

NIC

## Project Timeline

Joy Morrison  
Assistant Director SERFF/OPTins  
August 9, 2012



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## Milestones

- Four forums
- Distributed communication via HIX Bulletin
- Engaged 12-15 states in workflow interviews
- Shared draft data dictionary
- Distributed documentation for Web services reference implementation



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## Milestones

- Released SERFF v5.16 on July 12
- Established regular meetings with CCIIO and OIS
- Created a SERFF/SBS response for the CMS State Systems Inventory



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### Discussion Questions

- Given the timelines for approval of EHBs by CCIIO, when will your state be ready to accept QHP submissions? As an issuer, when do you anticipate being ready to file plans?
- Aside from pending federal guidance what other timelines are you working against?
- What other milestone dates do you need from the NAIC?



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## Plan Management Data Collection

Bridget Kieras  
 Manager III, SERFF/OPTins  
 August 9, 2012



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## Importance of Data in an Exchange

- Allows for tools to determine A/V and evaluate discriminatory benefits
- Populates the consumer shopping tool
- Assists in state and federal reform programs
- Satisfies reporting requirements



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## SERFF for Data Collection

- Some information will still be provided via PDFs but will be supplemented by data collection
- Some data collection efforts may apply both inside and outside the Exchange
- Filing and review processes will need to be modified to account for reforms and new data



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### Methods of Data Collection

- Fields in the SERFF user interface
- Uploaded 'templates'
- Other uploaded data files
- Web services



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### Uniformity vs Flexibility

- Uniform data sets
  - Better validation
  - Ease of use
- State specific data sets
  - Flexibility for states
  - Minimal SERFF validation



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### Standard Data Sets Released

- Several data sets recently released for feedback
  - Plan, Product, and Issuer
  - Benefit & Cost-Sharing
  - Formulary



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### Next Steps for Data Collection

- Release additional data sets – Rate and Network Adequacy
- Facilitate collaborative efforts regarding provider directory data
- Revise and finalize data sets
- Design data collection templates



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### Discussion Questions

- Has your state already drafted or developed data templates or dictionaries for the Plan Benefit, Rate and Formulary Data?
- What state specific data sets might be needed for plan approval or for an Exchange?
- What information do insurers need to begin preparing for data submissions?
- What challenges will the issuer face in preparing the data for submission?



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## Plan Management Workflow in SERFF

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## Key Design Concepts

- Reuse SERFF concepts to minimize training
- Work collaboratively with CCIIO
- Gather input from states and insurers
- Release functionality as needed



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## Creating the Plan Submission

- Industry filer creates a 'binder' that contains one to many plans
- Templates uploaded to provide plan data
- Plans associated with rate and form components



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### More on Plan Submission

- Standard templates validated
- Additional state requirements met
- Plan data crosswalked
- Fee information entered



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### Plan Review Processes

- Concurrent or consecutive review between filings and plans
- SERFF Correspondence tools used to communicate and provide necessary modifications
- Individual plans approved and certified



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### Transmitting to the Exchange

- Authorized state users able to transmit plan data to the Exchange
- Standard package of plan data transmitted using Web services
- Timing and frequency of transmission up to SERFF state user



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### A/V Calculator

- Working with CCIO on options for integrating with SERFF
- Integration via a Web service would mean no manual entry or verification
- Exception process for unique plan design



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### Discussion Questions

- What data collection will apply inside and outside the Exchange?
- What steps are states taking to ensure quick turn-around?
- If SERFF validates actuarial value, do the states need to use the A/V calculator and when?
- What percentage of plans are expected to fall in the category of unique plan design?



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## Network Adequacy

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## June Survey Results

- 18 Respondents
- 61% Currently collect some kind of network adequacy data
- Most that collect information do it for HMOs only
- None of the respondents use a third party tool to collect or analyze the data



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## Vendors

- Quest Analytics
- OptumInsight



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### Options for Plan Year 1

- Handle data collection outside SERFF
- Add a field to SERFF to allow the state to indicate network is adequate
- Collect via SERFF with a non-uniform file
- Integrate with a vendor product



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### Options Beyond Plan Year 1

- Depends on where we start in Plan Year 1
- Expand integration to include provider directory
- Enhance validation



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### Discussion Questions

- Would your state prefer to use NCQA or URAC measures of network adequacy as all or part of the evaluation?
- Have any state exchanges developed their own interface to collect and/or evaluate network adequacy?
- Is it the same process/submission each time? Ex: An annual file or report and then quarterly updates that contain a smaller set of data.
- Will states use network adequacy vendor tools? If so, will you require insurers to use it?



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## Accreditation and Quality

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## Accreditation

- Accrediting Entities – NCQA and URAC
  - Webinars with states
  - NAIC conference calls



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## Accreditation

- NAIC White Paper
  - Adopted in June by Health Insurance and Managed Care (B) Committee
  - Adoption by Executive/Plenary at national meeting



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## Quality

- Quality Measures
  - Pass on Plan Year 1
  - Experience needed
- Goal is to collect data via SERFF



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## Discussion Questions

- What are the possible uses of the accreditation data by the DOI and the Exchanges?
- Does your state intend to require CAHPS® in plan year 1?



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## Education and Outreach

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## Education and Outreach State and Industry

- HIX Bulletin/Insider
- [serff.com](http://serff.com)
- Webinars



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## Education and Outreach States

- Some states have held outreach sessions
  - For those that haven't, be planning
- Information on DOI Websites
- Bulletins/Informational Letters
- State Generated Messages
- EHB requirements



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### Education and Outreach States

- SERFF Access
  - SBE
  - Partnership
- Acknowledgment Letter



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### Education and Outreach Industry

- What are issuers doing now to prepare?
- Product/plan filings in the future
  - Inside and outside of the Exchange
- Holding rates
- State Generated Messages



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### Education and Outreach States and Industry

- Training
  - EHB Configuration
  - Plan Management General Instructions
  - Viewing



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### Education and Outreach States and Industry

- Training
  - Web-based
  - Set dates and times
  - Watch for information



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### Discussion Questions

- How can communication be improved among stakeholders?
- Are there concerns related to SERFF that have not been addressed?
- As Insurers, what information do you need from the States or NAIC to assist you?



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## Exchange Model Differences for Insurers

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## Overview of Models

- State Based Exchange (SBE)
- Plan Management Partnership Exchange (Partnership)
- Full Federally Facilitated Exchange (Full FFE)



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## State Based Exchange

- States choose their data sets – may be standard, state specific, or a mix
- Plan management may be jointly administered by DOI and HIX
- States pursuing an SBE should be working closely with the SERFF PM project team



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### Plan Management Partnership

- Some standard templates will be required, others will be optional
- States may require additional information or data for review processes
- State has primary responsibility for plan management activities
- CCIIO will ratify plans before displaying on the federal Exchange portal



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### Full Federal Exchange

- Plans filed via HIOS; role of SERFF has not been determined
- CCIIO evaluating plans; states reviewing rates and form filings
- Coordination may be manual in Plan Year 1



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### Impact on Insurers

- Minimum of two systems for plan submission – SERFF and HIOS
- For states using SERFF, insurers will see minimal difference in workflow regardless of model
- Standard templates increase ease of use across states and between systems



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### Discussion Questions

- How can we make the gathering of input from the issuers as seamless and accurate as possible no matter what exchange model the state has adopted?
- Has your state begun planning for a transition from one exchange model to another?
- What other concerns or questions do insurers have regarding the three possible models?



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