



## Frequently Asked Questions - Plan Year 2016 Major Medical Form Filings

<b>Question</b>	<b>Answer</b>
1. Will Large Group rate filings be accepted before 9/4/2015 for changes to be in effect before 1/1/2016?	Yes, Large Group rate filings will be accepted before 9/4/15 for an effective date of 1/1/16.
2. What is required in the form filing for the Habilitative Services Essential Health Benefit?	At a minimum, the form must define habilitative services as health care services and devices that help a person keep, learn or improve skills and functioning for daily living and must include coverage required in the Governor's letter dated December 26, 2012.
3. Does the Prescription Drug Exception Process replace the internal appeals/external review process that currently applies to prescription drug adverse benefit determinations?	No, the Prescription Drug Exception Process is only available for clinically appropriate drugs not otherwise covered by the health plan.
4. Is it necessary to file separate documents for HSA plans?	For group plans, HSA specific language can be bracketed in the certificate. Individual contracts must be filed as separate documents.