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Use Agreement

In order to gain access to SERFF Filing Access (SFA), a user must agree to the terms of use. This use agreement details the rules one must adhere to in order to use the site, is legally binding, and may be revised at any time.
Rate & Form Filings

Filing Search
From the Filing Search page, a user can enter search criteria and execute the search. This search utilizes several field types including text fields, date ranges, select lists, and check boxes. All fields are optional, but at least one field must be used to execute a search.

Search Field Descriptions

Business Type
Business Type refers to a line of business – Property & Casualty or Life, Accident/Health, Annuity, Credit. The user may select the desired business type of filings to be returned in the search results.

Type of Insurance
The Type of Insurance details the lines of insurance that a state accepts through SERFF. To complete a search using this field, a Business Type must be selected. Once the Business Type has been selected, the user can select one to many types of insurance.

Company Name
Company Name refers to the name of the insurance company or entity that submitted the rate and form filing. The user can enter a complete or partial company name in addition to using the ‘Begins With’ or ‘Contains’ operators.
**NAIC Company Code**
A NAIC Company Code is a unique number assigned to a company by the National Association of Insurance Commissioners (NAIC). Keep in mind, when using this search criterion, the entire NAIC Company Code must be entered.

**Insurance Product Name**
The Insurance Product Name is the name of the insurance product as sold by the insurance company. The user can enter a complete or partial Insurance Product Name in addition to using the ‘Begins With’ or ‘Contains’ operators.

**Start and End Submission Date**
Submission Date refers to the date a filing was submitted to the state. Using these fields will allow the user to narrow the search results. Please note, this date field is inclusive, meaning the date entered in either field will be part of the search.

**Start and End Disposition Date**
Disposition Date refers to the date the final action was taken and the Disposition Report was submitted to the insurance company. Using these fields will allow the user to narrow the search results. Please note, this date field is inclusive, meaning the date entered in either field will be part of the search.

**Search Results**
The Search Results page recaps the criteria used for the search and shows the number of filings found. All the columns in the search results page are sortable. From this page, the user may select the number of filings to view, begin a new search, refine the current search, or click to open a filing.

*If a filing is not marked public access it will not be returned via the search. Only filings subject to public access are available via SERFF Filing Access.*
Example of Search Results:

![Search Results](image)

Detailed description of SFA Search Result fields:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Name</td>
<td>The name of the insurance company or entity that submitted the rate and form filing.</td>
</tr>
<tr>
<td>NAIC Company Code</td>
<td>A unique number assigned to a company by the National Association of Insurance Commissioners (NAIC).</td>
</tr>
<tr>
<td>Insurance Product Name</td>
<td>The name of the insurance product as sold by the insurance company.</td>
</tr>
<tr>
<td>Sub-Type of Insurance</td>
<td>Used in conjunction with Type of Insurance, the Sub-Type of Insurance further defines the lines of business for which a filing is submitted.</td>
</tr>
<tr>
<td>Filing Type</td>
<td>Identifies the type of information submitted to the state.</td>
</tr>
<tr>
<td>Filing Status</td>
<td>The current status of a filing.</td>
</tr>
<tr>
<td>SERFF Tracking Number</td>
<td>A unique number assigned by the SERFF application to all filings.</td>
</tr>
</tbody>
</table>

Once the user has selected a filing to view, they are taken to the Filing Summary page.

**Filing Summary**

The Filing Summary is comprised of the following five sections:

- Filing Information
  - Product Name
  - Type of Insurance
  - Sub Type Of Insurance
- **Filing Outcome**
  - **SERFF Status** (please see below for a list of potential SERFF statuses)

<table>
<thead>
<tr>
<th>Status</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submitted to State</td>
<td>Filer has chosen to submit filing and the filing has passed all applicable validations. State can now access the filing.</td>
</tr>
<tr>
<td>Assigned</td>
<td>State has assigned the filing to one or more reviewers, but no additional action has been taken.</td>
</tr>
<tr>
<td>Pending Industry Response</td>
<td>One or more open objection letters exist on the filing that needs a response from industry.</td>
</tr>
<tr>
<td>Pending State Action</td>
<td>One or more objection letters have been responded to by industry. Filing is still open.</td>
</tr>
<tr>
<td>Closed - *</td>
<td>The state has created a disposition report indicating the final action on the filing. The asterisk indicates that the state disposition status (i.e., Approved, Acknowledged, Disapproved) will be appended to the SERFF status.</td>
</tr>
<tr>
<td>Closed - Rejected</td>
<td>The filing has been rejected by the state and is closed.</td>
</tr>
<tr>
<td>Reopened</td>
<td>The state has reopened the filing.</td>
</tr>
</tbody>
</table>

- **Company Information**
  - **Company Name**
  - **Company Code**
  - **Address**
  - **Telephone Number**

- **Filing Comments**
• Attachments
  o Forms
  o Rate/Rule
  o Supporting Documentation
  o Correspondence
If accessing SERFF Filing Access via a state website, users wishing to view a Compact Filing will be advised to contact the Interstate Insurance Compact (IIPRC).
If accessing SERFF Filing Access via the IIPRC website, users wishing to view a filing filed to the state will be advised to contact the IIPRC for additional assistance.
Submitting a Filing Comment
This feature allows users to submit and view posted comments related to public SERFF filings. If enabled by the state, the user can click ‘Summit Comment’ to begin entering their comment details.

Once a comment has been submitted, the SFA user will be unable to edit or delete their comment.

Once submitted, the state reviews each comment. While the state has the option to post comments to SFA, it is not required.

If a comment has previously been submitted and posted, it will appear under Filing Comments for other SFA users to view. If no comment has been submitted, ‘None Available‘ will be displayed.

Selecting Attachments
After selecting a filing to view, the user can view or download its associated attachments. If nothing is displayed under an attachment type, no documents are available.

If the user wishes to download the document(s) into a zip file, they can do so three ways:
   1. Select each document individually.
   2. Select All – Selects all attachments in that section.
   3. Select Current Version Only – Selects the most current version of each attachment.

After the user has selected the attachment(s), they can be downloaded by clicking the “Download Zip File” button.
When presented with the ‘File Download’ dialog box, the user can choose to open or save the filing zip file.

See Appendix A for downloading zip file instructions.
Navigating the Filing

Once downloaded, the user is presented with a zip file containing a PDF of the filing and up to five folders: Form Attachments, Rate-Rule Attachments, Supporting Document Attachments, Correspondence Attachments, and User Usage Agreement Attachments.

Within the filing PDF, a Table of Contents provides the user with shortcuts to the selected attachments. To view other information contained within the filing, users can click on the corresponding bookmarks found within the PDF.

The zip file must be unzipped before the user is able to open the attachments via the shortcuts found within the Table of Contents.
Health Plan Binders

Health Plan Binder Search
From the Health Plan Binder Search page, a user can enter search criteria and execute the search. This search utilizes several field types including text fields, select lists, and radio buttons. All fields are optional, but at least one field must be used to execute a search.

![Health Plan Binder Search](image)

Search Field Descriptions

**Company Name**
A Company Name refers to the name of the issuer that submitted the health plan binder. The user can enter a complete or partial company name in addition to using the ‘Begins With’ or ‘Contains’ operators.

**Plan Name**
The Plan Name is the name used to market the plan by the issuer. The user can enter a complete or partial Insurance Product Name in addition to using the ‘Begins With’ or ‘Contains’ operators.

**NAIC Company Code**
A NAIC Company Code is a unique number assigned to a company by the National Association of Insurance Commissioners (NAIC). Keep in mind, when using this search criterion, the entire NAIC Company Code must be entered.
Plan Year
The Plan Year refers to the year the plan(s) are effective for the Exchange Marketplace or in the outside market. To complete a search using this field, a plan year must first be selected. If no plan year is selected, all years will be returned in the results.

Binder Type
Binder Type refers to the type of plans included within the binder – Medical or Dental Only. Dental Only should be selected if the user would like to view strictly stand-alone dental plans. To complete a search using this field, at least one other search criterion must be used.

Market Type
Market Type refers to the targeted group or individuals for which the plan(s) are intended (Individual or Small Group Plan). To complete a search using this field, at least one other search criterion must be used.

Search Results
The Search Results page recaps the criteria used for the search and shows the number of binders found. All the columns in the search results page are sortable. From this page, the user may select the number of binders to view, begin a new search, refine the current search, or click to open a binder.

*If a binder is not marked public access it will not be returned via the search. Only binders subject to public access are available via SERFF Filing Access.*

Example of Search Results:
Detailed description of SFA Search Result Fields:

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Name</td>
<td>The name of the issuer that submitted the health plan binder.</td>
</tr>
<tr>
<td>NAIC Company Code</td>
<td>A unique number assigned to a company by the National Association of Insurance Commissioners (NAIC).</td>
</tr>
<tr>
<td>Binder Name</td>
<td>A name, created by the issuer, used to identify the plan or group of plans contained within the binder.</td>
</tr>
<tr>
<td>Plan Year</td>
<td>The year the plan(s) are effective for the Exchange Marketplace or in the outside market.</td>
</tr>
<tr>
<td>Binder Type</td>
<td>The type of plans included within the binder – Medical or Dental Only.</td>
</tr>
<tr>
<td>Market Type</td>
<td>The targeted group or individuals for which the plan(s) are intended.</td>
</tr>
<tr>
<td>SERFF Tracking Number</td>
<td>A unique number assigned by the SERFF application to all binders.</td>
</tr>
</tbody>
</table>

Once the user has selected a binder to view, they are taken to the Binder Summary page.

**Binder Summary**

The Binder Summary is comprised of the following six sections:

- **Binder Information**
  - Binder Name
  - Plan Year
  - Market Type
  - Binder Type
  - Number of Plans

- **Binder Outcome**
  - SERFF Status (please see below for a list of potential SERFF statuses)

<table>
<thead>
<tr>
<th>Status</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submitted to State</td>
<td>An issuer submitted a Binder.</td>
</tr>
<tr>
<td>Assigned</td>
<td>The state has assigned the Binder to one or more reviewers, but no additional action has been taken.</td>
</tr>
<tr>
<td>Pending Industry Response</td>
<td>One or more open objection letters exist on the Binder that needs a response from the issuer.</td>
</tr>
<tr>
<td>Pending State Action</td>
<td>One or more objection letters have been responded to by the issuer.</td>
</tr>
<tr>
<td>Closed</td>
<td>The state has created a Disposition indicating the final action of the Binder and its collection of plans.</td>
</tr>
<tr>
<td>Reopened</td>
<td>The state has reopened the Binder.</td>
</tr>
</tbody>
</table>

- Binder State Status
- Disposition Date
- Certification Date
• Company Information
  o Company Name
  o NAIC Company Code
  o HIOS Issuer ID
  o Address
  o Telephone Number

• Binder Comments

• Plan Information
  o Plan Name
  o Standard Component ID
  o Metal Level
  o Marketplace Availability
  o Plan State Status
  o Disposition Status
  o Certification Status

• Attachments
  o Templates
  o Supporting Documents
  o Correspondence

**Submitting a Binder Comment**
This feature allows users to submit and view posted comments related to public SERFF binders. If enabled by the state, the user can click ‘Submit Comment’ to begin entering their comment details.
Once submitted, the state reviews each comment. While the state has the option to post comments to SFA, it is not required.

If a comment has previously been submitted and posted, it will be appear under Binder Comments for other SFA users to view. If no comment has been submitted, ‘None Available’ will be displayed.

**Selecting Attachments**

After selecting a binder to view, the user can view or download its associated attachments. If nothing is displayed under an attachment type, no documents are available.

If the user wishes to download the document(s) into a zip file, they can do so in three different ways:

1. Select each document individually.
2. Select All – Selects all attachments in that section.
3. Select Current Version Only – Selects the most current version of each attachment.

After the user has selected the attachment(s), they can be downloaded by clicking the “Download Zip File” button.

When presented with the ‘File Download’ dialog box, the user can choose to open or save the filing zip file.
Navigating the Binder

Once downloaded, the user is presented with a zip file containing a PDF of the binder and up to four folders: Supporting Document Attachments, Template Attachments, Correspondence Attachments, and User Usage Agreement Attachments.

Within the binder PDF, a Table of Contents provides the user with shortcuts to the selected attachments. To view other information contained within the binder, users can click on the corresponding bookmarks found within the PDF.

The zip file must be unzipped before the user is able to open the attachments via the shortcuts found within the Table of Contents.
Appendix A
The zip file will only open if the user has a zip utility on their computer.

If the user experiences the “Compressed (zipped) Folders Error”, a Microsoft recommended workaround as detailed below. Typically, the workaround that resolves the issue is the choices of “Save” or “Save this file to disk” in the File Download dialog box that appears. In the Save As dialog box, specify a location to save the file (for example, Desktop), and click Save. When the download is finished, open the .zip file, and then extract the files that are contained within it. To learn more about this issue, please click the following link:

http://support.microsoft.com/kb/308090.

When choosing to “Save”, the zip file will download to the user’s computer. The user should extract the file using the zip utility. This extracts all of the files to the computer so each file can be viewed independently. The example below illustrates the WinZip utility.