

SSHIX Carrier Presentation

April 2019

Agenda



1. GetInsured 834 Extensions and Changes
2. Transition-related Issues
3. Monthly Reconciliation
4. Issuer Enrollment Representative Role

834 Extensions



Group or Policy Number (834 Companion Guide Section 11)

- Commonly referred to as Exchange Assigned Policy ID (REF*1L)
- Internal GI enrollment value passed to carriers.
- Utilized in all transaction types. Add, Term, Change and Cancel.
- Necessary to ensure accurate policy tracking year over year
- Passed at 2000 and 2300 loops
- Must be sent back to Exchange from carriers at both loops

Rationale

Part of the FFM companion guide as a situational element. Required in GI implementation to ensure ability to track policy updates for both CY (current year) and PY (prior year). Need way for Exchange to communicate a change to a 2019 enrollment versus a 2020 enrollment for the same family.

Impact

This value must be passed back to the Exchange. The impact of not passing this back to the Exchange at both the 2000 and 2300 loop is that the transaction will be rejected and the enrollment will not properly updated at the HIX causing reconciliation disparities.

834 Extensions



Monthly Premium Loops (834 Companion Guide Section 11.1)

- Commonly referred to as member reporting category loops (2750)
- GI sends monthly premium and APTC amounts in the member reporting category to help carriers track instances where consumer has multiple values throughout their plan year
- Utilized in Add and Change transactions
- Passed at 2750 loop for subscriber only
- Not required to be sent back to Exchange from carriers

Rationale

834 is a point-in-time snapshot of enrollment, and lacks the structure to communicate longitudinal (monthly) values that may be different due to retroactive (or future) changes, overrides, appeals, etc.

Impact

Not required on inbound effectuation transactions so there is no impact on effectuation.

Carriers who don't leverage data in monthly loops will be unable to identify certain enrollment changes, and will not be able to send RCNI file to reflect such changes to APTC or premium. Likely to result in high discrepancy counts requiring manual intervention during reconciliation.

834 Changes



Terminations on inbound 834s (834 Companion Guide Section 12.4)

- Issuers may terminate an existing enrollment (024)
- Terminations can only occur for non-payment (059)
- Additional information regarding termination impact on enrollments in different statuses can be found in ExchangeCarrier Reconciliation Guide, “Carriers to Exchange” Section

Rationale

Since the Exchange is the system of record for enrollments, all changes or terms should be initiated at the Exchange. The only exception to this is the billing and payment collection process, which is managed entirely by the issuers.

Impact

Receipt of an 834 Term with anything other than ‘059’ as the reason code will result in a rejected 999 response file to the carrier. That Term would need to be updated and resent by the carrier with the correct reason code in order for that enrollment to be properly terminated.

834 Changes



Reinstatements (834 Companion Guide Section 11.9)

- Reinstatement transactions not accepted in inbound 834s from issuers

Rationale

A consumer may have lost eligibility for a particular program for a variety of reasons that the carrier may not be aware of. Reinstating an older enrollment in this case can cause program integrity issues. Consumers may also have enrolled in another plan, and the reinstatement of an older, terminated enrollment without any coordination could cause overlaps, leading to duplicate coverage, reconciliation issues and appeals.

Impact

Carriers coordinate with the Exchange in order to have the Exchange initiate the reinstatement process. This 834 flow facilitates the Exchange remaining the source of truth.

834 Changes



Misc Code Variances

Tobacco Use (2100A HLH)- Reported on every transaction (Adds, Terms, Changes ,Cancel and Reinstatement) Sec 11.1.

GI implementation sends on every transaction rather than on change only.

Responsible Person (2100G PER) Reported on every transaction (Adds, Terms, Changes ,Cancel and Reinstatement) Sec 11.1.

GI implementation sends on every transaction rather than on change only

End Date (2300 DTP*349)- Reported on every transaction (Adds, Terms, Changes ,Cancel and Reinstatement) Sec 11.1.

GI implementation sends on every transaction rather than on change only

Rating Area Effective Date (2750 DTP03)- GI passes DTP segment to reflect rating area effective date in order to handle situations where consumers change zip/county. This is supplied on Add, Change and reinstatement transactions.

GI implementation sends on every transaction rather than on change only

Transition-related Issues



Renewals

- Member ids on renewal transactions will be generated new for the first year. The same member ids will be maintained going forward from year two
- Exchange Assigned Policy Ids will change every year. These ids will also change when new enrollments are created for the household
- The renewal transactions will include the prior year's Exchange Assigned Policy ID. For the first year, this will be the policy ID received from the FFM. For subsequent years, this ID will be the Policy ID generated by SSHIX
- SSHIX will not generate the renewal terminations for the first year- that will be the responsibility of the FFM. SSHIX will generate the RENTERM file from the second year
- Additional information regarding termination impact on enrollments in different statuses can be found in 834 Companion Guide Section 13

Transition-related Issues



Renewals - Plan Crosswalk

SSHIX will be using the SERFF crosswalk templates to map 2019 plan to 2020 plans. These crosswalk are independent files for each issuer on the Exchange, to crosswalk enrollees from one plan to another with the same Issuer during renewals.

Additional support is provided for a crosswalk from one Issuer 2019 plan to another for 2020. This is particularly useful if an Issuer is planning to exit the SBM. In this case the crosswalk is provided by DOI and contains mapping for each plan previously offered by the Issuer exiting the marketplace. The mapping is provided by the regulators and the only requirement of the system is that one {plan, zipcode, county} combination only maps to one other {plan, zipcode, county} combination.

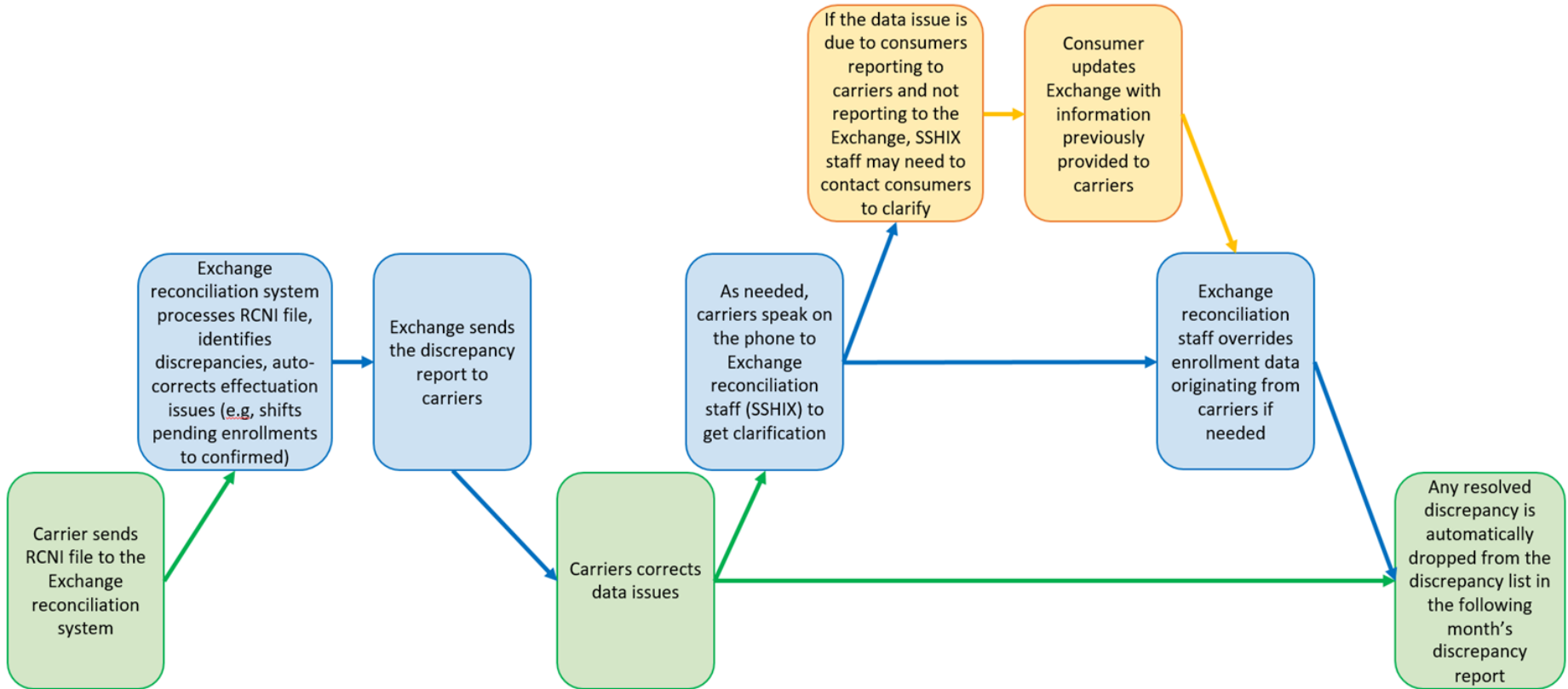
Monthly Reconciliation



Monthly Reconciliation Process:

- See Exchange-Carrier Reconciliation Guide, “High level process overview” and “Addressing discrepancies” sections for information on how carriers should expect the monthly reconciliation process to work
- Carrier discrepancy teams will work with SSHIX’s reconciliation team to clear data discrepancies.
- SSHIX’s reconciliation team will have access to a variety of tools to review, research and resolve data discrepancies, and will work with carriers as needed.
- Information regarding 834 payload impacts on the reconciliation process can be found in the Exchange-Carrier Reconciliation Guide, “Enrollment Processes Impacting Reconciliation” Section

Monthly Reconciliation - Exchange-Carrier-Consumer



RCNI File



Retro Changes (Recon CG section 6.1.3)

The Exchange supports retroactive enrollment level updates. These updates can result in an enrollment having different premium and APTC amounts throughout the calendar life of that enrollment. These monthly premium amounts are communicated out to the carriers via the 2750 loops of the 834.

RCNI Limitations (Recon CG section 4.4-7)

The standard time range based layout of the RCNI file does not sufficiently capture the monthly premium variances. GI has initiated an enhancement to the RCNI content to include additional rows when multiple APTC and/or premium amounts require it.

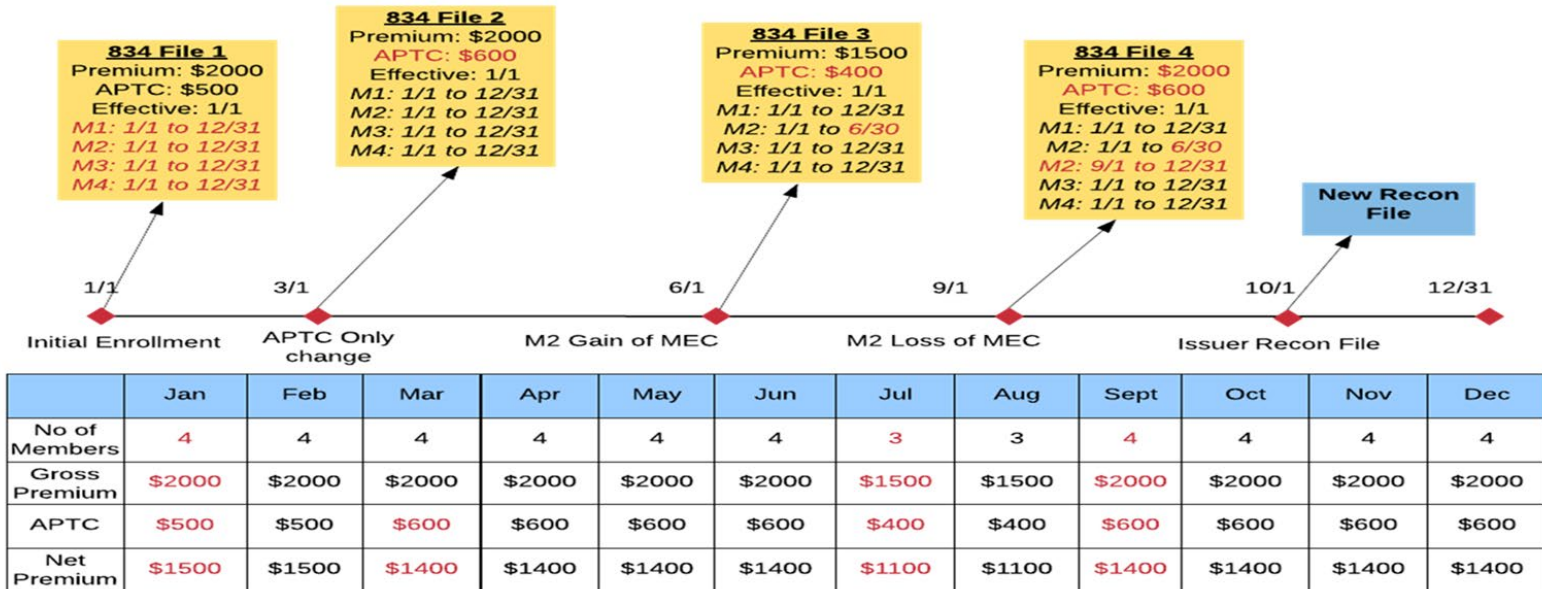
Monthly Premium Translation (Recon CG section 4.4-8)

The Exchange takes the standard time range based RCNI file format in and converts that data into monthly premium slices in order to more accurately perform data analysis.

RCNI File (Cont.)

Time range to Monthly Premium Translation (Recon CG section 4.47)

The example below outlines the process of translating carrier time range based data to monthly format. In this example, the enrollment has four members who began coverage on 1/1. The enrollment undergoes an APTC Only update on 3/1, followed by Member M2 gaining MEC on 6/30. M2 is added back to the enrollment on 9/1 due to Loss of MEC. The diagram below outlines the sequence of events.



RCNI (Cont.)

Enhanced RCNI content example File

The example file below is based on data from the previous screen. In this example you have 4 rows of data for the subscriber. Each row representing the various coverage/APTC slices allowing for a more accurate portrayal of the life of the enrollment. The Exchange will consume this data, match it up against our monthly enrollment tables and produce discrepancy files for the carriers.

M1	(Sub)	Enrollment 1	M1	1/1/2016	12/31/2016	\$2000	\$500	1/1/2016	2/28/2016
M1	(Sub)	Enrollment 1	M1	1/1/2016	12/31/2016	\$2000	\$600	3/1/2016	6/30/2016
M1	(Sub)	Enrollment 1	M1	1/1/2016	12/31/2016	\$1500	\$400	7/1/2016	8/31/2016
M1	(Sub)	Enrollment 1	M1	1/1/2016	12/31/2016	\$2000	\$600	9/1/2016	12/31/2016
M1	(Sub)	Enrollment 1	M2	1/1/2016	6/30/2016				
M1	(Sub)	Enrollment 1	M2	9/1/2016	12/31/2016				
M1	(Sub)	Enrollment 1	M3	1/1/2016	12/31/2016				
M1	(Sub)	Enrollment 1	M4	1/1/2016	12/31/2016				

The first 4 rows (M1) represent the RCNI content change. Under the FFM RCNI logic there would only be a single row for M1.

Example discrepancy report

Exchange Assigned Policy ID	Plan ID	Member Last Name	Member First Name	Exchange Assigned Member ID	Issuer Assigned Member ID	Subscriber Last Name	Subscriber First Name	Exchange Assigned Subscriber
671426	FAKEPLANID	GERBIL	M1	1000455555	80136666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	80136666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	80136666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	80136666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	80136666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	80136666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	80136666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	80136666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	80136666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	80136666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	80136666666	GERBIL	M1	1000455555
671426	FAKEPLANID	GERBIL	M1	1000455555	80136666666	GERBIL	M1	1000455555
Issuer Assigned Subscriber ID	Discrepancy Reason Code	Discrepancy Reason Text	EXCHANGE Value	Issuer Value	Date of Discrepancy	Recon File Name	Autofixed by EXCHANGE	Assignee
801362777	9100_AC	March APTC	600	0	20180216	from_26002_INDV_MCN		Carrier
801362777	9100_AD	April APTC	600	0	20180216	from_26002_INDV_MCN		Carrier
801362777	9100_AE	May APTC	600	0	20180216	from_26002_INDV_MCN		Carrier
801362777	9100_AF	June APTC	600	0	20180216	from_26002_INDV_MCN		Carrier
801362777	9100_AG	July APTC	400	0	20180216	from_26002_INDV_MCN		Carrier
801362777	9100_AH	August APTC	400	0	20180216	from_26002_INDV_MCN		Carrier
801362777	9100_AI	September APTC	600	0	20180216	from_26002_INDV_MCN		Carrier
801362777	9000_AG	July Premium	1500	2000	20180216	from_26002_INDV_MCN		Carrier
801362777	9000_AH	August Premium	1500	2000	20180216	from_26002_INDV_MCN		Carrier

NOTE: Example of discrepancies reported to carrier if the required RCNI extra data rows are not supplied. For brevity only the M1 discrepancy codes are shown. Each of these discrepancies would be repeated for each household member.

Issuer Enrollment Representative Role



This role was developed to provide Issuers with a self service capability to research details of the enrollment data for their plans on the Exchange:

- The Issuer Enrollment representative role is separate from the Issuer Plan representative
- The Issuer Plan Representative access is limited to Issuer and Plan data for that Issuer not consumer enrollment data

The Issuer Enrollment Representatives can search for enrollments based on

- Subscriber Name
- Subscriber ID
- Last 4 digits of SSN of the subscriber
- Enrollment Status
- Plan Number that the consumer is enrolled in

Once the Enrollment is identified, further details about the enrollment can be seen by clicking on the policy ID.

- They can also view the Premium and APTC details for each enrollment by month

Enrollments

Enrollment Year

Refine Results

Subscriber Name

Policy Id

Plan Number

Plan Type

Status

Subscriber ID

Last 4 Digits of SSN

DOB of the subscriber

GO

EXPORT

Subscriber	DOB	SSN	Policy Id	Plan Type	Plan Number	Enrollment Status	Effective Start Date	Subscriber ID
SoapUIQEP BYUxXPzJleqPBqm	01/01/1980	1737	61	Health	95865NV003004706	Pending	04/01/2019	1000000869
Demo Sce	01/01/1980	7361	60	Health	95865NV003005201	Pending	02/01/2019	1000000779
Adam Smith	02/02/1982	9999	57	Health	95865NV003005501	Pending	03/03/2019	1000000765
Jeremy Becker	01/01/1980	2527	55	Health	95865NV003005201	Pending	04/01/2019	1000000744
Demo test	01/01/1980	7361	52	Health	95865NV003005201	Pending	04/01/2019	1000000650
Amber Nadal	01/01/2013	4489	50	Health	95865NV003005501	Enrolled	04/01/2019	1000000638
Letty Nadal	01/01/1982	5134	49	Health	95865NV003005501	Enrolled	04/01/2019	1000000639

MYHPN BRONZE 10



HEALTH PLAN OF NEVADA

Health Plan of Nevada

Enrollment Status: CONFIRM

Effective Date: 04/01/2019 - 12/31/2019

Confirmation Date: Thu Mar 07 02:41:11 PST 2019

Premium and APTC Grid

MONTHLY PAYMENT

ENROLLMENT ID'S

Premium Amount: \$174.70

Exchange Assigned Policy ID: 50

Elected APTC Amount: \$58.58

Transaction ID: NV00000000052

Net Premium: \$116.12

Plan HIOS ID: 95865NV003005501

Submitted Date: 03/07/2019

APTC Effective Date: 04/01/2019

Last Update Date: 03/07/2019

Enrollees (1 primary, 0 spouse, 0 dependent)

Type	Name	Gender	DOB	Benefit Effective Date	Member ID
Self	AmberNadal	Female	01/01/2013	04/01/2019 - 12/31/2019	100000638

Premium and APTC Grid

Month	Gross Premium	APTC	Net Premium	Application Type
January				Non-Financial
February				Non-Financial
March				Non-Financial
April	\$174.70	\$58.58	\$116.12	Financial
May	\$174.70	\$58.58	\$116.12	Financial
June	\$174.70	\$58.58	\$116.12	Financial
July	\$174.70	\$58.58	\$116.12	Financial
August	\$174.70	\$58.58	\$116.12	Financial
September	\$174.70	\$58.58	\$116.12	Financial
October	\$174.70	\$58.58	\$116.12	Financial
November	\$174.70	\$58.58	\$116.12	Financial
December	\$174.70	\$58.58	\$116.12	Financial

Questions/Discussion

