



Illinois Department of Insurance

BRUCE RAUNER
Governor

ANNE MELISSA DOWLING
Acting Director

TO: ALL QUALIFIED HEALTH PLANS (QHPS) ON THE ILLINOIS HEALTH INSURANCE MARKETPLACE

FROM: ANNE MELISSA DOWLING, ACTING DIRECTOR OF INSURANCE

DATE: FEBRUARY 22, 2016

RE: COMPANY BULLETIN 2016-01

QUALIFIED HEALTH PLAN RECERTIFICATION FOR PLAN YEAR 2017

Pursuant to 45 CFR 155.1075, *Recertification of QHPs*, all QHPs on the Illinois Health Insurance Marketplace (other than multistate plans) must be recertified each year. Because the recertification regulation requires a review of the general certification criteria, Illinois' recertification procedure will closely follow the procedure used to initially certify the QHPs that are offered on the Marketplace. In addition to the general certification criteria, Illinois' recertification review will also include a review of any issues that emerge through issuer audits, monitoring, and/or consumer complaints, as well as concerns raised by other agencies, states, or consumers during the previous coverage year. Guidance for certification and recertification of 2017 QHPs will be provided at a later date under a Company Bulletin posted on the Department of Insurance Website.

The purpose of the Bulletin is to request each issuer to inform the Department of Insurance of their intent to continue to participate in the Illinois Health Insurance Marketplace for 2017. The response to this Bulletin is not binding, but will help the Department prepare for the recertification process.

Please provide a response to the Department with issuer's intent to continue participation in the Illinois Health Insurance Marketplace or the issuer's intent to Non-Renew/Withdraw by close of business on March 7, 2016. Your response must be sent to Sandra Ross at Sandra.Ross@illinois.gov

Recertification of QHPs for the 2017 plan year

- (1) Any issuer that intends to continue in the Illinois Health Insurance Marketplace should advise the Department in writing.
- (2) Issuers must continue to use the Standard Component IDs found in the Plan Management Binders on SERFF;
- (3) If you intend to revise the plans listed in SERFF, please indicate which plan you are revising within your written response;
- (4) Data changes to plans that are recertified must follow the Uniform Modification guidelines.

Non-Renew or Withdraw from the Illinois Health Insurance Marketplace

The following actions should be taken by the issuer:

- (1) Provide written notice to the Department of its decision prior to the beginning of the recertification process (tentatively March 28);

- (2) Fulfill its obligation to cover benefits for each enrollee through the end of the plan or benefit year;
- (3) Fulfill data reporting obligations from the last plan or benefit year of the certification;
- (4) Provide written notice to each enrollee regarding the termination of coverage and how to obtain new coverage. Such notice must be approved by the Department; and
- (5) Terminate coverage for enrollees in the QHP in accordance with 45 CFR 156.270, and under direction of the Department pursuant to the QHP Decertification policy and procedure. The QHP must assist with the Department's efforts to find new coverage for the enrollees of the QHP.