



QUESTIONS AND ANSWERS ON THE 2016 INVITATION

(April 27, 2015)

STANDARD PRODUCTS

Posted 4/27/2015

Question: Are NYSOH-participating insurers required to offer both bronze plans (the HSA-compliant one and the non-HSA compliant one) in 2016, or only one or the other?

Answer:

Only those insurers that offered a HSA eligible Standard Bronze QHP in 2015 will be permitted to offer an additional Bronze QHP, as set forth in Attachment B (labeled HSA Compliant Bronze), and not have it count towards the limit of 3 non-standard products. If an Applicant did not offer an HSA eligible Standard Bronze product in 2015, it can only offer an HSA Eligible Bronze as a non-standard and the non-standard product will count towards the limitation of 3 non-standard products.

STAND ALONE DENTAL PLANS

Posted 4/27/2015

Question: Do stand-alone dental plans filing outside the Marketplace need to submit a letter of interest by April 24, 2015? Or, is the letter of interest required only for plans on the Marketplace?

Answer: The letter of interest is required for those plans that participate on the Marketplace only. Questions related to outside the Marketplace, should be directed to the NYS Department of Financial Services (DFS).

Posted 4/27/2015

BASIC HEALTH PROGRAM (BHP)

Question: Can you please clarify what the Invitation means when referencing Basic Health Plan (BHP) "templates" that are to be submitted to DOH (see, for example, pages 2, 29, and 48)?

Answer: Applicants that decide to participate in the BHP will be required to complete templates to DOH that are similar to the SERFF Binder templates. The DOH will be posting the templates and instruction to the NY State of Health website in mid-May.

Posted 4/27/2015

Question: The BHP standard benefits grid lists both “eyewear” and “vision care – lenses and frames.” Can you please clarify how these benefit categories differ? Would a Standard BHP Plus Vision/Dental enrollee receive both or only one of these benefit categories?

Answer: This was an error and a corrected Attachment F has been posted. The “eyewear” line with the corresponding cost-share was removed.

Posted 4/27/2015

Question: With respect to the Basic Health Program, for those that owe premium, will premium be due prior to the coverage start date?

Answer: Yes, premium will be due prior to the initial start date, and the same initial payment grace period of 10 days that applies to QHP will need to be applied to BHPs.

Posted 4/27/2015

Question: If stand-alone dentals are interested in participating in the BHP, are they required to submit a separate Letter of Interest?

Answer: No, they are not required to submit a separate Letter of Interest. Individuals enrolled in a BHP will be permitted to purchase the same stand-alone dental products that QHP enrollees can purchase. There is no requirement to submit separate BHP Stand-alone dental products.

Posted 4/27/2015

PROVIDER NETWORK SUBMISSION

Question: Do existing issuers who are recertifying for plan year 2016, with no changes to their network, need to resubmit their Provider Network via HCS as part of the recertification, when we have regularly submitted and will continue to submit our Provider Network in HCS through the balance of the current plan year?

Answer: Applicants who are recertifying for plan year 2016 will continue to submit their network filings on a quarterly basis and network will be reviewed on a quarterly basis. The submission prior to the open enrollment period will be the network reviewed as part of the certification process, and will be the submission used for display on the Marketplace during

open enrollment period, which begins on November 1, 2015. Per the Invitation, as changes in the network occur, the insurer is required to submit such changes to the NYSOH within 15 business days of the change.

Posted 4/27/2015

HEALTH INSURER APPLICANT PRODUCT OFFERINGS

Question: Will the formulary for the Individual Marketplace and the Small Business Marketplace be based upon Oxford benchmark as previous years?

Answer: Yes, the benchmark plan for the Essential Health Benefits has not changed for 2016.