




**The State of New Hampshire
Insurance Department
21 South Fruit Street, Suite 14
Concord, NH 03301
(603) 271-2261 Fax (603) 271-1406
TDD Access: Relay NH 1-800-735-2964**

**Roger A. Sevigny
Commissioner**

**Alexander K. Feldvebel
Deputy Commissioner**

**BULLETIN
Docket No.: INS No. 18-016-AB**

TO: All New Hampshire Licensed Health and Dental Insurers
FROM: Roger A. Sevigny
Insurance Commissioner 
DATE: April 23, 2018
RE: 2019 Plan Year Issuer Guidance

I. Introduction

The purpose of this Bulletin is to detail the process issuers must follow in New Hampshire to have their non-grandfathered individual and small group health plans certified as Qualified Health Plans (QHPs) to be offered on the federally-operated New Hampshire Health Insurance Marketplace (Marketplace) for calendar year/plan year 2019 as well as the standards that apply to QHPs and individual and small group plans offered on and off the Marketplace. Issuers should note that the Bulletin reflects the guidance set forth in the [Notice of Benefit and Payment Parameters for 2019](#) (NBPP) and the [2019 Letter to Issuers in the FFM](#) (Letter) but is subject to revision for further state and federal guidance.

In April 2013, New Hampshire was approved by the US Department of Health and Human Services (HHS) to perform plan management functions with respect to the federally-operated Marketplace. To be certified as QHPs on the Marketplace, issuers and their health plans must meet all applicable federal and state statutory requirements and standards. The New Hampshire Insurance Department (NHID) will review and recommend certification of QHPs to the HHS Center for Consumer Information and Insurance Oversight (CCIIO), which will have the sole authority to ratify the certification recommendations. Based on CMS guidance, open enrollment for 2019 plans will run from November 1, 2018- December 15, 2018.

If an issuer is planning on introducing a new product or network in Plan Year 2019 they are strongly urged to contact the Department as soon as possible, but no later than prior to initial filing deadline. Issuers should provide notice to Michael Wilkey, Director of Life, Accident and Health at the New Hampshire Insurance Department, at michael.wilkey@ins.nh.gov or by phone at (603) 271-3218.

Individual and small group plans to be offered off the Marketplace must also meet certain QHP standards for benefit and rate approval and are subject to filing deadlines set forth in this Bulletin and in accordance with CMS key dates for certification.

Large group plan should familiarize themselves with the guidance set forth in this bulletin to ensure compliance with applicable policies and provisions included herein.

Table of Contents

II. Legal Authority	4
III. Procedures and Timelines	5
A. <i>SERFF Filing Procedures</i>	5
B. <i>Recertification/Guaranteed Renewability of 2018 QHPs</i>	7
C. <i>Plan Terminations and Mapping</i>	8
IV. Guidance to Issuers on Select QHP Requirements	9
A. <i>Network Adequacy</i>	9
B. <i>Essential Community Provider Requirements</i>	10
C. <i>Contraceptive Coverage</i>	12
D. <i>Mental Health Parity and Addiction Equity</i>	12
F. <i>Provider Directory</i>	15
G. <i>Formulary Information</i>	15
H. <i>Prohibition on Mid-Year Withdrawals</i>	18
I. <i>Summary of Benefits and Coverage</i>	18
J. <i>Advertisements</i>	18
K. <i>Segregation of Funds under ACA Section 1303</i>	19
L. <i>Stand-Alone Dental/Pediatric Dental Disclosure</i>	19
M. <i>Out-of-Network Services and Balance Billing</i>	20
N. <i>SHOP Guidance</i>	21
Appendix I: NHID QHP Review Timeline.....	23
Appendix II: CCIIO QHP Timeline.....	24
Appendix III: Standards and Tools Applicable to SADPs.....	25

II. Legal Authority

The New Hampshire Insurance Commissioner “is charged with the rights, powers, and duties pertaining to the enforcement and execution of the insurance laws” of New Hampshire under NH RSA chapter 400-A:3. The Commissioner has general rulemaking and enforcement authority with respect to regulation of the business of insurance in New Hampshire under NH RSA 400-A:15 and 16. Under New Hampshire law, the Insurance Department regulates health insurance carrier licensing (NH RSA 400-A; NH RSA chapter 402; NH RSA 420-A and NH RSA 420-B) and solvency (NH RSA 400-A:36-37), reviews health insurance policy forms and benefit design (NH RSA chapter 415, NH RSA 420-G), exercises prior approval authority over rates (NH RSA 415:1), monitors health insurance marketing practices, network adequacy and treatment of consumers (NH RSA 420-J), and has authority to take enforcement action with respect to violations of health insurance regulatory standards (NH RSA 415:20, NH RSA 420-G:16, NH RSA 420-J:14) and unfair trade practices (NH RSA chapter 417).

The federal Affordable Care Act (ACA) establishes the legal authority for QHP certification as well as other operational standards, codified in 45 CFR 155 and 156. To ensure full compliance with the ACA, issuers shall consult and comply with all applicable federal regulations, including but not limited to 45 CFR Subtitle A, Subchapter B, and the NBPP and the Letter. Federal regulatory and guidance materials are available at <http://www.cms.gov/ccio/resources/Regulations-and-Guidance/index.html>.

The Department has issued several bulletins addressing legal requirements that are applicable to individual and small group coverage in New Hampshire, and interpreting the interplay between state law and ACA requirements. These bulletins include, but are not limited to, the following:

- [Guidance on Application of Extended Transition to Individual and Small Group Policies for 2019](#)
- [Off-cycle Filing of Small Group Plans and Products](#)
- [2019 Network Adequacy Submission Requirements](#)
- [Annual Notice of Consumer Rights and Access to Out of Network Services](#)
- [Plan Year 2018 Rate Filing Guidance](#)
- [Product Discontinuance v. Market Withdrawal](#)
- [2018 Plan Year QHP Issuer Bulletin](#) and [Updated Timeline Guidance](#)
- [Guidance on Application of Extended Transition to Individual and Small Group Policies](#)
- [Network Adequacy Procedure for 2018 Plans](#)
- [Guidance on Newborn Coverage](#)
- [Coverage of Preventive Health Services under the Patient Protection and Affordable Care Act](#)
- [2017 Plan Year QHP Issuer Bulletin](#)
- [Large and Small Group Coverage for 2016](#)

- [Guidance on Federal Group Size Amendment, Including REVISED Guidance on Application of Extended Transition to Individual and Group Policies and Employee Counting](#)
- [Guidance on Administration of Autism Benefits](#)
- [Continuity of Care Issuer Bulletin](#)
- [Transparency in Provider Network Directory and Formulary](#)
- [2015 QHP Certification: Guidance on the Filing of Advertising Materials](#)
- [Auto Enrollment for Pediatric Dental](#)
- [Market Rules Guidance](#)
- [Network Based Hospital Services](#)

Issuers are responsible for reviewing and complying with all standards laid out in Department bulletins.

III. Procedures and Timelines

Health insurance issuers, as well as stand-alone dental issuers requesting certification from CMS must submit their initial applications, including all state-required templates, submissions, and form filings, with rate filings and binder submissions due no later than May 9, 2018. Petition to the Centers for Medicare & Medicaid Services (CMS) is required for changes to service area after initial submission. Rate submissions must be finalized by June 30, 2018. The NHID will link to the CMS website where proposed rate increases subject to state review will be posted on or about August 1, 2018 based on CMS preparedness. The NHID will complete all reviews and make recommendations for certification by August 22, 2018. Specific timelines for the QHP certification process are attached hereto as Appendices I and II. Any plan that is not certified under this timeline will be ineligible to be offered in the Federally Facilitated Marketplace during plan year 2019. See INS 18-006-AB Off-cycle Filing of Small Group Plans and Products. Individual products not certified during the QHP process cannot be offered in 2019.

A. SERFF Filing Procedures

All filings must be made within the System for Electronic Rate and Form Filings (SERFF). Individual and small group filings must be submitted using different SERFF tracking numbers. Issuers should also contact the Health Insurance Oversight System (HIOS), operated by CCIIO, to receive their Marketplace Issuer and Plan Identification numbers. More information about HIOS, including training opportunities, is available at <http://www.regtap.info>. Each issuer should submit no more than one binder per market product - one individual binder and one SHOP binder, inclusive of both on and off Marketplace plans. It is important for issuers to be aware that additional plans cannot be added to a QHP binder after it is submitted in SERFF. Additional plans, including cost-sharing reduction plan variations, would require a withdrawal and a complete resubmission of the QHP binder. Issuers are reminded that **all** silver plan variations including the PAP plan design with a placeholder of 2018 cost sharing values must be submitted in the initial filings submission. It is anticipated that Medicaid Expansion enrollees will not be in the 2019 commercial marketplace but until final legislation is passed, the Department is requiring a placeholder. A complete set of associated documents needs to be submitted for each

plan under the “Associate Schedule Items” tab contained in the [SERFF Plan Management functionality](#). In no event may a plan be added after the initial CMS transfer date of June 21, 2018.

For 2019, the NHID will require an attestation from issuers that all CMS QHP tools have been run and errors resolved prior to submission of data templates and **each time** an issuer makes a subsequent change that results in a change to the plan and benefit template or would result in the Department having to re-run the compliance tools. NHID will require the state-generated attestation form at the time of filing, and submissions will not be reviewed until such time as attestations are received noting satisfactory results. If issuers receive an “unmet” when running a tool but believe they are still compliant, they must submit the Excel tool’s results tab and add an “explanations” column for their justification. Both the attestation form and Excel spreadsheet must be uploaded to the Supporting Documents tab in the binder.

Issuers are urged to follow the guidelines and requirements for filing set forth in the applicable NHID filing checklists, and to consult the NHID filing checklist as they complete binders, prior to submitting them for review. Updated Checklists (individual major medical/small group major medical) for 2019 can be found at

<https://www.nh.gov/insurance/lah/mewhampshireinsurancedepartment2019planyearqhps.htm> .

Issuers are urged to consult [Bulletin INS-17-048-AB](#) for guidance related to the Annual Notice of Consumer Rights and Access to Out-of-Network Services (“annual notice”). For 2019, the annual notice must be filed under Supporting Documents in the QHP submission for all QHPs and SADPs. This annual notice must be sent to policyholders in the individual, small and large group at the time of issuance of a new policy or at the renewal of a policy. More generally, issuers should consult the NHID Medical Issuer Master List to ensure all required materials are filed correctly in the filing and or binders in SERFF.

Rate Filing Procedures

Issuers are urged to consult the [Plan Year 2018 Rate Filing Guidance](#) issued by the Department on April 1, 2017 for the full details of rate filing requirements but as in Plan Year 2018, issuers shall price their products incorporating their own assessment regarding cost sharing reduction (CSR) funding or the lack thereof. To the extent that issuers assume that CSRs will not be funded, only plans with CSR variants should include pricing assumptions. This will ensure consistency with the Department’s view that CSR is a plan AV pricing variation and not a single risk pool factor. Plans without CSR variants should not reflect any assumptions related to CSR funding. As noted below regarding the New Hampshire Health Protection Program (NHHPP), issuers should assume that the Premium Assistance Program will *not* be in effect in 2019 when developing rates. Additionally, carriers should incorporate through specific notation, any assumption regarding carrier liability specific to their blocks of business, the premium necessary to cover costs that may be incurred under the proposed Granite Advantage Health Care Program. Final guidance from the Department will be provided as the state legislative process proceeds.

B. Recertification/Guaranteed Renewability of 2018 QHPs

QHPs currently offered on the New Hampshire Marketplace that are applying for renewal must be recertified – i.e., are not to be withdrawn and filed as new plans - so long as any plan modifications fall within regulatory parameters for uniform modifications of coverage. To be eligible for recertification for plan years beginning in 2019, a QHP or Stand Alone Dental Plan (SADP) certified by a federally-facilitated Marketplace (FFM) must be the same “plan,” as defined in 45 CFR 144.103, as the plan that was certified for plan years beginning in 2018. Such plans are also guaranteed renewable.

Change in plan marketing name itself does not constitute a new plan. Issuers should consult the [Exchange and Insurance Market Standards for 2015 and Beyond](#), as well as guidance on updated definitions issued in 2018 which outline the standards for determining whether a plan has undergone a uniform modification and would be found guaranteed renewable.¹

As way of reminder, in the 2018 NBPP CMS clarified and 2019 NBPP reiterated that:²

“A product is a discrete package of health insurance coverage benefits that are offered using a particular product network type (HMO, PPO, POS) within a service area. In the case of a product that has been modified, transferred, or replaced, the resulting new product will be considered to be the same as the modified, transferred, or replaced product if the changes to the modified, transferred, or replaced product meet the standards relating to uniform modification of coverage³, as applicable. Additionally, any set of plans that share a network type and benefits is a product. A plan is the pairing of the health insurance coverage benefits under a product and a particular cost-sharing structure, provider network, and service area.”

Allowed changes are summarized below:

- Changes made solely pursuant to applicable federal or state requirements; or
- All of the following:
 - Changes in cost sharing are solely related to changes in cost and utilization of medical care, or to maintain the same metal tier level of coverage;
 - The plan provides the same covered benefits, except for changes in benefits that cumulatively impact the A/V by no more than 2 percent;
 - The plan covers a majority of the same counties in its service area; and
 - The plan covers a majority of the same provider network.

As outlined in the Department’s bulletin [INS-15-051-AB](#) issued on August 25, 2015, the Department will require that issuers alert consumers to the addition or removal of a benefit from a plan, even if the plan is within the above-outlined parameters for renewal and fall within the regulatory parameters for uniform modification. This information must be provided in a consumer notice to be issued on the first allowable date, but no less than 60 days, prior to open enrollment for 2019 and is in addition to all federally-required notice language outlined in 45 CFR 146.152, 147.106, and 148.122. The disclosure must appear on the first page in bold type,

¹ http://www.ecfr.gov/cgi-bin/text-idx?node=se45.1.147_1106&rgn=div8

² Updated definitions of product/plan were included in the [Final Notice of Benefit and Payment Parameters for 2018](#); additionally, See 45 CFR §144.103.

³ 45 CFR §146.152(f), §147.106(e), or §148.122(g)

and include sufficient information for the average consumer to understand the nature of the change and make an informed plan selection decision for 2019.

The recertification process for QHPs and SADPs will continue to mirror the certification process of a new plan. Issuers must submit all of the same information for recertification of plans that are on the Marketplace in 2018 that will be continued for 2019.

QHPs and SADPs being recertified for plan year 2019 must use the same HIOS plan identification number as used for plan year 2018.

C. Plan Terminations and Mapping

If an issuer chooses to not recertify a plan in the Marketplace, it is subject to the standards outlined in 45 CFR 156.290.

The definition of the same “plan” from 45 CFR 144.103 will also apply to reenrollment. Issuers offering plans on the individual market FFM and Small Business Health Options Program (SHOP) in plan year 2018 should submit Plan ID Crosswalk data for their QHPs and SADPs to CMS via email. The revised hierarchy set forth at 45 CFR 155.335(j) will apply to both QHPs and SADPs. CMS only requires the Plan ID Crosswalk for the individual market, but New Hampshire is requiring it for the SHOP as well for informational purposes. For purposes of identifying to CMS significant rate increases, new plans that map 2018 members from terminating plans will be considered the same “plan.” Issuers are urged to consult guidance released by the Department in 2017 as a result of issues with terminations and mapping enrollees including [Product Discontinuance v. Market Withdrawal](#) bulletin. Any termination and auto-enrollment notifications being sent to enrollees should be sent to the Department with enough time for the Department to conduct a review and provide necessary edits prior to dissemination. Notices shall be submitted through SERFF as a change to the binder to the attention of Michael Wilkey, Director of Life, Accident and Health at the New Hampshire Insurance Department, at michael.wilkey@ins.nh.gov. Review will be performed by the Consumer Services Division and the Market Conduct Division.

Participation in the New Hampshire Health Protection Program

Legislation regarding the future of the New Hampshire Health Protection Program (NHHPP) is currently pending in the state legislature. At this time, the inclusion of the NHHPP in the New Hampshire Marketplace beyond 2018 is uncertain and no changes to the benefit design requirements for 2019 Premium Assistance Program (PAP) plans have been communicated by the New Hampshire Department of Health & Human Services (DHHS). However, if the PAP remains on the New Hampshire Marketplace, the NHID expects that issuers offering individual health insurance in the Marketplace will be required to accept NHHPP members as enrollees, including offering plan associated with this population, consistent with the terms of state law creating the NHHPP and federal waiver requirements. Further, the NHID will not be able to allow new plan variations to be filed after the initial filing deadline. Therefore, the NHID is requiring issuers to file placeholders for PAP-compliant plan variations. Issuers should use the same plan IDs as used for 2018 for these plans.

Should the NH Legislature reauthorize the PAP in the commercial market, DHHS will communicate information regarding the benefit design requirements for 2019 PAP plans after the

filing deadline, NHID will allow issuers to update the placeholder filing with a plan design to comply with those requirements. On the other hand, should the PAP be terminated after the filing deadline, issuers may withdraw relevant plan filings.

Given the discussions surrounding the future of PAP, issuers should assume that PAP will *not* be in the commercial marketplace in 2019 when developing rates.

Issuers may consult the guidance set forth in [the Continuity of Care Issuer Bulletin \(INS-15-013-AB\)](#) as well as guidance provided by the DHHS.

IV. Guidance to Issuers on Select QHP Requirements

As the certification and open enrollment process proceeded in past years, certain areas surfaced as needing additional clarity in order to ensure that all plan offerings are compliant. In subsequent pages, issuers will find guidance regarding those issues the NHID seeks to clarify for the plan year 2019 certification process.

In order to ensure adequate and timely review under both state and federal standards, we ask that issuers explicitly highlight any deviations from these standards, especially in terms of benefit administration, and network adequacy.

A. Network Adequacy

Because of substantial public interest in the issue of network adequacy, the Department plans to continue the additional transparency efforts that began in 2015 for its review process for plan year 2019. Issuers are responsible for complying with Bulletin [INS-17-011-AB](#) “Network Adequacy Procedures for 2018 Plans” and the guidance released February 2, 2018- “[Network Adequacy Submission Standards](#).” NHID will exercise enforcement discretion with respect to the annual network adequacy submission under Ins 2701.09 for March 2018. Issuers will be expected to submit a single network adequacy filing for each network offering to satisfy both the requirements under Ins 2701.09 and those associated with product approval for 2019.

It is the Department’s intention to make issuers’ network adequacy information available to the public during the QHP review process. RSA 420-N:5-a requires that NHID hold public information sessions about the proposed network for each issuer by mid-June of each year. In addition to holding these sessions in June, NHID updates the initial network adequacy public information session presentations as networks change. It is the intention of the Department to continue this process for the 2019 QHP review process. In order to facilitate this public information, issuers will be required to submit via the New Hampshire Network Adequacy Summary Template which of the New Hampshire 26 acute care hospitals are covered for each network with their initial filings and indicate whether their contracts with such hospitals are full-scope contracts. Issuers are also asked to identify any out-of-state hospitals that are contracted with in order to meet network adequacy standards as the Department is considering how to include information about out-of-state network hospitals. In addition, issuers are required to inform the Department of any changes to their New Hampshire hospital submission so that the information made public by the NHID is accurate. The information will be made public initially in June 2018. Updates to this presentation will only be made on August 1st, October 15th, and early December but issuers are required to notify the Department of any changes made at any

point of the certification cycle. Network providers will only be listed based on signed contracts and after issuers have submitted updates in writing and have **updated all applicable state and federal templates via SERFF**. Verbal notification will not be accepted and unless the updates are made appropriately in SERFF, the public presentations will not reflect accurate networks. To the extent that a change made to the issuer network after submission of the filing impacts compliance with network adequacy standards or results in the loss of a major inpatient or outpatient facility or large provider group, **that change must be reported to the Department in writing immediately, and issuers shall update all applicable state and federal templates via SERFF at the same time.**

As in prior years, for issuers offering dental coverage (including stand-alone dental plans), the Department will require that issuers offer two open-panel full time general practice dental providers for each county within the proposed service area in order to be deemed adequate coverage. Issuers' plans will not be certified if they do not meet this standard for 2019.

B. Essential Community Provider Requirements

The Department will review the plan's compliance with 2019 Essential Community Provider (ECP) Standards as set forth by CMS, and outlined in the NBPP, the 2019 Letter to Issuers in the FFM, and the Market Stabilization Rule.

QHP issuers must ensure that the provider network of each of its QHPs includes ECPs in sufficient number and geographic distribution to ensure reasonable and timely access to a broad range of such providers for low-income and medically-underserved individuals in QHP service areas.

For 2019, ECP compliance requires the issuer to demonstrate that it has:

- Achieved at least 20% ECP participation in network in the service area;
- Offered contracts in good faith to all available Indian health providers in the service area, to include the Indian Health Service, Indian Tribes, Tribal organizations, and urban Indian organizations; and
- Offered contracts in good faith to at least one ECP in each ECP category in each county in the service area, where an ECP in that category is available.

If an issuer's application does not satisfy the requirements above, the issuer must include as part of its application a narrative justification describing how the issuer's provider network, as currently designed, provides an adequate level of service for low-income and medically-underserved enrollees and how the issuer plans to increase ECP participation in the issuer's provider network in future years, as necessary. The justification is subject to approval by the Department and is due at the time of filing.

At a minimum, such narrative justification would include the following:

- Number of contracts offered to ECPs for the 2019 benefit year;
- Number of additional contracts issuer expects to offer for the 2019 benefit year and the timeframe of those planned negotiations;

- Evidence of efforts of contracting including, but not limited to: emails; date/time of contract attempts made and to whom those communications were made to in an effort to contract; or other evidence as requested by the Department if needed;
- Names of the ECP hospitals, Federally Qualified Health Centers (FQHCs), Ryan White providers, family planning providers, and providers in the other ECP categories to which the issuer has offered contracts, but with which an agreement has not yet been reached; and
- Contingency plans for how the issuer’s provider network, as currently designed, will provide adequate care to enrollees who might otherwise be cared for by relevant ECPs. For example, if available FQHCs, Indian health care providers, Ryan White HIV/AIDS Program providers, or family planning providers are missing from the network(s), the issuer must explain how its target populations will be served.

To assist issuers in identifying these providers, CMS has published a non-exhaustive list of available ECPs based on data maintained by CMS and other federal agencies, which issuers may use to assess their satisfaction of the ECP standard. Issuers can also write-in ECP providers, as long as those providers submit an ECP petition to CMS no later than the final date to make changes to the issuers QHP application. This non-exhaustive list is updated annually near the beginning of the calendar year and is available at:

<https://data.healthcare.gov/dataset/FINAL-PY-2019-ECP-LIST/dwyq-rebe/data>

In addition, CMS included the following list of ECP Categories and Types in the 2019 Letter to Issuers in the FFM:

Major ECP Category	ECP Provider Types
Federally Qualified Health Centers (FQHC)	FQHC and FQHC “Look-Alike” Clinics, Outpatient health programs/facilities operated by Indian tribes, tribal organizations, programs operated by Urban Indian Organizations
Ryan White Providers	Ryan White HIV/AIDS Program Providers
Family Planning Provider	Title X Family Planning Clinics and Title X “Look-Alike” Family Planning Clinics
Indian Health Providers	Indian Health Service (IHS providers), Indian Tribes, Tribal organizations, and urban Indian Organizations
Hospitals	Disproportionate Share Hospital (DSH) and DSH-eligible Hospitals, Children’s Hospitals, Rural Referral Centers, Sole Community Hospitals, Free-standing Cancer Centers, Critical Access Hospitals
Other ECP Providers	STD Clinics, TB Clinics, Hemophilia Treatment Centers, Black Lung Clinics, Community Mental Health Centers, Rural Health Clinics , and other entities that serve predominantly low-income, medically underserved individuals

We reiterate the importance of issuers complying with 45 CFR. 156.235(e), which requires that QHP issuers must pay an amount to FQHCs that is not less than the amount of payment that

would have been paid to the center under section 1902(bb) of the Social Security Act for such item or service, as specified in section 1302(g) of the Affordable Care Act.⁴

Issuers of individual market QHPs, including SADPs, are required under 45 CFR. 156.1250 to accept third-party premium and cost-sharing payments made on behalf of enrollees by the Ryan White HIV/AIDS Programs; Indian tribes, tribal organizations, or urban Indian organizations; and state or federal government programs, as well as applicable downstream entities.⁵ This rule clarifies HHS's position on Ryan White HIV/AIDS programs, stating that qualified health plans must accept third-party premium payments from Ryan White HIV/AIDS programs.

C. Contraceptive Coverage

Public Health Service Act section 2713 and federal regulations require non-grandfathered group health plans and health insurance coverage offered in the individual or group market to provide benefits for and prohibit the imposition of cost-sharing requirements, with respect to women, for evidence-informed preventive care and screening provided for in comprehensive guidelines supported by the Health Resources and Services Administration (HRSA), to the extent not already included in certain recommendations of the US Preventative Services Task Force.⁶

As stated in [Affordable Care Act Implementation FAQs - Set 12](#), under the HRSA Guidelines, intrauterine devices and implant contraceptive methods are required to be covered without cost sharing if approved by the FDA and prescribed for a woman by her health care provider, subject to reasonable medical management.

RSA 415:18-i requires all insurance plans, regardless of whether in grandfather status or not, to provide for the required contraceptive coverage.

The NHID will only recommend for certification those plan offerings that comply with the above stated federal requirements and that include the following language in an issuer's Summary of Benefits and Coverage:

“Prescribed FDA approved contraceptives are not subject to cost-shares.”

D. Mental Health Parity and Addiction Equity

The federal Mental Health Parity and Addiction Equity Act (MHPAEA) requires that treatment limitations for mental health and substance use disorder (SUD) benefits be no more restrictive than the predominant requirements or limitations applied to substantially all medical/surgical benefits.⁷ The law specifically expands parity requirements to include substance use disorder

⁴ <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Final-2018-Letter-to-Issuers-in-the-Federally-facilitated-Marketplaces-and-February-17-Addendum.pdf>

⁵ This standard was effective on March 14, 2014; see Patient Protection and Affordable Care Act; Third Party Payment of Qualified Health Plan Premiums; Interim Final Rule; 79 Federal Register 15240 (March 19, 2014); codified at 45 CFR part 156. The standard applies to all individual market QHPs and SADPs, regardless of whether they are offered through the FFM, an SBM, or outside of the Marketplace.

⁶ “Women’s Preventive Services: Required Health Plan Coverage Guidelines” (HRSA Guidelines) were adopted and released on August 1, 2012, based on recommendations developed by the Institute of Medicine (IOM) at the request of HHS. These recommended women’s preventive services are required to be covered without cost sharing, for plan years (or, in the individual market, policy years) beginning on or after August 1, 2012.

⁷ 42 U.S.C. 300gg-26; [78 FR 68240](#).

benefits.⁸ As a result, all parity requirements that apply to coverage of services for mental health conditions also apply to coverage of services for substance use disorders. Under the MHPAEA, plans must define mental health conditions and substance use disorders in accordance with applicable federal and state law and consistent with generally recognized independent standards of current medical practice (including the current version of the Diagnostic and Statistical Manual of Mental Disorders (DSM), most current version of the International Classification of Diseases (ICD), or State guidelines).

The requirements and limitations are evaluated within six different categories, with an additional subcategory for specialists. For example, requirements and limitations for inpatient (in-network) Mental Health and SUD services may be no more restrictive than requirements and limitations for inpatient (in-network) medical and surgical benefits.

The MHPAEA refers to annual and lifetime aggregate limits, quantitative treatment limitations and financial requirements, such as cost sharing, in establishing parity between mental health and substance use disorder services and medical/surgical services. As noted above, these requirements and limitations must be offered at parity with medical and surgical services in each of the six classifications. Non-quantitative treatment limitations (NQTLs) are also regulated under the MHPAEA, and must be offered at parity with medical and surgical services. NQTL requirements include geographic limits, facility-type limits, and network adequacy, and, as such, issuers will need to demonstrate that members will have the necessary access to mental health and substance use disorder providers. Issuers must submit to the Department their attestations to CMS that their plans filed for offering on the Marketplace comply with the requirements of 45 CFR 146.136.

In addition to MHPAEA compliance, issuers must comply with state requirements with respect to pervasive development disorders/autism treatment service as set forth in NH RSA chapter 417-E, NH RSA 415:6-n and NH RSA 415:18-s and the NHID bulletin regarding [Guidance on Administration of Autism Benefits](#) (INS 15-046-AB) which clarifies that in New Hampshire pervasive development disorders and autism are defined as biologically-based mental illnesses.

Parity includes access to services for mental health and substance use disorders that is equivalent to access to any other medical/surgical service.

E. Benefit Design

Essential Health Benefit

The Essential Health Benefit (EHB) benchmark plan for plan year 2019 is the same as 2018-Matthew Thornton Blue; plan materials can be found at: <https://www.cms.gov/ccio/resources/data-resources/ehb.html>. Pediatric dental is supplemented by the FEDVIP dental plan.

Clarity in Describing Benefit Design

For 2019 QHP certification, the NHID will be enforcing a prohibition on deceptive or misleading language in forms filed by those issuers seeking to sell plans on the New Hampshire

⁸ 75 FR 5412

Marketplace. Issuers should strive to describe benefit design in terms that will be clear even to consumers who may have little experience purchasing and using insurance.

Issuers must make benefit coverage and cost sharing limitations clear in their Plan and Benefit Template submissions by utilizing the exclusions and benefit explanations section of the template. If, for example, there is a copay for the first three visits and then a coinsurance after deductible for the subsequent visits, issuers must put in the benefit explanations that the copay is only for the first three visits. Issuers must strictly follow the QHP Application Instructions which give explicit instruction for the templates and supporting documentation and can be found at <https://www.qhpcertification.cms.gov/s/QHP>.

For 2019, issuers will be required to update form filings if they make changes to their Plan and Benefit Templates and vice versa. After initial certification, and during our process of assembling our “plan compare” document over the course of previous certification, the NHID found significant discrepancies between the benefit and cost sharing wording on forms and the way plans were input into the Plan and Benefit Templates. Issuers must input data into the Plan and Benefits Template accurately and that data must match the policy forms. The discrepancies found in previous plan years caused both the state and CMS serious concern and issuers must ensure both the filings and templates are accurate going forward.

As CMS does annually, it has updated the maximum annual limits on cost sharing (which are increasing by 7 percent) in the NBPP for 2019 as follows:

	2018		2019	
	Self-Only	Other than Self-Only	Self-Only	Other than Self-Only
Maximum Annual Limit on Cost Sharing	\$7,350	\$14,700	\$7,900	\$15,800
Reduced Annual Limit on Cost Sharing for Individuals between 100% and 150% of the Federal Poverty Level (FPL)	\$2,450	\$4,900	\$2,600	\$5,200
Reduced Annual Limit on Cost Sharing for Individuals between 150% and 200% of the FPL	\$2,450	\$4,900	\$2,600	\$5,200
Reduced Annual Limit on Cost Sharing for Individuals between 200% and 250% of the FPL	\$5,800	\$11,700	\$6,300	\$12,600

F. Provider Directory

Issuers are expected to comply with the following federal guidance related to provider directory requirements. In order to avoid CMS correction notifications, strict compliance is recommended by the Department.

Under 45 CFR 156.230(b), a QHP issuer, including issuers of SADPs, must publish an up-to-date, accurate, and complete provider directory, including information on which providers are accepting new patients, the provider's location, contact information, specialty, medical group, and any institutional affiliations, in a manner that is easily accessible to plan enrollees, prospective enrollees, the State, the FFMs, and CMS. CMS will consider a provider directory to be up-to-date if the issuer updates it at least monthly. CMS considers a provider directory to be easily accessible when the general public is able to view all of the current providers for a plan in the provider directory on the issuer's public website through a clearly identifiable link or tab without having to create or access an account or enter a policy number. The general public should be able to easily discern which providers participate in which plans and provider networks. Further, if the health plan issuer maintains multiple provider networks, the plans and provider network(s) associated with each provider, including the tier in which the provider is included, should be clearly identified on the website and in the provider directory. CMS also requires QHP issuers in the FFMs, including issuers of SADPs, to make this provider directory information publicly available on their websites in a machine-readable file and format specified by CMS, to allow the creation of user-friendly aggregated information sources.

Upon enrollee request, issuers must send a printed copy of the provider network directory for the plan the enrollee requests. Issuers are prohibited from using the same printed provider directory for all plans. Each printed directory must also include a designation for providers that are not accepting new patients.

Additionally, please read and ensure compliance with the New Hampshire Insurance Department September 25, 2014 bulletin [INS-14-025-AB](#). The Department will be actively and continually checking for compliance with provider directory standards. If non-compliant, the Department will refer the issuer to its Market Conduct Division for action as needed.

G. Formulary Information

45 CFR 156.122(c) requires health plans to have a process to allow an enrollee to request and gain access to clinically appropriate drugs not otherwise covered by the health plan. The process must include:

- An internal review (federal regulations require the issuer to make a determination and notify the enrollee no later than 72 hours following receipt of the request, however, RSA 420-J:7-b requires that the process not exceed 48 hours);
- An external review; and

- The ability to expedite the reviews (must make determination and notify the enrollee no later than 24 hours following receipt of the request).

In the event that an exception request is granted, the excepted drug(s) are treated as an EHB including counting any cost sharing towards the plan's annual limitation on cost sharing.

In 2017, NHID moved to a Uniform Prior Authorization form. Issuers are not allowed to edit or require more information than included in the standard form, but may have a version with the issuers contact information prefilled on their websites.

- For plan year 2019, all issuers must accept and use the NH Standard Prior Authorization RX form: <https://www.nh.gov/insurance/legal/documents/nhstandard-rx-pa-form.pdf>

Issuers are expected to comply with the following federal guidance related to provider directory requirements. In order to avoid CMS correction notifications, strict compliance is recommended by the Department.

The formulary drug list must be published in a manner that is easily accessible to plan enrollees, prospective enrollees, the State, the Marketplace, CMS and the general public. A formulary drug list is easily accessible when it can be viewed on the plan's public website through a clearly identifiable link or tab without requiring an individual to create or access an account or enter a policy number; and if an issuer offers more than one plan, when an individual can easily discern which formulary drug list applies to which plan. Under §156.122(d)(2), CMS requires QHP issuers in the FFMs, including SHOP issuers but excluding SADP issuers, to make this formulary drug list information publicly available on their websites in a machine-readable file and format specified by CMS, to allow the creation of user-friendly aggregated information sources.

Issuers are reminded that non-discrimination provisions apply to issuer formularies and will be reviewed by the Department.

As in previous years more stringent reviews will be done on prescription drugs to help ensure that QHPs are in compliance with applicable regulations. CMS will conduct the following prescription drug reviews:

Formulary Category/Class Count: Issuers do not provide EHB unless they cover the greater of: one drug in every USP category and class; or the same number of drugs in each category and class as the EHB benchmark plan. All issuers will be reviewed to ensure compliance with this provision, and we note that there is only one drug (Naloxone) in the Anti-Addiction/ Substance Abuse Treatment Agents (Opioid Reversal Agent) class. Therefore, Naloxone must be covered to be compliant with this rule.

Formulary Outlier Review: All formularies will be compared, and formularies with an unusually high number of drugs that are subject to prior authorization or step therapy requirements in a particular USP category and class will be flagged and identified as outliers. The outlier calculation includes both state and national level outlier threshold values. Issuers will not know if they pass this review as they will not have market-wide data. As in 2018, in addition

to the USP categories/classes reviewed for plan year 2018 the following USP categories/classes will also be reviewed for plan year 2019: Antivirals/Anti-cytomegalovirus (CMV) Agents, Antivirals/Anti-hepatitis B (HBV) Agents, Antivirals/Anti-hepatitis C (HCV) Agents, Antivirals/Antiherpetic Agents, and Antiemetics/Emetogenic Therapy Adjuncts.

Clinical Guideline-Based Review of Prescription Drug Coverage: The availability of drugs recommended by nationally recognized clinical guidelines will be analyzed. In some cases, the review will also evaluate whether certain first-line therapies are available without step therapy or prior authorization. Drugs included in this review are not limited to those included on the EHB-Rx Crosswalk. The medical conditions included in the review for 2019 include: opioid use disorder, bipolar disorder, breast cancer, diabetes, hepatitis C, HIV, multiple sclerosis, prostate cancer, rheumatoid arthritis, and schizophrenia.

The Department believes that formulary stability is extremely important so that enrollees maintain access to the benefits of the plan they chose during enrollment as represented to them by issuers. However, it is understood that prescription drug therapies are constantly evolving and that new drug availability, medical knowledge and opportunities for improving safety and quality in prescription drug use at a low cost will inevitably occur over the course of the year and that these new developments may necessitate formulary changes during the plan year. The Department is committed to ensuring non-discrimination in the formularies offered to consumers and will consider any mid-year formulary changes in the analysis for non-discrimination in formulary development.

While state law does not prohibit issuers from making mid-year formulary changes, beginning in PY2019 issuers will be required to notify the Department of any non-maintenance formulary changes that may have detrimental impacts for consumers. Such changes may include but are not limited to:

- Changing preferred or non-preferred formulary drugs, adding utilization management, or increasing cost sharing on preferred drugs for reasons other than maintenance changes;
- Removing dosage forms; or
- Moving a drug to a higher cost tier, which the Department considers a drug deletion;
- Exchanging therapeutic alternatives (either by formulary addition/removal or tier exchanges.)

In addition to following the established rules for consumer notification of mid-year formulary changes, issuers must submit to the Department a completed Formulary Change Notification and Justification form within 5 days of the determination to make the change. The Formulary Change Notification and Justification excel file must include the National Drug Code (NDC) without the hyphens.⁹ While Department approval of such changes is not required, the information collected will help NHID to understand the reason(s) for the change. The Formulary Change Notification and Justification form may be found on the Department website at: (include link). The form

⁹ NDC codes may be found at: <https://www.accessdata.fda.gov/scripts/cder/ndc/index.cfm>

should be sent through SERFF to the attention of Gail Matson, Compliance Department to gail.matson@ins.nh.gov.

H. Prohibition on Mid-Year Withdrawals

Issuers are reminded that QHPs must be made available for enrollment through the Marketplace for the full plan year for which the plan was certified, unless a basis for suppression under 45 CFR 156.815 applies.

I. Summary of Benefits and Coverage

Issuers are reminded that CMS released the [Summary of Benefits and Coverage and Uniform Glossary](#) final rule on June 16, 2015 and it includes the following provisions:

- Summaries of Benefits and Coverage (SBCs) must include a web address that links directly to a copy of the individual coverage policy or group certificate of coverage.
- All URL links included on the SBC must link directly to the referenced information, such as the specific formulary for that SBC benefit package.
- QHP SBCs must disclose whether or not the QHP pays for abortions for which federal funding is not available.
- QHP insurers are required to make SBCs available that accurately reflect each cost-sharing plan variation, and must include a separate URL linking to the SBC created for each plan variation as part of the QHP data submission.

CMS SBC instructions and templates can be found [here](#).

J. Advertisements

Advertising materials for all plans, including indemnity licensed products, must be submitted to the Department for review and approval in accordance with the requirements under this Bulletin.

The Affordable Care Act and subsequent regulations grant the Department authority to review marketing materials, including advertisements, and ensure that materials are not false, misleading or discriminatory. This authority is in addition to existing authority under state law, discussed further below. The Department will review marketing materials to ensure that that marketing practices or benefit designs will not have the effect of discouraging the enrollment of individuals with significant health needs in QHPs. Advertising must also comply with NHCAR Part Ins 2600.

For 2019 QHP certification purposes, the NHID requires issuers to file advertisements “prior to use,” in accordance with RSA 420-B:8, VI. In [2015 QHP Certification: Guidance on the Filing of Advertising Materials](#) (INS-14-015), NHID interpreted “review and approval prior to use” in RSA 420-B:8 Forms of Evidence of Coverage to mean:

Before an HMO uses any materials meeting the definition of advertising in RSA 420-B:1 I, the HMO shall file materials with the Department for review. Issuers must submit all such advertisements in SERFF in the filing mode of “information only” with the filing type marked as “Advertising.” Per NHCAR Part Ins 401.03,

all forms, including webpages, must have a form number in the lower left hand corner.

Issuers must submit advertising in accordance with the following guidelines:

- Advertisements that contain plan-specific benefit descriptions and / or cost sharing must be filed for Review and Approval.
- Advertisements that are institutional, and do not contain specific benefit descriptions or cost sharing should be submitted as Informational. The Department reserves the right to have the file changed to Review and Approval should there be a need.
- Webpages should be submitted as Informational.

Issuers shall also submit an attestation in the supporting documentation tab in the SERFF binder for each market stating that all advertising materials are in compliance with applicable state and federal regulations, including the standards set forth in RSA 420-B:12, I. Attestations are not required for subsequent form and advertising filings.

The Department reserves the right to disapprove any and all filed advertisements, to the extent that they do not conform with the substantive requirements under RSA 420-B:12, or other applicable laws. All issuers should be prepared to participate in a full review of all filed materials, and are reminded that advertisements are subject to a market conduct review if issues arise after use. Issuers are urged to consult [INS-14-015](#) for additional information.

Further, the Department reserves the right to review all advertisements, whether submitted or not, in order to protect consumers in the event such advertising is determined to be misleading or inaccurate. In the event there is information presented that would lead a reasonable consumer to believe that a policy confers a greater benefit than stated in the approved policy or certificate, the issuer will be held accountable, as set forth in [INS-14-015](#). As a reminder, insurance issuers are responsible for the advertisements utilized by their appointed producers.

K. Segregation of Funds under ACA Section 1303

Each QHP issuer offering Marketplace coverage must submit to the Department its annual attestation to CMS that it will adhere to the requirements related to segregation of funds consistent with 45 CFR 156.280 and all applicable guidance.

L. Stand-Alone Dental/Pediatric Dental Disclosure

All stand-alone dental plans offered on the Marketplace must be filed with the NHID, and are subject to review in accordance with all applicable state and federal regulations prior to any recommendation for certification to CMS. Both health plans and stand-alone dental plans are bound by the same filing deadlines, set forth in Appendices I and II. Stand-alone dental plan issuers are urged to reference the 2019 Letter to Issuers in the FFM for any additional guidance. As a reference for stand-alone dental plan issuers, we have included as Appendix III to this Bulletin the chart put forth by CMS detailing which standards and tools apply to stand-alone dental coverage and which do not.

The NHID strongly encourages issuers of stand-alone dental plans seeking certification to thoroughly check all federal guidance and Department bulletins prior to submission.

All issuers are reminded that if no issuer offers a stand-alone pediatric plan for plan year 2019, then all issuers must embed the benefit. The Department will make all issuers aware if a filing revision is required soon after the initial intake procedure is completed, so that issuers may revise and embed pediatric dental if necessary. All issuers offering individual or small group health insurance plans for purchase on the Marketplace must disclose, at the time of solicitation, whether the plan covers pediatric dental services, and shall include the following language on policy documents and enrollment forms if the plan does not include pediatric dental services:

"This policy does not include pediatric dental services. Pediatric dental coverage is included in some health plans, but can also be purchased as a standalone product. Please contact your insurance carrier or producer, or seek assistance through Healthcare.gov, if you wish to purchase pediatric dental coverage or a stand-alone dental services product."

M. Out-of-Network Services and Balance Billing

Pursuant to 45 CFR 156.230(e), starting in 2018, issuers are required to count cost sharing paid for an essential health benefit provided by an out-of-network, ancillary provider at an in-network setting towards the in-network annual cost-sharing limitation unless the issuer provides written notice to the enrollee by the longer of: when the issuer would typically respond to a prior authorization request; or 48 hours prior to the provision of the benefit. Each issuer must provide a statement to the Department outlining how it intends to comply with this requirement.

Issuers must continue to comply with current or future state law regarding balance billing. *House Bill 1809¹⁰ - An Act relative to balance billing under the managed care law* is currently pending and aims to protect consumers by requiring providers and health insurance issuers to figure out the charges related to balance billing. The bill would prohibit anesthesiology, radiology, emergency medicine, or pathology services from billing consumers for fees or amounts other than copayments, deductibles, or coinsurance, if the service is performed in a hospital or ambulatory surgical center that is in-network under the patient's health insurance plan. This prohibition shall apply whether or not the health care provider is contracted with the patient's insurance carrier. If passed, this law will be in effect July 1, 2018 and issuers will be expected to comply with whatever final standards are effectuated in Plan Year 2019.

RSA 420-J:8 requires health insurance issuers to include in their contracts with participating providers a provision stating that the provider shall not "bill, charge, collect a deposit from, seek payment or reimbursement from, or have recourse against a covered person or a person acting on behalf of the covered person (other than the health issuer or intermediary) for services provided pursuant to this agreement" including, but limited to, in the event of nonpayment by the issuer, issuer insolvency, or breach of agreement. Issuers are expected to include this provision in all provider agreements. Issuers that offer HMO products for the 2019 plan year are reminded they are subject to bulletin issued by the Department in 2006, entitled [Network Based Hospital Services](#).

¹⁰ http://www.gencourt.state.nh.us/bill_status/billText.aspx?sy=2018&id=1876&txtFormat=html

N. SHOP Guidance

Group Size

The PACE Act, signed into law on October 7, 2015, amended the ACA to keep the definition of small employer at groups of 1-50.¹¹ This definition is consistent with New Hampshire law.¹² As such, and as communicated in the Department's bulletin [INS-15-065-AB](#) issued on October 27, 2015, issuers should offer and write small group coverage only to groups of 1-50. Any group of 51 or more may be offered and written only as large group coverage. In addition, as outlined in bulletin [INS 15-061-AB](#), as a result of this federal policy change, transition policies with respect to groups of 51-100 are no longer necessary in New Hampshire and language in 2015 bulletins applicable to groups of this size has been rescinded.

Employee Counting

As outlined in NHID bulletin [INS-15-014-AB](#) issued on April 20, 2015, federal counting rules for determining whether a purchaser falls into the definition of a small group or a large group are different from the method traditionally used in New Hampshire and should be used in all cases for policies issued on or after July 1, 2015. Issuers should consult 45 CFR 155.20 for a detailed explanation of the counting methodology to be followed.

Small Business Health Options Program (SHOP)

As of open enrollment for 2018, the functions of the Federally-facilitated SHOP have been streamlined. The New Hampshire SHOP no longer facilitates enrollment or premium payment. However, SHOP plans will still be certified, must conduct enrollment in compliance with all applicable SHOP rules and policies and must comply with certain SHOP rules, including related to plan design, special enrollment periods, and employer eligibility in order to be displayed on the SHOP and for enrollments to qualify for small business tax credits. Issuers are responsible for complying with Federal SHOP rules that remain applicable and should consult the final Notice of Benefit and Payment Parameters and Letter to Issuers on the Federally-facilitated Marketplaces to ensure compliance.

In a bulletin released on February 12, 2018, the Department announced that it will now accept form and rate filings for new small group products and plans with effective dates on the calendar quarter beginning July 1, 2018. The current requirement of no more than one binder per market remains in effect. Issuers wishing to file new small group plans should submit a request to the Department to reopen the binder for issuer submission of revised templates for plan identification codes, benefit designs, rate templates and, where appropriate, new network templates. The single risk pool requirement remains in effect, and rate submissions must be made in accordance with Department and CMS guidance. For the full announcement related to this change- please review the bulletin - [Off-cycle Filing of Small Group Plans and Products, INS-18-006-AB](#).

Employee Choice

Though enrollment is no longer being facilitated through the New Hampshire SHOP, qualified employers will continue to have the option of offering their employees choice among multiple

¹¹ 42 USC 18024(b)(3)

¹² RSA 420-G:2, XVI

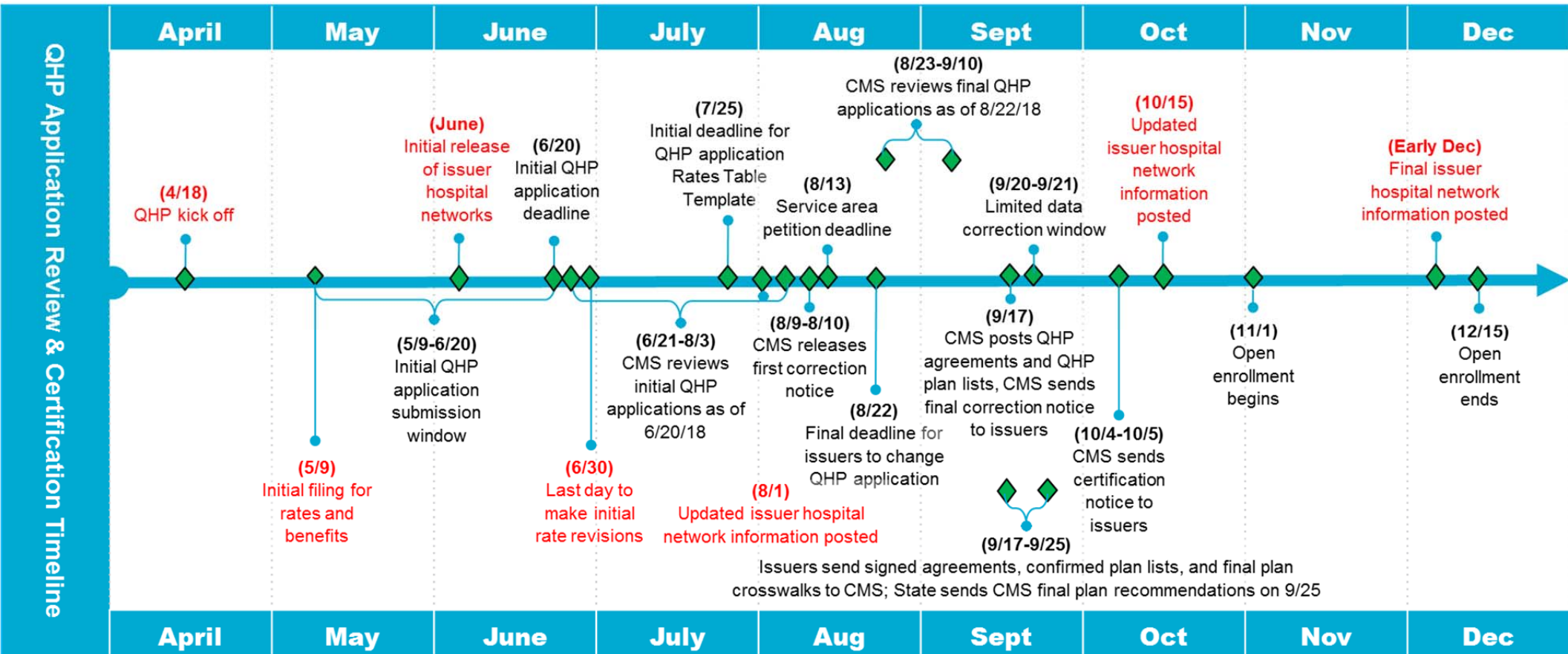
QHPs and SADPs on the FF-SHOP. In New Hampshire, employers may offer employees a single QHP / SADP or, in the alternative, may provide qualified employees a choice of: (1) all QHPs at a single level of coverage; or (2) all plans across all metal levels from a single insurer.¹³ Employers will need to submit enrollments and payments direct to each health insurance carrier.

Contact Information

Questions related to this Bulletin should be directed to Michael Wilkey, Director of Life, Accident and Health at the New Hampshire Insurance Department, at michael.wilkey@ins.nh.gov or by phone at (603) 271-3218. NHID staff will be available on a weekly basis for conference calls with issuers upon their request to review and discuss the submission of plans on and off the Marketplace.

¹³ <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/2017-Implementation-of-Vertical-Choice.html> .

Appendix I: NHID QHP Review Timeline



Appendix II: CCIIO QHP Timeline

Activity	Date
Initial QHP application submission window	5/9/18 – 6/20/18
Initial QHP application deadline	6/20/18
Initial deadline for QHP application Rates Table Template	7/25/18
CMS reviews initial QHP applications	6/21/18 – 8/3/18
CMS releases first Correction Notice	8/10/18
Service area petition deadline	8/13/18
Final deadline for Issuers to change QHP application	8/22/18
CMS reviews final QHP applications as of 8/22/18	8/23/18 – 9/10/18
CMS posts QHP Agreements and QHP plan lists	9/17/18
CMS releases final Correction Notice	9/17/18
Limited data correction window	9/20/18 – 9/21/18
States send CMS final plan recommendations	9/25/18
Issuers send signed Agreements, confirmed plan lists, and final Plan Crosswalks to CMS	9/17/18 – 9/25/18
CMS releases Certification Notices	10/4/18 – 10/5/18
Open Enrollment begins	11/1/18

Appendix III: Standards and Tools Applicable to SADPs

Standard or Tool Applies (* denotes modified standard)	
Essential Health Benefits*	Actuarial Value*
Annual Limits on Cost Sharing*	Licensure
Network Adequacy	Inclusion of ECPs
Non-discrimination	Service Area
Acceptance of Third Party Premium and Cost-sharing Payments	Data Integrity Tool
Rates submission*	Machine Readable* (SADPs must comply with provider directory standards but not drug formulary standards)
Transparency in Coverage Reporting	

Standard or Tool Does Not Apply	
Accreditation	Patient Safety
Quality Reporting and Quality Improvement Strategy	Standardized Options
Prescription Drugs	Out-of-Pocket Cost Comparison Tool
Cost Sharing Reductions	