

Enrollment Reconciliation & IC834 Workgroup



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- Housekeeping

✓ **Recon**

- Housekeeping
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- Change to Agent/Broker Flags

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Planned Release Changes for January 2020

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January 30, 2020

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IC834 – Housekeeping

- **The PO-IC834 reporting suite** (PO Summary, PO Detailed, and Reinstatement Detailed) for transactions submitted from 1/21 – 1/27 was sent out yesterday.
- If you have any questions about these reports or any other IC834-related item, please contact Inbound834@bah.com

Housekeeping: Pre-Audit & Reconciliation

- **Prior Plan Years (2014-2019)**
 - 1095-A Consumer-Initiated Dispute Update (1095Ax) Files are scheduled for delivery to Issuers on Wednesday, February 5th
- **Plan Year 2015**
 - A full 2015 FFM extract will be taken on Thursday, February 13th at 6PM EST
 - Comprehensive 2015 Pre-Audit (AUD15) Files based upon that extract are scheduled for delivery to Issuers on Tuesday, February 18th
- **Plan Year 2017**
 - Next month's 2017 FFM extract will be taken on Saturday, February 15th at 6PM EST
 - Incremental 2017 Pre-Audit (ISIPA7) Files based upon that extract are scheduled for delivery to Issuers on Thursday, February 20th
- **Plan Year 2018**
 - Next month's 2018 FFM extract will be taken on Saturday, February 15th at 6PM EST
 - Incremental 2018 Pre-Audit (ISIPA8) Files based upon that extract are scheduled for delivery to Issuers on Thursday, February 20th

Housekeeping: Pre-Audit & Reconciliation

- **Plan Year 2019**
 - The RCNI9 submission deadline for January's Run 14 was last Thursday, January 23rd at 3PM EST
 - RCNO9 files were distributed to participating Issuers on Tuesday, January 28th
 - **Please Note:** Starting with this set of RCNO9 Files, records with an improperly populated Cancellation or Termination Reason Code will have that field flagged **U**
 - Issuers should carefully review these records and refer to the guidance in the Enrollment Reconciliation Education Suite to correct the population of the reason codes
 - Questions on how to correctly populate Cancellation and Termination Reason Codes should be sent to recon_issuer_support@bah.com
 - Next month's 2019 FFM extract will be taken on Saturday, February 15th at 6PM EST
 - Comprehensive 2019 Pre-Audit (AUD9) Files based upon that extract are scheduled for distribution to Issuers on Wednesday, February 19th
 - The RCNI9 submission deadline for February's Run 15 is **Thursday, February 20th at 3PM EST**

Housekeeping: Pre-Audit & Reconciliation

- **Plan Year 2020**
 - The RCNIO submission deadline for January's Run 2 is **TODAY, Thursday, January 30th at 3PM EST**
 - As of 11AM today, approximately **94%** of 2020 Issuers have successfully submitted for Run 2
 - As a reminder, RCNI data submitted on these files will be compared to the extract taken on January 15th; Issuers should submit their files in alignment with records received from the FFM through that date for proper matching and to minimize timing discrepancies
 - RCNO0 files will be distributed to participating Issuers on Tuesday, February 4th
 - Next month's 2020 FFM extract will be taken on Saturday, February 15th at 6PM EST
 - Comprehensive 2020 Pre-Audit (AUD0) Files based upon that extract are scheduled for distribution to Issuers on Wednesday, February 19th
 - The RCNIO submission deadline for February's Run 3 is **Thursday, February 27th at 3PM EST**

New RCNO Footnote: #REJECTEDSPANCHANGE

- Starting with this month's Enrollment Reconciliation cycles (2019 Run 14 and 2020 Run 2), Issuers will see a new footnote value on the RCNO File:
#REJECTEDSPANCHANGE
- The #REJECTEDSPANCHANGE footnote is used to identify policies (as defined by Exchange-Assigned Policy ID) that have at least one segment with Start or End Dates and/or the Initial Premium Paid Indicator flagged **I** (Issuer to update) or **U** (Unprocessable)
 - Typically **I** will appear on dates when the Issuer is trying to extend a segment past the data allowed by the FFM due to a voluntary termination, NLE, or other disqualifying criteria
 - All records for that policy will receive the #REJECTEDSPANCHANGE footnote, even if there is no change to dates or Initial Premium Paid Indicator flagged
 - Records for other spans of coverage within the policy that would otherwise result in a change to dates or Initial Premium Paid Indicator will have **F** flags (FFM to update) converted to **D** (Did not compare) to avoid applying inappropriate updates
 - Issuers should work to address the fields within the policy with the **I** or **U** flags either by updating the data in their systems to reflect the data on FFM or via the Enrollment Dispute process if there is a HICS Case or other business justification that indicates the Issuer's data is correct

#REJECTEDSPANCHANGE Example 1

- **Example:** Nathan enrolls effective 1/1/2020 with a \$450 Total Premium Amount and \$250 of APTC
 - Nathan loses APTC eligibility due to failure to reconcile effective 6/1/2020
 - In June, the Issuer submits a single record on the RCNI File that does not reflect the loss of APTC
 - ***Pre-Audit File***

Member	Exchange-Assigned Policy ID	Benefit Start Date	Benefit End Date	Total Premium Amount	Applied APTC
Nathan	7774321	1/1/2020	5/31/2020	\$450	\$250
Nathan	7774321	6/1/2020	12/31/2020	\$450	\$0

- ***RCNO File***

FFM Start Date	Issuer Start Date	FFM End Date	Issuer End Date	End Date Flag	FFM APTC	Issuer APTC	Footnotes	Record Flag
1/1/2020	1/1/2020	5/31/2020	12/31/2020	I	\$250	\$250	#NLE#REJECTEDSPANCHANGE	Q
6/1/2020		12/31/2020			\$0		#REJECTEDSPANCHANGE	G

#REJECTEDSPANCHANGE Example 2

- **Example:** Jane enrolls in coverage effective April 1 and during the year reports financial changes resulting in new APTC Amounts effective September 1 and October 1
 - Jane never pays for coverage after July 31 and is terminated by the Issuer back to August 31
 - The Issuer has an extract issue that results in coverage being sent for Jane on the RCNI file from January 1 to February 28
 - **RCNO File**

FFM Start Date	Issuer Start Date	FFM End Date	Issuer End Date	End Date Flag	FFM Prm Pd Ind	Issuer Prm Pd Ind	Footnotes	Record Flag
4/1/2020	4/1/2020	8/31/2020	8/31/2020	M	Y	Y	#REJECTEDSPANCHANGE	Z
9/1/2020	9/1/2020	9/30/2020	9/1/2020	D	Y	C	#REJECTEDSPANCHANGE	C
10/1/2020	1/1/2020	12/31/2020	2/28/2020	U	Y	Y	#REJECTEDSPANCHANGE	Q

- For the span effective 4/1-8/31, dates match between FFM and the Issuer
 - Any fields flagged for FFM update are eligible to be applied
- The 1/1-2/28 span submitted by the Issuer is outside the bounds of coverage of the policy on the FFM, resulting in a **U** flag on the dates
 - This disqualifies the date change (termination) submitted on the 9/1 span from being applied to the FFM

Change to Agent/Broker Flags

- Also starting with this month's Enrollment Reconciliation cycles (2019 Run 14 and 2020 Run 2), Issuers will now receive **I** flags on Agent/Broker information where they do not provide any information and the FFM does have an Agent/Broker attributed to the enrollment
 - Prior to this cycle, these fields would have been flagged **D**

2019 Reinstatements After BAR

- CMS has identified consumers whose 2019 health plan enrollments were reinstated through Reconciliation or disputes after BAR ended but who are not enrolled in a 2020 health plan.
- CMS tagged each consumer's Marketplace account with an SEP to allow them to enroll in 2020 coverage. Enrollees who want to access the SEP must contact the Marketplace Call Center (**1-800-318-2596**).
 - Issuers with enrollees who enroll under the SEP will get an 834 transaction with a prospective date and potentially a HICS case to make the enrollment retroactive to January 1, 2020, at the enrollee's option.
- ER&R sent an EFT file to impacted issuers on **Monday, January 27**, along with an email communication including the filename. The subject of the email was: *2019 Reinstatement After BAR File Guidance Update*.
 - The EFT file included policies reinstated both through Reconciliation and disputes and was transmitted using the IOUTRC function code.
- Issuers are encouraged to complete outreach and notify the consumers that they may contact the Marketplace Call Center to enroll in a 2020 plan.
- ER&R will send a second EFT file listing the additional qualifying 2019 reinstatements to impacted issuers in February.

2019 Reinstatements After BAR (Cont.)

- CMS recommends including the following messaging in any outreach to the consumer:
 - Due to a processing error, the Health Insurance Marketplace does not have a complete application record for your 2020 healthcare plan.
 - You **MUST** complete a new 2020 Marketplace application to get 2020 coverage.
 - Call the Marketplace **by March 27** to complete a new 2020 application. You are eligible to enroll through a Special Enrollment Period, but you can only access this Special Enrollment Period by calling the Health Insurance Marketplace at **1-800-318-2596**.
 - If you want to stay in your 2019 plan, select [insert plan name and plan ID]. You can select a coverage start date in the future or a start date retroactive to January 1, 2020.
 - To complete your 2020 application quicker and easier, gather income information for everyone in your household before you call. The Marketplace needs this information to make sure you receive the correct eligibility and cost information.
 - For more information on applying, visit www.healthcare.gov/apply-and-enroll/get-ready-to-apply/.
- Issuers can locate file specifications for the IOUTRC format on zONE at <https://zone.cms.gov/document/ioutrc-file-layout>.

ER&R Issuer Point of Contact Update Request

- ER&R requests that issuers email an updated point of contact (POC).
- Issuers may designate a primary and secondary POC.
NOTE: ER&R only sends notifications to the primary POC.
- Issuers can update the POC by emailing the following information to ERRSupportCenter@cognosante.com:
 - Email subject: *RECONCILIATION – ER&R CONTACTS*
 - Issuer name
 - HIOS ID(s)
 - Trading Partner ID(s)
 - First name and last name of the POC
 - POC email address
NOTE: Issuers may provide multiple email address or an email address for a distribution list instead of an individual.
 - POC phone number
- Issuer POCs will receive the following:
 - Semi-Monthly Detailed Reports (ERRD and ERRZ) and UIR Reports (UIR#)
 - Proactive outreach to resolve disputes or when a high percentage of errors occur
 - Other unscheduled notifications related to ER&R disputes, UIRs, and ad hoc items

EAPS Report Updates – Planned Release Changes for January 2020

- FMCC is planning to release changes to the EAPS report on a quarterly basis beginning with the January 2020 report
 - Next planned release will be in April
- Changes noted on following slides will be released with this month's report.
- January EAPS reports are scheduled to be released by COB, Friday January 31st.
 - This month's EAPS reports are delayed due to the release.
- Please contact FMCC@cms.hhs.gov if you have any questions about the EAPS report.

EAPS Report Updates (1 of 5)

- **Applied to PY19 Versions ONLY:**
 - Added 1095-A correction metrics (metric is currently part of the PY17 and PY18 EAPS report versions)
- **Publication of first version of the PY20 Report** with the following metrics:
 - IC834 Update Acceptance Rate – Effectuations,
 - IC834 Reliance – Effectuations,
 - Enrollment Recon: Recon Submission, Recon Quality, Unaffiliated Issuer/FFE Rate, *E&P Record Rate
 - Added new metric “E&P Record Rate” as a part of the standard Recon evaluation
 - Enrollment Dispute metrics.

EAPS Report Updates (2 of 5)

Example of Detailed Metrics tab for PY20

Parent Company Example																						
HIOS ID	Issuer Organization	State	Inbound 834 Update Acceptance Rate – Effectuations		Inbound 834 Reliance – Effectuations	Recon Submission	Recon Quality	Unaffiliated Issuer Records	Unaffiliated FFE Records	E&P Record Rate	Enrollment Dispute Submission	Enrollment Dispute Success Rate	Enrollment Dispute Volume									
			Jan-20	Jan-20	Jan-20	Jan-20	Jan-20	Jan-20	Jan-20	Jan-20	Jan-20	Jan-20	Jan-20	Jan-20								
12345	Example	Example	✓ 100%	✓ 98%	Submitted Last 3	Fully Successful	✓ 0.0%	✓ 0.1%	✓ 0.1%	Submitted YTD	✓ 100%	0.0%	0.0%									
12345	Example	Example	✓ 100%	✓ 100%	Submitted Last 3	Fully Successful	✓ 0.0%	✓ 0.1%	✓ 0.1%	Submitted YTD	✗ 40%	0.1%	0.0%									
12345	Example	Example	✓ 100%	✓ 98%	Submitted Last 3	Fully Successful	✓ 0.0%	✓ 0.1%	✓ 0.0%	Submitted YTD	✓ 100%	0.0%	0.0%									
12345	Example	Example	✓ 100%	✓ 95%	Submitted Last 3	Fully Successful	✓ 0.0%	✓ 0.1%	✓ 0.1%	Submitted Recent	✓ 100%	0.0%	0.0%									
12345	Example	Example	✓ 100%	✓ 82%	Submitted Last 3	Fully Successful	✓ 0.0%	✓ 0.1%	✓ 0.2%	Submitted YTD	✗ 0%	0.1%	0.1%									
12345	Example	Example	✓ 100%	✓ 98%	Submitted Last 3	Fully Successful	✓ 0.0%	✓ 0.1%	✓ 0.1%	Submitted Recent	✓ 100%	0.0%	0.0%									
12345	Example	Example	✓ 100%	✓ 98%	Submitted Last 3	Fully Successful	✓ 0.0%	✓ 0.1%	✓ 0.1%	Submitted Recent	✓ 100%	0.0%	0.0%									
12345	Example	Example	✓ 99%	✓ 95%	Submitted Last 3	Fully Successful	✓ 0.0%	✓ 0.1%	✓ 0.1%	Submitted Recent	✓ 100%	0.0%	0.0%									
12345	Example	Example	✓ 100%	✓ 100%	Submitted Last 3	Fully Successful	✓ 0.0%	✓ 0.2%	✓ 0.1%	Submitted YTD	✓ 80%	0.1%	0.1%									
12345	Example	Example	✓ 100%	✓ 97%	Submitted Last 3	Fully Successful	✓ 0.0%	✓ 0.1%	✓ 0.0%	Submitted Recent	✓ 100%	0.0%	0.0%									
12345	Example	Example	✓ 97%	✓ 97%	Submitted Last 3	Fully Successful	✓ 0.1%	✓ 0.1%	✓ 0.2%	Submitted YTD	✓ 100%	0.0%	0.0%									
12345	Example	Example	✓ 100%	✓ 98%	Submitted Last 3	Fully Successful	✓ 0.0%	✓ 0.1%	✓ 0.0%	Submitted YTD	✓ 100%	0.0%	0.0%									

Example of Summary Score tab for PY20

Parent Company							
Example							
HIOS ID	Issuer Organization	State	Inbound 834 Update Acceptance Rate – Effectuations	Inbound 834 Reliance – Effectuations	Enrollment Reconciliation	Disputes	
			Jan-20	Jan-20	Jan-20	Jan-20	
12345	Example	Example	✓	✓	✓	⚠	
12345	Example	Example	✓	✓	✓	✖	
12345	Example	Example	✓	✓	✓	✓	
12345	Example	Example	✓	✓	✓	✓	
12345	Example	Example	✓	✓	✓	⚠	
12345	Example	Example	✓	✓	✓	✓	
12345	Example	Example	✓	✓	✓	✓	
12345	Example	Example	✓	✓	✓	✓	
12345	Example	Example	✓	✓	✓	✓	
12345	Example	Example	✓	✓	✓	⚠	
12345	Example	Example	✓	✓	✓	✓	
12345	Example	Example	✓	✓	✓	⚠	
12345	Example	Example	✓	✓	✓	✓	

- Additional metrics for PY20 will be phased into the report over the next 3 months.

EAPS Report Updates (3 of 5)

- Applied to PY17 & PY18 Versions ONLY:**

- Retired Aged Initials and all Disputes metrics (current month scores will no longer display in the Summary Score tab). Historical data will still be displayed in the Detailed Metrics tab.

State	Aged Initials	Disputes
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>
Example	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>	<i>*This metric has been retired for PY17 and will no longer be tracked. Please refer to the Detailed Metrics tab for historical data.</i>

- Applied to PY17, PY18 & PY19 Versions ONLY:**

- 1095-A correction metrics will now exclude any corrections made due to mailing address updates.

EAPS Report Updates (4 of 5)

- **Applied to PY18, PY19 & PY20 Versions ONLY:**
 - Renamed Unmatched I Records and Unmatched F Records to Unaffiliated Issuer and Unaffiliated FFE records.
 - Glossary descriptions have been edited for clarity.
- **Applied to All Versions:**
 - Changes applied to comply with Section 508 rules:
 - Glossary tabs have been slightly reconstructed to comply with certain Section 508 rules which includes removal of all icons (green check, yellow exclamation points and red x).
 - Reduced length of file names to be less than 30 characters, adjusted color contrast, unmerged cells, and configured additional properties and settings in the file to be compatible with screen readers.
 - Updated values displayed in the Detailed Metrics tab to reflect how scoring is applied (e.g., if scoring is based on whole number, display number as a whole number).

EAPS Report Updates (5 of 5)

Glossary tab reconstruction

A Metric	B What is it?	C Scoring Methodology	D Period of Performance	E Why it matters?
Inbound 834 Update Acceptance Rate – Effectuations	Description: Measure of what portion of a 2020 FFE issuer's inbound 834 transactions are successfully effectuating 2020 policies in the FFE. The percent success rate is calculated by taking the count of accepted effectuation BAAs processed over a 4-week period (from the time the data is pulled) over the sum of all effectuation transactions received, EXCLUDING those transactions rejected due to an "E025" error message indicating a duplicate or out of order transaction. If no transactions are received during this period, a flag of "Did Not Submit" will display. Acceptance Rate Calculation: Numerator = Accepted BAAs Denominator = Total BAAs (excluding rejections for E025) Example: Accepted BAAs = 80 Total BAAs (excluding E025) = 100 Acceptance Rate = 80% Summary Score Tab = Overall performance indicator for the current report cycle and a comparison to the prior cycle. Detailed Metric Tab = Includes specific rates, ratios and other key indicators on data quality utilized to derive performance score for all report cycles current and past.	Summary and Detailed Metric Score: Green check = Acceptance rate that is greater than or equal to 80%. Yellow exclamation point = Acceptance rate that is greater than or equal to 50% but less than 80% Red X = Acceptance rate that is less than 50% No Score Applied = If all of the inbound 834 transactions received a E025 ("No Score - Duplicates Only").	Inbound 834 transaction sent between 11/16/2019 to 12/15/2019	Inbound 834 transactions are the fastest way to effectuate, terminate, cancel, or reinstate a policy. Regularly submitting timely inbound 834s to update policy status and coverage dates and ensuring that those updates are accepted by CMS is critical to ensuring payments are made accurately and on time. Once payment or non-payment of a consumer's initial premium has been confirmed, effectuating or cancelling a policy via an inbound 834 provides the quickest mechanism to report that status update to the FFE to ensure it's reflected in an issuer's monthly payments.
	Description:	Detailed Metric Score:		Inbound 834 transactions are the fastest way to effectuate,

Values displayed in Detailed Metrics

D	E
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Before:

Inbound 834 Update Acceptance Rate – Overall	Inbound 834 Update Acceptance Rate – Overall
Apr-19	May-19
✓ 84.2%	✓ 94.8%
✓ 98.0%	✓ 99.2%
✓ 98.8%	✓ 99.1%
✓ 95.6%	✓ 93.1%
✓ 100.0%	✓ 100.0%
✓ 98.6%	✓ 97.1%
✓ 97.4%	✓ 96.3%
✓ 94.7%	✓ 95.6%
✓ 100.0%	✓ 98.8%
✓ 89.7%	✓ 95.1%
✓ 100.0%	✓ 99.3%
✓ 85.8%	✓ 93.5%

After:

D	E
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Inbound 834 Update Acceptance Rate – Overall	Inbound 834 Update Acceptance Rate – Overall
Apr-19	May-19
✓ 84%	✓ 95%
✓ 98%	✓ 99%
✓ 99%	✓ 99%
✓ 96%	✓ 93%
✓ 100%	✓ 100%
✓ 99%	✓ 97%
✓ 97%	✓ 96%
✓ 95%	✓ 96%
✓ 100%	✓ 99%
✓ 90%	✓ 95%
✓ 100%	✓ 99%
✓ 86%	✓ 94%

Q&A

