

DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
200 Independence Avenue SW
Washington, DC 20201



STAND ALONE DENTAL PLANS (SADPS): PLAN PREVIEW TIPS

Centers for Medicare & Medicaid Services
Center for Consumer Information and Insurance Oversight

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Table of Contents

1. Purpose.....	3
2. Accessing Plan Preview.....	3
3. Creating a Rating Scenario for SADPs.....	3
4. Plan Display Results: Available Plans.....	5
5. Plan Display Results: Unavailable Plans.....	6
6. Selecting a Plan.....	7
7. Deductible and Maximum Out-of-Pocket (MOOP) Display Logic for SADPs Plan Details Page	8

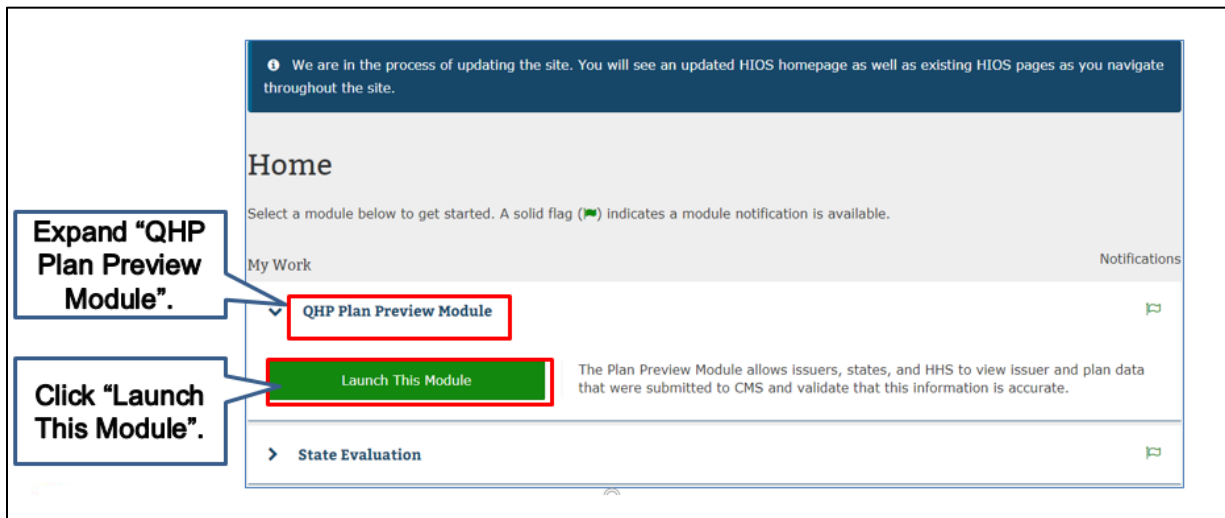
1. Purpose

The purpose of this document is to provide SADPs guidance on how to access Plan Preview, create rating scenarios (including how to choose the correct cost sharing reduction (CSR) variant), and view pediatric-only SADPs.

2. Accessing Plan Preview

Access the Plan Preview Module through the Health Insurance Oversight System (HIOS) by going to <https://portal.cms.gov> and logging into the system using your Enterprise Portal username and password. After logging into the Portal, you will be directed to the *My Portal* homepage. Click on the HIOS icon and then click on *Overview*. This will direct you to the HIOS Plan Management and Market Wide Functions homepage. Click on the *Access Plan Management and Market Wide Functions* hyperlink and a new tab will open on your web browser. You will be directed to a screen as seen in **Figure 1**, which shows how to access Plan Preview.

Figure 1. Accessing Plan Preview



Expand the *QHP Plan Preview Module* by clicking on the hyperlink. Once the Plan Preview Module is expanded a *Launch This Module* button will appear. Click on this button to open the Plan Preview Rating Scenario screen.

3. Creating a Rating Scenario for SADPs

On the Plan Preview Rating Scenario screen you will need to complete the following to view SADPs:

- Choose the Market Type by selecting either:
 - Individual
 - Small Group (SHOP)

- Enter the Effective Date (*Plans will not display when effective date is the same as the rate expiration date. Please do not use rate expiration date for effective date.*)
- Enter the Cost Sharing Reduction (CSR) Variant, which are shown in **Figure 2** (*Select ‘Exchange Variant (No CSR)’ to display SADPs as seen in Figure 2.*)

Figure 2. Exchange Variant (No CSR)

The screenshot shows a web form titled "Apply Rating Scenario". It includes several input fields and a dropdown menu. The "Cost Sharing Reduction (CSR) Variant" dropdown is open, showing the following options: "Select a Cost Sharing Variant", "Exchange Variant (no CSR)", "Zero Cost Sharing Plan Variation", "Limited Cost Sharing Plan Variation", "73% AV Level Silver Plan CSR", "87% AV Level Silver Plan CSR", and "94% AV Level Silver Plan CSR". The "Exchange Variant (no CSR)" option is highlighted in blue. Other fields include "Market Type" (Individual/Small Group), "Effective Date", "Primary Subscriber" information (Date of Birth, Zip Code, County), "Return Catastrophic Plans" checkbox, "Tobacco Use", and "Gender". At the bottom, there are buttons for "Add Spouse/Life Partner", "Add Dependent", and "Update Plan Results".

- Primary Subscriber¹:
 - Date of Birth (*To view child-only dental plans all enrollees must be under 21 years of age, and any dependents must have the ‘brother or sister’ relationship type. This group cannot include child, ward, spouse or life partner relationship types.*)
 - Gender
 - # of months since last tobacco use
 - Zip code
 - County
- Dependent: (the maximum number of dependents is five)²
 - DOB
 - Gender
 - # of months since last tobacco use

¹ Gender and # of months since last tobacco use are optional fields for primary subscriber, spouse/life partner and dependents.

² If the primary subscriber has a spouse/life partner, the maximum number of dependents that can be added is four.

- Relationship to primary subscriber (i.e., spouse, life partner, child, ward, brother/sister)
- Same address as primary subscriber

Once the rating scenario has been created, click on the **Update Plan Results** button and a list of available plans based on the rating scenario will display.

4. Plan Display Results: Available Plans

The Plan Results page will default to the Available Plans table shown in **Figure 3**. On this table, as seen in **Figure 3**, you can view all available plans based on the rating scenario that was created. In addition, the **View Info** hyperlink can be clicked to see additional information for each plan.

Figure 3. Available Plans

Plan Results
Use this section to view plans based on the rating scenario above. Select "Available Plans" to view plans available for the enrollment group. Select "Unavailable Plans" to view plans for which this consumer group is ineligible. If this section is blank, please click "Update Plan Results."

***View available or unavailable plans?**
 Available Plans Unavailable Plans

Select the desired plan from the list below by locating all or part of a Plan ID, Plan Name, Market Type, Plan Type, Metal Level, or Product Type. Click on the plan's row in the table to select it. If a Plan ID does not appear, check the Unavailable Plans Table.

***Select a Plan**

Search

Plan ID	Plan Name	Market Type	Plan Type	Metal Level	Product Type	Payment URL
13485VA0040001	Thomas Advantage Catastrophic \$5,500/\$0 - Extended Network	INDIVIDUAL	PPO	CATASTROPHIC	MEDICAL	View Info
13485VA0040002	Thomas Advantage Bronze \$4,500/\$20 - Extended Network	INDIVIDUAL	PPO	BRONZE	MEDICAL	View Info
13485VA0040003	Thomas Advantage Silver \$3,500/\$30 - Extended Network	INDIVIDUAL	PPO	SILVER	MEDICAL	View Info
	Thomas Advantage Gold \$2,500/\$30 - Extended Network	INDIVIDUAL	PPO	GOLD	MEDICAL	View Info
	Thomas Advantage Gold \$500/\$0 - Extended	INDIVIDUAL	PPO	GOLD	DENTAL	View Info
13485VA0050002	Thomas Dental Bronze \$400/\$20 - Extended Network	INDIVIDUAL	PPO	BRONZE	DENTAL	View Info

Click **View Info** to see Additional Information.

Figure 4 shows the available plans “Additional Information” pop-up. As seen in **Figure 4**, a pop-up will appear on the screen when the **View Info** hyperlink is clicked that will display the following information for the plan:

- Plan ID
- Payment URL
- Customer Service Phone Number
- Customer Service URL
- Billing Address

Figure 4. Available Plans Additional Information

Additional Information

Plan ID:
12786DE0010001

Payment URL:
www.payment.com

Customer Service Phone Number:
1-800-555-5555

Customer Service URL:
https://www.insurancecompany.com/customerservice

Billing Address:
Thomas Insurance LTD
123 Main Drive
Springfield, VA 20212-4613

Close

The administrative information (i.e., customer service phone number, customer service URL and billing address) displayed on <https://www.healthcare.gov> and Plan Preview is pulled from the Issuer General Information Fields and the Marketplace General Information Fields in HIOS.

5. Plan Display Results: Unavailable Plans

The radio button can be used to view Unavailable Plans based on the created rating scenario. Figure 5 shows the Unavailable Plans table. As seen in **Figure 5**, unavailable reason codes will display describing why the plan is unavailable. Multiple reasons may display for a single plan.

Figure 5. Unavailable Plans

Plan Results
Use this section to view plans based on the rating scenario above. Select "Available Plans" to view plans available for the enrollment group. Select "Unavailable Plans" to view plans for which this consumer group is ineligible. If this section is blank, please click "Update Plan Results."

View available or unavailable plans?
 Available Plans Unavailable Plans

The plans shown below are not available for the rating scenario entered above. The Reason Column provides a reason that the enrollment group is ineligible for a plan. In some cases, more than one reason may be given.

Search

Plan ID	Plan Name	Plan Type	Metal Level	Product Type	Code	Reason
13485VA0040001	Thomas Advantage Catastrophic \$5,500/\$0 - Extended Network	PPO	CATASTROPHIC	MEDICAL	316	Not in Service Area
13485VA0040002	Thomas Advantage Bronze \$4,500/\$20 - Extended Network	PPO	BRONZE	MEDICAL	317	Invalid Effective Date
13485VA0040003	Thomas Advantage Silver \$3,500/\$30 - Extended Network	PPO	GOLD	MEDICAL	318	Child 1 exceeds max age
					321	Spouse dependent type not allowed
13485VA0050001	Thomas Dental Gold \$500/\$0 - Extended Network	PPO	GOLD	DENTAL	322	No rates found
13485VA0050002	Thomas Dental Bronze \$400/\$20 - Extended Network	PPO	BRONZE	DENTAL	318	Child 1 exceeds max age
13485VA0050003	Thomas Dental Silver \$450/\$30 - Extended Network	PPO	SILVER	DENTAL	316	Not in Service Area

Showing 1-63 of 63 entries

6. Selecting a Plan

Figure 6 shows where to click to select a plan. To select a plan to view, highlight the plan from the available plans list and select the **View Plan** button. A new window will open in your browser with the plan that was chosen.

Figure 6. Selecting a Plan

Plan Results
Use this section to view plans based on the rating scenario above. Select "Available Plans" to view plans available for the enrollment group. Select "Unavailable Plans" to view plans for which this consumer group is ineligible. If this section is blank or no plans are displayed in the tables, enter a Rating Scenario above and click the "Update Plan Results" button.

View available or unavailable plans?
 Available Plans Unavailable Plans

Select the desired plan from the list below by locating all or part of a Plan ID, Plan Name, Market Type, Plan Type, Metal Level, or Product Type. Click on the plan's row in the table to select it. If no Plan IDs are shown, check the Unavailable Plans Table.

***Select a Plan**
Search:

Plan ID	Plan Name	Market Type	Plan Type	Metal Level	Product Type	Additional Info
27540DE0010004	Bronze	INDIVIDUAL	EPO	BRONZE	MEDICAL	View Info
27540DE0010005	Platinum	INDIVIDUAL	PPO	PLATINUM	MEDICAL	View Info
27540DE0010006	Expanded Bronze	INDIVIDUAL	HMO	BRONZE	MEDICAL	View Info
27540DE0010007	Silver	INDIVIDUAL	POS	SILVER	MEDICAL	View Info
27540DE0010008	Gold	INDIVIDUAL	EPO	GOLD	MEDICAL	View Info

Showing 1 to 20 of 20 entries

View Plan

On the Plan Details page of the plan that was selected, the rating scenario will display on the top of the screen. The Rating Scenario, as seen in **Figure 7**, summarizes the following:

- Plan ID
- Exchange Variant
- Effective Date
- Zip Code
- County
- Subscriber Information

Figure 7. Rating Scenario Summary Section

PLAN MANAGEMENT

Text Size: [A](#) [A](#) [A](#)

PLAN YEAR : 2020
 Welcome, AUTO93 | [Logout](#)

Plan Preview - Rating Scenario and Plan Details

Rating Scenario

This section displays the rating scenario entered to generate the plan details shown below in the Plan Details Section.

Plan ID: 69900MS0110001 | Exchange variant (no CSR)
 1/1/2020 | Zip Code: 38875 | County: Chickasaw

Subscriber	Date of Birth	Age	Last Tobacco Use (months)	Resides with Primary Subscriber?
Primary Subscriber	1/2/1990	29	None	Not Applicable

7. Deductible and Maximum Out-of-Pocket (MOOP) Display Logic for SADPs Plan Details Page

Figure 8 shows the dental plan card. New for plan year 2021, deductibles and MOOPs will display “See Plan Brochure” and not display the actual cost-sharing values, irrespective of the specific rating scenario.

Figure 8. Plan Details Page with “See Plan Brochure” Display for Deductible and MOOP

Plan Card

This is the initial view of the plan that will be displayed in the Plan Search Results on the Exchange portal.

Estimated monthly premium

\$120

✓ Guaranteed Rate

Plan Details

Like This Plan

UnitedHealthcare Oxford

High

PPO | Plan ID: 77263NJ0220001

See plan brochure
Deductible

See plan brochure
Out-of-pocket maximum

Compare

Add Your Medical Providers

Add your medical providers and we'll show you which plans cover them

In a unique feature for SADPs, the premium will be listed as guaranteed or estimated. The “Guaranteed Rate” or “Estimated Rate” that displays below the monthly premium (see **Figure 8**) can be verified by referencing the “Guaranteed vs. Estimated Rate” field on the Benefits Package tab of the Plans and Benefits template.