

## Draft Pending Adoption

Attachment One  
SERFF Advisory Board  
7/26/21

Draft: 4/9/21

SERFF Advisory Board  
Virtual Meeting (*in lieu of meeting at the 2021 Spring National Meeting*)  
March 29, 2021

The SERFF Advisory Board met March 29, 2021. The following Advisory Board members participated: Barbara D. Richardson, Chair (NV); Doug Ommen (IA); Vicki Schmidt, Julie Holmes, and Craig Van Aalst (KS); Russell Toal (NM); Elizabeth Kelleher Dwyer and Beth Vollucci (RI); Carter Lawrence represented by Brian Hoffmeister (TN); Birny Birnbaum (Center for Economic Justice—CEJ); Andrea Davey (Athene Annuity and Life Company); Susan Gould (The Hanover Insurance Group); Phyllis Hollerbach (Zurich North America); and Karen Schutter (Interstate Insurance Product Regulation Commission—Compact).

1. Reviewed its 2020 Fall National Meeting Minutes

There were no changes to the Advisory Board’s Nov. 5, 2020, minutes (Attachment One).

2. Received a Report on SERFF Activity

Brandy Woltkamp (NAIC) and Alex Rogers (NAIC) reported on System for Electronic Rate and Form Filing (SERFF) development activity and implementation projects (Attachment Two). The SERFF team has introduced three releases since the report at the 2020 Fall National Meeting. The first release on Nov. 5, 2020, completed the third phase of the SERFF Billing project. The updates included the ability for NAIC transaction fees to be paid upon submission with a payment method of credit card if the instance is enabled for credit card payments. The release also included a label change for all life, accident and health (A&H), annuity, and credit filings from “Implementation Date” to “Effective Date” at the direction of the Speed to Market (EX) Working Group. The second release on Jan. 21, 2021, completed the final phase of the billing redesign work, which moved all customers to pay NAIC transaction fees at submission with either automated clearing house (ACH) debit—i.e., electronic funds transfer (EFT)—or credit card once all filing block units have been used or expire. There were a few small enhancements and bug fixes included in the release as well, such as the hyperlinking of the SERFF Tracking Number and the Form Number on the Form Schedule and Rate/Rule Schedule. The third release on March 4, 2021, revived the industry two-way application programming interface (API)—i.e., a service provider interface (SPI)—service. There were additional updates, including a new state report, which was introduced at the direction of the Speed to Market (EX) Working Group, as well as an enhancement that included the ability for users to set their own landing pages upon login.

Work for the first phase of a new 2021 strategic project—SERFF Plan Management—is underway. This project consists of two pieces: 1) federal reporting for state-based marketplaces (SBMs); and 2) transferring specific documents contained on rate filings. The federal reporting for SBMs work will allow all authorized users to transmit their certified plan data directly to the federal Centers for Medicare & Medicaid Services (CMS) for reporting, as required under the federal Affordable Care Act (ACA). The work is slated to go into production on April 15.

SERFF concluded 2020 with nearly 550,000 rate and form filings and 24,177 plan submissions for plan year 2021. For the current submission year, transactions are down 5% from projections, but they are expected to level out as the year progresses.

The SERFF team participated in the NAIC’s virtual 2020 Insurance Summit. SERFF staff hosted both industry and state insurance regulator sessions discussing enhancements and time-saving tips around the application. The Implementation team is currently preparing for the virtual conference for the Life and Health Compliance Association (LHCA), and it will be hosting a session regarding changes coming to the SERFF platform, as well as tips and tricks.

The SERFF Implementation team has been involved with customer outreach as the Development team completed the multi-phase SERFF Billing Enhancements project. A proactive communication plan was put in place to ensure that the customers were prepared for the transition. As each customer transitioned, they were assigned a fixed unit price according to a tiered structure long in place for SERFF. For 2021, each company will remain in the same tier as they did under the previous billing model. As part of the NAIC’s *State Ahead* initiative, effective Jan. 1, 2021, the SERFF transaction fee increased across all pricing tiers by \$0.25 per transaction.

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Effective Jan. 1, 2021, the Speed to Market (EX) Working Group has adopted new changes to the uniform product coding matrices (PCMs). The changes include two new sub-types of insurance (TOIs) for life, accident, and health. The Implementation team completed the initial phase of state outreach regarding configuration of the new subtypes for submission, and the team will continue communication efforts.

NAIC data hosting moved into its second year, with 411 industry instances using the feature. Insurance enabled with NAIC data hosting will retain filings set to destruct by State Data Retention (SDR).

SERFF Filing Access (SFA) concluded the 2020 year with more than 1.65 million searches in the application. Forty-eight states are using SFA in at least one business area; recently, California expanded its use to include the life and health instance, and the District of Columbia (DC) is set to go live in early April. The Marketing and Implementation team continues its outreach in efforts to transition additional states.

Commissioner Richardson asked whom states should reach out to at the NAIC if they wanted to start using the record retention feature. Mr. Rogers confirmed that he is the appropriate contact along with the SERFF Marketing team.

Mr. Birnbaum asked for confirmation on the SERFF Dashboard regarding North Carolina transactions. Mr. Rogers confirmed that the SFA search total on the dashboard for North Carolina (604,364) is accurate.

### 3. Received an Update on SERFF-Related Strategic Projects

Joy E. Morrison (NAIC) and Ms. Woltkamp reported on two SERFF-related strategic projects. The first project is the SERFF Billing Enhancements project report (Attachment Three) as of Feb. 1, 2021. This project improved billing functions for the industry users, as well as for NAIC staff, and it was completed in four phases. Phase I of this project was to allow customers to set up their own EFT information in the Common Electronic Commerce Initiative (CECI) centralized e-commerce application. This phase was completed on time and ahead of schedule. Phase II was the Form Filing Review Tool pilot, which allowed the NAIC to charge a fee to companies submitting a form filing in Texas to offset the cost of the vendor tool that the Texas Department of Insurance (TDI) is using for this pilot. This phase was also completed on time and ahead of schedule. Phase III of the project included a credit card feature to help streamline payments for Pay-As-You-Go (PAYG) filers who pay from an invoice every month. There are currently 417 instances set up and using this new credit card feature. This portion of the project was more complex than originally estimated due to development efforts and loss of an internal resource. A second project change request (PCR) was submitted to reduce budget and increase staff hours. This phase was completed about six weeks behind schedule. Phase IV moved all customers to pay NAIC transaction fees at submission with either automated clearing house (ACH) debit—i.e., EFT—or credit card once all filing block units have been used or expired. This fourth and final project phase was completed about three weeks behind schedule. The project overall was completed under budget on consulting dollars and over budget on staff hours.

Ms. Gould asked for clarification regarding the budget expense and staff hours as listed on the report attachment. Ms. Morrison explained that the report does not showcase under budget on expenses or over budget on staff hours as adjustments to a strategic project's schedule, budget or critical success factors require a PCR by the project management office. Once approved, the baseline of said project, which could include metrics, are revised on the project report.

The second project is a new *State Ahead* strategic project called SERFF Plan Management 2021 (Attachment Four). This project will support integration with federal systems to streamline two separate reporting processes put into place with the ACA. The first portion will allow states that host their own health care marketplace to submit required reporting directly to the CMS from SERFF. Development has been completed for this first portion, and it is slated to move into production on April 15, 2021. The second portion will allow insurance companies to seamlessly submit a report to the state and the CMS simultaneously, which will eliminate the need for entry into two different systems and ensure that all data is kept in sync. The second portion of the SERFF Plan Management project will be much larger; work will begin shortly, and it is slated to run through the end of this year.

### 4. Received an Update on SERFF Modernization

Ms. Morrison reported on the SERFF Modernization effort. A third-party assessment was conducted to assess SERFF's business and technological capabilities, and it was completed in July 2020. The outcomes of that assessment included:

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1) looking at operational efficiency and regulatory consistency; 2) assisting with innovative and complex product filings; and 3) applying technology to system integration, workflow, data extraction, reporting, and analytics. Four areas of focus were then identified for SERFF Modernization: 1) redesign the SERFF presentation portal; 2) re-architect the SERFF application platform; 3) transform the data and analytics landscape; and 4) enhance integration and connectivity. An oversight group of nine NAIC insurance commissioners, along with NAIC staff, was created to prepare a request for proposal (RFP) for the initial phase of the SERFF Modernization project—the Mobilization and Pilot Phase. This phase will prove out tools and technology to be considered for SERFF going forward. Roughly a dozen proposals were received, and after review, the oversight group selected a final vendor. As of mid-March, the fiscal for this project is out for public comment. Contract negotiations with the selected firm will begin in early April, with a potential project start date in early May. The estimated project timeline is nine months, and during this pilot, the selected vendor, along with NAIC staff, will explore low code application platforms, decision and rules management, enterprise content management platforms, and customer communications management. These items will help establish a blueprint for how SERFF could move forward in the future.

Mr. Birnbaum asked if SFA would be part of the modernization effort. Ms. Morrison confirmed that SFA will be evaluated as part of the process.

Ms. Davey asked if slides would be made available post presentation, and Ms. Morrison confirmed.

Ms. Gould asked for clarification regarding the selected vendor and its contract relationship moving forward in SERFF modernization efforts. Ms. Morrison confirmed that the RFP verbiage states that once the mobilization and pilot phase completes, there is an option to continue to use the same vendor on a foregoing basis if there is a positive experience. If the selected vendor is not chosen to move forward after the pilot phase completes, RFPs would be put out for subsequent phases. Ms. Morrison also confirmed that SERFF would likely not be a vendor support system in the future, but rather continue to be staffed and supported by the NAIC once the new system is in production.

Having no further business, the SERFF Advisory Board adjourned.

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## SERFF Activities Report

### SERFF Development

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#### **SERFF Production Releases**

Since the report provided in March 2021, the System for Electronic Rate and Form Filing (SERFF) team has introduced three releases to production.

- SERFF 7.57 was released on April 15, 2021. This release introduced the user interface for the first piece of the plan management project, Federal Reporting. The full functionality will not be put into production until September when the federal Centers for Medicare & Medicaid Services (CMS) is ready to accept State Based Marketplace's (SBM's) certified plan data. Additional functionality included in the release updated the number of quick text shown in the insert window to 10 and added the ability to select "date" for state specific fields.
- SERFF 7.58 was released on May 13, 2021. This release contained general enhancements and bug fixes, including the ability to reorder attachments in General Instructions, modify Quick Text in the insert modal window for correspondences, delete Quick Text categories and moved Plan Transfer Reports to their own sub navigation under reports for state users. In addition to general updates, this release included security fixes and performance updates.
- SERFF 7.59 was released on June 10, 2021. This release contained general enhancements and bug fixes, including adding the ability for users to enter the replaced edition date for Form Schedule items, the updated NAIC logo, adding Most Recently Viewed Binders to Plan Management, updated industry on demand tutorials, and the ability to load and execute saved searches with one click. In addition to general updates, this release included security fixes and performance updates.

#### **Upcoming Work**

SERFF 7.60 is currently scheduled to be released into production on July 29, 2021. This release will contain general enhancements and bug fixes, including the addition of a schedule item type setting to filing types in filing rules that determines whether form or rate/rule information can be added to a filing. The release will also contain an update to the filing wizard to show industry configuration managers on step 7, which is the company and contact selection, so that users know who to contact if their information is not shown. In addition, the release will include the ability to delete draft binders, as well as security fixes and performance updates.

The team will be working with the CMS on testing the services for the first phase of the plan management project. Additionally, work is now underway for the second phase of the plan management project. The second phase will include updated views within filings and new web services to allow the transfer of all documents related to the Unified Rate Review Template (URRT), which is contained on rate filings.

#### **SERFF Product Steering Committee**

The SERFF Product Steering Committee (PSC) met April 14, May 19, June 23, and July 21. The PSC heard updates on completed and in progress work, as well as updates on the SERFF Modernization project.

## SERFF Marketing/Implementation

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### **SERFF Transaction Volume**

SERFF transactions are currently surpassing projections with an increase in filing submissions at nearly 275,000 submissions year to date (YTD). Plan Management has also shown an increase with 22,315 submissions YTD.

### **SERFF Marketing Activities/Events**

The Marketing team also held a SERFF session at the Life and Health Compliance Association (LHCA) Conference, providing an update on 2021 enhancements, as well as an extensive overview of the SERFF Modernization project and pilot phase. We are currently preparing for Part 2 of the NAIC Insurance Summit.

### **SERFF Implementation**

The Plan Year 2022 submission window is open, and binder submissions are underway. The Marketing and Implementation team completed the annual configuration for all states that use SERFF for Plan Management.

NAIC data hosting remains steady in its second year, with 413 industry instances using the feature. Instances enabled with NAIC data hosting will retain filings set to destruct by State Data Retention (SDR).

### **SERFF Filing Access**

Forty-nine states are using SERFF Filing Access (SFA) in at least one business area, and recently the District of Columbia (DC) has implemented. Throughout 2021, there have been more than 823,000 searches in the application. The Marketing and Implementation team continues its outreach in efforts to transition additional states.

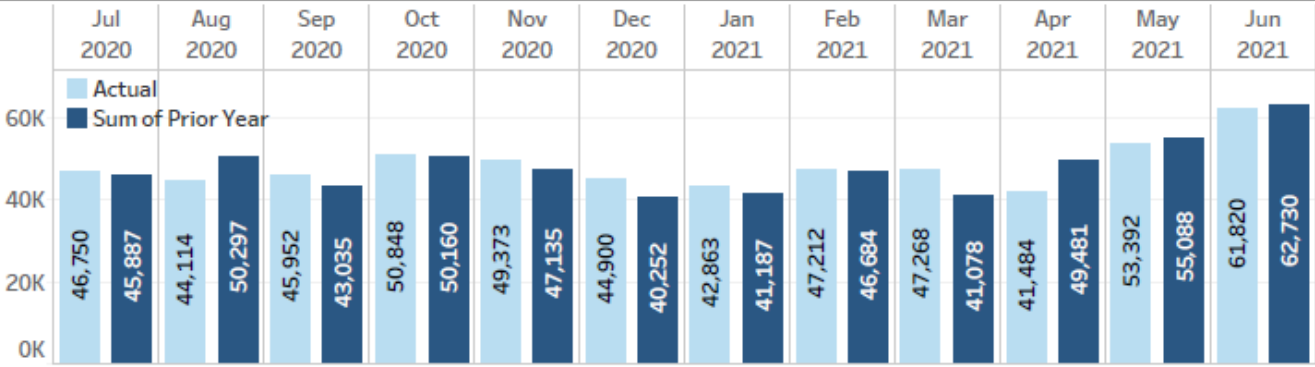
W:\National Meetings\2021\Summer\TF\Innovation\\_Working\_Groups\Speed\SERFF Advisory Board\Board Reports\2. Attachment Two\_SERFF Activity and Dashboard\Attachment Two\_SERFF\_Activities\_Update\_Summer\_2021\_draft.docx



### SERFF Dashboard for July 2020 - June 2021



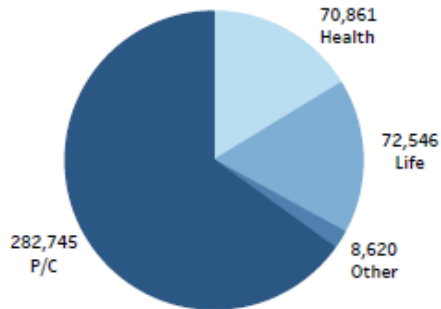
#### Transaction Counts - Year over Year



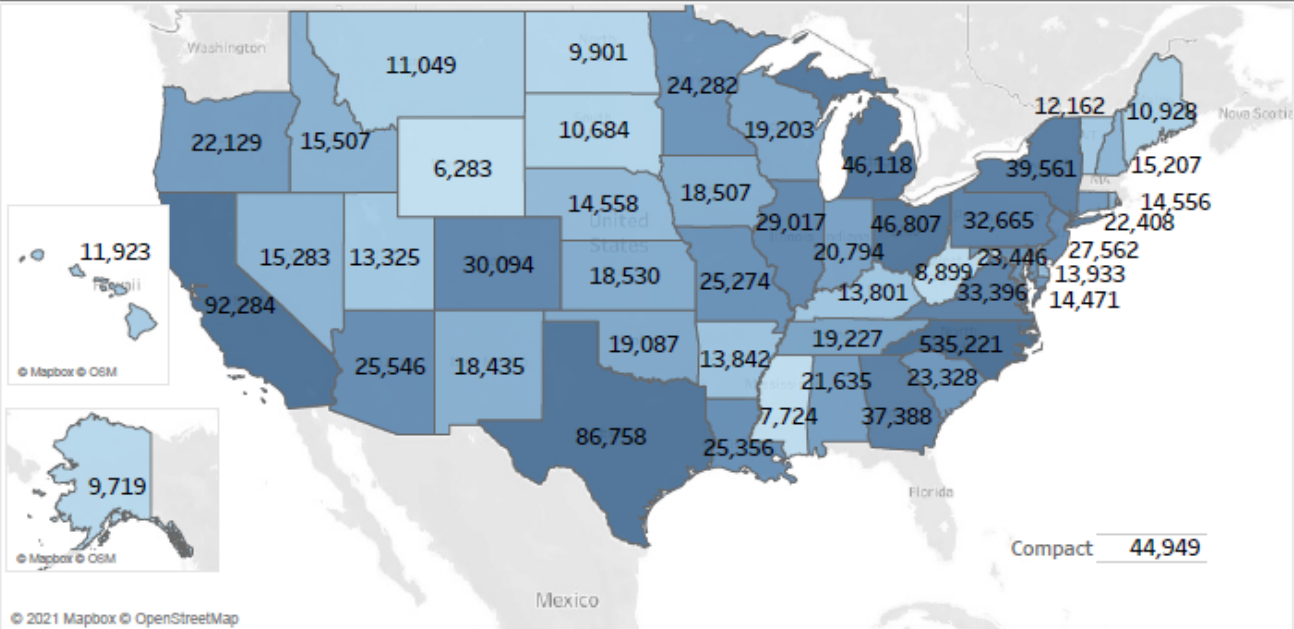
#### Logins



#### Filing Experience



#### SERFF Filing Access Searches





## Enterprise Project Management Office

**Project Name & Status Date**

**SERFF Plan Management Enhancements**

**7/1/2021**

**Description**

This project will support integration with federal systems to streamline two separate reporting processes put into place with the Affordable Care Act. The first update will allow states which host their own healthcare marketplace to submit required reporting directly to CMS from SERFF. The second update will allow insurance companies to seamlessly submit a report to the state and CMS simultaneously which will eliminate the need for entry into two different systems and ensure all data is kept in sync.

**Demographics**

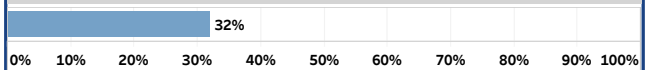
State Ahead Goal	3
State Ahead Objective	G
Current Phase	2-Execution
Project Sponsor	Joy Morrison
Business/Product Owner	Joy Morrison
Project Manager	Bridget Kieras
IT Impact	Yes
Project Start Date	1/11/2021
Project End Date	12/17/2021

**Milestones/Tasks**

Milestone	Start Date	End Date	Status
Release of user interface for phase 1	3/4/2021	4/15/2021	Complete
Release of web services for phase 1	8/26/2021	8/26/2021	Not Started
Project development/internal testing for update #2	7/12/2021	11/30/2021	Not Started
Service integration testing for update #2	11/1/2021	11/30/2021	Not Started
Final development and release to production	12/1/2021	12/17/2021	Not Started
Project close out activities	12/1/2021	12/17/2021	Not Started
Null	Null	Null	Null

**Complete Project Health**

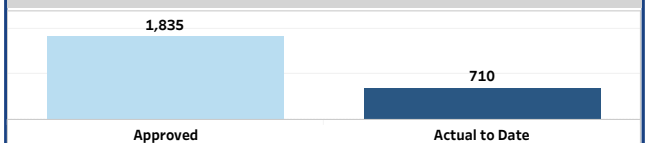
**At Significant Risk**



**Project Health Budget**

Budget Capital		Budget Expense		Budget Revenue	
Approved	Actual to Date	Approved	Actual to Date	Approved	Actual to Date
		\$291,800	\$114,016		

**Project Health Staff Hours**



**Recent Accomplishments**

- On boarded new consultant project manager.
- Finalized phase 2 high level requirements and design.
- Refined estimate for phase 2 work.
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**Upcoming Activities**

- Conduct integration testing for phase 1.
- Begin development for phase 2.
- Draft state outreach plan for phase 1.
- Submit project change request for end date and hours.
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**Key Issues/Risk**

- CMS has determined the new service testing timeline for Federal Reporting is in August. This component of the project cannot be used in production until this step is complete.
- CMS timeline for phase 2 extends into 2022.
- Web service estimate is higher than anticipated.
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**Issues/Risks Action Plan**

- Planning for integration testing is underway.
- PCR will be submitted to adjust end date.
- Design options are under review and PCR will be submitted.
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## Enterprise Project Management Office



**Project Name & Status Date**

**SERFF Plan Management Enhancements**

**7/1/2021**

**Additional Comments**

Project is at risk due to changes in CMS timeline and scope and the need for a PCR.

**Major Features/Deliverables**

Successful and timely transfer of relevant plan data from state-based exchanges to CMS to meet financial management and public use file reporting requirements.

Reduction of NAIC staff effort and code base supporting generation of Financial Management data reports and Public Use Files.

Transfer of rate review templates and supporting documentation and data to CMS.

Visibility for states and issuers into transfer content and status so that all stakeholders know what data is shared between the two system and when and so that updates to the data can be easily managed.

Ability for NAIC staff to support the new processes by providing training and other materials that will ensure a smooth transition without significantly increasing support calls.

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**States/Territories Impacted**

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**States/Territories Participating**

All states will have the opportunity to utilize Phase II. Phase I is for state based exchanges only.

**Executive Status/Support Needed**

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**Financial Comments**

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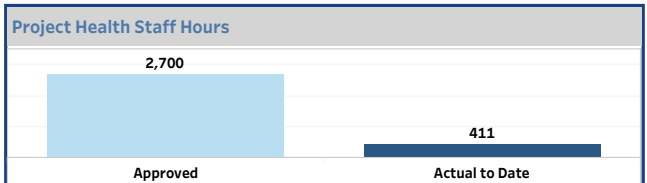
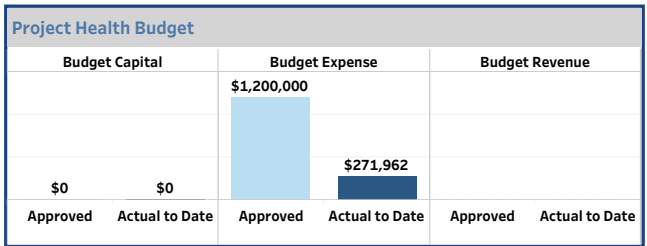
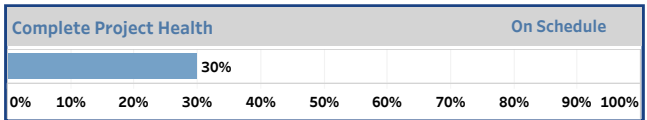
# Enterprise Project Management Office

<b>Project Name &amp; Status Date</b>	
<b>SERFF Modernization Mobilization &amp; Pilot Phase</b>	<b>7/1/2021</b>

Description
Initial phase of SERFF Modernization to choose tools and pilot select features.

Demographics
State Ahead Goal <span style="float: right;">3</span>
State Ahead Objective <span style="float: right;">G</span>
Current Phase <span style="float: right;">1-Initiation</span>
Project Sponsor <span style="float: right;">Scott Morris</span>
Business/Product Owner <span style="float: right;">Melissa Grippando</span>
Project Manager <span style="float: right;">Joy Morrison</span>
IT Impact <span style="float: right;">Yes</span>
Project Start Date <span style="float: right;">5/1/2021</span>
Project End Date <span style="float: right;">12/31/2021</span>

Milestones/Tasks			
Milestone	Start Date	End Date	Status
Planning & Discovery	5/17/2021	5/28/2021	Complete
UX & Vendor Product Evaluation	6/1/2021	7/9/2021	In Progress
Pilot Use Cases	6/28/2021	7/9/2021	In Progress
Target State & Transition Strategy	7/12/2021	9/3/2021	Not Started
Pilot Setup & Execution	7/12/2021	10/1/2021	Not Started
Modernization Roadmap	9/6/2021	10/1/2021	Not Started
Implementation Blueprint	10/4/2021	Null	Not Started



Recent Accomplishments
Reviewed and agreed upon project plan tasks and milestones.
Held meeting with low-code vendor.
Continued meetings with state insurance depts.
Began deep dive review of use cases.
Completed capabilities evaluation and scoring.
Began contract negotiations with low-code vendor.

Upcoming Activities
Complete review sessions for legacy application.
Set up lab environment for pilot.
Continue process maps for pilot use cases.
Define and document UX standards for pilot and create mockups.
Migration planning.
Document dependencies, cost, and resource needs for 3rd party products.

Key Issues/Risk
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Issues/Risks Action Plan
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Enterprise Project Management Office



Project Name & Status Date	
SERFF Modernization Mobilization & Pilot Phase	7/1/2021

Additional Comments	Major Features/Deliverables
<p>Percent complete is based on completion of project tasks rather than staff hours. Staff hours are lower than budgeted because the project was budgeted to start in April and did not begin until mid-May and the resources have not spent as much time (about 60%) as was projected during planning.</p>	<p>Product Evaluation &amp; Selection.</p> <p>Detailed Pilot Use Cases.</p> <p>Target Environment Set Up.</p> <p>Use Case Demos.</p> <p>Modernization Roadmap.</p> <p>Implementation Blueprint.</p> <p>.</p>

States/Territories Impacted	States/Territories Participating	Executive Status/Support Needed	Financial Comments
All	.	.	A fiscal was approved by membership for \$1,200,000 for this phase of the initiative. For the July report, we have accrued \$85,000 for two weeks in May and \$170K for June (PwC consulting fees).

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# Memorandum

To: SERFF Advisory Board  
 From: Lauren Bandle, Business Analyst – Filing Solutions  
 CC: Joy E. Morrison, Assistant Director – Filing Solutions  
 Date: July 2021  
 Re: PSC Membership

Per the charter of the System for Electronic Rate and Form Filing (SERFF) Product Steering Committee (PSC), the SERFF Advisory Board (SAB) is asked to review and provide feedback relating to the appointment of new members.

Three SERFF PSC seats have expired.

The member currently holding Industry Seat 6 has ended their term early.

New member recommendations are primarily based on current PSC participation, including monthly conference calls, surveys, email requests for information, and peer nominations. A few of the recommendations involve individuals not currently active in the PSC. These candidates were chosen based on their participation in other forums, such as submission of design suggestions. In these cases, the candidate is expected to be a strong addition to the PSC and would bring new ideas and perspective to the process.

In the event an invitee is unable to accept, alternates have been provided for each. All holders of expiring seats have been notified, and two have indicated they will serve another term if asked.

Seat	Business Type	Term Expires	Member Name	Recommendation	Alternate
Industry Seat 1	LH	08/31/2021	Melanie Glassic, Guardian	Joseph Boyle, Aetna	Richard Griffiths, Hartford
Industry Seat 2	PC	08/31/2021	Jill A. Wood, Travelers	Theresa Boyce, Chubb	Melissa Lemke, Church Mutual
Industry Seat 3	PC	08/31/2021	Mike Puchner, AAIC	Wesley Pohler, Westmont Associates	Tammy Conn, CSG Actuarial
Industry Seat 6	PC	08/31/2022	Jill Wilson, Lloyds	Nicole Todini, Hiscox	Sunee Mickle, Blue Cross Blue Shield KS

**Full PSC List**

For the SAB's convenience, a complete list of the current PSC membership is provided.

<b>SERFF Product Steering Committee Term Rotation</b>			
Seat	Business Type	Term Expires	Member Name
State Seat 1	LH	Non-expiring	Susan Ezalarab, Wisconsin, Compact
State Seat 2	LH	Non-expiring	Ed Charbonnier, Compact *
State Seat 3	PC	08/31/2022	Alan Goren, New York
State Seat 4	LH	08/31/2022	Donna Lambert, Arkansas
State Seat 5	PC	08/31/2022	Tammy Vance, Oregon
State Seat 6	PC	08/31/2022	Barry Haney, Wisconsin
State Seat 7	LH	08/31/2023	Tom Zuppan, Arizona
State Seat 8	LH	08/31/2023	Chris Wright, Ohio
State Seat 9	PC	08/31/2023	John R. Said, California
State Seat 10	PC	08/31/2023	Daniel J. Smith, Massachusetts
Industry Seat 1	LH	08/31/2021	Melanie Glassic, Guardian
Industry Seat 2	PC	08/31/2021	Jill A. Wood, Travelers
Industry Seat 3	PC	08/31/2021	Mike Puchner, AAIC
Industry Seat 4	LH	08/31/2023	Tim Howard, Penn Mutual
Industry Seat 5	LH	08/31/2023	Steve Kane, UHC
Industry Seat 6	PC	08/31/2022	Jill Wilson, Lloyds
Industry Seat 7	LH	08/31/2023	Randall Doctor, Doctor Law Group
Industry Seat 8	LH	08/31/2023	Kim Hefner, Allen Bailey & Associates
Industry Seat 9	PC	08/31/2023	Deb Matthews, Old Republic
Industry Seat 10	PC	08/31/2023	Mary Anne Perruccio, Travelers

\* Indicates PSC Chair