

2016 Stand-Alone Dental Plan Certification Guide,
SERFF Submission, & Plan Data Reconciliation
Requirements
– Maryland Health Benefit Exchange

Introduction

At the beginning of March 2015 over 192,000 households completed eligibility applications through Maryland Health Connection, a service of the Maryland Health Benefit Exchange (MHBE). These 192,000 households, determined for either QHP, Medicaid, or CHIP programs, may be viewed as an ample market for the extension of adult/family dental coverage. For the 2016 Open Enrollment period MHBE will offer Marylanders the ability to enroll in Exchange-certified Stand-Alone Dental Plans (SADPs) through the HBX.

The Maryland Health Benefit Exchange extends appreciation to participating SADPs for their continued partnership in providing Marylanders with affordable, quality plans and access to dental services.

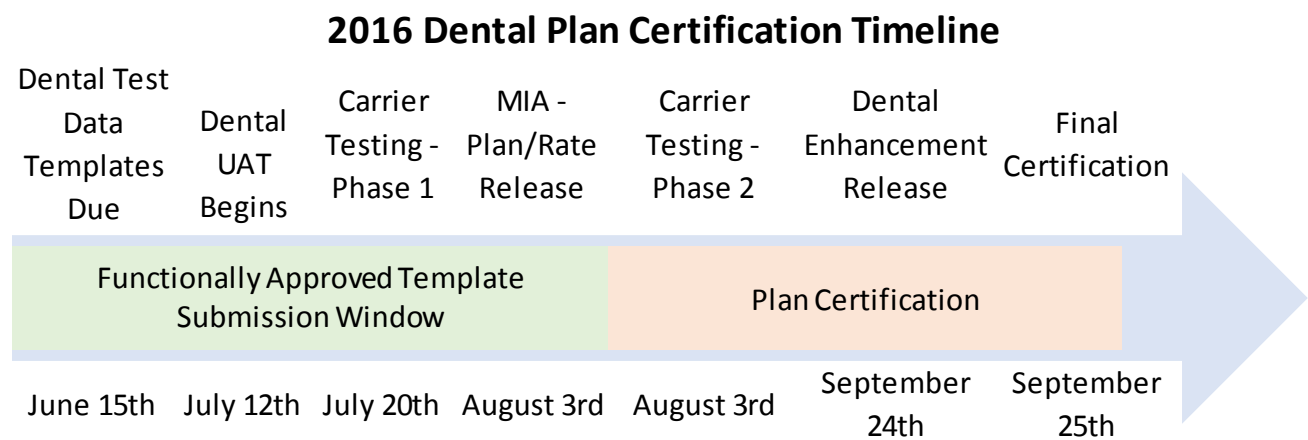
Outlined in this guide are the specific submissions for 2016 SADP Certification. Also indicated are the specific submissions due in 2016 SERFF Binders. The 2016 SERFF Binder submission requirements overlap with the requirements for 2016 Carrier Reauthorization, where indicated. The requirements for 2016 Carrier Reauthorization will be outlined in detail in a separate document.

Plan Certification Standards

Every year the Maryland Health Benefit Exchange Board approves new standards for the plans that are offered on Maryland Health Connection. Several standards have changed from 2015 with new requirements. The 2016 Plan Certification Standards may be found in Appendix A of this guide.

2016 SADP Plan Certification Timeline

For the 2016 plan year the Maryland Health Benefit Exchange will set forth the following dates for SADP certification for the individual market. The Plan Certification process is delineated by two phases, the Functionally Approved Template Submission Window and the Plan Certification period. *Note: several dates have been included for context*



2016 Carrier SERFF Submission Requirements

For the 2016 plan year the following templates are required of participating Stand-Alone Dental Plans. The templates submitted should be the 2016 version and may be found [here](#)

- Administrative Data Template
- Stand-Alone Dental Plan and Benefits Template
- Stand-Alone Dental Plan Rate Data Template
- Network Template
- Service Area Template

For the 2016 plan year the following supporting documentation is required of (if applicable) participating carriers.

- Statement of Detailed Attestation Responses for SBM Issuers
- Partial County Service Area Justification
- 2016 Carrier Application
- Carrier Logo
- List of Subcontractors
- Network Access Plan
- Summary of Benefits and Coverage
- Attestation of CRISP Provider File Submission

As of April 1st the 2016 SERFF Binders were available for use by carriers. Furthermore, carriers are encouraged to submit completed templates and supporting documentation, especially if no extensive benefit modifications are expected, earlier than the outlined dates.

The entire suite of templates and supporting documentation must be uploaded into carrier 2016 SERFF Binders by June 15th for preliminary validation. From the period June 15th through August 3rd, before plans are released by the Maryland Insurance Administration (MIA), MHBE will engage with carriers to begin the data/plan display reconciliation process, i.e. the Functionally Approved Template Submission Window. Carriers will be unable to view plan data in plan display, from a portal perspective, during this period. From August 3rd through August 17th carriers will participate in in-person plan display testing.

Carriers must have their final template suite and supporting documentation into their SERFF Binders by September 1st. Final certification in the SERFF portal will occur on September 25th. From September 1st until Open Enrollment all plan data will be frozen in production until the change request phase begins on November 1st.

Appendix B is a checklist of deliverable due dates for 2016 Plan Certification and Carrier Authorization.

Supporting Documentation Requirements

| Document Name | Due Date | Description |
|--------------------------|----------------------|---|
| 2016 Carrier Application | July 1 st | Part of the 2016 Carrier Reauthorization Packet, instructions will be provided to carriers by June 1 st and due to SERFF by July 1 st |

Maryland Health Benefit Exchange – 2016 SADP Certification Guide

| | | |
|--|------------------------|---|
| Carrier Logo | June 15 th | Part of the 2016 Carrier Reauthorization Packet, usage is for display in Plan Shopping and for Marketing/Communications purposes. Additional Requirements: The logo file must be a jpg, gif., or bmp format. Logo file uploaded will be 140 x 50 pixels. |
| List of subcontractors | July 1st | Part of the 2016 Carrier Reauthorization Packet, instructions will be provided to carriers by June 1 st and due to SERFF by July 1 st |
| Network Access Plan | July 1st | Part of the 2016 Carrier Reauthorization Packet, instructions will be provided to carriers by June 1 st and due to SERFF by July 1 st |
| Program Attestation for SBM Issuers | July 1st | Part of the 2016 Carrier Reauthorization Packet, instructions will be provided to carriers by June 1 st and due to SERFF by July 1 st |
| Partial Country Service Area Justification | July 1st | Part of 2016 Plan Certification, justification from any issuer that submits a partial county service area. |
| Summary of Benefits and Coverage | June 15th- August 18th | Part of 2016 Plan Certification, provides a summary of benefits for each plan (-01) variant. Additional requirements: For proper load into the Plan Management template the SBCs must follow a specific naming convention and be formatted as a PDF. <HIOS Issuer ID><State Abbreviation><Plan ID>-<Variant ID>_PlanDetails_<Plan Year>.<Extension> Ex: 12345MD1234567-01_PlanDetails_2015.pdf Do not use the plan marketing name in place of 'Plan Details', in order to pass validation the SBC must have "Plan Details" in the name. |

Plan Data/Plan Display Reconciliation

A major facet of plan certification is ensuring that the dental plans displayed to consumers during Open Enrollment accurately display benefits and cost sharing. This requires an extensive reconciliation process between carrier inputs (templates, SBCs, logo, etc.) and the output in plan shopping.

The Plan Data/Plan Display Reconciliation process occurs over the SERFF Template/Plan Management Materials Resubmission Phase and the Plan Certification period.

Assistance Tools

Attached in Appendices are assistance tools that should assist dental carriers with how they populate the amended SADP Plan and Benefits Template. A rule of note – the additional benefits must be added in the correct order. Please see the attached Mock SADP PBT Template, Appendix F, for an example template. MHBE Plan Services is a resources for all template questions and is accessible for assistance. To request a help session please email mhbe.carriers@maryland.gov

| Event/Period | Entity | Date | Action | Source/ Submission Format |
|----------------------------------|-----------------|---|--|------------------------------|
| Preliminary Template Submission | Carriers | June 15 th , 2015 | Carriers submit full suite of Plan Management Templates | SERFF |
| Validation Analysis | MHBE | June 30 th , 2015 | MHBE will analyze submitted templates for Plan Management Application Validation – Mandatory Validation Rules Enclosed in Appendix C MHBE will provide actionable and specific required changes to ensure validation | SERFF Disposition |
| First Round Template Submission | Carriers | July 1 st , 2015 | Carriers will submit full suite of Plan Management Templates with validation changes. Carriers will also submit a completed Plan Shopping Tile and Plan Compare Template for each of their plans– Please see Appendix D. Carriers should leverage Appendix E to assist them with their submissions. Submissions that require no changes do not need to be resubmitted | SERFF |
| Extract Analysis + Feedback | MHBE | July 8 th , 2015 | MHBE will deliver to carriers Plan Management Module Feedback. MHBE will leverage Appendix E to map how benefits will be displayed in the plan shopping module and will match them according to Appendix D MHBE will provide actionable and specific required changes to ensure an improved data extract | SERFF Disposition |
| Second Round Template Submission | Carriers | July 15 th , 2015 | Carriers will submit full suite of Plan Management Templates with identified required changes | SERFF |
| Carrier UAT Phase 1 | MHBE & Carriers | July 20 th through August 3 rd , 2015 | Loading test plans and 834 testing | HBX + Carrier Systems |

Maryland Health Benefit Exchange – 2016 SADP Certification Guide

| | | | | |
|---------------------------------|-----------------|---|---|--|
| Extract Analysis + Feedback | MHBE | On-going from July 20 th through August 3 rd , 2015 | MHBE will deliver to carriers Plan Management Module Extracts, Feedback, and Plan Display Print-outs MHBE will provide gap analysis between submitted Plan Shopping Tile and Plan Compare Templates and Plan Display Print-outs. MHBE will provide actionable and specific required changes to ensure an improved Plan Display | SERFF Disposition |
| Third Round Template Submission | Carriers | August 3 rd , 2015 | Carriers will submit full suite of Plan Management Template with plan display changes identified in the second round of template testing. | SERFF |
| Carrier UAT Phase 2 | MHBE & Carriers | August 3 rd through September 4 th | Final leg of testing. | HBX + Carrier Systems |
| Live Module Data Review | Carriers/ MHBE | August 3 rd – 17 th , 2015 | Carriers will perform data review in the Maryland Health Connection Anonymous Browsing UAT environment + Template Fixes and Submissions MHBE will provide actionable and specific required changes to ensure an improved Plan Display. | MHC Anonymous Browsing + SERFF + SERFF Disposition |
| Final Binder Submission. | Carriers | September 1 st , 2015 | Carriers will submit finalize Plan Management Template Suite into SERFF | SERFF |
| Carrier Sign-off | Carriers | September 7 th , 2015 | Carriers will sign-off on plans displayed in UAT environment | MHC Anonymous Browsing + SERFF Disposition |
| Plan Upload into Production | MHBE | September 24 th , 2015 | MHBE will upload the final templates into production by this date | MHC Plan Management Module – Production |

Appendix A – 2016 Plan Certification Standards

For the 2016 plan year the Maryland Health Benefit Exchange will only offer plans that meet the following Plan Certification Standards:

1. Issuers may serve an area smaller than one county if they demonstrate that boundaries are not designed to discriminate against individuals excluded from the service area.
2. Will permit service area changes after initial data submission by petition for limited reasons, e.g., issuer's inability to secure enough providers or MHBE request to serve an unmet need.
3. No service area changes permitted after final data submission unless they constitute an expansion rather than contractions of service area.
4. MHBE should continue current requirements that plans submit provider lists to CRISP. The provider list should be current (produced at least twice a month), accurate, and complete. Issuers must also provide the directory information on their websites in a machine-readable file and format.
5. Plans will be required to attest to and describe how their networks will provide access to services for all enrollees without unreasonable delay.

MHBE will:

- work with Hilltop to analyze any data that can help assess the network adequacy
 - obtain input from the Standing Advisory Committee and Medicaid
 - develop metrics for network adequacy standards for 2017 plans
6. Plans will be required to attest to and describe how they ensure adequate ECP participation.

MHBE should:

- work with Hilltop to analyze any data that can help assess the sufficiency of ECP engagement
 - seek input from Standing Advisory Committee and Medicaid
 - develop recommended metrics for ECP engagement adequacy standards for plans offered on MHC in 2017
7. MHBE should require plan attestation that it does not discriminate on the basis of any factors set forth above and prohibited by federal regulation.
 8. Drugs covered under plan's medical benefit must be identified in plan's filings.
 9. Drug formulary Internet link provided by plans must link directly to list of covered drugs without requiring further navigation, and must include tiering and cost-sharing information. The formulary drug link must be up-to-date, accurate, and complete. Issuers must make the formulary drug list available on their website in a standard machine readable format as specified by HHS.
 10. Issuers have the option of identifying a drug as a "preventive drug" covered at zero cost.
 11. Defer proposal regarding continuity of care to afford time to evaluate the efficacy of the Maryland Health Progress Act's continuity of care policies.
 12. Issuers must create a drug exception process for standard situations (in contrast to exigent circumstances) by which an enrollee can request access to a drug not on the plan's formulary. The issuer must notify the enrollee of its coverage decision no more than 72 hours after receipt of the exception request. Issuers must have an external review process by an independent

- review organization for denied requests. The external review organization must complete its review and provide a decision within 72 hours of receiving the review request.
13. Board's limitation on the number of permissible plans should remain in effect. MHBE should examine going forward whether the Board's limitation on the number of permissible plans continues to be effective or whether meaningful difference review should supplement or replace the limitation approach in 2017
 14. Certain QHP issuers must comply with standards and requirements related to quality reporting through the implementation of the Quality Rating System (QRS) and the Enrollee Satisfaction Survey (ESS). Issuers are also required to continue to provide quality data and Race, Ethnicity, Language, Interpreter Need, and Cultural Competency (RELICC) data to the Maryland Health Care Commission (MHCC).
 15. MHBE encourages QHP issuers that have offered plans on MHC for two (2) years to submit a quality improvement strategy (QIS) for 2016. This is a voluntary.
 16. MHBE will move forward with conducting some compliance reviews in 2016. The scope of this review will be limited to compliance with plan certification standards and will not extend to requirements enforced by MIA.
 17. Qualified employers can offer employees a choice of all stand-alone dental plans offered or a single stand-alone dental plan.
 18. MHBE should require plans to explain their strategies to provide meaningful access, and MHBE should incorporate into compliance oversight its approach to reviewing meaningful access.

Appendix B

Maryland Health Benefit Exchange

Carrier Reauthorization & Plan Certification Required

Materials

Plan Year 2016 5/26/2015

| Template Name | Template Source | Collecting Agency | Collecting System | Initial Submission Date | Final Submission Date | Purpose | QHP/SADP | Notes | Location |
|------------------------------|----------------------|-------------------|--------------------------|-------------------------|-----------------------|---|----------|--|--------------------------|
| Carrier Authorization | | | | | | | | | |
| Administrative Data Template | CCIO | MHBE | SERFF | | 6/15/2015 | To collect general carrier and contact information | SADP | | Templates |
| Carrier Business Agreement | MHBE | MHBE | Hard-copy mailed to MHBE | | 7/1/2015 | The contract for participation in Maryland Health Connection | SADP | Please submit one Carrier Business Agreement per license | Hard-copy mailed to MHBE |
| Carrier Application | MHBE | MHBE | SERFF | | 7/1/2015 | Provides a general overview of plans offered by a given carrier/license | SADP | Please submit one Carrier Application per license | Supporting Documentation |
| Carrier Logo | Carrier | MHBE | SERFF | | 6/15/2015 | For display in Plan Shopping | SADP | 1. The logo file must be a .jpg, .gif, or bmp format 2. Logo will be provided as an image file 3. Logo file uploaded will be 140 X 50 pixels | Supporting Documentation |

Maryland Health Benefit Exchange – 2016 SADP Certification Guide

| | | | | | | | | | |
|--|-----------------------|------|--------------------------|-----------|----------|---|------|--|--------------------------|
| List of Subcontractors | MHBE | MHBE | SERFF | | 7/1/2015 | Requirement for Carrier Business Agreement | SADP | | Supporting Documentation |
| Network Access Plan | CCIIO | MHBE | SERFF | | 7/1/2015 | Provides details about Network Adequacy and inclusion of Essential Community Providers | SADP | Must be submitted in a PDF format under "Supporting Documentation" | Supporting Documentation |
| Program Attestations for SBM Issuers | CCIIO | MHBE | SERFF | | 7/1/2015 | Attestation that all issuers in the SBM must provide to the FFM | SADP | | Supporting Documentation |
| Trading Partner Agreement | MHBE | MHBE | Hard-copy mailed to MHBE | | 7/1/2015 | A contract outline the responsibilities and duties of an entity interacting/interfacing with MHBE | SADP | Please submit on Trading Partner Agreement per license | Hard-copy mailed to MHBE |
| Plan Certification | | | | | | Purpose | - | - | Location |
| Stand-alone dental Plan/Benefit Template | CCIIO | MHBE | SERFF | 6/15/2015 | 9/1/2015 | Template used to collect plan and benefit data on Stand-Alone Dental Plans. | SADP | | Templates |
| Stand-alone dental Rates template | CCIIO | MHBE | SERFF | 6/15/2015 | 9/1/2015 | Template used to collect rate information on Stand-alone dental plans | SADP | | Templates |

Maryland Health Benefit Exchange – 2016 SADP Certification Guide

| | | | | | | | | | |
|-----------------------------|-----------------------|--------------|-------|-----------|----------|--|------|---|--------------------------|
| Network Template | CCIIO | MHBE | SERFF | 6/15/2015 | 9/1/2015 | Template to capture network ID numbers | SADP | | Templates |
| Service Area Template | CCIIO | MHBE | SERFF | 6/15/2015 | 9/1/2015 | Information identifying a plan's geographic service area. | SADP | | Templates |
| Rate Data Template | CCIIO | MHBE | SERFF | 6/15/2015 | 9/1/2015 | A table for entering plan rates based on rating area, age, and tobacco use | SADP | | Templates |
| Partial County Service Area | Carrier | MHBE | SERFF | 6/15/2015 | 9/1/2015 | Justification from any issuer who submits a partial county service area | SADP | | Supporting Documentation |
| Provider Directory data | MHBE | MHBE (CRISP) | CRISP | | Ongoing | Collects provider directory data for contracted providers including Essential Community Providers. | SADP | Carriers who are currently participating in the individual market should continue to submit their files to CRISP by 8am on the first and third Wednesdays of each month. We will work with SHOP carriers and any carriers new to the individual | |

Maryland Health Benefit Exchange – 2016 SADP Certification Guide

| | | | | | | | | | |
|--|---------|------|-------|-----------|-----------|-----------------------------------|------|--|--------------------------|
| | | | | | | | | exchange to determine the first submission date of the file. | |
| Summary of Benefits and Coverage (SBC) | Carrier | MHBE | SERFF | 6/15/2015 | 9/18/2015 | Summary of benefits for each plan | SADP | | Supporting Documentation |

Appendix C – Validations Checklist



SADP Validations
Checklist.xlsx

Appendix D – SADP Plan Shopping Tile and Plan Compare Template



SADP Plan
Shopping Tile and P

Appendix E - Required Data Field Mapping**Required Data Field Mapping**

Carriers must ensure that the benefit categories align to the columns in the spreadsheet.

| Benefit Category | Column(s) | Template | Worksheet |
|-------------------------------|------------------|--|----------------------------|
| Plan Marketing Name | B | SADP Plan & Benefits Template | Benefits Package |
| Estimated Monthly Premium | E | Rates Template | Rates Table |
| Network Type | I | SADP Plan & Benefits Template | Benefits Package |
| Tier | J | SADP Plan & Benefits Template | Benefits Package |
| Routine Dental Services | DJ-DO | SADP Plan & Benefits Template | Cost Share Variance |
| Dental Check-up – Child | DP-DU | SADP Plan & Benefits Template | Cost Share Variance |
| Basic Dental Care – Child | DV-EA | SADP Plan & Benefits Template | Cost Share Variance |
| Orthodontia – Child | EB-EG | SADP Plan & Benefits Template | Cost Share Variance |
| Major Dental Care – Child | EH-EM | SADP Plan & Benefits Template | Cost Share Variance |
| Basic Dental Care – Adult | EN-ES | SADP Plan & Benefits Template | Cost Share Variance |
| Orthodontia – Adult | ET-EY | SADP Plan & Benefits Template | Cost Share Variance |
| Major Dental Care – Adult | EZ-FE | SADP Plan & Benefits Template | Cost Share Variance |
| X-rays and diagnostic imaging | FL-FQ | SADP Plan & Benefits Template | Cost Share Variance |
| Cleanings | FR-FW | SADP Plan & Benefits Template | Cost Share Variance |
| Fillings | FX-GC | SADP Plan & Benefits Template | Cost Share Variance |
| Crown | GP-GU | SADP Plan & Benefits Template | Cost Share Variance |

| | | | |
|---------------------------|-------|-------------------------------|---------------------|
| Scaling and Root Planning | GV-HA | SADP Plan & Benefits Template | Cost Share Variance |
| Gum Cleanings | HB-HG | SADP Plan & Benefits Template | Cost Share Variance |
| Extractions | GJ-GO | SADP Plan & Benefits Template | Cost Share Variance |
| Root Canals | GD-GI | SADP Plan & Benefits Template | Cost Share Variance |
| Oral Surgery | HH-HM | SADP Plan & Benefits Template | Cost Share Variance |
| Implants | HN-HS | SADP Plan & Benefits Template | Cost Share Variance |
| Accidental Dental | FF-FK | SADP Plan & Benefits Template | Cost Share Variance |

Required Naming Convention

Carriers must ensure that the templates have accurate naming conventions.

| Template | Naming Convention | | | | | | | | | | | | |
|---|---|---------------------|------------------------|---|-----------------|------------------|---------|----------------|-------|-----------------------|-------------|-------------------------|----------------|
| Stand-Alone Dental Plan & Benefits Network Rates Data Service Area Administrative | <p><Carrier Name>_<Document Type>_<Plan Year>.<Extension> Ex: Aetna_Rates_2016.xls</p> <p><Document Type></p> <table border="1"> <thead> <tr> <th>SERFF Template Name</th> <th>File Naming Convention</th> </tr> </thead> <tbody> <tr> <td>Stand-Alone Dental Plan Benefits Template</td> <td>SADPlanBenefits</td> </tr> <tr> <td>Network Template</td> <td>Network</td> </tr> <tr> <td>Rates Template</td> <td>Rates</td> </tr> <tr> <td>Service Area Template</td> <td>ServiceArea</td> </tr> <tr> <td>Administrative Template</td> <td>Administrative</td> </tr> </tbody> </table> | SERFF Template Name | File Naming Convention | Stand-Alone Dental Plan Benefits Template | SADPlanBenefits | Network Template | Network | Rates Template | Rates | Service Area Template | ServiceArea | Administrative Template | Administrative |
| SERFF Template Name | File Naming Convention | | | | | | | | | | | | |
| Stand-Alone Dental Plan Benefits Template | SADPlanBenefits | | | | | | | | | | | | |
| Network Template | Network | | | | | | | | | | | | |
| Rates Template | Rates | | | | | | | | | | | | |
| Service Area Template | ServiceArea | | | | | | | | | | | | |
| Administrative Template | Administrative | | | | | | | | | | | | |

| | |
|------------------|---|
| Plan Details PDF | <p>Users must ensure that the Detailed Plan Document files follows the following format:</p> <p><HIOS Issuer ID><State Abbreviation><Plan ID><Variant ID>_PlanDetails_<Plan Year>.<Extension></p> <p>Ex: 12345MD1234567-01_PlanDetails_2016.pdf</p> |
| Logo File | <p><Carrier Name>_Logo_<Plan Year>.<Extension></p> <p>Ex: Aetna_Logo_2016.jpg</p> |

Appendix F – Mock SADP Plan and Benefits Template



Mock Stand Alone
Dental Plan Benefits



PlansBenefitsAddIn
.zip