

Metal Level Restrictions: Business Rules for DE / 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:

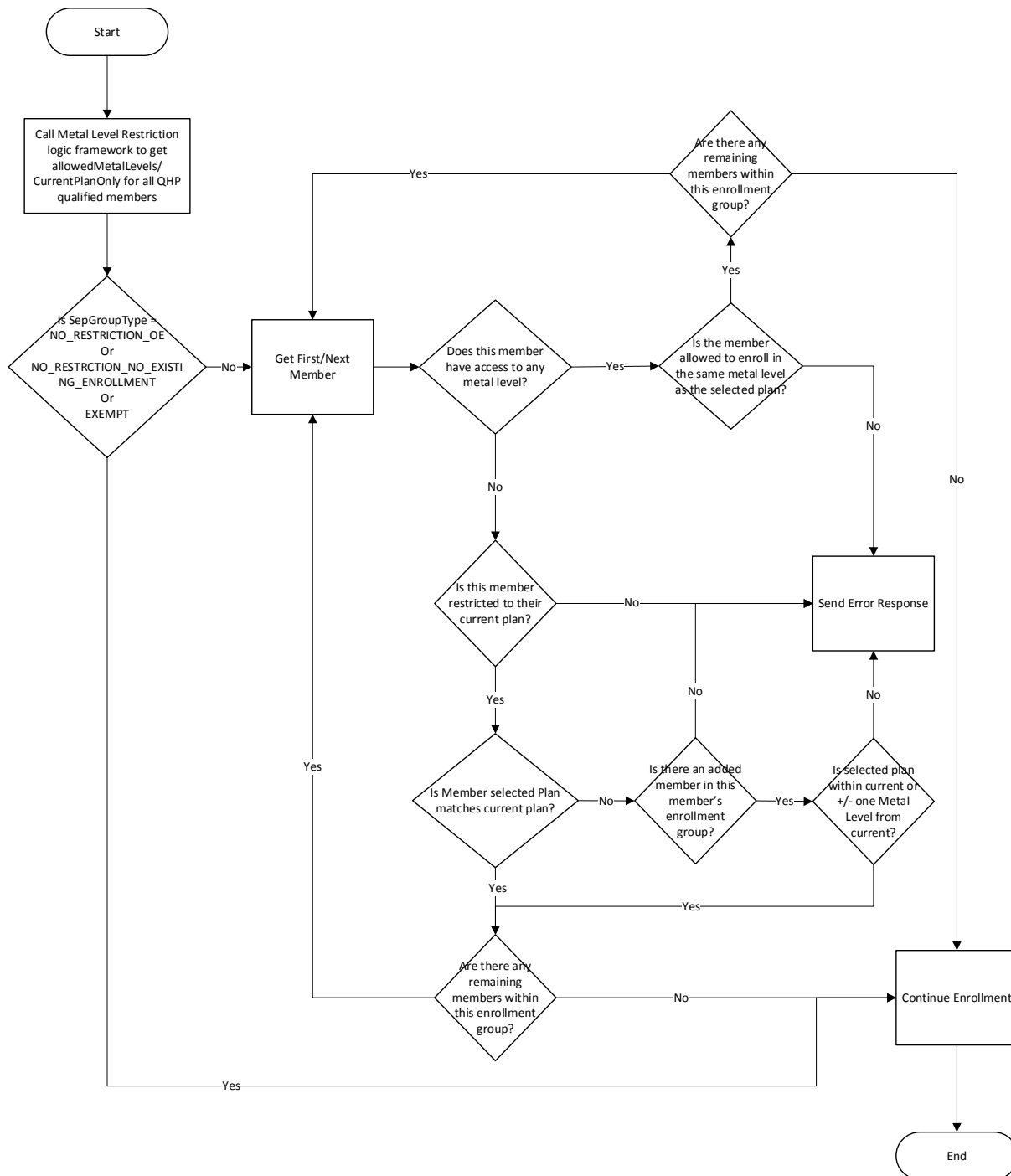
1. Don't allow members to group together if they have no allowed metal level/plan in common (across all members of that group).
2. Don't display a plan or a metal level to an enrollment group where any member of that group is not allowed to enroll in that plan or metal level.
3. Don't allow an enrollment 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.

Example 1 - 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		Member B		Member D,E	
Fields	Values	Fields	Values	Fields	Values
<InsuranceApplication>		<InsuranceApplication>		<InsuranceApplication>	
<InsuranceApplicant>		<InsuranceApplicant>		<InsuranceApplicant>	
<PlanLevelOption>		<PlanLevelOption>		<PlanLevelOption>	
<allowedPlanMetalLevelType>		<allowedPlanMetalLevelType>		<allowedPlanMetalLevelType>	
	GOLD		GOLD		BRONZE
</allowedPlanMetalLevelType>			SILVER	</allowedPlanMetalLevelType>	
<currentPlanOnlyIndicator>		</allowedPlanMetalLevelType>		<currentPlanOnlyIndicator>	
	FALSE	<currentPlanOnlyIndicator>			FALSE
</currentPlanOnlyIndicator>			FALSE	</currentPlanOnlyIndicator>	
</PlanLevelOption>		</currentPlanOnlyIndicator>		</PlanLevelOption>	
<currentMetalLevel>		</PlanLevelOption>		<currentMetalLevel>	
	GOLD	<currentMetalLevel>			BRONZE
</currentMetalLevel>			GOLD	</currentMetalLevel>	
<newMemberIndicator>		</currentMetalLevel>		<newMemberIndicator>	
	FALSE	<newMemberIndicator>			FALSE
</newMemberIndicator>			FALSE	</newMemberIndicator>	
</InsuranceApplicant>		</newMemberIndicator>		</InsuranceApplicant>	
</InsuranceApplication>		</InsuranceApplicant>		</InsuranceApplication>	
		</InsuranceApplication>			

- 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.



Validation flow Steps:

1. After calling the Metal Level Restriction logic framework to get allowed metal levels and current plan indicator for QHP members, the system shall check the SepGroupType
 - a. If Exempt or no restrictions exist, the system shall continue with enrollment

- b. If SepGroupType = OE, Non-Exempt, CSR_Non-Exempt, or No-SEP, the system shall enter validation logic, beginning with the first member in the enrollment group
- 2. If the member has allowed metal levels available and is allowed to enroll in the same metal level as the selected plan, the system shall move on and validate the next member
 - a. If the member has allowed metal levels available is *not* allowed to enroll in the same metal level as the same plan, the system shall send an error response
- 3. If the member *does not* have allowed metal levels available:
 - a. The system shall check if the member is allowed current plan only
 - i. If *No*, the system shall send an error response
 - ii. If *Yes*, the system shall check if the member's selected plan matches the current plan
 - 1. If *Yes*, and there are any remaining members in the enrollment group, the system shall move on and validate the next member
 - a. If *Yes*, and there are *NO* remaining members in the enrollment group, the system shall exit validation and continue enrollment
 - 2. If *No*, the system shall check if an added member has joined the enrollment group (if not, the system shall send an error response)
 - a. If there was an added member in the current member's enrollment group, the system shall check if the selected metal level is within range of the current (+ or – one level) metal level
 - i. If *No*, the system shall throw an error response
 - ii. If *Yes*, and there are any remaining members in the enrollment group, the system shall move on and validate the next member
 - iii. If *Yes*, and there are *NO* remaining members in the enrollment group, the system shall move on and validate the next member