

LIFE & HEALTH

Information about Exchange Participation in NC in 2017

August 16, 2016

- 1) **Federally Facilitated Marketplace (FFM) Service Areas:** This information has been filed with NCDOI by the insurers as trade secret, therefore we are unable to release information at this time. The insurers could release this information if they choose.
- 2) **All 100 NC Counties have an Exchange Insurer?** NCDOI cannot publically release information on FFM service areas because such information was filed with us as trade secret, however, public information previously issued by BCBSNC (the only insurer who has previously participated on the exchange in all 100 counties in NC), indicated their application to the FFM for 2017 included plans for all 100 counties. NCDOI has heard nothing different on that issue. The insurers could confirm this information if they choose.
- 3) **Exchange Applicants:** Based on filings submitted to NCDOI earlier this year, the following insurers have applied to the FFM/SHOP to participate on the FFM and/or the FF-SHOP in 2017:

Aetna Health	FFM
Blue Cross Blue Shield of NC	FFM & FF-SHOP
CIGNA Healthcare of North Carolina	FFM
- 4) **Timeline for Reviews:** NCDOI must complete reviews and issue approval of the regulatory submissions for the exchange insurers by August 23, 2016. For insurers who only participate off-exchange, the Department must completed those reviews by October 7, 2016. NCDOI expects to release information on the 2017 approved rate changes on October 28, 2016.
- 5) **Exchange Participation Decision Deadline:** The FFM/SHOP will issue to the applicant insurers in early September the list of plans that qualify for certification as QHPs (plans that can be sold on the exchange or the SHOP). Insurers will have until September 23, 2016 to sign an agreement with CMS/CCIIO which indicates which, if any, of those plans the insurer will sell on the exchange in 2017. An insurer who decides to not participate at all would not sign the agreement.
- 6) **Aetna's Membership in NC in the individual market:** According to information submitted with the Aetna companies' annual statements, Aetna had around 94,000 enrollees in individual health insurance coverage in NC at the end of 2015.
- 7) **Aetna's plans for the individual market in NC for 2017:** Based on information provided by the insurer, the company will continue offer individual health insurance coverage off exchange in NC in 2017.

Note: Individuals who purchase health insurance coverage off the exchange are still guaranteed access to the health insurance coverage, and cannot be refused coverage due to their health status or medical history. However, coverage purchased off the exchange does not qualify for a premium subsidy from the Federal government. Therefore these individuals will be responsible for the full premium for the coverage.