

Qualified Health Plan Issuer Application Instructions

2019

04/09/2018

Version 1

Appendix 2: Plan ID Crosswalk

1. Introduction

The Plan ID Crosswalk Template crosswalks PY2018 QHP standard component ID and service area combinations (e.g., Plan ID and county combinations) to a PY2019 QHP Plan ID. These data will facilitate 834 enrollment transactions from 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 SADP issuers that offered individual market QHPs on the exchange during PY2018.

2. Data Requirements

To complete this section, issuers will need the following:

1. HIOS Issuer ID
2. Issuer state
3. Market coverage
4. Completed Plans & Benefits Template
5. Completed Service Area Template.

3. Quick Reference

Key Changes for 2019

- ◆ Issuers should crosswalk any discontinued PY2018 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 that 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 ID.

Tips for the Plan ID Crosswalk

- ◆ First-time QHP issuers are not expected to submit a Plan ID Crosswalk Template.
- ◆ For PY2019, CMS has deferred the 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 Community.
- ◆ You must import only one Plans & Benefits Template and one Service Area Template. You must make separate submissions for multi-state plans and SADPs.

4. State Authorization of the Plan ID Crosswalk Template

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 this evidence to be submitted by issuers no later than June 20, 2018. Any subsequent submission of an issuer's Plan ID Crosswalk Template after June 20, 2018 should include an updated state authorization form. Issuers should provide evidence of state authorization through the Plan Management Community.

States have the opportunity to review the Plan ID Crosswalk Template for overall approval and compliance with the Patient Protection and Affordable Care Act 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 [e.g., include the template as part of the National Association of Insurance Commissioners (NAIC) SERFF binder].

Issuers in direct enforcement states (Missouri, Oklahoma, Texas, and Wyoming) should submit the authorization form to their state department of insurance and to CMS’s Compliance and Enforcement Division (formfiling@cms.hhs.gov) to obtain the necessary authorization for submission.

5. Detailed Section Instructions

The following steps outline how to complete the Plan ID Crosswalk Template.

To complete the information on the 2018 Plan Crosswalk tab, follow the steps in the table below.

2018 Plan Crosswalk Tab	Steps
Import 2018 Plans & Benefits and Service Area Template	<p>Click the Import 2018 Plans & Benefits and Service Area Template button. This action imports the completed templates.</p> <p>The template will prompt you to select your completed 2018 Plans & Benefits Template and 2018 Service Area Template. The Plans & Benefits and Service Area Templates must be selected at the same time; therefore both templates should be saved 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 PY2018 Plan IDs and their associated service areas on the 2018 Plan and Service Area Data tab. Review this tab to ensure the data was accurately imported. After the PY2018 plan and service area data has been imported, the 2018 Plan Crosswalk tab will be populated with all applicable issuer information as well as a row for each PY2018 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 PY2019. 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.
Multi-State Plan	<p>Choose from the drop-down to indicate whether this Plan ID Crosswalk template is for the U.S. Office of Personnel Management (OPM) multi-state plans or not. Choose from the following:</p> <ul style="list-style-type: none"> ◆ Yes—this template is for the issuer’s multi-state plans. ◆ No—this template is for the issuer’s non-multi-state plans.
Crosswalk Level	<p>Select from the drop-down menu the level at which you would like to crosswalk each PY2018 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 PY2018 plan to the same Plan ID for PY2019, 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 PY2019 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 PY2018 plan to two or more PY2019 Plan IDs. <p><i>Note:</i> If your PY2018 plan covered the entire state, you will need to crosswalk the plan for every county in the state.</p>

2018 Plan Crosswalk Tab	Steps
	<ul style="list-style-type: none"> ◆ 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 PY2018 plan to two or more PY2019 Plan IDs for the same county. Selecting this option will require you to select the counties from the PY2018 plan’s service area that will be crosswalked at the ZIP-code level. The remaining PY2018 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 PY2018 plan with no re-enrollment option for its enrollees. ◆ Plan withdrawn prior to certification: Select this option if the PY2018 plan was withdrawn from the Exchange prior to certification and has no enrollment. Issuers should also select this option if the PY2018 Plan ID listed on the template was not approved by the state or FFE to be offered on the Exchange in PY2018.
Counties Crosswalked at ZIP Level	Select from the pop-up menu which counties in your PY2018 plan’s service area will be crosswalked at the ZIP-code level.

To complete the information on the 2019 Plan Crosswalk tab, follow the steps in the table below.

2019 Plan Crosswalk Tab	Steps
Create “2019 Crosswalk Tab”	<p>Click the Create “2019 Crosswalk Tab” button. This action creates one 2019 Plan Crosswalk tab.</p> <p>The first four columns, 2018 HIOS Plan ID, County Name, Service Area Zip Codes, and Crosswalk Level, will be auto-populated based on your entries in the 2018 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 PY2018. If the user decided to crosswalk at the ZIP level for specific counties covered by a PY2018 plan, a row for each Plan ID-County-ZIP code combination will appear.</p> <p>Only click the Create “2019 Crosswalk Tab” button when you are sure the 2018 Plan Crosswalk tab is complete. If you want to make changes on this tab after the 2019 Plan Crosswalk tab is created, you will need to click the Create “2019 Crosswalk Tab” button again and start over on the 2019 Plan Crosswalk tab. Clicking the Create “2019 Crosswalk Tab” button will clear all data you have already entered on the 2019 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 from the drop-down menu the reason for the crosswalk. The list of options will depend upon the crosswalk level selected. Table A2-1 lists the possible crosswalk reason entries for each crosswalk level:</p> <ul style="list-style-type: none"> ◆ Renewing exact same product/plan combination (Same PY2018 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 PY2019 Plan ID field with your PY2018 Plan ID. Issuers are expected to comply with the “same plan” standards as defined in 45 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 2019 plan year. ◆ Renewing exact same product/plan combination (Different 2018 Plan ID): Select this option if you are crosswalking this Plan ID/service area to the same product/plan combination but with a different PY2019 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 PY2019. <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

2019 Plan Crosswalk Tab	Steps
	<p>approval from their state regulatory authority prior to submitting their Plan ID Crosswalk template to CMS. In the case of MSP options, an issuer should contact OPM for guidance and prior approval.</p> <ul style="list-style-type: none"> ◆ 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 2018 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 PY2019 but will no longer offer any plans in part of the service area covered by the product in PY2018 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 PY2019 Plan ID with a different Product ID from the PY2018 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 PY2018 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 2019 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 PY2018 product is discontinued for PY2019 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 PY2019 Plan ID must have a different Product ID and you may not enter the discontinued PY2018 Product ID for any other row under the PY2019 Plan ID. Issuers should crosswalk any discontinued PY2018 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 that 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 ID. ◆ Discontinuing product: no enrollment option: Select this option if a PY2018 product is discontinued for PY2019 and there is no enrollment option through the FFE for PY2018 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 PY2019 Plan ID field. Under this option, you may not enter the discontinued PY2018 Product ID for any other row under the PY2019 Plan ID. Issuers should crosswalk any discontinued PY2018 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 that 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 ID.
2019 HIOS Plan ID	<p>Enter the PY2019 Plan ID you would like to crosswalk your enrollees to for the row's PY2018 Plan ID/service area. This field will be auto-populated when "Renewing exact same product/plan combination (Same 2018 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 than product; no enrollment option," is chosen under the Crosswalk Reason.</p> <p><i>Note:</i> Issuers should only input PY2019 Plan IDs for plans that will be offered through the Exchange and are listed in the 2019 QHP Application. CMS will not accept any PY2019 Plan IDs for plans only sold outside the Exchange.</p>

2019 Plan Crosswalk Tab	Steps
Is this PY2018 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.
PY2019 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 PY2019 Plan ID. Enrollees who no longer meet the criteria for continued eligibility in these plans will be crosswalked to the PY2019 Plan ID entered in this field.
Associated Policy Form Number(s) and NAIC SERFF Tracking Number(s) for Form Filing(s)	<p>CMS has included the following optional data fields to be completed if requested by an issuer’s state regulator:</p> <ul style="list-style-type: none"> ◆ PY2018 Plan ID—Associated Policy Form Number(s) and NAIC SERFF Tracking Number(s) for Form Filing(s). ◆ PY2019 Plan ID—Associated Policy Form Number(s) and NAIC SERFF Tracking Number(s) for Form Filing(s). ◆ PY2019/8 Plan ID (catastrophic or child-only)—Associated Policy Form Number(s) and NAIC SERFF Tracking Number(s) for Form Filing(s).

A sample completed Plan ID Crosswalk Template looks like **Figure 2A-1**.

Figure A2-1. Sample Plan ID Crosswalk Template

Service Area Zip Code(s)	Crosswalk Level	Reason for Crosswalk	CROSSWALK PLAN 2018 HIOS PlanID (Standard Component)	Is this Plan a Catastrophic or Child-Only Plan?	2019 Plan ID for Enrollees Aging off Catastrophic or Child-Only Plan.
Required if crosswalking at the zip level	Based on Option Selected on "2018 Plan Crosswalk" Worksheet	Required	Required	Required	Required if Yes Under this Plan a Catastrophic Child-Only Plan.
	Crosswalking to same Plan ID	Renewing exact same product/plan combination (Same 2018 Plan ID)	12345VA0010001	No	
	Crosswalking at the plan ID level			No	
	Crosswalking at the plan ID level			No	

Table A2-1 lists the crosswalk reason and PY2019 Plan ID entry options for each crosswalk level.

Table A2-1. Crosswalk Level, Reason for Crosswalk, and PY2019 Plan ID Entry Options

Crosswalk Level	Crosswalk Reason	2019 HIOS Plan ID
Crosswalking to same Plan ID	Renewing exact same product/plan combination. (Same PY2018 Plan ID). <i>(auto-populated)</i>	Template populates field with PY2018 Plan ID. <i>(auto-populated)</i>
Crosswalking at the Plan ID Level	Renewing exact same product/plan combination. (Different PY2019 Plan ID).	Different Plan ID.
	Renewing product; renewal in a different plan within product.	Plan ID with same Product ID as PY2018 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 PY2018 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 PY2019 Plan ID.
	Discontinuing product; enrollment into a different product.	Plan ID with different Product ID from PY2018 Plan ID.
Crosswalking at the Plan ID and county coverage level	Renewing exact same product/plan combination. (Same PY2018 Plan ID).	Template populates field with PY2018 Plan ID. <i>(auto-populated)</i>
	Renewing exact same product/plan combination. (Different PY2019 Plan ID).	Different Plan ID.
	Renewing product; renewal in a different plan within product.	Plan ID with same Product ID as PY2018 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 PY2018 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 PY2019 Plan ID.
	Continuing product; no plan available in the particular service area under than product; no enrollment option.	PY2019 HIOS Plan ID field is disabled. <i>(auto-populated)</i>
	Discontinuing product; enrollment into a different product.	Plan ID with different Product ID from PY2018 Plan ID.
	Discontinuing product; no enrollment option.	PY2019 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 PY2018 Plan ID).	Template populates field with PY2018 Plan ID. <i>(auto-populated)</i>
	Renewing exact same product/plan combination. (Different PY2019 Plan ID).	Different Plan ID.
	Renewing product; renewal in a different plan within product.	Plan ID with same Product ID as PY2018 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 PY2018 Plan ID.
	Continuing product; no plan available in the particular service area under than product; no enrollment option.	PY2019 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 PY2019 Plan ID.
	Discontinuing product; no enrollment option.	PY2019 HIOS Plan ID field is disabled. <i>(auto-populated)</i>

Crosswalk Level	Crosswalk Reason	2019 HIOS Plan ID
	Discontinuing product; enrollment into a different product.	Plan ID with different Product ID from PY2018 Plan ID.
Discontinue with no crosswalk	Discontinuing product; no enrollment option.	PY2019 HIOS Plan ID field is disabled. <i>(auto-populated)</i>
	Continuing product; no plan available in the particular service area under than product; no enrollment option.	PY2019 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>	PY2019 HIOS Plan ID field is disabled. <i>(auto-populated)</i>

Once the Plan ID Crosswalk Template is completed, issuers must validate, finalize, and email the file(s).

Template Validation	Steps
Validate Template	Click the Validate button on the 2018 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 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 2018 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 on the computer as a standard Excel .XLSM file and the finalized .xml file in the same folder.
Upload Template	Email the finalized template to the Plan Management Community with the subject title "2018 Plan ID Crosswalk." <i>Note:</i> If the .xml file name is modified after finalization, CMS cannot process the template.