



2018 Qualified Health Plan Service Area- Exceptions

Pursuant to 45 CFR 155.1055(a) each service area of a QHP must cover a minimum geographic area that is at least the entire county or group of counties, unless it is determined that serving a smaller geographic area is necessary, nondiscriminatory, and in the best interest of the qualified individuals and employers.

Issuers are required to include a sufficient number and type of providers to ensure that all services are available without reasonable delay. All issuers should define the service areas for which the plan is providing services. If an issuer is not covering an entire rating area, the issuer must provide the subset of the rating area and request an exception for the rating area which will not be covered. Rating areas can be found on page 2. The issuer must complete the questions below and provide any documentation pertinent to the exception request. The form will need to be attached in the binder filing in SERFF under the Supporting Documentation Tab.

1. Are there contracted providers in the counties of the rating area you have included in your request for exception who meet the time and distance criteria to supply services to the excluded counties (30 minute/30 mile)? Provide a list of providers and facilities and if they are PCP or specialty providers.
2. If no providers/facilities meet the specific time and distance standard in a specific service area provide distance and travel time points that members would have to travel beyond the required criterion of 30 mile/30 minute to reach the next closest contracted provider outside of the service area. Provide contact information including names, addresses, and phone numbers for the next closest contracted provider or facility.
3. Are you only contracting with medical groups or do you contract with individual providers? Please include the justification for these specific requirements
4. If patterns of care in the service area do not support need for requested number of provider/facility type provide data on local patterns of care (e.g. using claims data, referral patterns, local provider interviews) indicating where the members currently seek this type of care and/or where the physicians currently refer members.
5. If the excluded county is next to a contiguous state, do you contract with providers in that state?
6. Provide narrative justification which fully explains the issuer's exception request and documentation which supports attempts to contract with providers in the excepted service area or why this was not attempted. Pursuant to 45 CFR 155.1055(a) explain why serving a smaller geographic area is necessary, nondiscriminatory, and in the best interest of the qualified individuals and employers.
7. What is the timeline for contracting with providers in all of the rating areas? If you will continue to expand the provider networks, DOI would like a time line for contracting providers for future coverage.

2018 Qualified Health Plan Service Area-Exceptions (continued)

Geography: The thirteen geographic rating areas for Illinois are listed below:

Area 1: Cook County

Area 2: Lake, and McHenry Counties

Area 3: DuPage, and Kane Counties

Area 4: Grundy, Kankakee, Kendall, and Will Counties

Area 5: Boone, Carroll, DeKalb, Jo Daviess, Lee, Ogle, Stephenson, and Winnebago Counties

Area 6: Bureau, Hancock, Henderson, Henry, Mercer, Rock Island, Warren, and Whiteside Counties

Area 7: Fulton, Knox, LaSalle, Marshall, McDonough, Peoria, Putnam, Stark, Tazewell, and Woodford Counties

Area 8: Dewitt, Livingston, and Mclean Counties

Area 9: Champaign, Clark, Coles, Cumberland, Douglas, Edgar, Ford, Iroquois, Piatt, and Vermilion Counties

Area 10: Adams, Brown, Cass, Christian, Logan, Macon, Mason, Menard, Morgan, Moultrie, Pike, Sangamon, Schuyler, Scott, and Shelby Counties

Area 11: Bond, Calhoun, Clinton, Greene, Jersey, Macoupin, Montgomery, Randolph, and Washington Counties

Area 12: Madison, Monroe, and St. Clair Counties

Area 13: Alexander, Clay, Crawford, Edwards, Effingham,, Fayette, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jasper, Jefferson, Johnson, Lawrence, Marion, Massac, Perry, Pope, Pulaski, Richland, Saline, Union, Wabash, Wayne, White, and Williamson Counties

The areas are arranged according to expected medical cost levels. Issuers shall develop and justify rating area factors.