

Qualified Health Plan Issuer Application Instructions

Plan Year 2025

Extracted section:
Section 2I: Essential Community Providers

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1. Introduction

In the Essential Community Providers (ECP) section of the Marketplace Plan Management System (MPMS), qualified health plan (QHP) issuers must demonstrate that they have a sufficient number and geographic distribution of ECPs to ensure that all services will be accessible to enrollees without unreasonable delay. QHP issuers must submit provider data in each network associated with a QHP.

The instructions for this section apply to the following issuer types:

- Medical QHP
- SADP

See Appendix D for additional information.

2. Data Requirements

To complete this section, issuers will need the following:

1. HIOS Issuer ID
2. Issuer state
3. Completed Network ID Template
4. A list of ECPs in each of the proposed networks, including the provider name, National Provider Identifier (NPI), ECP category, street address of the location providing services, city, state, county, ZIP Code, and associated issuer network IDs. Include only those providers located within the service area and state in which the issuer intends to operate.

3. Quick Reference

Key Changes for PY2025

- ♦ All medical QHP and stand-alone dental plan (SADP) issuers operating on the Federally-facilitated Exchange, including issuers in states performing plan management functions and State-based Exchanges on the Federal Platform (SBE-FP), must use the new User Interface (UI) in the ECP section of MPMS to submit their provider networks. The *Facility ECPs* tab within the Network Adequacy (NA) Template will only be available to collect ECP data for issuers in State-Based Exchanges (SBE) submitting through the System for Electronic Rates & Forms Filing (SERFF).
- ♦ The ECP Write-in Worksheet used in previous years has been retired. Its functions have been integrated into the MPMS UI.
- ♦ Issuers applying under the Alternate ECP Standard will submit ECP Write-ins using the MPMS UI. Issuers can only qualify to apply under the Alternate ECP Standard if they provide the majority of their covered professional services through providers that the issuer directly employs or through a single contracted medical group, as such providers do not qualify for inclusion on the Final ECP List. See Figure 2I-4a and 2I-4b.
- ♦ Issuers applying under the General ECP Standard have the option of contracting with Available ECP Write-ins to help them meet the ECP requirements. Available ECP Write-ins are providers that have been approved by CMS for inclusion on the subsequent plan year's Final ECP List. Both Alternate and General ECP Standard Issuers will receive credit toward satisfaction of the ECP standard for any providers they include as ECP Write-ins using the MPMS UI.
- ♦ The ECP Justification Form used in previous years has been retired. Issuers will report information previously contained in the ECP Justification Form in the ECP section of the MPMS UI.

Tips for the ECP Section

General

- ♦ Complete the Network ID Template before beginning the ECP section of the MPMS UI.
- ♦ Issuers must only include providers in the ECP section of the MPMS UI that are not at known risk for potential contract termination for the upcoming plan year.
- ♦ Issuers operating in SBEs will submit their completed NA Template (which will include ECP data for SBE issuers only) via SERFF.
- ♦ The ECP Justification Form will no longer be provided to the issuer through the Plan Management (PM) Community for retrieval and submission; the information previously collected via the ECP Justification Form will now be collected from the issuer through the ECP section of the MPMS UI.

Tips for the ECP Section

Essential Community Providers

- ◆ Issuers will no longer be able to select a “dummy” provider record (ECP reference number ZZ-000001).
- ◆ There is a limited exception to the provider network requirement for SADPs that sell plans in areas where it is prohibitively difficult for the issuer to establish a network of dental providers as determined by CMS; this exception is not available to medical QHP issuers.
 - Under this limited exception, an area is considered “prohibitively difficult” for the SADP issuer to establish a network of dental providers based on attestations from state departments of insurance (DOIs) with at least 80 percent of their counties classified as counties with extreme access considerations (CEAC) that at least one of the following factors exists in the area of concern: a significant shortage of dental providers, a significant number of dental providers unwilling to contract with Marketplace issuers, or significant geographic limitations impacting consumer access to dental providers.
 - CMS will not be accepting requests for this limited exception directly from SADP issuers. Once an eligible state DOI submits to CMS an attestation that they consider the area to be prohibitively difficult to establish a network of dental providers, CMS will review the attestation to determine if an exception will be granted. CMS will notify the SADP issuer directly if they qualify for this limited exception. SADP issuers that qualify for this limited exception will not be required to use a provider network or submit ECP data.

Additional Resources

- ◆ There are no supporting documents for this section.
- ◆ There are no instructional videos for this section.
- ◆ There are no templates for this section.

4. Detailed Section Instructions

Begin the Essential Community Providers section by responding to the questions on the *Essential Community Providers (ECP) Introduction* screen (Figure 2I-1).

Figure 2I-1. Essential Community Providers Introduction and Setup

Essential Community Providers (ECP) Introduction

All issuers must submit ECP information as part of their QHP Application. Issuers must have a sufficient number and geographic distribution of ECPs, where available, in accordance with 45 CFR 156.235.

Are you an Alternate ECP Standard Issuer?

To qualify as an Alternate ECP Standard Issuer you must provide the majority of covered professional services through physicians employed by the issuer or through a single contracted medical group.

Yes

No

Do you want to import the ECPs you entered on last year’s application into this year’s application?

Yes, I will select networks to import

No

Issuers must respond to the two questions before proceeding with entering their ECP data. Issuers should only respond **Yes** to *Are you an Alternate ECP Standard Issuer?* if they qualify as an Alternate ECP Standard issuer as described under 45 CFR 156.235(b).

Issuers have the option of importing prior year network ID and associated provider data by selecting **Yes** to the second question. The prior year's network IDs will be available for selection for issuers that select **Yes**. Select those network IDs to import from the prior year. Although issuers may select **No** to the second question, it is recommended that issuers select **Yes** to save significant time by importing the prior year's provider data. Issuers that select **Yes** will choose from a list of only those ECPs submitted in the prior year for inclusion in their upcoming plan year's provider network(s). Issuers that select **No** will not have any data imported and will select providers from the complete list of available ECPs.

After responding to the two questions, click the **Save and Next** button. Note that issuers will be unable to change their response to either question after saving. Please ensure the responses are accurate before clicking on the button.

After responding to the questions, navigate to the *Select ECPs* screen. For issuers that selected **Yes** to the second question, the table on the *Select ECPs* screen will be pre-populated with the prior year's data. For issuers that selected **No** and for issuers that selected **Yes** but need to add additional providers, click on the **Add ECPs** button. The *Add ECPs* pop up screen (Figure 2I-2) displays identifying information about each provider, including row number, NPI, organization name, and site street address.

Figure 2I-2. Add ECPs

Add ECPs		Remove ECPs	Write-In ECP	Download ECPs (CSV)	
ECP Reference Number	NPI	Site Street Address	Negotiation Status	Network ID	Status & Action
FL-002293	1740364009	225 E 7th St Apopka, FL 32703-5327 Orange	Contract Execu...	FLN001	Complete Edit Remove
FL-002294	1427132794	618 S Forest Ave Apopka, FL 32703-5338 Orange	Contract Execu...	FLN002	Complete Edit Remove
FL-002295	1780093229	1110 E Gibson St Bldg A Arcadia, FL 34266-5011 DeSoto	Contract Execu...	FLN001 FLN002	Complete Edit Remove

The following table details the actions for partially completing the ECP section.

Add ECPs Screen	Steps
Filter ECPs	Data in the <i>Add ECPs</i> table can be filtered to facilitate data entry. For example, filter the table to show only family planning providers or available Indian Health Care Providers. The <i>Add ECPs</i> table also has sorting functionality and allows the user to click the arrow to the right of each column header to sort by any column on the screen in ascending or descending order.
Add ECPs	Click in the box at the left of each row to add that provider. Once selected, the box will be highlighted in blue; to deselect this provider, select the box again, and the row will be deselected. Continue selecting the ECPs until finished. To select all providers, mark the box to the left of the ECP Reference Number column header and a check mark appears in the box and in the equivalent box in each subsequent row. This

Add ECPs Screen	Steps
	<p>action will select all available ECPs in the service area, not just those displayed on the current page.</p> <p>Once the Add ECPs button at the bottom of the screen has been clicked, all selected ECPs will be inserted into the <i>Select ECPs</i> table. For each record, the following information will be added: ECP Reference Number, NPI, Organization Name, Site Street Address.</p>

Once ECPs have been added, issuers need to provide additional information for each selected ECP, as shown in Figure 2I-3.

Figure 2I-3. Select ECPs

Select ECPs

You must add and complete ECP details.

ECP Reference Number	NPI	Site Street Address	Negotiation Status	Network ID	Status & Action
FL-002293	1740364009	225 E 7th St Apopka, FL 32703-5327 Orange	Contract Execu...	FLN001	Complete Edit Remove
FL-002294	1427132794	618 S Forest Ave Apopka, FL 32703-5338 Orange	Contract Execu...	FLN002	Complete Edit Remove

Issuers must follow these steps for each provider appearing in the Select ECPs table, as shown in Figure 2I-3.

1. Select the providers from last year’s network(s) to retain. Review the network IDs for accuracy and update them as needed. For issuers operating in states performing plan management functions and SBE-FP states, corrections to the associated network IDs can be made only after the state transmits the issuer’s Network ID Template from SERFF to MPMS through Plan Transfer.
2. Add any recruited providers that were not part of the prior year’s network(s). Enter the provider’s contract negotiation status and all network IDs associated with the provider.
3. Remove any providers imported from prior years that are no longer under contract for the upcoming plan year.
4. Review default contract negotiation statuses and update as needed. There are 12 contract negotiation status options. Select:
 - a. *Contract Executed*, if the issuer has already contracted with this provider for the upcoming plan year.
 - b. *Contract Offer Made-Awaiting Response*, if the issuer has offered a contract to a provider for the upcoming plan year and is waiting for a response.
 - c. *Pre-Contract Negotiations in Progress (Contract Offer Not Made Yet)*, if the issuer and provider are still developing contract terms and conditions for the upcoming plan year.
 - d. *Offer Rejected*, if the provider rejects the issuer’s contract offer for the upcoming plan year.
 - e. *Contract Not Offered Due to No Response Following Issuer Outreach*, if the provider has not responded to repeated contract offers or attempts to offer a contract for the upcoming plan year.
 - f. *Facility Closed*, if the provider is no longer in business.

- g. *Facility Does Not Contract and has No Interest in Contracting with Commercial Insurance*, if the provider sites this reason for rejecting the contract. Note that this is distinct from a provider not wishing to contract with a *particular* issuer because of the offered contract's terms and conditions.
- h. *Facility Does Not Provide Medical Services*, if the facility does not provide medical services.
- i. *Facility Does Not Provide Dental Services*, if the facility does not provide dental services.
- j. *Provider is in an Exclusivity Contract that Prohibits Issuer from Contracting with Provider*, if the provider is prevented contractually from contracting with other issuers.
- k. *Provider is Not Licensed, Accredited, or Certified by the State*, if the provider fails to satisfy any of these requirements.
- l. *Provider has Relocated Outside Service Area Preventing Issuer from Contracting with Issuer*, if the provider has moved out of the issuer's declared service area.

The Status & Action column (Figure 2I-3) of each provider row shows a status of complete or incomplete. Incomplete indicates the need to provide additional information about the provider. Complete indicates that MPMS requires no additional information. The two actions available are **Edit** and **Remove**. Select **Edit** to provide the additional provider information (Figure 2I-4) and select **Remove** to delete the provider record from the UI.

Figure 2I-4. Edit ECP Details

Edit Details: FL-002293
[X Close](#)

Complete

ECP Details

<p>ECP Reference Number FL-002293</p> <p>Provider Site Name COMMUNITY HEALTH CENTERS- APOPKA FAMILY & OB CARE</p> <p>Site Street Address 225 E 7th St Apopka, FL 32703-5327 Orange</p> <p>ECP Categories</p> <ul style="list-style-type: none"> • Federally Qualified Health Centers - Medical Services 	<p>National Provider Identifier (NPI) 1740364009</p> <p>Organization Name COMMUNITY HEALTH CENTERS, INC.</p>
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Provider Contract Details

All fields are required.

Negotiation Status
Once you select a negotiation status, additional required fields will display.

Contract Executed

Network ID [Clear All](#)

FLN001 X

Save
Save and Duplicate
[Cancel](#)

Table 2I-1 details the data elements that the issuer may need to provide to complete the ECP UI. Depending on the Status of Negotiations selection, the issuer may need to provide some or all the following information regarding a provider.

Table 2I-1. Data Elements Needed to Complete ECP UI

Provider Details	Steps
Contract Offer Date	Enter the date on which the issuer made a contract offer to the provider. This date cannot be a future date and must be on or after October 1 of the previous calendar year.
Point of Contact Name	Enter the name of the individual at the provider facility who provided the Status of Negotiations information.
Point of Contact Email	Enter the email address of the individual at the provider facility who provided the Status of Negotiations information.
Information Source	Provide the information source through which the issuer learned of the provider's changed status.
Save	Press the Save button when finished making selections and then select close (upper right corner) to return to the application.

Available ECP Write-ins for PY2025 QHP certification are available in the ECP UI, along with the ECPs on the Final PY2025 ECP List. General ECP Standard issuers may write in only those providers on the PY2025 List of Available ECP Write-ins.

Alternate ECP Standard issuers should use the custom Write-in ECP screen (See Figures 2I-5a and 2I-5b) to submit providers in Health Professional Shortage Areas (HPSAs) or low-income ZIP Codes that the issuer directly employs or contracts with through a single contracted medical group. CMS does not expect these providers to submit an ECP petition to be included on the Available ECP Write-in List because such providers are either employees of the issuer or practicing in a single contracted medical group and typically are unavailable to contract with other issuers.

Figure 2I-5a. Write-in ECP, Part 1

Figure 2I-5b. Write-in ECP, Part 2

To complete the information on the *Write-in ECP*, enter the following:

Write-in ECP	Required Information
Provider Site Name	Enter the provider site name.
Organization Name	Enter the provider's organization name.
National Provider Identifier (NPI)	Enter the provider's NPI.
ECP Category	Select the appropriate ECP category for each provider. Multiple ECP categories for each ECP may be selected, as applicable.
Site Street Address 1	Enter the site street address of the contracted provider.
Site Street Address 2	Enter additional street address information.
Site State	The provider's state is prepopulated.
Site County	Select the provider's site county from the drop-down list
Site City	Enter the provider's site city.
Site ZIP Code	Enter the provider's site ZIP Code. For Alternate ECP Standard issuers, all ECPs must be located in an HPSA or low-income ZIP Code.
HPSA ID (Optional)	Enter the HPSA designation ID, if applicable. For Alternate ECP Standard issuers, all ECPs must be located in an HPSA or low-income ZIP code.
Negotiation Status	Use the drop-down list to select each provider's contract negotiation status.
Network IDs	Use the drop-down list to select the network IDs for the networks to which the provider belongs.
Save	When the data entry is complete, press the Save button.

Issuers in states performing plan management functions and SBE-FP states will need to download their ECP data by clicking on the **Download ECPs (CSV)** button on the Select ECPs screen and then upload this file as a supporting document into SERFF. This will allow state DOIs to review the ECP data.

This concludes the ECP section of the QHP Application Instructions.