

Washington Health Benefit Exchange Approach to Plan Mapping for 2018

Hierarchy for within-carrier mapping to Qualified Health Plans

As described in the 2018 QHP Guidance for Participation, the Washington Health Benefit Exchange (WAHBE) intends to facilitate renewals for 2018 by utilizing plan mapping to the extent possible during the upcoming open enrollment period. WAHBE anticipates that shifts in the individual market landscape for 2018 could cause confusion for consumers and carriers with respect to plan renewals, and recognizes the need to provide expectations for the 2018 cross-mapping process with as much advanced notice as possible.

To that end, WAHBE intends to implement cross-mapping for 2018 in the following manner:

1. If a plan is renewing, WAHBE will automatically renew consumers in that plan – carriers do not need to indicate a cross-mapped plan.
2. For any plan that is not renewing in a county, carriers are expected to identify a cross-mapped plan, according to the hierarchy established under 45 CFR 155.335(j).
 - Carriers are required to submit their cross-mapping forms to WAHBE, which will indicate mapped plans, by county, for 2018.
 - Due August 15, 2017.
 - Exception: Carrier will *no longer offer any plan* in the county.
 - WAHBE will map to a plan of another carrier pursuant to 45 CFR 155.335(j) and guidance from OIC.
 - Exception: Carrier's available plans have *significantly different provider networks from the previous year*.
 - Requirement to cross-map will be reviewed on a case-by-case basis with carriers who identify this issue to WAHBE by September 8, 2017.
 - Exception: Any other issue that may arise that interferes with consumer's ability to continue coverage at the same reasonable level.
3. If carrier does not provide cross-mapping for a plan that is not renewing in a county (and one of the exceptions above does not apply), WAHBE will determine the cross-mapped plan according to the hierarchy established under 45 CFR 155.335(j).
 - If a carrier offers multiple plans of the same metal level in a county, 45 CFR 155.335(j) does not instruct how plans should be mapped.
 - In this case, WAHBE will map to the plan of the same metal level with the lowest premium.