

Service Area Partial County Supplemental Response

Instructions for Submitting a Partial County Explanation

Issuers must complete each section below and thoroughly substantiate their responses. Issuers must respond to every part of all three sections.

After completing this form, issuers should combine it with any evidence they are providing to substantiate their responses and incorporate the form, supporting evidence, and evidence of state approval for the request into a single PDF file. Issuers submitting the partial county request through the System for Electronic Rate & Form Filing (SERFF) are not required to submit evidence of state approval; the state's successful transmission of the issuer's data will serve as state approval in SERFF states.

The combined document file should be named using the following convention:

[Issuer ID]_[State]_service_area_partial_county.

For example: "12345_MD_service_area_partial_county.pdf."

The combined document must be uploaded along with the issuer's Service Area Template in the Service Area section of the Marketplace Plan Management System (MPMS).

Section 1: Partial County Explanation

Respond to the following three questions. If the partial county is a result of a legal agreement or settlement splitting up the counties by different issuers, document this agreement in your response.

Question 1: Describe how serving this partial county geographic area is necessary. Describe the evidence provided to substantiate this, and (if applicable) include it with your response.

Question 2: Describe how serving this partial county geographic area is *not* discriminatory. Describe the evidence provided to substantiate this, and (if applicable) include it with the response.

Issuers must be able to substantiate *both* of the following statements:

- The racial, ethnic, and economic composition of the population in the portion of the county the issuer is proposing to serve is comparable to the excluded portion of the county. Using U.S. census data (or data from another comparable source), compare the racial, ethnic, and economic composition of the included and excluded portions of the proposed county service area.
- The anticipated health care costs of the portion of the county the issuer is proposing to serve are similar to the costs in the area of the county that will be excluded from the service area.

Question 3: Describe how serving this partial county geographic area is in the best interest of the qualified individuals and employers. Describe the evidence provided to substantiate this, and (if applicable) include it with your response.

Section 2: Geography

Describe the geographic areas for the county, both inside and outside the partial county geographic area, including the major population centers, transportation arteries, significant topographic features (such as lakes and mountain ranges), and any other geographic factors that affect your proposal for the partial county.

Section 3: State Approval

Issuers submitting in MPMS must include written evidence from the appropriate state regulator, such as an email that lists the specific partial county requested, showing that it is approved by the state. Issuers submitting in SERFF should consult with the state regulator, but successful transmission of your data will indicate state approval.

HIOS Issuers Only: Have you included this evidence?

Yes

No