



February 26, 2015

## ADVANCE NOTICE OF INTENT TO FILE EMERGENCY REGULATIONS

This notice is sent in accordance with Government Code Section 11346.1(a)(2), which requires that State of California agencies give advance notice at least five working days of their intent to file emergency regulations with the Office of Administrative Law (OAL). The California Health Benefit Exchange (“Exchange”) intends to file an Emergency Rulemaking package with the Office of Administrative Law (OAL) that establishes the process and the requirements for eligible dental issuers who are currently offering qualified dental plans in the Individual and SHOP exchanges to submit proposed qualified dental plans as defined (QDPS) for recertification for the Plan Year 2016. This rulemaking package also gives SHOP plans requesting recertification by the Exchange the ability to request an effective date as early as October 1, 2015 instead of waiting until January 1, 2016. As required by subdivisions (a)(2) and (b)(2) of Government Code Section 11346.1, this notice appends the following: (1) the specific language of the proposed regulation and (2) the Finding of Emergency, including specific facts demonstrating the need for immediate action, the authority and reference citations, the informative digest and policy statement overview, attached reports, and required determinations.

The Exchange plans to file the Emergency Rulemaking package with OAL at least five working days from the date of this notice. If you would like to make comments on the Finding of Emergency or the proposed regulations (also enclosed), they must be received by both the Exchange and the Office of Administrative Law within five calendar days of OAL’s posting this Advance Notice on its website.

Response to public comments is strictly at the Exchange’s discretion.

Comments should be sent simultaneously to:

California Health Benefit Exchange  
Attn: Andrea Rosen  
1601 Exposition Blvd.  
Sacramento, CA 95815  
[Andrea.Rosen@covered.ca.gov](mailto:Andrea.Rosen@covered.ca.gov)

Office of Administrative Law  
300 Capitol Mall, Suite 1250  
Sacramento, CA 95814

Upon filing, OAL will have ten (10) calendar days within which to review and make a decision on the proposed emergency rule. If approved, OAL will file the regulations with the Secretary of State, and the emergency regulations will become effective for two years from the date of OAL approval, unless the Exchange either repeals the regulations or makes them permanent through a certification of compliance pursuant to section 11346.1(e) within that two year period. Please note that this advance notice and comment period is not intended to replace the public's ability to comment once the emergency regulations are approved. There will be a 45-day comment period within the two year certification period following the effective date of the emergency regulations.

You may also view the proposed regulatory language and Finding of Emergency on the Exchange's website at the following address: <http://hbex.coveredca.com/regulations/>

If you have any questions concerning this Advance Notice, please contact Andrea Rosen at (916) 228-8343.

## **FINDING OF EMERGENCY**

The Director of the California Health Benefit Exchange finds an emergency exists and that this proposed emergency regulation is necessary to address a situation that calls for immediate action to avoid serious harm to the public peace, health, safety, or general welfare.

## **DEEMED EMERGENCY**

The Exchange may “Adopt rules and regulations, as necessary. Until January 1, 2016, any necessary rules and regulations may be adopted as emergency regulations in accordance with the Administrative Procedures Act. The adoption of these regulations shall be deemed to be an emergency and necessary for the immediate preservation of the public peace, health and safety, or general welfare” (Gov. Code § 100504(a)(6)).

## **AUTHORITY AND REFERENCE**

Authority: Government Code Sections 100502 and 100505

Reference: Government Code Sections 100502,100503,100504 and 100505

## **INFORMATIVE DIGEST / POLICY STATEMENT OVERVIEW**

### **Documents to be incorporated by reference:**

The California Health Benefit Qualified Dental Plan (QDP) Issuer Recertification Application for Plan Year 2016 dated March 5, 2015 will be incorporated by reference in the proposed regulations.

### **Summary of Existing Laws**

Under the federal Patient Protection and Affordable Care Act (PPACA), each state is required, by January 1, 2014, to establish an American Health Benefit Exchange that makes available qualified dental plans to qualified individuals and small employers. Existing state law, the California Patient Protection and Affordable Care Act, established the California Health Benefit Exchange within state government. (Gov. Code § 100500 et seq.) The Exchange is required to implement procedures for the certification and recertification of dental plans as qualified dental plans in both the Individual Exchange and the Small Business Health Options Program (SHOP). (Gov. Code §100502(a), Gov. Code §100503(c) and Gov. Code §100502(m)). The Exchange shall establish and use a competitive process to select participating carriers. (Gov. Code §100505).

The proposed regulations will establish the Exchange’s recertification policies and procedures for qualified dental plans offered in the Individual Exchange and the SHOP for the Plan Year 2016. The proposed regulations will provide the dental insurance issuers with a clear understanding of the processes and requirements for recertification in the Individual Exchange and SHOP Exchange.

After an evaluation of current regulations, specifically 10 CCR 6440 and 6420, the Exchange has determined that these proposed regulations are not inconsistent or incompatible with any existing regulations.

The California Health Benefit Exchange operates an exchange for small group plans, called the SHOP, in addition to operating an Individual exchange. Because small group sales occur continuously and are not tied to fixed open enrollment periods as found in the Individual Exchange, Covered California wants SHOP plans to be competitive with the off-Exchange marketplace. In order to achieve this, the Exchange is providing the option to its SHOP plans to offer recertified SHOP plans with an effective date of October 1, 2015 to keep pace with the competition in the off-Exchange market.

### **JUSTIFICATION FOR DUPLICATION**

These proposed regulations for QDP recertification were developed with stakeholder, including dental and health issuers, engagement to implement the process for QDP recertification in the Individual Exchange and the SHOP Exchange. While these regulations duplicate some federal regulations regarding QDP recertification, this duplication is minor and necessary. There is no duplication of the proposed regulation offering the option of an October 1, 2015 effective date for recertified SHOP plans.

### **MATTERS PRESCRIBED BY STATUTE APPLICABLE TO THE AGENCY OR TO ANY SPECIFIC REGULATION OR CLASS OF REGULATIONS**

None

### **LOCAL MANDATE**

The Executive Director of the California Health Benefit Exchange has determined that this proposed regulatory action does not impose a mandate on local agencies or school districts.

### **FISCAL IMPACT ESTIMATES**

This proposal does not impose costs on any local agency or school district for which reimbursement would be required pursuant to Section 7 (commencing with Section 17500) of Division 4 of the Government Code. This proposal does not impose other nondiscretionary cost or savings on local agencies.

### **COSTS OR SAVINGS TO STATE AGENCIES AND TO FEDERAL FUNDING**

The proposal for QDP recertification results in additional costs to the California Health Benefit Exchange, which is funded Federal Grant funds already received by the Exchange and not yet expended. There is no fiscal impact of the proposed regulation to provide the option to recertified SHOP plans to offer an effective date of October 1, 2015.

## Title 10, California Code of Regulations

Adopt Section 6432 to read:

Applicants for QHP certification or recertification in the SHOP for the 2016 Plan Year pursuant to 10 CCR Sections 6428 and 6430 may submit health plan proposals for an effective date of October 1, 2015 rather than January 1, 2016, by submitting the application in Section 6428 or 6430 with proposed premium rates to the Exchange by 5:00 pm Pacific Time on May 1, 2015. The application response and proposed premium rates for health plan proposals effective October 1, 2015 must utilize the 2015 Standard Plan Designs identified in 10 CCR Section 6460.

Adopt Section 6434 to read:

Section 6434: Qualified Dental Plan (QDP) Issuer Recertification Application for Plan Year 2016 dated March 5, 2015

Qualified Dental Plans (QDP) are either a Children's Dental Plan or Family Dental Plan as defined in the QDP Issuer Recertification Application for Plan Year 2016 dated March 5, 2015, a form which is incorporated by reference. The purpose of this section is to set forth the requirements for eligible applicants to request recertification of QDPs for the Plan Year 2016 for the individual Exchange or for the SHOP Exchange.

Applicants must complete the QDP Issuer Recertification Application for Plan Year 2016 dated March 5, 2015 in order to request recertification of its proposed QDP plan offerings for Plan Year 2016. If an applicant meets the requirements for recertification as a QDP, that issuer will be certified to offer, market and sell certified QDPs through Covered California for the Plan Year 2016. If an applicant fails to meet the requirements for certification as a QDP for 2016, Covered California, in its sole discretion, may decline to recertify applicant's QDPs. Covered California, in its sole discretion, shall determine if the applicant's request to offer a QDP in a given geographic service area, is necessary.

(a) The definitions included in 10 CCR 6410 shall govern this section unless a conflict exists. If a conflict exists, definitions in Section 6434 shall prevail.

(b) Applicants eligible to complete the QDP Issuer Recertification Application for Plan Year 2016 dated March 5, 2015 to be certified to participate in the Individual or SHOP Exchange in 2016 are limited to entities below:

- (1) Access Dental Plan, Inc.
- (2) Anthem Blue Cross Life and Health Insurance Company
- (3) California Physicians' Service dba Blue Shield of California
- (4) Delta Dental of California
- (5) Dental Health Services Inc.

- (6) Guardian Life Insurance Company
- (7) Liberty Dental Plan of California, Inc.
- (8) Managed Dental Care of California
- (9) SafeGuard Health Plans, Inc.
- (10) Metropolitan Life Insurance Company
- (11) Premier Access Insurance Company

(c) Submission Requirements: Entities eligible to apply for QDP recertification to participate in the Individual or SHOP Exchange must comply with the submission dates and requirements below:

- (1) Submit a notice to Covered California indicating intent to request recertification no later than 5:00 pm Pacific Time on March 18, 2015.
- (2) Complete the application in subdivision (d) and submit to Covered California in its entirety no later than 5:00 pm Pacific Time on May 1, 2015.

(d) Qualified Dental Plan (QDP) Issuer Recertification Application for Plan Year 2016: Applicants who are eligible to complete the Qualified Dental Plan (QDP) Issuer Recertification Application for Plan Year 2016 dated March 5, 2015 for participation in the Individual or SHOP Exchange must complete the following: QDP Issuer Recertification Application for Plan Year 2016 dated March 5, 2015.

Authority: Government Code Sections 100504 and 100505

Reference: Government Code Sections 100502, 100503, 100504 and 100505



## Qualified Dental Plan Issuer Recertification Application for Plan Year 2016

Information submitted in response to this application by the applicant will be held in confidence pursuant to Government Code Section 100508 or 6254(k) under the official information privilege, as applicable, unless the information submitted has already been made public. Throughout this application, any reference to the “Exchange” refers to the California Health Benefit Exchange, also known as Covered California.

The Exchange intends to make this entire application available electronically. Please complete the following:

Issuer Name

NAIC Company Code

NAIC Group Code

Regulator(s)

Federal Employer ID

HIOS/Issuer ID

Corporate Office Address

City

State

ZIP

Primary Contact Name

Contact Title

Contact Phone Number

Contact E-mail



## Qualified Dental Plan Issuer Recertification Application for Plan Year 2016

Check all applicable categories: Children’s Dental Plan Individual Exchange<sup>1</sup>;  
Children’s Dental Plan SHOP<sup>2</sup>; Family Dental Plan Individual Exchange<sup>3</sup>;  
Family Dental Plan SHOP<sup>4</sup>

On behalf of the Qualified Dental Plan issuer stated above, I hereby attest that I meet the requirements in this Recertification Application and certify that the information provided on this Application and in any attachments hereto are true, complete, and accurate. I understand that Covered California may review the validity of my attestations and the information provided in response to this application and decertify Issuer’s Standalone Dental Plans offered on the Exchange should any material information provided be found to be inaccurate. I confirm that I have the capacity to bind the Qualified Dental Plan issuer stated above to the terms of this Recertification Application.

QDP issuer agrees, through submission of this application, to negotiate a contract or contract amendment for 2016 in good faith with Covered California that will establish the terms and conditions of this business relationship.

Date: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Title: \_\_\_\_\_

<sup>1</sup> Children’s Dental Plan Individual means a plan certified by the Exchange that provides only the pediatric dental benefits required in Health and Safety Code 1367.005(a)(5) and Insurance Code 10122.27(a)(5) offered in the individual Exchange.  
<sup>2</sup> Children’s Dental Plan SHOP means a plan certified by the Exchange that provides only the pediatric dental benefits required in Health and Safety Code 1367.005(a)(5) and Insurance Code 10122.27(a)(5) offered in the SHOP Exchange.  
<sup>3</sup> Family Dental Plan Individual means a plan certified by the Exchange that provides the pediatric dental benefits required in Health and Safety Code 1367.005(a)(5) and Insurance Code 10122.27(a)(5) and also includes coverage for certain benefits for adult enrollees, offered in the Individual Exchange.  
<sup>4</sup> Family Dental Plan SHOP means a plan certified by the Exchange that provides the pediatric dental benefits required in Health and Safety Code 1367.005(a)(5) and Insurance Code 10122.27(a)(5) and includes coverage for certain benefits for adult enrollees, offered in the SHOP Exchange.





## Qualified Dental Plan Issuer Recertification Application for Plan Year 2016

### Recertification Requirements

#### I. Licensed and in Good Standing

1.1 Confirm that Qualified Dental Plan (QDP) issuer possesses and maintains its license to offer health insurance and is in good standing with applicable state, and federal authorities. (See Appendix A – Definition of Good Standing). Covered California, in its sole discretion and in consultation with the appropriate health insurance regulator, determines what constitutes a material violation for this purpose.

Yes

No

1.2 Are you seeking any material modification of an existing license from the California Department of Managed Health Care or certificate of authority from the California Department of Insurance for any individual or small group products offered or proposed to be offered through Covered California?

Yes

No

1.3 If yes, complete Attachment A (Regulatory Filings) to explain what modifications you are seeking and when those are anticipated to be approved.

1.4 Updates to Attachment A must be made on a continuous basis as Applicant files amended documents with the regulator.

#### II. Provider Network Adequacy

2.1 QDP issuer understands and agrees that provider network adequacy will be determined by the applicable state regulatory agency and verified by Covered California. QDP issuer agrees to maintain a legally compliant provider network for every product it offers (DPPO, DHMO, DEPO) which shall include a sufficient number and types of providers to ensure access to medically necessary services in a timely fashion to its Covered California enrollees.

Yes

No



## Qualified Dental Plan Issuer Recertification Application for Plan Year 2016

2.2 QDP issuer acknowledges that the contractually required quarterly provider data submissions previously supplied to Covered California may be used to conduct network review prior to recertification negotiations.

Yes

No

2.3 QDP issuer understands that provider network adequacy is directly related to enrollment and that membership growth may require network provider additions. Submit 2016 enrollment projections by product by region on Attachment B1 (QDP Enrollment Projections (Individual)) and Attachment B2 (QDP Enrollment Projections (SHOP)).

2.4 QDP products proposed for 2016 must cover the entire geographic service area for which the issuer is licensed in a rating region. Provide an updated geographic service area by product type for 2016 and include any changes from your 2015 service area by completing and uploading the most current Service Area Template located at: <http://www.serff.com/>. This template must be submitted through SERFF, the System for Electronic Rate and Form Filing; developed and owned by the National Association of Insurance Commissioners.

Complete Attachment C (Plan Type by Rating Region Individual & SHOP).

2.5 For Plan Year 2016, is QDP issuer applying for any changes to 2015 service area? If yes, describe briefly.

Individual

Yes

No

SHOP

Yes

No

2.6 Please indicate, by rating region, the total number of participating providers available by product, as of March 31, 2015, that will be available to Covered California enrollees. Provide your responses using Attachment D1 (Recertification Provider Counts DPPO) and Attachment D2 (Recertification Provider Counts DHMO).

### III. Contracting with Dental Providers Who Serve the Low Income and Uninsured Populations

3.1 Describe how QDP issuer is continuing to meet or exceed Covered California's network contracting requirements as defined in QDP Contract Article 3.06 (which is included in Appendix B - Contracting with Providers Who Serve the Low-Income and Uninsured Population).

### IV. Quality and Delivery System Reform

4.1 Describe QDP's process to ensure that QDP issuer can comply with QDP Contract Data Submission Requirements (as defined in Appendix C - QDP Contract Data Submission Requirements) to Covered California.

4.2 QDP agrees to submit claims and encounter<sup>5</sup> data in the requested format to a third party vendor selected by Covered California for the purpose of performing clinical analytics.

Yes

No

4.3 Confirm that QDP will submit, upon request, to the Exchange dental utilization reporting to include the measure numerator, denominator, and rate for the required measures set in the QDP Contract Attachment 14 Group 3 as defined in Appendix D Covered California QDP Performance Standards: Quality and Delivery System Standards.

Yes

No

### V. Operational Readiness and Capacity

5.1 QDP issuer confirms that it can and will populate and submit SERFF templates in an accurate, appropriate, and timely fashion at the request of Covered California for:

- Administrative Information
- Rates

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<sup>5</sup> Claims and encounter data reflect a health care visit by an enrollee to a provider of care or service.



## Qualified Dental Plan Issuer Recertification Application for Plan Year 2016

- Service Area
- Network
- Benefit Plan Designs

Yes

No

5.2 QDP issuer confirms that QDP will submit and upload corrections to SERFF within three (3) business days of notification by Covered California.

5.3 Applicant may not make any changes to its SERFF templates once submitted to Covered California without providing prior written notice to Covered California and until Covered California agrees with the proposed changes.

5.4 Demonstrate through existing QDP contract compliance or systems testing that QDP issuer operates systems which can report electronic data in an accurate and timely fashion to Covered California using national standards for electronic transactions.

5.5 Demonstrate, through submission of a March 2015 audit report or systems testing, as applicable, that QDP issuer can accept and generate 834, 820, 999 and other standard transaction electronic files for enrollment and premium remittance in an accurate, consistent and timely fashion and utilize the information for its intended purpose (see Attachments E1 (834 Enrollment Error Listing) & Attachment E2 (834 Effectuation Error Listing)).

5.6 QDP issuer must confirm it will implement systems in order to accept and generate TA1 and 999 acknowledgement files and other standard format electronic files in an accurate, consistent and timely fashion, and utilize the information for its intended purpose. QDP issuer must confirm that it has the capability to accept and complete non-electronic enrollment submissions and changes.

5.7 Describe how QDP issuer's computer systems can maintain an electronic interface with CalHEERS and/or Pinnacle HCMS in an accurate and timely fashion. QDP issuer must be prepared and able to conduct testing of data interfaces with the Exchange no later than July 1, 2015 and confirms it will plan and implement testing jointly with Covered California in order to meet system release schedules. QDP issuer must maintain computer systems for testing any future modifications to the interface design and data interchange. Covered California requires QDPs to sign an industry-standard agreement which establishes electronic information exchange standards in order to participate in the required systems testing.



## Qualified Dental Plan Issuer Recertification Application for Plan Year 2016

5.8 Describe the QDP issuer's systems ability to generate invoices for new members, which must be fully operational no later than October 15, 2015.

5.9 Describe QDP issuer's systems which must accept premium payments from members no later than October 15, 2015 made using paper checks, cashier's checks, money orders, EFT, web-based payment, and all general purpose pre-paid debit cards and credit cards. If such systems are not currently in place, describe plans to implement such systems, including the use of vendors for any functions related to premium payment, if applicable, and an implementation work plan with timeline.

5.10 Describe how QDP issuer complies with the federal requirement to serve the unbanked, specifying the forms of payment available for this population for binder and ongoing payments for both on-Exchange and off-Exchange lines of business.

5.11 QDP issuer must confirm it can provide detailed documentation, including member level detail, to substantiate each per-member per-month (PMPM) payment in a format that is compatible with Covered California's systems.

5.12 QDP issuer agrees not to impose any fees or charges on any members who request paper invoices for premiums due for any individual products sold by issuer in California.

5.13 Describe how QDP issuer will maintain sufficient staffing in the customer service center to meet contractual performance goals.

5.14 Describe QDP issuer's plans that are in place for the purpose of detecting and reporting incidents of fraud, waste and abuse. Provide a description of such plans and their efficacy.

5.15 Describe any education efforts QDP issuer provides to members to help them identify and report possible fraud scams. Describe QDP's procedures to report fraud scams to law enforcement.

5.16 Describe QDP issuer's safeguards against Social Security and identity fraud.

5.17 QDP issuer operates in compliance with applicable federal and state privacy laws and regulations, and maintains appropriate procedures to detect and respond to privacy and security incidents.

Yes, confirmed

No, not confirmed



## Qualified Dental Plan Issuer Recertification Application for Plan Year 2016

5.18 QDP issuer must confirm it has in place administrative, physical and technical safeguards that reasonably and appropriately protect the confidentiality, integrity, and availability of the Protected Health Information and Personally Identifiable Information that it creates, receives, maintains, or transmits.

Yes, confirmed

No, not confirmed

5.19 QDP issuer must adhere to Covered California naming conventions for both Exchange plans and off-Exchange mirror products pursuant to Government Code 100503(f).

### VI. Rates for 2016

6.1 Submit premium rates for every proposed QDP by rating region for 2016 by completing and uploading the most current SERFF Rates Data Template located at: <http://www.serff.com/>. This template must be submitted through SERFF.

### VII. 2016 Standard Benefit Plan Design

7.1 QDP issuer must adhere to 2016 standard benefit plan designs.

Yes

No

7.2 QDP issuer agrees to submit its proposed 2016 plans for its licensed geographic service area(s).

Yes

No

7.3 QDP issuer must comply with California state benefit plan laws in effect for 2016, including those pertaining to plan design requirements.

Yes

No



## Qualified Dental Plan Issuer Recertification Application for Plan Year 2016

7.4 QDP issuer must submit copies of draft disclosure documents including Evidence of Coverage and any member disclosure documents that describe 2016 proposed QDP benefits. These draft documents are to be submitted with the response to this application, prior to filing them with the applicable regulator.

## Appendix A: Definition of Good Standing

Definition of Good Standing	Agency	Relevant To EHB	Relevant to Non-EHB
<u>Verification that issuer holds a state health care service plan license or insurance certificate of authority.</u>			
• Approved for what lines of business (e.g. commercial, small group, individual)	DMHC	X	X
• Approved to operate in what geographic service areas	DMHC	X	X
• Most recent financial exam and medical survey report	DMHC	X	X
• Most recent market conduct exam reviewed	CDI	X	X
<u>Affirmation of no material<sup>1</sup> statutory or regulatory violations, including penalties levied, in the past two years in relation to any of the following, where applicable:</u>			
• Financial solvency and reserves reviewed	DMHC and CDI	X	X
• Administrative and organizational capacity	DMHC	X	X
• Benefit Design			
• State mandates (to cover and to offer)	DMHC and CDI	X	
• Essential health benefits <sup>2</sup> Pediatric Dental only	DMHC and CDI	X	
• Basic health care services	CDI	X	
• Copayments, deductibles, out-of-pocket maximums	DMHC and CDI	X	
• Actuarial value confirmation (using 2016 Actuarial Value Calculator)	DMHC and CDI	X	
• Network adequacy and accessibility standards	DMHC and CDI	X	
• Provider contracts	DMHC and CDI	X	
• Uniform disclosure (summary of benefits and coverage)	DMHC and CDI	X	
• Claims payment policies and practices	DMHC and CDI	X	X
• Provider complaints	DMHC and CDI	X	X
• Utilization review policies and practices	DMHC and CDI	X	X
• Quality assurance/management policies and practices	DMHC	X	
• Enrollee/Member grievances/complaints and appeals policies and practices	DMHC and CDI	X	X
• Independent medical review	DMHC and CDI	X	
• Marketing and advertising	DMHC and CDI	X	
• Guaranteed issue individual and small group	DMHC and CDI	X	X

<sup>1</sup> Covered California, in its sole discretion and in consultation with the appropriate health insurance regulator, determines what constitutes a material violation for this purpose.



## **Appendix B: Contracting with Dental Providers Who Serve the Low-Income and Uninsured Population**

QDP Issuer shall maintain a network that includes participation of dental providers with a history of serving uninsured and low income populations that are available through QDP to provide reasonable and timely access to Specialized Health Care Services to low-income populations in each geographic region where QDP Issuer's QDPs provide services to Enrollees.

- (a) For purposes of this Section, "participation of dental providers with a history of serving uninsured and low income populations" shall be determined by the Exchange in its reasonable discretion in accordance with the conditions set forth in the Solicitation and based on consideration of various factors, including, (i) the nature, type and distribution of QDP Issuer's contracting arrangements with FQHCs who provide dental services in each geographic region in which QDP issuer provides Specialized Health Care Services to Enrollees, (ii) the inclusion of a sufficient number of providers that participate or have participated with the Medi-Cal and/or Healthy Families program, and (iii) other factors as mutually agreed upon by the Exchange and the QDP Issuer regarding its ability to serve the low income population.
- (b) "Low-income populations" shall be defined as families living at or below 200% of Federal poverty level.
- (c) QDP Issuer shall notify the Exchange with respect to any material changes as of and throughout the term of this Agreement to its contracting arrangements with FQHCs that provide dental services and other information relating to contracting with providers who serve the low-income and uninsured populations.

## **Appendix C: QDP Contract Data Submission Requirements**

QDP issuer shall provide to the Exchange information regarding QDP issuer's membership through the Exchange in a consistent manner to that which QDP issuer currently provides to its major purchasers. QDP issuer and the Exchange shall work together in good faith to further define mutually agreeable information and formats for QDP issuer to provide to the Exchange, in all cases to remain generally consistent with the information shared by QDP issuer with its major purchasers.

**Appendix D: Covered California QDP Performance Standards: Quality and Delivery System Standards**

Group 3: Covered California Performance Measurement Standards and Reporting Requirements Utilization Measures			
Utilization Measures	Performance Measurement Standards		
	Covered California will work with contractors as appropriate to adjust measure sets where a contractor does not have all of the specific Utilization measures.		
<b>Annual Preventive/Diagnostic Visit</b> Measure includes all members ages 2 years of age and older as of December 31, 2015 (denominator) who had at least one preventive or diagnostic dental visit in 2015 (numerator) with no more than one gap in enrollment of up to 45 days during 2015.	Age Group	Expectation	Performance
	2-3	75%	
	4-6	75%	
	7-10	75%	
	11-14	75%	
	15-18	75%	
	19+	60%	
<b>Annual Dental Visit (ADV)</b> Measure includes all members ages 2 and older as of December 31, 2015 (denominator) who had at least one dental visit in 2015 (numerator) with no more than one gap in enrollment of up to 45 days during 2015.	Age Group	Expectation	Performance
	2-3	75%	
	4-6	75%	
	7-10	75%	
	11-14	75%	
	15-18	75%	
	19+	60%	
<b>Examinations/Oral Health Evaluations (OHE)</b> Measure includes members enrolled for at least 11 of the 12 months of 2015 (denominator) who received comprehensive or periodic oral health evaluation (D1020 or D1050) in 2015	Age Group	Expectation	Performance
	2-3	75%	
	4-6	75%	

(numerator); members under the age of three not receiving service D1020 or D1050 are also included if they received an oral health evaluation and counseling with the primary care giver (D0145) in 2015.	7-10	75%	
	11-14	75%	
	15-18	75%	
Preventive Dental Services (PDS). Measure includes members enrolled for at least 11 of the 12 months in 2015 (denominator) who received any preventive dental service (D1000-D1999) in 2015 (numerator).	Age Group	Expectation	Performance
	2-3	75%	
	4-6	75%	
	7-10	75%	
	11-14	75%	
	15-18	75%	
	19+	60%	
Continuity of Care (COC) Measure includes members who continuously enrolled in the same plan for 2 years with no gap in coverage who received a comprehensive or periodic oral health evaluation (D1020, D1050) or a prophylaxis (D1110, D1120) in 2014 (denominator) and who received a comprehensive or periodic oral health evaluation (D0120, D1050) or a prophylaxis in 2015 (numerator).	<i>Measurement begins 2014, first Reporting Year 2016</i>		
	Age Group	Expectation	Performance
	2-3	n/a	
	4-6	75%	
	7-10	75%	
	11-14	75%	
	15-18	75%	
Filling to Preventive Services Ratio (FPSR). Measure includes members enrolled for at least 11 of the 12 months of 2014 who received one or more fillings (D2000-D2999) in 2014 (denominator) and who also received a topical fluoride (D1203, D1204, or D1206) a sealant application (D1351, D1352) or education to prevent caries (D1310 and D1330) in 2015 (numerator).	Age Group	Report in 2014	Set Performance Standards in 2015
	2-3		
	4-6		
	7-10		
	11-14		
	15-18		

<p>Use of Dental Treatment Services (UDTS).</p> <p>Measure includes members enrolled for at least 11 of the 12 months of 2015 (denominator) who received any dental treatment other than diagnostic or preventive services (D2000-D9999) in 2015 (numerator).</p>	<p><i>Report only, monitor trends over time</i></p>		
<p>Overall Utilization of Dental Services (OUDS).</p> <p>Measure includes members enrolled in for at least 11 of the 12 months of 2015 (denominator) who received any dental service (D0100-D9999), including preventive services, during 2015 (numerator).</p>	<p>Age Group</p>	<p>Expectation</p>	<p>Performance</p>
<p>Percentage of pediatric members enrolled for at least 11 of the 12 months in 2015 who have reached their Out-of-Pocket Maximum of \$350 by the end of the calendar year.</p>	<p>2-3</p>	<p>75%</p>	
<p>Percentage of members enrolled for at least 11 of the 12 months in 2015 who satisfied the deductible by the end of the calendar year.</p>	<p>4-6</p>	<p>75%</p>	
	<p>7-10</p>	<p>75%</p>	
	<p>11-14</p>	<p>75%</p>	
	<p>15-18</p>	<p>75%</p>	
	<p>19+</p>	<p>60%</p>	
	<p>Expectation: report only Quarter 1 2016</p>		
	<p>Expectation: report only Quarter 1 2016</p>		



**California Health Benefit Exchange**  
**QDP Issuer Recertification Application for Plan Year 2016**  
**Attachment B1 - QDP 2016 Enrollment Projections (Individual)**

**Issuer Name:**  
**Product:**  
**Market:**

Please provide enrollment projection for each product and market type. Enrollment projection should reflect anticipated enrollment January 1, 2016 through December 31, 2016

Rating Region	County	Product (DHMO/DEPO/DPPO)	2016 Children's Dental Enrollment Projections	2016 Family Dental Enrollment Projections
Region 1	Alpine			
Region 1	Del Norte			
Region 1	Siskiyou			
Region 1	Modoc			
Region 1	Lassen			
Region 1	Shasta			
Region 1	Trinity			
Region 1	Humboldt			
Region 1	Tehama			
Region 1	Plumas			
Region 1	Nevada			
Region 1	Sierra			
Region 1	Mendocino			
Region 1	Lake			
Region 1	Butte			
Region 1	Glenn			
Region 1	Sutter			
Region 1	Yuba			
Region 1	Colusa			
Region 1	Amador			
Region 1	Calaveras			
Region 1	Tuolumne			
Region 2	Napa			
Region 2	Sonoma			
Region 2	Solano			
Region 2	Marin			
Region 3	Sacramento			
Region 3	Placer			
Region 3	El Dorado			
Region 3	Yolo			
Region 4	San Francisco			
Region 5	Contra Costa			
Region 6	Alameda			
Region 7	Santa Clara			
Region 8	San Mateo			
Region 9	Santa Cruz			
Region 9	Monterey			
Region 9	San Benito			
Region 10	San Joaquin			
Region 10	Stanislaus			
Region 10	Merced			
Region 10	Mariposa			
Region 10	Tulare			
Region 11	Fresno			
Region 11	Kings			
Region 11	Madera			
Region 12	San Luis Obispo			
Region 12	Ventura			
Region 12	Santa Barbara			
Region 13	Mono			
Region 13	Inyo			
Region 13	Imperial			
Region 14	Kern			
Region 15	Los Angeles			
Region 16	Los Angeles			

Rating Region	County	Product (DHMO/DEPO/DPPO)	2016 Children's Dental Enrollment Projections	2016 Family Dental Enrollment Projections
Region 17	San Bernardino			
Region 17	Riverside			
Region 18	Orange			
Region 19	San Diego			



**California Health Benefit Exchange**  
**QDP Issuer Recertification Application for Plan Year 2016**  
**Attachment B2 - QDP 2016 Enrollment Projections (SHOP)**

**Issuer Name:**  
**Product:**  
**Market:**

Please provide enrollment projection for each product and market type. Enrollment projection should reflect anticipated enrollment January 1, 2016 through December 31, 2016

Rating Region	County	Product (DHMO/DEPO/DPPO)	2016 Children's Dental Enrollment Projections	2016 Family Dental Enrollment Projections
Region 1	Alpine			
Region 1	Del Norte			
Region 1	Siskiyou			
Region 1	Modoc			
Region 1	Lassen			
Region 1	Shasta			
Region 1	Trinity			
Region 1	Humboldt			
Region 1	Tehama			
Region 1	Plumas			
Region 1	Nevada			
Region 1	Sierra			
Region 1	Mendocino			
Region 1	Lake			
Region 1	Butte			
Region 1	Glenn			
Region 1	Sutter			
Region 1	Yuba			
Region 1	Colusa			
Region 1	Amador			
Region 1	Calaveras			
Region 1	Tuolumne			
Region 2	Napa			
Region 2	Sonoma			
Region 2	Solano			
Region 2	Marin			
Region 3	Sacramento			
Region 3	Placer			
Region 3	El Dorado			
Region 3	Yolo			
Region 4	San Francisco			
Region 5	Contra Costa			
Region 6	Alameda			
Region 7	Santa Clara			
Region 8	San Mateo			
Region 9	Santa Cruz			
Region 9	Monterey			
Region 9	San Benito			
Region 10	San Joaquin			
Region 10	Stanislaus			
Region 10	Merced			
Region 10	Mariposa			
Region 10	Tulare			
Region 11	Fresno			
Region 11	Kings			
Region 11	Madera			
Region 12	San Luis Obispo			
Region 12	Ventura			
Region 12	Santa Barbara			
Region 13	Mono			
Region 13	Inyo			
Region 13	Imperial			
Region 14	Kern			
Region 15	Los Angeles			
Region 16	Los Angeles			

Rating Region	County	Product (DHMO/DEPO/DPPO)	2016 Children's Dental Enrollment Projections	2016 Family Dental Enrollment Projections
Region 17	San Bernardino			
Region 17	Riverside			
Region 18	Orange			
Region 19	San Diego			

**California Health Benefit Exchange**  
**QDP Issuer Recertification Application for Plan Year 2016**  
**Attachment C - Plan Type by Rating Region (Individual & SHOP)**

Issuer Name:

**Instructions:**

Please indicate the products proposed for 2016 with an "X." Note that Issuers are required to submit proposals that include their entire licensed service area for which they have an adequate network for each product type on which they are bidding.

Rating Region	County	Children's Dental Plan								Family Dental Plan							
		Individual				SHOP				Individual				SHOP			
		DPPO		DHMO		DPPO		DHMO		DPPO		DHMO		DPPO		DHMO	
		Full Region	Partial Region	Full Region	Partial Region	Full Region	Partial Region	Full Region	Partial Region	Full Region	Partial Region	Full Region	Partial Region	Full Region	Partial Region	Full Region	Partial Region
Region 1	Alpine																
Region 1	Del Norte																
Region 1	Siskiyou																
Region 1	Modoc																
Region 1	Lassen																
Region 1	Shasta																
Region 1	Trinity																
Region 1	Humboldt																
Region 1	Tehama																
Region 1	Plumas																
Region 1	Nevada																
Region 1	Sierra																
Region 1	Mendocino																
Region 1	Lake																
Region 1	Butte																
Region 1	Glenn																
Region 1	Sutter																
Region 1	Yuba																
Region 1	Colusa																
Region 1	Amador																
Region 1	Calaveras																
Region 1	Tuolumne																
Region 2	Napa																
Region 2	Sonoma																
Region 2	Solano																

Rating Region	County	Children's Dental Plan								Family Dental Plan							
		Individual				SHOP				Individual				SHOP			
		DPPO		DHMO		DPPO		DHMO		DPPO		DHMO		DPPO		DHMO	
		Full Region	Partial Region	Full Region	Partial Region	Full Region	Partial Region	Full Region	Partial Region	Full Region	Partial Region	Full Region	Partial Region	Full Region	Partial Region	Full Region	Partial Region
Region 2	Marin																
Region 3	Sacramento																
Region 3	Placer																
Region 3	El Dorado																
Region 3	Yolo																
Region 4	San Francisco																
Region 5	Contra Costa																
Region 6	Alameda																
Region 7	Santa Clara																
Region 8	San Mateo																
Region 9	Santa Cruz																
Region 9	Monterey																
Region 9	San Benito																
Region 10	San Joaquin																
Region 10	Stanislaus																
Region 10	Merced																
Region 10	Mariposa																
Region 10	Tulare																
Region 11	Fresno																
Region 11	Kings																
Region 11	Madera																
Region 12	San Luis Obispo																
Region 12	Ventura																
Region 12	Santa Barbara																
Region 13	Mono																
Region 13	Inyo																
Region 13	Imperial																
Region 14	Kern																
Region 15	Los Angeles																
Region 16	Los Angeles																
Region 17	San Bernardino																
Region 17	Riverside																
Region 18	Orange																
Region 19	San Diego																

**California Health Benefit Exchange**  
**QDP Issuer Recertification Application for Plan Year 2016**  
**Attachment D1 - Recertification Provider Counts ( DPPO)**

**Instructions**

Provide an indication of network access for each rating region.

Rating Region	DPPO (Individual)							DPPO (SHOP)						
	General / Family Dentist	Endodontist	Oral Surgeon	Orthodontist	Pediatric Dentist	Periodontist	Other (explain)	General /Family Dentist	Endodontist	Oral Surgeon	Orthodontist	Pediatric Dentist	Periodontist	Other (explain)
Region 1														
Region 2														
Region 3														
Region 4														
Region 5														
Region 6														
Region 7														
Region 8														
Region 9														
Region 10														
Region 11														
Region 12														
Region 13														
Region 14														
Region 15														
Region 16														
Region 17														
Region 18														
Region 19														
Statewide	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**California Health Benefit Exchange**  
**QDP Issuer Recertification Application for Plan Year 2016**  
**Attachment D2 - Recertification Provider Counts ( DHMO)**

**Instructions**

Provide an indication of network access for each rating region.

Rating Region	DHMO (Individual)							DHMO (SHOP)						
	General / Family Dentist	Endodontist	Oral Surgeon	Orthodontist	Pediatric Dentist	Periodontist	Other (explain)	General /Family Dentist	Endodontist	Oral Surgeon	Orthodontist	Pediatric Dentist	Periodontist	Other (explain)
Region 1														
Region 2														
Region 3														
Region 4														
Region 5														
Region 6														
Region 7														
Region 8														
Region 9														
Region 10														
Region 11														
Region 12														
Region 13														
Region 14														
Region 15														
Region 16														
Region 17														
Region 18														
Region 19														
Statewide	-	-	-	-	-	-	-	-	-	-	-	-	-	-



