

Metal Level Restrictions: DE and PC2.0 Business Rules



Metal Level Plan Restrictions

October 23rd, 2017

New Metal Level Plan Restriction Fields on DE Fetch Eligibility and PC2.0 Get Enrollment

FFM will populate DE Fetch Eligibility and PC2.0 Get Enrollment with the following fields and values at the applicant level.

Field Names*	Possible Values	Type
<InsuranceApplication>		
<InsuranceApplicant>		
<PlanMetalLevelOption>		
<allowedPlanMetalLevelType>		
	(PLATINUM, GOLD, SILVER, BRONZE, or CATASTROPHIC)	String
</allowedPlanMetalLevelType>		
<currentPlanOnlyIndicator>		
	(True /False)	
</currentPlanOnlyIndicator>		
</PlanMetalLevelOption>		
<currentMetalLevel>		
	(PLATINUM, GOLD, SILVER, BRONZE, CATASTROPHIC)	Displayed as one value
</currentMetalLevel>		
<newMemberIndicator>		
	(True /False)	
</newMemberIndicator>		
</InsuranceApplicant>		
</InsuranceApplication>		

Definition of New Fields

- **allowedPlanMetalLevelType:** String values of all the possible metal level this applicant can enroll in. This would be a '1 to many' relationship.
- **currentPlanOnlyIndicator:** True or False indicator to show if this applicant is restricted to their current plan.
- **currentMetalLevel:** Identifying the applicant current metal level.
- **newMemberIndicator:** Identify whether this applicant is new or existing.

Business Rules for DE and PC2.0 Logic

Based on the new fields added to DE Fetch Eligibility and PC2.0 Get Enrollment, DE Partners and Plan Compare 2.0 will be able to perform the following rules:

1. Don't allow members to group together if they have no allowed metal level/plan in common (across all members of that group).
2. Don't display a plan or a metal level to an enrollment group where any member of that group is not allowed to enroll in that plan or metal level.
3. Don't allow an enrollment group to enroll in a plan or metal level where any member of that group is not allowed to enroll in that plan or metal level.
4. In SEP cases where a member is being added to an existing enrollment group where that existing enrollment group is limited to current plan only, DE and PC2.0 will perform logic to identify whether the business rules (e.g., age rules, allowed relationships) for the existing plan allow the added member.
 - i. If the business rules allow that added member on the existing policy, then the added member and the existing members of that enrollment group will be restricted to the current plan.
 - ii. If the business rules don't allow that added member on the existing policy, then the added member and the existing members from that enrollment group will be allowed to select a new plan within the current metal level.
 - iii. If (ii) is true, but no plans are available within the current metal level, then the added member and the existing members from that enrollment group will be allowed to select a plan from the metal levels above and below the current metal level.

Examples

Scenario 1 (Ref ID #7 from the scenario sheet):

- Enrollment Group 1 (A, B, and C): Current plan is in Silver Metal Level
- Enrollment Group 2 (D, E): Current plan is in Bronze Metal Level
- Non-Exempted SEP on existing members and there are no other plans for EG1 to choose from in the Silver Metal Level

Member A,B,C

Fields	Values
<InsuranceApplication>	
<InsuranceApplicant>	
<PlanLevelOption>	
<allowedPlanMetalLevelType>	GOLD
<allowedPlanMetalLevelType>	SILVER
<allowedPlanMetalLevelType>	BRONZE
<currentPlanOnlyIndicator>	FALSE
<currentMetalLevel>	SILVER
<newMemberIndicator>	FALSE

Member D,E

Fields	Values
<InsuranceApplication>	
<InsuranceApplicant>	
<PlanLevelOption>	
<allowedPlanMetalLevelType>	BRONZE
<currentPlanOnlyIndicator>	FALSE
<currentMetalLevel>	BRONZE
<newMemberIndicator>	FALSE

Business Rules:

- Member A,B,C can mix and match enrollment group among themselves, and select a plan from Gold, Silver, or Bronze metal level.
- A member from (A,B,C) and (D,E) can mix and match enrollment group but can only select a plan from the Bronze metal level, due to their commonality.

Examples

Scenario 2 (Ref ID #7 from the scenario sheet):

- Enrollment Group 1 (A, B, and C): Current plan is in Silver Metal Level
- Enrollment Group 2 (D, E): Current plan is in Bronze Metal Level
- Non-Exempted SEP on existing members

Member A,B,C

Fields	Values
<InsuranceApplication>	
<InsuranceApplicant>	
<PlanLevelOption>	
<allowedPlanMetalLevelType>	SILVER
<currentPlanOnlyIndicator>	FALSE
<currentMetalLevel>	SILVER
<newMemberIndicator>	FALSE

Member D,E

Fields	Values
<InsuranceApplication>	
<InsuranceApplicant>	
<PlanLevelOption>	
<allowedPlanMetalLevelType>	BRONZE
<currentPlanOnlyIndicator>	FALSE
<currentMetalLevel>	BRONZE
<newMemberIndicator>	FALSE

Business Rules:

- Any Member (A,B,C) of EG1 can't be in the same enrollment group as any member (D,E) of EG2, since they do not have a common metal level to choose from.

Examples

Scenario 3 (Ref ID #6 from the scenario sheet):

- Enrollment Group 1 (A, B, and C): Current plan is in Gold Metal Level
- Enrollment Group 2 (D, E): Current plan is in Bronze Metal Level
- CSR Non-Exempt SEP on existing enrollee, and member B is CSR eligible.

Member A,C

Fields	Values
<InsuranceApplication>	
<InsuranceApplicant>	
<PlanLevelOption>	
<allowedPlanMetalLevelType>	GOLD
<currentPlanOnlyIndicator>	FALSE
<currentMetalLevel>	GOLD
<newMemberIndicator>	FALSE

Member B

Fields	Values
<InsuranceApplication>	
<InsuranceApplicant>	
<PlanLevelOption>	
<allowedPlanMetalLevelType>	GOLD
<allowedPlanMetalLevelType>	SILVER
<currentPlanOnlyIndicator>	FALSE
<currentMetalLevel>	GOLD
<newMemberIndicator>	FALSE

Member D,E

Fields	Values
<InsuranceApplication>	
<InsuranceApplicant>	
<PlanLevelOption>	
<allowedPlanMetalLevelType>	BRONZE
<currentPlanOnlyIndicator>	FALSE
<currentMetalLevel>	BRONZE
<newMemberIndicator>	FALSE

Business Rules:

- Any Member (A,B,C) of EG1 can't be in the same enrollment group as any member (D,E) of EG2, since they do not have a common metal level to choose from.
- Member B must be in their own enrollment group to select a plan from the silver metal level.

Examples

Scenario 4 (Ref ID #17 from the scenario sheet):

- Enrollment Group 1 (A, B, and C): Current plan is in Gold Metal Level
- Enrollment Group 2 (D, E): Current plan is in Bronze Metal Level
- Added member F, where only added member F has non-exempt SEP and is not Catastrophic eligible

Member A,B,C

Fields	Values
<InsuranceApplication>	
<InsuranceApplicant>	
<PlanLevelOption>	
<allowedPlanMetalLevelType>	NULL
<currentPlanOnlyIndicator>	TRUE
<currentMetalLevel>	GOLD
<newMemberIndicator>	FALSE

Member D,E

Fields	Values
<InsuranceApplication>	
<InsuranceApplicant>	
<PlanLevelOption>	
<allowedPlanMetalLevelType>	NULL
<currentPlanOnlyIndicator>	TRUE
<currentMetalLevel>	BRONZE
<newMemberIndicator>	FALSE

Member F

Fields	Values
<InsuranceApplication>	
<InsuranceApplicant>	
<PlanLevelOption>	
<allowedPlanMetalLevelType>	PLATINUM
<allowedPlanMetalLevelType>	GOLD
<allowedPlanMetalLevelType>	SILVER
<allowedPlanMetalLevelType>	BRONZE
<currentPlanOnlyIndicator>	FALSE
<currentMetalLevel>	NULL
<newMemberIndicator>	TRUE

Business Rules:

- Member (A,B,C) of EG1 can't be in the same enrollment group as any member (D,E) of EG2, since they do not have a common metal level or plan.
- EG1 (A,B,C) and EG2 (D,E) must remain in their current plan if member F does not join their current plan.
- If member F is added to either enrollment group's current plan, then the business rules logic (mentioned in slide 3) must be performed by DE/PC2.0.