

Key Changes in Qualified Health Plan (QHP) Certification

Plan Year (PY) 2021

April 21, 2020

**Qualified Health Plan (QHP)
Issuer Conference**

Topics

- QHP Certification Timeline
- Submitting QHP Application
- Getting Help

Timeline

PY21 QHP Certification Timeline

Activity	Dates
QHP Certification On-Site Meeting	4/21/20
QHP Application submission window opens	4/23/20
Optional Early Bird QHP Application submission deadline	5/19/20
2020 QHP Enrollee Survey data submission deadline	5/22/20
CMS reviews Early Bird QHP Application data and releases results in the PM Community	5/20/20 – 6/10/20
2020 QRS clinical data submission deadline	6/15/20
Initial QHP Application submission deadline <i>Incl. Transparency in Coverage</i>	6/17/20

Early Bird Submission Deadline

- Issuers interested in participating in the Early Bird submission deadline must submit complete QHP applications, with the exception of rates, by **May 19, 2020**.
- Issuers will receive review results and have the opportunity to correct their data before the initial submission deadline.
- The Corrections page on www.qhpcertification.cms.gov has a full list of reviews conducted during Early Bird.

*Early Bird Optional
Submission Deadline:
5/19/20*

*Initial Submission Deadline:
6/17/20
Rates Table & URRT not
required*

*Rates Table & URRT
Deadline:
7/22/20*

*Final Submission Deadline:
8/19/20*

Initial Submission Deadline

- Issuers applying for QHP certification in the Federally-facilitated Exchanges (FFE) must submit complete and accurate QHP Applications by **June 17, 2020**.
 - For PY21, a complete and accurate QHP Application for the initial submission deadline is a QHP Application containing all necessary templates, excluding a Rates Table Template or a Unified Rate Review Template (URRT.)
- QHP Applications for new plans CMS receives after this date may not be considered for certification.

*Early Bird Optional
Submission Deadline:
5/19/20*

*Initial Submission Deadline:
6/17/20
Rates Table & URRT not
required*

*Rates Table & URRT
Deadline:
7/22/20*

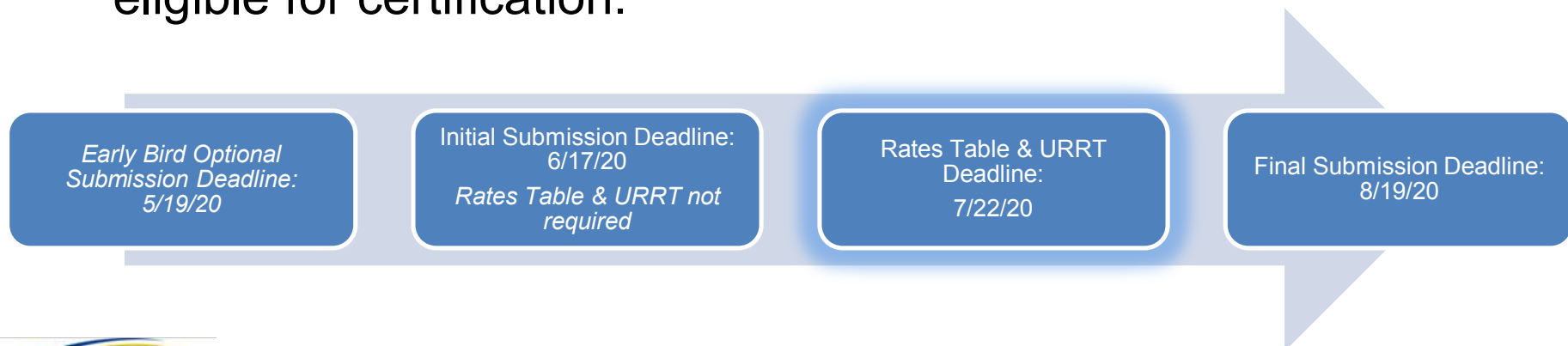
*Final Submission Deadline:
8/19/20*

PY21 QHP Certification Timeline (cont.)

Activity	Dates
Initial QHP Application Rates Table Template submission deadline	7/22/20
CMS reviews initial QHP Application data and releases results in the PM Community	6/18/20 – 8/12/20
Service area data change request deadline	8/11/20
Issuers complete final plan confirmation and submit final Plan ID Crosswalk Templates in the PM Community	8/12/20 – 8/26/20
Deadline for issuers to change QHP Applications <i>Incl. Transparency in Coverage</i>	8/19/20
Machine Readable file posting deadline	8/19/20

Rates Table Template & Unified Rate Review Template (URRT) Deadline

- Issuers applying for QHP certification in the FFE must submit a complete and accurate Rates Table Template and URRT by **July 22, 2020**.
- Issuers that submit an initial QHP Application by June 17, 2020, but do not submit a Rates Table Template and URRT by July 22, 2020, may be considered withdrawn and no longer eligible for certification.



Final Submission Deadline

- All final PY21 QHP data should be submitted, accurate, and final by **August 19, 2020**.
- After the final submission deadline, the issuer may only make further data changes at the direction of CMS or the state, and may be subject to compliance action.

*Early Bird Optional
Submission Deadline:
5/19/20*

*Initial Submission Deadline:
6/17/20
Rates Table & URRT not
required*

*Rates Table & URRT
Deadline:
7/22/20*

*Final Submission Deadline:
8/19/20*

PY21 QHP Certification Timeline (cont.)

Activity	Dates
CMS reviews QHP Application data and releases results in the PM Community	8/20/20 – 9/10/20
CMS sends QHP Certification Agreements to issuers	9/15/20
Issuers return signed QHP Certification Agreements to CMS	9/15/20 – 9/23/20
States send CMS final plan recommendations	9/15/20 – 9/23/20
Limited data correction window	9/17/20 – 9/18/20
CMS releases certification notices to states and issuers	10/5/20 – 10/6/20
Open Enrollment begins	11/1/20

Aligned Submission Timelines

6/17

- Submit QHP Application
- Submit Transparency in Coverage template

8/19

- Finalize QHP Application
- Finalize Transparency in Coverage data
- Post Machine Readable file

Submissions for **Transparency in Coverage** and **final Machine Readable** data are now due at the same time as the rest of the QHP application.

Aligned Final Plan Confirmation and Crosswalk

Issuers will have two (2) weeks around the final 8/19 data submission deadline to complete **final plan confirmation** and **plan ID crosswalk submission**.

Issuers will resolve any outstanding crosswalk corrections on a case-by-case basis.

Activity	Dates
QHP Application submission window opens	4/23/20
Initial QHP Application submission deadline	6/17/20
Initial QHP Application Rates Table Template submission deadline	7/22/20
Issuers complete final plan confirmation and submit final Plan ID Crosswalk Templates in the PM Community	8/12/20 – 8/26/20
QHP Application submission window closes; deadline for issuers to change QHP Applications	8/19/20
CMS reviews QHP Application data and releases results in the PM Community	8/20/20 – 9/10/20

Submission

Key Tool & Template Updates

*See the PY21
QHP Application
Instructions for
complete
updates.*

Rates Table Template

- Allows issuers to assign the same set of rates to multiple Rating Areas within a template worksheet

Business Rules Template

- Allows data entry specific to Medical and Dental issuers
- More flexible data entry for Stand-Alone Dental Plans

Transparency in Coverage

- Updated and aligned with other QHP templates
- Required for PY21 Benefits & Service Area module to validate

Data Integrity Tool (DIT)

- The DIT has been updated to accommodate changes in PY21 QHP Application templates

Transparency in Coverage (TIC)

- Issuers will submit the TIC template in the **Benefits and Service Area Module** of Health Insurance Oversight System (HIOS).
 - The TIC template is due on the same timeline as other QHP Application templates, including Early Bird.
- The Claims Payment Policies and Other Information URL, also called the TIC URL will be collected in the **Supplemental Submission Module**.
 - Transparency URLs should be active at the time of submission.

Transparency in Coverage (continued)

- TIC corrections will be available in the Plan Management Community.
- For TIC questions and support, issuers should reach out to the Marketplace Service Desk at CMS_FEPS@cms.hhs.gov.
 - Transparency@cms.hhs.gov will no longer be used for TIC submission, reviews, results, or technical support.

Supplemental Submission Module

- **PY21 URLs** must be submitted in the Supplemental Submission Module of HIOS.
- URLs will no longer be collected in separate QHP Templates, including Payment, Formulary, Transparency in Coverage, SBC, Network, and Plan Brochure URLs.
- Users can submit URLs via a simple **URL template** available within the module, or directly via the user interface in the module.

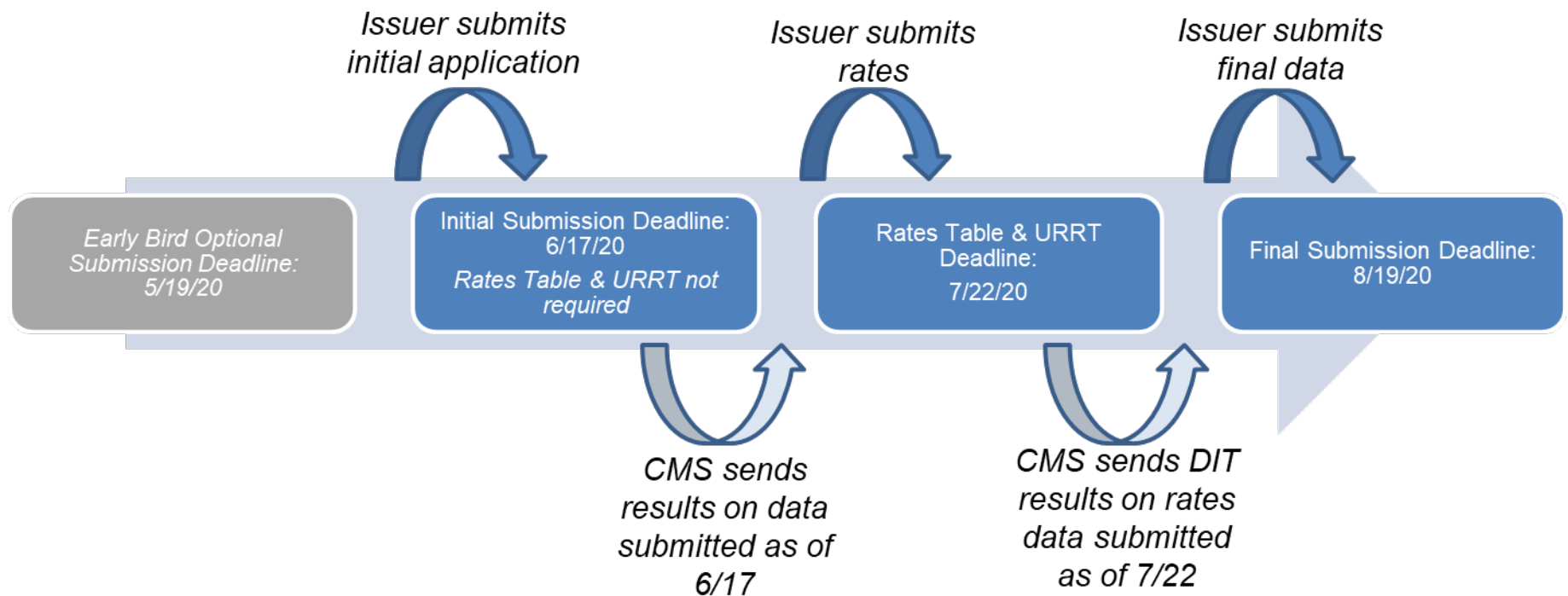
Submitting URLs

URL	Submit To	Submit By	Live By
Transparency in Coverage URL	Supplemental Submission Module	First PY21 submission <i>Early Bird: 5/19 or Initial Submission: 6/17</i>	First PY21 submission <i>Early Bird: 5/19 or Initial Submission: 6/17</i>
SBC, Payment, Plan Brochure, Formulary, Network (Marketing URLs)	Supplemental Submission Module	8/19/20	9/23/20
Marketing Emails	N/A	N/A	9/23
Machine Readable URL	JSON URL Submission Portal	<i>Work with your CMS Account Manager</i>	8/19/20

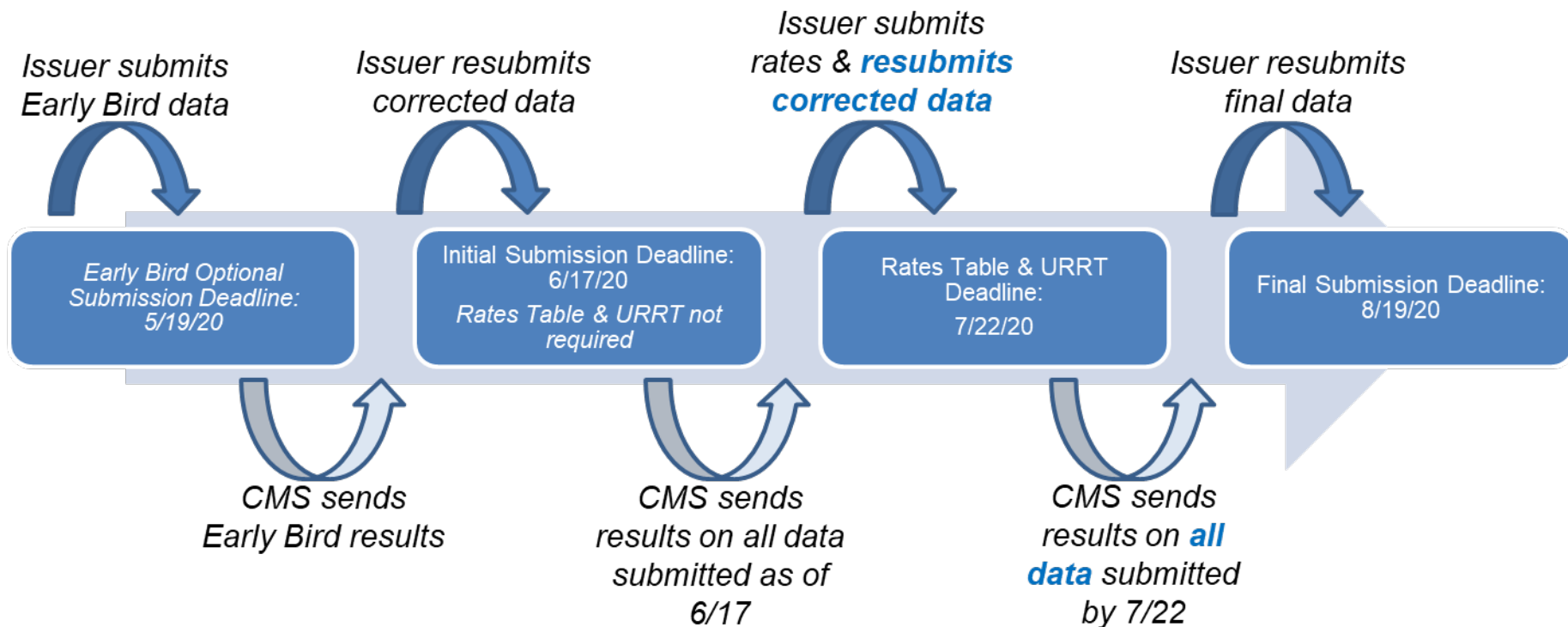
Making the Most of the Rates Submission Window

- CMS will continue to share results of QHP certification reviews with issuers on a rolling basis.
- CMS will review and share results on **any data resubmitted for the 7/22 rates deadline**.
- By resubmitting data by 7/22, issuers can receive an **additional round of results** on data prior to the final 8/19 submission deadline.

Required Reviews



Maximizing Review Opportunities



Enhanced Plan Confirmation

- Issuers confirming plans in the PM Community will be able to
 - Download plan lists
 - View and bulk-edit all plans on one screen
 - Sort and filter plan lists by HIOS ID

Getting Help

Earlier Access to Plan Preview

- Plan Preview is a tool for issuers to view plan data similar to how it will be displayed in Plan Compare on HealthCare.gov.
- Plan Preview will be available for the **entire PY21 application cycle**.
- All issuers participating in the FFE, including in states performing plan management functions, can use Plan Preview as soon as their plans are in “cross-validation complete” status; for issuers submitting in HIOS, their plans must be in “cross-validation complete” status. This means the issuer **must have the Rates Table Template submitted**.
 - Issuers that submit data via System for Electronic Rates and Forms Filing (SERFF) will only see data in Plan Preview after the state has transferred it to HIOS.

Enhanced One-on-One Technical Assistance

- CMS subject matter experts will reach out to issuers on an as-needed basis for one-on-one technical assistance to support corrections needed for your application.
- This assistance will be available starting **before the initial submission** deadline for issuers participating in Early Bird submission.

Accessing Corrections to the QHP Application

- Issuers will be able to view their QHP Application review results in the PM Community portal and **self-serve their corrections** in PDF and Excel formats.
- CMS will no longer send issuers a summary correction and crosswalk notice by email.
- CMS will notify issuers by email as results become available.

Expanded Self-Service Technical Assistance

- **New PY21 Instructional Videos**
 - Submitting a Data Change Request
 - Completing Issuer Plan Confirmation
 - Plan ID Crosswalk Template
 - Transparency in Coverage Template
 - How to Submit Machine-Readable Data
- **Tip Sheet on Resolving Common Deficiencies**
 - The most common application errors and how to address them
- **Certification FAQs**
 - Updated and expanded on www.qhpcertification.cms.gov

Summary

Timeline

- Aligned Transparency & final Machine Readable submission deadlines
- Aligned Final Plan Confirmation & Plan ID Crosswalk

Submission

- The Transparency in Coverage template will be submitted via HIOS/SERFF
- URLs will be submitted in the Supplemental Submission Module
- The Rates Submission deadline on 7/22 is an extra opportunity to resubmit data for review

Getting Help

- Earlier access to Plan Preview and one-on-one help sessions
- Self-serve corrections in the PM Community
- New instructional videos and other TA resources available

Questions

Participants may submit questions using the Question feature of the online webinar.

Verbal questions may be asked by phone:

- Dial 1-866-391-5945.
- Enter your unique six-digit PIN.
- Then dial “star(*) pound(#)” on your phone’s keypad.