

Special Enrollment Period Verification (SEPV) Health Coverage Verification (HCV)



*Consumer Information &
Insurance Oversight (CCIIO)*

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<https://www.regtap.info/FFENR.php>

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HCV Guidance

BACKGROUND

The FFE will be implementing a process to attempt to auto-verify the loss of prior coverage whenever a *new* applicant attests to a Loss of MEC SEP.

- An enhancement to existing SEPV policy and functionality
- Targeted for rollout Post-Open Enrollment (OE)
- Intended to reduce SVIs and improve the consumer & *issuer* experience
- The FFE has contracted with HMS Federal (HMS) for the conduct of the verifications.
- HMS maintains a robust National Eligibility Database (NEDB).

HCV Guidance

PROCESS OVERVIEW

During the application process, the FFE will generate a new/additional outbound verification inquiry to our contracted vendor to conduct a match against their extensive data store.

- Successful matches will verify the SEP and avoid creation of an SVI.
- Unsuccessful attempts to verify will result in defaulting to existing process of creating an SVI and pending the enrollment.

HCV Guidance

ISSUER GUIDANCE

The majority of FFE issuers already have existing data use agreements Data Use Agreements (DUAs) with HMS.

- 43 existing HMS/FFE issuer DUAs require *no action*.
- 13 existing HMS/FFE issuer DUAs require *modification to the agreement language* in order for HMS to utilize issuer data for HCV.
- No DUA exists with 8 FFE issuers. Would require:
 - Signed agreement
 - Enrollment data file tested and implemented

HCV Guidance

ISSUER GUIDANCE

CCIO *strongly urges* FFE issuers to support the SEPV process by working with HMS to either:

- Modify existing DUA language, or;
- Implement a DUA and it's associated data file sharing

On behalf of the FFE, HMS will be contacting issuers to request their cooperation in this endeavor, and we appreciate your participation.