

2017 Underwriting Compliance Guidelines

Producer Communication #779

Issued October 31, 2016

Message

The 2017 Underwriting Compliance Guidelines have been completed. The new guidelines are included with this Bulletin and will also be made available on the producer tools landing page of our website www.capbluecross.com

Details

The 2017 Underwriting Compliance Guidelines include some minor changes to the language throughout the document to keep the wording consistent. These are not actual guideline changes and are listed below.

- Index was updated as appropriate for new sections and renamed sections within the document.
- Updated dates on cover page and throughout the guidelines.
- Additional language updates for consistency.

These items were deleted due to CBC no longer participating and thus being non-applicable for 2017:

- Removed all reference to CBC being on the SHOP. CBC will no longer participate in SHOP effective 1/1/2017.
- Removed all reference to Transitional relief policy throughout entire document. CBC stopped offering Transitional relief (aka Like It Keep It) effective June 2016. These groups have been mapped to PPACA compliant products upon their renewals.

Overview of Guideline Changes by Section

Section I – PPACA Regulations and Impacts

- Section B on transitional relief policy (aka LIKI) that expired has been removed.
- Updated FF SHOP section as more informational since we have backed out of selling group SHOP for 2017 – this is now a section on what will happen to those who enrolled in 2016 through SHOP come their 2017 “renewal”.

Section II – Group Eligibility

- Updated Section C – more signatures acceptable besides Policymaker.
- Section F – Multiple Options chart to reflect ASO down to 10. Removed Private Exchange from chart- has its own section in the book under part III, section D.

Section III – Participation Requirements

- Added Capital Private Exchange as its own section.

Section VII – Repooling Existing Groups

- Section B -- further clarified
- Section F – Groups Falling Below Minimum Requirements section has been added.

Section VIII – Other Underwriting Compliance Guidelines

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- Section C – FSA Enrollment Requirements section has been added.

Section IX – New Group Enrollment Paperwork

This section has been updated with a few slight changes on when tax docs are needed.

Section X – BlueCross Dental Enrollment Requirements

This section has been updated with a few slight changes for MCC and to clarify small group ASO medical still have fully insured Dental.

Section XI – BlueCross Vision Enrollment Requirements

This section has been updated with a few slight changes for MCC and to clarify small group ASO medical still have fully insured Vision.

NOW Section XII (previously was XIII) – Paperwork Due Dates

This section has been updated with paperwork due date requirements for new groups, existing changes, and cancel paperwork for 2017 effective dates.

*2016 Section XII Small groups on the FFM SHOP has been deleted as it is not applicable for 2017. Capital is not participating on SHOP beginning in 2017.

Attachments

- **Attachment A – 2017 Underwriting Compliance Guidelines**

Questions

Contact your Preferred Agency with any questions. Thank you.