California Healthcare Eligibility, Enrollment, and Retention System (CalHEERS)

DRAFT Plan Benefit and Rate Implementation Guide

3/21/2013

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1. Introduction

This Plan Management Companion Guide will provide the detailed file layouts for the standard plan management templates as well as provide issuers the direction needed to develop the plan management data exchange.

The plan management data collection will use the SERFF templates. The SERFF templates have embedded macros which will allow the issuers to validate data and finalize the form for submission. In order to load the QHP plans into CalHEERS, the following templates need to be filled out.

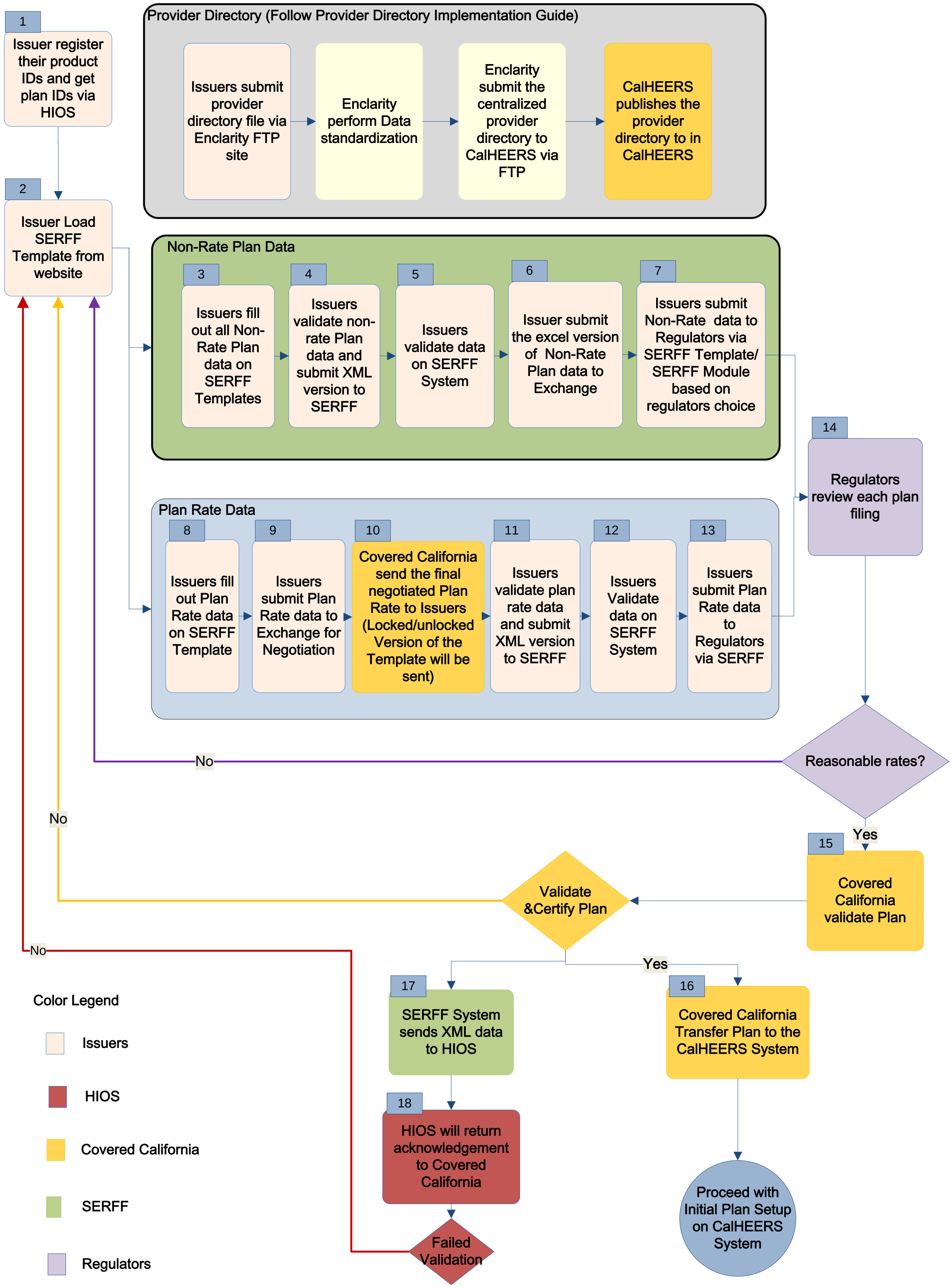
Template Name	Template Description	Download
Plan Benefit Design Templates		
Administrative Template	Collects general company and contact information.	Administrative Data Template
Network Template	Information identifying a provider's network.	Network Template
Service Area Template	Information identifying a plan's geographic service area.	Service Area Template
Prescription Drug Template[1]	Collects formulary data for plans.	Prescription Drug Template
Plan/Benefit Template	Collects plan and benefit data and an add-in file.	Plans Benefits Add-In Plans Benefits Template Plans and Benefits Template Instructions
Plan Rate Template		
Rate Data Templates	Rating tables and supporting business rules.	Rates Template Business Rules Template

2. Assumptions

- All issuers will be able to load the plan benefit design and plan rate data into SERFF.
- Covered California will be using the SERFF module for final validation of plan and rate data.
- SERFF is fully integrated with CMS. Any required data will be extracted and submitted to CMS by SERFF according to the schedule specified by CMS.
- Future updates to this document will include submission of other information such as plan brochures, formulary pdf, plan logo, etc., and other information necessary to comply with the Affordable Care Act.

[1]Prescription Drug Template will not be loaded into CalHEERS System for initial year. This data is required in Plan/Benefit Template. Therefore, it needs to be loaded into SERFF.

3. Business Process Flow



Plan management data will be loaded into CalHEERS after the regulatory agencies review and approve the QHP plan and rate filing and Covered California has certified the QHP.

1. Issuers will register their product IDs via the Health Insurance Oversight System (HIOS). Each product ID will come with 50 plan IDs.
2. Issuers will download the plan benefit design SERFF templates onto their local machine.
3. Issuers will enter the information into the templates. The macros in the templates will assist with the initial validations. After the issuers have completed the data entry, the "Finalize" button on the excel template will create an XML file for the template.
4. Issuers will upload XML version of plan benefit design data into the SERFF module interface. The issuers will click a "Validate" link on the SERFF user interface.
5. Issuers will validate their data in SERFF by utilizing the user interface.
6. Issuers will submit the excel version of non-rate plan data to Covered California. See Section 6 for file naming conventions. Details for where to submit the file will be forthcoming in a future version of this document. This step may be eliminated if Covered California can review and compare non-rate plan data using the SERFF module.
7. Issuers will submit the Non-rate plan data to regulators via the SERFF template or the SERFF module depending on the regulators preference. SERFF templates can be used as attachments to the filing for submissions to the Department of Managed Health Care (DMHC).
8. Issuers will download the above listed plan rate SERFF templates onto their local machine, and will enter the rate information into the templates. The macros in the templates will assist with the initial validations. This can also be done using the SERFF module instead of the templates.
9. Issuers will submit the plan rata data to Covered California for negotiations. See Section 6 for file naming conventions. Details for where to submit the file will be forthcoming in a future version of this document.
10. After negotiations have completed between Covered California and the issuers, Covered California will send a final locked and also unlocked version of the SERFF template plan rate file to the issuers. See Section 6 for file naming conventions Covered California will use for these files. Details for receipt repository necessary for these files will be forthcoming in a future version of this document. Covered California uses locked version of the template to compare the agreed up on rate with the final rate loaded in the system.
11. Issuers will create the XML version of the template from the unlocked version. Issuer will upload XML plan rate file will be into the SERFF interface if necessary. This will only be necessary if the rates have changed from original submission during negotiations.
12. The issuers will click a "Validate" link on the SERFF user interface.
13. Issuers will submit plan rate data to regulators via the SERFF module.
14. The regulators will review the plan filing. If the submitted rates are reasonable the regulator will communicate the approval via email to Covered California. If the rates are not reasonable, the issuers will be asked to resubmit the rate again. (Go back to step 8)

15. Within the SERFF module Covered California will validate that the final plan benefit and plan rate data matches the data submitted to via Proposal Tech or SERFF.

    There are two actions in this step. These two actions will be done in different timeline.

    15.1 Covered California compares the plan benefit design in the SERFF module to Proposal Tech data.
    15.2 Covered California compares plan rate data in the SERFF module to the locked version of negotiated rate.

    If the benefit design and rate did not pass the validation process, the issuers will be asked to resubmit the plan benefit design and/or the rate again. (Go back to step 8)

16. If plans are validated and have been certified, Covered California initiates transfer of plan data into CalHEERS using the transfer plan feature on SERFF. Both transfer plan feature and web service feature will be used.

    The transfer plan feature will bundle all the information about each plan being transferred, and will send it to Covered California—plan by plan. Covered California will receive each plan individually, and the information will include all the XML data from the templates, and any supporting documents that were included by the issuers.

    The web service feature will be used to transfer the plan to CalHEERS. It will be an asynchronous service, and will require a response from CalHEERS to acknowledge the receipt. The web service will have a Simple Object Access Protocol **(**SOAP) wrapper containing plan specific identifiers, with the payload being the XML and supporting documents. The service will use HTTP authentication.

17. The SERFF system will extract and submit the required data in the prescribed format to HIOS. The details of how this occurs will be in a future version of this document. Once the HIOS system has validated the data, and everything is correct, the HIOS system will store the data for future processes. Failed data validation will be communicated to Covered California and so data can be corrected and resubmitted as required.

4. Getting Started

Issuers must obtain a HIOS issuer ID and product ID before submitting plan data. Each product ID will come with 50 plan IDs. A plan ID is made up of the standard component ID and variance ID.

General Guidance

All of the SERFF templates have embedded macros, if the macro feature is not enabled in your system please follow this instruction:

If using Excel 2003:

a. In Excel, click on the menu “Tools”.
b. Click on “Macro”.
c. Click on “Security”.
   choose the “Medium” option.

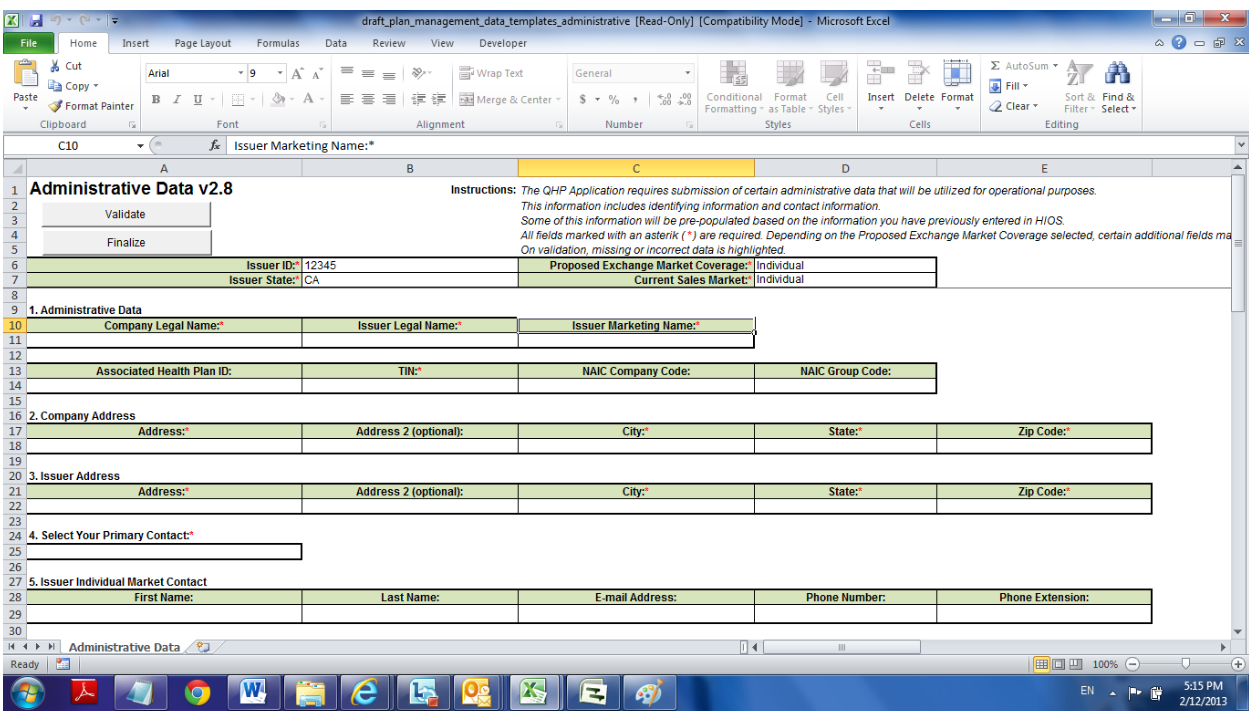
d. Save the setting “OK”.
e. Close the spreadsheet.
f. Whenever you re-open the spreadsheet, it will ask if you want to enable macros, click on “Enable Macros”.

If using Excel 2007 and 2010:

a. In Excel, click on the “Office” button.
b. Click on “Excel Options”.
c. Click on “Trust Center”.
d. Click on “Trust Center Settings”.
e. Click on “Macro Settings”.
f. Select the option “Enable all Macros”.
g. Save the setting.
h. Close the spreadsheet.
i. When you re-open the spreadsheet, the macros should function correctly “Tools”.

I. Administrative Template

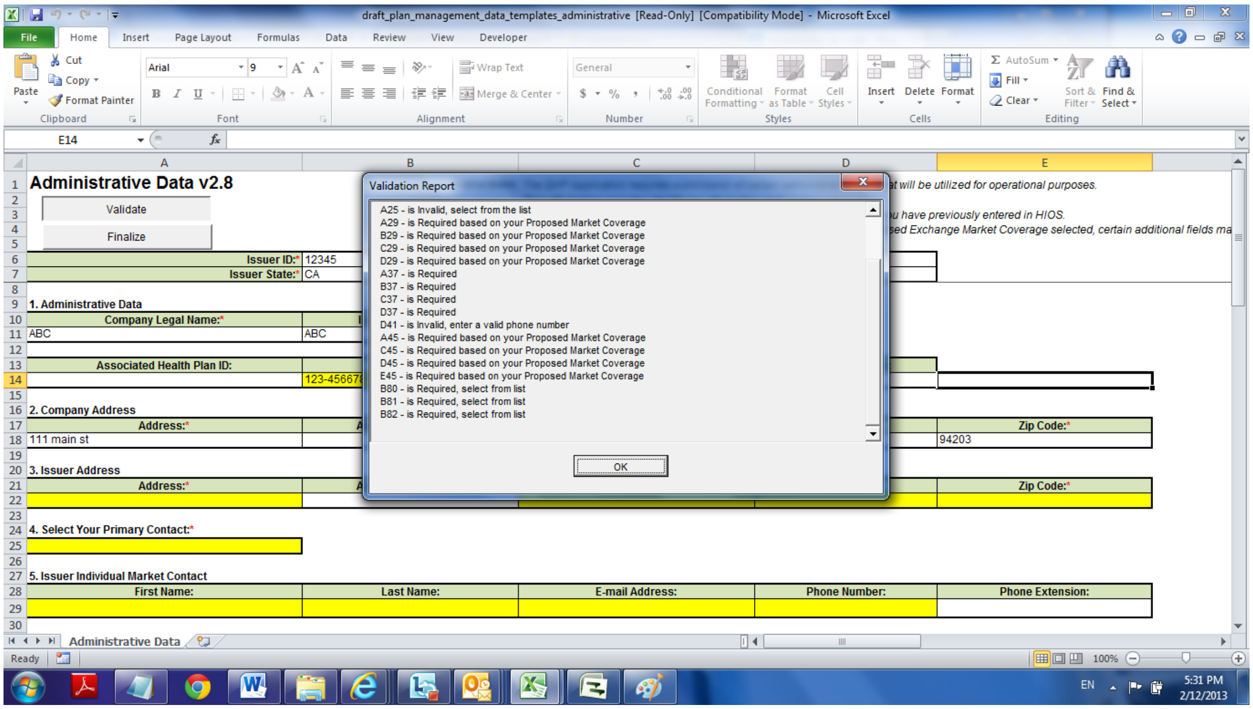
a. To download a new template click on Administrative Data Template. Save the template on your local machine.



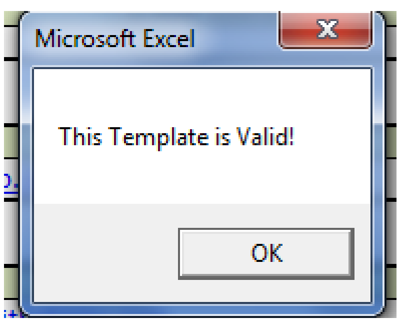
b. In the header information, insert HIOS provided issuer ID and select the issuers’ state, proposed exchange market coverage (individual or small group, both) and current exchange market coverage (individual or small group, both).

c. The administrative data template has 12 sections. All fields marked with an asterisk (*) are required.

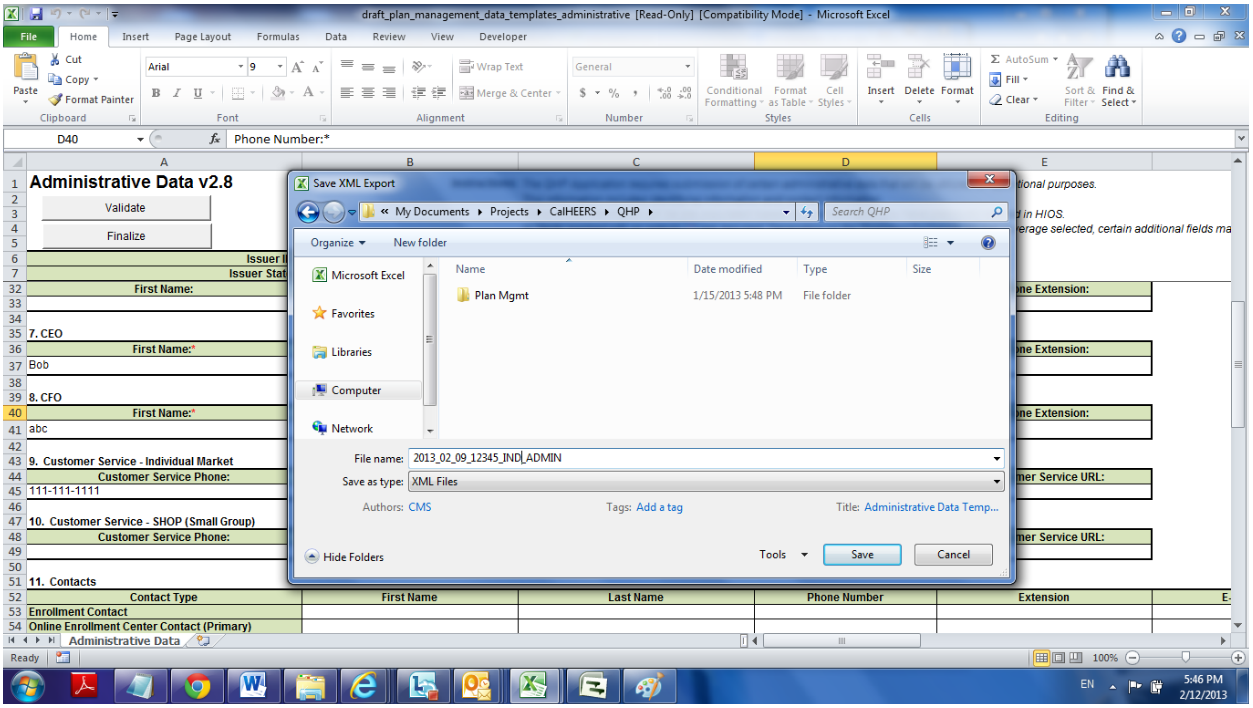
d. The template will have a validation step which allows the user to validate their data before submitting it to SERFF. If user clicks “Validate” prior to completing the data, the template provides a detailed validation report by listing the error rows as well as highlighting them.



e. After the user completes the form, click again on the “Validate” button, if all data validation is correct, the form displays “The template is valid” message.



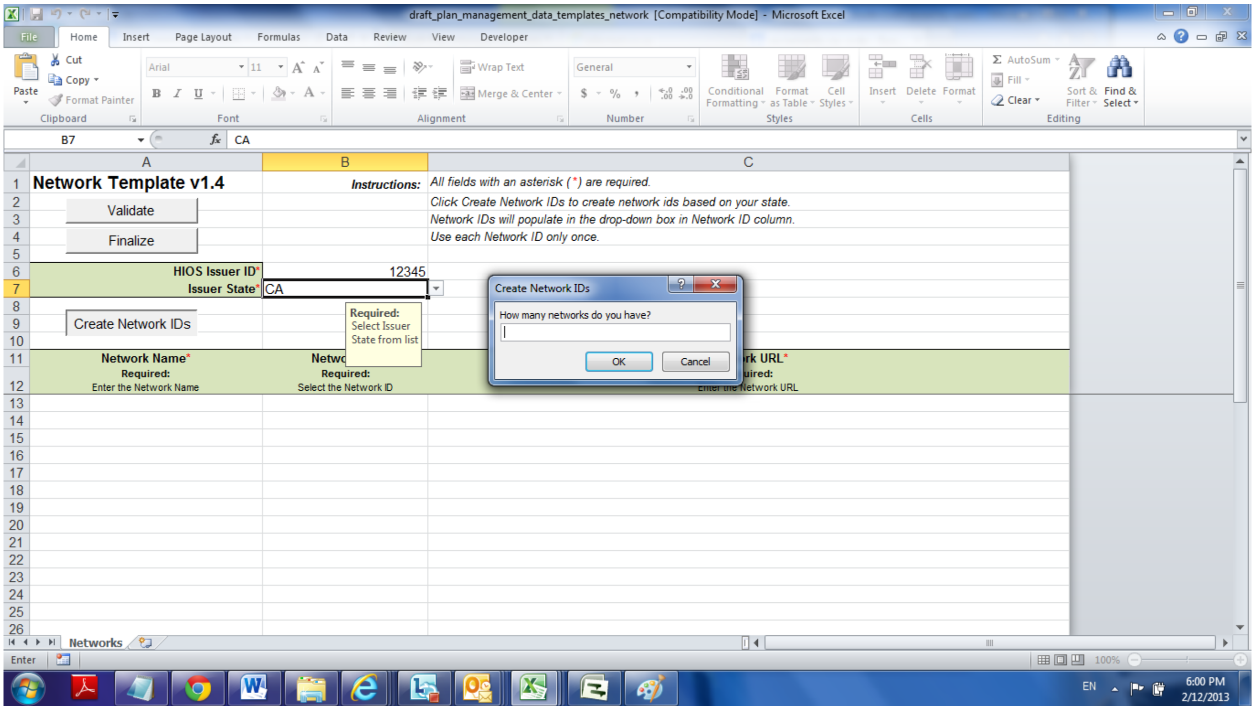
f. After validating the data, the final step is clicking on the “Finalize” button. This button will both ensure the data is valid and converts the document to an XML file format to be used for upload.



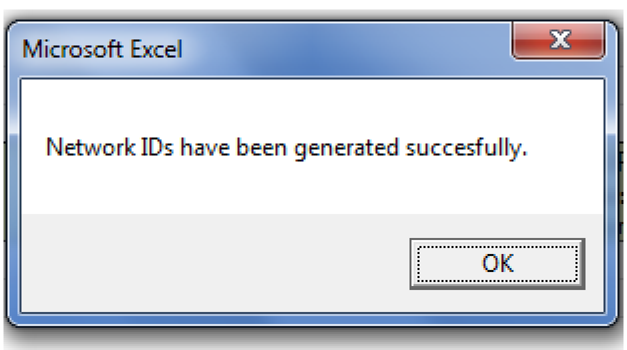
Refer to the file naming standard section for the file names.

II. Network Template

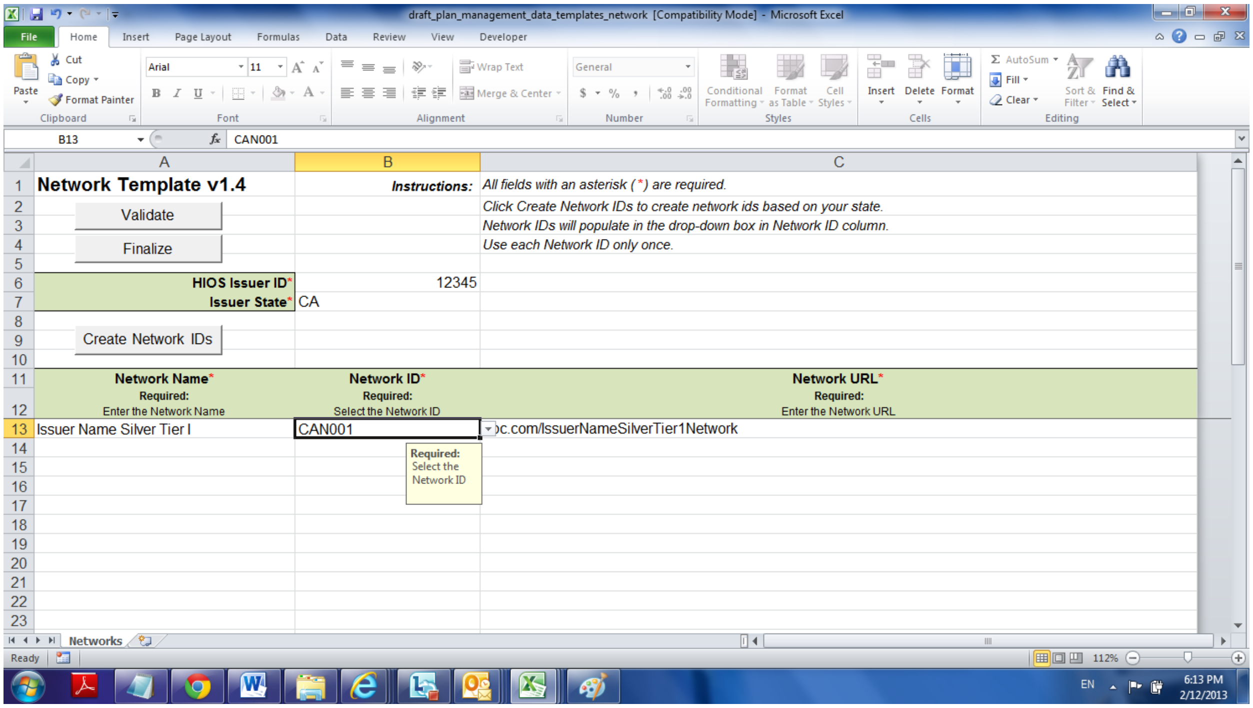
a. To download a new template click on network template.
b. Save the template on your local machine.
c. In the header information, insert HIOS provided issuer ID and select the issuers' state.
d. Click on "Create Networks" button. It will display a message asking for "How many networks do you have?"



e. Enter the number of networks. It will generate a network ID based on the issuers' state.



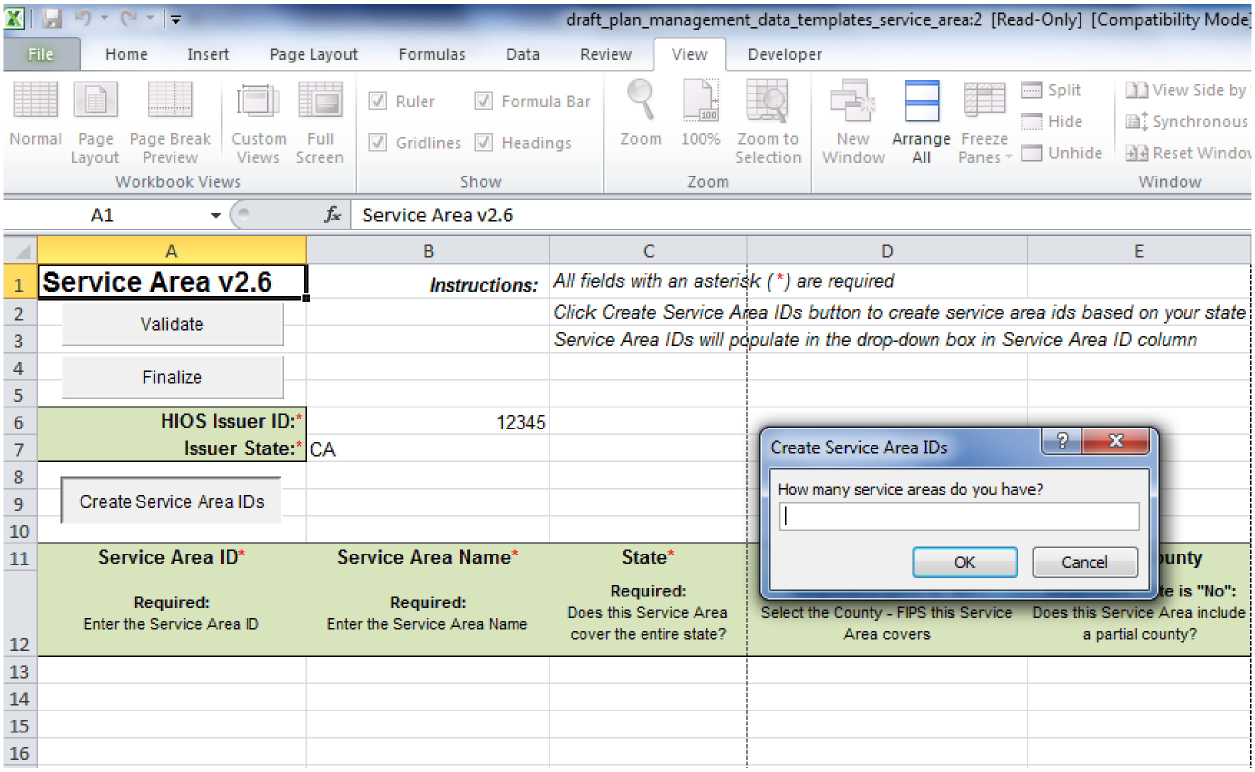
f. Use each network ID only once.



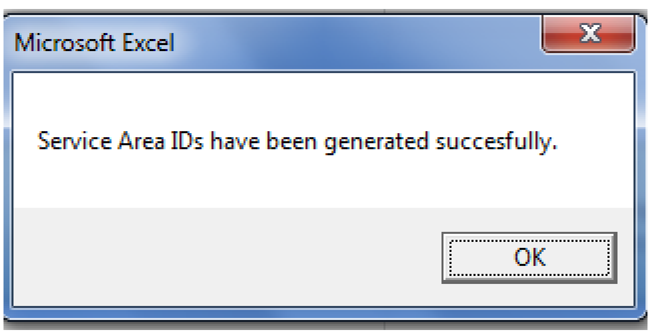
g. The template will also have a validation step which allows the user to validate their data before submitting it to SERFF.
h. In addition, there will be a "Validate and Finalize" button that will both ensure the data is valid and convert the excel to an XML file format to be used for upload

III. Service Area Template

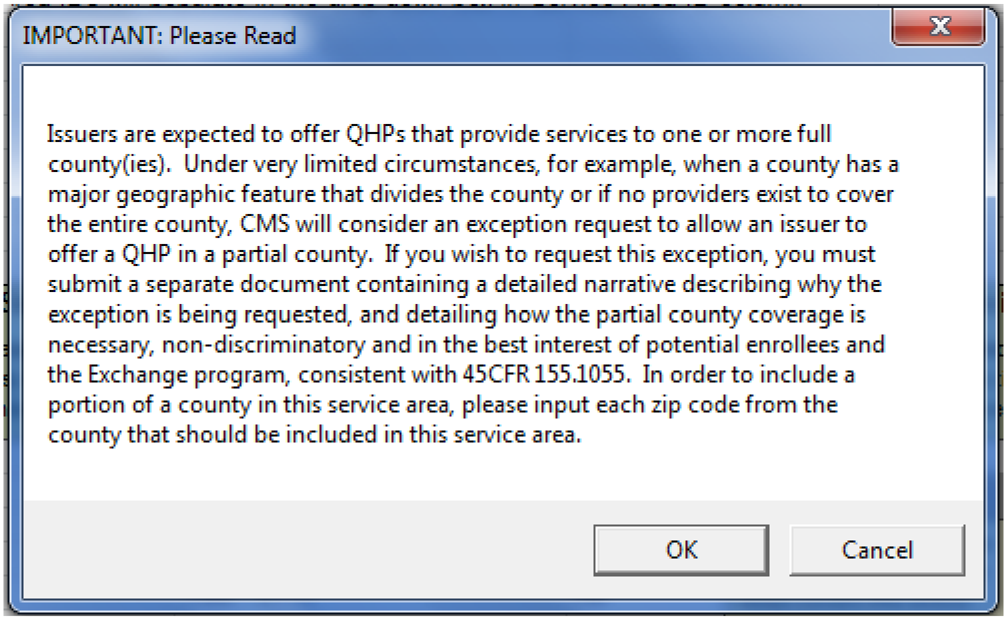
a. To download a new template click on Service Area Template. Save the template on your local machine.
b. In the header information, insert HIOS provided issuer ID and select the issuers' state.
c. Click on "Create Service Area" button. It will display a message asking "How many service areas do you have?"



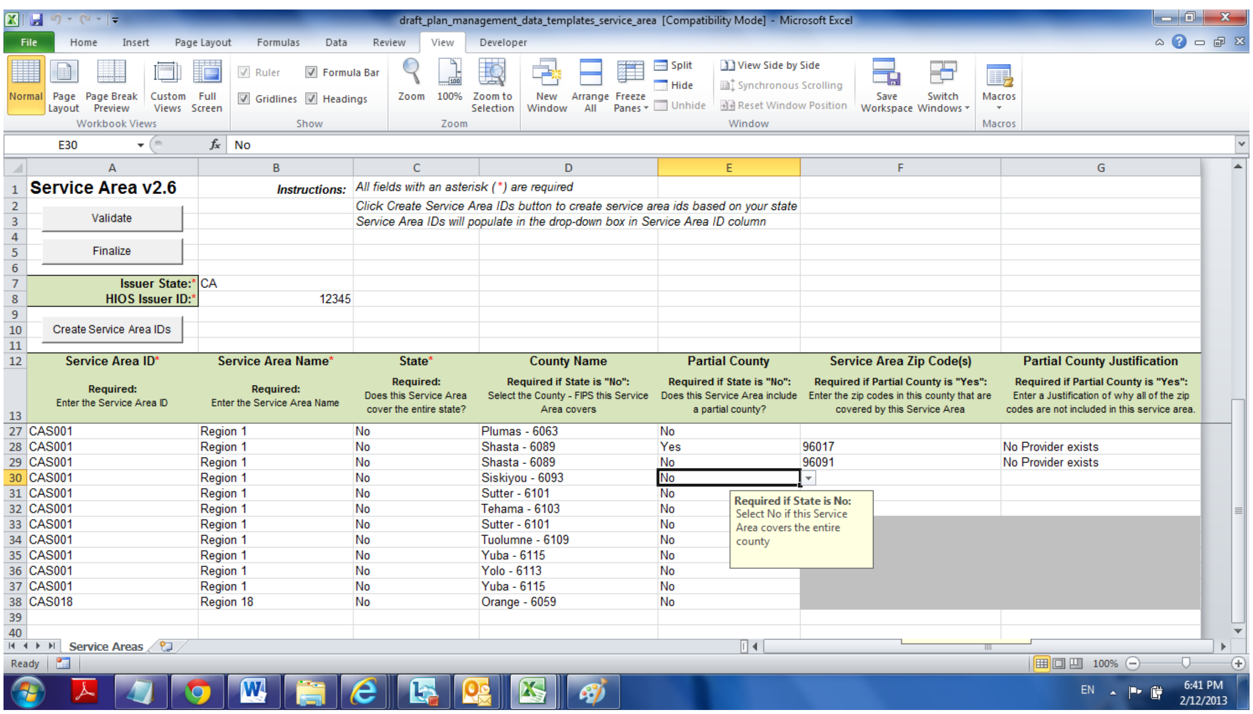
d. Enter the number of Service Areas. It will generate service area ID based on the issuers' state.



e. If the service area covers a partial county, populate the partial county cell with "Yes". This warning message will display.



f. Fill out the service zip code column for all service areas with partial county coverage.



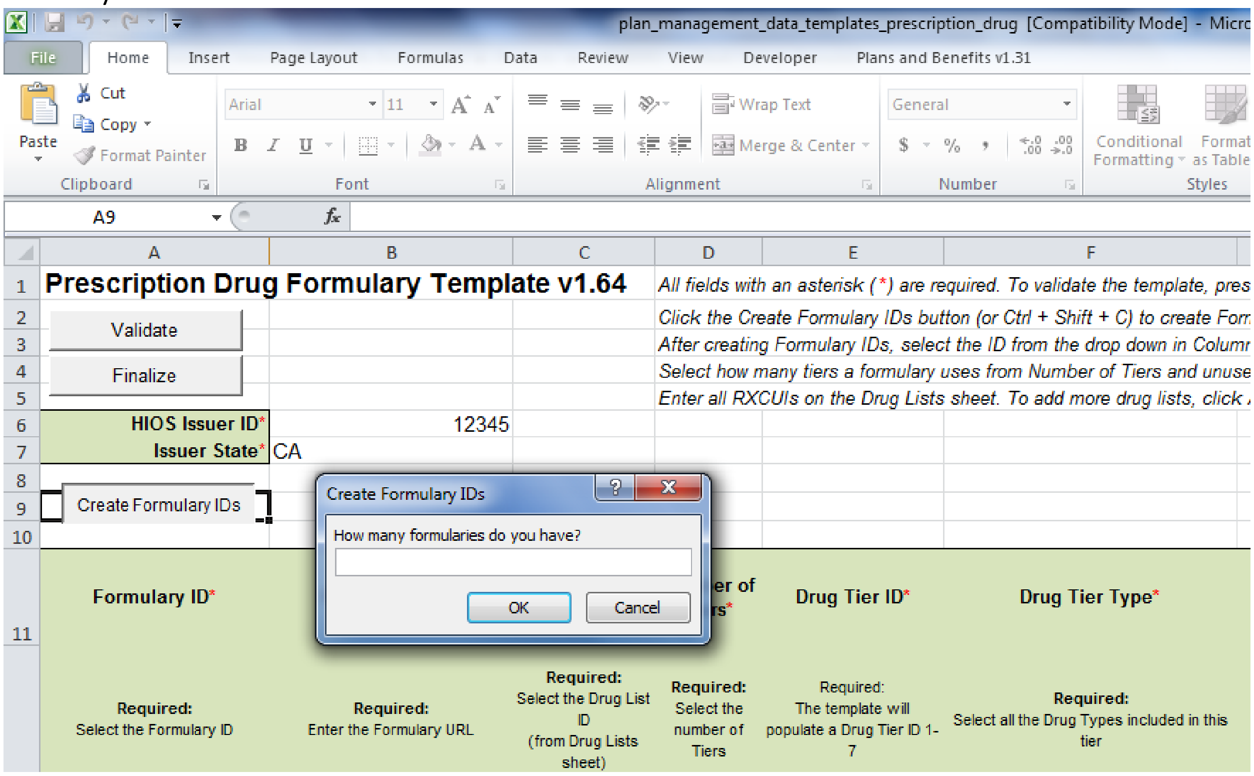
Service Area ID*	Service Area Name*	State*	County Name	Partial County	Service Area Zip Code(s)	Partial County Justification
Required: Enter the Service Area ID	Required: Enter the Service Area Name	Required: Does this Service Area cover the entire state?	Required if State is "No": Select the County - FIPS this Service Area covers	Required if State is "No": Does this Service Area include a partial county?	Required if Partial County is "Yes": Enter the zip codes in this county that are covered by this Service Area	Required if Partial County is "Yes": Enter a Justification of why all of the zip codes are not included in this service area.
CAS001	Region 1	No	Plumas - 6063	No		
CAS001	Region 1	No	Shasta - 6089	Yes	96017	No Provider exists
CAS001	Region 1	No	Shasta - 6089	No	96091	No Provider exists
CAS001	Region 1	No	Siskiyou - 6093	No		
CAS001	Region 1	No	Sutter - 6101	No		
CAS001	Region 1	No	Tehama - 6103	No		
CAS001	Region 1	No	Sutter - 6101	No		
CAS001	Region 1	No	Tuolumne - 6109	No		
CAS001	Region 1	No	Yuba - 6115	No		
CAS001	Region 1	No	Yolo - 6113	No		
CAS001	Region 1	No	Yuba - 6115	No		
CAS018	Region 18	No	Orange - 6059	No		

g. The template will also have a “Validate” button which allows the user to validate their data before submitting it to SERFF.

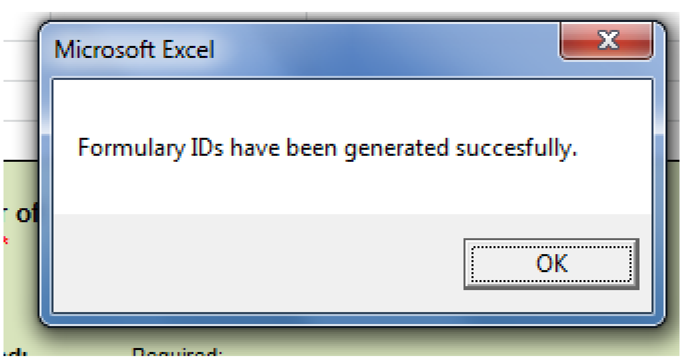
h. In addition, there will be a “Validate and Finalize” button that will both ensure the data is valid and converts the excel to an XML file format to be used for upload.

IV. Prescription Drug Template

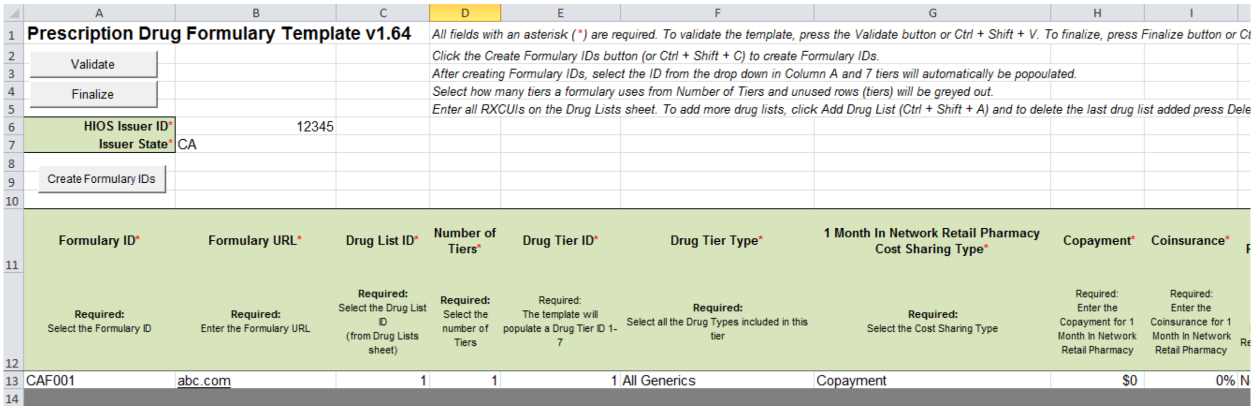
d. To download a new template click on [Prescription Drug Template](). Save the template on your local machine.
e. In the header information, insert HIOS provided issuer ID and select the issuers' state.
f. Click on "Create Formulary ID" button. It will display a message asking "How many formulies do you have?"



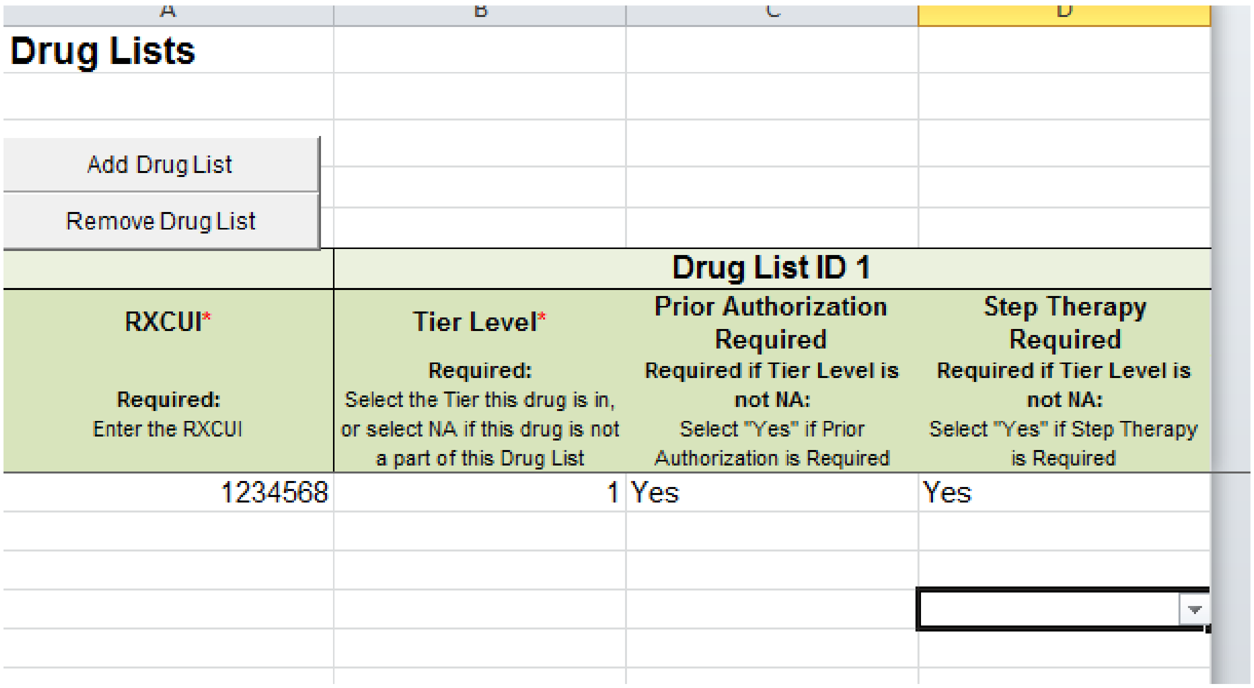
d. Enter the number of Service Areas. It will generate service area ID based on the issuers' state.



e. Select the formulary ID from the drop down and also fill out all required fields



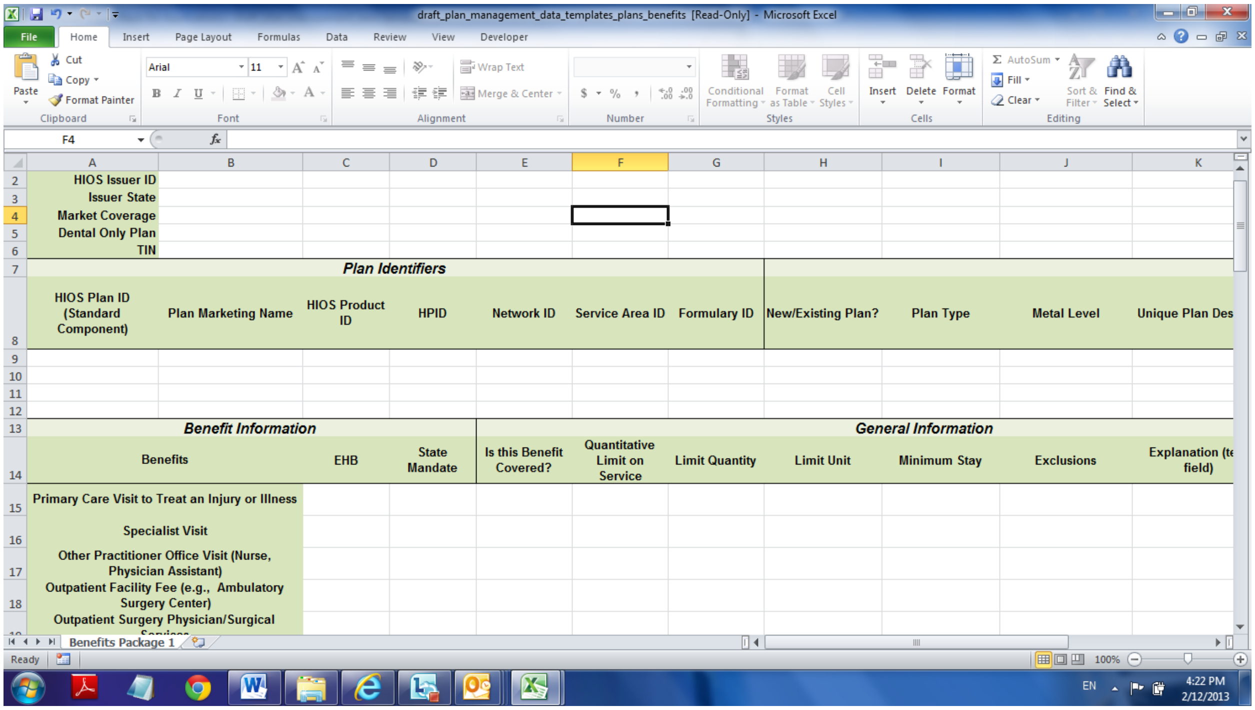
f. Go to the “Drug Lists” tab and fill out all the required fields. If you would like to add more drug list, click on “Add Drug List” button.



g. Go back to “Formulary Tiers” tab to validate the data before submission. The template will also have a “Validate” button which allows the user to validate their data before submitting it to SERFF.

h. In addition, there will be a “Validate and Finalize” button that will both ensure the data is valid and converts the excel to an XML file format to be used for upload.

V. Plan/Benefit Template

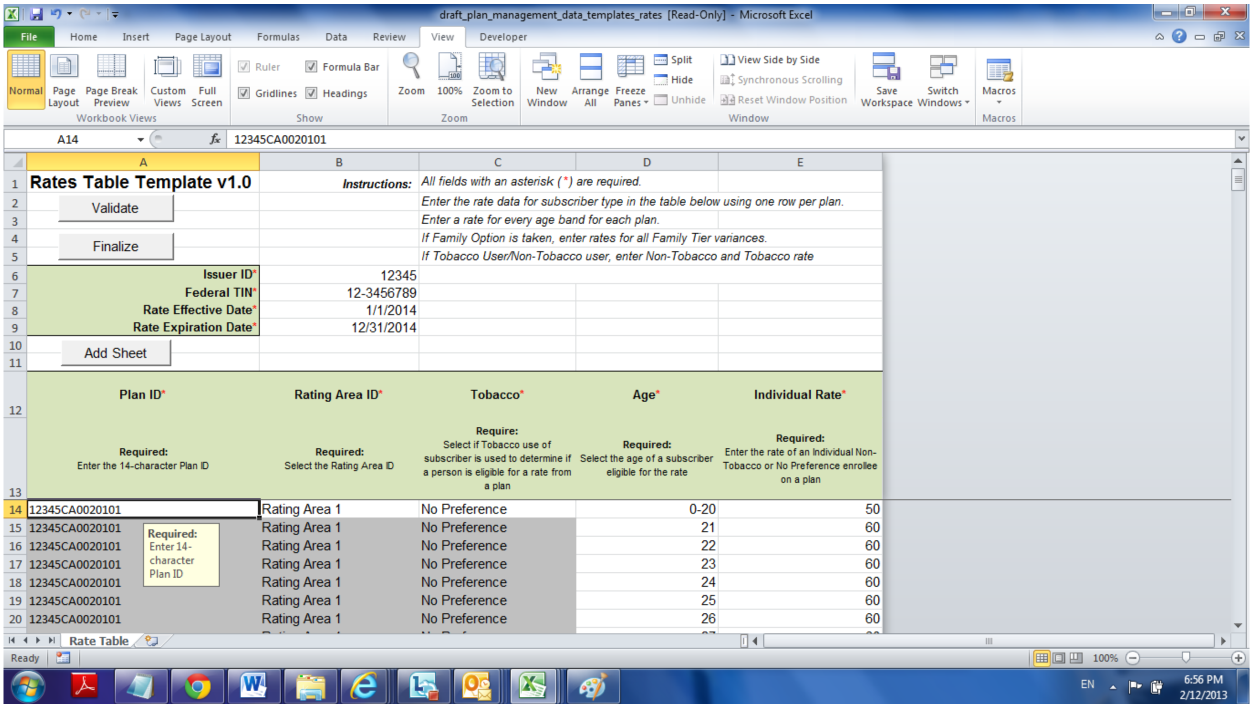


The template will have instructions on how to correctly enter data in the template. Please refer to the Plans and Benefits Template Instructions.

a. To download a new template click on Plans Benefits Add-In
b. The template will also have a validation data which allow the user to validate their data before submitting it to SERFF.
c. In addition, there will be a "Validate and Finalize" button that will both ensure the data is valid and converts the excel to an XML file format to be used for upload.

VI. Plan Rate Template

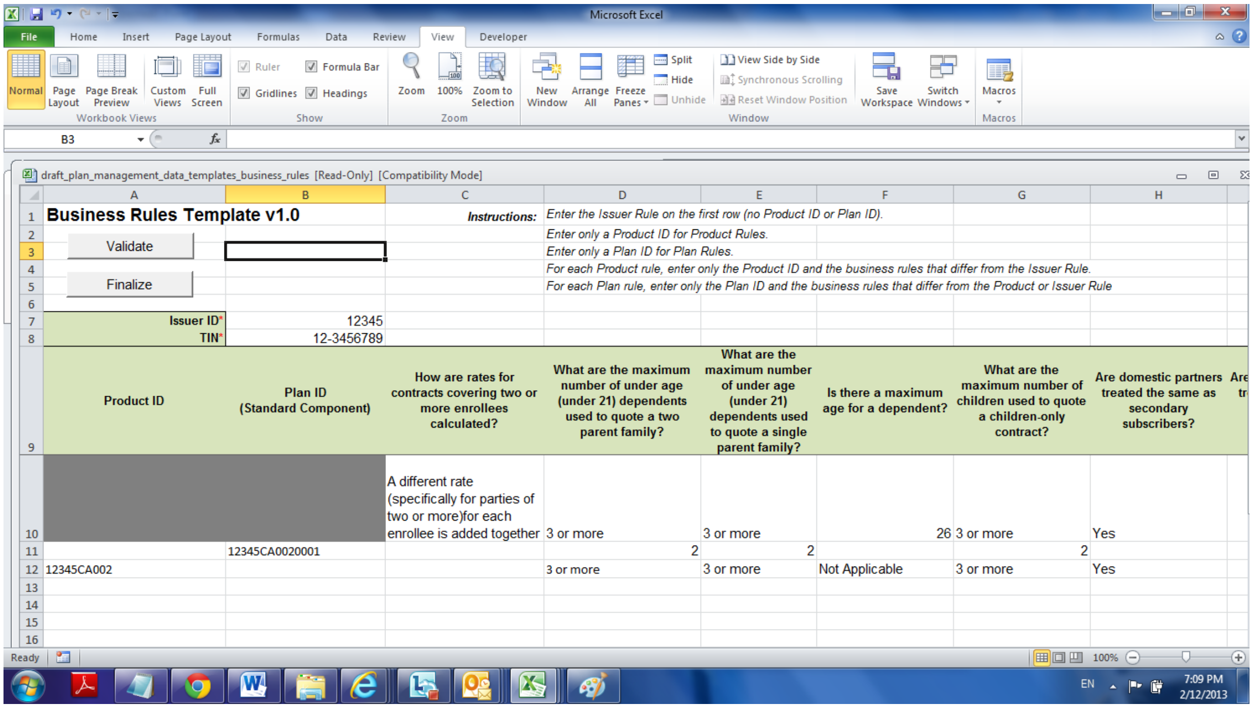
a. To download a new template click on Rates Template.
b. Save the template on your local machine
c. In the header information, insert HIOS provided issuer ID and federal TIN, rate effective date and expiration date.
d. Use the 14 digit plan ID and enter the rate for each age band for each plan.



e. The template will also have a "Validate" button which allows the user to validate their data before submitting it to SERFF.
f. In addition, there will be a "Validate and Finalize" button that will both ensure the data is valid and converts the excel to an XML file format to be used for upload.

VII. Business Rule Template

a. To download a new template click on Business Rules Template. This template tells the system how to use the rate provided in the rates template. It also tells the system how to use the parameters provided by the user to calculate an estimated base rate.
b. This template needs to be completed on an issuer basis.
c. Save the template on your local machine.
d. Enter the issuer rule on the first row with on product ID or plan ID.
e. Enter only a product ID or product rules. For each product rule, enter only the product ID and the business rule that differs from the issuer rule.
f. Enter only plan ID For plan Rules. For each plan rule, enter only the plan ID and the business rule that differs from the product or issuer rule.



Business Rules Template v1.0

Validate

Finalize

Instructions:
Enter the Issuer Rule on the first row (no Product ID or Plan ID).
Enter only a Product ID for Product Rules.
Enter only a Plan ID for Plan Rules.
For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.
For each Plan rule, enter only the Plan ID and the business rules that differ from the Product or Issuer Rule

Issuer ID* 12345
TIN* 12-3456789

Product ID	Plan ID (Standard Component)	How are rates for contracts covering two or more enrollees calculated?	What are the maximum number of under age (under 21) dependents used to quote a two parent family?	What are the maximum number of under age (under 21) dependents used to quote a single parent family?	Is there a maximum age for a dependent?	What are the maximum number of children used to quote a children-only contract?	Are domestic partners treated the same as secondary subscribers?	Are tr
		A different rate (specifically for parties of two or more)for each enrollee is added together	3 or more	3 or more	26	3 or more	Yes	
	12345CA0020001		2	2		2		
12345CA002			3 or more	3 or more	Not Applicable	3 or more	Yes	

g. The template will also have a "Validate" button which allows the user to validate their data before submitting it to SERFF.

h. In addition, there will be a "Validate and Finalize" button that will both ensure the data is valid and converts the excel to an XML file format to be used for upload.

5. Testing

All issuers must accomplish the following testing milestones in order to be certified:

- Complete communication connectivity testing.
- Submit test files electronically using the tested and approved method of connectivity.
- Submit test files for each of the market types (individual, SHOP).
- Successfully process all test files to both SERFF and CalHEERS satisfaction.

CalHEERS will establish a number of required test cases and scenarios. The detail testing strategy process will be provided at a later date.

6. File naming standard

The following file naming standard will be followed by the issuers on the input files and Enclarity on the output file:

File Type	File Source	File Destination	File Naming Standard
Input File Issuer			
Administrative Template (Issuer Level Information)	Issuers	SERFF	CCYY_MM_DD_ISSUERID _ADMIN
Plan Benefit and Plan Rate date by Market Type (Individual, SHOP)	Issuers	SERFF	CCYY_MM_DD_ISSUERID_MKT_TYP_PLNB NFT
Network Template by Market Type (Individual, SHOP)	Issuers	SERFF	CCYY_MM_DD_ISSUERID_NTK
Service Area Template by Market Type (Individual, SHOP)	Issuers	SERFF	CCYY_MM_DD_ISSUERID_SRV
Plan Rate Template (Issuer Level)	Issuers	SERFF	CCYY_MM_DD_ISSUERID_PLNRT
Business Rule Template (Issuer Level)	Issuers	SERFF	CCYY_MM_DD_ISSUERID_BSNRL
Output File from Exchange to Issuer			
Plan Rate Template (Issuer Level)	Issuers	SERFF	CCYY_MM_DD_ISSUERID_PLNRT_CC

7. Key Action Dates

In order to meet the implementation timeline issuers shall provide a representative test plan, rate and benefit data to the CalHEERS IT team by 4/152013. The test data should be production-like data that can be used to support the data load processes as well as support the quoting and enrollment product testing.

Issuers shall submit their test data to CalHEERS on 4/15/2013 in conjunction with the submission of the plan, benefit and rate data to the California regulators. After the final approval is received from the regulators the data will be loaded into a pre-production environment for issuers to validate. Plans will not be released to production until they have been validated by the issuers and verified by Covered California staff.

Milestone	Provider Network Data
Companion Guide Released to Issuers	2/21/2013
Test Data Available from Issuers to Exchange	4/15/2013
Production Data	6/1/2013
Validation Period	7/1/2013-8/15/2013

8. Data load Frequency

Issuers shall submit plan benefit data annually for both Individual and SHOP markets. The plan rate data for individual market rate data shall be provided annually and quarterly for SHOP market or as otherwise directed by Covered California.

Action	Minimum Submission Frequency
SHOP Market	
Plan Rate	Quarterly
Plan Benefit Design	Annually
Individual Market	
Plan Rate	Annually
Plan Benefit Design	Annually

9. Revision History

Date	Version	Description	Author
02/22/2013	1.0	Initial Draft	Mekdes Getahun
02/28/2013	2.0	Updated based on Sharon's Feedback	Mekdes Getahun
02/28/2013	3.0	Updated based on Sue and Sharon's Feedback	Mekdes Getahun
02/28/2013	4.0	Updated the order of the templates based on Plan Technical Meeting feedback	Mekdes Getahun
03/05/2013	5.0	Updated SERFF link	Mekdes Getahun
03/21/2013	6.0	Grammar and punctuation by Sue	Sue Oliver
03/21/2013	7.0	Updated Grammar and punctuation	Sue Oliver
03/21/2013	8.0	Updated the Template link	Mekdes Getahun
05/5/2013	9.0	Added Prescription Drug Template	Mekdes Getahun