



# Illinois Department of Insurance

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BRUCE RAUNER  
Governor

JAMES A. STEPHENS  
Acting Director

TO: ALL QUALIFIED HEALTH PLANS (QHPS) ON THE ILLINOIS HEALTH  
INSURANCE MARKETPLACE

FROM: JAMES A. STEPHENS, ACTING DIRECTOR OF INSURANCE 

DATE: FEBRUARY 4, 2015

RE: COMPANY BULLETIN 2015-01

QUALIFIED HEALTH PLAN RECERTIFICATION FOR PLAN YEAR 2016

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Pursuant to 45 CFR 155.1075, *Recertification of QHPs*, all QHPs on the Illinois Health Insurance Marketplace (other than multistate plans) must be recertified each year. Because the recertification regulation requires a review of the general certification criteria, Illinois' recertification procedure will closely follow the procedure used to initially certify the QHPs that are offered on the Marketplace. In addition to the general certification criteria, Illinois' recertification review will also include a review of any issues that emerge through issuer audits, monitoring, and/or consumer complaints, as well as concerns raised by other agencies, states, or consumers during the previous coverage year. Guidance for certification and recertification of 2016 QHPs will be provided at a later date under a Company Bulletin posted on the Department of Insurance Website.

The purpose of the Bulletin is to request each issuer to inform the Department of Insurance of their intent to continue to participate in the Illinois Health Insurance Marketplace for 2016. The response to this Bulletin is not binding, but will help the Department to prepare for the recertification process. Any issuer that intends to continue in the Illinois Health Insurance Marketplace must so advise the Department in writing, including its continued use of Standard Component IDs found in the Plan Management Binders on SERFF which the issuer will retain for the 2016 plan year. If you intend to revise the plans listed in SERFF, please indicate which plan you are revising within your written response. Data changes to plans that are recertified must follow the Uniform Modification guidelines.

If an issuer elects to Non-Renew or Withdraw from the Illinois Health Insurance Marketplace, the following actions should be taken by the issuer:

- (1) Provide written notice to the Department of its decision prior to the beginning of the recertification process (April 1);
- (2) Fulfill its obligation to cover benefits for each enrollee through the end of the plan or benefit year;
- (3) Fulfill data reporting obligations from the last plan or benefit year of the certification;
- (4) Provide written notice to each enrollee regarding the termination of coverage and how to obtain new coverage. Such notice must be approved by the Department; and
- (5) Terminate coverage for enrollees in the QHP in accordance with 45 CFR 156.270, and under direction of the Department pursuant to the QHP Decertification policy and procedure. The

QHP must assist with the Department's efforts to find new coverage for the enrollees of the QHP.

Please provide a response to the Department with issuer's intent to continue participation in the Illinois Health Insurance Marketplace or the issuer's intent to Non-Renew/Withdraw by close of business on February 20, 2015. Your response must be sent to Yvonne Clearwater at [yvonne.clearwater@illinois.gov](mailto:yvonne.clearwater@illinois.gov).