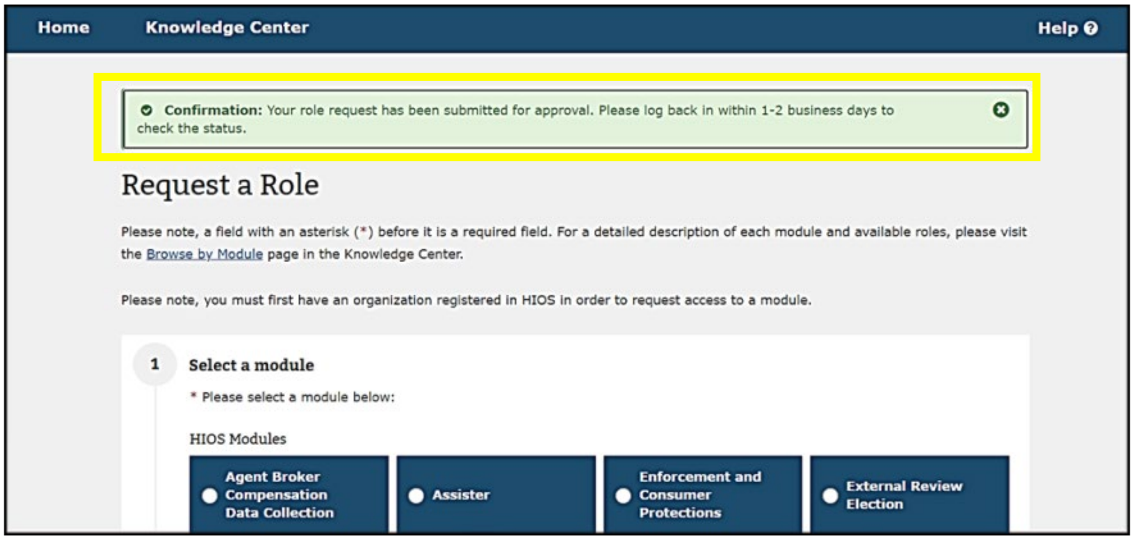
8. Review the information in the Confirm your request section and select **Submit** (Figure 32).
   - If the information is not correct, return to the step where the incorrect information was entered and make the necessary correction.

Figure 32: Confirm Your Request



9. After you select Submit, a confirmation box will show noting that your role request has been submitted for approval (Figure 33).
    - You will see a confirmation message notifying you to log back into HIOS within 1-2 business days to check the status of your request. To see your user role(s) and access permissions, select the Manage Roles link from the username drop down menu.

Figure 33: Role Request Confirmation



6 Create an Organization

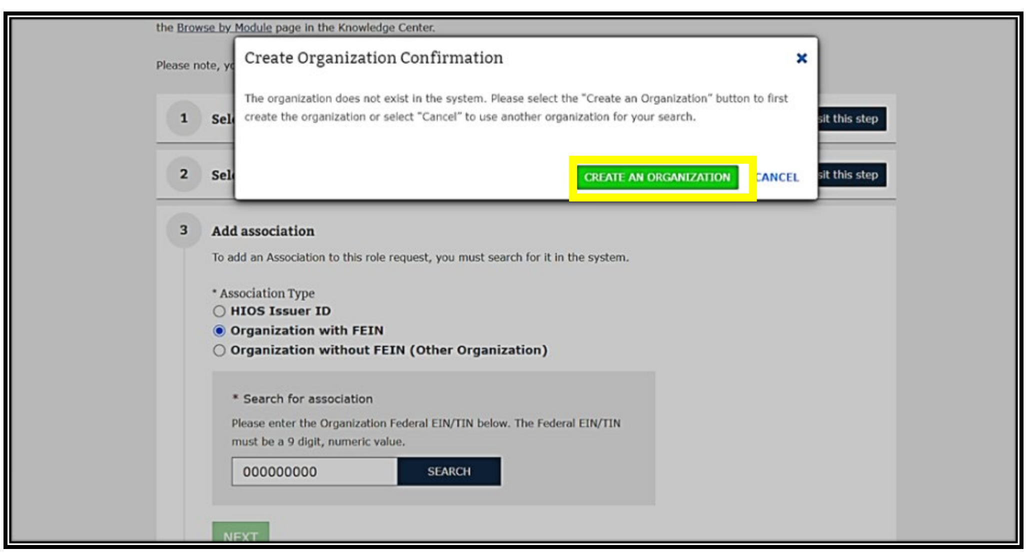
Important Information

- You may skip this section if your organization already exists in HIOS. (Please Note - If you have previously submitted data within HIOS, then your organization is already registered within HIOS.)
- If your organization does not currently exist in HIOS, please complete this section to register your organization in HIOS.

To create a new organization in HIOS:

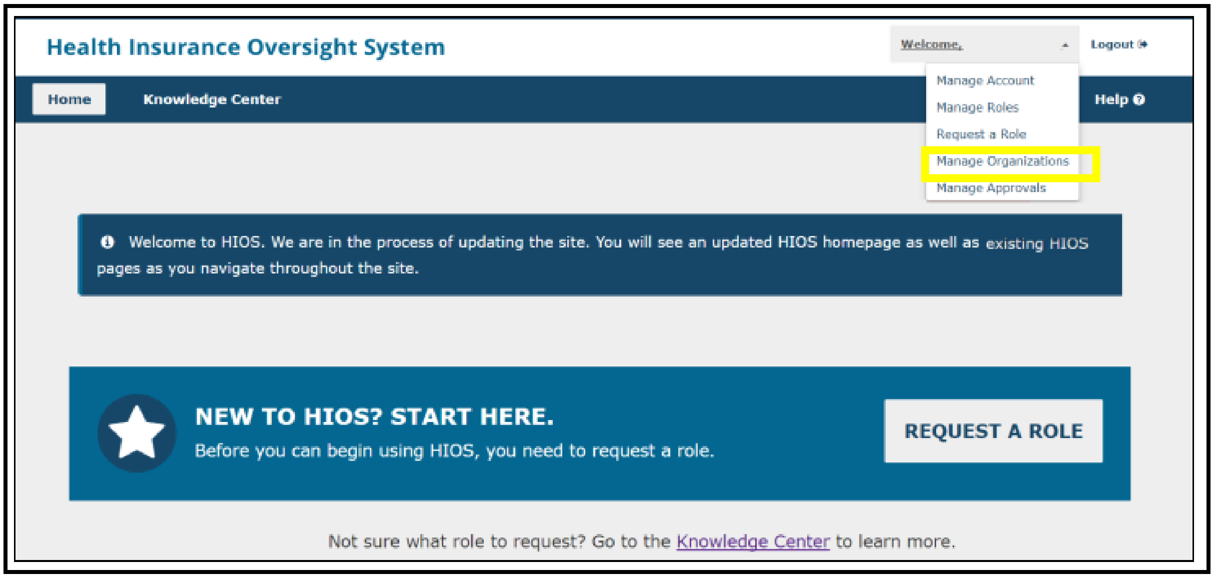
1. If your organization does not currently exist in HIOS, you will receive a message “The organization does not exist…” when attempting to Add association during the role request process. Select **Create an Organization** (Figure 34).

Figure 34: Create Organization Button



Alternatively, you can create an organization directly from the HIOS home page by selecting **Manage Organizations** from the Welcome drop-down (Figure 35). Either action will take you to the 'Create an Organization' page where you can then complete the steps to register your organization in HIOS.

Figure 35: Manage Organizations

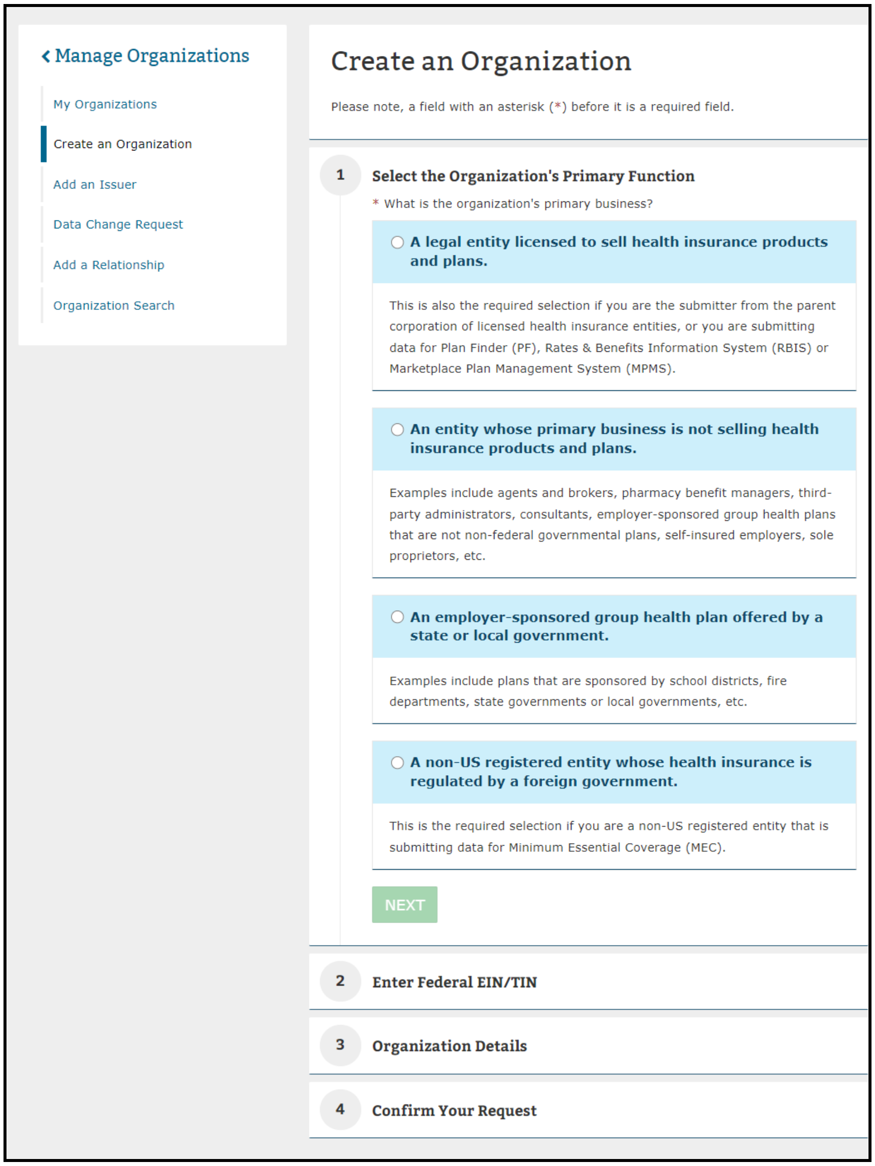


2. On the Create an Organization page, **Select the Organization's Primary Function** according to the instructions below. After selecting your organization's primary function, select **NEXT** (Figure 36).

   <u>Organization Primary Function Notes:</u>

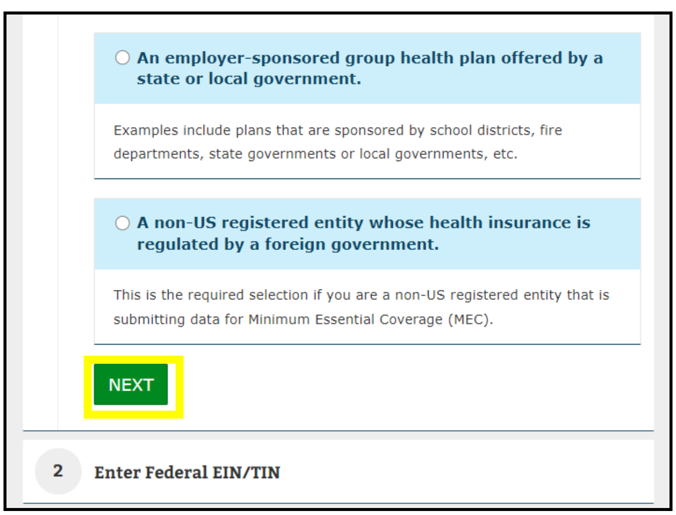
   - Organizations that are legal entities licensed to sell health insurance products and plans, and/or submitters from the parent corporation of licensed insurance entities, should select the first option.
   - Agents and Brokers, TPAs, PBMs, third-party vendors, Consultants, employer sponsored group health plans that are not non-federal governmental plans, self-insured employers, sole proprietors etc. should select the second option.
   - For plans that are sponsored by school districts, fire departments, state governments and local governments, select the third option.
   - Non-US registered foreign entities that are coming into HIOS to report information for Minimum Essential Coverage should select the last option.

Figure 36: Select the Organization's Primary Function



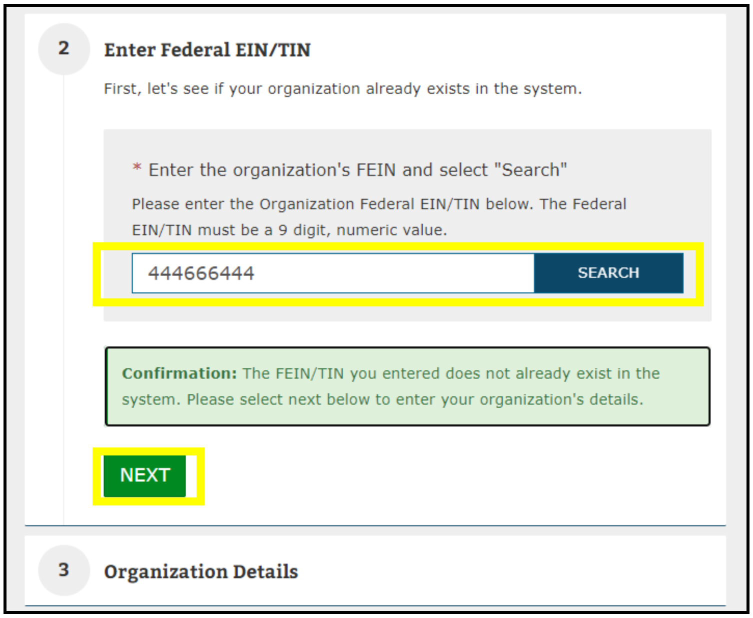
3. After selecting your organization's primary function, select **NEXT** (Figure 37).

Figure 37: Finalize Selection



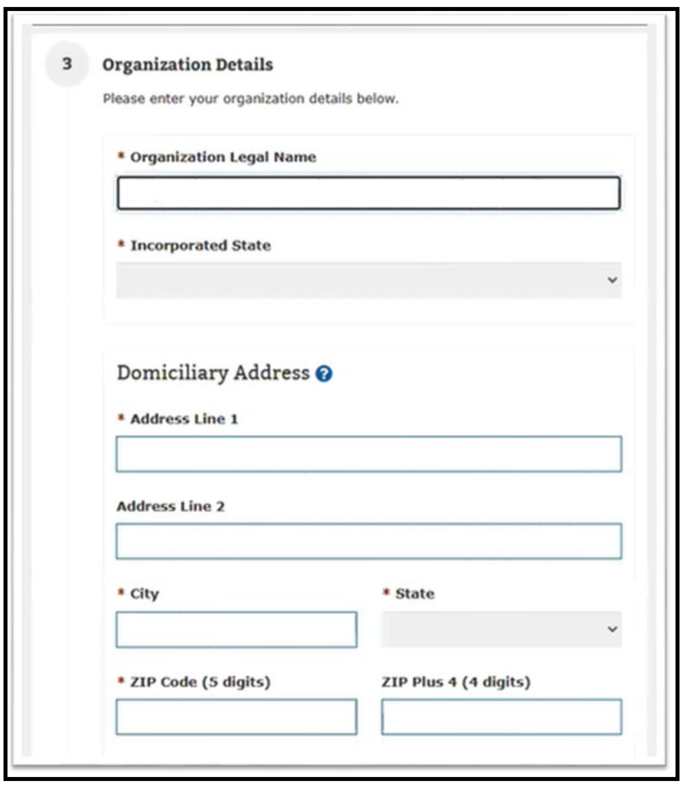
4. Enter **your company's EIN** in the search box and select **Search**. If the number is not in the system, a confirmation message will appear, stating that the number does not already exist in the system. Select **NEXT** (Figure 38).

Figure 38: Create an Organization: Enter Federal EIN/TIN



5. **Scroll down** to <u>Organization Details</u> and complete the form for your organization (Figure 39).

Figure 39: Create an Organization: Organization Details



6. Review the organization's information and scroll down to the Confirm Your Request section and select **SUBMIT** (Figure 40).
   - You may revisit any previous steps to make changes prior to confirming your request.
   - It takes 1-2 business days for an organization to be approved. After the organization has been approved, it will then be available for users to submit role requests.

Figure 40: Confirm Your Request

7 Create an Issuer

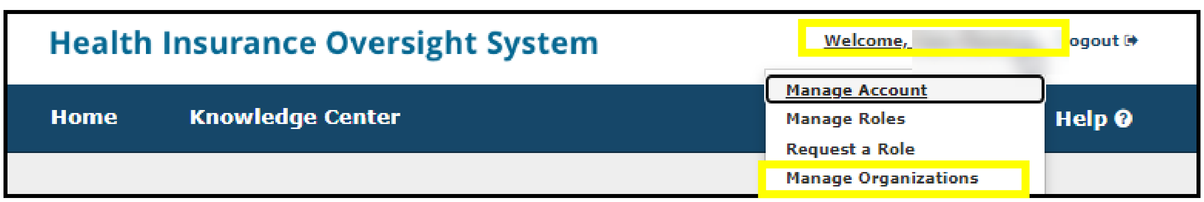
Important Information

- You may skip this section if your issuer already exists in HIOS. (Please Note - If you have previously submitted data within HIOS, then your organization is already registered within HIOS.)
- If your issuer does not currently exist in HIOS, please complete this section to register your organization in HIOS.
- **Please Note** – The parent organization must be registered in HIOS as a **Company** before an issuer can be added. If the parent organization is not registered in HIOS, refer to section 6 to create an organization.
- **Please note-** An Issuer will only be required for certain modules. (Example: Plan Finder, RBIS)

If an organization exists in HIOS, users can add an Issuer(s) to that organization by following the below steps:

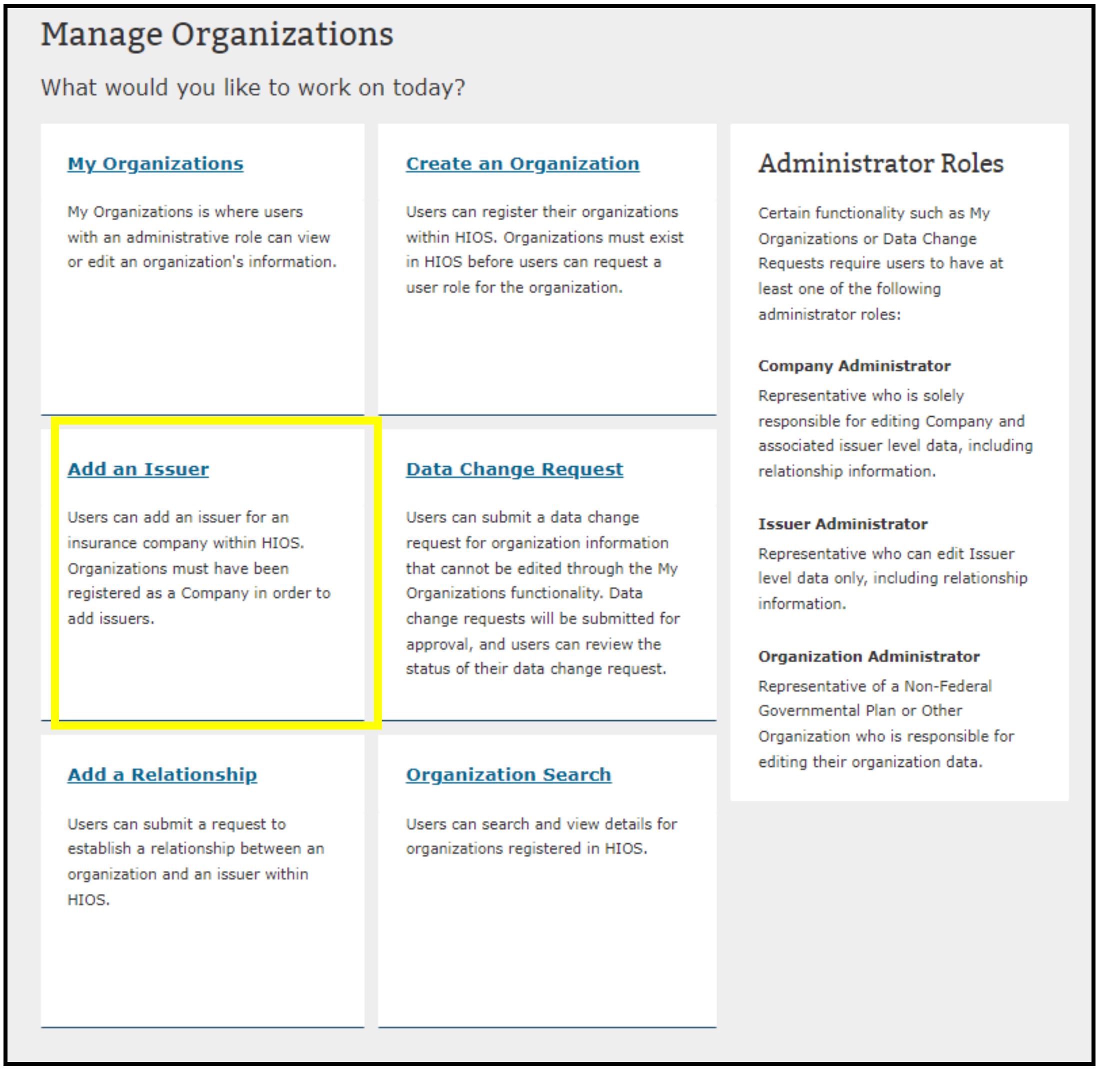
1. Select the **Manage Organizations link** on the HIOS Home Page (Figure 41).

Figure 41: Manage Organizations



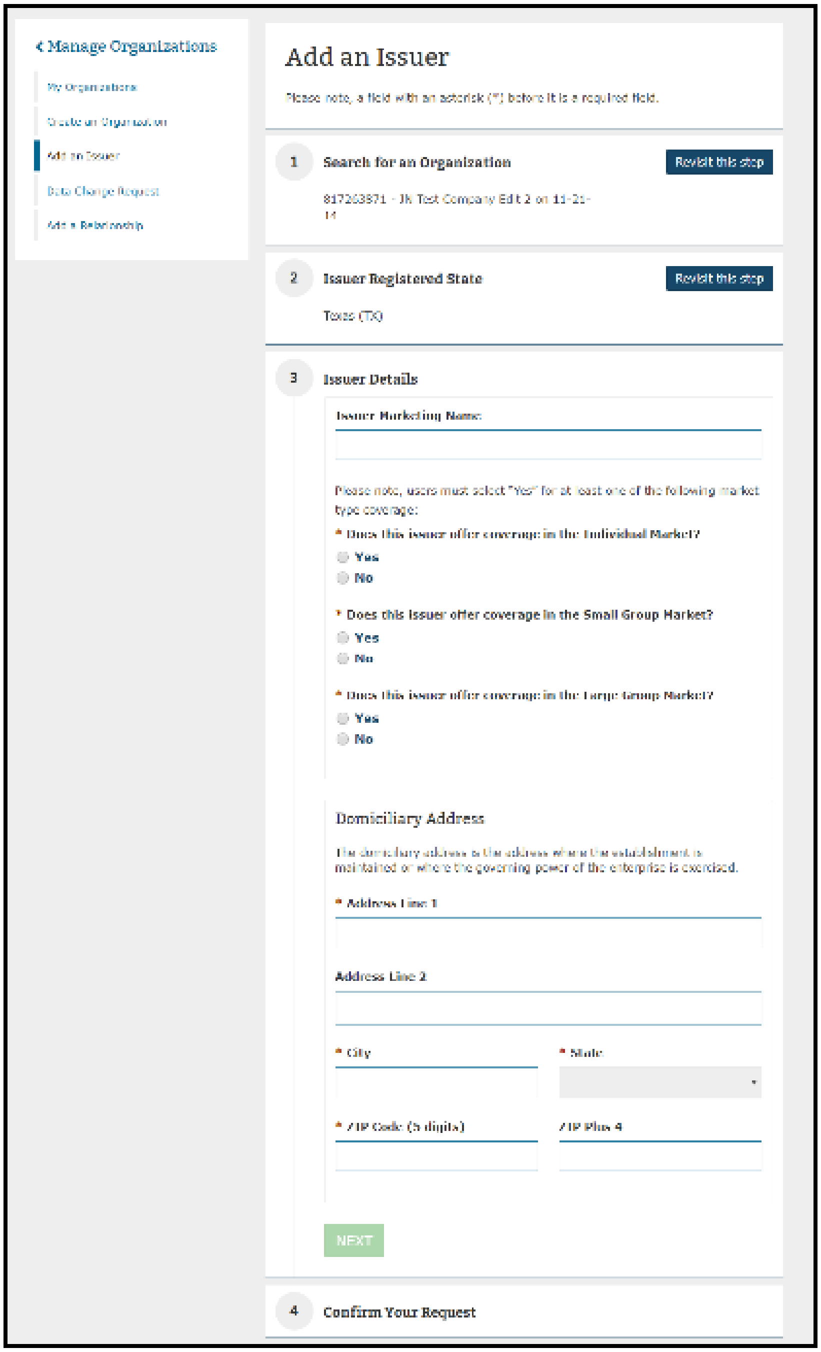
2. On the Manage Organizations page, select **Add an Issuer** (Figure 42).

Figure 42: Add an Issuer



3. Search for the organization you would like to add an issuer to by entering the **Federal EIN/TIN** and select **Search**.
4. Select the **Issuer Registered State** and proceed forward to enter the Issuer Details.
5. In Step 3, enter the **Issuer Details** and select **NEXT** (Figure 43).

Figure 43: Issuer Details



6. Review the organization's information and scroll down to the Confirm Your Request selection and select **SUBMIT**.
   - You may revisit any previous steps to make changes prior to confirming your request.
   - It takes 1-2 business days for an issuer to be approved. After the issuer has been approved, it will then be available for users to submit role requests.

8 Help Desk Information

Contact the CMS help desk at CMS_FEPS@cms.hhs.gov or 1-855-267-1515 if you have questions about setting up your account.

9 Frequently Asked Questions

Table 1: Frequently Asked Questions

Questions	Answers
Who can users contact for system support?	For Production system support, users can call the Marketplace Service Desk at 1-855-267-1515 or email CMS_FEPS@cms.hhs.gov.
How do users access HIOS?	To access HIOS, visit https://portal.cms.gov. Users will need to complete the registration for the CMS IDM account through the CMS Enterprise Portal prior to requesting access to HIOS.
How do users access HIOS and Plan Management & Market Wide Functions?	To access HIOS, users need to successfully complete the CMS Enterprise Portal registration for an IDM account. When users log in to the CMS Enterprise Portal, there will be a **HIOS** button displayed on the My Portal page. Users are not on HIOS maintained pages until they select the **HIOS** button. Once users select the **HIOS** button, they will be navigated to the landing page and can select either the **Access HIOS** link or the **Access Plan Management & Market Wide Functions** link to navigate to the HIOS Home Page. All HIOS and Plan Management functions will display on the same page.
Where do users request roles and access to HIOS modules?	Module access and role requests are done via the Request a Role function on the HIOS Home Page. To submit a request, users select the **Request a Role** link from the Welcome drop-down menu, the HIOS module(s), and role(s) applicable to the module(s).
Why can users not find the role(s) needed on the Request Role page?	Some roles for HIOS modules have restricted access. These will not display on the user interface. Users will need CMS approval before certain roles can be granted.
Which roles allow users to edit organization information?	Users should have the Company Administrator, Issuer Administrator, or Organization Administrator role to edit organization information and complete such tasks as updating the TPA information for that organization.
How do users view or access the module(s)?	To access the requested module, users need to select the correct link on the CMS Enterprise Portal page, either the **Access HIOS** link or the **Access Plan Management & Market Wide Functions** link. Users will also need to have the correct user role(s) to access specific HIOS module(s).
When users launch the module, there is no link available to access an application. How do users view the link to access an application?	Some HIOS modules (i.e., EDGE Server Management, Financial Management, QHP Modules, or RBIS) have a submission window where a link to an application can be accessible. When the submission window is closed, the link will not display, and users may see a message stating the application is not available or the submission window is closed.