

Auto Re-enrollment for QHPs no longer available in the Marketplace: External FAQs

Q. How has automatic re-enrollment changed in the FFMs and SBM-FPs for Plan Year 2017?

A. For enrollees in QHPs no longer available in the Marketplace, the FFMs and SBM-FPs previously did not auto re-enroll them in another plan if the issuer no longer had QHPs available to the enrollee through the Marketplace. 45 CFR 155.335(j)(3) as amended by the 2017 Notice of Benefits and Payment Parameters (2017 Payment Notice) established, beginning in Plan Year 2017, that if no QHP from the same issuer is available through the Marketplace, then the Marketplace could automatically re-enroll such enrollees into a QHP from a different issuer. Such auto re-enrollments would be directed by the Marketplace unless the applicable State regulatory authority decides to act.

Q. Does this update apply to all enrollees in QHPs no longer available in the Marketplace for the upcoming 2017 Plan Year?

A. No, this provision only applies to enrollees in QHPs where the issuer has no Marketplace enrollment option for the upcoming plan year with a service area that covers the enrollee's location. For example, if an issuer's QHP is no longer available through the Marketplace in a service area where that same issuer offers other QHPs, the issuer can crosswalk the applicable enrollees to QHPs in its other Marketplace QHP. However, if an issuer does not offer a QHP in that service area, the FFMs or SBM-FPs will automatically re-enroll the enrollees into another QHP offered by a different issuer in that service area.

Q. What happens if an issuer no longer offers coverage in a service area that covers the enrollee's location but still participates in the FFMs or SBM-FPs in the State?

A. If an issuer still participates in the FFMs or SBM-FPs in the State, but it does not offer a QHP in a service area that covers the enrollee's location, the Marketplace will automatically re-enroll the enrollees into another QHP offered by a different issuer.

Q. Who directs the automatic re-enrollment of enrollees into the QHPs?

A. 45 CFR 155.335(j)(3) as amended by the 2017 Notice of Benefits and Payment Parameters (2017 Payment Notice) authorizes the Marketplace to determine the auto re-enrollment of enrollees in QHPs where the issuer will have no Marketplace enrollment option for the upcoming plan year (PY), unless otherwise directed by the State regulatory authority.

Q. If the State regulatory authority does not direct the auto re-enrollment of an SPM and/or SBM-FP State, will the Marketplace determine the re-enrollment?

A. Yes, the Marketplace will determine the automatic re-enrollment of enrollees in QHPs where the issuer will have no Marketplace enrollment option for the upcoming plan year, unless otherwise directed by the State regulatory authority, in all FFM States, including States performing plan management functions in an FFM (SPM), and in State-Based Marketplaces using the federal platform for eligibility and enrollment services (SBM-FPs).

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Q. How may the State let CMS know that it will execute the automatic re-enrollment of QHPs no longer available in the Marketplace?

A. CMS will send a notice by email to all State regulatory authorities in States in which an FFM or SBM-FP is operating. The notice outlines the steps CMS expects State Regulatory Authorities in all FFM States (including SPMs) and in SBM-FPs to take if they wish to direct this auto re-enrollment activity for Plan Year 2017. If CMS does not receive notice from a State regarding its intent to direct the auto re-enrollment of QHPs no longer available in the Marketplace by 5:00 p.m. ET on June 30, 2016, CMS will proceed to direct auto re-enrollment for applicable QHPs.

Q. If a State elects to direct the re-enrollment of QHPs no longer available in the Marketplace, how does the State ensure that the FFMs will follow the State's direction?

A. If the State elects to direct this auto re-enrollment activity, the State should take the following actions to ensure that the FFMs can automatically re-enroll enrollees:

1) Please “reply all” to the email notice from CMS by 5:00 p.m. ET on June 30, 2016 confirming the State Regulatory Authority will direct the auto reenrollment of enrollees in QHPs where an issuer will have no Marketplace enrollment option in an enrollee's service area for the upcoming plan year.

2) Identify issuers and plans that will receive the enrollment of QHPs no longer available in the Marketplace. Issuers must offer at least one QHP in the same service area of QHPs no longer available in the Marketplace in order to be considered a receiving issuer. Please note that enrollees in each QHP no longer available in the Marketplace should be assigned to the same receiving plan in each county. If a plan that will no longer be in the Marketplace covers multiple service areas, the State can crosswalk the enrollees in each service area to a different plan, but cannot crosswalk enrollees in each zip code in that service area to a different plan. The State should also consider the capacity of the receiving issuers to absorb the new enrollees.

3) Complete and submit Plan ID Crosswalk Templates to CMS for all QHPs no longer available in the Marketplace before the final QHP data submission date of August 16, 2016. States should adhere to the hierarchy used by the Marketplace to crosswalk pertinent enrollees. The Plan ID Crosswalk Template and instructions can be found at <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/qhp.html>

4) Notify receiving issuers of final auto re-enrollment decision in a manner determined by the State no later than November 1, 2016.

5) Coordinate and communicate with CMS as necessary with respect to this process.

Q. If a State declines to direct the auto re-enrollment in the FFMs or SBM-FPs, will CMS provide the State with information regarding the final auto re-enrollment determination?

A. Yes, CMS intends to provide States with final data for all enrollees in QHPs no longer available in the Marketplace that were re-enrolled by the FFMs and SBM-FPs. States may also request enrollment data for Plan Year 2017 from applicable issuers.

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Q. How do the FFMs or SBM-FPs determine which are the receiving QHPs?

A. If the enrollee's current QHP is not available through the Marketplace and no QHPs from the original issuer are available for auto re-enrollment in the Marketplace that cover a service area that includes the enrollee's location, and no direction is provided by the State's regulatory authority, CMS, if feasible, will auto re-enroll affected enrollees in another QHP available through the Marketplace with a service area that covers the enrollee's location, taking into account the issuer's ability to absorb new enrollment and the lowest premium plan, according to the following hierarchy:

1. The enrollee's coverage will be auto re-enrolled in a QHP at the same metal level under the same product network type.
2. If there is no QHP available at the same metal level under the same product network type in the same service area, the enrollee will be auto re-enrolled in a QHP at the same metal level under a different, if possible similar, product network type.
3. If no QHP is available that is the same metal level under a different product network type in the same service area, the enrollee will be auto re-enrolled in a QHP that is one metal level lower than the enrollee's current QHP under the same product network type.
4. If no QHP is available that is one metal level lower than the enrollee's current QHP under the same product network type in the same service area, the enrollee will be auto re-enrolled in a QHP that is one metal level lower under a different, if possible similar, product network type.
5. If no QHP is available that is one metal level lower under a different product network type in the same service area, the enrollee will be auto re-enrolled in a QHP that is one metal level higher than the enrollee's current QHP under the same product network type.
6. If no QHP is available that is one metal level higher than the enrollee's current QHP under the same product network type in the same service area, the enrollee will be auto re-enrolled in a QHP that is one metal level higher under a different, if possible similar, product network type.
7. If no QHP is available that is one metal level higher under a different product network type in the same service area, the enrollee will be auto re-enrolled in a QHP at any metal level under the same product network type.
8. If no QHP is available for enrollment at any metal level under the same product network type in the same service area, the enrollee will be auto re-enrolled in a QHP at any metal level under a different, if possible similar, product network type.

Q. Does CMS provide guidelines to help States with SBMs other than SBM-FPs that elect to direct this re-enrollment?

A. While SBMs other than SBM-FPs are not required to use it, they may use the FFMs/SBM-FPs decision hierarchy.