



Federal & State Marketplaces: Progress to Date



Lourdes Grindal Miller

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Policy and Regulations

- Almost all of our regulations are complete
 - We finalized essential health benefits, market reforms, and the “payment notice” this winter.
 - We are working through comments on a few proposed rules including eligibility and SHOP.
- We also finalized the “Letter to Issuers” which details the processes and policies related to QHP certification for 2014.

State Marketplace Landscape

- We have conditionally approved 24 states and DC to partially or fully run their own Marketplace.
- In the Federally-facilitated marketplace, states will continue to play their traditional regulatory role in reviewing health plans sold in their state.
- In 2015, and annually, states will continue to have the option to apply to operate their own Marketplace or partner with us.
- We will continue to work closely with all states to build these new Marketplaces.
- We are actively building a Marketplace that will be scalable in order to operate in any State without its own approved State-based Marketplace.
- Our goal is to ensure that residents of every state have access to affordable health insurance in 2014.

Operationalizing: FFM Timeline

Activities	Dates
Issuers register in HIOS or EIDM	Prior to Application (March)
Issuers submit QHP Applications into HIOS	April 2013
HHS and States review QHP Applications	May to Early June 2013
Deficiency Notices: HHS release QHP certification application deficiency notices	Mid-June 2013
Issuer resubmits revised data into HIOS: As requested by HHS	1 week in late June 2013

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Operationalizing: FFM Timeline (continued)

Activities	Dates
Issuer resubmits revised data into HIOS: As requested by State	June – July 2013 <i>(Specific dates set by State)</i>
HHS and State review revised QHP Applications	July - August 2013
Issuers review data during plan preview period; Issuers address data errors	1 week in late August 2013
HHS notifies all Issuers of QHP Certification decision; agreement signing	Early September 2013
Consumer open enrollment begins	October 2013

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Operationalizing: SPM Timeline

Activities	Dates
• Issuers register in HIOS	Prior to FFE Application (March)
• Issuers submit QHP certification applications to Exchange	According to State Timeline Approx. April – June 2013
• State reviews submitted QHP data	According to State Timeline Approx. thru July 31, 2013
• State recommendations provided to HHS • SERFF transmits Issuer data for all certified QHPs to HIOS	July 31, 2013
• Issuers review data during plan preview period; Issuers address data errors	1 week in late August 2013
• HHS notifies all Issuers of QHP Certification decision; agreement signing	Early September 2013
• Consumer open enrollment begins	October 2013

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