Delaware QHP Application
Submission Requirements Plan Year 2020

For certification of a plan as a QHP effective beginning in 2020, Issuers must submit a complete QHP application for all plans they intend to offer on the Delaware Marketplace, or offer as a certified SADP off the Marketplace. As a Plan Management Partnership State, Delaware DOI will conduct, in concert with CMS, a full review of all current and new Issuers applying for QHP certification in Delaware. ***Please note*** *that certification eligibility only applies to QHPs that are to be offered on Delaware's Marketplace/SHOP and to SADPs seeking certification for both On- and Off-Exchange. SERFF Binder submissions are NOT applicable to QHP medical plans to be offered exclusively OFF Marketplace.*

The Table below provides a list of templates and supporting documentation to support Issuer applications for certification of qualified health plans (QHPs) and stand-alone dental plans (SADPs) for Plan Year 2020. The requirements are grouped into two main categories: 1) Templates and Supporting Documentation requirements developed by CMS; and 2) Templates and Supporting Documentation requirements that have been developed and implemented by DOI to support its QHP review process. All templates (both CMS and Delaware-specific) will be available to Issuers through SERFF. Issuers may also review the CMS QHP Application instructions, templates, supporting documentation and justification documents located at http://cciio.cms.gov/programs/exchanges/qhp.html .

The Table indicates which type of template/supporting document is applicable for each type of QHP Application, (i.e., those applicable for QHP medical submissions and SADP submissions). It also identifies under which SERFF 'Filing tab' the Issuer is required to submit it (i.e., Form Filing, Binder, and/or Rate Filing). In some cases, Issuers are required to submit the same template in multiple 'tabs'. In these cases, it is the Issuer's responsibility to ensure that all applicable tabs contain the most current version of the completed template.

The Table also indicates the applicability of each template and supporting documentation, as follows:

- **Required**: template or supporting document must be included in the Issuer's initial QHP Application
- **Not Required**: template or supporting document is not to be included in the Issuer's QHP Application
- **Required Under Special Circumstances**: template or supporting documentation is must be included in the Issuer's initial QHP Application if the plans included in the submission meet certain criteria, for example, EHB substitution or unique plan design.
- **If Applicable**: template or supporting document must be included in the Issuer's initial QHP Application to provide justification for failing to meet QHP certification criteria, such as inadequate drug class/count or cost-share arrangements that exceed established limits.
- **If Requested**: template or supporting document must be submitted by the Issuer, following the initial QHP Application, following a formal request by DOI or CMS/CCIIO Plan Management QHP Review team.

For Plan Year 2020, both CMS and DOI have, in some areas, made significant changes to the type and content of template and supporting documentation required for QHP certification application. Issuers are strongly urged to review each template and supporting document requirement carefully, and reach out to CMS or DOI with questions prior to submission. In most cases, but not all, a template has been provided to standardize the data collection across Issuers. In those instances where a template is not provided, Issuers are instructed to submit the information, as instructed, and include the Issuer's name, market (Individual/SHOP), and HIOS Plan IDs that the documentation supports.

PLEASE NOTE: The DOI instructs all Issuers to utilize the CMS Data Integrity Tool and all applicable CMS QHP Application Tools prior to submission of CMS data collection templates through SERFF and to submit full, clean and accurate information, as required/requested in its QHP Application. This includes both the initial submission and any subsequent submission of templates throughout the Review Cycle. Issuers are also instructed to ensure that templates and supporting documentation are submitted within the appropriate SERFF tab (i.e., Binder, Form Filing, Rate Filing), as indicated. Lastly, Issuers are instructed to notify the DOI, by email, of any re-submission of templates or supporting documentation prior to submission, whether or not the resubmission is requested by the CMS or DOI Plan Management team.

Issuers must:

- utilize the CMS Data Integrity Tool and all applicable CMS QHP Application Tools prior to submission of CMS data collection templates through SERFF;
- submit full, clean and accurate information, as required/requested in its QHP Application. (This includes both the initial submission and any subsequent submission of templates throughout the Review Cycle.)
- ensure that templates and supporting documentation are submitted within the appropriate SERFF tab (i.e., Binder, Form Filing, Rate Filing), as indicated.
- notify the DOI, by email, of any re-submission of templates or supporting documentation prior to submission, whether or not the resubmission is requested by the CMS or DOI Plan Management team.

Delaware QHP Application Submission Requirements PY2020

Template / Supporting Document	SERFF Filing Submission Tab (Form, Binder, Rate)	QHPs & SADPs offered On or Both On/Off Marketplace		SADPs offered Off Marketplace Only
		Medical QHPs	SADPs	
CMS Data Collection Templates and Supporting Documentation Requirements				
Plan ID Crosswalk Template	**Binder** Templates	Required*	Required*	Not Required
State Authorization Form (Plan ID Crosswalk)	**Binder** Supporting Documents	Required	Required	Not Required
Compliance Plan and Organizational Chart Cover Sheet	**Binder** Supporting Documents	Required	Required	Required
Issuer Compliance Plan	**Binder** Supporting Documents	Required	Required	Required
Issuer Organizational Chart	**Binder** Supporting Documents	Required	Required	Required
SPM Statement of Detailed Attestations	**Binder** Supporting Documents	Required	Required	Required
Accreditation Templates NCQA, URAQ, AAAHC	**Binder** Templates	Required	Not Required	Not Required
Evidence of Issuer Licensure and Good Standing**	**Binder** Supporting Documents	Required	Required	Required
Network ID Template	**Binder** Templates	Required	Required	Required
Essential Community Provider/Network Adequacy Template	**Binder** Templates	Required	Required	Required
Supplementary Response: Inclusion of Essential Community Providers	**Binder** Supporting Documents	If Applicable	If Applicable	If Applicable
Plan and Benefits Template (plus Add-In)	**Binder** Templates	Required	Required	Required
Uniform Actuarial Value Plan Justification Form	**Binder** Supporting Documents	Required for Unique Plan Design	Not Required	Not Required
EHB Substituted Benefit Justification	**Binder** Supporting Documents	If applicable	If applicable	If applicable
Discrimination – Cost Sharing Outlier Justification	Binder Supporting Documents	If Requested	If Requested	If Requested
Limited Cost Sharing Plan Variation – Estimated Advance Payment Supporting Documentation and Justification	Binder Supporting Documents	Required	Not Required	Not Required
Cost Sharing – Supporting Documentation and Justification for	**Binder** Supporting Documents	If Applicable	If Applicable	If Applicable

Template / Supporting Document	SERFF Filing Submission Tab (Form, Binder, Rate)	QHPs & SADPs offered On or Both On/Off Marketplace		SADPs offered Off Marketplace Only
		Medical QHPs	SADPs	
Exceeding Annual Limitation on Small Group Deductibles				
Cost Sharing – Supporting Documentation and Justification for Exceeding Annual Limitation on out of Pocket Expenses ("Nesting" Justification)	**Binder** Supporting Documents	If Applicable	If Applicable	If Applicable
Cost Sharing – Supporting Documentation and Justification for Exceeding Limitation on Small Group Out of Pocket Maximums	**Binder** Supporting Documents	If Applicable	If Applicable	Not Required
Marketing Language Justification	**Binder** Supporting Documents	If Requested	If Requested	If Requested
Meaningful Difference Justification	**Binder** Supporting Documents	If Requested	Not Required	Not Required
SADP Actuarial Value	**Binder** Supporting Documents	Not Required	Required	Required
SADP Disclosure of Arbitration and Allocation Methods	**Binder** Supporting Documents	Not Required	Required	Required
Prescription Drug Template	**Binder** Templates	Required	Not Required	Not Required
Drug Formulary Inadequate Category/Class Count Support Documentation and Justification	**Binder** Supporting Documents	If Applicable	Not Required	Not Required
Discrimination—Formulary Outlier Review	**Binder** Supporting Documents	If Applicable	Not Required	Not Required
Discrimination—Formulary Clinical Appropriateness	**Binder** Supporting Documents	If Applicable	Not Required	Not Required
Discrimination—Formulary Treatment Protocol	**Binder** Supporting Documents	If Applicable	Not Required	Not Required
Quality Improvement Strategy (QIS) Implementation and Progress Report Form	**Binder** Supporting Documents	Required***	Not Required	Not Required
Service Area Template	**Binder** Templates	Required	Required	Required
Business Rules Template	**Binder** Templates	Required	Required	Required
Rate Data Template	**Binder** Templates	Required	Required	Required
Part I – Uniform Rate Review Template	**Rate Filing & Binder** Templates	Required	Not Required	Not Required

Template / Supporting Document	SERFF Filing Submission Tab (Form, Binder, Rate)	QHPs & SADPs offered On or Both On/Off Marketplace		SADPs offered Off Marketplace Only
		Medical QHPs	SADPs	
Part II – Consumer Preliminary Justification Narrative (reference Delaware General Instructions)	**Rate Filing & Binder** Supporting Documents	Required	Not Required	Not Required
Part III – Actuarial Memorandum (complete)	**Rate Filing & Binder** Supporting Documents	Required	Not Required	Not Required
Part III – Actuarial Memorandum (redacted)	**Rate Filing & Binder** Supporting Documents	Required	Not Required	Not Required
Summary of Benefits and Coverage **for each Plan Variation Level**	**Form Filing** Supporting Documents	Required	Not Required	Not Required
Delaware-specific Data Collection Templates and Supporting Documentation Requirements				
Delaware Marketplace QHP Attestation and Compliance Form – **Health**	**Binder** Supporting Documents	Required	Not Required	Not Required
Delaware Marketplace QHP Attestation and Compliance Form – **SADP**	**Binder** Supporting Documents	Not Required	Required	Required
Delaware Issuer EHB Crosswalk and Certification Form – **Health**	**Form Filing** Supporting Documents	Required	Not Required	Not Required
Delaware Issuer EHB Crosswalk and Certification Form – **SADP**	**Form Filing** Supporting Documents	Not Required	Required	Required
Delaware Issuer MHPEA Checklist and Certification Form	**Form Filing** Supporting Documents	Required	Not Required	Not Required
DE Continuity of Care Plan – **NOTE: No template provided; narrative required**	**Binder** Supporting Documents	Required	Required	Not Required
DE Withdrawal Transition Plan – **NOTE: No template provided; narrative required**	**Binder** Supporting Documents	Required	Required	Not Required
Issuer's *Network Access Plan & Policies* – **NOTE: No template provided; narrative required**	**Binder** Supporting Documents	Required	Required	Not Required
DE Network Access Plan Cover Sheet Template	**Binder** Supporting Documents	Required	Required	Not Required
DE Network Adequacy Detailed Analysis Template	**Binder** Supporting Documents	Required	Required	Not Required
Delaware Quality Improvement Strategy Workgroup Member Designation	**Binder** Supporting Documents	Required	Required	Optional
Delaware content requirements and format guidelines for Part II Preliminary Justification (reference Delaware General Instructions)	**Rate Filing** Supporting Documents	Required	Not Required	Not Required

**** Applies to all Issuers that offered Individual Market QHPs/SADPs through the Delaware Marketplace in 2020.***

*****Issuers must provide one of the following supporting documents with their QHP Application: State license, certificate of authority, certificate of compliance, or an equivalent form or document for the product(s) the Issuer intends to offer on the Delaware Marketplace.***

******Issuers participating in a Marketplace for two or more consecutive years who are applying for QHP certification in the Delaware will submit QIS information during the 2020 QHP Application Period.***