

Plan Year Comparison Report

July 11, 2019



2019 Qualified Health Plan (QHP) Series

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The Plan Year (PY) Comparison Report is applicable to QHP issuers in Federally-facilitated Exchanges (FEEs), State Partnership Exchanges (SPEs), and State-based Exchanges on the Federal Platform (SBEs-FP).

Agenda

- Session Guidelines
- Announcements
- PY Comparison Reports
- Question & Answer (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 answer issuer questions.
- 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.

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

PY2020 URL Data Collection Change Announcement

Introduction

The purpose of this announcement is to provide a brief overview of a process improvement to Uniform Resource Locator (URL) data collection that will take effect after the final QHP submission deadline in PY2020.

Background

Currently there are five (5) URL types collected through the QHP Templates as part of the QHP Application submission process:

QHP Template	URL Type
Plans & Benefits Template	• Enrollment Payment URL • Summary of Benefits & Coverage URL • Plan Brochure URL
Prescription Drug Template	• Formulary URL
Network ID Template	• Network URL

What are the changes?

- After the Final QHP Application Deadline, all PY2020 URL changes will be submitted through a link in the Health Insurance and Oversight System (HIOS) QHP Benefits and Service Area Module, called the “Supplemental Submission Module”
- Issuers can choose between two (2) submission methods to make URL changes in the new module:
 1. Submit using a new simple URL template, which can be downloaded from the module
 2. Submit through a Search & Update capability available within the module User Interface (UI)

Who will use this new module?

- Any issuers who applied to have QHP or Stand-alone Dental Plan (SADP) plans available on Healthcare.gov
 - All FFE issuers
 - Issuers in SPE and SBE-FP whose plans appear on Healthcare.gov
- Issuer-designated users assigned a role of Submitter and/or Validator in the QHP Benefits & Service Area module
- State Department of Insurance (DOIs) with HIOS State Reviewer access via the State Evaluation Module or Plan Preview
- More information, including a demonstration, will be provided at the PM issuer webinar in August

Plan Year Comparison Report

Agenda

- Overview of PY Comparison Report
- Data Fields of Report
- Demo of Report
- Accessing the Report
- Q&A

Overview

The PY Comparison Report is an issuer resource to confirm specific data changes in a QHP application for plans submitted for PY2020 certification that were also offered in PY2019.

The objective of the report is to assist issuers in identifying and confirming data changes between plan years.

Overview (continued)

The PY Comparison Report flags benefit package, benefit cost-sharing, service area, and business rules changes for Plan IDs offered in both PY2020 and PY2019.

The report compares PY2019 data against current PY2020 QHP application data submitted to CMS as of June 19, 2019.

Market and Exchange Type

For PY2020, the PY Comparison Report is limited to data comparisons for individual market QHPs. The report excludes Small Group Health Options (SHOP) market plans and SADP.

This report will be available for QHP issuers in FFE states, SPE states, and SBE-FP for enrollment and eligibility

Crosswalked Plans

The PY Comparison Report will not consider plan crosswalk information. A PY2019 plan that will be crosswalked to a different plan ID in PY2020 will not be included in the report.

The report excludes Plan IDs that do not exist in both plan years.

Data Fields of PY Comparison Report

Benefit Package (BP) Fields

The report compares the number of **covered benefits** for plans in both plan years and shows a change analysis of covered benefits.

Benefit Package (BP) Fields

Tab Name	Description
1.1 BP PY Benefits	This table shows the number of plans in PY2019 and PY2020 that cover each benefit, as well as the number of plans that cover the benefit in both plan years.
1.2 BP Covered-Not Covered	This table shows changes to benefit coverage for plans in both plan years. The comparison is done using the "Is this Benefit Covered?" variable in both plan years.
1.3 BP Changes	This table shows description changes in covered benefits for plans in both plan years. The change analysis is conducted for "Covered" benefits in both plan years.

Benefit Cost-Sharing (BCS) Fields

The report compares the number of covered benefits by plan variants in both plan years and shows a change analysis of **cost-sharing** differences.

Benefit Cost-Sharing (BCS) Fields

Tab Name	Description
2.1 BCS PY Benefits	This table shows the number of plan variants in PY2019 and PY2020 that cover each benefit, as well as the number of plan variants that cover the benefit in both plan years.
2.2 BCS Changes	This table shows changes in benefit copay or coinsurance for plan variants in both plan years. The change analysis is conducted for "Covered" benefits in both plan years.
2.3 DedMOOP Changes	This table shows changes in deductible and maximum out-of-pocket (MOOP) for plan variants in both plan years. The change analysis is conducted for the deductible and MOOP for both plan years.

Service Area (SA) Fields

The report shows a change analysis of **service areas** for plans in both plan years including changes in partial county, entire state, and zip code data fields.

Service Area (SA) Fields

Tab Name	Description
3.1 Service Area Changes	This table shows whether there was a service area change, and the added and dropped counties a plan covered if there was a change, between PY2019 and PY2020.
3.2 Plan-County Comparison	This table shows the "Cover Entire State", "Partial County", and "Zip Code" comparison for plan-counties in both plan years. The change analysis is conducted for plan-counties in both plan years.
3.3 PY20 SA Visual	This visual shows PY2020 Service Area coverage by the count of plans in each county.
3.4 PY19 SA Visual	This visual shows PY2019 Service Area coverage by the count of plans in each county.

Business Rules (BR) Fields

The report shows a change analysis of Dependents and Dependent Maximum Age **business rules** for plans offered in both plan years.

Business Rules (BR) Fields

Tab Name	Description
4.1 Biz Rules Changes	This table shows changes in Dependents and Dependent Maximum Age business rules for plans in both plan years.

Plan Year Comparison Report Demo

Accessing the Plan Year Comparison Report

Accessing the Plan Year Comparison Reports

CMS encourages issuers to use the PY Comparison Report to help ensure accuracy of their PY2020 QHP applications.

Issuers and states can download the PY Comparison Report and User Guide via the PM Community.

The report will be available the first week of August 2019.

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 HIOS
 - **Call: 855-CMS-1515**
 - **Email: CMS_FEPS@cms.hhs.gov**
- **National Association of Insurance Commissioners (NAIC)** with questions about state requirements/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 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 July Webinar sessions occur on Thursdays as shown below:

Date	Day	Time (ET)	Topic
07/18/19	Thursday	1:00 p.m. – 2:00 p.m.	Open Q&A
07/25/19	Thursday	1:00 p.m. – 2:00 p.m.	Plan ID Crosswalk Template for Automatic Re-Enrollment – Refresher and PM Community: Outreach Features in the Community

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://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