NAIC National Association of Insurance Commissioners & The Center for Insurance Policy and Research

SERFF Plan Management Overview

Prepared For:
West Virginia Carrier Meeting
October 9, 2012

SERFF℠ Providing flexibility, promoting uniformity

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www.serff.com

Exchange Components

- Components:
  - Eligibility
  - Enrollment
  - **Plan Management**
  - Consumer Assistance
  - Financial Management
- *Our focus is on Plan Management*

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HIX Plan Management

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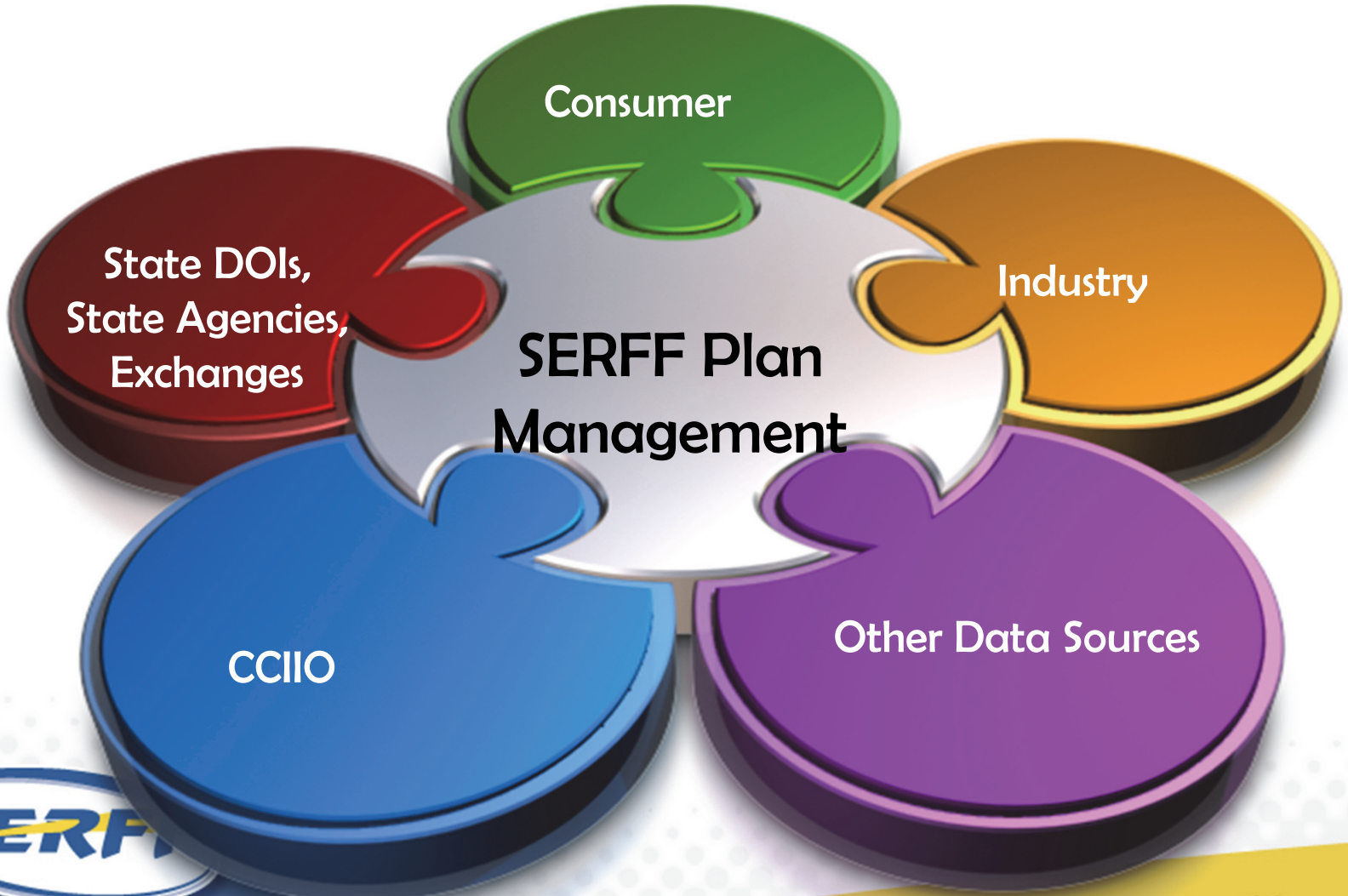
Stakeholders



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Key Assumptions

- States will continue to regulate health insurance or play a key role in product review/approval
- Exchange solutions should minimize the regulatory burden
- State insurance regulators and issuers wish to use existing information technology investments vs. building new ones

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SERFF Role and Approach

- Leverage existing system
- Assist states in certifying QHPs
- Facilitate integration

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Project Objectives

- ***G01*** Enhance SERFF so that states can use it to meet their plan management functions and retain sole authority over regulating health plans in the individual and small group markets
- ***GO2*** Streamline the process for insurers submitting plans for inclusion on an Exchange

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Project Objectives

- ***GO3*** Support integration between applications involved in Exchange operations
- ***GO4*** Provide flexibility to the states in how SERFF is used for Plan Management
- ***GO5*** Minimize duplicative data entry

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Collaboration with CCIIO

- CMS and NAIC working together
- For Partnership, use SERFF for QHP
- Collaborative Development, Similar/Identical Interfaces
- Acknowledge Existing Regulatory Processes
- Joint Development Process/Schedule

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Project Information

- Five forums – 6th is Nov. 27
- Distributed communication via HIX Bulletin
- Engaged 12-15 states in workflow interviews
- Shared draft data dictionary
- Distributed documentation for Web services reference implementation
- SERFF Releases

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Project Information

HIX Website

Health Insurance Exchange Plan Management (HIX)

Crosswalk

Crosswalk

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Project Timeline

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September & October 2012

- Ongoing development of Exchange systems, including SERFF.
- Outreach to states and insurers.
- Beta testing with State-based Exchanges.
- Continued collaboration with CCIIO.
- Work on standard data templates.

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November 2012

- Plan Management forum in DC.
- Continued outreach.
- Training activities begin for states and insurers.
- Testing with SBEs and CCIIO.
- Application testing for SERFF release.

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December 2012

- Training activities continue.
- States begin to work with SERFF to configure plan management requirements.
- User manuals released.
- December 20 – anticipated release date for SERFF 6.0.

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2013 Quarter 1

- Additional releases of functionality for plan submission and review.
- States begin accepting plan submissions.
- Continued training and outreach activities.

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2013 Quarter 2

- Additional states begin accepting plan submissions.
- Year one plans under review; certification processes begin.
- Additional releases for plan management, including renewal and decertification.

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2013 Quarter 3

- Review and certification wraps up for year one plans.
- Plan preview periods begin.
- Additional releases for plan management, including renewal and decertification.
- States may begin process of transitioning to state based Exchange.

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Exchanges Operational

- October 1, 2013 – Exchanges available for consumer shopping. Plans must be certified and ready.
- States and companies will be considering changes and improvements for ongoing operations.

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SERFF Workflow

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Filings and Plans

Filings

- Existing functionality remains largely unchanged.
- Supports ACA and non-ACA filings.
- PDF centric, including forms.
- Can be filed in conjunction with plans.
- States may need to adjust requirements for ACA filings.

Plans

- New functionality.
- Supports ACA filings for both inside and outside an Exchange.
- Data centric, including standard and state templates.
- States will need to define requirements.

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Plan Submission Process

- Plans filed in sets; a set of plans is contained in a “binder.”
- Binders represent plans for a single company, in one state, for either the individual or small group market.
- Binders can be associated to one or more filings containing related components.

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QHP Data Submission

- Goal is to facilitate use of a common set of data collection templates.
- Templates may apply to any Exchange model.
- Ultimate decision making authority is CCIIO.
- States may supplement with their own templates.

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QHP Submission Data

- Insurer & Administrative Data
- Benefit & Cost Sharing Data
- Rate Review Data & Rate Tables
- Formulary Data

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State Flexibility

- States will have some flexibility in how binders are submitted:
  - Inside/Outside Exchange
  - Plan, Product, or Market
- SERFF will minimize redundancy across binders and differences between states, where possible.

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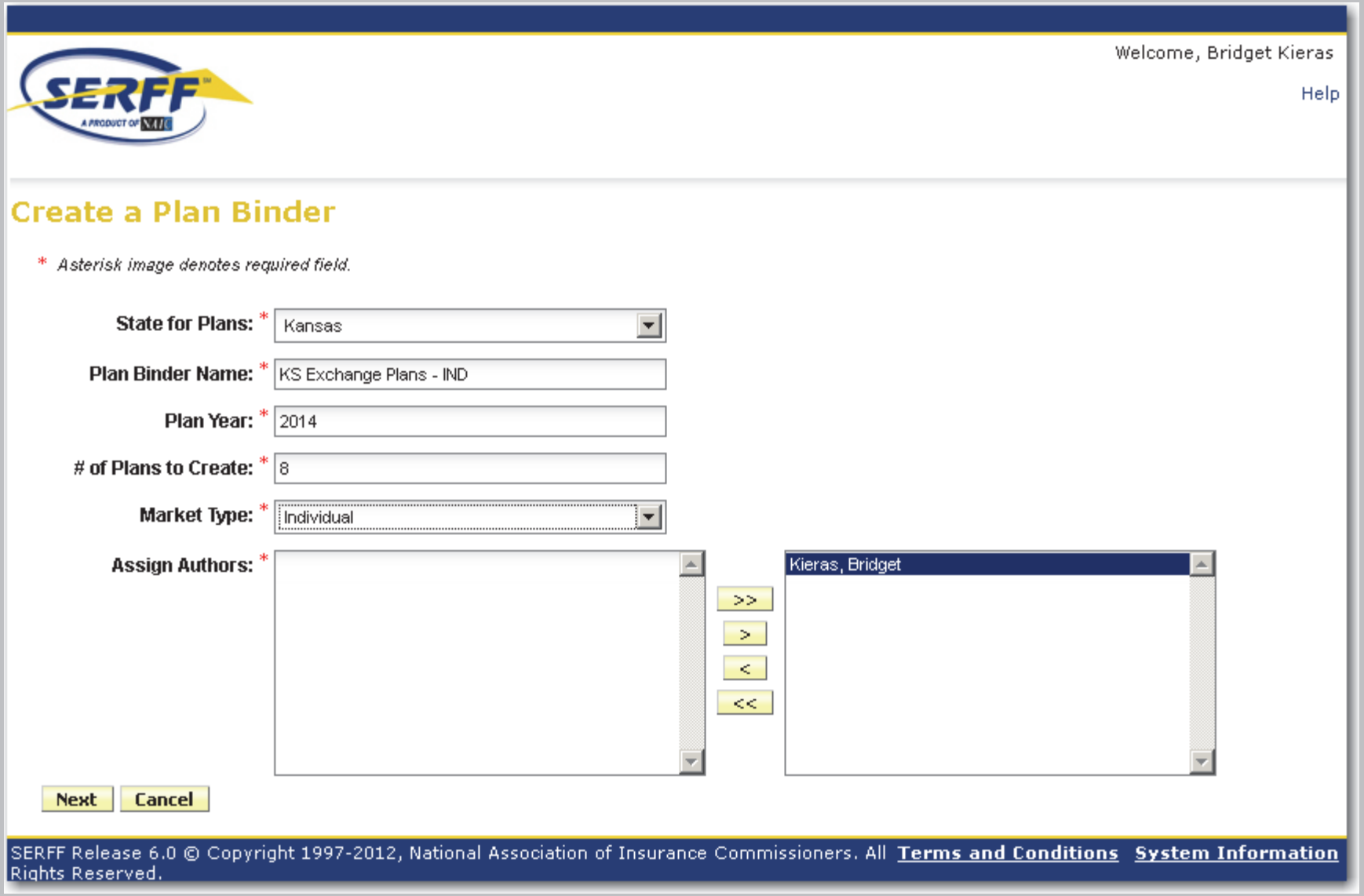

Welcome, Bridget Kieras

Help

Create a Plan Binder

* *Asterisk image denotes required field.*

State for Plans: * Kansas

Plan Binder Name: * KS Exchange Plans - IND

Plan Year: * 2014

# of Plans to Create: * 8

Market Type: * Individual

Assign Authors: *

Kieras, Bridget

>> > < <<

Next Cancel

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Terms and Conditions System Information

Welcome, Bridget Kieras

Help

Select a Company & Contact

* *Asterisk image denotes required field.*

Company for Plans: * Sample Health Insurance Company

Contact for Plans: * Suzy Filer

Previous | Next | Cancel

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Terms and Conditions | System Information

Enter Plan Data

State: Kansas
Product Name: KS Exchange Plans - IND
Plan Year: 2014

Company: Sample Health Insurance Company
Contact: Suzy Filer
Market Type: Individual

Generated Plans

* *Asterisk image denotes required field.*

	Plan Name *	Issuer ID *	Metal Level	Actuarial Value
Plan 1	Plan A	KS-12345-001	Platinum	90
Plan 2	Plan B	KS-12345-002	Gold	80
Plan 3	Plan C	KS-12345-003	Silver	74
Plan 4	Plan D	KS-12345-004	Silver	72
Plan 5	Plan E	KS-12345-005	Silver	70
Plan 6	Plan F	KS-12345-006	Bronze	65.0
Plan 7	Plan G	KS-12345-007	Bronze	65.0
Plan 8	Plan H	KS-12345-008	Catastrophic	

Previous Finish Cancel

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SERFF

Filings | Plan Management | Billing | Settings | Filing Rules | Templates

My Plan Binders | Create Plan Binder | Plan Management General Instructions

Save | Apply | Cancel

State: Kansas
Product Name: KS Exchange Plans - IND
Plan Year: 2014
Market Type: Individual

Company: Sample Health Insurance Comp
Contact: Suzy Filer
Authors: Bridget Kieras

Date Submitted: Not yet submitted.
SERFF Status: Draft
SERFF Tracking Num: MUTM-125000371
Company Tracking Num:

Plans | Associate Schedule Items | Fees | Templates | User Added Items | Company and Contact | Correspondence

Plan Name	Issuer Plan Id	Metal Level	Actuarial Value	Plan Availability	Company Status	HIOS Product ID
Plan A	KS-12345-001	Platinum	90	☐ Inside Exchange ☐ Outside Exchange	Please Select	
Plan B	KS-12345-002	Gold	80	☐ Inside Exchange ☐ Outside Exchange	Please Select	
Plan C	KS-12345-003	Silver	74	☐ Inside Exchange ☐ Outside Exchange	Please Select	
Plan D	KS-12345-004	Silver	72	☐ Inside Exchange ☐ Outside Exchange	Please Select	
Plan E	KS-12345-005	Silver	70	☐ Inside Exchange ☐ Outside Exchange	Please Select	
Plan F	KS-12345-006	Bronze	65	☐ Inside Exchange ☐ Outside Exchange	Please Select	
Plan G	KS-12345-007	Bronze	65	☐ Inside Exchange ☐ Outside Exchange	Please Select	
Plan H	KS-12345-008	Catastrophic		☐ Inside Exchange ☐ Outside Exchange	Please Select	

Plans | Associate Schedule Items | Fees | Templates | User Added Items | Company and Contact | Correspondence

By Plans By Items

Associate Schedule Items Remove Associated Schedule Items

Plan A

Form Schedule Items

	SERFF Tracking Number	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability Score	Attachments
☐	MUTM-128275374	WL5185	ADV	Letter	Initial		0	WL5185_FINAL.pdf
☐	MUTM-128275374	WC8123	ADV	Brochure	Initial		0	WC8123_FINAL.pdf

Plan B

Form Schedule Items

	SERFF Tracking Number	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability Score	Attachments
☐	MUTM-128275374	WL5185	ADV	Letter	Initial		0	WL5185_FINAL.pdf
☐	MUTM-128275374	WC8123	ADV	Brochure	Initial		0	WC8123_FINAL.pdf

Plans | Associate Schedule Items | Fees | Templates | User Added Items | Company and Contact | Correspondence

Administrative Data Template

Comments:

Admin Template.xlsx

Remove

Benefit and Cost Sharing Template

Comments:

Upload

Formulary Data Template

Comments:

Upload

Plans | Associate Schedule Items | Fees | Templates | User Added Items | Company and Contact | Correspondence

Add User Item

Network Adequacy

Remove Item

Comments: Please see attached file documenting adequacy of networks to be used with submitted plans.

Network Info.xlsx Remove

Upload Attachment

Marketing Standards

Remove Item

Comments:

Marketing Info.xlsx Remove

Upload Attachment

Save | Apply | Cancel

Review Process

- In a Partnership state, both the filing and plans are reviewed by the department of insurance.
- Filing correction and correspondence will be very similar to the filing process.
- DOIs will 'transmit' certified plans to the Exchange once their work is complete.

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Insurer Experience

- Most insurer activity will take place in SERFF.
- Most or all redundant submission and reporting should be eliminated.
- Insurer preview period will be handled by CMS applications, but adjustments may happen in SERFF.

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Communication and Training

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Implementation

- Regular updates posted to www.serff.com/hix.
- SERFF's HIX Bulletin distributed via email.
- SERFF team participating in various forums and presentations.
- States able to use the SERFF State Generated Messages feature.

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Implementation

- Multiple Releases to support plan management.
  - SERFF v5.16
  - SERFF v5.17
  - SERFF v6.0
- Additional releases planned in 2013.

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Training

- Web-based training will be offered for insurers.
- Sessions will be announced closer to the release date.
- Updates will also be made to the SERFF user manual.
- The SERFF Help Desk will be prepared to support questions once in production.

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Questions?

Contact bkieras@naic.org or serffplanmgmt@naic.org

Keep up to date on SERFF's Plan Management project at

http://www.serff.com/hix.htm

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