

## 2017 Qualified Dental Plan (QDP) Filing Instructions in SERFF (4/12/16)

Each QDP filing contains a binder with all the data necessary for stand-alone dental plans offered inside the New York State of Health (NYSOH) and NYSOH-certified stand-alone dental plans offered outside NYSOH. Issuers should submit one binder per market type (individual or small group) for each NAIC Company Code that they will be using to offer plans. Also, if an issuer uses two different DBAs (or marketing name) within the same NAIC Company Code, it must submit separate binders for each DBA.

**NYSOH Filings:** Issuers should file QDP Filing with all required templates in SERFF. If an issuer is offering a QDP inside the NYSOH and the same plan outside the NYSOH as a NYSOH-certified stand-alone dental plan offered outside the NYSOH, the issuer should indicate, as described below in the Plans & Benefits Template, that the particular HIOS Plan ID is available both inside and outside the NYSOH under the QDP/Non-QDP field. Issuers should not submit a duplicate plan in a separate off exchange binder. Issuers should not include any specific HIOS Plan ID in more than one binder.

**Off NYSOH Filings:** If the issuer has plans that are only available outside the NYSOH. A separate binder should be submitted per licensee, per market.

### **General Instructions for QDP Filing**

Build your QDP filing according to any instructions provided by SERFF. Follow the instructions below for the submission of QDP filings to New York.

**Associate Schedule Items Tab:** When building the QDP filing, use the Associated Schedule Item Tab to link forms and any variable material to a HIOS Plan ID. Do not associate any other items from the form and rate filing, such as the rate manual, any certifications forms, or checklists. Issuers may only associate schedule items submitted using the same SERFF instance.

**Submission Requirements:** Each issuer must submit the following documents or attachments on the Supporting Documentation Tab: Statement of Detailed Attestation Responses for SBMs Issuers, the Logo File, and the Administrative Template.

The following templates are required for QDP Binder filings:

Plans & Benefits Template	Collects plan and benefit data.
Network Template	Information identifying an issuer's provider network.
Service Area Template	Information identifying an issuer's geographic service area.
Rate Template	Collects rates necessary for display on the web portal.
Business Rules Template	Collects rules to explain the rating tables.

**Network Adequacy Review:** The Service Area Template and Network Template should be submitted but no additional information regarding network adequacy should be submitted

through SERFF. See the NYSOH Application available at <http://info.nystateofhealth.ny.gov/invitation> for submission of network adequacy information.

### **Technical Requirements:**

- 1. Form and Rate Filings:** Issuers must also submit their traditional form and rate filing in SERFF before creating their binder so that they can associate schedule items such as forms to their QDP filing. The form and rate filing instructions, checklists, and model form language can be found on the Department of Financial Services' website at <http://www.dfs.ny.gov/insurance/ihealth.htm>.
- 2. SERFF Instance:** Issuers must submit the binder using the same SERFF instance as the previously submitted form and rate filings.
- 3. Apostrophes:** None of the content in any of the SERFF templates fields can contain apostrophes for binders intending to be transmitted to the NYSOH. The transmission will fail for the entire binder.

### **Template Instructions**

Issuers must use the 2017 templates when submitting their 2017 binder filings through SERFF. Copies of templates, detailed instructions provided by CCIIO including explanations of fields, data dictionary, and other more technical information regarding the data templates can be found at <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/qhp.html>. These New York specific instructions below are intended to assist issuers when submitting QDP filings to New York. Before submitting a binder through SERFF, issuers are strongly encouraged to run their templates through the Data Integrity Tool to avoid data submission errors.

### **Service Area Template**

1. Enter the HIOS Issuer ID and State.
2. Click the Create Service Area IDs button. Create as many Service Areas as necessary to indicate the various area QDPs will be available. For example, if the issuer has a limited network plan only available in 2 out of the 5 counties within their overall service area, the issuer would need to create 2 Service Area IDs. The issuer will then use the Service Area IDs in the Plans & Benefits Template to associate QDPs to a particular Service Area.
3. Select a Service Area ID that was generated by the template.
4. Enter a name in Service Area Name.
5. Indicate whether the Service Area covers the entire state.
6. If the Service Area does not cover the entire state, then choose the county that is in the Service Area.
7. Repeat steps 4-6 for every county within a Service Area.
8. If the issuer has more than one Service Area, repeat steps 3-7 for each Service Area.
9. One Service Area Template may include multiple Service Areas.
10. Verify that each service area matches the service area outlined in the Definitions section of the Certificate, Contract or Policy associated with that specific HIOS Plan ID on the Associated Schedule Items Tab.

## **Network Template**

1. Enter the HIOS Issuer ID and State.
2. Click the Create Network IDs button. Indicate the number of networks the issuer has.
3. Enter Network Name.
4. Select a Network ID that was generated by the template to associate with the Network Name.
5. Enter the URL for the provider directory associated with that network. If a working URL has not yet been developed for the particular network identified, a URL for a general directory will be sufficient as long as the URL provided will allow navigation to the provider directory for that plan. For the NYSOH filings, the URL must clearly identify the network is for the Marketplace and/or the Marketplace QDPs per the Invitation, and must be functional prior to certification.
6. If the issuer has more than one network, repeat steps 2-4 for each network. One Network Template may include multiple networks.

## **Plans & Benefits Template**

### **General Information**

1. The Service Area and Network Templates must be completed prior to completing the Plans & Benefits Template.
2. All fields indicated with a red asterisk are required.

### **HIOS Plan IDs (Standard Component IDs)**

1. The HIOS Plan ID is the key identifier used by the NYSOH to populate the QDPs on the web portal, associate the corresponding provider network, associate the corresponding quality information, and complete enrollment. QDPs that were sold in 2016 must keep the same HIOS Plan ID in 2017. New HIOS Plan IDs may only be assigned when a new QDP is being submitted for certification.
2. The issuer must register their HIOS Plan IDs (Standard Component IDs) via HIOS.
3. Any variation in benefits or cost-sharing must be accounted for using separate HIOS Plan IDs.
4. A HIOS Plan ID should only be submitted to the State in one binder.
5. **HIOS Plan ID Limitations:** The current limit of HIOS Plan IDs in a single binder is 350. If an issuer has a binder that will exceed that limit, contact the SERFF Help Desk. They can temporarily increase the limit in order to allow the submission of the binder. Do not split the binder up into multiple binders as it makes it more difficult to review and duplicates the submission of other information.

### **Benefits Package Tab**

1. A Benefits Package Tab consists of all QDPs that have the identical plan structure (including any quantitative limits and exclusions.) The goal is to group QDPs (either standard or non-standard) together as much as possible to minimize the use of added

Benefit Package Tabs. Added Benefit Package Tabs may be needed if the explanation provided for the “Design” box is different among plans.

2. Cost sharing variations will be defined in the Cost Share Variances Tab.
3. Complete the top section of each Benefits Package worksheet that contains the HIOS Issuer ID, Issuer State, Market Coverage, Dental Only Plan and TIN.

#### *Plan Identifiers*

1. Complete this section for each Benefit Package.
2. Complete a line per each HIOS Plan ID (Standard Component ID) for each QDP.

#### *Plan Attributes*

1. Indicate whether the plan is a new or existing plan.
2. Select Plan Type and Level of Coverage.
3. For the QDP/non-QDP field, indicate whether the plan will be offered inside the NYSOH, outside the NYSOH or both. Do not assign more than one HIOS Plan ID to the same plan that is offered both inside and outside the NYSOH.
4. Child-Only Plans: The standard pediatric dental plan should be marked Allows Child-Only. All other plans should be marked either Allows Child if non-standard plan covers pediatric dental benefits only, or Allows Child and Adults if the non-standard plan covers both pediatric and adult dental benefits.

#### *Stand-Alone Dental Only*

1. Complete the fields required for stand-alone dental plans.

#### *Plan Dates*

1. Enter the appropriate Plan Effective Date and Plan Expiration Date. For NYSOH filings, the Plan Effective Date must be 1/1/2017 and the Plan Expiration Date must be 12/31/2017 for both the Individual Marketplace and the SHOP Marketplace.

#### *Geographic Coverage*

1. Indicate whether the QDP provides coverage outside the U.S. or outside the service area.

#### *Plan Level URLs*

1. Provide a URL for Enrollment Payment.

#### *Benefit Specific Information*

1. The EHB data automatically entered into the sheet using the Refresh EHB button.
2. Standard QDPs: Click the Refresh EHB button. Use the benefits the template completes without any changes.

3. **Non-Standard QDPs:** Click the Refresh EHB button. Use the benefits it completes for the pediatric essential health benefit. Use the adult dental benefits provided. Benefits may be added (such as cosmetic orthodontia) but do not duplicate any benefits already listed on the template.
4. **Benefits Mapped to Model Language:** Use the following guide to map the benefits to the model language on the pediatric dental benefit.

<b>Template Benefit</b>	<b>Model Language or Possible Adult Benefit</b>
Dental Checkup for Children	Preventive Dental Care
Basic Dental Care - Child	Routine Dental Care
Major Dental Care - Child	Endodontics, Periodontics, Prosthodontics and Oral Surgery
Orthodontia - Child	Orthodontics
Basic Dental Care - Adult	Cleanings and Exams
Routine Dental Services (Adult)	X-rays, Fillings, and Simple Extractions
Major Dental Care - Adult	Endodontics Periodontics & Prosthodontics
Orthodontia - Adult	Orthodontics
Accidental Dental	Possibly Not Covered Depending on Adult Benefit Design (Covered Under Medical)

*Non-Standard QDPs*

1. Issuers may add benefits (e.g., cosmetic orthodontia) to a non-standard QDP in accordance with guidance found in the NYSOH Application and in the product checklists found on the DFS website.
2. If only varying the limits on the benefits listed above, then edit the limits without adding any new benefits. Identify any major benefit limitations (i.e., annual or lifetime limit on cosmetic orthodontia, age limit for cosmetic orthodontia, or annual limit on adult dental services).
3. If adding the benefits below, follow these instructions:
  - a. **Any Other Additional Benefits:** If the benefit the issuer wants to add is not otherwise listed, then use the Add Benefits Button. Use the drop down list of benefits to see if it matches a benefit there first. If not, then issuers may add a Custom Benefit using the Add Benefits Button. For NYSOH filings, if you add a Custom Benefit that you would like displayed on the Marketplace, please notify your Plan Manager as the information needs to be coded into the Marketplace system.
  - b. **EHB Variance Reason:** For any variation from EHB or additional benefit, indicate why the issuer is varying from EHB by selecting the appropriate reason (substitution, above EHB, etc.).
  - c. **Out of Pocket Exceptions Fields:** Complete these fields with the appropriate Yes/No answer. For EHB, the benefits must not be excluded from the Out-of-Pocket Limit. For additional benefits beyond EHB, select the appropriate answers.

## **Cost Share Variance Tab**

### *General Information*

1. Confirm all the QDPs are listed on the Benefits Package sheet **before** creating the Cost Share Variance Sheet.
2. Once the Benefits Package sheet is complete, click the Create Cost Share Variance Sheet button. When the Create Cost Share Variance Sheet is created, it will automatically create each of the necessary variant plans by adding a hyphen and a two digit number to the HIOS Plan ID. Enter data (cost-sharing amounts, deductible & out-of-pocket amounts) for the standard plans (-01) first before entering information for any of the required cost sharing information for the variant plans. The two digit numbers indicate the following:
  - 00 - Standard Off Exchange Plan
  - 01 - Standard On Exchange Plan

### *Cost Sharing Attributes*

1. Complete all information and respond to all the questions before completing the cost-sharing information.

### *Maximum Out-of-Pocket and Deductible Information*

1. Complete all information as required.
2. **Family Maximum Out-of-Pocket and Family Deductible:** If a plan embeds a maximum out-of-pocket or deductible for each person within the family, enter the number as the per person amount. Check the “Not applicable” box when the plan does not embed an amount for each person within the family. Enter the dollar amount that applies to the family collectively as the per group amount.

### *Plan Variant Level URLs*

1. Provide URL for Plan Brochure, if applicable. If Plan Brochure is not yet complete upon submission, the issuer may submit a general URL website or marketing page.

### *Cost Sharing Information*

1. Certain benefits have varying cost-sharing depending on the type of service performed under the benefit. For example, Preventive Dental Care could have various cost-sharing depending on the CPT Code entered for the procedure. Enter the highest cost-sharing amount for the category of service. In the alternative, issuers may also choose to enter the predominant cost-sharing amount for a given service.
2. If a benefit has more than one cost-sharing, for example, depending on where the service is received, then enter the highest cost-sharing amount.
3. Enter the appropriate in-network cost-sharing. If the QDP charges a copayment, enter “Not Applicable” in the In-Network Coinsurance fields. If the QDP charges coinsurance,

enter “Not Applicable” in the In-Network Copayment fields. All cost-sharing fields must be completed to pass validation.

4. If a QDP does not have out-of-network benefits for a given category, enter “Not Applicable” for the out-of-network copay fields and 100% for the out-of-network coinsurance fields. All cost-sharing fields must be completed to pass validation.
5. The deductible information must be entered in for each cost-sharing amount on the Cost Share Variance Sheet. Select the correct option when selecting the cost-sharing amount on the Cost Variance Sheet.
  - a. Plans with No Deductible: If a QDP does not have a deductible, indicate the cost-sharing using “\$X Coinsurance” or “\$X Copay” without any reference to a deductible (e.g., \$20 Copay).
  - b. Plans with Deductibles: If the cost sharing for a specific benefit is subject to a deductible, note the cost-sharing is applied after the deductible. (e.g., \$20 Copay after deductible). If a QDP has a deductible with some benefits subject to the deductible and other not subject to the deductible, note the benefits subject to the deductible using the after deductible language (e.g., \$20 Copay after deductible). Additionally, indicate benefits not subject to the deductible using the before deductible language (e.g., \$20 Copay before deductible).

## **Rate Template**

1. Issuers must complete the Rate Template to provide the NYSOH with the rates for each QDP.
2. All fields indicated with a red asterisk are required.
3. Small Group & Rolling Rates: For all small group binders, the issuer must submit the rates for each quarter separately, creating a new sheet using the Add Sheet button. The issuer must then enter in the dates for each quarter in the Rate Effective Date and Rate Expiration Date to reflect effective dates for these premium rates. For example, an issuer submitting rates for the first quarter of 2017 would enter a rate effective date of 1/1/17 and a rate expiration date of 3/31/17. Do not include an expiration date of 2018. The purpose of the effective dates is to show what the rate will be on the first effective date of the plan year.
4. See the DFS website at <http://www.dfs.ny.gov/insurance/ihealth.htm> for a listing of the counties within each of the rating regions listed below. The Rating Areas are:
  - a. Rating Area 1 – Albany Area
  - b. Rating Area 2 – Buffalo Area
  - c. Rating Area 3 – Mid-Hudson Area
  - d. Rating Area 4 – New York City Area
  - e. Rating Area 5 – Rochester Area
  - f. Rating Area 6 – Syracuse Area
  - g. Rating Area 7 – Utica/Watertown Area
  - h. Rating Area 8 – Long Island

*Standard QDPs (Covering the Pediatric Dental Essential Health Benefit Only) or Non-standard QDPs Providing Coverage for Pediatric Dental Care only:*

1. Create a new Rate Table by clicking the Add Sheet button.
2. Complete Plan ID and Rating Area.
3. For Tobacco, select No Preference.
4. For Age, select 0-20.
5. Enter the rate for a single child monthly premium rate in the Individual Rate box.
6. Validation Issue: The template will not validate unless numbers are entered for the other ages from 21 through 65. Enter any number greater than the premium for ages 0-20. None of this information will be used but is necessary to pass validations.

*Non-standard QDPs (Providing Coverage for Pediatric and Adult Dental Benefits):*

1. Complete the top portion of the sheet first, inputting HIOS Issuer ID, Federal TIN, Rate Effective Date and Rate Expiration Date.
2. Complete HIOS Plan ID and Rating Area.
3. For Tobacco, select No Preference.
4. Select Family Option for Age.
5. Complete Individual column with the monthly premium rate for the Individual Tier.
6. Complete Couple column with the monthly premium rate for the Individual and Spouse Tier.
7. Complete Primary Subscriber and One Dependent, Primary Subscriber and Two Dependents, and Primary Subscriber and Three or More Dependents columns with the monthly premium rate for the Parent and Child/Children Tier. **Note that the same premium must be entered into all three columns.**
8. Complete the Couple and One Dependent, Couple and Two Dependents, and Couple and Three or More Dependents columns with the monthly premium rate for the Family Tier. **Note that the same premium must be entered into all three columns.**
9. Repeat steps 2-8 for each applicable Rating Area.
10. Any QDP that offers family coverage must complete each tier of the four tier rating structure (Individual, Individual and Spouse, Parent + Children and Family).

## **Business Rules Template**

1. Issuers must complete the Rate Template in order to provide the NYSOH with the rules regarding rates for each QDP.
2. All fields indicated with a red asterisk are required.
3. Enter the HIOS Issuer ID and TIN.
4. Complete the first line to indicate the General Business Rules. Unless otherwise specified below, answer all questions as appropriate to reflect the rules you follow.
  - a. Domestic Partner Coverage: Marked Yes treated as secondary subscribers.
  - b. Tobacco: Marked as Not Applicable.
  - c. Dependent Relationships (column L): The following relationships are required to be checked and the residing question answered “No”: spouse, adopted child,

stepson or stepdaughter, self, child and life partner. A “Life Partner” is a domestic partner.

5. List **each** HIOS Plan ID in the binder below the General Business Rules line and respond to each question, even if it duplicates the general business rules line. The NYSOH needs each HIOS Plan ID listed separately.
6. Age of Dependents for Pediatric Dental Only Coverage: The template will not accept an age younger than 21. Enter 21 and ensure that the HIOS Plan ID is marked as Child Only in the Plans & Benefits Template.
7. Domestic Partner Coverage: Domestic partner coverage is required on all QDPs offered on NYSOH. All HIOS Plan IDs on the Business Rules Template must indicate YES under the question “Are domestic partners treated the same as secondary subscribers” AND you must select “Life Partner, Yes” under the question “What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber.”