

Plan Management Advisory Workgroup Meeting

Plan Management Advisory Committee October 12, 2023

2025 QUALIFIED HEALTH PLAN CERTIFICATION

MEILING HUNTER, CERTIFICATION AND CONTRACTS PLAN MANAGEMENT



CERTIFICATION UPDATES

Qualified Health Plan (QHP) and Qualified Dental Plan (QDP) Contracts and Applications

The QHP Contract period is 2023 – 2025. The QDP Contract period is 2024 - 2026. If recertified, the current QHP and QDP contracts will remain. The draft health and dental applications will be posted by October 16th.

Plan Year 2025 Certification Health and Dental Applications will be open to:

Individual Marketplace

Existing or New Issuers offering QHPs or QDPs

Covered California for Small Business

Existing or New Issuers offering QHPs or QDPs



CERTIFICATION APPLICATION UPDATES

- The four draft applications and PY24 to PY25 crosswalks will be posted on Monday, October 16th with public comment due Monday, October 30th.
- The health and dental applications are in a recertification year. The changes mainly consist of rewriting questions for clarity, removing unneeded questions, confirmation of applicant's adherence to specific codes and additional Certificate of Insurance information.
 - The health applications include significant revisions to Health Equity and Quality Transformation, Benefit Administration, and Provider Network sections.
 - The dental applications include significant revisions made to the Network Offerings section.
- Covered California's responses to public comments will be posted by the January Plan Advisory Group meeting in January 2024.
- The updated PY25 draft certification applications incorporating any changes resulting from public comment will be posted to the Certification HBEX page before the January Board meeting in January 2024.



CERTIFICATION DOCUMENT UPDATES

File Naming Convention

• File names of applications have been updated in the following format: [Plan Year]_[Plan Type-Market]_[Document Name]_[State]

Example(s):

- PY2025_QHP-IND_Certification Application_Clean-Draft
- PY2025_QHP-IND_Certification Application_Clean-Redline
- File names of appendices and attachments have been updated to include the plan type and market. If applicable, the document name was abbreviated and/or acronyms were used. These documents were updated in the following format: [Type of document]_[Plan Type-Market]_[Document Name]

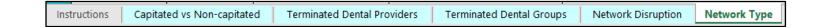
Example for document "Appendix A - U.S. Government Accountability Office: A Framework for Managing Fraud Risks in Federal Programs (GAO-15-593SP)":

• Appendix A_QHP-QDP-IND-CCSB_GAO-15-593SP



CERTIFICATION ATTACHMENT H1, H2, H3 UPDATES

Attachment H1_QDP-IND-CCSB_DHMO Provider Network Tables Attachment H2_QDP-IND-CCSB_DPPO Provider Network Tables Attachment H3_QDP-IND-CCSB_Dental Other Provider Network Tables



 Updated to include a "Network Type" tab for applicants to indicate, excluding Covered California network, the percentage breakdown of providers by region and business line (e.g., public or commercial)

	Public only	Commercial only	Both Commercial and Public	Comments				
Example	40%	30%	30%	Completed row(s) must total 100%				
Region 1								



	Phase 1 Aug - Jan	Phase 2 Jan - April	Phase 3 May - June	Phase 4 June	Phase 5 July - Sept	Phase 6 July - Sept
	Prepare for Certification	Submissions	S Submissions	Applicant Negotiations	Regulatory Rate Review	Load & Test With CalHEERS
Key Activities	 Define plan design priorities Prioritize model contract compliance requirements Set certification policies Draft applications & distribute Finalize Standard Benefit Plan Designs 	 Craft Applicant Submission Guidelines & distribute Post, receive and summarize Letters of Intent Conduct Applicant training Prepare teams and process for applications review PMD and CalHEERS create procedures and training for SERFF template completion Review standard benefit plan designs to prepare standard Plan and Benefits template 	 Review QHP & QDP Certification Applications Review Small Business QHP & QDP Applications Conduct actuarial rate review Conduct analytics Begin template validation Prepare for negotiations 	 Conduct negotiations between Covered CA leadership team and QHP & QDP carriers Resubmission of carrier data as appropriate Issue contingent Certifications Prepare for press announcement and press event(s) 	 QHP Carriers submit final rates via SERFF QHP carriers file final rates for regulator approval Receive carrier rate changes if regulator requires Conduct QHP evaluation/follo w-up as needed Execute QHP & QDP contracts following final rate and regulatory approval New carrier implementation begins, if applicable 	 Carriers work with CalHEERS for testing and validation and uploading of plan data, including: Rates Service area SBCs & EOCs Member Renewal begins (~Oct) Open Enrollment begins (~Nov)

Qualified Health Plan Certification: 6 Core Phases



Regulatory Review anticipated April through September

PLAN YEAR 2025 CERTIFICATION MILESTONES

Milestone	Date
Release Draft 2025 QHP & QDP Certification Applications	October 16, 2023
Draft Application Comment Periods End	October 30, 2023
Plan Management Advisory: Benefit Design & Certification Applications Policy Recommendation	January 2024
January Board Meeting: Discussion of Benefit Design & Certification Applications Policy Recommendation	January 2024
Letters of Intent Accepted	February 1-15, 2024
Final AV Calculator Released*	February 2024
Applicant Trainings (electronic submission software, SERFF submission and templates*)	February 2024
March Board Meeting: Anticipated approval of 2024 Patient-Centered Benefit Plan Designs & Certification Applications	March 2024
QHP & QDP Applications Open	March 1, 2024
QHP & QDP Application Responses (Individual and CCSB) Due	May 1, 2024
Evaluation of QHP Responses & Negotiation Prep	May – June 2024
QHP Negotiations	June 2024
QHP Preliminary Rates Announcement	July 2024
Regulatory Rate Review Begins (QHP Individual Marketplace)	July 2024
Evaluation of QDP Responses & Negotiation Prep	June – July 2024
QDP Negotiations	July 2024
CCSB QHP Rates Due	July 2024
QDP Rates Announcement (no regulatory rate review)	August 2024
Public Posting of Proposed Rates	July 2024
Public Posting of Final Rates	September – October 2024



COVERED *Final AV Calculator and final SERFF Templates availability dependent on CMS release

TBD = dependent on CCIIO rate filing timeline requirements

2023 STANDARD BENEFIT DESIGN WORKGROUP

MELANIE DROBONIKU, ANALYTICS AND INFORMATICS PLAN MANAGEMENT



STANDARD BENEFIT DESIGN WORKGROUP

2023 Workgroup Details

- The workgroup will be resuming in November.
- Please complete <u>this survey</u> to sign up.

