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## MISSISSIPPI INSURANCE DEPARTMENT

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### **BULLETIN 2015 - 2** **MISSISSIPPI INSURANCE DEPARTMENT**

#### **NOTIFICATION OF THE UPCOMING APPLICATION FOR PARTICIPATION IN MISSISSIPPI'S STATE-BASED SMALL BUSINESS HEALTH OPTIONS PROGRAM MARKETPLACE**

**March 31, 2015**

#### **I. Purpose**

The purpose of this Bulletin is to: (1) advise carriers of the opportunity to offer Qualified Health Plans ("QHPs") and Stand-Alone Dental Plans ("SADPs") on Mississippi's State-based Small Business Health Options Program ("SHOP") Marketplace, called ONE, MISSISSIPPI™, and (2) to provide a broad overview of the participation requirements.

The Comprehensive Health Insurance Risk Pool Association, a nonprofit legal entity created by the Mississippi Legislature, operates ONE, MISSISSIPPI. The Marketplace offers small employers options to offer health insurance plans and stand-alone dental plans to their employees. ONE, MISSISSIPPI is a free-market small business Marketplace independent of the Federally-Facilitated Marketplace currently operating for the individual market.

Open enrollment is ongoing for ONE, MISSISSIPPI, meaning that a carrier may submit an application to offer products on ONE, MISSISSIPPI throughout the year. The effective coverage date will vary based on the submission date and the carrier's completion of other required actions. For coverage to begin on January 1, 2016, a carrier must meet the timeline identified below.

#### **II. Participation**

Carriers desiring to offer QHPs or SADPs must have those plans or products certified by the Mississippi Insurance Department ("MID") as meeting all standards required by law. To apply for certification, carriers must follow the standard filing requirements found at: [http://www.mid.ms.gov/actuary/lha\\_form\\_rate\\_filing.aspx](http://www.mid.ms.gov/actuary/lha_form_rate_filing.aspx), in addition to meeting the Federally mandated certification standards for plans offered on a SHOP. Finally, participating carriers must execute contractual agreements with ONE, MISSISSIPPI.

## Qualified Health Plans and Stand-Alone Dental Plans

MID will evaluate each proposed health plan or stand-alone dental plan to be offered through ONE, MISSISSIPPI to ensure that it meets certification standards. To be certified as a QHP, each health plan must be submitted to MID using the 2016 Federal QHP templates via the System for Electronic Rate and Form Filing ("SERFF") for review and approval. Carriers interested in offering plans or products through ONE, MISSISSIPPI with an effective coverage date of January 1, 2016, must submit a letter of intent to MID. Please indicate in the letter the carrier's name, a contact person, his or her contact information, and the proposed type of product to be offered on ONE, MISSISSIPPI. Carriers seeking to offer coverage with an effective date of January 1, 2016 must file the required templates in SERFF no later than July 1, 2015. A full timeline corresponding to required actions is available from MID upon request.

For coverage effective dates after January 1, 2016, carriers should allow approximately four months prior to the desired open enrollment date to complete all necessary actions. Please contact MID to obtain additional details about the process.


### III. Contact

MID will post detailed information regarding participation on the following websites:

- ONE, MISSISSIPPI's website: <https://www.onemississippi.com/>
- MID's website: [http://www.mid.ms.gov/pages/health\\_care.aspx](http://www.mid.ms.gov/pages/health_care.aspx)

To better assist carriers through this process, MID requests all carriers interested in offering products on ONE, MISSISSIPPI send an e-mail to express their interest to [MSShopInfo@mid.ms.gov](mailto:MSShopInfo@mid.ms.gov).

Issued this the 31<sup>ST</sup> day of March, 2015.

  
MIKE CHANEY  
COMMISSIONER OF INSURANCE