Service Area, Rates Table and Business Rules Templates

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Qualified Health Plan (QHP) Issuer Conference

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CMS CENTERS FOR MEDICARE & MEDICAID SERVICES

Service Area Template

Service Area Template General Information

- 45 CFR 155.1055 requires Exchanges to evaluate QHP service areas to ensure they meet specified criteria.

- The approach for reviews of service area remains unchanged from that used in Plan Year (PY)19.

  – CMS will not conduct active certification reviews of QHP service areas for states that perform plan management functions and will defer to state processes.

  – CMS will continue to review QHP service areas for FFE states that do not perform plan management functions.

Service Area Template Tips

- The PY20 Service Area Template is the same as the previous year.

- Dual product issuers must create and use different service area IDs for the two (2) plan types and the dental one should use the word "Dental" in its service area name.

- If requesting a partial county, use the US Postal Service as a reference for zip codes.

Partial County Service Area

- Partial county service areas will only be approved in rare circumstances.
- For each requested exception, the issuer must submit a detailed supplemental response documenting why the entire county will not be served.
  - The issuer must justify that the partial county service area is necessary, non-discriminatory, and in the best interests of qualified individuals and employers, consistent with 45 CFR 155.1055.

Partial County Service Area (continued)

- CMS recommends that issuers use the Service Area Partial County Supplemental Response form that can be found on CMS' Website.

- Issuers submitting in Health Insurance Oversight System (HIOS) must include written evidence from the appropriate state regulator showing that the partial county is approved by the state.

- Issuers submitting in System for Electronic Rate and Form Filing (SERFF) should consult with their state regulator, but successful transmission of data will indicate state approval.

Partial County Service Area (continued)

- The partial county justification should be uploaded into the Benefits & Service Area module.

- Select **Service Area Justification** from the *Document Type* drop-down menu.

Service Area Demo

Rates Table Demo

Business Rules Demo

Questions

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