

Plan Management Updates



Update on Issuer Applications for Plan Year 2018 QHP Certification

- The following issuers have been certified for the Marketplace for Plan Year 2018.

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

- The DOI continues to work with additional issuers to secure additional health coverage options for the 2019 DE Marketplace 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 Small Business Health Options (SHOP) plans offered on the Marketplace for 2018.

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

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.

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

- 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"> • 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 2017	<ul style="list-style-type: none"> • Federal government conducts final QHP reviews and certifies state-recommended plans • DOI releases Premium Rate information
October 2017	<ul style="list-style-type: none"> • Federal government releases list of certified QHPs for Plan Year 2018 • Open Enrollment begins November 1 for Plan Year 2018

Proposed Rates for Plan Year 2018



Rates Increases for 2018 QHP Issuers

Department of Insurance announced 2018 rate increase.

Overall Average Increase

Highmark BCBSD	Proposed Rate Increase	Approved Rate
Individual Market	33.6%	25.0%

PY2018 Rate Increase Requests for QHP Issuers: Highmark BCBSD

Individual Market	
Overall Average Increase	25.0%
Number of Plans Impacted on and off Marketplace:	7
Number of Covered Lives Impacted:	17,619

*This number does not reflect the individuals who were enrolled with Aetna or are individuals who are currently still uninsured in Delaware.



Crosswalking Plans

- Due to Highmark Blue Cross Blue Shield discontinuing certain plans, the subscriber of that plan will be notified in writing that:
 - If NO action is taken by the subscriber, they will automatically be enrolled in a different but very similar plan.
 - The subscriber may also shop around for another plan with that same Issuer or they may choose a different Issuer altogether and enroll in an entirely different plan.
- As Aetna Health and Aetna Life have totally withdrawn from the marketplace, the subscriber will be notified in writing as to what steps to take to obtain a healthcare plan.

Official Marketplace Information

There are many websites that claim to be linked to the Marketplace. Please be careful and use only official Marketplace websites:

www.ChooseHealthDE.com

www.delawareinsurance.gov

www.Healthcare.gov

302-674-7300

800-318-2596



Get Marketplace Help In Person

Another option to obtaining information and/or assistance choosing a QHP is to contact one of the following organizations and visiting in person. Visit www.choosehealthde.com for the complete list of names and telephone numbers.

- Chapman, LLC
- Westside Family Healthcare
- Henrietta Johnson Medical Center
- La Red Health Center, Inc.
- Brandywine Women's health Associates
- You may also contact a federally certified agent or broker by visiting the aforementioned websites