

# DOI Plan Management Qualified Health Plans (QHPs) Review and Recommendations

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# Plan Management Transfer and Issuer Preview Timeline

- \* July 10-24: SERFF tested Idaho data transfers to platform
- \* July 31: Final date for certification and transfer to platform
- \* August 8-23: Issuer Plan Preview
- \* August 19-23: Issuer Accreditation Data Preview
- \* October 1: Open enrollment begins

# Plan Management QHP Certification Standards

- \* Essential health benefits
- \* Formulary
- \* Actuarial values
- \* Cost sharing limitations
- \* Plan variants
- \* Meaningful differences
- \* Service areas
- \* Network adequacy
- \* Essential community providers
- \* Accreditation
- \* Licensure
- \* Solvency
- \* Rating requirements
- \* Non-discrimination

# Individual Medical Market Plans Overview

Essential health benefits  
Formulary  
Actuarial values  
Cost sharing limitations  
Plan variants

Meaningful differences  
Service areas  
Network adequacy  
Essential community providers

Accreditation  
Licensure  
Solvency  
Rating requirements  
Non-discrimination

Zip Codes	832XX	833XX	834XX	835XX	836XX	837XX	838XX
Blue Cross	11	11	6	6	12	12	6
BridgeSpan	4	4	4	4	4	4	4
PacificSource	14	7	14	7	14	14	7
SelectHealth	19	19	19	-	19	19	-
<b>Total</b>	<b>48</b>	<b>41</b>	<b>43</b>	<b>17</b>	<b>49</b>	<b>49</b>	<b>17</b>

Unique Plan IDs recommended for certification: 61

# Individual Medical Market Plans Blue Cross of Idaho

Essential health benefits  
Formulary  
Actuarial values  
Cost sharing limitations  
Plan variants

Meaningful differences  
Service areas  
Network adequacy  
Essential community providers

Accreditation  
Licensure  
Solvency  
Rating requirements  
Non-discrimination

Zip Codes	832XX	833XX	834XX	835XX	836XX	837XX	838XX
Bronze	3	3	2	2	3	3	2
Silver	4	4	2	2	4	4	2
Gold	2	2	1	1	2	2	1
Platinum	-	-	-	-	1	1	-
Catastrophic	2	2	1	1	2	2	1
Total	11	11	6	6	12	12	6

Unique Plan IDs recommended for certification: 17

# Individual Medical Market Plans BridgeSpan Health Company

Essential health benefits  
Formulary  
Actuarial values  
Cost sharing limitations  
Plan variants

Meaningful differences  
Service areas  
Network adequacy  
Essential community providers

Accreditation  
Licensure  
Solvency  
Rating requirements  
Non-discrimination

Zip Codes	832xx	833xx	834xx	835xx	836xx	837xx	838xx
Bronze	1	1	1	1	1	1	1
Silver	1	1	1	1	1	1	1
Gold	1	1	1	1	1	1	1
Platinum	-	-	-	-	-	-	-
Catastrophic	1	1	1	1	1	1	1
<b>Total</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>

Unique Plan IDs recommended for certification: 4

# Individual Medical Market Plans

## PacificSource Health Plans

Essential health benefits  
Formulary  
Actuarial values  
Cost sharing limitations  
Plan variants

Meaningful differences  
Service areas  
Network adequacy  
Essential community providers

Accreditation  
Licensure  
Solvency  
Rating requirements  
Non-discrimination

Zip Codes	832xx	833xx	834xx	835xx	836xx	837xx	838xx
Bronze	6	3	6	3	6	6	3
Silver	4	2	4	2	4	4	2
Gold	2	1	2	1	2	2	1
Platinum	-	-	-	-	-	-	-
Catastrophic	2	1	2	1	2	2	1
<b>Total</b>	<b>14</b>	<b>7</b>	<b>14</b>	<b>7</b>	<b>14</b>	<b>14</b>	<b>7</b>

Unique Plan IDs recommended for certification: 21

# Individual Medical Market Plans SelectHealth, Inc.

Essential health benefits  
Formulary  
Actuarial values  
Cost sharing limitations  
Plan variants

Meaningful differences  
Service areas  
Network adequacy  
Essential community providers

Accreditation  
Licensure  
Solvency  
Rating requirements  
Non-discrimination

Zip Codes	832xx	833xx	834xx	835xx	836xx	837xx	838xx
Bronze	4	4	4	-	4	4	-
Silver	7	7	7	-	7	7	-
Gold	6	6	6	-	6	6	-
Platinum	1	1	1	-	1	1	-
Catastrophic	1	1	1	-	1	1	-
<b>Total</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>-</b>	<b>19</b>	<b>19</b>	<b>-</b>

Unique Plan IDs recommended for certification: 19



# Small Group Medical Market Plans Overview

Essential health benefits  
Formulary  
Actuarial values  
Cost sharing limitations  
Plan variants

Meaningful differences  
Service areas  
Network adequacy  
Essential community providers

Accreditation  
Licensure  
Solvency  
Rating requirements  
Non-discrimination

Zip Codes	832xx	833xx	834xx	835xx	836xx	837xx	838xx
Blue Cross	17	17	12	12	17	17	12
PacificSource	12	6	12	6	12	12	6
SelectHealth	15	15	15	-	15	15	15
<b>Total</b>	<b>44</b>	<b>38</b>	<b>39</b>	<b>18</b>	<b>44</b>	<b>44</b>	<b>33</b>

Unique Plan IDs recommended for certification: 55

# Small Group Medical Market Plans Blue Cross of Idaho

Essential health benefits  
Formulary  
Actuarial values  
Cost sharing limitations  
Plan variants

Meaningful differences  
Service areas  
Network adequacy  
Essential community providers

Accreditation  
Licensure  
Solvency  
Rating requirements  
Non-discrimination

Zip Codes	832xx	833xx	834xx	835xx	836xx	837xx	838xx
Bronze	4	4	3	3	4	4	3
Silver	4	4	3	3	4	4	3
Gold	9	9	6	6	9	9	6
Platinum	-	-	-	-	-	-	-
<b>Total</b>	<b>17</b>	<b>17</b>	<b>12</b>	<b>12</b>	<b>17</b>	<b>17</b>	<b>12</b>

Unique Plan IDs recommended for certification: 22

# Small Group Medical Market Plans PacificSource Health Plans

Essential health benefits  
Formulary  
Actuarial values  
Cost sharing limitations  
Plan variants

Meaningful differences  
Service areas  
Network adequacy  
Essential community providers

Accreditation  
Licensure  
Solvency  
Rating requirements  
Non-discrimination

Zip Codes	832xx	833xx	834xx	835xx	836xx	837xx	838xx
Bronze	4	2	4	2	4	4	2
Silver	6	3	6	3	6	6	3
Gold	2	1	2	1	2	2	1
Platinum	-	-	-	-	-	-	-
<b>Total</b>	<b>12</b>	<b>6</b>	<b>12</b>	<b>6</b>	<b>12</b>	<b>12</b>	<b>6</b>

Unique Plan IDs recommended for certification: 18

# Small Group Medical Market Plans SelectHealth, Inc.

Essential health benefits  
Formulary  
Actuarial values  
Cost sharing limitations  
Plan variants

Meaningful differences  
Service areas  
Network adequacy  
Essential community providers

Accreditation  
Licensure  
Solvency  
Rating requirements  
Non-discrimination

Zip Codes	832xx	833xx	834xx	835xx	836xx	837xx	838xx
Bronze	1	1	1	-	1	1	1
Silver	4	4	4	-	4	4	4
Gold	10	10	10	-	10	10	10
Platinum	-	-	-	-	-	-	-
<b>Total</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>-</b>	<b>15</b>	<b>15</b>	<b>15</b>

Unique Plan IDs recommended for certification: 15

# Small Group Dental Market Plans Overview

## Essential health benefits

Formulary  
Actuarial values  
Cost sharing limitations  
Plan variants

## Meaningful differences

Service areas  
Network adequacy  
Essential community providers

## Accreditation

Licensure  
Solvency  
Rating requirements  
Non-discrimination

	Ameritas	BEST	Blue Cross	Pacific Source	Renaissance	Standard	The Guardian
High	2	3	1	3	1	2	3
Low	2	3	1	1	1	2	3
<b>Total</b>	<b>4</b>	<b>6</b>	<b>2</b>	<b>4</b>	<b>2</b>	<b>4</b>	<b>6</b>

Grey columns indicate companies that requested to be “Exchange-certified” but to not be sold through the Exchange.

Unique Plan IDs recommended for certification: 28

# Summary of Unique Plan IDs Recommended for Certification

Essential health benefits  
Formulary  
Actuarial values  
Cost sharing limitations  
Plan variants

Meaningful differences  
Service areas  
Network adequacy  
Essential community providers

Accreditation  
Licensure  
Solvency  
Rating requirements  
Non-discrimination

* Individual Medical:	61
* Small Group Medical:	55
* Individual Dental:	23
* Small Group Dental:	<u>37</u>
* Total Unique Plan IDs:	161
* Total Exchange Plans:	146

Thank you

