



Connecticut's Health Insurance Marketplace

Memorandum

Date: October 08, 2014

To: Access Health CT Board of Directors

From: Julie Lyons

Re: **Plan Management – Status of Certification Review**

Introduction

The Access Health CT (AHCT) Plan Management (PM) team continues to evaluate materials submitted by the health insurance issuers intending to offer Qualified Health Plans (QHP) via the AHCT Marketplace for the 2015 plan year. Last month's memo included information on the overall certification process and the steps that must occur for carrier and plan certification and can be furnished once again upon request.

The focus of this memo is to provide a status of the AHCT Plan Management QHP certification efforts to date for which Connecticut expects to complete in advance of the 2015 Open Enrollment period of November 15, 2014.

Certification Status – 2015 Plan Year

The Plan Management team continues its certification evaluation of the following issuer medical 2015 plan submissions:

Carrier	Market	Number of Plans	Number of Plans & Variants*
Anthem Health Plans, Inc.	Individual	9	31
Anthem Health Plans, Inc.	Individual - Multi-State Plan Program	2	9
ConnectiCare Benefits, Inc.	Individual	13	46
HealthyCT, Inc.	Individual	7	22
HealthyCT, Inc.	Individual - Multi-State Plan Program	4	18
United Healthcare Insurance Company	Individual	6	24
Sub-Total		41	150

Carrier	Market	Number of Plans	Number of Plans & Variants*
Anthem Health Plans, Inc.	Small Group	6	6
HealthyCT, Inc.	Small Group	8	8
UnitedHealthcare Insurance Company	Small Group	7	7
Sub-Total		21	21
GRAND TOTAL	All Markets	62	171

**Variants include the Zero Cost Sharing Plan and the Limited Cost Sharing Plan for American Indians and the Silver Cost Sharing Reduction Plans (73%, 87% & 94%).*

Throughout the second half of September and during October, the Plan Management team has continued its thorough review of issuer submitted data, identifying discrepancies and requesting corrections from issuers to ensure consistency and accuracy among the data templates, the CID Form Filing approvals, and cost sharing data to be displayed on the AHCT shopping portal. During this same time period, Plan Management has conducted plan and rate data preview sessions with each issuer using AHCT's enhanced Plan Management Portal (PMP), a system designed to load, stage, manage, activate, and publish plan and rate data into the AHCT Consumer Shopping portal.

The successful implementation of these system enhancements has allowed for efficiency in the preview of plan and rate data via a simulated consumer portal environment by which the user can view plan data exactly as it will appear in the Consumer portal, test rates via a simulated anonymous browsing feature, and edit plan data as needed for correctness and consistency prior to the activation and publication of plan and rate data on November 15, 2015.

Each issuer has approved the edited plan and rate data as displayed within the AHCT Consumer Shopping Portal. Subsequent preview sessions may be conducted mid to late October with those issuers who present outstanding or revised data, e.g., Provider URL links or required plan documents such as combined Schedule of Benefits and Evidence of Coverage (SOB/EOC) pdfs.

Additionally, Plan Management has continued its work with the Office of Personnel Management (OPM) and the issuers participating in the Multi-State Plan Program (MSPP) with expected plan and rate data preview and approval sessions taking place the week of October 20, 2014.

Consequently, the overall status of the certification effort is estimated at 75% completion, with the final phase of review expected throughout October as any remaining updated data submissions are received. An update on certification status will be provided next month.