



# Delaware's Health Insurance Marketplace: Update on Activity

Delaware Health Care Commission  
May 4, 2017



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# Agenda

- CMS Final Market Stabilization Rule
- Plan Management Update
- Questions/Comments

# CMS Final Rule - Plan Year 2018

- CMS issued the final Market Stabilization rule for the 2018 Open Enrollment Period on April 13.
- Open enrollment for 2018 coverage will run from Nov. 1 through Dec. 15, 2017, instead of Jan. 31, 2018.
- Expands the de minimis variation in actuarial values, which gives insurers more flexibility in deciding metal levels.

# CMS Final Rule - Plan Year 2018 (cont'd)

- Enhances pre-verification of eligibility for consumers during special enrollment periods.
- Payment of any overdue premiums from the last 12 months must be current before consumers can buy a new policy.
- Oversight of network adequacy returns to individual states to govern.
- Reduces requirement for including Essential Community Providers in network

# CMS Final Rule - Resources

- **Federal Register document:** <https://www.gpo.gov/fdsys/pkg/FR-2017-04-18/pdf/2017-07712.pdf>
- **CMS Press Release:** <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Press-releases/2017-Press-releases-items/2017-04-13-2.html>
- **Key Dates for CY2017:** <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Final-Revised-Key-Dates-for-Calendar-Year-2017-4-13-17.pdf>
- **PCG Summary of Final Rule:** <http://www.publicconsultinggroup.com/health/library/oneoffs/PCG%20Memorandum%20on%20Final%20Rule.Patient%20Protection%20and%20Affordable%20Care%20Act.%20Market%20Stabilization.pdf>

# Plan Management Update



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# Issuer Letters of Intent to Participate in Plan Year 2018

To date, the following medical and stand-alone providers who currently participate on the Marketplace in 2017 have submitted letters of intent to participate in Plan Year 2018.

## Medical Issuers

- ✓ *Aetna Health, Inc.*
- ✓ *Aetna Life Ins. Co.*
- ✓ *Highmark BCBSDE*

## SADP Issuers

- ✓ *Delta Dental*
- ✓ *Dominion*

# QHP Certification Timeline for PY2018

- The DOI's Plan Management Team is working with insurance companies and the federal government to prepare for the 5<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.

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, 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<sup>st</sup> for Plan Year 2018</li></ul>

# Questions/Comments

- Health Care Commission
- Public



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