

4.3 PLAN MANAGEMENT SYSTEMS OR PROCESSES TO SUPPORT COLLECTION OF QHP ISSUER AND PLAN DATA

Issuers in Minnesota have played an integral role in Exchange design and development activities to date. Issuers are represented on the Exchange Advisory Task Force and its numerous technical work groups and are expressing considerable interest in offering products on the Exchange. The Exchange does not, however, have an estimate of the number of issuers that intend to offer products on the Exchange or the number of qualified health plans (QHPs) or qualified dental plans (QDPs) that issuers may seek to offer. The Exchange anticipates obtaining greater clarity on carrier interest over the coming months.

The Exchange is collaborating with regulatory colleagues at the Departments of Commerce and Health to increase staffing levels to accommodate the QHP certification process. Minnesota's August 2012 Level One grant application included resources for the Departments of Commerce and Health to carry out most components of the certification process and grant dollars were provided to support these activities.

The Exchange will use the System for Electronic Rate and Form Filing (SERFF) to collect and analyze most plan management data. (See "Plan Management_Process SERFF" attachment.) SERFF is already utilized in Minnesota and most carriers are therefore already accustomed to working with this data collection tool. Carriers will submit relevant data to SERFF, which will then be analyzed by the Departments of Health and Commerce as outlined in the certification process description under Section 4.2. Once the certification process is complete, Exchange staff will authorize SERFF to push plan data into the Exchange infrastructure.

The Exchange is also investigating options for submission of network adequacy and provider directory information and exploring those options with colleagues at the Departments of Health and Human Services. It is anticipated the Exchange will pull data into the Exchange IT infrastructure from other sources, including provider directory data and health plan quality information to the extent such quality information will be included in the Exchange during the 2013 open enrollment process.

In addition, the Exchange IT vendor is tasked with development of a rating engine. The purpose of the rating engine is to take rate tables submitted by issuers through SERFF and calculate premiums specific to consumers shopping for coverage on the Exchange that will vary by allowable rating factors.

The Exchange will work with SERFF to test system integration to ensure plan management functions can be successfully completed and with carriers on an array of plan data issues. The Exchange will work with carriers to ensure issuer and QHP data is accurate prior to the launch of the Exchange.