



Qualified Health Plans – Frequently Asked Questions 2014

| | Question | Answer |
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| 1. | What are the applicable timelines for the Qualified Health Plan (QHP) applications? | QHP applications will continue to be submitted in SERFF using the “Binder” filing functionality. In order for ODI to transfer approved products to the Exchange, insurers need to submit Binders filings for QHP/exchange products before June 30, 2014 . <i>updated 2/13/14</i> |
| 2. | Must insurers complete all required templates and attestations before submitting its Binder to ODI? | No, ODI strongly encourages insurers to submit binder filings well in advance of the June 30, 2014 deadline. ODI staff can complete reviews on attestations and other required templates while form and rate review is ongoing. However, ODI will not review the Plans and Benefits template or the Rate Data template until the review on the applicable form and/or rate filing is complete. <i>updated 2/13/14</i> |
| 3. | Do plan binders need to be submitted annually? | Yes, the SERFF binder contains the insurer’s QHP application. The federal rules require all plans (including stand-alone and embedded dental plans) to submit QHP applications annually, regardless of whether the plan was previously sold on the exchange. See also, 2015 Letter to Issuers, page 7. <i>updated 3/25/14</i> |
| 4. | When do the templates need to be submitted? | In order to submit a template, the templates themselves must be finalized by CMS and the ability to submit the templates for Plan Year 2015 and the Binder submission functionality must be available within SERFF. To date these items are not complete and we have not received specific information on availability. At this time we expect both items to be available by mid-May. ODI has announced that the application binders, which include the templates, must be submitted in SERFF by June 30, 2014. Please keep in mind that templates must reflect the final approved forms. Accordingly, ODI will not begin reviewing template submissions until the Form review for a product has been completed. <i>updated 3/25/14</i> |
| 5. | Do policy forms need to be associated with the plan binders if there are no changes from the previous year’s filing? | Yes, insurers will need to associate the appropriate forms and rates with the 2015 binder. <i>updated 3/25/14</i> |

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| <p>6. Can you confirm the accreditation standard for year 2 QHP issuers will be satisfied by a commercial or Medicaid health plan accreditation for the same state in which the issuer is offering a Marketplace plan?</p> | <p>In the 2015 Letter to Issuers, Chapter 2, Section 5, CMS further provides that “QHP issuers will be required to attest that the administrative policies and procedures applicable to the Marketplace products have been reviewed and approved by a recognized accrediting in organization in compliance with 45 C.F.R. 155.1045 (b)(2).” <i>updated 3/25/14</i></p> |
| <p>7. Has CMS recently released additional guidance to clarify non-discriminatory standards in benefit design?</p> | <ul style="list-style-type: none"> o CMS provided guidance on benefit design compliance with non-discrimination standards in its 2015 Letter to Issuers, located at http://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/2015-final-issuer-letter-3-14-2014.pdf. CMS also addressed the impermissibility of imposing waiting periods on essential health benefits (except on pediatric orthodontia) in an FAQ released on May 16, 2014. <p>In the QHP Master Review Tools for 2015, CMS provides examples of potentially discriminatory benefit designs, explains why each example is potentially discriminatory, and suggests ways to minimize the potential for discrimination for each example provided. The examples cover a wide range of design features including exclusions, cost sharing, the definition of medically necessity, drug formularies, visit limits, benefit substitution, and utilization management. The 2015 QHP Application Review Tools can be found in the Issuer Community section of zONE, https://zONE.cms.gov/. For your convenience, a copy is attached. <i>updated 6/26/14</i></p> <p><u>2015 Non-Discriminatory Benefit Design QHP Standards</u></p> |