Submission Date: November 9, 2011

State: Mississippi

Project Title: MS Health Insurance Rate Review Program

Project Quarter Reporting Period: Quarter IV (07/01/2011-9/30/2011) Narrative

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<u>Grant Performance Period-Cycle I</u>: August 9, 2010 to October 31, 2011

PART I: NARRATIVE REPORT FORMAT

Introduction:

The Mississippi Insurance Department ("MID") continued to work on its plan to enhance MID's rate review process during the fourth quarter. Two significant accomplishments include:

- MID completed the development of a rate review transparency website.
- MID participated in Health Insurance Oversight System ("HIOS") training and began reviewing rates submitted by health insurance issuers pursuant to Section 2794 of the Public Health Service Act ("PHS").

Program Implementation Status:

I.   *Accomplishments to Date*

    A. Rate Review Staff

MID hired a grant project officer in August 2011, and existing staff continued to allocate time for rate review grant activities.   An additional staff member was hired in late September 2011, to coordinate the rate review process education and outreach efforts. Financial audits are ongoing with reconciliation of the grant's expenditures performed quarterly by the Grants Manager. The required quarterly Federal and Financial Report (FFR-SF425) for this grant was submitted by the Accounting and Finance Director on October 30, 2011.

    B. Consultant Activities

MID continued collaborating with consultants in information technology ("IT"), legal, and actuarial fields in order to enhance its health insurance rate review process.

      1. Information Technology Services

The development of the new premium rate information web portal was completed and user training for MID staff was conducted in September 2011. MID requested a no cost extension until October 31, 2011, to accommodate data entry by MID staff and testing by the vendor for the new website.

2. Legal Services

   Legal consultants continue to provide assistance to MID with regard to PPACA, the United States Department of Health and Human Services ("HHS") premium rate review regulations and how both apply to Mississippi's rate review process. The consultants have committed over thirty-one (31) hours to review HHS regulations and continue to conduct a detailed analysis of Mississippi's rate review process.

3. Actuarial Services

   MID continues to work with an actuarial firm to review rate filings and determine whether they are in compliance with State and Federal law. Weekly conference calls are coordinated between said actuarial firm, MID's rate review grant staff and MID's life and health actuarial staff to discuss PPACA progress and activities related to rate review. The actuaries worked one hundred thirteen (113) hours on rate review grant activities during the fourth quarter.

II.   *Challenges and Responses*

Time constraints associated with State procurement and IT processes continued to present the largest challenge for MID in moving forward with rate review grant activities. The selected vendor moved quickly to mitigate the delay.

III.   *Required variations from the original timeline*

With the approved no cost grant extension, MID will be able to complete the proposed activities.

Significant Activities: Undertaken and Planned

I.   Mississippi currently has the tools necessary to prevent unreasonable rate increases from taking effect. On July 1, 2011, the Centers for Medicare and Medicaid Services ("CMS") issued a report identifying states that currently have sufficient authority to

review health insurance rate increases as required under the Patient Protection and Affordable Care Act ("PPACA"). Mississippi was one of forty (40) states, the District of Columbia and the U.S. Virgin Islands, determined to have an effective rate review process for all insurance markets and issuers. The Mississippi Commissioner of Insurance received a letter from the United States Department of Health and Human Services ("HHS") stating that Mississippi has an "Effective Rate Review Program in all markets". A copy of the letter from HHS is attached hereto as Attachment "B".

II.   MID's vendor for the development of the rate review web portal worked diligently toward completion during this grant period. The consumer-oriented website will provide the public with easier access to Mississippi's health insurance rate and form filing information. The website's user interface is modeled after the current MID website, www.mid.state.ms.us. MID will host the website on its servers and manage the website alongside the main agency site. Weekly conference calls continued between MID grant staff, rate review staff, IT staff and the vendor. Test sites were accessed and reviewed by staff to provide input and request changes as needed. The vendor provided required user training to MID staff and in September 2011, the rate review staff began inputting rate data for past rate filings. Copies of the training manuals and examples of the data screens are attached hereto as attachment "C."

III.   In the fourth quarter of the grant period, Mississippi began planning in order to comply with the Rate Increase Disclosure and Review Regulation, established pursuant to Section 2794 of the Public Health Service Act. Although Mississippi was determined to have an effective rate review process, MID is committed to fully cooperating with HHS and their federal rate review program that went into effect on September 1, 2011.

In order to prepare for access to rate review data submitted by issuers in the Health Information Oversight System ("HIOS"), eight life and health actuarial staff participated in the CMS State Rate Review Webinar Training in August 2011. This

training included procedures and requirements for issuers and state users. CMS provided a set of guidelines for preparing the rate review data for consumers.

MID will use HIOS as its reporting tool to HHS for rate increases at or above the "Subject to Review" threshold of ten percent (10%). MID staff will access HIOS when notified of a preliminary justification submission for a rate increase and will verify that the filing has been reported in the System for Electronic Rate and Form Filing ("SERFF"). MID uses the SERFF system to review rate and form filings. MID actuaries will review the filings in order to determine whether each requested rate change is reasonable and justified. Within five (5) days of completion of the review, MID staff will report its determination and a brief explanation of the review findings in HIOS.

MID currently provides a method for consumers to submit comments on rate increases via its agency website. Once the aforementioned rate review website is operational, MID will post information on each requested rate change and will post a link to each product-specific consumer disclosure available on Healthcare.gov.

IV. Nearly ninety-eight percent (98%) of all filings received by MID are filed and reviewed via the SERFF system. MID continued to use SERFF to report rate filing and rate increase activity to HHS for the Cycle I grant's quarterly reports. The following data for this quarter indicates that there were thirty-five (35) rate filings with thirteen (13) of those requesting an increase:

HIPR Table A - Summary

Rate Filings For This Period (A1)	35
Rate Increases For This Period (A2)	13
Reviewed (A3)	30
Approved (A4)	30
Denied (A5)	0
Deferred (A6)	0

Operational/Policy Developments/Issues

MID received a letter in July 2011, from the Center for Consumer Information and Insurance Oversight ("CCIIO") regarding Mississippi's rate review capabilities. CCIIO reviewed Mississippi's laws, regulations, and bulletins and determined that Mississippi has an effective rate review program according to criteria set forth in Federal regulation.

Public Access Activities

These activities are currently being planned in conjunction with plans for the development and release of the aforementioned rate review web portal.

Collaborative Efforts

Collaborative efforts are on-going as MID moves forward with the development of a website that will increase overall health insurance rate transparency. Stakeholder involvement will be utilized for user assessment and feedback as MID continues website testing in the last month of the grant period.

Expenditures for Fourth Quarter

The following is a detailed account of expenditures for the fourth quarter, with the allocation of funds following the revised budget approved by HHS on June 9, 2011:

Expenditures	Salaries	Supplies and Equipment	Travel	Other	Contractual
Actuarial Services					$ 25,256.25
IT Services					$ 103,600.00
Grants Management and Reporting					$ 8,799.50
Legal Consulting					$ 9,366.00
Supplies and Equipment		$ 26,757.29			$ 26,757.29
TOTAL FOR QUARTER IV		$ 26,757.29			**$ 173,779.04**

Updated Work Plan and Timeline

An updated objective work plan and timeline is attached to reflect the activities for this quarter.

Enclosures/Attachments

Attachment A:
MID Grant Objective Work Plan

Attachment B:
The Center for Consumer Information and Insurance Oversight
Letter on Mississippi's Rate Review Program

Attachment C:
MID Rate Review Web Portal User Training and Data Examples

PART II: HEALTH INSURANCE RATE DATA COLLECTION

The data for Tables A-D and the Rate Filing Detailed Data Elements will be downloaded through the SERFF system. MID has not identified any data issues or discrepancies seen in the SERFF data for this quarterly report.

Health Insurance Rate Review Grant Program

Mississippi Cycle I Quarterly Report IV

MISSISSIPPI INSURANCE DEPARTMENT
HEALTH INSURANCE RATE REVIEW PROGRAM
OBJECTIVE WORK PLAN
QUARTER IV REPORT

ACTIVITIES	TIME PERIOD BEGIN	TIME PERIOD END	STATUS
Retain expert consultants in legal, actuarial, health insurance, and information technology fields.	08/30/2010	09/30/2011	Regular weekly consultations with actuarial, legal and IT consultants continued.
MID Life and Health Actuarial staff increases time allocation.	08/30/2010	09/30/2011	One Grant Project Director and Education and Outreach staff were hired for the Life and Health Actuarial Division. MID existing staff time on grant activities continued.
Assessment of current rate review System.	08/30/2010	09/30/2011	Assessment continued throughout the grant period.
Begin rate revision and enhancement of rate review efforts after receipt of Federal regulations.	10/15/2010	01/31/2011 Revised 09/30/2011	Efforts continued.
Draft and adoption of new rate review regulations and bulletins in compliance with PPACA and Federal law.	10/15/2010	03/31/2011 Revised 09/30/2011	Bulletin 2011-7 was issued on June 29, 2011. On July 8, 2011, HHS announced Mississippi has an effective rate review program.
Prepare draft legislation and present to Mississippi State Legislature to reflect compliance with Federal law.	10/15/2010	03/31/2011 Revised 10/31/2011	Bulletin 2011-7 was issued on June 29, 2011. On July 8, 2011, HHS announced Mississippi has an effective rate review program. Legislation will be considered in the Cycle II grant period.
Educate state legislators on draft legislation to bring Mississippi law into	01/01/2011	04/01/2011 Revised	Bulletin 2011-7 was issued on June 29, 2011. On July 8, 2011, HHS announced Mississippi has an effective

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Health Insurance Rate Review Grant Program

Mississippi Cycle I Quarterly Report IV

compliance with Federal law.		10/31/2011	rate review program. Education will be considered in the Cycle II grant period.
Develop new health insurance rate review system based on consultants' assessments of the current system to the new regulations.	10/15/2010	04/30/2011 Revised 10/31/2011	Efforts will continue until late 2011.
Develop web portal on current MID website for public access to rate increase information and justifications.	04/15/2011	10/31/2011	Vendor selected for RFP. Development began in June, 2011. User training conducted and website tested. Data entry is on-going.
Travel to national conferences and in-state meetings for outreach efforts.	08/15/2010	09/30/2011	No travel conducted specific to rate review.
Educational outreach program implementation.	04/15/2011	09/30/2011	None conducted during the fourth quarter.

ATTACHMENT B

**THE CENTER FOR CONSUMER INFORMATION
AND INSURANCE OVERSIGHT**

**MISSISSIPPI'S RATE REVIEW PROGRAM
DETERMINATION LETTER**

July 1, 2011

Honorable Mike Chaney
Commissioner
Mississippi Insurance Department
Post Office Box 79
Jackson, MS 39205-0079

Re: Effective Rate Review Program Determination

Dear Commissioner Chaney:

Section 2794 of the Public Health Service Act, as added by the Affordable Care Act requires the Secretary of Health and Human Services, in conjunction with the States, to establish a process for review of "unreasonable increases in premiums for health insurance coverage." The final rule implementing section 2794, at 45 C.F.R. 154.210(b), provides that the Center for Medicare & Medicaid Services (CMS) will adopt a State's determination regarding the reasonableness of a proposed rate increase if the State meets the criteria for an effective rate review program listed in 45 C.F.R. 154.301. These include:

1. Has the authority to collect the information and perform the analysis described in 154.301(a),
2. Provides access from its Web site to Parts I and II of the Preliminary Justifications for the proposed rate increases it reviews;
3. Provides a means for public input on proposed rate increases; and
4. Provides to CMS its final determination as to whether a rate increase is unreasonable within five days of the determination.

The Center for Consumer Information and Insurance Oversight (CCIIO) reviewed Mississippi's laws, regulations, and bulletins, and confirmed with your agency that it will conduct reviews in accordance with the criteria set forth in the regulation. Based on this information, we have determined that Mississippi has an Effective Rate Review Program in all markets.

As a next step, we ask that you send an email to ratereview@hhs.gov stating the name and contact information of the person who will serve as the liaison between our office and yours for rate review program matters. During the month of July, CCIIO will notify your contact person of procedures to follow for scheduling training sessions and securing access to the CMS web-based rate review system for your staff.

We applaud your efforts to provide an effective rate review program for your State's insurance consumers that meet the criteria outlined in the Affordable Care Act. Many States' laws and programs exceed the standards set forth in the ACA and our regulations, and we encourage all States to continue their efforts to ensure that rates charged to health insurance consumers in their State are reasonable.

Sincerely,

Steve Larsen, Director
Center for Consumer Information and Insurance Oversight

ATTACHMENT C

MID RATE REVIEW WEBSITE PROJECT

TRAINING DOCUMENTS AND DATA EXAMPLES

Mississippi Insurance Department

Rate Review Interface Training Manual

Prepared by ☑ GetInsured.com

Table of Contents

I. END USER VIEW (MS RESIDENTS)

Located online at http://www.MIDplaceholder.gov, the End User view enables Mississippi residents to review and compare statistics regarding the premium rate increases, loss ratios and enrollment numbers of all major health insurance plans for sale in Mississippi. The statistics date back five years and also list the date and percentage of a health plan's most current premium rate increase. To learn more about each module in the End User view, the orange letters in the following graphic correspond with the heading titles of this section.

Most Recent Rate Changes

Return To Compare Rate Changes

Search By Company	Type Of Insurance		From Date	To Date	
All	All				Search

Export To	Export	Compare

View	Company	Policy Form No	Type Of Insurance	Date Of Current Rate Increase	Percentage Of Current Rate Increase	Date of Last Five(5) Year Increases				
						2010	2009	2008	2007	2006
🔍 ☐	Humana	H2-4545	Group Health - Short Term only	08/09/2011	34	01/05/2010	02/10/2009	02/10/2008	02/10/2007	02/10/2006
🔍 ☐	Cigna	H-9944	Group Health - Short Term Care	07/05/2011	34	N/A	N/A	N/A	N/A	N/A
🔍 ☐	Cigna	H8305453	Group Health - Short Term Care	07/05/2011	34	N/A	N/A	N/A	N/A	N/A
🔍 ☐	Cigna	H830545	Group Health - Short Term Care	07/05/2011	34	N/A	N/A	N/A	N/A	N/A
🔍 ☐	Humana	H903535434	Group Long Term Care - Short Term Care	07/12/2011	34	N/A	N/A	N/A	N/A	N/A
🔍 ☐	Humana	H9035354	Group Long Term Care - Short Term Care	07/12/2011	34	N/A	N/A	N/A	N/A	N/A
🔍 ☐	Humana	H903535	Group Long Term Care - Short Term Care	07/12/2011	34	N/A	N/A	N/A	N/A	N/A
🔍 ☐	Humana	H303436	Group Health - Short Term Care	07/13/2011	34	N/A	N/A	N/A	N/A	N/A
🔍 ☐	Humana	H30343	Group Health - Short Term Care	07/13/2011	34	N/A	N/A	N/A	N/A	N/A
🔍 ☐	Humana	H-1244	Group Health	07/06/2011	23	N/A	N/A	N/A	N/A	N/A

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You are viewing page 1 of 2

Resources FAQ's Feedback

A. Four Data Categories

The blue arrow button ▶ allows MS residents to scroll among four data categories.

1. *Date of Last (5) Year Increases:* This category enables Mississippians to view the exact date (mm/dd/yyyy) of any premium increases that occurred during the past five years of a featured plan.

2. *Percentage of Last (5) Yrs Increases:* Additionally, users can view the percentage that the premiums of a featured plan increased during each of the past five years.

3. *Last (5) Years Loss Ratio:* The loss ratio is the percentage of a given plan's premiums that the carrier allocates toward providing and improving health care. For example, if a plan receives $100 in premiums and $70 is towards health care, then that plan's loss ratio is 70 percent. Mississippi's Loss Ratio module enables users to view and compare each plan's reported loss ratio in each of the past five years.

4. *No. of MS Insureds:* This category enables users to view the number of current and past Mississippi enrollees in a given health plan—dating back five years.

B. Quick View Function 🔍

The Quick View tool is helpful when MS residents want to take a deeper dive into the details and history of a single plan. By clicking the Quick View icon, the End User view aggregates all information of a selected plan into a more user friendly side-by-side view.
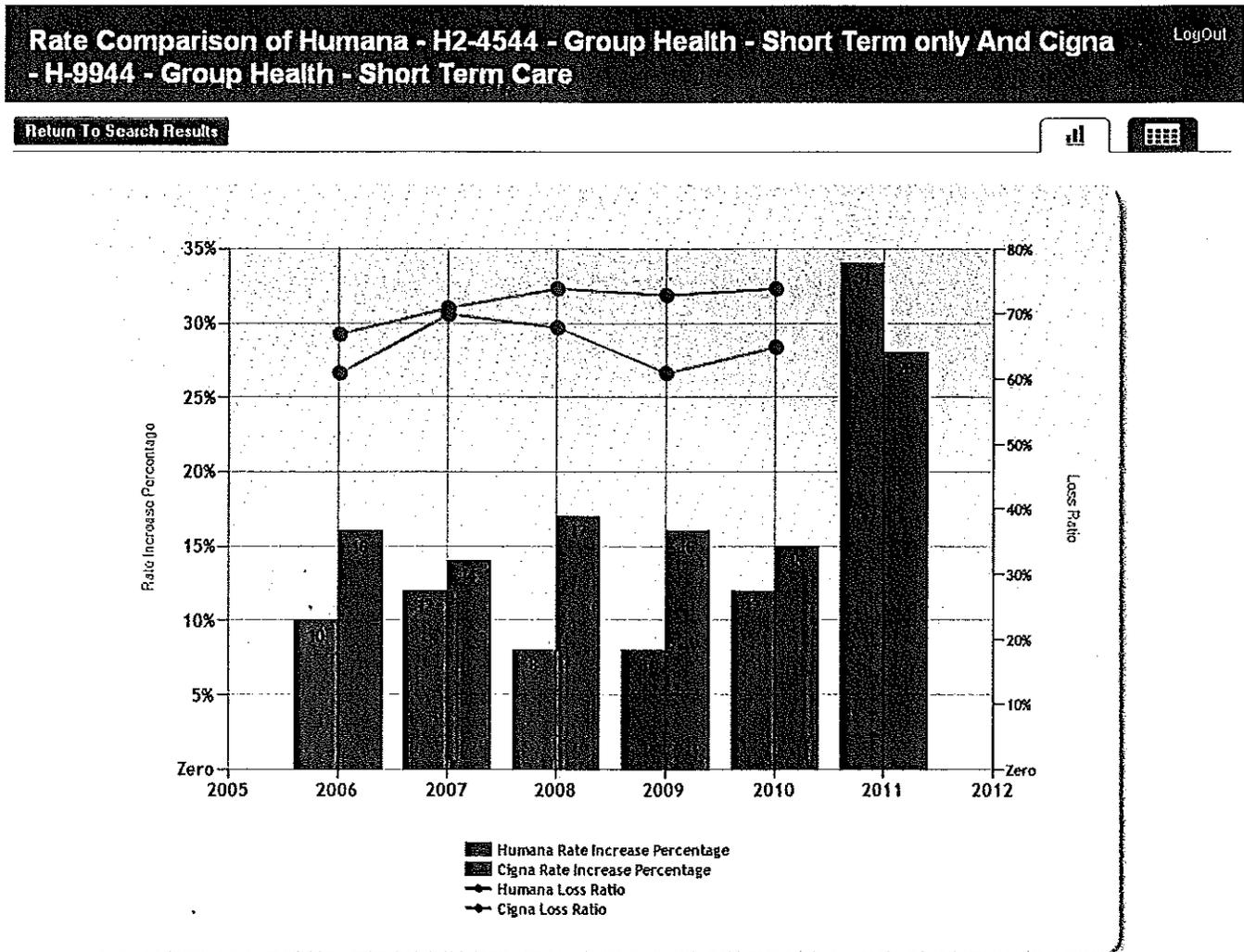
Humana

Policy Form #: H2-4545
Type of Insurance: Group Health - Short Term only
Policy Approval: 02/16/2011

Current Rate Increased: 08/29/2011
Current Rate Increase: 34%

	2010	2009	2008	2007	2006
Date of Last (5) Year Increases	01/05/2010	02/10/2009	02/10/2008	02/10/2007	02/10/2006
Percentage of Last (5) Yrs Increases	12	8	8	12	10
Last (5) Years Loss Ratio	74	73	74	71	67
No. of MS Insureds	27111	27035	26808	26501	26023

C. Compare Option

MS residents have the option to visually compare plan data by selecting up to two plans and clicking the Compare button. With the Graph option, the interface aggregates the 5-year loss ratios and rate increases of both selected plans into a single color-coded graph. The line data represents the year-to-year loss ratios of a selected plan and the bar data represents the year-to-year rate increases of a selected plan. Residents can also select the Table option, which compares the two selected plans side-by-side in a default table format.

Rate Comparison of Humana - H2-4544 - Group Health - Short Term only And Cigna - H-9944 - Group Health - Short Term Care

D. Filtering Option

The End User interface includes various drop-down menus to better assist users in comparing plans. MS residents can filter plan data by company name (e.g., only Cigna plans), type of insurance (e.g., only group health plans) or by the date of the plan's most current rate increase.

E. Export Option (PDF, Excel, XML, CSV)

The Export Option enables MS residents to transfer their rate review results for various types of external uses. Mississippians can export plan data into a PDF for a cleaner printout or into an Excel spreadsheet for customized graphing and Visual Basic programming (VBA) tools. Alternatively, the rate review information can be exported into an XML or CSV document, which is helpful in feeding the data into other systems more efficiently.

F. Links

The End User interface also provides links to various help aids for MS residents. The Resources link connects to useful consumer information and insurance terminology guides. Consumers can access the Frequently Asked Questions (FAQ) page for immediate guidance regarding rate review information. If an issue is not addressed in these Internet resources, residents also have access to the Feedback link, which connects to email support.

II. RATE REVIEW ADMINISTRATOR VIEW (MID STAFF)

The Rate Review Administrator view enables qualified MID staff to input and edit the rate review data that MS residents see from the End User interface. It also provides monitoring and troubleshooting tools to keep the system secure, efficient and running properly. All Rate Review administrators login through the Mississippi Insurance Commissioner's blog at http://www.MIDplaceholder.gov. To learn more about each module in the Rate Review Administrator view, the orange letters in the following graphic correspond with the heading titles of this section.

Most Recent Rate Changes   LogOut

Search By Company | Type Of Insurance | From Date | To Date
All | All | | | Search

Export To | Export | Add New | Compare | View Audit Trail | View Error Log

Edit	Delete		Company	Policy Form No	Type Of Insurance	Date Of Current Rate Increase	Percentage Of Current Rate Increase	Date of Last Five(5) Year Increases				
								2010	2009	2008	2007	2006
📝	🗑	☐	Humana	H2-4545	Group Health - Short Term only	08/09/2011	34	01/05/2010	02/10/2009	02/10/2008	02/10/2007	02/10/2006
📝	🗑	☐	Cigna	H-9944	Group Health - Short Term Care	07/05/2011	34	N/A	N/A	N/A	N/A	N/A
📝	🗑	☐	Cigna	H8305453	Group Health - Short Term Care	07/05/2011	34	N/A	N/A	N/A	N/A	N/A
📝	🗑	☐	Cigna	H830545	Group Health - Short Term Care	07/05/2011	34	N/A	N/A	N/A	N/A	N/A
📝	🗑	☐	Humana	H903535434	Group Long Term Care - Short Term Care	07/12/2011	34	N/A	N/A	N/A	N/A	N/A
📝	🗑	☐	Humana	H9035354	Group Long Term Care - Short Term Care	07/12/2011	34	N/A	N/A	N/A	N/A	N/A
📝	🗑	☐	Humana	H903535	Group Long Term Care - Short Term Care	07/12/2011	34	N/A	N/A	N/A	N/A	N/A
📝	🗑	☐	Humana	H303436	Group Health - Short Term Care	07/13/2011	34	N/A	N/A	N/A	N/A	N/A
📝	🗑	☐	Humana	H30343	Group Health - Short Term Care	07/13/2011	34	N/A	N/A	N/A	N/A	N/A
📝	🗑	☐	Humana	H-1244	Group Health	07/06/2011	23	N/A	N/A	N/A	N/A	N/A

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Exhibit Record

A. Edit Option ✎

By clicking the Edit icon, MS administrators can modify data in any of the four categories of the corresponding health plan. They can also submit comments explaining a plan's upcoming rate increase, if such an explanation is available, and upload any relevant supporting documents in Word and PDF formats. Only MS administrators can view the rate increase explanations and uploaded files.

Last Five Years Loss Ratio

Year	Value
2010	74
2009	73
2008	74
2007	71
2006	67

No Of Mississippi Insureds*

Year	Value
2010	27111
2009	27035
2008	26808
2007	26501
2006	26023

Policy Approval

Summary of rate increase explanation: *Comments here*

Policy Approval: 2/16/2011 📅

Edit Uploaded files

Name	Type	Upload Date	Download	
OrionHealthcareCignaEnrollment.pdf	application/pdf	8/19/2011 12:00:00 AM	Download	Remove

Upload pdf/doc [　　　　　] [Browse...]

[Submit]   [Back To Results]

After submitting any new edits, the administrator can click the back button and the interface will highlight the most recently modified plan in light blue.

B. Delete Option 🗑

MS administrators can delete a plan's data from being featured to residents by clicking the Delete icon. The interface will then ask the administrator to confirm the delete. It is a soft delete, so administrators who accidentally delete a plan's data can recover it from the Rate Review database if necessary.

In addition to tools for editing and deleting plans from the End User interface, the Administrator interface also provides Add New, View Audit Trail and View Error Log features.

C. Add New Option

By clicking the Add New button, Rate Review administrators can create a new plan with data for MS residents to view. The first six inputs (Company, Policy Form Number, Type of Insurance, Secondary Type Description, Date of Current Rate Increase and Percentage of Current Rate Increase) are mandatory, whereas all other fields are optional. The interfaces of the Add New feature and the Edit feature are nearly identical.

D. View Audit Trail Option

The View Audit Trail button enables administrators to view a log of all administrator modifications since the Rate Review database's creation. The feature can filter modifications according to administrator name, date, time, category and type of action.

View Audit Trail							Log Out

Back

Search By Action   Action By   From Date   To Date

All ▾ | [_____] | [8/24/2011] 📅 - [_____] 📅 **Search**

RATECHANGE ID	ACTION DATE	ACTION BY	ACTION	COLUMN NAME	OLD VALUE	NEW VALUE
247	24-AUG-11	RateReviewAdmin	Update Rate Review	Policy Type	Group Health - Short Term only	Group Health - Short Term only
251	24-AUG-11	RateReviewAdmin	Insert Rate Review	Percent 2006 Rate Increase		0
247	24-AUG-11	RateReviewAdmin	Update Rate Review	Percent 2008 Rate Increase	12	8
247	24-AUG-11	RateReviewAdmin	Update Rate Review	Percent 2007 Rate Increase	0	12

E. View Error Log Option

To assist in troubleshooting, clicking the View Error Log button takes administrators to a searchable log of any past errors in the Rate Review system. Administrators can filter errors by time, application name or error date, in addition to viewing its specific VB.NET Error Description.

Mississippi Insurance Department

Content Administration Training Manual

Prepared by Getinsured.com

Table of Contents

I. END USER VIEW (MS RESIDENTS)

The following graphic reflects the MID homepage that new content will direct to and MS residents will see. To learn more about each module in the End User view, the orange letters correspond with the heading titles of this section.

Search for and Compare Health Insurance Rate Information

Welcome to the Mississippi Insurance Department's health insurance rate information search engine. The information and resources found on this page are aimed at helping you better understand health insurance rates and the health insurance rate review process. You can use this tool to search for current and past rate information regarding health, long term care, disability and supplemental insurance policies. You will also have access to documents filed with rate filings and be able to compare rate information among multiple companies. We hope that this site will assist you in making informed choices when it comes to health insurance coverage for you and your family. To get started, simply locate your insurance carrier in the drop-down menu below.

Search By [Cigna ▾] [Search]

(A)

(B) Help & Advice

If you need help in understanding how to interpret the rate increase data represented here, please read through the help section. If you cannot find your answer online, please contact the Mississippi Insurance Department at 800-562-2957, 601-359-2453 or via email at ratehelp@mid.state.ms.us.

(C) Frequently Asked Questions

What is a high deductible health plan (HDHP)?

What is a 'network' plan type?

What is an individual or family health insurance plan?

(D) Resources

(E) The Commissioner's Blog

Aug 02, 2011 Commissioner for Environment, Alex Ezuma redeployed

(F) Related Links

Link to the Search for Licensed Individual, Entity, or Company on MID Website

HealthCare.gov

NAIC

Federal Pre-Existing Condition Insurance Plan (PCIP)

Patient Protection and Affordable Care Act Section by Section Analysis

(G) Events Calendar

Conference on the Know Hows of Health Insurance @ Media Hall, Sunnyvale on Sat 6 Aug

Conference on the Know Hows of Health Insurance @ Media Hall, Sunnyvale on Sat 6 Aug

The conference will be presided over by Dr. K. J O'Brien

View All March Events

A. Search for an Compare Health Insurance Rate Information

This module connects Mississippi residents to the Rate Review and Comparison portal (see Rate Review Interface Training Manual). The Rate Review interface enables Mississippians to review and compare statistics regarding the premium rate increases, loss ratios and enrollment numbers of all major health insurance plans for sale in Mississippi.

B. Help & Advice

The Help & Advice module provides users with important contact information to assist them in using the Rate Review interface. The most recent emails and phone numbers are displayed here in addition to a link to the MID's Rate Review Help page.

C. Frequently Asked Questions (FAQ) Feed

The FAQ page displays the common questions that MS residents have asked regarding their health insurance. All new entries in the FAQ blog are automatically displayed in this section. Clicking on a question will lead the user to its answer, along with related posts on the subject matter.

<< What is an individual or family health insurance plan? | Awareness about the Accidental Medical Insurance on Sat Aug 6, 2011 @Conference Hall, Palo Alto >>

What is a 'network' plan type?

Posted: July 11, 2011 06:20
By Secita

The definitions used to describe plan types may vary from state to state. In some areas, insurers define preferred provider organization (PPO) plans as "network" plans. This is because the plan operates under a PPO network. A PPO plan gives you with a large list of pre-selected healthcare providers that deliver services at pre-negotiated rates.

Tags: FAQ

Edit | Delete |

Related posts

What is a high deductible health plan (HDHP)?
   High deductible health plans are like conventional fee-for-service or managed care (PPO/HMO) insuran...

What is an individual or family health insurance plan?
   An individual or family health insurance plan is one designed specifically for individuals and fami...

How to guide about shopping for health insurance/background information about concepts
   Normal 0 false false false EN-US X-NONE X-NONE ...

D. Resources

The Resources module provides links to useful consumer information and insurance terminology guides. The types of information to link to here are the discretion of the Mississippi Insurance Department (MID).

E. The Commissioner's Blog Feed

This module enables MS residents to view the most recent articles and updates from the Mississippi Insurance Department and its Commissioner Mike Chaney. All new entries in the Commissioner's Blog are automatically displayed in this section. The module also connects to the Commissioner's Blog homepage, where users can read new and old entries.

Conference on the Know Hows of Health Insurance @ Media Hall, Sunnyvale on Sat 6 Aug

Posted: August 5, 2011 00:56
By Secita

Conference on the Know Hows of Health Insurance @ Media Hall, Sunnyvale on Sat 6 Aug

The conference will be presided over by Dr. K. J. O'Brien

Tags: Events Calendar

Commissioner for Environment, Alex Ezuma redeployed

Posted: August 2, 2011 23:38
By Secita

IMO STATE BLOG.com has confirmed the redeployment of Mr. Alex Ezuma from the Ministry of Environment to the Ministry of Culture & Tourism.

In a phone call with IMO STATE BLOG, the former Commissioner declined to state reasons on his deployment but disclosed that he was grateful to Governor Rochas Okorocha for giving him an opportunity to serve in another Ministry.

Search

Enter search term   [Search]

RecentPosts

Conference On The Know Hows Of Health Insurance @ Media Hall, Sunnyvale On Sat 6 Aug
Comments: 0

Commissioner For Environment, Alex Ezuma Redeployed
Comments: 0

What Is A High Deductible Health Plan (HDHP)?
Comments: 0

What Is A 'Network' Plan Type?
Comments: 0

What Is An Individual Or Family Health Insurance Plan?
Comments: 0

F. Related Links

This module provides helpful web sites to assist residents (e.g., healthcare.gov, insurance license lookup tools, etc). The types of web sites to link to here are the discretion of the MID.

G. Events Calendar Feed

The Events Calendar displays upcoming healthcare events and conferences that Mississippi residents may be interested in attending. The Feed lists the closest upcoming event with a brief description (e.g., headlining attendees and the topics to be discussed).

II. CONTENT ADMINISTRATOR VIEW (MID STAFF)

The Content Administrator view enables MID staff to create and edit the articles, updates and information that MS residents will read from their End User view. Administrators login through the Commissioner Blog located at http://www.placeholder.com. After providing her login name and password, the administrator is directed to the following tab-based Dashboard. The orange letters correspond with each of the heading titles in this section.

A. Posts

By clicking the Posts tab, MS staff can access any draft or published content written for the FAQ, Events Calendar and Commissioner's Blog categories. Clicking on a post's title will preview how the post will look when it is published. Administrators can also edit the blog category's name and description from the "Categories" button on the right. To create a new post, click the Write New Post icon.

Posts

🔲 Write new post

Show: All | Drafts | Published

Showing 1 - 10 of 11 ▸ ▸|

Posts

Categories

Tags

Published	Title	Author	Categories	Tags	Created on		
	National Nutrition Month : Conf Dr.Jose Angelo, University of Chicago,Central Hall @ 9/15/11 11:00	Secita	Events Calendar		02 Aug 2011 11:59 PM	⬚0	Tools ▾
	Awareness about the						

When editing or writing a new post, administrators can use html or a user friendly editorial interface (default). In addition to formatting tools, the editorial interface provides content creators with the ability to add images, videos and file attachments to their posts.

After writing the content, administrators must determine where they want the post to appear. This is done by checking a box in the Categories section. By selecting Blog, the post is published in the Commissioner's blog and reflected in its corresponding homepage feed. By selecting Events Calendar, the event is listed in the Events Calendar blog, but only the closest upcoming event is reflected in its homepage feed. Finally, selecting the FAQ checkbox directs the content to the FAQ blog and also to its corresponding feed on the homepage. If General is checked, the content is published on the Commissioner's blog, but the homepage is not updated.

The Tags section is for common words, themes and phrases from the article. Inputting them increases the likelihood that the article will show up on search engine results. The slug input allows administrators to customize the URL of the post. The slug cannot have spaces (e.g., http://mid.gov/slugs-customize-here).

When the content is ready to be published, the administrator must check the publish check box at the bottom of the page, along with whether she wants user comments enabled. The post is considered a draft if the publish box is not checked.

Dashboard	Posts	Comments	Pages	Tracking	Controls	Extensions	Users	Settings

Add/edit post

Title

☐ Use raw HTML editor   🖼 Attach a file 🖼 Insert video 🖼 Insert image

🔲 HTML | ✂ 📋 📋 | ↶ ↷ | **B** *I* <u>U</u> ABC | " x₂ x² | ▤ ▤ ▤ | ☱ ☱ ☲ ☲

— — ✐ ✐ Ω ☺ | Paragraph ▾ Font family ▾ Font size ▾ | **A** ▾ ✍ ▾ 🔲

Slug (optional)

Extract from title

Excerpt (optional)

Options

☑ Enable comments

☑ Publish

[Save post] or Cancel

Author

BlogAdmin
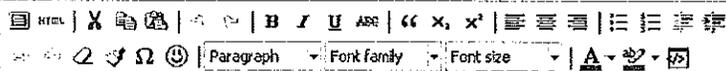
Set publish date

⦿ Automatically ◯ Manually

Categories

☐ Blog
☐ Events Calendar
☐ FAQ
☐ General

Quick add new category

[Add]

Tags

Separate each tag with a comma or
Choose from existing tags

B. Comments

The Comments tab enables the administrator to moderate comments that readers have made to an article (when applicable). Administrators can approve, reject or delete a user's submitted comment. When approved, the comment is publicly displayed at the end of its corresponding article. The interface also filters for comments that it believes are spam.

Dashboard	Posts	Comments	Pages	Tracking	Controls	Extensions	Users	Settings

Approved Comments

Pending (0)

Approved (1)

Showing 1 - 1 of 1

Spam (0)

☐	Comment	Ip	Created on	
☐	test on What types of individual or family health insurance plans do I have to choose from? testiiiiiiiiiiiiiiiiiinnnnn	127.0.0.1	22 Aug 2011 11:54 AM	Tools ▼

[Reject Selected] [Delete Selected]

Showing 1 - 1 of 1

C. Pages

The Pages option is useful in situations when administrators create content that they think should not be published in one of the blogs. Pages are generally static, meaning that they rarely need to be updated. For example, if Mississippi wanted to create an independent "How To" guide for health insurance shopping, it should do so as a page. In doing so, the only way a MS resident can access the "How To" guide is when they are provided with a URL or hyperlink.

D. Tracking

Not currently enabled.

E. Controls

The Controls tab is for managing the Blogroll and widgets. The Blogroll enables administrators to display blogs that it wants all MID staff to follow and read. The current default blogs are for application and web development, but administrators can customize the list as they feel appropriate.

From the Common Controls link on the right, administrators can modify widget characteristics. They can modify widgets both here and on the web pages in which they are displayed. The following graphic shows the "Search" and "Recent Posts" widgets that are displayed on the Commissioner's blog homepage. The type and size of widgets that the web site will display are the discretion of the MID.

Conference on the Know Hows of Health Insurance @ Media Hall, Sunnyvale on Sat 6 Aug

Posted: August 5, 2011 00:66
By Secita

Conference on the Know Hows of Health Insurance @ Media Hall, Sunnyvale on Sat 6 Aug

The conference will be presided over by Dr. K. J. O'Brien

Tags:

Events Calendar

Edit | Delete |

National Nutrition Month : Conf Dr.Jose Angelo, University of Chicago,Central Hall @ 9/15/11 11:00

Posted: August 2, 2011 23:59
By Secita

The Month of September will be marked and celebrated as National Nutrition Month.

Dr.Jose Angelo, University of Chicago will be presiding the conference which will be held at

University of Chicago,Central Hall @ 9/15/11 11:00

Tags:

Events Calendar

Edit | Delete |

Commissioner for Environment, Alex Ezuma redeployed

Posted: August 2, 2011 23:38
By Secita

IMO STATE BLOG.com has confirmed the redeployment of Mr.Alex Ezuma from the Ministry of Environment to the Ministry of Culture & Tourism.

In a phone call with IMO STATE BLOG, the former Commissioner declined to state reasons on his deployment but disclosed that he was grateful to Governor Rochas Okorocha for giving him an opportunity to serve in another Ministry.

Administration   Move Edit X

Dashboard

Posts

Comments

Pages

Tracking

Controls

Extensions

Users

Settings

My Profile

Change Password

Search   Move Edit X

Enter search term   Search

RecentPosts   Move Edit X

Conference On The Know Hows Of
Health Insurance @ Media Hall,
Sunnyvale On Sat 6 Aug
   Comments: 0

Commissioner For Environment, Alex
Ezuma Redeployed
   Comments: 0

What Is A High Deductible Health Plan
(HDHP)?
   Comments: 0

What Is A 'Network' Plan Type?
   Comments: 0

F. Extensions

The Extension Tab is for adding more functionality to the blog. Extensions allow developers to write a class that can plug in to all the various events that are exposed in the application in a very simple manner.

G. Users

Not all MS administrators should have the roles and privileges described in this training manual. For example, only higher level Mississippi administrators should be able to create new staff accounts. We therefore created the Users Tab to enable administrators to add and restrict specific rights from a staff account. This is done by clicking the Edit button in the Tool drop down menu. Currently, Administrators have all available roles and privileges, Editors have limited roles and privileges, and RateReviewAdmins only have privileges for the Rate Review Interface.

Dashboard	Posts	Comments	Pages	Tracking	Controls	Extensions	Users	Settings	

Editing Rights for Role Editors

[Copy Rights From ▼]

Users

Roles

General

- ☐ View Detailed Error Messages
- ☑ Access Admin Pages
- ☐ Access Admin Settings Pages
- ☐ Manage Widgets

Posts

- ☑ View Public Posts
- ☑ View Unpublished Posts
- ☑ Create New Posts
- ☑ Edit Own Posts
- ☐ Edit Other Users Posts
- ☑ Delete Own Posts
- ☐ Delete Other Users Posts
- ☑ Publish Own Posts
- ☐ Publish Other Users Posts
- ☑ View Ratings On Posts
- ☑ Submit Ratings On Posts

Roles

- ☐ View Roles
- ☐ Create New Roles
- ☐ Edit Roles
- ☐ Delete Roles

Comments

- ☑ View Public Comments
- ☑ View Unmoderated Comments
- ☑ Create Comments
- ☑ Moderate Comments

Pages

- ☑ View Public Pages
- ☑ View Unpublished Pages
- ☑ Create New Pages
- ☑ Edit Own Pages
- ☐ Edit Other Users Pages
- ☑ Delete Own Pages
- ☐ Delete Other Users Pages
- ☑ Publish Own Pages
- ☐ Publish Other Users Pages
- ☐ Delete Rate Review Dash Board
- ☐ Edit Rate Review Dash Board
- ☐ Create Rate Review Dash Board
- ☐ View Rate Review Dash Board

Users

- ☐ Create New Users
- ☐ Delete User Self

H. Settings

The Settings tab enables administrators to manage and edit the settings of the blog homepage. The sidebar on the right provides the types of homepage settings that Administrators can modify.

From the Basic tab, administrators can change the name, description and theme of the blog, along with the amount of posts per page and mobile settings. In the Advanced tab, the Security Settings tab enables administrators to set the maximum download time and file size for when files that the server accesses remotely. These parameters are currently set to default settings.

Dashboard	Posts	Comments	Pages	Tracking	Controls	Extensions	Users	Settings

Basic Settings

Basic

Advanced

		Feed
Name	The Commissioners Blog	
Description	The Commissioners Blog	E-mail
Theme	MIDTheme ☑ Preview | Download	Custom code
Mobile theme	Mobile ☑	
Theme cookie name	theme	Comments
Choose language	Auto ☑	Comments Rules & Filters
Server time offset	-5 Server time: 2:21 PM	Ping Services
Posts per page	10	Import & Export

Appearance   ☐ Only show description of posts

☐ Only show description of posts when listed by Tag or Category

☑ Show related posts

☑ Show post navigation links

Other settings   ·   ☐ Use blog name in page titles

The Feed tab is the link for the RSS feed .It needs to be modified by the Blog Administrator when the Blog system is moved to a different server. This is done via the Endorsement input. In the E-mail tab, administrators can setup the blog to send automated emails via the SMTP email server.

| Dashboard | Posts | Comments | Pages | Tracking | Controls | Extensions | Users | Settings | |

Settings

		Basic
E-mail address	user@example.com	Advanced
SMTP server	mail.example.dk	Feed
Port number	25	E-mail
	Port 25 is the standard	Custom code
Username	user@example.com	Comments
Password	••••••••	Comments Rules & Filters
Subject prefix	Weblog	Ping Services
Other settings	☐ Enable SSL	Import & Export
	☑ Send comment e-mail	

[Save settings] [Test mail settings]

The Comments tab enables administrators to modify the appearance and management of user comments. From here, administrators can turn off moderation settings, co-comments and comment expiration time (if desired). The Disqus Settings are currently not enabled.

Finally, from the Comments Rules and Filters tab, administrators can adjust the spam settings for user comments. For example, it can filter comments with obscene language and setup parameters for a user blacklist (by IP address, web site, email etc).

The Custom code, Ping Services and Import & Export tabs are currently not enabled.

View	Company	Policy Form No	Type Of Insurance	Date Of Current Rate Increase	Percentage Of Rate Change	Date of Last Five(5) Year Increases				
						2010	2009	2008	2007	2006
	United Healthcare Insurance Company	POL.1.01.MS et al,POL.1.07.MS et al,POL.1.09.MS et al,POL.1.11.MS et al.	Group Health	04/12/2011	-5%	01/01/2010	01/01/2009	01/01/2008	01/01/2007	N/A
	United Healthcare Insurance Company	UHELIP-MS(07/06)et al	Group Health	04/23/2011	-9%	07/01/2010	10/01/2009	07/01/2008	N/A	N/A
	United Healthcare Insurance Company	POL.1.01.MS et al,POL.1.07.MS et al,POL.1.09MS et al,POL.1.11.MS et al.	Group Health	07/26/2011	-3%	01/01/2010	01/01/2009	01/01/2008	01/01/2007	N/A
	United Healthcare Insurance Company	POL.1.01.MS et al,POL.1.07.MS et al,POL.1.11.MS et al.	Group Health	07/26/2011	-2.5%	01/01/2010	01/01/2009	01/01/2008	01/01/2007	N/A
	United Healthcare Insurance Company	UHELTP-MS(07/06)	Group Health	06/09/2011	-.33%	09/15/2010	11/20/2009	N/A	N/A	N/A
	United Teacher Associates	MS-020601,MS-020701,MS-020901,MS-021201,MS-051301,MS-051401,MS-	Individual Medicare Supplement	06/20/2011	8.19%	10/07/2010	10/01/2009	08/11/2008	09/19/2007	07/01/2006

View	Company	Policy Form No	Type Of Insurance	Date Of Current Rate Increase	Percentage Of Rate Change	Date of Last Five(5) Year Increases				
						2010	2009	2008	2007	2006
	American Continental Insuranc Company	AA1-A AA1-B AA1-D AA1-F AA1-J	Individual Medicare Supplement	02/01/2011	8%	02/01/2010	N/A	N/A	N/A	N/A
	American Continental Insuranc Company	ACMSP10A MS ACMSP10B MS ACMSP10F MS ACMSP10HF MS ACMSP10G MS ACMSP10N MS	Individual Medicare Supplement	07/01/2011	8%	N/A	N/A	N/A	N/A	N/A
	Allstate Life Insurance Company	LGU8350 LGU9000-1 LGU9534 LGU8542 LGU8573 LGU8581	Group Long Term Care	04/23/2010	20%	04/23/2010	N/A	N/A	N/A	N/A
	Allianz Life Insurance Company	GCIP1084	Individual Medicare Supplement	01/20/2010	5%	01/20/2010	01/29/2009	01/03/2008	01/29/2007	N/A
	AIG Life Insurance Company	64028-MS Riders: C12271 64031 64032	Individual Long Term Care	03/26/2010	25%	03/26/2010	N/A	N/A	N/A	N/A
	Aetna Life Insurance Company	GR-1963-E	Group Health	01/01/2011	9.72%	01/01/2010	01/01/2009	01/01/2008	01/01/2007	N/A

Aetna Life