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BULLETIN 2014-6 MISSISSIPPI INSURANCE DEPARTMENT

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

May 23, 2014

I. Purpose

The purpose of this Bulletin is to advise carriers of the opportunity to offer Qualified Health Plans ("QHPs") and stand-alone Qualified Dental Plans ("QDPs") on Mississippi's State-based Small Business Health Options Program ("SHOP") Marketplace, called One, Mississippi™ and 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 the Mississippi SHOP, 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, 2015, a carrier must meet the timeline identified below.

II. Participation

Carriers desiring to offer QHPs or QDPs must have those plans certified by the Mississippi Insurance Department ("MID") as meeting all standards required by law. To apply for certification, carriers must submit all required documentation listed in an application and checklist provided by MID. Participating carriers will submit QHP applications, meet the minimum certification standards, and execute contractual agreements with One, Mississippi.

Qualified Health Plans

MID will evaluate each proposed health plan and stand-alone dental plan to be offered through One, Mississippi to ensure that it meets certification standards. To be certified as a QHP, each plan must be submitted to MID using the 2015 Federal

QHP templates via the System for Electronic Rate and Form Filing (“SERFF”) for review and approval. Carriers interested in offering QHPs through One, Mississippi with an effective coverage date of January 1, 2015, must submit an application of intent to MID, and QHP templates must be filed in SERFF on or before July 1, 2014. A full timeline corresponding to required actions is available from MID upon request.

For coverage effective dates after January 1, 2015, 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

To better assist carriers through this process, MID requests all carriers interested in offering products on One, Mississippi send an email to express their interest to MSShopInfo@mid.ms.gov.

Issued this the 23rd day of May, 2014


MIKE CHANEY
COMMISSIONER OF INSURANCE