

# GUIDANCE FOR PARTICIPATION OF HEALTH PLANS IN THE WASHINGTON HEALTH BENEFIT EXCHANGE

Amended June 10, 2020

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## Section 1: Introduction

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This Guidance for Participation specifies requirements for a health insurance issuer to participate in the Washington State Health Benefit Exchange (WAHBE or the Exchange). An issuer may participate in the individual Exchange by offering qualified health plans (QHPs) from November 1, 2020 through January 15, 2021, for coverage in plan year 2021.

The Guidance will provide information on the following:

- Certifying a health plan to become a QHP
- Monitoring and compliance of a QHP
- Decertifying a QHP
- Standards for issuers offering QHPs through the Exchange
- Requirements for the standard plan offering
- Expectations for issuer coordination with the Exchange
- Special guidance for coverage of American Indian/Alaska Natives

This Guidance is in accordance with the Patient Protection and Affordable Care Act of 2010 (ACA) and Chapters 43.71 RCW and 48.43 RCW. This Guidance applies to issuers responding to the public option procurement process as described in RCW 41.05.410 to be conducted by the Health Care Authority for 2021 coverage and any product offered in response to that procurement will be required to be certified under this Guidance before it may be offered as a public option plan.

The Washington State Office of the Insurance Commissioner (OIC) regulates health insurance issuers and health plans. This document does not provide guidance on achieving regulatory approval by the OIC. Throughout this document, however, WAHBE may refer issuers to OIC as the source of regulatory information.

## **1.1 Glossary**

WAHBE applies the standard definitions found within the Affordable Care Act and subsequent guidance whenever possible.

### **ACTUARIAL VALUE**

The percentage paid by a health plan of the total allowed costs of benefits.

### **AFFORDABLE CARE ACT**

The comprehensive health care reform law enacted in March 2010. The law was enacted in two parts: The Patient Protection and Affordable Care Act was signed into law on March 23, 2010 and was amended by the Health Care and Education Reconciliation Act on March 30, 2010. The name Affordable Care Act (ACA) is used to refer to the final, amended version of the law.

### **APPEAL**

An official request from a health insurance issuer that WAHBE reconsider a decision to not certify a health plan as a QHP, deny recertification of a QHP, or decertify a QHP.

### **CASCADE CARE**

The Washington state health care law passed in May 2019 (Engrossed Substitute Senate Bill (ESSB) 5526), directing the Exchange to establish “standard plans.” The law also grants the Health Care Authority the authority to procure qualified health plans that are standard plans and also meet certain affordability and quality standards as defined in the legislation (“public option” plans). The term “Cascade Care plans” as used in this document applies to both standard plans and public option plans.

### **ENROLL**

The point at which coverage is effective under a QHP.

### **ENROLLEE**

Qualified individual enrolled in a QHP.

### **EXPIRE**

The end of a plan year in which a QHP issuer elects not to seek recertification of a QHP offered through the Exchange for the following year. This act by the QHP issuer will constitute voluntary expiration of certification and result in non-certification for a subsequent consecutive certification cycle (45 CFR §156.290).

### **HEALTH BENEFIT EXCHANGE BOARD**

The governing board of WAHBE as established in Chapter 43.71 RCW.

### **HEALTH INSURANCE ISSUER OR ISSUER**

An issuer, which includes a disability insurer, health care service contractor, or health maintenance organization, as defined in RCW 48.43.005 and defined in the Employee Retirement Income Security Act and used in the ACA.

(In this document, “issuer” refers to a health insurance company; “product” refers to a suite of plans that share, for example, a common set of health benefits; and “health plan” refers to the actual insurance coverage purchased by a consumer. The document does not refer to health insurance companies as the “plans” or “the health plans.”)

## HEALTH PLAN

Health plan means any policy, contract, or agreement as defined in RCW 48.43.005 and offered by an issuer and used in accordance with section 1301(b)(1) of the ACA. A health plan is the specific health benefit plan purchased by a subscriber, employer, or employee. Each health plan is the pairing of a product's benefits with a particular cost-sharing structure, provider network, and service area. Multiple health plans can be associated with a single product.

## NAVIGATOR

An organization that has been awarded a contract by the Exchange to carry out activities and meet the standards described in 45 CFR §155.210. Navigator representatives are qualified, trained, and certified to engage in education, outreach and facilitation of selection of a QHP or Washington Apple Health (Medicaid) by a consumer in *Washington Healthplanfinder*.

## OPEN ENROLLMENT PERIOD

The period each year during which consumers may enroll or change coverage in a QHP and QDP through *Washington Healthplanfinder*.

The open enrollment period for 2021 coverage is from November 1, 2020 through January 15, 2021, unless otherwise published by the Exchange as an amendment to the 2021 Guidance for Participation.

## PLAN YEAR

The consecutive 12-month period during which a health plan provides coverage for health benefits. For individuals, it is the calendar year.

## PRODUCER

A person licensed by OIC as an agent to sell or service insurance policies.

## PUBLIC OPTION PLAN

A Cascade Care qualified health plan procured by the Health Care Authority and offered on the Health Benefit Exchange as described in RCW 41.05.410 that meets the standard plan design and additional affordability and quality metrics included in the Health Care Authority procurement.

## QUALIFIED DENTAL PLAN OR QDP

A stand-alone dental plan that is certified by an exchange and is a commitment to insure at a minimum the essential health benefit of pediatric oral services (established as an essential health benefit under

ACA § 1302(b) and defined under WAC 284-43-5700) under specific cost-sharing (deductibles, copayments, and out-of-pocket maximum amounts) and other regulatory and contractual requirements.

#### QUALIFIED HEALTH PLAN OR QHP

A health plan that is certified by an exchange. To be certified in Washington, a health plan must be approved by OIC, satisfy the certification criteria specified in RCW 43.71.065, satisfy the minimum federal requirements of a QHP as outlined in 45 CFR parts §155 and §156, and be certified by the Exchange Board.

#### SPECIAL ENROLLMENT PERIOD

A period during which a qualified individual or enrollee who experiences certain qualifying events may enroll in, or change enrollment in, a QHP through *Washington Healthplanfinder* outside of the annual open enrollment period.

#### STANDARD OR STANDARDIZED PLAN

A Cascade Care qualified health plan that meets specific benefit design and cost-sharing requirements published annually by the Washington Health Benefit Exchange, pursuant to RCW 43.71.095.

#### WASHINGTON HEALTHPLANFINDER OR HEALTHPLANFINDER

The marketplace in Washington State operated by the Washington Health Benefit Exchange where qualified individuals can shop for and purchase qualified health plans (QHPs) and qualified dental plans (QDPs).

## **1.2 Overview of Guidance**

### *1.2.1 Objective*

The purpose of this Guidance is to provide health insurance issuers the foundational information needed to offer individual QHPs through the Exchange. The certification criteria set forth within this document do not supersede a QHP issuer's responsibility to provide coverage based upon state and federal laws and rules. While the Guidance specifies some federal and state laws or regulations that apply to offering health insurance coverage through the Exchange, a QHP issuer is required to comply with all relevant state and federal laws in order to offer coverage through the Exchange.

The Guidance also specifies the certification criteria that apply to a participating health plan. To be certified a QHP must:

- Be approved by OIC;
- Satisfy the certification criteria specified in RCW 43.71.065;
- Satisfy the minimum federal requirements of a QHP as outlined in 45 CFR parts §155 and §156; and
- Be certified by the Exchange Board.

To participate in the Exchange, a QHP issuer must meet the legal requirements of offering health insurance in Washington State, including the offering of standard plans as required under RCW 43.71.095. A QHP issuer must also sign a Participation Agreement with WAHBE to participate in the Exchange.

### *1.2.2 Term of Engagement*

An individual health insurance plan certified or recertified as a QHP will be offered through the Exchange. New and renewed individual plans will be available for preview prior to the start of open enrollment for a period as determined by the Exchange. New and renewed individual plans will be available for selection beginning November 1, 2020 with an initial effective date of coverage beginning no earlier than January 1, 2021.

Health insurance issuers responding to this Guidance may offer certified or recertified individual QHPs for a term of one year beginning January 1, 2021 and ending December 31, 2021. Only OIC-approved health plans certified by the Board may be offered as QHPs through the Exchange during this period.

The Guidance shall be amended as required to incorporate changes to federal and state law.

### *1.2.3 Contact*

Your contact at WAHBE for this document is Christine Gibert, Policy Director. Please direct all questions regarding plan certification and this document to Christine Gibert at (360) 688-7773 or [christine.gibert@wahbexchange.org](mailto:christine.gibert@wahbexchange.org).

For questions about OIC regulatory requirements referenced throughout this document, please contact the OIC Rates, Forms, and Provider Networks HelpDesk at (360) 725-7111.

#### *1.2.4 Plan Certification Timeline and Letter of Intent*

An issuer is recommended to inform WAHBE of its intent to participate in the Exchange by submitting a letter of intent. Submitting a letter of intent is not mandatory and is nonbinding, but will help WAHBE communicate with potential participating issuers and prepare for the certification process. The letter of intent should be in letter format on official letterhead and be signed by the issuer's Chief Executive Officer or their designee, or any C-suite executive. The due date for the letter of intent is specified in the plan certification timeline. Issuers are not required to indicate the specific health plans they intend to offer through the Exchange, but should include a list of counties in which they intend to offer coverage. The letter of intent is for internal Exchange use only and will not be shared publicly. An issuer may submit a letter of intent at [QHP@wahbexchange.org](mailto:QHP@wahbexchange.org).

#### PLAN CERTIFICATION TIMELINE

The Exchange expects issuers to adhere to the plan certification timeline. Please click on the following link to find the 2021 plan certification timeline:

<https://www.wahbexchange.org/about-the-exchange/committees-and-workgroups/plan-certification-workgroup/>

## **1.3 Participating in the Exchange**

A QHP issuer participating in WAHBE's individual market is not required to participate in the individual market outside of the Exchange.

### *1.3.1 Initial Certification of Qualified Health Plans*

WAHBE certifies QHPs annually and only those health plans certified or recertified by WAHBE may be offered as QHPs through the Exchange.

An issuer must comply with OIC regulatory requirements, and OIC will provide regulatory review of health insurance issuers and health plans. WAHBE will determine if the issuer satisfies the Exchange-based certification criteria. Once the Board issues QHP certifications, WAHBE will inform an issuer of the decision.

An issuer must enter into a Participation Agreement with WAHBE before offering QHPs through the Exchange. The Participation Agreement requires issuers to adhere to all health plan certification criteria described in this Guidance. WAHBE, in addition to the Legislature and OIC, reserves discretion to modify and amend the terms and conditions of current QHP certification criteria and how they may be applied in the certification or decertification process, consistent with current laws and rules, at any time, including after the execution of issuer Participation Agreements.

Prior to publishing plan offerings, an issuer must also enter into an Electronic Data Interchange (EDI) Trading Partner Agreement and one or more EDI interfaces will need to be tested between the issuer and WAHBE. These steps ensure that the issuer and WAHBE will be able to communicate enrollment data.

Issuers who rely primarily on third-party vendors for communication of enrollment data are required to coordinate with WAHBE when there is a change in vendors.

### *1.3.2 Recertification of Qualified Health Plans*

WAHBE will consider renewing QHPs for recertification annually. The recertification process will involve a review of the certification criteria reflected in this document.

### *1.3.3 Submitting Health Plans to Become Certified as a QHP*

The WAHBE certification process begins when an issuer submits rate, form, SERFF Binder, and network filings to OIC for regulatory review. Please contact OIC for information on when, how, and where to submit the filing documents for a health plan. Issuers shall submit to the Exchange the QHP submission form provided by WAHBE at the time of filing.

WAHBE intends to complete the certification or recertification process for 2021 plans by September 16, 2020. Issuers should have received OIC approval of any plans for which they are seeking Exchange certification by September 9, 2020, to guarantee consideration for certification for 2021. If an issuer wishes to withdraw a plan from consideration for QHP certification after plan approval by OIC, the issuer must submit a plan withdrawal form to the Exchange.



Plans certified by September 24 will be included in the Exchange's plan preview period for the 2021 plan year. Any plans certified after September 24 may be considered for inclusion in the plan preview period on a case-by-case basis.

Plans certified by September 24, 2020 will be included in the Exchange's auto-renewals for the 2021 plan year. Any plans certified after September 24, 2020 will be considered for inclusion in the auto-renewal process on a case-by-case basis.

Plans certified by October 1, 2020 will be available through the Exchange in open enrollment for 2021 coverage. Any plans certified after October 1, 2020 will be considered for inclusion in open enrollment on the Exchange for 2021 on a case-by-case basis.

## Section 2: Specifications for Participation

### 2.1 Summary Table 1: Initial Certification and Recertification Criteria

To participate in WAHBE's QHP certification process, an issuer must submit plans and supporting documentation as specified for each criterion. The following chart summarizes the nineteen criteria applied in the certification process of a QHP. Each criterion is reviewed and approved by OIC, WAHBE, or both.

NUMBER	CRITERIA LEVEL	CRITERIA	OIC OR WAHBE REVIEW	INITIAL CERTIFICATION CRITERIA	RECERTIFICATION CRITERIA
1	Issuer	Issuer must be in good standing	OIC	Yes	Yes
2	Issuer	Issuer must pay user fees, if QHPs assessed	WAHBE	Yes	Yes
3	Issuer	Issuer must comply with the risk adjustment program	OIC	Yes	Yes
4	Issuer	Issuer must comply with market rules on offering plans	OIC	Yes	Yes
5	Issuer	Issuer must comply with non-discrimination rules	OIC	Yes	Yes
6	Issuer	Issuer must be accredited by an entity that HHS recognizes for accreditation of health plans	WAHBE	Yes	Yes
7	Product	QHP must meet marketing requirements	WAHBE	Yes	Yes
8	Product	QHP must meet network access requirements, including ECPs	OIC	Yes	Yes
9	Product	Issuer must submit provider directory data	WAHBE	Yes	Yes
10	Product	Issuer must implement a quality improvement strategy	WAHBE	No	Yes
11	Product	Issuer must submit health plan data to be used in standard format for presenting health benefit plan options	WAHBE	Yes	Yes

<b>12</b>	Product	Issuer must report quality and health performance data	WAHBE	No	Yes
<b>13</b>	Product	Issuer must use the Exchange enrollment application	WAHBE	Yes	Yes
<b>14</b>	Product	Issuer may only contract with a hospital with more than 50 beds if the hospital utilizes a patient safety evaluation system	OIC	Yes	Yes
<b>15</b>	Product	Services provided under a QHP through a direct primary care medical home must be integrated with the QHP issuer	OIC	Yes	Yes
<b>16</b>	Plan	A QHP must comply with benefit design standards (e.g. cost sharing limits, "metal level," EHB, standard plan design*)	OIC/WAHBE*	Yes	Yes
<b>17</b>	Plan	Issuer must submit a QHP's service area and rates for a plan year	OIC	Yes	Yes
<b>18</b>	Plan	Issuer must post justifications for QHP premium increases	OIC	No	Yes
<b>19</b>	Plan	Issuer must submit QHP benefit and rate data for public disclosure	WAHBE/OIC	Yes	Yes

## **2.2 QHP Specifications**

An issuer's health plan must satisfy the following criteria to become certified as a QHP offered through the Exchange.

### *2.2.1 Licensed and Good Standing*

An issuer must have unrestricted authority to write its authorized lines of business in Washington in order to be considered "in good standing" and to offer a QHP through the Exchange.

OIC determines if an issuer is in good standing. Please direct requests for a certificate of good standing to [companysupervisionfilings@oic.wa.gov](mailto:companysupervisionfilings@oic.wa.gov).

OIC determinations of good standing will be based on authority granted to OIC by Title 48 RCW and Title 284 WAC. Such authority may include restricting an issuer's ability to issue new or renew existing coverage for an enrollee.

An issuer should inform WAHBE immediately, but in any case within two business days, if OIC has restricted in any way the issuer's authority to write any of its authorized lines of business. If OIC has restricted the issuer's ability to underwrite current or new health plans, WAHBE will determine, consistent with OIC restrictions, if the issuer can submit a health plan for certification or recertification as a QHP.

Restrictions on an issuer's ability to underwrite current or new health plans may result in QHP decertification by WAHBE.

### *2.2.2 User Fee Adherence*

RCW 43.71.060 designates a portion of premium tax receipts and a fee assessed on QHPs as funding for WAHBE's operating expenses.

If a QHP issuer's payment of the QHP assessment is delinquent, WAHBE will assess a penalty equal to 1%, rounded up to the nearest whole dollar, of the issuer's delinquent amount for each 15-day period that an issuer's payment is overdue. To avoid penalties for late payment, a QHP issuer is encouraged to pay any and all assessed amounts while contesting a fee.

If WAHBE determines that a QHP issuer is not making timely and full payment of the QHP assessment, and WAHBE determines that the QHP issuer will not resume making timely and full payments, WAHBE will decertify all the issuer's QHPs.

### *2.2.3 Risk Adjustment Program*

A QHP issuer must comply with the requirements of the risk adjustment program as specified in the ACA standards set in federal rules 45 CFR part 153, Washington State statute, rules adopted by OIC, the annual Notice of Benefit and Payment Parameters published by the Department of Health and Human Services (HHS), and other applicable law.

OIC will monitor a QHP issuer's compliance with the risk adjustment program. If OIC determines that a QHP issuer is no longer complying with the requirements of the risk adjustment program, and determines that the QHP issuer will not resume full compliance with the requirements of the risk adjustment program, WAHBE will decertify all the issuer's QHPs.

### *2.2.4 Market Rules for Offering QHPs*

An issuer must comply with the market rules for offering individual QHPs set forth by the ACA and Washington State law, including the four metal levels of coverage (bronze, silver, gold, and platinum) designated in §1302 of the ACA and the standardized plans as required in RCW 43.71.095.

Please refer to OIC regulatory specifications for information on the calculation of the actuarial value for each metal level.

Only a QHP issuer that satisfies the following market rules may offer QHPs through the Exchange:

- A QHP issuer must offer at least one QHP at the silver level and at least one QHP at the gold level in all counties in which it offers coverage through the Exchange.
- An issuer must offer a standard plan at least at the gold and silver level in any county in which it participates, and if offering bronze, a bronze standard plan.
- An issuer must offer a child-only plan at the same metal level as any QHP offered through the exchange (not including catastrophic plans) (45 CFR §156.200(c)(2)) to individuals who, at the start of the plan year, have not reached the age of 21.
- If OIC determines that a QHP issuer is not complying with the market rules, and OIC further determines that the QHP issuer will not resume compliance with the market rules, WAHBE will decertify all the issuer's QHPs in that market.

### *2.2.5 Non-Discrimination*

A QHP issuer must comply with federal and Washington State nondiscrimination requirements. A QHP issuer may not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, or sexual orientation (45 CFR §156.125, §156.200(e), RCW 48.43.0128, and WAC 284-43-5940-5950), or on the basis of an individual's degree of medical dependency, health status or condition, quality of life, or expected length of life (ACA Sec. 1302(b)(4)(D), RCW 48.43.0128, and WAC 284-43-5940).

OIC will enforce nondiscrimination requirements and monitor for noncompliance. If OIC determines that a QHP issuer is not complying with the nondiscrimination requirements, and OIC determines that the QHP issuer will not resume compliance with the nondiscrimination requirements, WAHBE will decertify all the issuer's QHPs affected by that noncompliance.

### *2.2.6 Accreditation*

The QHP issuer must meet a minimum level of accreditation by an accrediting entity recognized by HHS. WAHBE will verify an issuer's accreditation status for certification or recertification.

A QHP issuer must achieve AAAHC, NCQA, or URAC exchange accreditation at least 90 days before the first day of the annual open enrollment period that follows the QHP issuer's fourth certification process. QHP issuers must maintain current accreditation every subsequent year of participation and provide proof of ongoing accreditation at least 90 days prior to the annual open enrollment period. The issuer must present a copy of each accreditation certificate (one per accredited product type (e.g., HMO, EPO, PPO)) to the Exchange.

A QHP issuer shall notify the Exchange of any accreditation review scheduled for the upcoming plan year. The issuer shall notify WAHBE within five business days if there is a change in accreditation status or if there is a failure to maintain up-to-date accreditation.

WAHBE reserves the right to decertify a QHP if accreditation is terminated or not achieved by the relevant deadline.

WAHBE will certify a health plan as accredited if one of the following statuses is held by the QHP issuer:

- NCQA: accredited with a star rating, if applicable, provisional with a star rating, if applicable, or interim with a star rating, if applicable (interim status requires a second review within 18 months)
  - WAHBE will not recognize NCQA status: denied with a star rating, if applicable
- URAC: full, provisional, or conditional (conditional status requires a second review within three to six months)
  - WAHBE will not recognize URAC status: denial
- AAAHC: Certificate of Accreditation
  - WAHBE will not recognize AAAHC status: denial

WAHBE may certify a QHP prior to that health plan becoming exchange-accredited as described below. During a new issuer's initial and next two certification processes, WAHBE may certify a health plan as a QHP that is unaccredited if the issuer satisfies the following:

- When submitting a health plan for certification, an issuer must attest that it will schedule the "exchange accreditation" (in accordance with 45 CFR §§156.275 and 156.1045) in the product types (HMO, EPO, MCO, POS, or PPO) used in offering its QHPs.
- A QHP issuer must achieve Exchange accreditation and provide proof of that accreditation at least 90 days before the first day of the annual enrollment period that follows the QHP issuer's fourth certification process. For example, if an unaccredited issuer began offering QHP coverage in the 2021 plan year, it would need to achieve and document Exchange accreditation by August 2023 for offering QHP coverage in the 2024 plan year.

### 2.2.7 Marketing

A QHP issuer is encouraged to actively market products available through *Washington Healthplanfinder* and to participate in joint marketing efforts with WAHBE, as applicable. WAHBE has created its own logos that designate the certification of a QHP. Issuers that offer products certified as QHPs give the Exchange the right to use their logos in the Exchange application and acknowledge that Exchange-designated logos are included in QHP displays sold through the Exchange. The QHP issuer will be provided any WAHBE marketing materials, for review, that use the QHP issuer's logo.

An issuer can use the *Washington Healthplanfinder* or Cascade Care logos, if applicable, to co-brand QHP marketing materials or web pages in accordance with guidelines developed by WAHBE Communications. The logos cannot be modified, and no other logos can be used to represent *Washington Healthplanfinder*, Cascade Care, or QHP certification. WAHBE must review and approve the use of the logos on an issuer's marketing materials. Only plans meeting the requirements to be classified as Cascade Care may use any logos or verbiage that indicates the plan meets such requirements, and issuers that use the Cascade Care logos must do so consistently across their line of Cascade Care

products consistent with WAHBE Communications guidance. Plans not meeting this requirement may not use “Cascade Care” or any logos for such brand in marketing materials, marketing name, or network name.

With the introduction of Cascade Care plans in 2021, issuers must use a standard naming convention for Cascade Care standard plans and public option plans in their plan filings and when marketing the plans.

For standard plans that are not public option plans, issuers are required to use the following naming convention:

[Issuer Name] + Cascade + [Metal Level]

*Example:* IssuerXYZ Cascade Silver

For public option plans, issuers are required to use the following naming convention:

[Issuer Name] + Cascade Select + [Metal Level]

*Example:* IssuerXYZ Cascade Select Silver

The above naming conventions should be used for all cost-sharing reduction versions of the standard plans, including cost-sharing reduction silver plan variants for consumers up to 250% of the federal poverty level and zero cost-share and limited cost-share plan variants for AI/AN consumers.

When following the above naming convention for Cascade Care plans result in the same plan name being applied to multiple plan offerings, an issuer must request to add an additional identifying element to the plan name. An issuer that wishes to add such additional identifying element to the plan name must contact the Exchange to receive approval.

If an issuer uses a plan marketing name instead of an issuer name for its Exchange products generally, it may request to use the same plan marketing name for its Cascade Care products in place of the “Issuer Name” in the naming convention above. Issuers that wish to use a plan marketing name that is different than their issuer name for this purpose must contact the Exchange to receive approval.

Issuers should provide WAHBE with a marketing brochure for each QHP in English and in Spanish for display on *Washington Healthplanfinder*. Issuers are encouraged to have unique marketing materials for each product offered. The Exchange intends to display the marketing brochure through a direct link to a PDF hosted on the issuer’s website. The Exchange will obtain these links from the CMS QHP Plan and Benefits Template, and issuers will be expected to update content to reflect accurate information for open enrollment. If an issuer cannot provide an updated marketing brochure via a direct link, it may submit the marketing brochure to the Exchange via email. The due date for providing marketing materials is specified in the plan certification timeline.

The QHP issuer cannot inform consumers that the certification of a QHP implies any form of further endorsement or support of the QHP. A QHP issuer and its officials, employees, agents and representatives must not employ marketing practices or benefit designs that may discourage the enrollment of individuals with preexisting conditions or significant health needs in QHPs (45 CFR §156.225(b)).

Issuers will be expected to confirm the accuracy of the display of their marketing and enrollment materials during issuer ratification (the validation of plan data in *Washington Healthplanfinder*).

Marketing materials will not be displayed on *Washington Healthplanfinder* if they do not conform to the standards set through this criterion.

### 2.2.8 Network Access

An issuer must ensure that a QHP's network satisfies at least the following standards:

- Is sufficient in number and type of providers, including providers that specialize in mental health and substance use disorder services, to assure that all services will be accessible without unreasonable delay;
- Includes essential community providers in accordance with 45 CFR §156.235 or meets the alternate standard; and
- Is consistent with the network access provisions of section 2702(c) of the PHS Act (45 CFR §156.230(a)) and WAC 284-170-200, et. seq., and any subsequent federal or state rules.

OIC will enforce network access requirements and monitor for noncompliance. If OIC determines that a QHP issuer is not complying with the network access requirements, and OIC determines that the QHP issuer will not resume compliance with the network access requirements, WAHBE will decertify all the issuer's QHPs affected by that noncompliance. Please refer to OIC for additional regulatory guidance on network access.

An issuer shall notify the Exchange in writing, in addition to OIC, when notification of network changes is required under WAC 284-170-230. Issuers should notify WAHBE of network changes described in WAC 284-170-230 that will be occurring from one plan year to the next by October 1 (or, if later, as soon as possible after the issuer becomes aware of the anticipated change).

### 2.2.9 Provider Directory

Issuers must provide data on the health care providers that participate in networks associated with their QHPs sold on the Exchange. Issuers are required to update their provider directory data with the Exchange, and any vendor utilized by the Exchange to support the provider directory, on or by the 15<sup>th</sup> of each month, unless otherwise instructed. If the 15<sup>th</sup> falls on a weekend or holiday, provider directory data is due by midnight the business day prior.

For the provider directory data to be used for the start of open enrollment, issuers must include providers for the current and upcoming plan years. Provider rosters for the 2021 plan year should be submitted to WAHBE for the first time in a stand-alone submission due by October 1, 2020. For the duration of the 2020 plan year, provider rosters for both the 2020 and 2021 plan years should be included in the issuer data submissions due the 15<sup>th</sup> of each month. Issuers should identify the appropriate plan year associated with each provider roster file. If there is no network variance across plan years, issuers may submit a single roster file. At the conclusion of the 2020 plan year, the 2020 roster submission is no longer necessary and should be discontinued.

On-time submissions are processed and published to *Washington Healthplanfinder* on or before the first day of the following month. Issuers may submit more than one submission in a month if their provider contracts change after their regular submission, and WAHBE will work with the provider directory vendor to publish the updated provider information by the first of the next month, if possible, or as soon as operationally possible. A QHP issuer must ensure that the network name for each provider exactly



matches the network name as approved by OIC. Issuers are responsible for conducting quality assurance of provider directory data prior to submission and are required to participate in ongoing provider directory testing activities.

Quest Analytics, WAHBE's provider directory vendor, conducts ongoing provider outreach to validate provider data with the goal of improving provider directory data for the Exchange. Weekly error reports are generated by Quest Analytics based on provider attestation. In addition, WAHBE identifies potential provider errors during testing, from OIC, from consumers, and through the Provider Directory Comment Form, available on the WAHBE website. Issuers shall review weekly error reports provided by Quest Analytics and errors escalated by WAHBE and correct erroneous data in their systems in a timely manner. Issuers shall submit a corrected provider roster the following month to resolve any discrepancies.

If a discrepancy is not pertinent to the issuer, or the issuer does not agree with the findings, the issuer should address the discrepancy with Quest Analytics or WAHBE, depending on who identifies the discrepancy, and discrepancies should be resolved between the parties. If Quest Analytics and the issuer cannot come to a resolution, the discrepancy shall be elevated to WAHBE. During 2020, the Exchange will continue efforts to improve provider directory data. Issuers will be consulted to establish next steps regarding reducing data discrepancies.

In addition to requirements outlined in this Guidance related to provider directory, issuers are required to adhere to requirements provided in the Exchange's Provider Directory Guide.

#### *2.2.10 Quality Improvement Strategy*

Any eligible QHP issuer participating in the Exchange for three or more consecutive years must implement, and report on, a quality improvement strategy (QIS), in accordance with ACA § 1311(g), 45 CFR 156.1130, other applicable law, and Exchange guidance. A QIS is required to incentivize quality by tying payments to (1) performance measures when providers meet specific quality indicators, or (2) measures related to incentivizing enrollees to make choices or exhibit behaviors associated with improved health.

An eligible issuer for the 2021 plan year is any QHP issuer that:

- Offered coverage through the Exchange in 2018, 2019, and 2020,
- Provides medical coverage, and
- Meets the QIS minimum enrollment threshold (more than 500 enrollees within a product type as of July 1, 2019).

The QIS requirements apply to all eligible issuers offering QHPs, including QHPs compatible with health savings accounts (HSAs). For plan year 2021, QIS requirements will not apply to child-only plans or stand-alone dental plans.

All eligible issuers must comply with the following QIS requirements for the 2021 plan year:

- Implement a QIS, which is a payment structure that provides increased reimbursement or other market-based incentives for improving health outcomes of plan enrollees.
- Implement a QIS that has a topic area of at least one of the following:
  - Activities for improving health outcomes;

- Activities to prevent hospital readmissions;
- Activities to improve patient safety and reduce medical errors;
- Activities for wellness and health promotion; and/or
- Activities to reduce health and health care disparities.
- Address health and health disparities by choosing “activities to reduce health and health care disparities” as a topic area or addressing the reduction of health and health care disparities as part of the activities implemented within any other chosen topic area(s).
- Adhere to federal QIS requirements.
- Adhere to Exchange guidelines, including the QIS User Guide for 2021.
- Report on progress implementing the QIS to the Exchange in accordance with guidelines established by the Exchange.

Issuers may implement one QIS that applies to all eligible QHPs in the Exchange, or may implement more than one QIS, tailored to the needs of different QHPs. A QIS does not have to address the needs of all enrollees in a given QHP but may address needs of specified sub-populations.

Issuers must use the WAHBE Quality Improvement Strategy form, unique to Washington, to report QIS to the Exchange.

Eligible issuers for the 2021 plan year must submit the following documents and receive confirmation of completion from WAHBE in order to meet this certification criterion:

- A 2021 WAHBE Quality Improvement Strategy form for each QIS applicable to any QHP to be offered in the Exchange.

Issuers that operated a QIS during the 2020 plan year are required to complete the progress portion of the 2021 WAHBE Quality Improvement Strategy form as part of their 2021 QIS submission. This progress portion of the form should include a description of activities conducted to implement the QIS and results of the QIS.

Issuers should refer to the WAHBE Quality Improvement Strategy User Guide for additional guidance on how to complete the Quality Improvement Strategy (QIS) form.

### *2.2.11 Standard Format for Presenting Health Benefit Plan Options*

#### *Summary of Benefits and Coverage*

Issuers are required to provide WAHBE with a Summary of Benefits and Coverage (SBC) for each plan variant of a QHP, in English and Spanish, for display on *Washington Healthplanfinder*. Issuers should use the standard SBC form developed by the Department of Health and Human Services (HHS). The Exchange intends to display the SBC through a direct link to a PDF hosted on the issuer’s website. The Exchange will obtain SBC links from the CMS QHP Plan and Benefits Template (see Section 2.2.19 for more information), if provided, following OIC approval, and issuers will be expected to update content to reflect accurate information for open enrollment. If an issuer cannot provide an updated SBC via a direct link, it may submit the SBC to the Exchange via email. The due date for providing SBCs is specified in the plan certification timeline.

The Exchange will review submitted SBCs for completeness and provide feedback to issuers within five days of receiving SBC links or documents. Issuers should respond to feedback by incorporating feedback or providing a response as to why feedback cannot be incorporated. Issuers may choose to wait for feedback prior to submitting Spanish language SBCs.

HHS resources on SBCs, including a standard SBC form, may be found here:

<https://www.cms.gov/ccio/Resources/Forms-Reports-and-Other-Resources/index.html>;

<https://www.cms.gov/files/document/sbc-template-accessible-format-11-2019-v2.pdf>

A QHP must provide notice of covered abortion services in the SBC in the “other covered services” section (45 CFR 156.280(f)).

If an issuer does not include one or more state required benefits as a covered service, this must be clearly indicated in the “Excluded Services” section of the SBC, in addition to any other state or federal requirements.

Issuers will include direct links to a plan's drug formulary in each SBC that must be accessible to consumers. This link must take a client directly to a webpage that displays the formulary for the benefit package reflected on the SBC. A direct link is a link that does not require logging on to a website, entering a policy number, clicking through web pages, or creating user accounts, memberships, or registrations. A direct link is not a link to a search tool or webpage that requires additional navigation by the client to get to the formulary.

All SBCs are required to include underlined terms that are included in CMS’s Uniform Glossary. The Exchange encourages issuers to hyperlink all underlined terms included in the Uniform Glossary, so that consumers are directed to the term’s definition when they click on the term.

#### *Formulary*

WAHBE will upload an issuer’s formulary filings to display prescription drug coverage information to consumers through Smart Planfinder, WAHBE’s consumer decision support tool. WAHBE will receive an issuer’s first quarter formulary information from the CMS QHP Prescription Drug Template in the binder after OIC completes its review. Subsequent quarterly formulary filings (the second, third, and fourth quarters) will be transmitted to WAHBE from OIC after they complete their review. WAHBE cannot guarantee issuers who submit their quarterly updates after the deadlines set by OIC will have their information uploaded into Smart Planfinder. WAHBE reserves the right to charge issuers for incurred costs for late submissions to be reflected in the tool. Before charging for incurred costs, the Exchange will take into consideration the circumstances of the late filing.

#### *2.2.12 Quality Measures*

Qualifying issuers are required to participate in the federal Quality Rating System (QRS) provided under ACA Section 1311(c)(3), including the disclosure and reporting of information on health care quality and outcomes described in ACA Sections 1311(c)(1)(H) and 1311(c)(1)(I), and the implementation of appropriate enrollee satisfaction surveys consistent with ACA Section 1311(c)(4) (and 45 CFR §156.200(b)(5)). Issuers must also comply with additional federal guidance regarding the QRS and enrollee satisfaction surveys, including requirements described in the Quality Rating System and

Qualified Health Plan Enrollee Experience Survey: Technical Guidance for 2020 and the 2020 Quality Rating System Measure Technical Specification, published by CMS, and any subsequent updates to that guidance.

All qualifying issuers offering a QHP of any metal level through the Exchange must comply with QRS requirements and report on all quality measures defined by CMS. For data reporting to CMS during 2020 (to be displayed during the open enrollment period for the 2021 plan year), a qualifying issuer is an issuer that offers a product type in the Exchange that meets the minimum enrollment threshold (more than 500 enrollees in that product type as of both July 1, 2019 and January 1, 2020). An issuer that meets the minimum enrollment threshold but is offering a different product type for 2021 coverage will have the option of displaying their QRS rating for plans of the different product type.

Issuers must administer the QHP Enrollee Survey to eligible enrollees if they meet the requirements of participation outlined above. Issuers eligible to field the QHP Enrollee Survey should use the maximum oversampling of 1,690 surveys for the QRS member survey to increase response rates. If a QHP issuer has a sample of eligible enrollees that is less than 1,690, they should use all eligible enrollees. CMS will work with issuers to collect data and calculate the quality performance ratings for QHPs offered through the Exchange. During 2020, qualifying issuers will report data from the 2019 plan year to CMS, and that data will be analyzed by CMS and be the basis for the quality performance ratings that will be displayed in the Exchange during open enrollment for 2021 coverage.

For the 2021 plan year, the Exchange expects to display the overall plan rating and three summary indicator ratings for each eligible QHP. In future years, additional quality ratings may be displayed.

In addition to the requirements described above, a QHP issuer will also be required to participate in any other quality reporting requirements that may be authorized by federal regulation or specified by WAHBE. WAHBE intends to investigate additional quality and value standards, beginning with alignment to HCA quality and value reporting. Issuers reporting to HCA either authorize HCA to share their report with WAHBE or shall share their HCA report with WAHBE. Additional standards to be discussed for future years will be discussed with issuer's quality teams, and could include:

1. Value-based purchasing
2. High value networks
3. Primary care
4. Health disparities
5. Population health

### *2.2.13 Exchange Enrollment Application*

The electronic enrollment application process within *Washington Healthplanfinder* is the single streamlined application for determination of eligibility and enrollment in Washington State as required under 45 CFR §155.405 and satisfies this criterion for issuers.

### *2.2.14 Hospital Patient Safety Contracts*

A QHP issuer may only contract with a hospital with more than 50 beds if the hospital meets certain patient safety standards, including use of a patient safety evaluation system and a comprehensive hospital discharge program. These contractual requirements are monitored by OIC. In addition, a QHP

issuer must provide the CMS Certification Number (CCN) to the Exchange upon request for each hospital subject to these requirements with which it is contracted.

### *2.2.15 Direct Primary Care Medical Homes*

The ACA directs that a QHP may provide coverage through a qualified direct primary care medical home plan so long as the services covered by the medical home plan are coordinated with the QHP issuer. State law, Chapter 48.150 RCW, specifies that a direct primary care medical home must be integrated with an issuer's QHP. If a QHP filing contains a direct primary care medical home, WAHBE will recognize OIC's approval of the plan to confirm that the medical home is integrated with the QHP.

### *2.2.16 Benefit Design Standards*

A QHP issuer must ensure that each QHP complies with the benefit design standards specified in the ACA, including the cost-sharing limits, actuarial value requirements for metal levels, and the essential health benefits (45 CFR §156.200(3)).

The ACA, §1302(d), requires non-grandfathered individual health insurance plans, except for catastrophic plans, to be offered through one of four metal level categories (platinum, gold, silver, or bronze) in an Exchange. The actuarial value calculator, provided by HHS, can be used to produce computations of a QHP's metal level based upon benefit design features.

Please refer to OIC for further regulatory guidance on benefit design standards.

#### *Standard Plan Designs*

Washington State law RCW.43.71.095 requires issuers participating in the Exchange to offer standardized health plans designed by the Health Benefit Exchange in consultation with the Office of the Insurance Commissioner and the Health Care Authority and approved by the Exchange Board. Issuers must offer, at minimum, the following in each county in which it offers coverage:

- 1 standard gold plan;
- 1 standard silver plan;
- 3 standard cost-sharing reduction (CSR) variants for the standard silver plan to be made available to households with attested income up to 250% of the Federal Poverty Level; and
- 2 cost-sharing alternatives for each standard plan that conform to requirements as defined in 45 CFR § 156.420 and 45 CFR § 155.350 to be made available to members of federally recognized American Indian tribes or Alaskan Natives.

If an issuer offers a bronze plan in a county, it must at minimum offer the bronze standard plan in that county.

Nothing shall prohibit an issuer from offering only a standard plan at any metal level and discontinuing its non-standard plans, as long as it complies with applicable state and federal renewability requirements.

The Exchange is authorized to make necessary changes to the approved plans to remain in compliance with federal and state regulation. The Exchange will notify issuers if changes are made to the plans after approval by the Exchange Board.

The 2021 standard plans can be found at: [https://www.wahbexchange.org/wp-content/uploads/2019/12/2021-Standard-Plans\\_120419.pdf](https://www.wahbexchange.org/wp-content/uploads/2019/12/2021-Standard-Plans_120419.pdf)

### *Non-standard Plan Designs*

In addition to the required standard plans, participating Exchange issuers may continue to offer plans that do not use the standard benefit design. There is no limit on the number of non-standard plans an issuer may offer. In accordance with RCW 43.171.095, a non-standard silver plan may not have an actuarial value less than that of the standard silver plan finalized by the Exchange for 2021. An issuer that offers a non-standard bronze plan in a county must also offer a standard bronze plan in that county.

### *2.2.17 Services Areas and Rating Requirements*

The QHP service area must be established without regard to racial, ethnic, language, or health status related factors specified under section 2705(a) of the Public Health Service Act, or other factors that exclude specific high utilization, high cost, or medically-underserved populations (45 CFR §155.1055(b)). A QHP service area will be generally defined by county or counties; however, an issuer demonstrating good cause, as specified in WAC 284-43-0160(29), may request that OIC approve a QHP service area defined by zip codes. Good cause includes geographic barriers within a service area, or other conditions that make offering coverage throughout an entire county unreasonable. Consumers will be able to identify a service area by providing a zip code and county in *Washington Healthplanfinder*.

Please refer to OIC for further regulatory guidance on service area requirements.

WAHBE will display plan rates on the *Washington Healthplanfinder* web pages. A QHP issuer's health plan rates are for an entire plan year. Approval of a plan by OIC will confirm that a QHP has met the service area and rating requirements.

Tobacco surcharges, if utilized by an issuer, will apply only when the definition of tobacco use is met. Section 2701(a)(4) of the ACA defines tobacco use as:

- Using any tobacco product other than for religious or ceremonial use on average four or more times per week within the last six months.

Tobacco use does not include the use of e-cigarettes or other vaping products and therefore the tobacco surcharge will not apply in those instances.

### *2.2.18 Posting Justifications for Premium Increases*

Issuers must provide premium increase justifications as part of the regulatory rate filing procedure. OIC posts this justification, along with its own summary of the premium increase justification, for the public. The submission of the justification to OIC will satisfy this criterion for an issuer submitting a plan to become a certified QHP.

### *2.2.19 Reporting Data*

As part of OIC regulatory filing process, a QHP issuer must use the federally supplied data templates during the SERFF filing process. OIC will forward the data for approved plans to WAHBE after plan regulatory approval has been completed.

WAHBE will use these templates to populate *Washington Healthplanfinder* with rates, benefits (including marketing brochure and SBC URLs), service area, and provider network names. WAHBE will not alter the data within these templates without written direction from OIC. Issuers are required to review this data during the annual ratification process (the validation of plan data in *Washington Healthplanfinder*) to ensure the accuracy of the information. The Exchange reserves the right to charge an issuer for incurred costs if the issuer requests changes to plan data after the issuer has reviewed and ratified that plan data. Before charging for incurred costs, the Exchange will take into consideration the circumstances of the request to make changes to plan data.

Issuers offering QHPs through the Exchange must provide enrollment, payment, and disenrollment data in a manner and frequency specified by the Exchange as necessary to support Exchange operations, including but not limited to:

- Eligibility, enrollment, or disenrollment processes.
- Reports or provision of information required by the U.S. Department of Health and Human Services, Internal Revenue Service, or the Washington State Legislature.
- Estimation or collection of assessments or fees specified in RCW 43.71.080.

WAHBE will make enrollment data available to issuers to support issuers in complying with this certification criterion.

## **2.3 Pediatric Dental Essential Health Benefit**

RCW 43.71.065 specifies that *Washington Healthplanfinder* will offer stand-alone dental plans, required under Section 1311(d)(2) of the ACA to include the pediatric dental essential health benefit (described in ACA Section 1302). Washington law further specifies that dental benefits must be offered and priced separately to assure transparency for consumers through *Washington Healthplanfinder*. Please refer to OIC for further guidance on setting the rate for stand-alone dental plans.

A separate Guidance for Participation for Qualified Dental Plans offered through *Washington Healthplanfinder* can be found on the WAHBE website.

Stand-alone dental plans in the individual market that offer the pediatric dental essential health benefit must be Qualified Dental Plans and must be certified by the Exchange Board, even if they are offered only outside the Exchange. Any issuer filing a plan for OIC review that is seeking the designation of Qualified Dental Plan in 2021 outside the Exchange must notify WAHBE of the plan filing when it is submitted to OIC, so that the Exchange Board may prepare to consider the plan for certification.



## **2.4 Monitoring and Compliance of Qualified Health Plans**

### *2.4.1 Summary Table 2: Monitoring and Compliance of Qualified Health Plans*

The following chart summarizes the monitoring and compliance activities associated with the 19 certification criteria. Monitoring activities are conducted by OIC, WAHBE, or both. Any penalties associated with criteria #2 or #7 were described in section 2.2. See sections 2.1 and 2.2 for further detail on the certification criteria.

<b>NUMBER</b>	<b>CRITERIA LEVEL</b>	<b>CRITERIA</b>	<b>MONITORING ENTITY</b>	<b>WAHBE PENALTY</b>	<b>DECERTIFICATION CRITERIA</b>
<b>1</b>	Issuer	Issuer must be in good standing	OIC	N/A	Yes
<b>2</b>	Issuer	Issuer must pay user fees, if QHPs assessed	WAHBE	Yes (see Section 2.2)	Yes
<b>3</b>	Issuer	Issuer must comply with the risk adjustment program	OIC	N/A	Yes
<b>4</b>	Issuer	Issuer must comply with market rules on offering plans	OIC	N/A	Yes
<b>5</b>	Issuer	Issuer must comply with non-discrimination rules	OIC	N/A	Yes
<b>6</b>	Issuer	Issuer must be accredited by an entity that HHS recognizes for accreditation of health plans within specified timeframe	WAHBE	No	Yes
<b>7</b>	Product	QHP must meet marketing requirements	WAHBE	Yes (see Section 2.2.7)	No
<b>8</b>	Product	QHP must meet network access requirements, including ECPs	OIC	N/A	Yes
<b>9</b>	Product	Issuer must submit provider directory data	WAHBE	No	No
<b>10</b>	Product	Issuer must implement a quality improvement strategy	WAHBE	No	No
<b>11</b>	Product	Issuer must submit health plan data to be used in standard format for presenting health benefit plan options	WAHBE	No	No

<b>12</b>	Product	Issuer must report quality and health performance measures	WAHBE	No	No
<b>13</b>	Product	Issuer must use the Exchange enrollment application	WAHBE	No	No
<b>14</b>	Product	Issuer may only contract with a hospital with more than 50 beds if the hospital utilizes a patient safety evaluation system	OIC	N/A	Yes
<b>15</b>	Product	Services provided under a QHP through a direct primary care medical home must be integrated with the QHP issuer	OIC	N/A	Yes
<b>16</b>	Plan	A QHP must comply with benefit design standards (e.g. cost sharing limits, "metal level," EHB, standard plan design*)	OIC/WAHBE*	No WAHBE penalty	Yes
<b>17</b>	Plan	Issuer must submit a QHP's service area and rates for a plan year	OIC	N/A	No
<b>18</b>	Plan	Issuer must post justifications for QHP premium increases	OIC	N/A	No
<b>19</b>	Plan	Issuer must submit QHP benefit and rate data for public disclosure	WAHBE/OIC	No	No

## **2.5 QHP Status Changes**

### *2.5.1 Changes to Plans as Part of the Annual Certification Process*

WAHBE certification of a QHP lasts for one plan year and must be renewed for each future plan year in which the issuer seeks to offer the QHP in the Exchange, as set forth in 45 CFR §156.290 and 45 CFR §155.1080. During the annual plan filing and certification process, a QHP issuer may elect not to seek Exchange recertification of a QHP and may discontinue the plan at the end of the year. A QHP issuer must notify WAHBE of any QHPs for which it intends to seek certification or recertification upon filing the plan with OIC. An issuer must fulfill the obligations set forth in 45 CFR §156.290 with respect to any QHP that will be discontinued at the end of a plan year, including providing coverage until the end of the plan year and providing the required 90-day discontinuation notice to enrollees. During the Exchange's automated renewal process in open enrollment, the Exchange will cross-map enrollees in discontinued plans to another plan of the same issuer, if available, in accordance with 45 CFR §155.335 and other applicable regulations. If an enrollee's plan is discontinued and no other plan of the same issuer is available, the Exchange may cross-map the enrollee to an available plan of a different issuer in accordance with 45 CFR 155.335 and other applicable regulations.

If a QHP issuer exits the individual market entirely, it must provide written notice to WAHBE that all of the issuer's QHPs in the individual market will be discontinued at least 180 days before the date the coverage will expire. The QHP issuer must also provide formal 180-day notice to enrollees as required in RCW 48.43.038 for individual market QHPs. The QHP issuer must terminate coverage for the enrollees, as set forth in 45 CFR §156.270, only after the enrollees have had an opportunity to participate in open enrollment as set forth in 45 CFR §156.290.

### *2.5.2 Denial of Recertification*

A renewed plan that is approved by OIC may be denied certification as a QHP by WAHBE if the plan does not meet the certification criteria described in this Guidance for Participation. If a QHP is denied recertification by WAHBE, the QHP will not be offered through the Exchange for the next plan year and the issuer must fulfill the obligations set forth in 45 CFR §156.290, which include providing coverage until the end of the plan year.

### *2.5.3 Changes to Plans After Certification*

WAHBE reserves the right to recoup from an issuer costs incurred by the Exchange resulting from the withdrawal of a plan from being offered in the Exchange after the QHP certification process is completed and plan data has been loaded into Exchange systems and ratified by issuers.

This section shall not apply to a plan approved by the OIC and intended to be offered through the procurement process by the Health Care Authority as described in RCW 41.05.410 which is later determined not to be offered as a public option plan for 2021.

### *2.5.4 Changes to Plans During a Plan Year*

Decertification of a QHP could occur in the middle of a plan year if OIC withdraws regulatory approval or if WAHBE determines that a QHP no longer satisfies certification criteria. WAHBE will decertify QHPs as set forth in 45 CFR §156.290 and 45 CFR §155.1080. Issuers must terminate coverage for the enrollees as set forth in 45 CFR §155.430. Termination of coverage may only occur after the Exchange has notified enrollees and the enrollees have had an opportunity to participate in special or open enrollment as

outlined in 45 CFR §155.1080. If the plan is decertified by WAHBE but maintains OIC regulatory approval, the plan shall be made available outside of *Washington Healthplanfinder* for any current enrollees.

If a QHP issuer petitions OIC to suspend new sales for the individual market, the QHP issuer must notify WAHBE of the petition and subsequent OIC action on the petition for suspension within two business days of OIC's decision. The QHP issuer must enroll any new enrollees who have selected a plan up through the date of suspension, including those with effective dates after the date of suspension. WAHBE will not offer a suspended QHP to new enrollees for the following year's coverage during open enrollment. A suspended QHP must continue to provide special enrollment to its current enrollees with qualifying events but will not participate in special enrollment when enrollees of other QHPs or new enrollees experience qualifying events. To be offered through *Washington Healthplanfinder*, a suspended QHP must continue to achieve annual recertification.

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## Section 3: Enrollment in a QHP

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### **3.1 Individual Enrollment Processes and Timelines**

Issuers will be expected to comply with the enrollment and payment processes outlined in the WAHBE Enrollment and Payment Process Guide and EDI standards contained in the 834 Companion Guide. The Enrollment and Payment Process Guide and 834 Companion Guide can be obtained on the WAHBE website.

A QHP issuer must agree to comply with WAHBE standards and processes established for the individual market for transfer of EDI transactions, enrollment, reconciliation, and reporting. This includes accepting all required forms of payment, managing grace periods, participating in process improvement initiatives with WAHBE (e.g., the fitgap initiative and enhancements to the monthly reconciliation process), and adhering to sponsorship program requirements established in RCW 43.71.030 and the WAHBE Sponsorship Policy available on the WAHBE website (e.g., accepting payments on behalf of individuals from Exchange-registered sponsors; issuing refunds to Exchange-registered sponsors; providing a sponsor with an accounting of the total amount owed to the issuer).

As required by 45 CFR 147.120, issuers making dependent coverage of children available, must make coverage available up to age 26. Issuers offering coverage through the Exchange shall not disenroll such individuals from a parent's plan due to attaining age 26 until the end of the plan year in which the individual attains the age of 26. These individuals will not be eligible for renewal into their parent's QHP and the Exchange will not auto-renew them into the parent's QHP for the plan year following the year they turn 26.

#### *3.1.1 Plan Mapping*

WAHBE utilizes plan mapping to facilitate renewals during the annual open enrollment period and help consumers avoid breaks in coverage. Plan mapping may be applied in circumstances in which an issuer discontinues a plan or product for the following year. WAHBE may utilize plan mapping across issuers to enroll individuals who no longer have an Exchange plan available to them from the same issuer. These individuals will be cross-mapped into a similar plan from a different issuer for the following year.

All issuers that offer QHP coverage through the Exchange during 2020 and 2021 must perform mapping for plan year 2021 in accordance with applicable state law and federal requirements. Issuers must map all prior year non-renewing QHPs to another QHP available in the same county for the subsequent year. WAHBE will review each issuer's mapping assignments for compliance with applicable law, including federal requirements set forth in 45 CFR 155.335, state law, and OIC and WAHBE guidance. WAHBE may cross-map enrollees from one issuer to another, as permitted by applicable law and in accordance with OIC guidance.

Issuers must use WAHBE's Plan Mapping Submission Form to provide plan mapping information; WAHBE will not accept the CMS Plan Crosswalk Template.

### *3.1.2 File Transfer and Payment Due Dates*

For 2021 enrollments, issuers are expected to comply with the following due dates for initial payments and effectuation, cancellation, and termination files:

#### Effectuation during Open Enrollment

- Binder payment due date must be no earlier than the coverage effective date, but no later than 30 calendar days from the coverage effective date.
- Payment due date must allow a minimum of 15 business days for a consumer to make a binding payment after the consumer receives an invoice.
- An effectuation or cancellation transaction is due to the Exchange within 10 business days of binder payment due date.

#### Effectuation during Special Enrollment

If issuer does not verify the qualifying event:

- For coverage being effectuated under regular coverage effective dates (i.e., coverage is effective the first of the next month if a plan is selected by the 15th of a month, and effective the second following month if a plan is selected after the 15th of a month), binder payment deadlines must be no earlier than the coverage effective date, but no later than 30 calendar days from the coverage effective date.
- For coverage being effectuated under retroactive or special effective dates, binder payment deadlines must be no later than 30 calendar days from the date the issuer receives the enrollment transaction.

If issuer does verify the qualifying event:

- For coverage being effectuated under regular coverage effective dates (i.e., coverage is effective the first of the next month if a plan is selected by the 15th of a month, and effective the second following month if a plan is selected after the 15th of a month), binder payment deadlines must be no earlier than the coverage effective date, but no later than 30 calendar days from the date of verification.
- For coverage being effectuated under retroactive or special effective dates, binder payment deadlines must be no later than 30 calendar days from the date of verification.

Rescission due to failure to prove special enrollment qualifying event:

- During special enrollment, issuers may rescind an enrollee's coverage if the documentation provided to an issuer does not support the qualifying event. Cancellations of coverage due to failure to provide documentation to support the qualifying event shall be communicated to the Exchange via the manual reconciliation process (i.e., issuers will not transmit an 834 transaction).
- Payment due date must allow a minimum of 15 business days for a consumer to make a binding payment after the consumer receives an invoice.

#### Termination for Nonpayment

A termination for nonpayment transaction is due to the Exchange within 15 business days of expiration of the one-month (non-APTC) or three-month (APTC) grace period.

The grace period for non-payment of premiums may span two plan years if enrollees receiving APTC fail to pay premiums for November or December coverage. Consistent with guaranteed renewability of coverage, issuers must accept the renewal of the enrollee since the enrollee is still in a grace period (45 CFR §147.106). If the enrollee does not pay all outstanding premiums by the end of the three-consecutive-month grace period, the issuer should terminate the enrollment retroactively to the last day of the first month of the grace period. If the 2021 coverage resulted from renewal of the 2020 coverage, the 2021 coverage should also be cancelled as never effective. (See 45 CFR §156.270 and §155.430.)

#### Changing from Termination for Nonpayment to Voluntary Termination

If an issuer receives a payment after an enrollee is terminated for nonpayment, the issuer should change the reason for termination to voluntary termination. This change must be communicated to the Exchange via the reconciliation process within 15 days of the payment being processed. These changes impact 1095-As sent to members and IRS reporting.

An issuer must notify WAHBE of any complaints received from enrollees with respect to the operation of the *Washington Healthplanfinder* marketplace within seven business days. WAHBE will work with the issuer to resolve any such grievances where the issuer is responsible for resolution.

#### Premium Payment Threshold

Issuers are required to report to the Exchange on their use of a premium payment threshold as described under 45 CFR § 155.400(g) with respect to Exchange enrollees' premium payments.

#### *3.1.3 Cost-sharing Accumulation Policies*

WAHBE intends for consumers to have access to a consistent experience as it relates to information and policies regarding their cost-sharing, regardless of their selection of issuer.

- Issuers with policies that limit the amount of cost-sharing that accumulates toward the deductible and out-of-pocket maximum, for example in the instance that a drug coupon is used, will be required to provide notice in the Summary of Benefits and Coverage by indicating which benefits are subject to such policies in the "Limitations, Exceptions, and Other Important Information" column.
- In the event that disenrollment of the primary subscriber, for any reason, and remaining members maintaining enrollment results in the issuance of a new plan, the issuer is expected to apply any amounts previously paid toward the enrollee's deductible and out-of-pocket maximum in the first plan toward the enrollee's deductible and out-of-pocket maximum in the second plan.
- As outlined in the Sponsorship Policy, payments made on behalf of consumers by a charitable organization, tribe, government entity, or other sponsor organization under the Exchange's sponsorship policy must accumulate toward the consumer's deductible if they would have accumulated toward the deductible had a consumer made the payment directly.

## **3.2 Producer and Navigator Specifications**

### *3.2.1 Producer*

Producers who are authorized to sell *Washington Healthplanfinder* products will be able to present QHP offerings to individuals in Washington State. To become a registered producer with WAHBE, a producer must hold a valid Washington State disability producer license, sign the WAHBE User Participation Agreement, and attend a certification or recertification class annually.

Carriers offering plans on the Exchange that are Cascade Care plans will be required to pay commission for the sale of those plans at a level at least equivalent to those of other Exchange plans offered by the carrier.

Please refer to OIC for more information on producer licensing requirements.

### *3.2.2 Navigator*

WAHBE will award contracts to organizations to deliver in-person application and enrollment assistance that meets the standards described in 45 CFR §155.210. Certified assisters will be trained to engage in education, outreach, and enrollment related to *Washington Healthplanfinder*, including enrollment in both QHPs and Washington Apple Health (Medicaid). The navigator program primarily focuses on outreach and assistance to populations that experience barriers to enrolling in and accessing health care coverage. Navigators must meet security, confidentiality, and conflict of interest standards, and are prohibited from receiving indirect or direct compensation from a health insurance issuer based on enrollment. Health insurance issuers cannot act as Navigators.



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## Section 4: Special Guidance for Coverage for American Indian/Alaska Natives (AI/AN)

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An issuer must comply with all federally required laws and regulations specific to AI/AN individuals in the ACA and other federal regulations, including but not limited to:

- A once-a-month enrollment period to enroll or change plans in *Washington Healthplanfinder* for any AI/AN individual enrolled in a federally recognized tribe or Canadian Indian lawfully present in the US under the Jay Treaty;
- No cost sharing for AI/AN QHP enrollees with incomes under 300% of federal poverty level who are otherwise eligible for tax credits through the Exchange;
- No cost sharing for AI/AN QHP enrollees for any item or service furnished through Indian Health Care Providers or through referral under contract health services as defined in Section 1402(d)(2) of the ACA;
- Health programs operated by Indian Health Care Providers will be the payer of last resort for services provided by such programs, notwithstanding any federal, state, or local law to the contrary; and,
- Compliance with Indian Health Care Improvement Act §206 and §408.

The Office of the Insurance Commissioner requires issuers to offer contracts to all Indian Health Care Providers in their service area. If an issuer contracts with an Indian Health Care Provider, the issuer will notify WAHBE in a timely fashion of this relationship.

Issuers are strongly recommended to use the Centers for Medicare and Medicaid Services Model QHP Addendum for Indian Health Care Providers when contracting with a specified Indian Health Care Provider.

A QHP issuer must adhere to sponsorship program requirements as referenced in Section 3.1 above, including accepting payments from and issuing refunds to Exchange-registered tribal sponsors.

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## Section 5: Issuer Certification Appeal Process

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A QHP issuer may appeal a Board decision to deny initial certification of a health plan or recertification of a QHP. A QHP issuer may also appeal a decision by the WAHBE Board to decertify a QHP. An issuer is required to fully cooperate with WAHBE during an appeal process to prepare the health plan to be offered during the open enrollment period.

An issuer will have up to 10 calendar days from the date of the notification of a Board decision to deny initial certification of a health plan, deny recertification of a QHP, or decertify a QHP, to submit a written appeal via electronic mail to the General Counsel of WAHBE.

An issuer's appeal must:

- Identify the specific criterion or criteria appealed;
- Provide information that clarifies the issuer's position on each unsatisfactory criterion; and
- Succinctly state the outcome sought by the issuer.

After submitting the appeal:

- WAHBE will send written notice to the issuer within seven calendar days from the date that the appeal was received.
- The issuer will have the opportunity to address the Board about the appeal prior to a Board decision regarding the appeal.
- The Board will have up to 20 calendar days from receipt of the appeal to send a final written decision that upholds or denies the issuer's appeal.

The Board's written response to such an appeal will be a final decision and all appeals with respect to that health plan will be exhausted. This appeal process represents the sole remedy for an issuer with respect to a Board decision regarding initial certification of a health plan or recertification or decertification of a QHP offered through *Washington Healthplanfinder*.