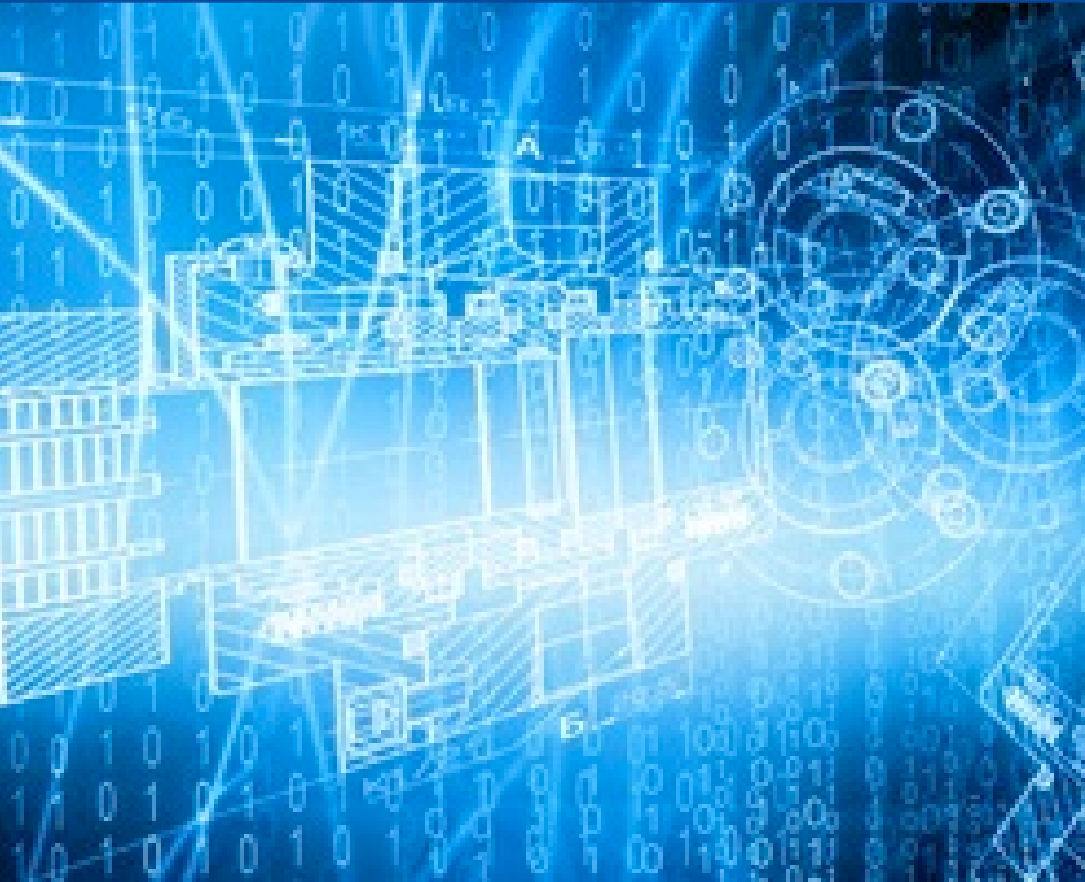


2016 Open Enrollment (OE) Transaction Summary



June 29, 2015

2016 Open Enrollment Experience

- Key improvements
 - Automatic redeterminations and renewals
 - Recalculating eligibility, including level of advance payments of the premium tax credit (APTC) and cost-sharing reductions (CSR)
 - Batch auto re-enrollments (BAR) run and earlier delivery behind the scenes (including for \$0 APTC)
 - Most “switchers” communicated via cancellation 834
 - APTC/CSR will be removed for people who received APTC in 2014 but did not reconcile during 2014 tax filing (“failure to reconcile”)
 - Decision support tools for provider directory, formularies, and total out-of-pocket costs
 - Direct enrollment for more scenarios

[Note: this deck covers functionality and processes specific to open enrollment and does not encompass the 3Rs programs or policy-level payment work.]

Batch Auto Re-enrollment

	Last Year (OE for 2015 Coverage)	This Year (OE for 2016 Coverage)
BAR transactions	BAR transactions sent to issuers starting December 16, 2014	BAR transactions sent to issuers starting mid-late October 2015 (may run into first few days of November 2015); Small set of BAR transactions run, including late 2015 new enrollments and 2016 applications in progress
APTC/CSR amount	APTC/CSR carried over from 2014, applied in same amounts to 2015 plan premiums, and communicated via renewal notice	APTC/CSR will be updated for consumers based on income data available to the Marketplace. Updated amount unlikely to be available for renewal notice, and must be communicated through second notice or January bill later in the Open Enrollment (OE) period
Crosswalk data	Issuers submit crosswalk data for renewals	Issuers submit crosswalk data for renewals
APTC/CSR removal	APTC/CSR not renewed for consumers who opted out of allowing Marketplace to check tax data and who were likely to be above 500% Federal Poverty Level (FPL)	APTC/CSR not renewed for consumers for same two groups (opt out and above 500% FPL), plus additional group of consumers who received APTC/CSR in 2014 and did not reconcile on 2014 taxes
Switches	Switch file sent to issuers to communicate when a previous consumer selected a plan with a different issuers	Cancellation 834 transactions will be sent when a consumer BAR'ed in November 2015 selects a plan with a different issuer; a small population that switches before BAR will appear on the SWTFL file
Limitations	Changes during OE that were not picked up in BAR include: updating 2014 application through Change in Circumstance (CIC) but not a 2015 application, information submitted in a new application without a corresponding new plan selection	Changes that will not be picked up in BAR include: updating 2015 application through CIC but not a 2016 app; some instances of when consumers submit a new application without a new plan selection

Draft Auto-Reenrollment Files and Delivery Dates

File	Description	One Time or Recurring?	Tentative Delivery Date(s)	EFT Functional Code
Batch Auto-Reenrollment (BAR) Files	Will re-enroll current 2015 enrollees into 2016 Marketplace coverage.	Recurring	1 st Run: Begins 10/15/15 2 nd Run: Begins 12/16/15	I834AR
Outreach File	Will identify 2015 enrollees at risk of losing financial assistance in 2016 because they either (1) did not authorize the Federally-facilitated Marketplace (Marketplace) to obtain updated tax return information from the Internal Revenue Service (IRS); (2) have incomes above 500% of the federal poverty level when checked against Internal Revenue Service (IRS) updated income information; or (3) received APTC in 2014 but failed to reconcile (outreach approach TBD). Optional issuer outreach to direct these enrollees to actively apply and enroll in 2016 Marketplace coverage beginning November 1, 2015, to maintain financial assistance.	One-time	10/1 – 10/14/15	DATAM File Layout at https://zone.cms.gov/document/inconsistency-data-file-layout
Switch File	Will list 2015 subscribers who have not yet been auto-reenrolled and have actively switched to a different issuer for 2016 Marketplace coverage.	Recurring	Daily from 11/2/15 to 12/22/15	SWTFL https://zone.cms.gov/document/reenrollment-transaction-summary-issuers-2016-coverage
Cancel Incremental Pre-Audit File	Will cancel passive reenrollments that duplicate active enrollments for 2016 Marketplace coverage.	Recurring	11/25/15 12/2/15 12/9/15 12/16/15	ISUIPA File Layout at https://zone.cms.gov/document/enrollment-pre-audit-file-layout-v10-5814
834 Cancel Transactions	Will cancel auto-reenrollments that are subsequently ineligible for BAR due to late terminations of 2015 Marketplace coverage.	N/A	12/5/15	I834

Auto Re-enrollment Issuer Communication

- Renewal Notice (pre-OE): If 2016 eligibility from FFM is not yet available, use 2015 APTC as an estimate and communicate to consumers that it will change; plan change descriptions presume 2015 CSR; issuers have flexibility in communicating to consumers that APTC/CSR is an estimate using same renewal template as last year.
- Second Notice/January bill (December): Will contain updated APTC applied to premium and summary of benefits and coverage (SBC) information based on updated CSR.
- Consumer Communications During OE: Issuers should always direct consumers to update income at the Marketplace for 2016 coverage during OE to improve accuracy of 2016 APTC and avoid issues later on.

2016 OE Transaction Summary

Scenario	Type Code	Maintenance Reason Code (Sent Received)	Origin Type	AMRC	Effectation Confirm?	EFT Functional Code
Active re-enrollments of effectuated policies (same subscriber)	021 (Addition)	Sent by FFM: EC Returned to FFM by Issuer: N/A	01, 02, 03, etc. (FFM Online, etc.)	"Active Reenroll"	No	I834
Active re-enrollments of initial, uneffectuated policies (same subscriber)	021 (Addition)	Sent by FFM: EC Returned to FFM by Issuer: 28	01, 02, 03, etc. (FFM Online, etc.)	"Active Reenroll Initial"	Yes	I834
Active re-enrollments with new subscribers* OR New active enrollments (not re-enrollments) *treated the same as a brand new enrollment	021 (Addition)	Sent by FFM: EC Returned to FFM by Issuer: 28	01, 02, 03, etc. (FFM Online, etc.)	N/A	Yes	I834
Passive re-enrollments of effectuated policies	021 (Addition)	Sent by FFM: 41 Returned to FFM by Issuer: N/A	11 (Auto-reenroll)	"Passive"	No	I834AR
Passive re-enrollments of in-flight initial policies (2015 policy still in initial status in FFM when auto-reenrolled for 2016)	021 (Addition)	Sent by FFM: 41 Returned to FFM by Issuer: 28	11 (Auto-reenroll)	"Passive Initial"	Yes	I834AR
Passive re-enrollments with new subscribers (due to regrouping, e.g., Age-offs)	021 (Addition)	Sent by FFM: 41 Returned to FFM by Issuer: 28	11 (Auto-reenroll)	"Passive New Subscriber"	Yes	I834AR