

# Plans & Benefits Template Update: Limited Cost Sharing Variant

## Background

The plan year (PY) 2022 Qualified Health Plan (QHP) Application Plans & Benefits Template version 11.0 does not auto-populate the limited cost sharing plan variation (-03 suffix) when the standard plan (-00 or -01 suffix) cost sharing fields are entered. Issuers using this version of the template must manually enter values for all fields for the limited cost sharing plan variation and ensure the Maximum Out of Pocket, Deductible, and Essential Health Benefit fields match the standard plan's values. To help facilitate this, follow the instructions below to copy and paste the standard plan information to the limited cost sharing plan variation row.

## Work Around

To ensure that the values match between plan variations, follow the below instructions on copying and pasting the standard plan information into the limited cost sharing plan variation row.

Cost Share Variance worksheet	Steps
Column L through end of sheet	1. Fill out all the information for the cells starting at Column L (after the “2 <sup>nd</sup> Tier Utilization” column) of the standard plan information row through the end of the sheet. <i>Note: Do <b>not</b> fill out the fields listed below ahead of time so that the entire row can be copied for a new variant.</i> <ul style="list-style-type: none"> <li>- “Medical &amp; Drug Deductibles Integrated?”</li> <li>- “Medical &amp; Drug Maximum Out of Pocket Integrated?”</li> <li>- “Multiple In Network Tiers?”</li> </ul>
Copy Standard Plan Information	2. Copy the values in the standard plan information row (Column L to the end of the sheet), then click on the first cell after the “2 <sup>nd</sup> Tier Utilization” column in the limited cost sharing plan variation row and <b>press the keys Ctrl + V on the keyboard to paste</b> , as these values in the limited cost sharing plan variation should match corresponding values in the standard plan. <b>Figure 1</b> shows an example of the standard plan segment of the Cost Share Variances worksheet of the Plans & Benefits Template that an issuer copies to the limited cost sharing plan variation.
Plan Cost Sharing Attributes	3. After pasting the values, <b>manually</b> fill out all the cells in the Plan Cost Sharing Attributes section (columns E- K) of the limited cost sharing plan variation row including the drop downs for these fields: <ul style="list-style-type: none"> <li>- “Medical &amp; Drug Deductibles Integrated?”</li> <li>- “Medical &amp; Drug Maximum Out of Pocket Integrated?”</li> <li>- “Multiple In Network Tiers?”</li> </ul>

**Figure 1. Copy Standard Plan Information from Cost Sharing Variance worksheet**

Plan Cost Sharing Attributes													SBC Scenario					
RHS Plan ID (Standard Component - Variant)	Plan Variant Marketing Name*	Level of Coverage (Metal Level)	CSR Variation Type	Issuer Actual Value	AV Calculator Output Number*	Medical & Drug Deductibles Integrated?*	Medical & Drug Maximum Out of Pocket Integrated?*	Multiple In Network Tiers?*	1st Tier Utilization*	2nd Tier Utilization*	Having a Baby				Having Diabetes			
											Deductible*	Copayment*	Coinsurance*	Limit*	Deductible*	Copayment*	Coinsurance*	Limit*
12345GA0010001-00	Standard name 12750/201 Silver	Standard Silver Off Exchange Plan									\$900	\$900	\$900	\$1,200	\$900	\$900	\$900	\$1,200
12345GA0010001-01	Standard name 12750/201 Silver	Standard Silver On Exchange Plan									\$900	\$900	\$900	\$1,200	\$900	\$900	\$900	\$1,200
12345GA0010001-02	Standard name 12750/201 Silver	Zero Cost Sharing Plan Variation									\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12345GA0010001-03	Standard name 12750/201 Silver	Limited Cost Sharing Plan Variation									\$900	\$900	\$900	\$1,200	\$900	\$900	\$900	\$1,200
12345GA0010001-04	Standard name 12750/201 Silver	73% AV Level Silver Plan									\$900	\$900	\$900	\$1,200	\$900	\$900	\$900	\$1,200
12345GA0010001-05	Standard name 12750/201 Silver	87% AV Level Silver Plan									\$900	\$900	\$900	\$1,200	\$900	\$900	\$900	\$1,200
12345GA0010001-06	Standard name 12750/201 Silver	94% AV Level Silver Plan									\$900	\$900	\$900	\$1,200	\$900	\$900	\$900	\$1,200
12345GA0030002-00	The Normal Plan Name not Gold	Standard Gold Off Exchange Plan									\$900	\$900	\$900	\$1,200	\$900	\$900	\$900	\$1,200
12345GA0030002-01	The Normal Plan Name not Gold	Standard Gold On Exchange Plan									\$900	\$900	\$900	\$1,200	\$900	\$900	\$900	\$1,200
12345GA0030002-02	The Normal Plan Name not Gold	Zero Cost Sharing Plan Variation									\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12345GA0030002-03	The Normal Plan Name not Gold	Limited Cost Sharing Plan Variation									\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

## Moving Forward

CMS will notify all issuers and states by email when the updated template and Add-In File are available on the [QHP certification website](#).

## FAQs

The table below outlines frequently asked questions

Question	Answer
<p>◆ <b>How do I copy and paste?</b></p>	<ul style="list-style-type: none"> <li>◆ Select data you wish to copy by clicking on the cell in column L and dragging to the right until all data you wish to copy is outlined. <u>When pasting data, select the cell in column L in the row where you wish to paste before pasting as instructed below.</u></li> <li>◆ Using a PC, you can use the keyboard shortcut Ctrl + C to copy data, and then use Ctrl + V to paste the data.</li> <li>◆ If you are using a Mac, you can use the keyboard shortcut Cmd + C to copy data, and then use Cmd + V to paste the data.</li> <li>◆ You can also copy and paste the data by selecting all the data you wish to copy, right clicking on your mouse and selecting to Copy from the pop up menu, then right clicking again in column L and selecting to Paste from the pop up menu.</li> </ul>
<p>◆ <b>When will a new template be available?</b></p>	<p>◆ CMS expects to release an updated PY2022 Plans &amp; Benefits Template and Add-In File that will enable the auto-population of the limited cost sharing plan variation in the coming weeks.</p>
<p>◆ <b>I already submitted my template, do I need to resubmit a new one?</b></p>	<p>◆ CMS will accept either Template version for QHP certification and data integrity reviews. After CMS releases the updated Plans &amp; Benefits Template and Add-In File, issuers may use either the updated version of the template that enables auto-population of the limited cost sharing plan variation or may continue using version 11.0 of the Plans &amp; Benefits Template for PY2022 certification.</p>

## Additional Resources

If you are experiencing technical difficulties, and are unable to populate your Plans & Benefits Template, please contact the Marketplace Service Desk (MSD) at [CMS\\_FEPS@cms.hhs.gov](mailto:CMS_FEPS@cms.hhs.gov) or 855-CMS-1515.