

# Qualified Health Plan (QHP) 2020 Updates to the Actuarial Value (AV) Calculator

**February 21, 2019**

**2019 Qualified Health Plan (QHP) Series**

INFORMATION NOT RELEASABLE TO THE PUBLIC UNLESS AUTHORIZED BY LAW: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.



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

# Intended Audience

- The QHP PY20 Updates to the AV Calculator is applicable to Federally-facilitated Exchanges (FFE), State Partnership Exchanges (SPEs), State-based Exchanges on the Federal Platform (SBEs-FP) and SBEs.
- The QHP PY20 Updates to the AV Calculator is *not* applicable to Stand-alone Dental Plans (SADPs).

# Agenda

- Session Guidelines
- Announcements
- QHP 2020 Updates to the AV Calculator
- Live Q&A Session
- Resources
- Closing Remarks

# Session Guidelines

- This is a 60-minute session.
- This webinar will provide an opportunity for Center for Consumer Information and Insurance Oversight (CCIIO) Plan Management (PM) Subject Matter Experts (SMEs) to discuss QHP 2020 Updates to the AV Calculator.
- For questions regarding content, contact the Centers for Medicare & Medicaid Services (CMS) Help Desk by email at: [CMS\\_FEPS@cms.hhs.gov](mailto: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.

# Additional Webinar Sessions

All questions regarding Enrollment and 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

# SAVE THE DATE

April 23 – April 24, 2019

## QUALIFIED HEALTH PLAN (QHP) ISSUER CONFERENCE



This event is for issuers applying for QHP certification in the Federally-facilitated Exchange (FFE). Pre-registration is required to participate in-person or remotely.

**MORE INFORMATION COMING SOON!**

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

# **2020 Updates to the AV Calculator**

# Updating the AV Calculator

45 CFR 156.135(g) *Updates to the AV Calculator.*

HHS will update the AV Calculator annually for material changes that may include costs, plan designs, the standard population, developments in the function and operation of the AV Calculator and other actuarially relevant factors.

# 2020 AV Calculator Changes

1. Claims Projection Factor: Projects from 2019 to 2020.
2. Maximum Out of Pocket (MOOP) Limit: Increases estimated MOOP limit to \$8,250.
3. Unnecessary Column: Removes the “Number of Enrollees” column from the continuance tables, which did not include the effect of weighting used to construct the tables.

# Demo: 2020 AV Calculator



# AV Calculator Reminders

- The AV Calculator is not a pricing tool.
- Issuers must always use an actuarially justifiable process when inputting plan designs into the AV Calculator.
- There is not a set date for the Final 2020 AV Calculator's release.

# AV Calculator Resources

- AV Calculator and User Guide:  
<https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Draft-2020-AV-Calculator.xlsm>
- AV Calculator Methodology:  
<https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Draft-2020-AV-Calculator-Methodology.pdf>
- AV Calculator Plans and Benefits Template Instructions:  
Forthcoming
- AV Calculator Mailbox: [actuarialvalue@cms.hhs.gov](mailto:actuarialvalue@cms.hhs.gov)

# Open Q&A Session

# Questions?

- 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.”*

# 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](mailto: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](mailto: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

- Upcoming February QHP Webinar sessions:

| Date              | Day      | Time (ET)             | Title                                                                               |
|-------------------|----------|-----------------------|-------------------------------------------------------------------------------------|
| February 28, 2019 | Thursday | 1:00 p.m. – 2:00 p.m. | QHP Plans and Benefits Template Updates & Benefits and Service Area Module Overview |

# Resources for QHP Plan Maintenance and Certification

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

# 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