

**Washington State Health Benefit Exchange Comments on the Office of the Insurance Commissioner's  
CR-102 (R 2013-22)**

**Health insurance provider networks**

The Washington Health Benefit Exchange (WAHBE or Exchange) hereby respectfully submits staff comments to the Washington State Office of the Insurance Commissioner (OIC) on the March 19, 2014 proposed rule updating regulations on health coverage issuer provider network formation, adequacy, and filing and approval standards. These comments represent the views of WAHBE staff, not the Exchange Board.

Several key components make a health plan: benefit design, cost-sharing, and network. Significant rules on any of those parts, such as rules on network adequacy, should be proposed when the OIC can provide sufficient time for issuers to respond and implement these changes. The extensive network rules being proposed are likely to be adopted at the same time issuers are expected to submit plans for approval with the OIC and for Exchange certification. The Exchange has concerns that the release of this rule has the potential to delay the certification of Qualified Health Plans (QHPs) and Qualified Dental Plans (QDPs) in the Exchange.

WAHBE would like to collaborate with the OIC on the certification process for QHPs and QDPs to prevent any delays. Continuing engagement with the OIC will help ensure that issuers seeking to offer QHPs and QDPs are able to obtain OIC plan approval in a timely manner. This cooperation will enable the Exchange Board to give due consideration to each plan and issuer in conducting its certification and recertification review.

Additionally, successful implementation of the new rules begins with providing support to issuers that would like to satisfy the new network rule. Clarifying expectations for compliance during the upcoming plan approval process would help smooth this transition. WAHBE recognizes and applauds the flexibility that has been built into the rules, and hopes that the OIC will continue working with issuers to create a reasonable opportunity to come into compliance with the new rule.

WAHBE hopes to offer consumers the choice of as many QHPs and QDPs as would like to participate in the Exchange. We hope that the OIC will work with WAHBE to facilitate this process.

WAHBE appreciates the opportunity to provide comment on this proposed rule and looks forward to ongoing conversations on this issue. WAHBE is available and looks forward to responding to any questions about these comments. You may contact Dustin Arnette, Policy Analyst, at 360.688.7795 or [dustin.arnette@wahbexchange.org](mailto:dustin.arnette@wahbexchange.org).