Health Insurance Exchange
Plan Management Forum V

Atlanta Marriott Marquis
Atlanta, GA
August 9, 2012
Agenda

• Welcome & Introductions
• Housekeeping
• Forum Overview
Project Timeline

Joy Morrison
Assistant Director SERFF/OPTins

August 9, 2012
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
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
Upcoming Milestones

• Data templates
• Detail integration plans with URAC and NCQA for accreditation data
• Define network adequacy solution for 2014
SERFF Plan Management Project General Timeline 2011-2012

- 11/2011: NAIC HIX Forum 1
- 12/2011: NAIC HIX Forum 2
- 12/2012: User Interface FG Kickoff
- 2/2012: NAIC Technical Study Group (TSG) Kick Off
- 3/2012: SERFF PM Bus. Reqs. Summary (BRS) V1 Published
- 3/2012: Revised TSG Report Published
- 3/2012: Revised Scope Published
- 8/2012: NAIC HIX Forum 5
- 7/2012: Revised Scope Published
- 7/2012: SERFF PM BRS V2 Published
- 7/2012: SERFF PM BRS V3 Published
- 9/2012: Revised Scope Published
- 9/2012: SERFF PM BRS V4 Published
- 9/2012: Potential SERFF PM Release—Configuration Features
- 12/2012: SERFF PM Release—QHP Certification

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SERFF Plan Management Project General Timeline 2013

1/2013 - 4/2013
2013 Quarter 1: Additional QHP Cert Releases

4/2013 - 10/2013
Q1 & Q2 - Releases for Renewal & Decertification

10/2013 - 12/2013
SERFF PM Project Phase 2


Insurer Data Validation on Exchanges 7/2013

Open Enrollment Period Begins 10/2013

1/2014 Benefit Year Begins

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Discussion Questions

• When does your state anticipate you need to start accepting 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 with/against?

• What other milestone dates do you need from the NAIC?
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http://www.serff.com/hix.htm
Plan Management Data Collection

Bridget Kieras
Manager III, SERFF/OPTins
August 9, 2012
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
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
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
Standard Data Sets Released

• Several data sets recently released for feedback
  – Plan, Product, and Issuer
  – Benefit & Cost-Sharing
  – Formulary
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
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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Exchange Model Differences for Insurers

Bridget Kieras
Manager III, SERFF/OPTins

August 9, 2012
Overview of Models

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

- Plans filed via HIOS; role of SERFF has not been determined, but has been proposed and is being considered
- CCIIO evaluating plans; states reviewing rates and form filings
- Coordination may be manual in Plan Year 1
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
Discussion Questions

• As an issuer, if you could describe an ideal workflow for plan submission, review and approval in a full federal exchange model, what might that look like?
• 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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Plan Management Workflow in SERFF

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Manager III, SERFF/OPTins

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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
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
More on Plan Submission

- Standard templates validated
- Additional state requirements met
- Plan data crosswalked
- Fee information entered
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
A/V Calculator

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

- Do issuers anticipate submitting traditional rate/form filings, upon which a plan submission will be based, prior to the plan submission?
- 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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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
Tool Sources

- Quest Analytics
- OptumInsight
- Other Third Party Vendor
- State/Exchange Developed
Options for Plan Year 1

• Handle data submission/collection outside SERFF; add a field in SERFF to allow the state to indicate network is adequate
• Allow insurer attestation of adequate network; field in SERFF to allow state to acknowledge receipt of attestation
• Collect via SERFF with a non-uniform file; field in SERFF to reflect state affirmation of adequacy
• Integrate with a vendor product – both industry and state
Options Beyond Plan Year 1

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

• Does your state plan 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 (e.g., an annual file or report and then quarterly updates that contain a smaller set of data)?
• Will states use network adequacy vendor tools (e.g., Quest Analytics or OptumInsight)? 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
Accreditation & Quality

• NAIC White Paper was adopted in June by Health Insurance and Managed Care (B) Committee
Accreditation

• Must NCQA and URAC be utilized?
• Requirements will advance
  — Plan Year 1 and beyond
  — Federal guidance on similar plans
  — Exchange ‘Add On’
Accreditation

• Data Collection
  – Data files
  – Company identification and validation
  – Supporting Documentation
    • PDF
    • Attestation

• Grace periods
Quality

• Implement quality improvement strategies
  – Provide plan ratings based on quality and cost
  – Provide patient satisfaction data
Quality

• Quality Measures
  – Pass on Plan Year 1
  – Experience needed

• Goal is to collect data via SERFF
Discussion Questions

- What are the anticipated uses of the accreditation data by the DOI and the Exchanges?
- If you will have an SBE, does your state intend to require CAHPS® in plan year 1?
- What outstanding questions regarding accreditation and quality do you have?
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Education and Outreach

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Education and Outreach
State and Industry

- HIX Bulletin/Insider
- serff.com
- Webinars
  - States
  - Industry
  - Non-DOI staff
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
Education and Outreach

States

• Calls with States

• SERFF Access
  – SBE
  – Partnership

• Acknowledgment Letter
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
Education and Outreach
States and Industry

• Training
  – EHB Configuration
  – Plan Management General Instructions
  – Viewing
Education and Outreach
States and Industry

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