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- Kids in school
  - New job
  - Health insurance

# Delaware's Health Insurance Marketplace: Update on Activity

Delaware Health Care Commission  
March 3, 2016

Secretary Rita Landgraf  
Department of Health and Social Services



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# Agenda

- Final Enrollment Numbers
- Limited-Time Special Enrollment Period
- New SEP Confirmation Process
- Post-Open Enrollment Assistance
- Dates for Future Open Enrollments
- Other Marketplace Announcements
- Plan Management Updates
- Key Dates and Reminders
- Questions/Comments

# Final Enrollment Numbers



- 28,256 Delawareans enrolled, or almost 13% more than 2015.
- 12.7 million Americans enrolled, a 2.6% increase over pre-enrollment estimate from the U.S. Department of Health and Human Services.
- 9.6 million enrolled through [www.HealthCare.gov](http://www.HealthCare.gov)
- HHS reported 4 million enrollees signed up for first time.
- Full Delaware demographic breakdown expected for April HCC meeting.

# Limited-Time Special Enrollment Period

- In early February 2016, CMS announced a limited-time Special Enrollment Period through March 31 for consumers who:
  - Started the application process for insurance during open enrollment but never completed enrollment.
  - Are not qualified for tax credits in 2016 because they failed to file a 2014 tax return **and** reconcile their tax credits.
  - Reconciled outstanding tax credits from 2014 and restored their eligibility for 2016 tax credits.
  - Effective date for coverage will be the first of the month following plan selection.

# Special Enrollment Confirmation Process

- As the Marketplace continues to grow and mature, CMS announced it will make improvements. One of those changes is revamping the Special Enrollment Period process.
- All customers applying through the Special Enrollment Period will need to submit documentation to verify their eligibility after a triggering event:
  - Loss of minimum essential coverage.
  - A permanent move.
  - Birth of a child.
  - Adoption, placement for adoption, placement for foster care or child support or other court order.
  - Marriage.
- CMS will review documents to ensure consumers qualify and will follow up if there is a question or problem.
- CMS will provide training for assisters, agents and brokers.

# Post-Open Enrollment Assistance



- Navigators, Federally Qualified Health Centers, Certified Application Counselors (CACs), and Agents and Brokers will continue to provide education and enrollment assistance to consumers. Contact information: [www.ChooseHealthDE.com](http://www.ChooseHealthDE.com).
- They can help with:
  - Special Enrollment Periods and submitting appropriate documentation
  - Reporting changes in income
  - Understanding how to use insurance
  - Any appropriate appeals process



# Dates for Future Open Enrollments

This week, CMS finalized the dates for future open enrollments periods:

- **Benefit Year 2017:** Nov. 1, 2016, to Jan. 31, 2017
- **Benefit Year 2018:** Nov. 1, 2017, to Jan. 31, 2018
- **Beginning with Benefit Year 2019:** Enrollment will run from Nov. 1 to Dec. 15 of the preceding year.



# Other CMS Marketplace Announcements

- Federally Facilitated Marketplaces - including Delaware's - that use HealthCare.gov will continue to be charged a 3.5% user fee for 2017.
- The 2017 maximum annual limitation on cost sharing will be \$7,150 for individual coverage; \$14,300 for family coverage.
- Beginning in 2017, HealthCare.gov plans to include a rating of each QHP's relative network coverage. The measure will compare the breadth of the QHP network at the plan level to breadth of other plan networks for plans in same geographic area.



# Plan Management Updates



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# Issuer Letters of Intent to Participate in Plan Year 2017

- On Jan. 25, the Dept. of Insurance (DOI) published a Bulletin to issuers inviting them to submit a Letter of Intent to apply for QHP certification for Plan Year 2017.
- To date, the following medical and stand-alone who currently participate on the Marketplace in 2016 have submitted letters of intent to participate in Plan Year 2017.

<u>Medical Issuers</u>	<u>SADP Issuers</u>
✓ <i>Aetna</i>	✓ <i>Delta Dental</i>
✓ <i>Highmark BCBSDE</i>	✓ <i>Dentegra</i>
	✓ <i>Dominion</i>

- The DOI is in discussions with an additional medical issuer that has expressed interest in participating in the Delaware Marketplace.
  - Issuers have until **May 11<sup>th</sup>** to make a final decision as to whether they will apply for plan certification for PY2017.

# QHP Certification Timeline for PY2017

- The DOI's Plan Management Team is working with insurance companies and the federal government to prepare for the 4<sup>th</sup> round of QHP Review.
  - ✓ Insurance companies are currently designing health plans to meet new or updated federal guidelines; developing premium rates and cost-share variations; and evaluating provider networks to ensure compliance with state and federal standards and regulations
  - ✓ CMS is finalizing process guidelines and developing tools to support the QHP review.

Proposed Timeline	QHP Review Activities
May - September 2016	<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, benefit design, cost-sharing, network adequacy, among others</i></li> </ul>
September 2016	<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 2016	<ul style="list-style-type: none"> <li>• Federal government releases list of certified QHPs for Plan Year 2017</li> <li>• Open Enrollment begins November 1<sup>st</sup> for Plan Year 2017</li> </ul>

# Key Reminders

Date	Milestone
March 31, 2016	Limited-Time Special Enrollment Period ends for consumers reconciling tax credits.

- Consumers who experience qualifying life events such as birth/adoption of a child; marriage or divorce; loss of minimum essential coverage; denial of Medicaid; aging out of parents' insurance at age 26; or domestic violence eligibility may enroll outside of open enrollment.
- Enrollment, navigators, assisters and agents and brokers are available to help with enrollments outside open enrollment.
- Visit [www.ChooseHealthDE.com](http://www.ChooseHealthDE.com) to find free assistance.
- Enrollment in Medicaid and in the SHOP marketplace for small businesses is open year-round.

# Questions/Comments

- Health Care Commission
- Public

