

Qualified Health Plan Issuer Application Instructions

2021

Extracted section:
Section 1A: Program Attestations

[05/2020]

Version 1.1

Section 1A: Program Attestations

1. Introduction

In the Program Attestations section, issuers respond to attestations regarding their intent to comply with Federally-facilitated Exchange (FFE) requirements. The Program Attestations section of the Issuer Module includes the following four subsections of attestations (in order):

- Attestations required of both Medical QHP and stand-alone dental plan (SADP) issuers
- Attestations required of Medical QHP issuers only
- Attestations required of SADP issuers only
- Optional Attestations.

These instructions only apply to FFE issuers filing through HIOS. Issuers in states performing plan management functions need to complete and submit the State Partnership Exchange Issuer Program Attestation Response Form through the National Association of Insurance Commissioners' (NAIC's) System for Electronic Rate and Form Filing (SERFF). The 2021 State Partnership Exchange Issuer Program Attestation Response Form is available at <https://www.qhpcertification.cms.gov/s/Program%20Attestations>.

2. Data Requirements

To complete this section, issuers need the following information:

1. Company organizational chart: Save the organizational chart using the following naming convention: [HIOS Issuer ID]_[Title of Document]. For example: "12345_OrganizationalChart.doc."
2. Company compliance plan.
3. Compliance Plan and Organizational Chart Cover Sheet: The 2021 Compliance Plan and Organizational Chart Cover Sheet is available at <https://www.qhpcertification.cms.gov/s/Program%20Attestations>.
 - a. To merge the Compliance Plan and Organizational Chart Cover Sheet PDF with an existing compliance plan PDF file, use the Document/Insert Pages function in Adobe Acrobat.
 - b. Merge the Compliance Plan and the Compliance Plan Cover Sheet into a single PDF file and save the document using the following naming convention: [HIOS Issuer ID]_[Title of Document]. For example: "12345_CompliancePlanandCoverSheet.PDF."
4. Justification Form, applicable only to those issuers attesting **No** to the optional compliance plan attestation. A blank justification form is available at <https://www.qhpcertification.cms.gov/s/Program%20Attestations>. Save the justification form using the following naming convention: [HIOS Issuer ID]_[Title of Document]. For example: "12345_ComplianceJustificationForm.PDF."
5. State Partnership Exchange Issuer Program Attestation Response Form, applicable only to issuers in states performing plan management functions submitting in SERFF. The 2021 State Partnership Exchange Issuer Program Attestation Response Form is available at <https://www.qhpcertification.cms.gov/s/Program%20Attestations>. Save the form using the following naming convention: [HIOS Issuer ID]_[SPEissuerAttestations]. For example: "12345_SPEissuerAttestations.PDF."

3. Quick Reference

Key Changes for 2021

No changes for the 2021 QHP Application.

Tips for the Program Attestations Section

- ◆ Issuers must respond to *all* attestation subsections.
- ◆ Medical QHP-only issuers may respond **Not Applicable** to the Attestations required of SADP-only issuers subsection.
- ◆ SADP-only issuers may respond **Not Applicable** to the Attestations required of Medical QHP-only issuers subsection.
- ◆ All issuers, including those submitting only Medical QHPs, only SADPs, or both, are strongly encouraged to respond **Yes** to the optional compliance plan attestation and upload a compliance plan and the Compliance Plan and Organizational Chart Cover Sheet. Issuers responding **No** to the optional compliance plan attestation are required to upload a justification form.
- ◆ All issuers are required to upload supporting documents for their responses to the attestations.
- ◆ The justification form is *only* for FFE issuers using HIOS.
- ◆ The State Partnership Exchange Issuer Program Attestation Response Form is only for issuers in states performing plan management functions.

4. Detailed Section Instructions

All issuers and their affiliates seeking to participate in the FFE, including SADP issuers, must complete all program attestation subsections of the application. To complete this section, issuers must respond to all program attestation subsections and upload supporting documentation or justifications.

Attestation Area	Steps
Attestations required of both Medical QHP and SADP issuers	<p>Choose from the following to attest to the attestations in this section:</p> <ul style="list-style-type: none"> ◆ Yes—if the issuer agrees to the listed issuer attestation. If Yes is selected, issuers are required to submit the Organizational Chart. Use the document upload feature in the Attestations required of both Medical QHP and SADP issuers subsection and select “Organizational Chart” as the document type. ◆ No—if the issuer does <i>not</i> agree to the listed issuer attestation. If No is selected, issuers must still submit an Organizational Chart or “Other” document. <p><i>Note:</i> All issuers who wish to offer either certified QHPs or SADPs are required to respond Yes.</p>
Attestations required of Medical QHP issuers only	<p>Choose from the following to attest to the attestations in this section:</p> <ul style="list-style-type: none"> ◆ Yes—if the issuer agrees to the listed issuer attestation. ◆ No—if the issuer does <i>not</i> agree to the listed issuer attestation. ◆ Not Applicable—if the issuer is not submitting for Medical QHP certification. <p><i>Note:</i> Applicants applying to offer Medical QHPs are required to respond Yes with regard to those Medical QHPs. All applicants not applying to offer Medical QHPs should select Not Applicable.</p>
Attestations required of SADP issuers only	<p>Choose from the following to attest to the attestations in this section:</p> <ul style="list-style-type: none"> ◆ Yes—if the issuer agrees to the listed issuer attestation. ◆ No—if the issuer does <i>not</i> agree to the listed issuer attestation. ◆ Not Applicable—if the issuer is not submitting for SADP certification. <p><i>Note:</i> Applicants applying to offer SADPs are required to respond Yes with regard to those SADPs. All applicants not applying to offer SADPs should select Not Applicable.</p>
Optional Attestations	<p>Choose from the following to attest to the attestations in this section:</p> <ul style="list-style-type: none"> ◆ Yes—if the issuer agrees to the listed compliance plan attestation. If Yes is selected, submit the Compliance Plan and the Compliance Plan and Organizational Chart Cover Sheet. Use the document upload feature in the Optional Attestations subsection and select “Compliance Plan” as the document type.

Attestation Area	Steps
	<p>♦ No—if the issuer does <i>not</i> agree to the listed compliance plan attestation. If No is selected, complete and submit the justification form. Use the document upload feature in the Optional Attestations subsection and select “Other” as the document type. Issuers may still submit a Compliance Plan.</p> <p><i>Note:</i> CMS strongly encourages all applicants, including those submitting Medical QHPs, SADPs, or both, to respond Yes and upload a Compliance Plan and the Compliance Plan Cover Sheet.</p>

The specific attestations for each of the four subsections are shown below.

Attestation Area	Attestation
Attestations required of both Medical QHP and SADP issuers	Applicant agrees to adhere to all of the certification standards and operational requirements applicable to applicant in 45 Code of Federal Regulations (CFR) Parts 153, 155, and 156.
Attestations required of Medical QHP issuers only	Applicant agrees to adhere to all applicable requirements in 45 CFR Parts 146, 147, 155, and 156, including those related to the segregation of funds for abortion services.
Attestations required of SADP issuers only	Applicant agrees to adhere to all of the certification standards and operational requirements applicable to applicant in 45 CFR Parts 155 and 156.
Optional Attestations	Applicant attests that it is submitting a compliance plan that adheres to all applicable laws, regulations, and guidance; that the compliance plan is ready for implementation; and that the applicant agrees to reasonably adhere to the compliance plan provided. The applicant agrees to submit in advance any changes to the compliance plan to the Department of Health and Human Services (HHS) for review. Applicant will upload a copy of the applicant’s compliance plan.

Issuers responding **No** to the optional attestation must provide a justification for why they are not attesting yes to providing a compliance plan. A sample justification form looks like **Figure 1A-1**.

Optional Program Attestation Justification for the Federally-facilitated Exchange

Note: This form is only for Federally-facilitated Exchange (FFE) issuers who submit their Qualified Health Plan (QHP) Application in the Health Insurance Oversight System (HIOS). Issuers who apply via the System for Electronic Rate and Form Filing (SERFF) should submit a justification on the State Partnership Exchange Issuer Program Attestations Response form.

The compliance plan attestation is optional. CMS highly encourages all applicants, including those submitting only Medical QHPs, only stand-alone dental plans (SADPs), or both, to respond **Yes** and upload a Compliance Plan and the Compliance Plan Cover Sheet in the Issuer Module.

If you responded **No** to the optional Compliance Plan Program attestation, provide an explanation below.

[illegible]

Issuer Name: _____

HIOS ID:

If you do not have enough space here to list your justifications, print out another form to augment them as needed.

Issuers completing the Compliance Plan and Organizational Chart Cover Sheet should respond **Yes** or **No** to each evaluation criterion and should identify the applicable page number in the compliance plan where language supporting the evaluation criterion is found. They should provide any organizational chart information requested on the same cover sheet.

CMS expects issuers to acknowledge that their compliance plans are applicable to Exchange products and operations and to provide examples of specific plans or processes to comply with Exchange requirements (see the Compliance Plan Contents section of the Compliance Plan and Organizational Chart Cover Sheet). For example, issuers may have an Exchange module as a part of employees' compliance training, or they may develop audit plans to evaluate compliance risks in the Exchange line of business.

A sample partially completed Compliance Plan and Organizational Chart Cover Sheet looks like **Figure 1A-2**.

Figure 1A-2. Sample Compliance Plan and Organizational Chart Review Cover Sheet

QHP Issuer Compliance Plan and Organizational Chart

Review Cover Sheet

Issuers will be asked to submit a Compliance Plan and Organizational Chart as part of the application process for certification of qualified health plans. The criteria listed below contain minimum requirements for this review. Compliance Plans will be reviewed based on these criteria. Issuers should respond to the evaluation criteria and, where applicable, state the page number where language supporting the response can be found. This initial evaluation and review cover sheet will be used to evaluate the adequacy of the Compliance Plan and Organizational Chart and will assist in the ongoing monitoring of issuer compliance.

Certification of a health plan does not prevent CMS from identifying or addressing weaknesses in the Compliance Plan or the Organizational Chart submitted by an issuer as part of its application at a later date.

Evaluation Criteria	Yes	No	Page Number
Compliance Plan and Organizational Chart Submissions			
Applicant included a completed PY2021 cover sheet in the QHP application.	<input checked="" type="radio"/>	<input type="radio"/>	N/A
Applicant uploaded a copy of its Compliance Plan.	<input checked="" type="radio"/>	<input type="radio"/>	N/A
Applicant uploaded a copy of the Organizational Chart.	<input checked="" type="radio"/>	<input type="radio"/>	N/A
Compliance Plan Contents			
A. Written Policies and Procedures			
1. Does the Compliance Plan include a statement that articulates the issuer's commitment to comply with all applicable federal and state rules, regulations, and standards?	<input checked="" type="radio"/>	<input type="radio"/>	13-14
2. Does the Compliance Plan include written standards of conduct for employees?	<input checked="" type="radio"/>	<input type="radio"/>	15
3. Does the Compliance Plan provide guidance for employees, contractors, subcontractors, or other applicable entities on the process for dealing with potential compliance issues?	<input checked="" type="radio"/>	<input type="radio"/>	22
4. Does the Compliance Plan describe the methods, process, and procedures used to implement the Compliance Program?	<input checked="" type="radio"/>	<input type="radio"/>	23