

Qualified Health Plan Issuer Application Instructions

2021

**Extracted section:
Appendix B Plan ID Crosswalk**

[05/2020]

Version 1.1

PY2021 QHP Instructions: Version 1.1 Revision

Update correcting the plan year reference in the information table on the steps to complete the 2021 Plan Crosswalk tab, correcting "Crosswalk Reason: Renewing exact same product/plan combination."

Appendix B: Plan ID Crosswalk

1. Introduction

The Plan ID Crosswalk Template crosswalks PY2020 qualified health plan (QHP) plan ID and service area combinations (e.g., plan ID and county combinations) to a PY2021 QHP plan ID. These data will facilitate 834 enrollment transactions from the Centers for Medicare & Medicaid Services (CMS) to the issuer for those enrollees in the individual market who have not actively selected 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 PY2020.

2. Data Requirements

To complete this section, issuers 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 2021

- ◆ No changes for the 2021 QHP Application.

Tips for the Plan ID Crosswalk Section

- ◆ First-time QHP issuers are not expected to submit a Plan ID Crosswalk Template.
- ◆ For PY2021, CMS has deferred the Federally-facilitated Small Business Health Option Program's (FF-SHOP's) ability to auto-renew employees. Therefore, issuers should not attempt to submit a Plan ID Crosswalk Template for FF-SHOP plans.
- ◆ Issuers need to submit the Plan ID Crosswalk Template through the Plan Management (PM) Community.
- ◆ Issuers must import only one Plans & Benefits Template and one Service Area Template. You must make separate submissions for SADPs.

4. Detailed Section Instructions

Issuers are expected to submit evidence from the state, such as an email confirmation, that the issuer is authorized to submit its Plan ID Crosswalk Template. CMS will require issuers to submit this evidence no later than June 17, 2020. Issuers should provide evidence of state authorization through the PM Community.

States can review the Plan ID Crosswalk Template for overall approval and compliance with Patient Protection and Affordable Care Act (PPACA) market reforms such as uniform modification of coverage standards. States have the flexibility to determine the exact method by which they will review the Plan ID Crosswalk Template. For example, a state may perform a detailed review to confirm that the submitted Plan ID Crosswalk Template is consistent with state and federal requirements and reflects what the state expects to see in relation to their form filing reviews.

CMS will not send Plan ID Crosswalk Templates to states. Issuers may be asked by their state regulators to provide this template in addition to their submission to CMS (as part of the National Association of Insurance Commissioners' [NAIC's] System for Electronic Rate and Form Filing [SERFF] binder, for example).

Issuers in direct enforcement states (Missouri, Oklahoma, Texas, and Wyoming) should submit the authorization form to their 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.

To complete the information on the **2020 Plan Crosswalk** tab, follow the steps in the table below.

2020 Plan Crosswalk Tab	Steps
Import 2020 Plans & Benefits and Service Area Template	<p>Click the Import 2020 Plans & Benefits and Service Area Template button. This action imports the completed templates.</p> <p>The template will prompt you to select your completed 2020 Plans & Benefits Template and 2020 Service Area Template. The Plans & Benefits and Service Area Templates must be selected at the same time; save both templates in the same folder prior to importing. To select both files, click on one template, and then press and hold the Ctrl button while clicking on the other template. Then click Open. You must select exactly one Plans & Benefits Template and one Service Area Template.</p> <p>The Plan ID Crosswalk Template will populate a list of PY2020 plan IDs and their associated service areas on the 2020 Plan and Service Area Data tab. Review this tab to ensure the data was accurately imported. After the PY2020 plan and service area data has been imported, the 2020 Plan Crosswalk tab will be populated with all applicable issuer information as well as a row for each PY2020 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 in which the issuer is 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 PY2021. Therefore, this field will be hard coded to <i>Individual</i>.</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 from the drop-down menu the level at which you would like to crosswalk each PY2020 plan. 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 PY2020 plan to the same plan ID for PY2021, 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 PY2021 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 PY2020 plan to two or more PY2021 plan IDs. <i>Note:</i> If your PY2020 plan covered the entire state, you will need to crosswalk the plan for every county in the state. ◆ Crosswalking at the ZIP level for one or more counties: Select this option if your service area changed for the upcoming year and you need to crosswalk your PY2020 plan to two or more PY2021 plan IDs for the same county. Selecting this option will require you to select the counties from the PY2020 plan's service area that will be crosswalked at the ZIP-code level. The remaining PY2020 service area will be crosswalked at the county level. <i>Note:</i> CMS discourages issuers from crosswalking at the ZIP level unless absolutely necessary. ◆ Discontinue with no crosswalk: Select this option if you are discontinuing a PY2020 plan with no re-enrollment option for its enrollees. ◆ Plan withdrawn prior to certification: Select this option if the PY2020 plan was withdrawn from the Exchange prior to certification and has no enrollment. Issuers should also select this option if the PY2020 plan ID listed on the template was not

2020 Plan Crosswalk Tab	Steps
	approved by the state or the Federally-facilitated Exchange (FFE) to be offered on the Exchange in PY2020.
Counties Crosswalked at ZIP Level	Select the counties in your PY2020 plan's service area that will be crosswalked at the ZIP-code level from the pop-up menu.

To complete the information on the **2021 Plan Crosswalk** tab, follow the steps in the table below.

2021 Plan Crosswalk Tab	Steps
Create "2021 Crosswalk Tab"	<p>Click the Create "2021 Crosswalk Tab" button. This action creates one 2021 Plan Crosswalk tab.</p> <p>The first four columns, 2020 HIOS Plan ID, County Name, Service Area ZIP Codes, and Crosswalk Level, will be auto-populated based on your entries in the 2020 Plan Crosswalk tab. If you decided to crosswalk at the plan ID-county level for one or more plans, a row will appear for each county that plan covered in PY2020. If the user decided to crosswalk at the ZIP level for specific counties covered by a PY2020 plan, a row for each Plan ID-County-ZIP code combination will appear.</p> <p>Only click the Create "2021 Crosswalk Tab" button when you are sure the 2020 Plan Crosswalk tab is complete. If you want to make changes on this tab after the 2021 Plan Crosswalk tab is created, you will need to click the Create "2021 Crosswalk Tab" button again and start over on the 2021 Plan Crosswalk tab. Clicking the Create "2021 Crosswalk Tab" button will clear all data you have already entered on the 2021 Plan Crosswalk tab, so copy and paste this 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. The list of options will depend upon the crosswalk level selected. 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 PY2020 Plan ID): Select this option if you are crosswalking this plan ID/service area to the exact same HIOS Plan ID. Under this option, the template will auto-populate the PY2021 Plan ID field with your PY2020 plan ID. Issuers are expected to comply with the "same plan" standards as defined in 45 Code of Federal Regulations (CFR) 144.103. Issuers should use the same HIOS Plan ID if the same plan was offered the previous plan year and remains available for the upcoming 2021 plan year. ◆ Renewing exact same product/plan combination (Different 2021 Plan ID): Select this option if you are crosswalking this plan ID/service area to the same product/plan combination but with a different PY2021 plan ID. Issuers are expected to comply with the "same plan" standards as defined in 45 CFR 144.103. As stated above, in most cases, issuers should use the same HIOS Plan ID if the same plan was offered the previous plan year and remains available for the upcoming PY2021. <ul style="list-style-type: none"> ▪ In the limited cases where an issuer is continuing the same plan but has a need to crosswalk to a different HIOS Plan ID, the issuer should seek guidance and approval from their state regulatory authority prior to submitting their Plan ID Crosswalk Template to CMS. ◆ 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 through the FFE. If you select this option, you must use the same product ID embedded in the plan's 2020 plan ID.

2021 Plan Crosswalk Tab	Steps
	<ul style="list-style-type: none"> ◆ 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 PY2021 but will no longer offer any plans in part of the service area covered by the product in PY2020 and are crosswalking to a plan within a different product offered through the FFE. Select this reason for that portion of the service area that you no longer offer any plans under that product. If you select this option, you must crosswalk to a PY2021 plan ID with a different product ID from the PY2020 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 PY2020 product, but there is no plan under this product available to crosswalk to for this plan/service area combination. Issuers should not enroll pertinent plans into a plan offered outside the Exchange. Selecting this option will disable the 2021 HIOS Plan ID field. ◆ 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 PY2020 product is discontinued for PY2021 and enrollees in this plan and associated service area will be re-enrolled in a plan under a different product offered through the FFE. Under this option, the entered PY2021 plan ID must have a different product ID and you may not enter the discontinued PY2020 product ID for any other row under the PY2021 plan ID. Issuers should crosswalk any discontinued PY2020 plan to an available plan in a different product, if one exists. If an issuer does not provide a crosswalk for a discontinued plan, but still offers products in the same service areas, CMS, in accordance with the hierarchy established in 45 CFR 155.355(j)(2), will crosswalk the discontinued plan to another product offered by the same issuer under the same HIOS Issuer ID. ◆ Discontinuing product: no enrollment option: Select this option if a PY2020 product is discontinued for PY2021 and there is no enrollment option through the FFE for PY2020 enrollees in this plan ID/service area combination. Issuers should not enroll pertinent plans into a plan offered outside the Exchange. Selecting this option will disable the PY2021 Plan ID field. Under this option, you may not enter the discontinued PY2020 product ID for any other row under the PY2021 plan ID. Issuers should crosswalk any discontinued PY2020 plan to an available plan in a different product, if one exists. If an issuer does not provide a crosswalk for a discontinued plan, but still offers products in the same service area, CMS, in accordance with the hierarchy established in 45 CFR 155.355(j)(2), will crosswalk the discontinued plan to another product offered by the same issuer under the same HIOS Issuer ID.
2021 HIOS Plan ID	<p>Enter the PY2021 plan ID you would like to crosswalk your enrollees to for the row's PY2020 plan ID/service area. This field will be auto-populated when Renewing exact same product/plan combination (Same 2020 Plan ID) is chosen under the Crosswalk Reason. This field will be disabled when Discontinuing product; no enrollment option, Continuing product; no plan available in the particular service area under that product; no enrollment option, is chosen under the Crosswalk Reason.</p> <p><i>Note:</i> Issuers should only input PY2021 plan IDs for plans that will be offered through the Exchange and are listed in the 2021 QHP Application. CMS will not accept any PY2021 plan IDs for plans only sold outside the Exchange.</p>
Is this PY2021 Plan a Catastrophic or Child-Only Plan?	This field will default to No . Please select Yes for any catastrophic or child-only plan being crosswalked.
PY2021 Plan ID for Enrollees Aging off Catastrophic or Child-Only Plan	If selecting Yes in the previous data element, this field will allow you to enter a PY2021 plan ID. Enrollees who no longer meet the criteria for continued eligibility in these plans will be crosswalked to the PY2021 plan ID entered in this field.

Crosswalk Level	Crosswalk Reason	2021 HIOS Plan ID
	Renewing exact same product/plan combination. (Different PY2021 Plan ID.)	Different Plan ID.
	Renewing product; renewal in a different plan within product.	Plan ID with same product ID as PY2020 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 PY2020 Plan ID.
	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 PY2021 Plan ID.
	Continuing product; no plan available in the particular service area under that product; no enrollment option.	PY2021 HIOS Plan ID field is disabled. <i>(auto-populated)</i>
	Discontinuing product; enrollment into a different product.	Plan ID with different product ID from PY2020 Plan ID.
	Discontinuing product; no enrollment option.	PY2021 HIOS Plan ID field is disabled. <i>(auto-populated)</i>
Crosswalking at the ZIP level for one or more counties	Renewing exact same product/plan combination. (Same PY2020 Plan ID.)	Template populates field with PY2020 Plan ID. <i>(auto-populated)</i>
	Renewing exact same product/plan combination. (Different PY2021 Plan ID.)	Different plan ID.
	Renewing product; renewal in a different plan within product.	Plan ID with same product ID as PY2020 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 PY2020 Plan ID.
	Continuing product; no plan available in the particular service area under that product; no enrollment option.	PY2021 HIOS Plan ID field is disabled. <i>(auto-populated)</i>
	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 PY2021 Plan ID.
	Discontinuing product; no enrollment option.	PY2021 HIOS Plan ID field is disabled. <i>(auto-populated)</i>
	Discontinuing product; enrollment into a different product.	Plan ID with different product ID from PY2020 Plan ID.
Discontinue with no crosswalk	Discontinuing product; no enrollment option.	PY2021 HIOS Plan ID field is disabled. <i>(auto-populated)</i>
	Continuing product; no plan available in the particular service area under that product; no enrollment option.	PY2021 HIOS Plan ID field is disabled. <i>(auto-populated)</i>
Plan Withdrawn Prior to Certification	Plan Withdrawn Prior to Certification. No enrollment option. <i>(auto-populated)</i>	PY2021 HIOS Plan ID field is disabled. <i>(auto-populated)</i>

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

Template Validation	Steps
Validate Template	Click the Validate button on the 2020 Plan Crosswalk tab. The validation process identifies any data issues that need to be resolved. If no errors are identified, finalize the template.

Template Validation	Steps
Validation Report	If the template has any errors, a Validation Report will appear in a pop-up box showing the data element and cell location of each error. Correct any identified errors, and click Validate again. Continue this process until all errors are resolved.
Finalize Template	Click the Finalize button on the 2020 Plan Crosswalk tab. The Finalize function creates the .XML file of the template.
Save Template	Save the XML Template. CMS recommends saving the validated template as a standard Excel .XLSM file in the same folder as the finalized .XML file.
Upload Template	Upload the finalized template to the PM Community with the subject title “2020 Plan ID Crosswalk.” <i>Note:</i> If the .XML file name is modified after finalization, CMS cannot process the template. Also, CMS cannot review the uploaded templates until the Submit Template button is clicked.

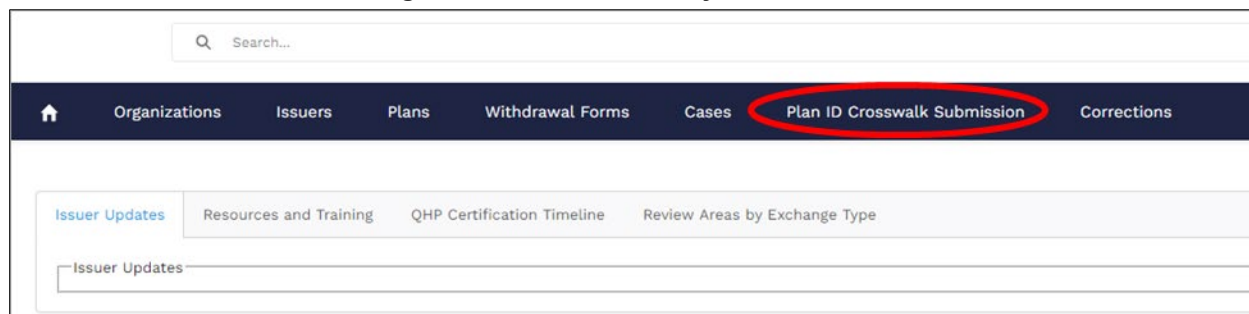
5. Submitting Plan ID Crosswalk Documents

Issuers are required to submit their Plan ID Crosswalk Templates and associated documents through the PM Community.

The following details the steps issuers should follow to upload and submit the XML version of the Plan ID Crosswalk Template (completed above), their required state authorization, and any justifications, if applicable.

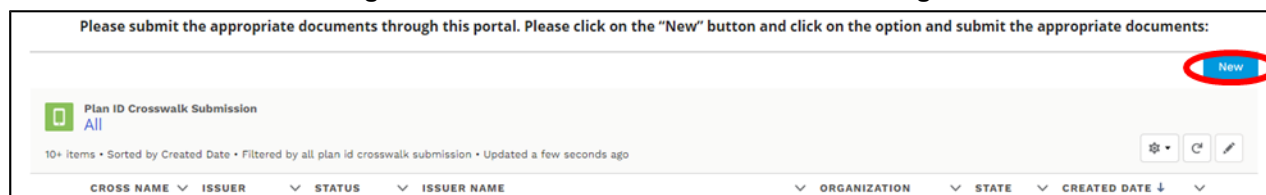
1. Issuers should log in to the PM Community and select “Plan ID Crosswalk Submission” from the top bar, as shown in **Figure B-2**.

Figure B-2. PM Community Home Screen



2. On the **Plan ID Crosswalk Submission** tab, issuers will see the screen depicted in **Figure B-3**. To upload files, issuers should click the “New” button on the right of this screen.

Figure B-3. Plan ID Crosswalk Submission Page



3. After selecting “New,” the following screen will pop up. Issuers should use the drop-down in the search bar to select the specific HIOS Issuer ID and the plan year for which they are uploading a crosswalk. For example, for HIOS Issuer ID “12345” and plan year “2021,” an issuer would select “12345-2021.” A parent organization must complete this process for each HIOS Issuer ID for which a Plan ID Crosswalk Template is being submitted. After the issuer selects a specific HIOS Issuer ID, the box that says “Next” on the right of the screen (**Figure B-4**) will turn blue and the issuer should click it.

Figure B-4. Create Crosswalk Template Issuer Selection Window

The screenshot shows a window titled "Create Crosswalk Template". Below the title bar, it says "Select the Issuer and click next to upload the appropriate documents". There is a search bar with a magnifying glass icon and the text "search...". At the bottom right, there are two buttons: "Cancel" and "Next". The "Next" button is highlighted with a red circle.

This will take issuers to the screen shown in **Figure B-5**. This is where the issuer can upload the following three files:

- Crosswalk Template.** This template must be submitted during the certification window in XML format. No other file formats will be accepted. This file is created after an issuer finalizes and validates the Excel-based Plan ID Crosswalk Template.
- State Authorization.** This file must be submitted during the certification window in Word or PDF format. The file allows states to attest that they have seen and approved of an issuer's proposed plan crosswalks.
- Justification.** This file is optional for issuers and it may be submitted in Word or PDF format. If an issuer has data issues or variances from the required regulations in their template, they may upload a justification file explaining why they believe their crosswalk is in compliance.

Figure B-5. Create Crosswalk Template File Upload Window

The screenshot shows a window titled "Create Crosswalk Template". Below the title bar, it says "Select the Issuer and click next to upload the appropriate documents". There are three sections for uploading files: "Please Attach 'Crosswalk Template(accepts XML document only)'", "Please Attach 'State Authorization'", and "Please Attach 'Justification'". Each section has an "Upload Files" button and a "drop files" link. The "Upload Files" button for the "Crosswalk Template" section is highlighted with a red circle. At the bottom right, there are two buttons: "Back" and "Save". The "Save" button is highlighted with a red circle.

Issuers should select the "Upload Files" button for each of the file types which they wish to upload and then navigate to the desired file. Once a file is chosen and has been successfully uploaded, issuers will see the Upload Files screen shown in **Figure B-6**, and should select "Done" to continue.

Figure B-6. Upload Files Confirmation

The screenshot shows a window titled "Upload Files". It displays a file named "StateAuthorization_12345.docx" with a "DOC" icon and "12 KB" size. A progress bar is shown next to the file name, and a green checkmark indicates successful upload. Below the file information, it says "1 of 1 file uploaded". At the bottom right, there is a "Done" button, which is highlighted with a red circle.

- Next, the uploaded file names will appear on the Create Crosswalk Template window, as shown in **Figure B-7**. If an issuer has multiple templates, state authorizations, or justifications for a single HIOS Issuer ID, they may all be uploaded at one time.

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

The screenshot shows a web interface titled "Create Crosswalk". Below the title is a instruction: "Select the Issuer and click next to upload the appropriate documents". There are three sections for uploading files:

- Please Attach 'Crosswalk Template(accepts XML document only)'**: This section contains two buttons, "Upload Files" and "Or drop files", and a list of two files: "CT - PlanCW12345AR212D20190219T150613" and "CT 2 - PlanCW12345AR211D20190219T150705".
- Please Attach 'State Authorization'**: This section contains two buttons, "Upload Files" and "Or drop files", and a list of one file: "SA - StateAuthorization_12345".
- Please Attach 'Justification'**: This section is currently empty.

- After they have uploaded all of the files they wish to submit for that submission, the issuer should select the "Save" button in the bottom right of the window, as shown in **Figure B-5**. Issuers must complete additional steps after saving the files to complete the submission process.
- After hitting save, the issuer will be brought to a screen as shown in **Figure B-8**. They should select the "Submit Templates" button in the top right of the screen to submit their templates to CMS. **IMPORTANT:** If files are uploaded or saved, but the "Submit Templates" button has not been selected, **CMS will not receive the files.**

Figure B-8. Plan ID Crosswalk Submission Window

The screenshot shows a web interface titled "Plan ID Crosswalk Submission" with the ID "CT-000720". In the top right corner, there are two buttons: "Submit Templates" (highlighted with a red circle) and "View Files". Below the title is a section titled "Template Details" with the following information:

- Cross Name: CT-000720
- Issuer ID: 12345-2020
- Issuer Name: Sample Issuer
- State: Sample state
- Status: New

- Figure B-8a** shows a closer view of the left side of the screen above. The status says "New," indicating that the files have not yet been submitted. After the issuer selects "Submit Templates," the status will change to "Submitted," as shown in **Figure B-8b**. This indicates that all files have been transferred to CMS and the crosswalk upload process is complete.

**Figure B-8a. Screen before
“Submit Templates” Is Clicked**

Plan ID Crosswalk Submission
CT-000720

▼ Template Details

Cross Name
CT-000720

Issuer ID
[12345-2020](#)

Issuer Name
Sample Issuer

State
Sample state

Status
New

**Figure B-8b. Screen after
“Submit Templates” Is Clicked**

Plan ID Crosswalk Submission
CT-000720

▼ Template Details

Cross Name
CT-000720

Issuer ID
[12345-2020](#)

Issuer Name
Sample Issuer

State
Sample state

Status
Submitted

To update their Plan ID Crosswalk Template or State Authorization or submit a new justification document, issuers should repeat this plan ID crosswalk submission process.