



Illinois Department of Insurance

PAT QUINN
Governor

ANDREW BORON
Director

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

FROM: ANDREW BORON, DIRECTOR OF INSURANCE *AB*

DATE: MARCH 3, 2014

RE: COMPANY BULLETIN 2014 – 02

QUALIFIED HEALTH PLAN RECERTIFICATION FOR PLAN YEAR 2015

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 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 2015. The response to this the Bulletin is not binding, but will help us prepare for the recertification process. Any issuer that intends to continue in the Illinois Health Insurance Marketplace must so advise the Department in writing, including its continued use of the Standard Component IDs found in the Plan Management Binders on SERFF which the issuer will retain for the 2015 plan year. If you intend to revise the plans listed in SERFF, please indicate which plan you are revising within your written response. We understand CCIIO has not yet determined what a substantive change may entail. However, if you know in advance that there will need to be changes to an existing plan, please notify the Department in your written response so that the Department is informed of the extent of the changes which may take place.

If an issuer elects to 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 (April 1);
- (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 the 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.

Please provide a response to the Department with the 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 21st, 2014. Your response must be sent to yvonne.clearwater@illinois.gov.