



a New Day for Federal Service

An Overview of the Multi-State Plan Program

National Healthcare Operations
Healthcare & Insurance
U.S. Office of Personnel Management (OPM)



A vertical strip on the left side of the slide shows a close-up of the American flag, featuring white stars on a blue field and red and white stripes.

Background

The Multi-State Plan (MSP) Program was established under Section 1334 of the Affordable Care Act (ACA), which directs OPM to:

- Contract with private health insurance issuers to offer MSP options on each Exchange in each State
 - Available to eligible individuals and small businesses
 - Offered through the Health Insurance Marketplace

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Background

- OPM administers the MSP Program in a manner similar to, but separate from, the Federal Employees Health Benefits Program
- MSP options are available through [HealthCare.gov](https://www.healthcare.gov) alongside Qualified Health Plans (QHPs)
 - However, they are certified by OPM, rather than HHS or the State

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OPM Goals for the MSP Program

- To promote “better care, affordable care, and healthier people and communities”*
- To ensure a choice of high-quality products available through the Marketplace
- To promote competition in the Marketplace for the benefit of all consumers

*National Strategy for Quality Improvement in Health Care:
<http://www.ahrq.gov/workingforquality/nqs/nqs2011annlrpt.pdf>

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MSP Options and QHPs

- MSP options are similar to QHPs in that they:
 - Are held to comparable Federal standards
 - Cover essential health benefits
 - Have to offer at least one plan at the “silver” level and one at the “gold” level of cost sharing

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MSP Options and QHPs

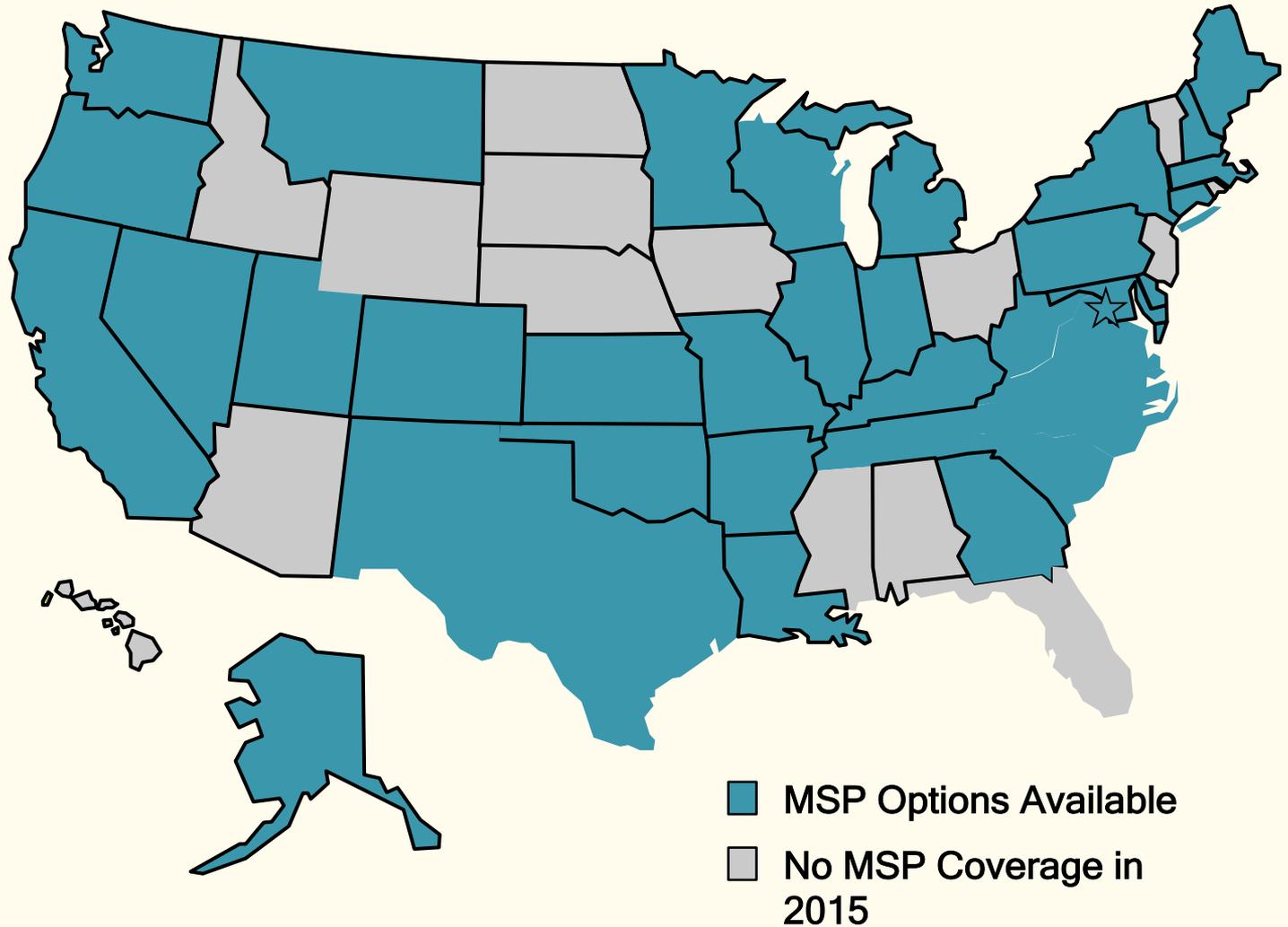
- MSP options are different from QHPs in that:
 - OPM has contractual oversight of them
 - They have a uniform external review process
 - MSP insurers in each State must offer at least one plan that does not include elective abortion services

The image shows a vertical strip of the American flag on the left side of the slide, featuring white stars on a blue field and red and white stripes.

The MSP Program in 2014

- OPM contracted with the Blue Cross Blue Shield Association (BCBSA)
 - More than 150 MSP options in 31 States including DC
 - More than 370,000 MSP enrollees
- A new website serves as a resource for consumers, issuers, and navigators/other assisters (www.opm.gov/aca)

MSP Coverage by State, 2015



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The MSP Program in 2015

- OPM signed contracts with the BCBSA and a group of CO-OPs for Plan Year 2015
- More than 200 MSP options in 36 States including DC
- Approximately 450,000 MSP enrollees
- OPM's priorities include:
 - Consumer education
 - Adding issuers and enrollees

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Potential Consumer Questions

If I sign up for an MSP option and need to get care in a different State, can I get in-network benefits in that State?

Answer:

Not necessarily. Some MSP options offer in-network care outside of your service area, but not all. Check with your plan.

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Potential Consumer Questions

My parents are snowbirds and live in two States during the year. Is an MSP option the best health plan for them?

Answer:

Not necessarily. Your parents should carefully review the plan's provider directory to see if the network has providers in the States in which they'll live. They should also check the plan's payment policies for out-of-network care.

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Potential Consumer Questions

If I move to a different State, may I take my MSP coverage with me?

Answer:

Most likely not; however, there could be an MSP option in the new State. To see which States have MSP options, visit OPM's website: <http://www.opm.gov/aca>

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Potential Consumer Questions

Why is it called the Multi-State Plan Program?

Answer:

The Program was given this title through its authorizing language in the ACA, reflecting the fact that OPM operates the Program in multiple States.

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Potential Consumer Questions

If I have a question or problem about my MSP coverage, whom should I contact?

Answer:

You should first contact the Marketplace Call Center ([1-800-318-2596](tel:1-800-318-2596)) or the insurer directly. If you have further questions, contact OPM at mspp@opm.gov.

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Potential Consumer Questions

Where can I find more information on the MSP Program?

Answer:

You can go directly to OPM's website (<http://www.opm.gov/aca> and click on Multi-State Plan Program) or email mspp@opm.gov.



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Multi-State Plan Program and the Health Insurance Marketplace

Overview

The Multi-State Plan (MSP) Program, established under the Affordable Care Act, directs OPM to contract with private health insurers in each State to offer high-quality, affordable health insurance options called Multi-State Plans. MSP coverage is offered through the Health Insurance Marketplace, where financial assistance is available to those who qualify.

Open enrollment for the Marketplace is now closed for 2014; however, you may still be able to sign up for insurance through the Marketplace if you qualify for a [special enrollment period](#). ¹² Otherwise, the next open enrollment period begins on November 15, 2014 for coverage that can begin as early as January 1, 2015.

OPM has efficiently administered the Federal Employees Health Benefits (FEHB) Program for over 50 years, keeping administrative costs low while providing strong consumer protections. Drawing on this experience, OPM will provide strong oversight of MSP insurers and work to ensure a level playing field in the Marketplace.

RELATED INFORMATION

- [Program Guidance](#)
- [External Review](#)
- [Multi-State Plan Program Final Rule](#) ¹²



Consumer

Explore Multi-State Plan options by State and browse Frequently Asked Questions.

[Learn More](#)



Issuer

Access issuer resources, including a Notice of Intent to Apply, application, and sub-regulatory guidance.

[Learn More](#)

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Resources

- MSP Program website:
<http://www.opm.gov/healthcare-insurance/multi-state-plan-program/>
- MSP Program FAQs:
<http://www.opm.gov/healthcare-insurance/multi-state-plan-program/consumer/#url=FAQs>

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