



# Illinois Department of Insurance

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PAT QUINN  
Governor

ANDREW BORON  
Director

TO: ALL INSURERS

FROM: ANDREW BORON, DIRECTOR OF INSURANCE

DATE: MARCH 20, 2013

RE: BULLETIN # 2013-04  
QUALIFIED HEALTH PLAN FEES

AEB

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## **Background**

Section 1311 of the Patient Protection and Affordable Care Act of 2010, as amended by the Health Care and Education Reconciliation Act of 2010, (together known as the Affordable Care Act) established a Health Benefit Exchange (Exchange) in each state beginning January 1, 2014. On October 16, 2012, Governor Pat Quinn sent a letter to Secretary Kathleen Sebelius of the U.S. Department of Health and Human Services declaring Illinois a Partnership Exchange for plan year 2014 and on November 16, 2012, the Illinois Department of Insurance (DOI) submitted its "Blueprint Application" to the federal Center for Consumer Information and Insurance Oversight (CCIIO) detailing its plans to partner with the federal government to conduct Plan Management and Consumer Assistance activities.

The Affordable Care Act (ACA) requires all health plans offered in an Exchange to be certified as a Qualified Health Plan (QHP). As a Plan Management partner in plan year 2014, DOI with the assistance of the Illinois Department of Public Health (DPH) will review QHP applications and recommend applicants that meet the application standards to CCIIO for QHP certification.

## **QHP Fees**

In reviewing QHP applications for compliance with the ACA, DOI's review will include, but not be limited to, the following:

- (1) Coverage levels and meaningful differences between plan offerings;
- (2) State licensure;
- (3) Coverage that is substantially equal to the coverage offered by the Essential Health Benefits benchmark plan;
- (4) Non-discrimination in benefits offered;
- (5) Rate review;
- (6) Marketing;
- (7) Network adequacy;
- (8) Service area; and
- (9) Quality reporting.

As part of its administrative costs, DOI will assess the following fees:

\$3000 per QHP plan submission

\$1500 per QHP renewal

See, e.g., 215 ILCS 5/401, 215 ILCS 122/5-1 *et seq.*, 42 U.S.C. § 18031(d)(4), and 42 U.S.C. § 18031(d)(7).

All fees related to the submission and review of each QHP application must be submitted electronically through SERFF with the initial application and be consented to by the issuer before submission of the application.

**Related Documentation**

- Illinois Qualified Health Plan Application Guidelines
- Illinois QHP Application Checklist