

# Plan Management Updates



# Update on Issuer Applications for Plan Year 2018 QHP Certification

- The following issuers have submitted QHP Applications for participation in Plan Year 2018.

<u>Medical Issuers</u>	<u>SADP Issuers</u>
✓ <b>Highmark</b> <b>BCBSDE</b>	✓ <b>Delta Dental</b> ✓ <b>Dominion</b>

- The DOI continues to work with additional issuers to promote the Delaware market for the 2018 plan year.

# Medical QHP Submissions for PY2018

Highmark Blue Cross Blue Shield of Delaware has submitted seven plans for certification on the Delaware Marketplace. There are no SHOP plans offered on the Marketplace for 2018.

<b>Metal Level</b>	<b>Individual 2017</b>	<b>Individual 2018</b>
<b>Bronze</b>	<b>6</b>	<b>2</b>
<b>Silver</b>	<b>9</b>	<b>3</b>
<b>Gold</b>	<b>4</b>	<b>1</b>
<b>Platinum</b>	<b>0</b>	<b>0</b>
<b>Catastrophic</b>	<b>1</b>	<b>1</b>
<b>Total</b>	<b>20</b>	<b>7</b>

# Stand-Alone Dental (SADP) QHP Submissions

Two SADP Issuers have applied for certified plans for Plan Year 2018:

- Delta Dental of Delaware, Inc.
- Dominion Dental Services, Inc.

<b>Actuarial Level</b>	<b>Individual 2017</b>	<b>Individual 2018</b>
<b>Low (70%)</b>	<b>5</b>	<b>6</b>
<b>High (85%)</b>	<b>5</b>	<b>6</b>
<b>Total</b>	<b>10</b>	<b>12</b>

- SADP applications indicate that Plan Year 2018 will see a fairly equal number of dental plans with a 'high' (85%) and 'low' (70%) actuarial value.

# QHP Review for Plan Year 2018 Is Under Way

- CMS is working with Issuers on 2018 “Plan Preview” activities to ensure that data and information that will be available on HealthCare.gov is accurate and complete.
- The DOI and CMS Plan Management teams have begun reviewing Issuer QHP applications for compliance with federal and state regulations and standards.

Proposed Timeline	QHP Review Activities
May - September 2017	<ul style="list-style-type: none"> <li>• DOI reviews plans for compliance with federal and state laws and standards</li> <li>• Areas for review include <i>rates, actuarial value, benefit design, cost-sharing, network adequacy, among others</i></li> </ul>
September 2017	<ul style="list-style-type: none"> <li>• Federal government conducts final QHP reviews and certifies state-recommended plans</li> <li>• DOI releases Premium Rate information</li> </ul>
October 2017	<ul style="list-style-type: none"> <li>• Federal government releases list of certified QHPs for Plan Year 2018</li> <li>• Open Enrollment begins November 1 for Plan Year 2018</li> </ul>

# Proposed Rates for Plan Year 2018



# Requested Rates Increases for 2018 QHP Issuers Announced

June 14: Department of Insurance announced 2018 rate request from Highmark Blue Cross Blue Shield of Delaware.

## Overall Average Increase Requested

Highmark BCBSD	Proposed Rate Increase
Individual Market	33.6%

- Issuer rate requests are subject to review and approval by the Insurance Commissioner and are not the final rates.

# PY2018 Rate Increase Requests for QHP Issuers: Highmark BCBSD

<b>Individual Market</b>	
<b>Overall Average Increase</b>	<b>33.6%</b>
Range of Increase	31.48% to 34.87
Number of Plans Impacted on and off Marketplace:	7
Number of Covered Lives Impacted:	<b>17,619</b>



# Health Insurance Premium Rate Review for Plan Year 2018

- The DOI approves/disapproves all health insurance rates following a comprehensive review of all Issuer filings, including requests for rate increase.
- **Reminder:**
  - The **rate** is the base amount filed by the carrier. **Premiums** paid by an individual include the base rate plus whatever adjustments are permitted under the law -- Age, Family Size and Tobacco Use
- Information on proposed health insurance rates for Plan Year 2018 is located on the DOI's website: [delawareinsurance.gov](http://delawareinsurance.gov)
  - These are the initial requests from Issuers and **not** the approved rates.

# Comment Period for Requested Rates

- The Department of Insurance will conduct public information sessions on the proposed rates. Dates, locations and times for such public information sessions will be released in the near future.
- Written comments will also be accepted beginning today until August 1, at [ratedivision@state.de.us](mailto:ratedivision@state.de.us) or by regular mail to the following address:

***Insurance Commissioner  
841 Silver Lake Blvd.  
Dover, DE 19904***