

Chapter 3: Instructions for the State Licensure Application Section

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1. Overview

Issuers must be licensed and have the authority to sell all applicable products in the service areas in which they intend to offer a qualified health plan (QHP). In this section of the application, issuers must indicate their licensure status and provide documentation that shows they satisfy licensure requirements for the applicable QHP markets, service areas, and products. To verify the licensure information, issuers must upload a copy of their state license, certificate of authority (COA), certificate of compliance, or an equivalent form or document for each state in which they seek QHP certification. An issuer may still apply for certification if it has not yet obtained a license or COA from the state Department of Insurance (DOI), but it must submit evidence of licensure during the QHP application resubmission window.

Both QHP and SADP issuers are required to submit Licensure information as part of their QHP application. All of the instructions in this document apply to both QHP and SADP issuers.

2. Purpose

The purpose of the State Licensure section of the QHP application is to collect issuer information regarding licensure status and supporting documentation that illustrates that the issuer satisfies state licensure requirements for the applicable QHP markets, service areas, and products.

3. State Licensure Data Requirements

To complete this section, you need one of the following:

1. Your state license
2. Your COA

3. Your certificate of compliance, which is included as part of the Uniform Certificate of Authority Application (UCAA) used to apply for a license or COA
4. A form or document equivalent to one of the above.

Any one of the above documents satisfies the licensure documentation requirement.

4. Application Instructions

To complete this section of the application, use the Issuer Module of the QHP Application system to respond to the state licensure questions and upload any supporting documentation. Figure 3-1 shows key items for completing the State Licensure section.

Figure 3-1. State Licensure Section Highlights

- You must provide licensure documentation for all products and service areas in which you intend to offer a QHP. This requirement applies to all licensed issuers, including any affiliated or other issuers underwriting the dental benefits the QHP proposes to offer.
- You must submit one form of licensure documentation (state license, COA, certificate of compliance, or the equivalent).
- If you are not yet licensed, and therefore unable to provide licensure documentation during the initial application submission, you must submit evidence of licensure not beyond 90 days prior to open enrollment.

4.1 HIOS User Interface Instructions

Use the Issuer Module of the QHP Application system to answer the following questions:

1. Does the applicant have either a license, certificate of authority, certification of compliance, or an equivalent form or document authorizing it to offer every product type in every service area that it is currently applying for in the identified state? Choose from the following:
 - a. **Yes**—if the applicant is licensed for every product type and every service area for which it is applying. If **Yes** is selected, supporting documentation is required. See Section 4.3 for the supporting documentation instructions.
 - b. **No**—if the applicant is not licensed for every product type and every service area for which it is applying. If **No** is selected, proceed to question 2.

2. Does the applicant have either a license, certificate of authority, certification of compliance, or an equivalent form or document for some but not all products or some but not all service areas for which the applicant is currently applying in this QHP application? Choose from the following:
 - a. **Yes**—if the applicant is licensed for some but not all service areas or products. If **Yes** is selected, supporting documentation is required. See Section 4.3 for the supporting documentation instructions.
 - b. **No**—if the applicant is not licensed for any of the service areas or products it plans to offer. If **No** is selected, enter the estimated date of licensure:
 - i. The estimated date may not be beyond 90 days prior to open enrollment.
 - ii. Issuers must be licensed to become certified.

4.2 Template Instructions

There is no template for the State Licensure section.

4.3 Supporting Documentation and Justification Instructions

You must submit one form of licensure documentation (state license, COA, certificate of compliance, or the equivalent) for the products in the service areas in which you intend to offer a QHP. This requirement applies to all licensed issuers, including any affiliated or other issuers underwriting the dental benefits the QHP issuer proposes to offer.

If the response to question 1 or 2 is **Yes**, save the licensure documentation using the title of the document (such as License or Certificate of Authority) and associated issuer ID (to the extent possible). The file name—including its full path—cannot exceed 255 characters when uploaded into the Issuer Module of the QHP Application system. Upload the state license, COA, certificate of compliance, or an equivalent form or document.