

Plan Year (PY)19 QHP Notices and State Plan Confirmation

August 8, 2018



Center for Consumer Information and
Insurance Oversight (CCIIO)

Agenda

- Session Guidelines
- Key Dates
- Overview of PY19 Notices
- Overview of State Plan Confirmation
- Question & Answer (Q&A) Session
- Closing Remarks

Intended Audience

- Please be advised that the intended audience for this webinar is state regulators in Federally-facilitated Exchange (FFE) states performing plan management activities. This is not an open press call.
- Members of the press or a media outlet should disconnect the call at this time and contact the Centers for Medicare & Medicaid Services (CMS) Press Office for further information.

Session Guidelines

- This is a 45-minute webinar session.
- Throughout the webinar, you may submit questions via the Q&A Panel.
- We will address questions during the Q&A session at the end of the presentation.
- For questions regarding content or logistics, contact the Registration for Technical Assistance Portal (REGTAP) Registrar at registrar@regtap.info or (800) 257-9520.

Upcoming PY19 Key Dates for QHP Certification

Date	Category	Activity
August 1, 2018	PM Community	CMS begins using the List of Contacts included in the 'Contacts' tab of the Plan Management (PM) Community for all Communications
August 10, 2018	QHP Certification	CMS Uploads the First Correction Notice to the PM Community
August 10, 2018	Alternate Enrollment	CMS Sends "Potential New Consumers" file to State and Issuers based on Federal Hierarchy
August 13, 2018	QHP Certification	Deadline for PY 2019 Service Area Data Change Request
August 22, 2018	QHP Certification	Deadline for issuers to change PY 2019 Qualified Health Plan (QHP) Applications
August 23 – September 12, 2018	CMS Reviews	CMS Reviews QHP Applications as of August 22, 2018 and releases Final Round Review results to PM Community on a rolling basis

Key Dates for PY18 Data Submission

Date	Category	Activity
March 15, 2018	URRT Deadline	PY 2018 Q3 Unified Rate Review Template Submission Deadline
April 11, 2018	DCRQ Submission	Deadline for submitting PY 2018 Data Change Requests for the April DCW (SHOP Q3 Rate Change Window)
Prior to May 16, 2018	Refresh Date	Approximate Refresh Date for the PY 2018 April DCW
June 15, 2018	URRT Deadline	PY 2018 Q4 Unified Rate Review Template Submission Deadline
July 11, 2018	DCRQ Submission	Deadline for submitting PY 2018 Data Change Requests for the July DCW (SHOP Q4 Rate Change Window)
Prior to August 16, 2018	Refresh Date	Approximate Refresh Date for the PY 2018 July DCW

Announcements

Overview of PY19 Notices

QHP Notices – Quick Reference

Initial Plan Confirmation

- Contains a list of all the QHPs, including Stand-alone Dental Plans (SADPs), CMS received during the initial submission window.

Correction/Data Integrity

- Summarizes needed correction in the content of QHP Applications to comply with certification standards.
- Summarizes critical data errors that could lead to exclusion or incorrect display of plan information to consumers, or regulatory non-compliance.

Plan ID Crosswalk

- Includes required corrections to the Plan ID Crosswalk Template before CMS may process auto-enrollments for PY19.

Final Plan Confirmation

- Contains final plan list. The state will confirm which plans recommended for certification it chooses to offer on the Exchange.

Final Correction Notice

- Provides issuers instructions for making necessary corrections to their QHP Application before they may be certified and/or displayed on HealthCare.gov
- Contains certification results.

Certification

- Lists final certified QHPs for PY19 and an example of the 2019 QHP Agreement.

QHP Notices by Exchange Model

- CMS sends seven (7) types of notices throughout the certification process.
- Issuers receive different notices based on the Exchange Model, products offered and previous participation on the Exchange.

Notice	FFE QHP/SADP	FFE Off-Exchange SADP	SPE QHP/SADP	SPE Off-Exchange SADP	SBE-FP QHP/SADP
Correction/Data Integrity (DIT)	☑	☑ **	☑	☑ **	☑ ***
Network Data Integrity (DI)	☑				
Plan ID Crosswalk	☑ *		☑ *		☑ *
Certification	☑	☑	☑	☑	☑

*Only applies to issuers who participated on the Exchange in 2018.

** Issuers will only receive correction notice from CMS.

***Issuers will only receive a DIT notice from CMS.

QHP Notices – Key Outreach Dates

Notice	Outreach Date	Issuer Response Requested	State Response Requested
Initial Plan Confirmation	6/25/2018	No. Notify CMS of any discrepancies, if applicable.	Yes. Return confirmation or amended state plan table to CMS.
Initial Correction/Data Integrity	8/10/2018	No. Make corrections to QHP Application, if applicable.	No.
Initial Plan ID Crosswalk	8/10/2018	No. Make changes and resubmit Plan ID Crosswalk Template, if applicable.	No.
Final Plan Confirmation	9/17/2018	Included in issuers' final correction notices.	Yes. Return state plan table to CMS.
Final Correction/Data Integrity	9/17/2018	Yes. Reply to notice and indicate whether issuer will make the required changes, if applicable. Complete plan confirmation and return QHP Agreement to CMS, if applicable.	No.
Final Plan ID Crosswalk	9/17/2018	Yes. Validate the most recent version of the file is posted in the PM Community, or make changes and resubmit Plan ID Crosswalk Template.	No.
Certification	10/4/2018	No.	No.

CMS Review of QHP Application Data

- CMS conducts three (3) types of reviews on issuer's application data:
 - **Data integrity (DIT)** reviews identify critical data errors that could lead to incorrect display of plan information to consumers, or regulatory non-compliance.
 - **Certification reviews** ensure each issuer's QHP Application is compliant with Patient Protection and Affordable Care Act (PPACA) requirements before they can be offered to consumers on HealthCare.gov.
 - **Plan crosswalk reviews** confirm that issuers in FFE, states performing plan management functions, and State-based Exchange using the federal platform (SBE-FP) states that offered on-Exchange plans in 2018 successfully map to a 2019 QHP plan ID to ensure guaranteed renewability for consumers.

Review Results and QHP Notices

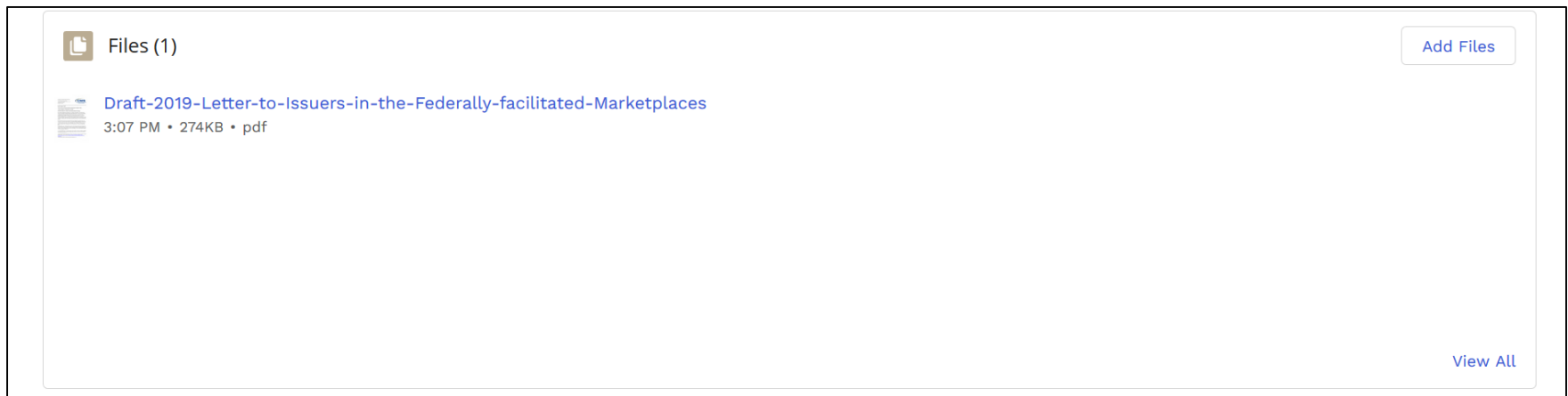
- Corrections from these reviews are being released in the PM Community on a rolling basis during each round of review to both issuers and states.
- Issuers and states will also be able to download correction notice attachments from the PM Community, on the dates outlined in the Letter to Issuers.
 - These files will be in a similar format to correction notices shared in prior plan years.
- The correction notices will include all corrections for that review round, including any the issuer may have already resolved.

QHP Notice Recipients

- States will be notified via email when notice attachments have been posted to the PM Community. These emails will be sent to all contacts listed within the PM Community for a given issuer's organization.
 - Instructions for updating an organization's contact list can be found on the QHP certification website:
<https://www.qhpcertification.cms.gov/s/Register%20for%20Updates>

Downloading QHP Notices

- To access notices, states should navigate to the States tab in the PM Community, then click on the state name.
- A Files box will appear towards the bottom of the state detail page with the most recent files listed on top.



Downloading CMS Notices

- Download and review all notice attachments in their entirety upon receipt.
- CMS will note the cutoff date for the data reviewed for each notice.
- Direct any questions regarding notice(s) to the Marketplace Service Desk (MSD) at 1-855-CMS-1515, or at CMS_FEPS@cms.hhs.gov, or contact planmanagementstatecoordination@cms.hhs.gov as soon as possible.

Addressing CMS Notices

- Issuers must address issues CMS identifies by either:
 - Correcting the relevant data; or
 - Providing adequate justification to demonstrates that corrections are not required and the application meets all certification standards.
- All corrections and errors identified must be addressed before the plan can be certified and/or available on HealthCare.gov.
- If the notice does not include any CMS-identified corrections, no changes to the application are necessary unless required by a state regulator (or CMS in a CMS direct enforcement state).
- States and issuers can refer to the [QHP Application Notices](#) page on the QHP website for help understanding corrections or errors identified.

Help With QHP Notices

- States should immediately contact PlanManagementStateCoordination@cms.hhs.gov if a notice attachment has not been posted to the PM Community by 11:59 PM ET on the expected date.
- For additional questions, issuers should be directed to the MSD at 1-855-CMS-1515, or submit a Help Desk ticket to CMS_FEPS@cms.hhs.gov. The ticket should specify the correction or error code and describe specific questions about corrective action. Do not include the entire notice.
- For the System for Electronic Rate and Form Filing (SERFF)-specific questions, states and issuers may also call the SERFF Help Desk at 816-783-8990.

Overview of State Plan Confirmation

PY19 State Plan Confirmation

- For PY19, CMS conducted plan confirmation with issuers and states shortly after the close of the initial submission window.
 - This round of plan confirmation provided states and issuers an opportunity to review and confirm the plans CMS and/or the state will review for certification.
- As in prior years, after the final data submission deadline, CMS will also conduct a final round of plan confirmation to finalize the list of certified plans that will be available through the Exchange for 2019.

Final State Plan Confirmation Notice

CMS uploads lists to the PM Community: September 17, 2018

Response:

- States are asked to respond as soon as possible, but by no later than **September 25, 2018**.
 - Note: States will receive an email with instructions on how to download and complete their list, and return them back to CMS within the PM Community.

Recipients:

- All states on the federal platform (FFE, states performing plan management functions, SBE-FP) that have at least one (1) issuer that submitted plans for PY19 certification.

Final State Plan Confirmation Notice (Continued)

- Final plan confirmation gives regulators the chance to indicate whether the state does or does not approve the regulatory submissions of/recommend each plan for certification for sale on-Exchange.
- States can download within the PM Community an Excel spreadsheet listing all the QHPs, including SADPs, submitted by issuers in the state, for which CMS reviewed and/or received data.
 - **ACTION:** States should review the list, taking into consideration the issuers' ability to continue to meet applicable state regulatory requirements, including but not limited to, form filing, as well as issuers' compliance with certification standards.

Final State Plan Confirmation Notice (Continued)

ACTION REQUIRED

- To complete the table, states should:
 - Click on the “Plan Details” tab.
 - Select the appropriate response from the dropdown menu for each plan on the list, to indicate whether the state does or does not approve the regulatory submissions of/recommend the plans for PY19 certification.
 - Note any additional comments or concerns the state might have.
- States should upload the completed table to the state’s profile within the PM Community by no later than **September 25, 2018**.

Plan Confirmation Workbook

Plan Confirmation - State Instructions

Step 1. Review the **Issuer Summary** tab for a list of issuers applying for QHP certification in issuer type, Coverage Type--QHP (Medical) or SADP (Dental), Market Coverage (Individual or on the exchange, or both.

Step 2. Review the **Plan Details** tab for a complete list of plans submitted by issuers in your the issuer name, issuer ID, Standard Component ID, plan marketing name, coverage type (QH whether the plan is submitted for certification off the exchange, on the exchange, or both.

State Instructions

Instructs states on how to review and respond to the plan confirmation list

Reference

Defines the contents of and fields in each tab

Reference Tab	
This tab explains what information is included in this Excel workbook and provides definition	
Issuer Summary Tab	
This tab includes Issuer-Level summary information.	
Field	Definition
Issuer Name	This is the issuer's legal name.
Issuer ID	This is the unique ID assigned to each issuer upon regist
Issuer Type	This is the type of issuer whether Qualified Health Plans (

Plan Confirmation Workbook (Continued)

Issuer Summary

Summarizes issuer-level counts of plans by type

Issuer Name	Issuer ID	Issuer Type	Totals						
			Total Plans	Coverage Type		Market Coverage		Exchange Type	
				QHP	SADP	Individual	SHOP	On the Exchange or Both	Off the Exchange

Plan Detail

Lists each plan submitted for review

CMS Record of Transferred Plans									
Issuer Name	Issuer ID	Standard Component ID	Plan Marketing Name	QHP or SADP	Market Coverage	Metal Level	Plan Type	Exchange Type	
MontanaHealth	12123	12123MT0140003	MLI Catastrophic	QHP	Individual	Catastrophic	PPO	Both	
MontanaHealth	12123	12123MT0140004	SmartHealth Value Bronze 6450	QHP	SHOP	Bronze	PPO	Both	

Live Q&A

Questions

Please help us provide an accurate response by identifying your State when asking a question.

To submit or withdraw questions by phone:

- To submit a question, dial 'star(*) pound(#)' on your phone's keypad.
- To withdraw a question, dial 'star(*) pound(#)' on your phone's keypad.

To submit questions by webinar:

- Type your question in the text box under the 'Q&A' tab and click 'Send.'

If you are not able to ask your question during today's session, or if your question is best answered by subject matter experts (SMEs) outside Plan Management (PM), you may submit it via CMS_FEPS@cms.hhs.gov with the subject line "State Question."

State Regulators Webinar Session Survey

- CMS welcomes your feedback regarding this webinar series and values any suggestions that will allow us to enhance this experience for you.
- Shortly after this call, we will send a link to you for a convenient way to submit any ideas or suggestions you wish to provide that you believe would be valuable during these sessions.
- Please take time to complete the survey and provide CMS with any feedback.



Closing Remarks