

Plan Year (PY)21 QHP Application Submission & Review Timeline and Process

February 13, 2020

2020 Qualified Health Plan (QHP) Series

This communication was printed, published, or produced and disseminated at U.S. taxpayer expense.

The information provided in this presentation is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This presentation summarizes current policy and operations as of the date it was shared. Links to certain source documents may have been provided for your reference. We encourage persons attending the presentation to refer to the applicable statutes, regulations, and other guidance for complete and current information.

[HTTPS://WWW.REGTAP.INFO](https://www.regtap.info)



This webinar is applicable to issuers in the Federally-facilitated Exchanges (FFE), State-based Exchanges (SBEs), State-based Exchanges on the Federal Platform (SBEs-FP), State Partnership Exchanges (SPEs) and Stand-alone Dental Plans (SADPs).

Agenda

- Session Guidelines
- Key Dates
- Additional Webinar Sessions
- Announcements
- PY21 QHP Application Submission & Review Timeline and Process
- Live Q&A Session
- Resources
- Closing Remarks

Session Guidelines

- This is a 60-minute session.
- This call is being recorded. The recording is not released to the public or posted in Registration for Technical Assistance Portal (REGTAP).
- This webinar will provide an opportunity for Center for Consumer Information and Insurance Oversight (CCIIO) Plan Management (PM) Subject Matter Experts (SMEs) to respond to questions from QHP issuers.
- For questions regarding content, contact the Centers for Medicare & Medicaid Services (CMS) Help Desk by email at: CMS_FEPS@cms.hhs.gov or by phone at: (855) 267-1515.
- For questions regarding logistics and registration, contact the Registrar at: (800) 257-9520.

Upcoming Key Dates for QHP Certification

Date	Category	Activity
Prior to February 16, 2020	Plan Data Refresh	Small Business Health Options Program (SHOP) quarterly rate changes that are approved and submitted by 1/29 are refreshed on HealthCare.gov
Prior to February 16, 2020	Plan Data Refresh	PY20 QHP Application data changes that are approved and submitted by 1/29 are refreshed on HealthCare.gov

Additional Webinar Sessions

All questions regarding Enrollment or External Data Gathering Environment (EDGE) Server can be addressed during the following webinar sessions:

Program Area	Day	Time (ET)
Enrollment	Mondays (Bi-weekly)	12:00 p.m. – 1:00 p.m.
EDGE Server	Tuesdays	11:30 a.m. – 1:00 p.m.

Please register if you wish to participate, even if you have registered for a previous series. For registration and additional information on CMS' webinar series, please log in to <https://www.REGTAP.info>.

Announcements

PY21 QHP Certification Process

PY21 QHP Certification: Overview

- Issuers must submit a complete QHP Application for all plans for which they are seeking 2021 certification, including plans that were previously certified as QHPs for the 2020 plan year.
- This overview also applies to SADPs, including those seeking off-Exchange certification.
- Ancillary insurance products and health plans that are not QHPs (e.g., stand-alone vision plans, disability, or life insurance products) will not be offered on the FFE. The FFE will only offer QHPs and SADPs.
- This overview and timeline do not apply to SBEs, except for SBEs using the federal platform for eligibility and enrollment (SBE-FPs), which follow the same data submission deadlines.

State Exchange Models

Exchange Model	Consumer Application and Enrollment Site	Primary Issuer Application Submission System
Federally-facilitated Exchange (FFE)*	HealthCare.gov	Health Insurance Oversight System (HIOS)
State Performing Plan Management Functions	HealthCare.gov	System for Electronic Rate and Form Filing (SERFF) & HIOS [for Unified Rate Review Template (URRT)]
State-based Exchange on the Federal Platform (SBE-FP)	HealthCare.gov	SERFF
State-based Exchange (SBE)	Exchange websites established & maintained by the state	State-specific system

**Issuers in Direct Enforcement FFE States (MO, OK, TX, WY) should contact formfiling@cms.hhs.gov for details on requirements for form filing in these states.*

Application Submission

FFE states, states performing plan management functions, and SBE-FP states

- Issuers applying for QHP certification in the FFE submit complete and accurate QHP Applications through HIOS.
- In states performing plan management functions and SBE-FP states, issuers work directly with the state to submit QHP Application data in accordance with state guidance and with the CMS QHP certification timeline.
 - States performing review of QHP Applications use SERFF to collect QHP Application data from issuers.
 - States transfer issuers' applications to HIOS from SERFF in accordance with the CMS QHP certification timeline.

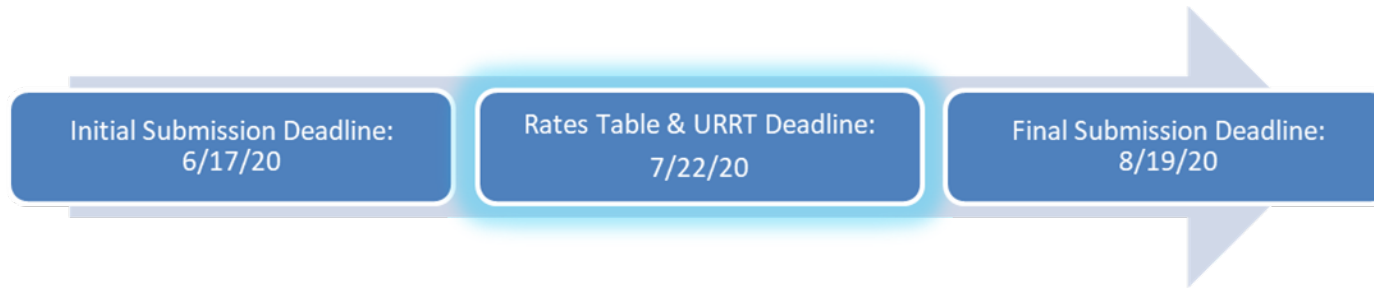
Initial Submission Deadline

- Issuers applying for QHP certification in the 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 URRT.
- QHP Applications for new plans CMS receives after this date may not be considered for certification.



Rates Table 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 without prior CMS and state approval may not be considered for certification.



QHP Certification Timeline

Activity	Dates
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 Quality Rating System (QRS) clinical data submission deadline	6/15/20
Initial QHP Application submission deadline	6/17/20
Transparency in Coverage data submission deadline	6/17/20
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

QHP Certification Timeline (continued)

Activity	Dates
QHP Application submission window closes; deadline for issuers to change QHP Applications	8/19/20
Transparency in Coverage data resubmission deadline	8/19/20
Machine Readable file posting deadline	8/19/20
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

Review of QHP Applications

Review of QHP Applications

- CMS reviews QHP Applications against all QHP certification standards for issuers currently offering QHPs and issuers applying for QHP certification for the first time.
- Throughout each review round, CMS releases review results in the PM Community, detailing any needed corrections identified during the CMS review process.
- Issuers review these results and resubmit corrected QHP Applications by the relevant deadlines.
 - Issuers are encouraged to submit updated QHP Applications as soon as possible, as CMS may re-review submitted data during a single review round.
- After the final submission deadline on **August 19, 2020**, CMS will re-review QHP Applications and release any outstanding corrections in the PM Community.

Review Coordination with States

- CMS expects states to review potential QHPs for compliance with all requirements under state law, as well as market-wide standards established by the Patient Protection and Affordable Care Act (PPACA).
- CMS expects that states establish their own timeline, communication processes, and resubmission window for any reviews conducted under state authority.

PM Community

- To review required QHP Application corrections, **all issuers must** register for the PM Community.
- Issuers also use the PM Community to submit Plan ID Crosswalk Templates, manage issuer contacts, view plan-level data, access certification notices, complete plan confirmation, and submit data change requests.
- Additional guidance about the PM Community will be presented in future webinars.

Data Submission Reminders and Deadlines

Data Submission Reminders

- Issuers applying for QHP certification in states performing plan management functions and SBE-FP states should **not** submit QHP Applications to HIOS.
- For issuers submitting in HIOS, QHP Application must be in the "cross validation complete" status for both the Rates Table Template and final submission deadlines.
- All issuers seeking to offer QHPs, including issuers that submit QHP Applications in SERFF, must submit the URRT to the state and to CMS via HIOS.

Key Dates for QHP Data Changes

Activity	Allowed Changes	Date
Initial application submission	• Issuers will submit QHP Applications for 2020 QHPs and SADPs they are seeking to certify for 2021 as well as new 2021 QHPs and SADPs. • Issuers may make changes to their data without state or CMS authorization. • Issuers may choose to submit their QHP Applications for the optional Early Bird review; the Early Bird submission deadline is May 19, 2020.	4/23/20 – 6/17/20
QHP review and modification	• Issuers may not add new plans or change an off-Exchange plan to be both on and off-Exchange. • Issuers may not change plan type or market type and may not change QHPs, excluding SADPs, from a child-only plan to a non-child-only plan. • Issuers are required to submit a data change request to CMS for service area changes. Issuers must submit requests by August 11, 2020. • Issuers may submit plan withdrawal requests to withdraw plans or change an on-Exchange SADP to off-Exchange. • For all other changes, issuers are not required to submit data change requests or document state authorization to CMS. CMS will monitor all data changes and contact issuers with any concerns about changes made.	6/18/20 – 8/19/20

Key Dates for QHP Data Changes (continued)

Activity	Allowed Changes	Date
Data changes after QHP Application deadline	• Issuers will only make corrections directed and approved by CMS or their state.	8/20/20-10/6/20
After final data submission	• CMS may allow issuers to make critical post-certification data corrections in order to correct data display errors on HealthCare.gov and to align QHP display with products and plans approved by the state. • Post-certification data corrections require data change requests and state and CMS approval. Allowed changes will occur during periodic, scheduled limited data correction windows.	10/7/20-onward

Future Webinars

- CMS expects to offer webinars with more detail on the following topics:
 - QHP Submission: Technical Overview
 - PM Community: Corrections Released in the PM Community and What to Expect for Early Bird Review Results
 - QHP Data Changes

Open Q&A Session

Questions?

- To Submit or Withdraw Questions by Phone:
 - *If you are listening through your computer speakers and want to submit a question by phone, dial 1-866-391-5945 and enter your unique six-digit PIN, then dial “star(*) pound(#)” on your phone’s keypad.*
 - *If you are already dialed in by phone and want to submit a question, then dial “star(*) pound(#)” on your phone’s keypad.*
 - *If you would like to withdraw a question and you are dialed in by phone, then 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.”

Submission of Inquiries

Users/Issuers can contact:

- **CMS Help Desk** with questions about specific situations, the Federal Templates and their functionality and Health Insurance Oversight System (HIOS)
 - **Call: 855-CMS-1515**
 - **Email: CMS_FEPS@cms.hhs.gov**
- **National Association of Insurance Commissioners (NAIC)** with questions about state requirements/System for Electronic Rate and Form Filing (SERFF)
 - **Email: serffplanmgmt@naic.org**

Best Practices- Submitting Help Desk Tickets

- Include HIOS ID, issuer state and issuer legal name.
- Include screenshots or attach templates when asking about an error or issue with the template.
- Submit separate Help Desk requests for different, unrelated questions.
- Put the question in the body of the email; do not attach Excel or Word documents with lists of questions.
- Identify or note whether a question is for the Small Business Health Options Program (SHOP) or Individual Exchange.

HIOS User Group Conference Call

- HIOS User Group Conference Call occurs every Wednesday from 2:00 p.m. to 3:30 p.m. Eastern Time (US & Canada) (GMT-05:00)
- Call Access: 1-888-455-8828; Passcode: 6714482

Plan Management Webinar Dates

The QHP February Webinar sessions occur on Thursdays as shown below:

Date	Day	Time (ET)	Topic
02/20/20	Thursday	1:00 p.m. – 2:00 p.m.	Issuer Module Overview (Submitting Data for Quality Improvement Strategy, Program Attestation, Accreditation, and Essential Community Providers/Network Adequacy)
02/27/20	Thursday	1:00 p.m. – 2:00 p.m.	SADP QHP Certification

Please refer to the Weekly QHP E-flyer for updated Webinar topics.

Resources for QHP Plan Maintenance and Certification

Resource	Resource Link
CMS Regulations and Guidance	https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/index.html
Qualified Health Plan (QHP) Application Materials	https://www.qhpcertification.cms.gov/s/Application%20Materials
QHP Application Review Tools	https://www.qhpcertification.cms.gov/s/Review%20Tools
Registration for Technical Assistance Portal (REGTAP)	https://www.REGTAP.info
Health Insurance Oversight System (HIOS)	https://portal.cms.gov/wps/portal/unauthportal/home/
System for Electronic Rate and Form Filing (SERFF)	https://login.serff.com/

Commonly Used Acronyms

Acronym	Definition
AV	Actuarial Value
BHP	Basic Health Program
ECP	Essential Community Provider
EHB	Essential Health Benefit
EIDM	Enterprise Identity Management
FFE	Federally-facilitated Exchange
HIOS	Health Insurance Oversight System

Commonly Used Acronyms (Continued)

Acronym	Definition
MSP	Multi-State Plans
NAIC	National Association of Insurance Commissioners
NCQA	National Committee for Quality Assurance
QHP	Qualified Health Plan
SBE	State-based Exchange
SERFF	System for Electronic Rate and Form Filing
USP	United States Pharmacopeia

Closing Remarks