

Plan Management Updates



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Update on Issuer Applications for Plan Year 2019 QHP Certification

- The following issuers have submitted QHP Applications for participation on the Marketplace in Plan Year 2019.

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

- The Commissioner continues to work with additional issuers to promote the Delaware market for the 2020 plan year.

QHP Review for Plan Year 2019 Is Under Way

- The DOI and CMS Plan Management team have begun reviewing Issuer QHP applications and plans for compliance with federal and state regulations and standards.
- CMS is working with Issuers on 2019 “Plan Preview” activities to ensure that data and information that will be available on HealthCare.gov is accurate and complete.

QHP Review for Plan Year 2019 Is Under Way

Proposed Timeline	QHP Review Activities
June - September 2018	<ul style="list-style-type: none">• DOI reviews plans for compliance with federal and state laws and standards• Areas for review include <i>rates, actuarial value, benefit design, cost-sharing, network adequacy, among others</i>
September 2018	<ul style="list-style-type: none">• Federal government continues to conduct final QHP reviews and certifies state-recommended plans
October 2018	<ul style="list-style-type: none">• Federal government releases list of certified QHPs for Plan Year 2019• Approved rates will be posted on the DOI website and on HealthCare.gov following the October Healthcare Commission Meeting• Open Enrollment begins November 1 for Plan Year 2019

Rates for Plan Year 2019



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Requested Rates Increases for 2019 QHP Issuers Announced

Highmark Blue Cross Blue Shield of Delaware.

Overall Average Increase Approved

Highmark BCBSD	
Individual	3.0%

- Issuer rate request was negotiated and approved by the Insurance Commissioner.

PY2019 Rate Increase Requests for QHP Issuers: Highmark Blue Cross Blue Shield of Delaware

Individual Market

Overall Average Increase

3.0%*

Range of Increase

20.4% to -7.3%

Number of Plans Impacted on and off Marketplace

8**

Number of Covered Lives Impacted:

23,934

*Because Highmark is the only Issuer on the Marketplace and because of the risk adjustment, Highmark was able to reduce their proposed rate increase from 5.7% to 3.0%.

** For PY 2019 Highmark has added three new plans: 1 Bronze, 1 Silver and 1 Platinum

Small Group Market – No Small Group Plans for 2019



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Health Insurance Premium Rate Review for Plan Year 2019

- 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 2019 is located on the DOI's website at insurance.delaware.gov.
- Due to the ongoing rate and form review, the approved rates will be posted on the DOI website in October following the HCC meeting.
 - These rates are the renegotiated and approved rates for Plan year 2019.

PY 2019 Navigator Funding

- Navigator entities will receive significantly less this year than in previous years
 - Award will only be for \$100,000 this year
- Sept. 12th – CMS will announce which navigator entities have been awarded the funding
 - Waiting for CMS announcement to determine how to proceed with assisting navigators financially
- The DOI's offer to hire navigators as casual-seasonal employees may not be feasible
 - The DOI will do advertising during open enrollment as it had last year