



## QUESTIONS AND ANSWERS ON THE 2015 INVITATION (May 2, 2014)

### Schedule of Key Events

#### **New – Posted 5/2/2014**

Question: The Invitation requires the Participation Proposal to be submitted on June 1, 2014 and the provider networks submitted on May 26, 2014. June 1<sup>st</sup> is a Sunday and May 26<sup>th</sup> is Memorial Day. Will these dates be changed? Will there be any other changes in the Schedule of Key Events?

Answer: Yes. The Schedule of Key Events is hereby amended as follows (revisions shown in red):

- Invitation Released on April 25, 2014
- Letter of Interest due from Insurers on May 9, 2014
- Written Questions regarding the Invitation due on May 16, 2014
- **Provider Network Submissions due on May 27, 2014**
- Responses to Written Questions regarding the Invitation due on May 30, 2014
- **Participation Proposal, Rates and Forms for Dental Plans due on June 2, 2014**
- **Participation Proposal, Rates and Forms for Qualified Health Plans due on June 13, 2014.**
- **SERFF Template (“binder”) filings due to DFS for Qualified Health Plans and Dental Plans on June 16, 2014.**
- Anticipated Certification on September 15, 2014
- 2015 Open Enrollment begins on November 2, 2014 for Small Businesses and November 15, 2014 for Individuals and Families

### Consumer Network Protections

#### **New – Posted 5/2/2014**

Question: The 2015 Invitation includes a new section on Consumer Network Protections, Section II.D.2, and cites the Out-of-Network bill that was recently passed. Please confirm that these provisions will take effect when the legislation takes effect on April 1, 2015.

Answer: The majority of the provisions will take effect on the same date as the Out-of-Network bill. However, the requirement that Insurers cover out-of-network providers at the in-network cost-share to the Marketplace consumer in instances where an in-network provider was not available to such consumer, has been in effect since January 1, 2014 for Marketplace consumers and will continue to be in effect until the provisions of the Out-of-Network bill take effect on April 1, 2015.