

Qualified Health Plan Issuer Application Instructions

2022

Extracted section:
Appendix B. Plan ID Crosswalk

[02/2021]

Appendix B. Plan ID Crosswalk

1. Introduction

The Plan ID Crosswalk Template crosswalks plan year (PY) 2021 qualified health plan (QHP) plan ID and service area combinations to a PY2022 QHP plan ID. These data facilitate 834 enrollment transactions from the Centers for Medicare & Medicaid Services (CMS) for enrollees in the Individual market who did not actively select a different QHP during Open Enrollment. These instructions apply to QHP and stand-alone dental plan (SADP) issuers that offered Individual market plans on the Exchange during PY2021.

The instructions for this section are the same for the following issuer types:

- HIOS
- SERFF
- SADP

See Appendix E for additional information.

2. Data Requirements

To complete this section, you will need the following:

1. Health Insurance Oversight System (HIOS) Issuer ID
2. Issuer's state
3. Market coverage
4. Completed Plans & Benefits Template
5. Completed Service Area Template.

3. Quick Reference

Key Changes for 2022

- ◆ No changes for the 2022 QHP Application.

Tips for the Plan ID Crosswalk Section

- ◆ If you are submitting a QHP for the first time, you are not expected to submit a Plan ID Crosswalk Template.
- ◆ We have deferred the Federally-facilitated Small Business Health Options Program's (FF-SHOP's) ability to auto-renew employees for PY2022. Do not submit a Plan ID Crosswalk Template for FF-SHOP plans.
- ◆ Submit the Plan ID Crosswalk Template via the Plan Management (PM) Community.
- ◆ Import only one Plans & Benefits Template and one Service Area Template. Submit separate templates for SADPs.

Additional Resources

- ◆ There are [supporting documents](#) for this section.
- ◆ There are [instructional videos](#) relating to this section.
- ◆ There are [templates](#) for this section.

4. Detailed Section Instructions

You must submit evidence that your state has authorized you to submit your Plan ID Crosswalk Template no later than June 16, 2021. Provide evidence of state authorization, such as an email confirmation, via the PM Community.

States can review the Plan ID Crosswalk Template for compliance with Patient Protection and Affordable Care Act (PPACA) market reforms and will individually determine how they will review the Plan ID Crosswalk Template. For example, a state might review to confirm that the submitted Plan ID Crosswalk Template is consistent with state and federal requirements and matches the expectations of its form filing reviews.

We do not send Plan ID Crosswalk Templates to states, but your state regulators may ask you to provide this template in addition to your QHP Application (as part of the National Association of Insurance Commissioners' [NAIC's] System for Electronic Rates and Forms Filing [SERFF] binder, for example).



If you are in a direct enforcement state (Missouri, Oklahoma, Texas, and Wyoming), submit the authorization form to your state’s Department of Insurance and to CMS’s Compliance and Enforcement Division (formfiling@cms.hhs.gov) to obtain the necessary authorization for submission.

The following steps outline how to complete the Plan ID Crosswalk Template, beginning with the **2021 Plan Crosswalk** tab in the table below.

2021 Plan Crosswalk Tab	Steps
Import 2021 Plans & Benefits and Service Area Template	<p>Click Import 2021 Plans & Benefits and Service Area Template to import the completed templates.</p> <p>The template will prompt you to select your completed 2021 Plans & Benefits and Service Area Templates. Before importing these templates, save them in the same folder; both must be uploaded at the same time. To select both files, click one template, then press and hold Ctrl on Windows or Cmd on macOS while clicking on the other template, and then click Open. Select exactly one of each type of template.</p> <p>The Plan ID Crosswalk Template will populate a list of PY2021 plan IDs and their associated service areas on the 2021 Plan and Service Area Data tab. Review this tab to ensure the data were accurately imported. After the PY2021 plan and service area data have been imported, the 2021 Plan Crosswalk tab will be populated with all applicable issuer information as well as a row for each PY2021 plan ID.</p>
HIOS Issuer ID	Ensure the template has accurately populated the five-digit HIOS Issuer ID.
Issuer State	Ensure the template has accurately populated the state where you are offering coverage.
Market Coverage	<p>Ensure the template has accurately populated the market coverage from the drop-down menu.</p> <p>The FF-SHOP Exchange will not allow auto-renewals for PY2022, so this field will be hard coded to Individual.</p>
Dental Only	<p>Ensure the template accurately indicates whether this Plan ID Crosswalk Template is for dental-only plans. Choose from the following:</p> <ul style="list-style-type: none"> ◆ Yes—this template is for SADPs only. ◆ No—this template is for QHPs.
Crosswalk Level	<p>Select the level at which you would like to crosswalk each PY2021 plan from the drop-down menu. Choose from the following:</p> <ul style="list-style-type: none"> ◆ Crosswalking to the Same Plan ID: Select this option if you are crosswalking your PY2021 plan to the same plan ID for PY2022, and you have no service area changes. ◆ Crosswalking at the Plan ID Level: Select this option if you have no service area changes but are using a different PY2022 plan ID to reflect the same plan. ◆ Crosswalking at the Plan ID and county coverage level: Select this option if your service area changed for the upcoming year and you need to crosswalk your PY2021 plan to two or more PY2022 plan IDs. <p>Note: If your PY2021 plan covered the entire state, you will need to crosswalk the plan for every county in the state.</p> <ul style="list-style-type: none"> ◆ Crosswalking at the ZIP Code level for one or more counties: Select this option if your service area changed for the upcoming year and you need to crosswalk your PY2021 plan to two or more PY2022 plan IDs for the same county. Selecting this option will require you to select the counties from the PY2021 plan’s service area that will be crosswalked at the ZIP Code level. The remaining PY2021 service area will be crosswalked at the county level. <p>Note: Do not crosswalk at the ZIP Code level unless absolutely necessary.</p> <ul style="list-style-type: none"> ◆ Discontinue with no crosswalk: Select this option if you are discontinuing a PY2021 plan with no re-enrollment option for its enrollees. ◆ Plan withdrawn prior to certification: Select this option if the PY2021 plan was withdrawn from the Exchange before certification and has no enrollment. You should also select this option if the PY2021 plan ID listed on the template was not approved by the state or the Federally-facilitated Exchange (FFE) to be offered on the Exchange in PY2021.

2021 Plan Crosswalk Tab	Steps
Counties Crosswalked at ZIP Code Level	Select the counties in your PY2021 plan's service area that will be crosswalked at the ZIP Code level from the pop-up menu.

To complete the information on the **2022 Plan Crosswalk** tab, follow the steps in the table below.

2022 Plan Crosswalk Tab	Steps
Create "2022 Crosswalk Tab"	<p>Click Create "2022 Crosswalk Tab." This action creates one 2022 Plan Crosswalk tab. The first four columns, 2021 HIOS Plan ID, County Name, Service Area ZIP Codes, and Crosswalk Level, will be auto-populated based on your entries in the 2021 Plan Crosswalk tab. If you decide to crosswalk at the plan ID-county level for one or more plans, a row will appear for each county that plan covered in PY2021. If you decided to crosswalk at the ZIP Code level for specific counties covered by a PY2021 plan, a row for each Plan ID-County-ZIP Code combination will appear.</p> <p>Only click Create "2022 Crosswalk Tab" when you are sure the 2021 Plan Crosswalk tab is complete. You cannot change a 2022 Plan Crosswalk tab after it is created. Instead, you will need to click Create "2022 Crosswalk Tab" again to clear all data and start over on the 2022 Plan Crosswalk tab. You can copy and paste your previously entered information into a separate workbook if you want to save your previous work.</p>
Crosswalk Reason	<p>Choose the reason for the crosswalk from the drop-down menu. Certain options will only be available for specific crosswalk levels. Table B-1 details crosswalk reason entries for each crosswalk level:</p> <ul style="list-style-type: none"> ◆ Renewing exact same product/plan combination (Same PY2021 Plan ID): Select this option if you are crosswalking this plan ID/service area to the exact same HIOS plan ID. The template will auto-populate the PY2022 Plan ID field with your PY2021 plan ID. Use the same HIOS plan ID if the same plan was offered the previous plan year and remains available for the upcoming 2022 plan year. You must comply with the "same plan" standards as defined in 45 Code of Federal Regulations (CFR) 144.103. ◆ Renewing exact same product/plan combination (Different 2022 Plan ID): Select this option if you are crosswalking this plan ID/service area to the same product/plan combination but with a different PY2022 plan ID. If possible, you should use the same HIOS plan ID if the same plan ID/service area combination was available the previous year and remains available. If you are continuing a plan, but wish to crosswalk to a different HIOS plan ID, you must obtain approval from your state regulatory authority before you submit your Plan ID Crosswalk Template. You must comply with the "same plan" standards as defined in 45 CFR 144.103. ◆ Renewing product: renewal in a different plan within product: Select this option if you are renewing this product, but crosswalking this plan ID/service area to a different plan within the product offered on the FFE. If you select this option, you must use the same product ID embedded in the plan's 2021 plan ID. ◆ Continuing product: no plan available in the particular service area under that product; enrollment in a different product: Select this option if you are continuing this product in PY2022 but will no longer offer any plans in part of the service area covered by the product in PY2021 and are crosswalking to a plan within a different product offered on the FFE. Select this reason for the portion of the service area where you no longer offer any plans under that product. If you select this option, you must crosswalk to a PY2022 plan ID with a different product ID from the PY2021 plan ID. ◆ Continuing product: no plan available in the particular service area under that product; no enrollment option: Select this option if you are continuing a PY2021 product, but there is no plan under this product available to crosswalk to for this plan/service area combination. Do not enroll such plans into a plan offered off the Exchange. Selecting this option will disable the <i>2022 HIOS Plan ID</i> field.

2022 Plan Crosswalk Tab	Steps
	<ul style="list-style-type: none"> ◆ Continuing product: no silver plan available in the particular service area under that product, enrollment in a silver plan under a different product: Select this option if there is no available silver plan within the enrollee's product in a particular service area and the enrollee is being enrolled in a silver plan within another product. ◆ Discontinuing product: enrollment into a different product: Select this option if this PY2021 product is discontinued for PY2022 and enrollees in this plan and associated service area will be re-enrolled in a plan under a different product offered on the FFE. The entered PY2022 plan ID must have a different product ID, and you may not enter the discontinued PY2021 product ID for any other row under the PY2022 plan ID. Crosswalk any discontinued PY2021 plan to an available plan in a different product, if one exists. In accordance with the hierarchy established in 45 CFR 155.355(j)(2), if you do not provide a crosswalk for a discontinued plan but still offer products in the same service areas, we will crosswalk the discontinued plan to another product you offer under the same HIOS Issuer ID. ◆ Discontinuing product: no enrollment option: Select this option if a PY2021 product is discontinued for PY2022 and there is no enrollment option on the FFE for PY2021 enrollees in this plan ID/service area combination. Do not enroll pertinent plans into a plan offered off the Exchange. Selecting this option will disable the <i>PY2022 Plan ID</i> field. Under this option, you may not enter the discontinued PY2021 product ID for any other row under the PY2022 plan ID. You should crosswalk any discontinued PY2021 plan to an available plan in a different product, if one exists. In accordance with the hierarchy established in 45 CFR 155.355(j)(2), if you do not provide a crosswalk for a discontinued plan but still offer products in the same service areas, we will crosswalk the discontinued plan to another product you offer under the same HIOS Issuer ID.
2022 HIOS Plan ID	<p>Enter the PY2022 plan ID you would like to crosswalk your enrollees to for the row's PY2021 plan ID/service area. This field will be auto-populated when Renewing exact same product/plan combination (Same 2021 Plan ID) is chosen under <i>Crosswalk Reason</i>. This field will be disabled when Discontinuing product; no enrollment option or Continuing product; no plan available in the particular service area under that product; no enrollment option are chosen under <i>Crosswalk Reason</i>.</p> <p>Note: Only enter PY2022 plan IDs for plans that will be offered on the Exchange and are listed in the 2022 QHP Application. We will not accept any PY2022 plan IDs for plans only sold off the Exchange.</p>
Is this PY2022 Plan a Catastrophic or Child-Only Plan?	This field will default to No . Please select Yes if you are crosswalking a catastrophic or child-only plan.
PY2022 Plan ID for Enrollees Aging off Catastrophic or Child-Only Plan	If you respond Yes to <i>Is this PY2022 Plan a Catastrophic or Child-Only Plan?</i> , this field will allow you to enter a PY2022 plan ID. Enrollees who no longer meet the criteria for continued eligibility in these plans will be crosswalked to the PY2022 plan ID entered in this field.
Associated Policy Form Number(s) and NAIC SERFF Tracking Number(s) for Form Filing(s)	<p>Complete the following optional data fields if directed to do so by your state regulator:</p> <ul style="list-style-type: none"> ◆ PY2021 Plan ID—Associated Policy Form numbers and NAIC SERFF tracking numbers for Form Filings. ◆ PY2022 Plan ID—Associated Policy Form numbers and NAIC SERFF tracking numbers for Form Filings. ◆ PY2022/21 Plan ID (catastrophic or child-only)—Associated Policy Form numbers and NAIC SERFF tracking numbers for Form Filings.

See Figure B-1 for a sample completed Plan ID Crosswalk Template.

Crosswalk Level	Crosswalk Reason	2022 HIOS Plan ID
	Discontinuing product; no enrollment option	<i>PY2022 HIOS Plan ID</i> field is disabled.
Crosswalking at the ZIP Code level for one or more counties	Renewing exact same product/plan combination (same PY2021 plan ID)	Template populates field with PY2021 plan ID.
	Renewing exact same product/plan combination (different PY2022 plan ID)	Different plan ID.
	Renewing product; renewal in a different plan within product	Plan ID with same product ID as PY2021 plan ID.
	Continuing product; no plan available in the particular service area under that product; enrollment in a different product	Plan ID with different product ID from PY2021 plan ID.
	Continuing product; no plan available in the particular service area under that product; no enrollment option	<i>PY2022 HIOS Plan ID</i> field is disabled.
	Continuing product; no silver plan available in the particular service area under that product, enrollment in a silver plan under a different product	Plan ID with different product ID from PY2022 plan ID.
	Discontinuing product; no enrollment option	<i>PY2022 HIOS Plan ID</i> field is disabled.
	Discontinuing product; enrollment into a different product	Plan ID with different product ID from PY2021 plan ID.
Discontinue with no crosswalk	Discontinuing product; no enrollment option	<i>PY2022 HIOS Plan ID</i> field is disabled.
	Continuing product; no plan available in the particular service area under that product; no enrollment option	<i>PY2022 HIOS Plan ID</i> field is disabled.
Plan withdrawn prior to certification	Plan withdrawn prior to certification; no enrollment option	<i>PY2022 HIOS Plan ID</i> field is disabled.

Once the Plan ID Crosswalk Template is completed, you must validate, finalize, and upload the files to the PM Community.

Template Validation	Steps
Validate Template	Click Validate on the 2021 Plan Crosswalk tab. The validation process identifies any data issues that need to be resolved. If no errors are identified, finalize the template.
Validation Report	If the template has any errors, a Validation Report will appear in a pop-up box showing the reason for and cell location of each error. Correct any identified errors, and click Validate again. Repeat until all errors are resolved.
Finalize Template	Click Finalize on the 2021 Plan Crosswalk tab to create the .XML version of the template you will upload in the PM Community.
Save Template	Save the .XML template. We recommend you save the validated template as a standard Excel .XLSM file in the same folder as the finalized .XML file for easier reference.
Upload Template	Enter the subject title "2021 Plan ID Crosswalk," then click Submit Template to upload the finalized template to the PM Community. Note: If you modify the .XML file name after finalization, we cannot process the template.

5. Submitting Plan ID Crosswalk Documents

You must submit your Plan ID Crosswalk templates and associated documents via the PM Community.

Follow these steps to upload and submit the .XML version of the Plan ID Crosswalk Template, your required state authorization, and any justifications, if applicable:

1. Log in to the PM Community and select **Plan ID Crosswalk Submission** from the top bar, as shown in Figure B-2.

Figure B-2. PM Community Home Screen



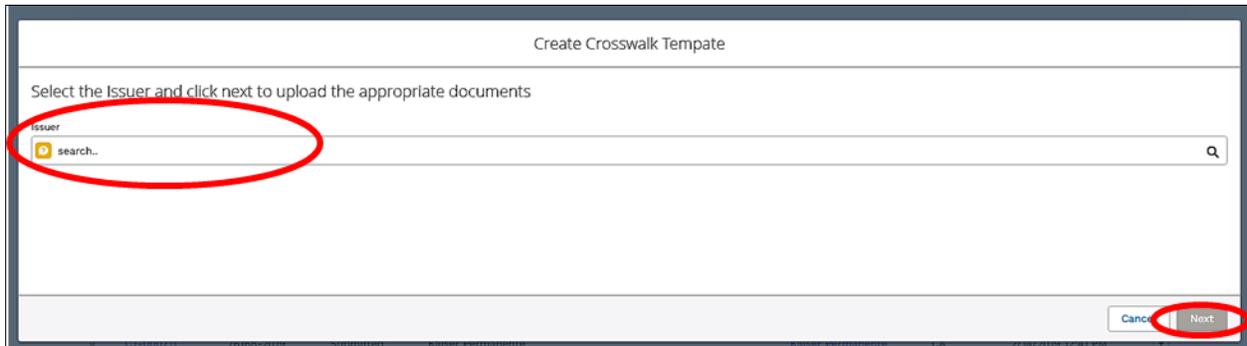
2. On the Plan ID Crosswalk Submission tab, click **New** on the right of the screen (Figure B-3).

Figure B-3. Plan ID Crosswalk Submission Page



3. In the pop-up, the Create Crosswalk Template Issuer Selection Window, use the drop-down menu in the search bar to select the specific HIOS Issuer ID and the plan year for which you are uploading a crosswalk. For example, for HIOS Issuer ID **12345** and plan year **2022**, select **12345-2022**. Complete this process for each HIOS Issuer ID for which a Plan ID Crosswalk Template is being submitted. After you select a specific HIOS Issuer ID, click **Next** on the right of the screen (Figure B-4).

Figure B-4. Create Crosswalk Template Issuer Selection Window



4. In the next pop-up, the Create Crosswalk Template File Upload Window (Figure B-5), upload the following three file types:
 - a. Crosswalk Template. Submit this template during the certification window in .XML format. No other file formats will be accepted. This file is created after you validate and finalize the Excel-based Plan ID Crosswalk Template.
 - b. State Authorization. Submit this file during the certification window in MS Word or PDF format. The file allows states to attest that they have seen and approved of your proposed plan crosswalks.

- c. Justification. This file is optional and may be submitted in MS Word or PDF formats. If you have data issues or variances from the required regulations in your template, you may upload a justification file explaining why you believe your crosswalk is in compliance.

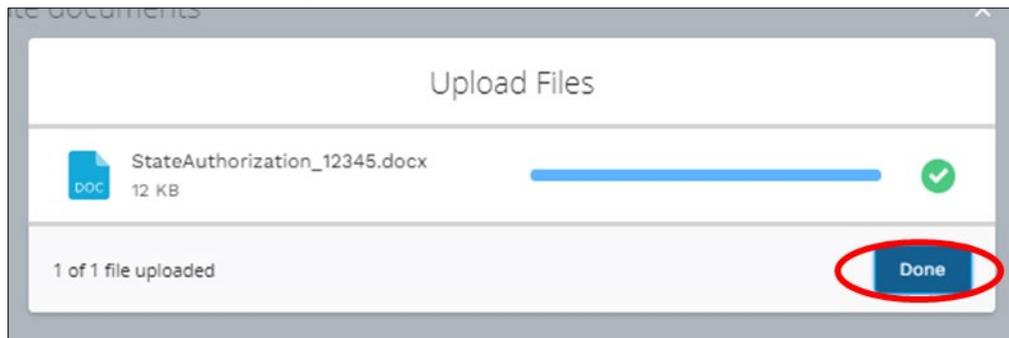
If you have multiple templates, state authorizations, or justifications for a single HIOS Issuer ID, you may upload all files at one time.

Figure B-5. Create Crosswalk Template File Upload Window



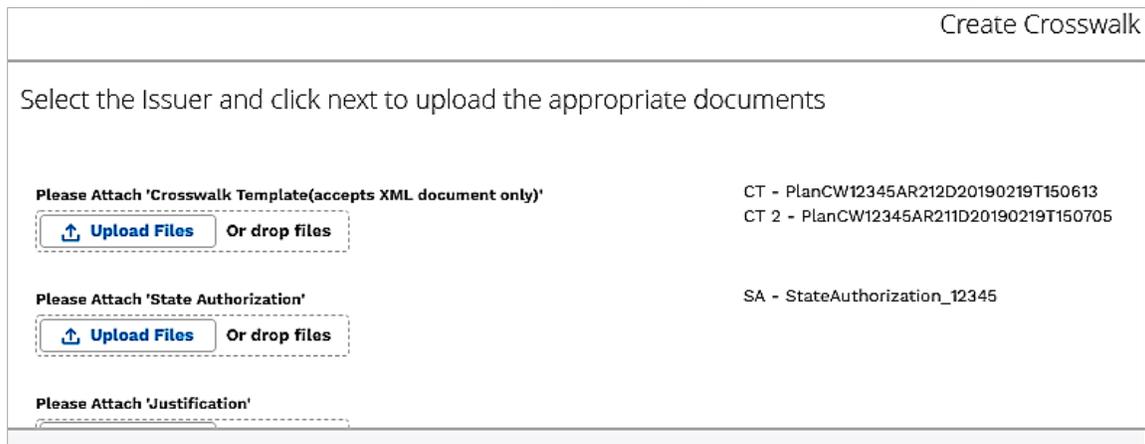
5. After uploading these files, you will see the Upload Files screen shown in Figure B-6. Click **Done** to continue.

Figure B-6. Upload Files Confirmation



6. The uploaded file names will appear on the Create Crosswalk Template window (see Figure B-7).

Figure B-7. Create Crosswalk Template File Upload Window after Upload



7. After you've uploaded all required files, click **Save** in the bottom right of the window (see Figure B-5).

- After saving, the template will load the Plan ID Crosswalk Submission Window page (see Figure B-8). Click **Submit Templates** in the top right of the screen to submit your templates.

WARNING: If you upload or save files but do not click **Submit Templates**, we will not receive the files.

Figure B-8. Plan ID Crosswalk Submission Window

- Figure B-9 shows a closer view of the left side of Figure B-8. The status says New, indicating that the files have not yet been submitted. After you click **Submit Templates**, the status will change to Submitted, as shown in Figure B-10 to indicate that all files have been transferred to us and the crosswalk upload process is complete.

Figure B-9. Screen before “Submit Templates” Is Clicked

Figure B-10. Screen after “Submit Templates” Is Clicked

To update your Plan ID Crosswalk Template or State Authorization or to submit a new justification document, repeat this Plan ID Crosswalk submission process.