

# 2019

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

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Washington Health Benefit Exchange  
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## Section 1: Introduction

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This Guidance for Participation specifies requirements for an issuer of a stand-alone dental plan to participate in the Washington State Health Benefit Exchange (WAHBE or the Exchange). An issuer may participate in the Exchange by offering qualified dental plans (QDPs) that include coverage of the pediatric dental essential health benefit from November 1, 2018 through December 15, 2018, for coverage in plan year 2019. Issuers may offer family QDPs, pediatric-only QDPs, or both in the Exchange for 2019.

The Guidance will provide information on the following:

- Certifying a dental plan to become a QDP
- Monitoring and compliance of a QDP
- Decertifying a QDP
- Standards for issuers offering QDPs through the Exchange
- 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). The Washington State Legislature established WAHBE by adding a new chapter to Title 43 RCW, 43.71 RCW.

The Washington State Office of the Insurance Commissioner (OIC) regulates health and dental insurance issuers and health and dental plans. This document does not provide a health or dental issuer with guidance on achieving regulatory approval by 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 plan of the total allowed costs of benefits. Unless otherwise permitted or required by law, a stand-alone dental plan offered through the Exchange must provide a low level of coverage with an actuarial value of 70% with respect to coverage of the pediatric dental essential health benefit (EHB) or a high level of coverage with an actuarial value of 85% with respect to coverage of the pediatric dental EHB. A dental issuer may offer stand-alone plans in both actuarial value levels. A plan will be considered to meet these requirements if the actuarial value applicable to its pediatric dental EHB falls within two percentage points of 70% or 85% (45 CFR Sec.156.150(b)). Adult dental benefits included in family QDPs are not subject to these actuarial value requirements under the ACA. In addition to designating a plan as a low or high actuarial value plan, a dental issuer must limit cost sharing for pediatric dental coverage to \$350 for one covered child and \$700 for two or more covered children (45 CFR Sec.155.1065). Adult dental coverage included in family QDPs is not subject to these cost-sharing limitations.

### **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 or dental insurance issuer that WAHBE reconsider a decision to not certify a dental plan as a QDP, deny recertification of a QDP, or decertify a QDP.

### **DENTAL PLAN**

Dental plan means coverage for pediatric-only or family dental services as defined in the ACA and state law, and rules promulgated thereunder. A dental plan refers to the specific stand-alone policy, contract, or agreement purchased by a primary subscriber. Each dental plan has a defined set of covered benefits and cost-sharing, and multiple dental plans can be associated with a single product.

### **ENROLL**

The point at which coverage is effective under a QDP.

### **ENROLLEE**

Qualified individual enrolled in a QDP.

### **EXPIRE**

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

#### **FAMILY QDP**

A QDP that provides benefits for individuals of all ages and includes the pediatric dental essential health benefit.

#### **HEALTH BENEFIT EXCHANGE BOARD**

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

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

A carrier, 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 dental insurance company; “product” refers to a suite of plans that share, for example, a common set of dental benefits; and “dental plan” refers to the actual insurance coverage purchased by a consumer. The document never refers to dental insurance companies as “plans” or “dental 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. A health plan that is certified by and offered through the Exchange is a Qualified Health Plan (QHP).

QHPs offered on the individual Exchange will not include embedded dental benefits.

#### **NAVIGATOR**

An organization that has been awarded a grant 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 by a consumer for *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 the 2019 plan year is from November 1, 2018 through December 15, 2018.

#### **PEDIATRIC-ONLY QDP**

A QDP that provides benefits for individuals ages 0 through 18 only and includes the pediatric dental essential health benefit.

#### **PLAN YEAR**

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

#### **PRODUCER**

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

#### **QUALIFIED DENTAL PLAN OR QDP**

A stand-alone dental plan (as required under RCW 43.71.065(2)) that is certified by the Exchange after being determined to meet the criteria described in Section 2 below, 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.

A QDP may offer pediatric-only dental benefits or may offer family dental benefits. Family QDPs include benefits for individuals over the age of 18 as well as the pediatric dental EHB for individuals aged 18 and younger.

#### **QUALIFIED DENTAL PLAN ISSUER OR QDP ISSUER**

A dental insurance issuer that provides stand-alone dental coverage through a qualified dental plan certified by and offered through the Exchange.

#### **SHOP**

The Small Business Health Options Program, as created by the ACA, offers a qualified employer access to one or more QHPs for its employees and their dependents.

#### **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 QDP through *Washington Healthplanfinder* outside of the annual open enrollment period.

#### **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 dental plan issuers the foundational information needed to offer QDPs through the Exchange. The certification criteria set forth within this document do not supersede a QDP 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 dental coverage through the Exchange, this document does not release a QDP issuer from complying with all relevant state and federal laws.

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

- Be approved by OIC;
- Satisfy the certification criteria specified by and be certified by the Exchange Board;
- Provide the essential health benefit of pediatric oral services as required under ACA §1301(b) and defined under WAC 284-43-879; and
- Meet the requirements of a stand-alone dental plan offered in the Exchange as set forth in 45 CFR parts §155 and §156, 45 CFR §156.150, and RCW 43.71.065(2).

To participate in the Exchange, a QDP issuer must meet the legal requirements of offering dental insurance in Washington State. A QDP issuer must also sign a Participation Agreement with WAHBE to participate in the Exchange.

### 1.2.2 TERM OF ENGAGEMENT

New or renewed dental plans, certified or recertified as a QDP, will be available beginning November 1, 2018 with an initial effective date of coverage beginning no earlier than January 1, 2019.

Dental issuers responding to this Guidance may offer certified or recertified QDPs for a term of one year beginning January 1, 2019 and ending December 31, 2019. Only OIC-approved stand-alone family or pediatric dental plans certified by the Board may be offered as QDPs 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, Associate Policy Director. Please direct all questions regarding plan certification and this document to Christine Gibert at (360) 688-7773 or [QHP@WAHBExchange.org](mailto:QHP@WAHBExchange.org).

### 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 prepare for the certification process and the open enrollment period. WAHBE does not request that an

issuer indicate the specific dental plans it intends to offer through the Exchange. WAHBE requests that issuers submit a list of counties that they intend to serve in their letter of intent. 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 access the most recent plan certification timeline:

<http://wahbexchange.org/partners/insurance-carriers/plan-management-workgroup>

## 1.3 Participating in the Exchange

A QDP issuer may participate in WAHBE's individual market. Chapter 43.71 RCW specifies that the Exchange will offer only stand-alone dental plans.

### 1.3.1 INITIAL CERTIFICATION OF QUALIFIED DENTAL PLANS

WAHBE intends to certify QDPs annually. Only those dental plans certified or recertified by WAHBE may be offered as QDPs through the Exchange.

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

An issuer is required to enter into a Participation Agreement with WAHBE before offering QDPs through the Exchange. The terms of the Participation Agreement will incorporate the stand-alone dental plan certification criteria described in this Guidance. WAHBE, in addition to the Legislature, reserves discretion to modify and amend the terms and conditions of current QDP 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 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 will ensure that the issuer and WAHBE will be able to communicate enrollment data to and from each other. Two signed copies of the EDI Trading Partner Agreement should be sent to WAHBE; WAHBE will sign both and return one to the issuer. EDI Trading Partner Agreements need to be submitted only by issuers new to WAHBE that have not previously offered plans through the Exchange.

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

### 1.3.2 RECERTIFICATION OF QUALIFIED DENTAL PLANS

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

### 1.3.3 SUBMITTING A DENTAL PLAN TO BECOME CERTIFIED AS A QDP

The WAHBE certification process begins when an issuer submits rate, form, and network filings to OIC for regulatory review and approval of stand-alone dental plans to be certified by the Exchange. All stand-alone plans submitted for certification by WAHBE must include the pediatric dental EHB. All dental plans submitted for certification by WAHBE to be offered in the Exchange must apply a rating structure based on age bands and use the single rating area of Washington State. (These rating structure and rating area requirements do not apply to stand-alone dental plans seeking QDP certification that are to be offered only outside the Exchange.)

Please contact OIC for information on when, how, and where to submit the filing documents for a stand-alone dental plan. Issuers shall submit to the Exchange the QDP submission form provided by WAHBE at the time of filing.

WAHBE intends to complete the certification or recertification process for 2019 plans by September 13, 2018. Issuers should have received OIC approval of any plans for which they are seeking Exchange certification by September 6, 2018, to guarantee consideration for certification for 2019. If an issuer wishes to withdraw a plan from consideration for QDP certification after plan approval by OIC, the issuer must submit a plan withdrawal form to the Exchange.

Plans certified by September 21, 2018 will be included in the Exchange’s auto-renewals for the 2019 plan year. Any plans certified after September 21, 2018 will be considered for inclusion in the auto-renewal process on a case-by-case basis.

Plans certified by October 1, 2018 will be available through the Exchange in open enrollment for 2019 coverage. Any plans certified after October 1, 2018 will be considered for inclusion in open enrollment on the Exchange for 2019 on a case-by-case basis.

The Exchange reserves the right to charge an issuer for incurred costs if a plan is withdrawn after the certification process is completed.

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## Section 2: Specifications for Participation

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

To participate in WAHBE’s QDP certification process, an issuer will need to submit plans and supporting documentation as specified for each criterion. The following table summarizes the ten criteria to be applied in the certification process of a QDP. Each criterion is reviewed and approved by either OIC or WAHBE.

No.	Criteria Level	Criteria	OIC or WAHBE Review	Initial Certification Criteria	Recertification Criteria
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1	Issuer	Issuer must be in good standing	OIC	Yes	Yes
2	Issuer	Issuer must pay user fees, if QDPs assessed	WAHBE	Yes	Yes
3	Issuer	Issuer must comply with non-discrimination rules	OIC	Yes	Yes
4	Product	QDP must meet marketing requirements	WAHBE	Yes	Yes
5	Product	QDP must meet network access requirements, including essential community providers	OIC	Yes	Yes
6	Product	Issuer must display or submit dental provider directory data	WAHBE	Yes	Yes
7	Product	Issuer must submit dental plan data to be used in a standard format for presenting dental benefit plans options	WAHBE	Yes	Yes
8	Plan	A QDP must comply with benefit design standards (e.g., cost sharing limits, actuarial value requirements, essential health benefits designated for stand-alone dental plans)	OIC	Yes	Yes
9	Plan	Issuer must submit a QDP's service area and rates for a plan year	OIC	Yes	Yes
10	Plan	Issuer must submit QDP benefit and rate data for public disclosure	WAHBE	Yes	Yes

In addition to dental plans that will be offered in the Exchange, the WAHBE Board is required to consider stand-alone dental plans that are submitted to be offered only in the outside-Exchange individual and small group markets for certification as QDPs (WAC 284-43-879). These plans are only required to comply with the criteria above that are reviewed by the OIC. An issuer seeking certification for a stand-alone dental plan to be offered only outside the Exchange must notify the Exchange when such a dental plan is filed with OIC and when any such plan receives OIC approval.

## 2.2 QDP Specifications

An issuer's dental plan must satisfy the following criteria to become certified as a QDP 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 QDP 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 the 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 or dental plans, WAHBE will determine, consistent with OIC restrictions, if the issuer can submit a stand-alone dental plan for certification or recertification as a QDP.

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

### 2.2.2 USER FEE ADHERENCE

RCW 43.71.080 designates a portion of premium tax receipts and fees assessed on QHPs and QDPs as funding for WAHBE's operating expenses. Pediatric-only QDPs are subject to the premium tax and an Exchange assessment, and family QDPs are subject to the premium tax and a separate Exchange assessment.

If a QDP issuer's payment of the QDP 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 the payment is overdue. To avoid penalties for late payment, a QDP issuer is encouraged to pay any and all assessed amounts while contesting a fee.

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

### 2.2.3 NON-DISCRIMINATION

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

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

### 2.2.4 MARKETING

A QDP 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 logo and logo mark (or "bug") that designates the certification of a QDP. An issuer can use the *Washington Healthplanfinder* bug to co-brand QDP marketing materials or web pages in accordance with guidelines developed by WAHBE Communications. The logo or bug cannot be modified, and no other logo can be used to represent *Washington Healthplanfinder* or QDP certification. WAHBE must review and approve the use of the logo or bug on an issuer's marketing materials. The QDP issuer will be able to review any WAHBE marketing materials that use the QDP issuer's logo.

A QDP issuer must submit for WAHBE approval one marketing document as a part of the same electronic file that contains all other plan documents for each QDP for display in *Washington Healthplanfinder*. In these marketing materials, the QDP issuer may inform consumers that the plan is certified by WAHBE as a QDP. The QDP issuer cannot inform consumers that the certification of a QDP implies any form of further endorsement or support of the QDP. A QDP 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 QDPs (45 CFR §156.225(b)). Marketing materials should be in the same file as all documents for each QDP and submitted in both English and Spanish in PDF form.

QDP issuers will be expected to confirm the accuracy of their marketing and enrollment materials during carrier 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.

### 2.2.5 NETWORK ACCESS

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

- Is sufficient in number and type of providers 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 adequacy 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 QDP issuer is not complying with the network access requirements, and OIC further determines that the QDP issuer will not resume compliance with the network access requirements, WAHBE will decertify all the issuer's QDPs 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).

### 2.2.6 PROVIDER DIRECTORY

QDP issuers must provide data on the dental providers that participate in networks associated with their QDPs sold on the Exchange.

Pediatric-only QDP issuers are required to display accurate and complete dental provider directory data associated with their pediatric-only QDPs sold on the Exchange on their websites and update that data by the first day of each month.

Family QDP issuers must update their dental provider directory data associated with their family QDPs sold on the Exchange with the Exchange, and any vendor utilized by the Exchange to support the provider directory, by the 15<sup>th</sup> of each month, unless otherwise instructed.

For the provider directory data that is to be used for the start of open enrollment, issuers must include providers for the current and upcoming plan years. Providers for the 2019 plan year should be submitted to WAHBE by issuers of family QDPs for the first time in a stand-alone submission due by October 1. For the duration of the 2018 plan year, provider rosters for both the 2018 and 2019 plan years will be included in the issuer data submissions due the 15<sup>th</sup> of each month. Issuers of family QDPs should identify the appropriate plan year associated with each provider roster file. At the conclusion of the 2018 plan year, the 2018 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. A QDP issuer must ensure that the network name for each provider exactly matches the network name as approved by OIC.

BetterDoctor, WAHBE's provider directory vendor, conducts ongoing provider outreach to validate provider data with the goal of improving provider directory data for the Exchange. Issuers should review weekly reports provided by BetterDoctor and update their systems in a timely manner. High severity discrepancies, defined to include deceased providers, retired providers, and/or providers no longer offering services at a specified location, should not perpetuate in roster submissions. When notified of a high severity discrepancy by the 20<sup>th</sup> day of the month, issuers should ensure that their subsequent roster submission is updated to address all high severity discrepancies.

Data discrepancies that are not agreeable to the issuer should be addressed with BetterDoctor and resolved between the two parties. If the parties cannot come to a resolution, the discrepancy should be elevated to the Exchange. During 2018, the Exchange will continue efforts to improve provider directory data. Issuers will be engaged to establish next steps regarding reducing data discrepancies.

## 2.2.7 STANDARD FORMAT FOR PRESENTING DENTAL BENEFIT PLAN OPTIONS

Issuers are required to provide WAHBE with a Summary of Benefits and Coverage (SBC) for each QDP, in English and Spanish, for display on *Washington Healthplanfinder*. Dental plans should submit their SBC documents to the Exchange by September 7, 2018 for plan loading to be guaranteed consideration for certification on September 13. A standard SBC form for dental plans can be obtained from WAHBE.

Issuers will submit SBCs to the Exchange via email or other similar means. One compressed/zip folder will contain information for each plan. The name of the folder will be the HIOS Plan ID. Each SBC file will be named as follows:

- Full Plan Name
- Pediatric-only or family indicator
- Actuarial value of high or low
- English or Spanish

Sample:

- Zip Folder: 12345WA0020001
  - File Name: ExcellentCareFamilyLowEnglish
  - File Name: ExcellentCareFamilyLowSpanish

### 2.2.8 BENEFIT DESIGN STANDARDS

All stand-alone dental plans submitted for certification by WAHBE must include the pediatric dental EHB. A QDP issuer must ensure that each QDP complies with the benefit design standards required under federal and state law, including those related to pediatric dental essential health benefits (as defined under ACA § 1302(b), WAC 284-43-879, and 45 CFR § 155.1065) and cost-sharing limitations and actuarial value requirements for the pediatric EHB provided in stand-alone dental plans (45 CFR § 156.150).

A stand-alone dental plan, the pediatric EHB portion of which provides an actuarial value of 70 percent ( $\pm 2$  percentage points), will be considered a “low” plan (45 CFR § 156.150). A stand-alone dental plan, the pediatric EHB portion of which provides an actuarial value of 85 percent ( $\pm 2$  percentage points), will be considered a “high” plan (45 CFR § 156.150). Only a QDP issuer that satisfies these actuarial value requirements may offer QDPs through the Exchange. Adult dental benefits included in family QDPs are not subject to these actuarial value requirements under the ACA.

In addition to designating a plan as a low or high actuarial value plan, a dental issuer must limit cost sharing for pediatric dental coverage to \$350 for one covered child and \$700 for two or more covered children (45 CFR § 156.150). Adult dental coverage included in family QDPs is not subject to these cost-sharing limitations under the ACA.

Please refer to OIC for further regulatory guidance on benefit design standards or the calculation of the actuarial value of stand-alone dental plans.

### 2.2.9 SERVICE AREAS AND RATING REQUIREMENTS

The QDP service area must be established without regard to racial, ethnic, language, or health-status related factors specified under section 2705(a) of the PHS Act, or other factors that exclude specific high utilization, high cost, or medically-underserved populations (45 CFR §155.1055(b)). QDP service areas will generally be set by county and consumers will be able to identify a service area by providing a zip code and county in *Washington Healthplanfinder*.

WAHBE will display QDP rates on the *Washington Healthplanfinder* web pages. A QDP issuer’s dental plan rates are for an entire plan year. Approval of a plan by OIC will confirm that a QDP has met the service area standards.

All stand-alone dental plans submitted for certification by WAHBE to be offered in the Exchange must apply a rating structure based on age bands and use the single rating area of Washington State.

### 2.2.10 REPORTING DATA

As part of the OIC regulatory filing process, a QDP 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, 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 these data during the annual ratification process (the validation of plan data in *Washington Healthplanfinder*) to ensure the accuracy of the information.

Issuers offering QDPs 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, including the grace period report required under RCW 48.43.039; and
- Estimation or collection of assessments or fees specified in RCW 43.71.080.

## 2.3 Monitoring and Compliance of Qualified Dental Plans

### 2.3.1 SUMMARY TABLE 2: MONITORING AND COMPLIANCE OF QUALIFIED DENTAL PLANS

The following chart summarizes the monitoring and compliance activities associated with the ten certification criteria. Monitoring activities are conducted by either OIC or WAHBE. Any penalties associated with criteria #2 and #4 were described in the previous section. See sections 2.1 and 2.2 for further detail on the certification criteria.

No.	Criteria Level	Criteria	Monitoring Entity	WAHBE Penalty	Decertification Criteria
1	Issuer	Issuer must be in good standing	OIC	N/A	Yes
2	Issuer	Issuer must pay user fees, if QDPs assessed	WAHBE	Yes (see Section 2.2.2)	Yes
3	Issuer	Issuer must comply with non-discrimination rules	OIC	N/A	Yes
4	Product	QDP must meet marketing requirements	WAHBE	Yes (see Section 2.2.4)	No
5	Product	QDP must meet network access requirements which will include essential community providers	OIC	N/A	Yes
6	Product	Issuer must display or submit dental provider directory data	WAHBE	No	No
7	Product	Issuer must submit dental plan data to be used in a standard format for presenting dental benefit plans options	WAHBE	No	No
8	Plan	A QDP must comply with benefit design standards (e.g., cost sharing limits, AV requirements, EHBs designated for stand-alone dental plans)	OIC	N/A	Yes
9	Plan	Issuer must submit to WAHBE a QDP's service area and rates for a plan year	OIC	N/A	Yes
10	Plan	Issuer must submit QDP benefit and rate data for public disclosure	WAHBE	No	No

## 2.4 QDP Status Changes

### 2.4.1 Changes to Plans as Part of the Annual Certification Process

WAHBE certification of a QDP lasts for one plan year and must be renewed each future plan year in which the QDP seeks to be offered 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 QDP issuer may elect not to seek Exchange recertification of a QDP and may discontinue the plan at the end of the year. A QDP issuer

must notify WAHBE of any QDPs 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 QDP 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 QDP issuer exits the individual market entirely, it must provide written notice to WAHBE that all of the issuer's QDPs will be discontinued at least 180 days before the date the coverage will expire. The QDP issuer must also provide formal 180-day notice to enrollees as required in RCW 48.43.038. The QDP 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 QDP by WAHBE if the plan does not meet the certification criteria described in this Guidance for Participation. If a QDP is denied recertification by WAHBE, the QDP 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 QDP certification process is completed.

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

Decertification of a QDP could occur in the middle of a plan year if OIC withdraws regulatory approval or if WAHBE determines that a QDP no longer satisfies certification criteria. WAHBE will decertify QDPs as set forth in 45 CFR §156.290 and 45 CFR §155.1080. QDP 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 the Exchange for any current enrollees.

If a QDP issuer petitions OIC to suspend new sales for the individual market, the QDP 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 QDP 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 QDP to new enrollees for the following year's coverage during open enrollment. A suspended QDP must continue to provide special enrollment to its current enrollees with qualifying events but will not participate in special enrollment when enrollees of other QDPs or new enrollees experience qualifying events. To be offered through *Washington Healthplanfinder*, a suspended QDP must continue to achieve annual recertification.

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## Section 3: Special Guidance for Coverage of 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 U.S. under the Jay Treaty;
- No cost sharing for any item or service furnished through Indian Health Care Providers, 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 adapt the Centers for Medicare and Medicaid Services Model QHP Addendum for Indian Health Care Providers for use with a stand-alone dental plan and include it when contracting with an Indian Health Care Provider.

A QDP issuer must adhere to sponsorship program requirements as referenced in Section 5.1 below, including accepting payments from and issuing refunds to Exchange-registered tribal sponsors.

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## Section 4: Issuer Certification Appeal Process

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

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 stand-alone dental plan, deny recertification of a QDP, or decertify a QDP, to submit a written appeal via electronic mail to the Director of Legal Services 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 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 stand-alone dental 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 stand-alone dental plan or recertification or decertification of a QDP offered through *Washington Healthplanfinder*.

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## Section 5: Enrollment in a QDP

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### 5.1 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. The Enrollment and Payment Process Guide can be obtained on the WAHBE website.

A QDP issuer must agree to comply with standards and processes established by WAHBE for transfer of enrollment and effectuation files, 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 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). If a QDP issuer performs verification of special enrollment events, it does so on behalf of the Exchange for the purpose of requirements under RCW 43.71.035.

### 5.1.1 Plan Mapping

WAHBE utilizes plan mapping to facilitate renewals during the annual open enrollment period and to 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 QDP coverage through the Exchange during 2018 and 2019 must perform mapping for plan year 2019 in accordance with applicable state law and federal requirements. Issuers must generally cross-map all prior year non-renewing QDPs to another QDP available in the same county for the subsequent year, if available. WAHBE will review each carrier's cross-mapping assignments for compliance with applicable law, including federal requirements set forth in 45 CFR 155.335, state law, and OIC 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 Cross-Mapping Submission Form to provide plan mapping information; WAHBE will not accept the CMS Plan Crosswalk Template.

### 5.1.2 File Transfer and Payment Due Dates

For 2019 enrollments, QDP 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 15<sup>th</sup> of a month, and effective the second following month if a plan is selected after the 15<sup>th</sup> 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 15<sup>th</sup> of a month, and effective the second following month if a plan is selected after the 15<sup>th</sup> 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

All individuals enrolled in a QDP, regardless of application of APTC toward a QHP enrollment, are eligible for a one-month grace period for late payment toward their QDP. A termination for nonpayment transaction is due to the Exchange within 15 business days of expiration of one-month grace period.

More information can be found in the WAHBE Enrollment and Payment Process Guide.

#### 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 Exchange or the *Washington Healthplanfinder* marketplace within seven business days. WAHBE will work with the issuer to resolve any such grievance where the issuer is responsible for resolution.

## 5.2 Producer and Navigator Specifications

### 5.2.1 PRODUCER

Producers who are authorized to sell Exchange products will be able to present QDP 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.

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

### 5.2.2 NAVIGATOR

WAHBE will award grants to Navigator organizations and in-person assisters to carry out activities and meet the standards described in 45 CFR §155.210. Navigator representatives will be qualified, trained, and certified to engage in education, outreach, and enrollment for Healthplanfinder. Navigators must meet conflict of interest standards and are prohibited from receiving indirect or direct compensation from a health or dental insurance issuer based on enrollment. Health or dental insurance issuers cannot act as Navigators.