

Updates to the 2021 Actuarial Value (AV) Calculator

March 26, 2020

2020 Qualified Health Plan (QHP) Series

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Intended Audience

This webinar is applicable to issuers in the Federally-facilitated Exchanges (FfEs), State Partnership Exchanges (SPEs), and State-based Exchanges on the Federal Platform (SBEs-FP).

Agenda

- Session Guidelines
- Key Dates
- Additional Webinar Sessions
- Announcements
- Updates to the 2021 AV Calculator
- Live Q&A Session
- Resources
- Closing Remarks

Session Guidelines

- This is a 60-minute session.
- This call is being recorded. The recording is not released to the public or posted in Registration for Technical Assistance Portal (REGTAP).
- This webinar will provide an opportunity for Center for Consumer Information and Insurance Oversight (CCIIO) Plan Management (PM) Subject Matter Experts (SMEs) to respond to questions from QHP issuers.
- 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.

Upcoming Key Dates for QHP Certification

| Date | Category | Activity |
|-------------------------|--------------------------------|---|
| Tuesday, April 14, 2020 | Data Change Request Submission | Deadline for issuers to submit data change requests for PY 2020 April Small Business Health Options Program (SHOP) Quarterly Rates Data Change Window |

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>.



REGISTER TODAY! QUALIFIED HEALTH PLAN (QHP) ISSUER CONFERENCE

Remote Webinars: April 21,
April 27, April 29, and May 1, 2020

This event is for issuers applying QHP certification in the Federally-facilitated Exchange and will include the following topics and more:

- Overview for Plan Year (PY) 2021
- Issuer Best Practices
- PY21 QHP Certification Changes
- Interoperability
- Value Based Transformation
- Overview of QHP Submission Process
- New Issuer Onboarding
- Opioids
- Enhanced Direct Enrollment

Registration Deadlines:

April 21st Remote Webinar:
April 17, 2020 Noon ET

Additional Remote Webinars:
April 26, 2020 Noon ET

Announcements

PY21 Updates to the AV Calculator

Updating the AV Calculator

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

U.S. Department of Health and Human Services (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.

2021 AV Calculator Changes

- Maximum Out of Pocket (MOOP) Limit: Increases estimated MOOP limit to \$8,700.
- Claims Data: Updates to 2017 claims data.
- Claims Projection Factor: Projects from 2017 to 2021.
- Enrollment Distribution: Projects to the anticipated 2021 demographic distribution for the expected enrolled population.
- Spending Cap: Caps enrollee spending at \$1 million in the claims data used to create the continuance tables.

2021 AV Calculator Changes (continued)

- “Percent of Enrollees” column: Adds this column to the continuance tables, which represents the weighted proportion of the standard population in each spending bucket.
- Continuance Table Spending Buckets: Adds \$100 spending buckets to the continuance tables from \$6,500 to \$15,000.
 - Previous versions of the AV Calculator had \$100 spending buckets only up to \$6,500, with larger bucket sizes for higher spending levels.
- Copay with Deductible Logic: Updates the method for adjusting the effective deductible when copays are used in the deductible phase but do not count toward the deductible.

Demo: 2021 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.

AV Calculator Resources

- Reference the AV Calculator, User Guide and Methodology:
<https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/index.html>
- Submit questions to the CMS Helpdesk at
CMS_FEPS@cms.hhs.gov

Open Q&A Session



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Questions?

- To Submit or Withdraw Questions by Phone:
 - *If you are listening through your computer speakers and want to submit a question by phone, dial 1-866-391-5945 and enter your unique six-digit PIN, then dial “star(*) pound(#)” on your phone’s keypad.*
 - *If you are already dialed in by phone and want to submit a question, then dial “star(*) pound(#)” on your phone’s keypad.*
 - *If you would like to withdraw a question and you are dialed in by phone, then 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**
- **National Association of Insurance Commissioners (NAIC)** with questions about state requirements/System for Electronic Rate and Form Filing (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 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

The QHP April Webinar sessions occur on Thursdays as shown below:

| Date | Day | Time (ET) | Topic |
|---------|----------|-----------------------|---|
| 4/2/20 | Thursday | 1:00 p.m. – 2:00 p.m. | Prescription Drug Template Overview & Prescription Drug Tool Demo |
| 4/9/20 | Thursday | 1:00 p.m. – 2:00 p.m. | Data Integrity Tool |
| 4/16/20 | Thursday | 1:00 p.m. – 2:00 p.m. | Issuer Conference Preview & Logistics |
| 4/23/20 | Thursday | 1:00 p.m. – 2:00 p.m. | Transparency in Coverage: Overview and Data Submission |
| 4/28/20 | Tuesday | 3:00 p.m. – 4:00 p.m. | ECP Tool Demo & Network Adequacy |
| 4/30/20 | Thursday | 1:00 p.m. – 2:00 p.m. | Master Review Tool & Cost Sharing Review Tool |

Please refer to the Weekly QHP E-flyer for updated Webinar topics.

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://www.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