

# State Exchange Annual Eligibility Redeterminations

## Alternative Procedures Template

### Background

Regulations under 45 CFR §155.335 require that Exchanges re-determine the eligibility of a qualified individual on an annual basis. The Exchange must conduct annual redeterminations using one of the following methods:

- Option 1 -The procedures described in §155.335(a)(2)(i).
- Option 2- Alternative procedures specified by the Secretary for the applicable benefit year §155.335(a)(2)(ii); or
- Option 3- Alternative procedures to be approved by the Secretary under §155.335 (a)(2)(iii).

Under this section, Exchanges have the flexibility to submit alternative procedures to be approved by the Secretary. The alternative procedures must:

- Demonstrate that Exchange would facilitate continued enrollment in coverage for which the enrollee remains eligible.
- Provide clear information about the process to the qualified individual or enrollee (including regarding any action by the qualified individual or enrollee necessary to obtain the most accurate redetermination of eligibility).
- Provide adequate program integrity protections.

### Review and Approval for SBE Redetermination and Re-Enrollment Plans

All states newly electing to be State-based Exchanges (SBE) must submit their redetermination and re-enrollment plans to CMS for review as part of the Blueprint Application approval process. Subsequently SBEs must submit their re-determination and re-enrollment plans for the upcoming Open Enrollment through the annual SMART submission, and identify any changes from their previous reviewed plan. States have the option to submit the plans on the following template. CMS reviews each SBE re-determination plan in accordance with 155.335 and conducts any necessary follow up during the SBE's Open Enrollment Readiness Review. Any identified non-compliance issues are identified and addressed through the SMART.

## SBE Redeterminations and Reenrollment Procedures for Plan Year [XXXX]

<u>Procedures</u>	<u>SBE Response</u>
<p>1. <b><u>Have there been any updates or operational changes to this year’s alternative redeterminations plan from the year prior?</u></b> Please describe any major programmatic, policy, or operational changes that impact the eligibility redetermination process that will be implemented for you Exchange for this plan year.</p>	
<u>Eligibility Redeterminations</u>	<u>SBE Response</u>
<p>1. Provide a description of the SBE’s process for conducting eligibility redeterminations, including:</p> <ul style="list-style-type: none"> <li>a. Dates for conducting the redeterminations (specific date or date range).</li> <li>b. Type of consumers who receive a redetermination (e.g., only existing enrolled consumers or all consumers who were previously determined eligible).</li> <li>c. Steps for handling consumers without an active authorization to obtain tax information for use in annual re-determination.</li> </ul>	
<p>2. Provide an overview of how consumer eligibility is determined, including:</p> <ul style="list-style-type: none"> <li>a. Eligibility verifications that will be conducted via the Federal Data Services Hub (FDSH).</li> <li>b. Eligibility verifications that are conducted using data sources other than through the FDSH.             <ul style="list-style-type: none"> <li>i. <b>If there are non-FDSH data sources used, what are they and for what type of eligibility verification?</b></li> </ul> </li> </ul>	

<u>Procedures</u>	<b>SBE Response</b>
<ul style="list-style-type: none"> <li>c. Confirmation that eligibility will be redetermined using updated eligibility data (i.e., the updated federal poverty level tables, the applicable benchmark plan, and premium and affordability percentage adjustments).</li> <li>d. Whether income verifications will be conducted using the FDSH Renewal and Redetermination Verification (RRV) service, or the FDSH IFSV synchronous service for eligibility redeterminations.</li> <li>e. <b>What kinds of income values returned from the FDSH</b> (e.g. AGI, MAGI, or both) <b>is the SBE able to use</b> in eligibility redeterminations? How are these income values used in eligibility redeterminations?</li> </ul>	
<p>3. Any anticipated changes in FDSH utilization, particularly any anticipated increased usage of FDSH, from previous years</p>	
<p><b><u>Re-Enrollment Process</u></b></p>	
<p>1. Describe the populations or groups who will be eligible for automatic re-enrollment, including:</p> <ul style="list-style-type: none"> <li>a. Type of groups who will not be eligible for automatic re-enrollment and any income thresholds applied.</li> <li>b. Percentage of consumers you expect to be eligible for auto-renewals.</li> </ul>	
<p>2. Describe the procedures for mapping consumers to another plan, if their plan is no longer offered.</p> <ul style="list-style-type: none"> <li>a. If using a plan crosswalk, please provide details.</li> </ul>	
<p>3. Provide a timeline for sending re-enrollment transactions to carriers, including:</p>	

<u>Procedures</u>	<u>SBE Response</u>
<ul style="list-style-type: none"> <li>a. Date/date range when auto-renewals will be reflected in plan selections.</li> </ul>	
<ul style="list-style-type: none"> <li>4. Describe any major policy or operational changes to this year’s annual redetermination process that will be implemented for this plan year.</li> </ul>	
<u>Program Integrity Updates</u>	<u>SBE Response</u>
<ul style="list-style-type: none"> <li>1. Confirm the SBEs processes and procedures regarding the “Failure to Reconcile” (FTR) tax filing requirements in compliance with 155.305(f)(4) for the coming plan year, include:               <ul style="list-style-type: none"> <li>a. FTR codes that will be applied (i.e. 007, 009, 010)</li> <li>b. Timing to apply FTR codes (i.e. at redetermination, or later in the benefit year)</li> <li>c. Confirmation of whether consumers will be allowed to self-attest to meeting their tax filing and reconciliation requirement to override the FTR data flag from the IRS.                   <ul style="list-style-type: none"> <li>i. If so, confirm whether consumer attestations will be rechecked against IRS data at a later date; and</li> <li>ii. Confirm the date/timeframe when consumer attestations will be rechecked against IRS data.</li> </ul> </li> </ul> </li> </ul>	
<ul style="list-style-type: none"> <li>2. Describe the actions that will be taken (i.e. removal of APTC) as a result of FTR flags indicating consumers have not met their tax filing and reconciliation requirements, include:               <ul style="list-style-type: none"> <li>a. Noticing approach and timelines.</li> </ul> </li> </ul>	
<u>Consumer Outreach and Education Approach</u>	<u>SBE Response</u>

<b><u>Procedures</u></b>	<b>SBE Response</b>
1. Describe the SBEs consumer outreach and education procedures regarding redeterminations and renewals during open enrollment, including: <ol style="list-style-type: none"> <li>a. Number and type of notices, and content for each population/group of consumers.</li> <li>b. Whether <i>actual</i> or <i>projected</i> premium rates are included in the notice(s).</li> <li>c. Whether <i>actual</i> or <i>projected</i> APTC amounts included in consumer notice(s).</li> </ol>	
2. Describe your QHP issuers' consumer outreach and noticing approach regarding open enrollment and renewals, include: <ol style="list-style-type: none"> <li>a. Description of the content that will be included in consumer notices from QHP issuers.</li> <li>b. Description of the timeline issuers utilize to notice consumers regarding open enrollment and renewal activities.</li> </ol>	

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