



Health Care Benefit Management Contract Filings

Washington State SERFF Filing Webinar



OFFICE of the
**INSURANCE
COMMISSIONER**
WASHINGTON STATE

Agenda

- Welcome and Introductions
- Training Topics
- Definitions
- HCBM Filing Requirements
- Carrier Filing Requirements
- Who must file? *Where/how do I file?*
- SERFF System Training
- Washington State Intake and Review process
- General Filing Instructions
- SERFF Filing Field Requirements
- SERFF Communication Tools
- HCBM Filing Safe Harbor
- Questions

Training Topic - In Scope

- Washington state specific filing requirements
- General Filing Instructions
- Communication with RFPN staff

Training Topic - Out of Scope

- Licensing Requirements.
 - Questions about licensing? Contact the Company Supervision Division, Company Licensing unit at:
 - Email: [Company Licensing Specialist](#) or
 - Call: (360) 725-7200
- SERFF system training

Definitions in the presentation

Health Care Benefit Manager (HCBM) – a licensed health care benefit manager [RCW 48.200.030]

Carrier – a licensed Health Care Service Contract, Health Maintenance Organization, or disability issuer

Filer – individual that submit Forms (contracts) and Rates to the State for review

Reviewer - State Analyst

RFPN – Rates, Forms and Provider Networks Division

SERFF – *System for Electronic Rate and Form Filing*

SIMBA – *State Insurance Management & Business Application*
aka “back-office system”

TOI and Sub-TOI– *Type of Insurance* code and subcategory coding used to identify SERFF submission

HCBM and Carrier Filing Requirements

- HCBMs and Carriers have different filing requirements.
- General Filing Instructions have been developed to reflect these differences.
- We are all learning!

HCBM Filing Requirements [RCW 48.200.040]

Effective January 1, 2022

- HCBMs are required to file every contract and contract amendment entered into ***directly or indirectly*** in support of a contract with a carrier or employee benefits program between itself and:
 - A provider;
 - Pharmacy;
 - Pharmacy Services Administration Organization (PSAO); or
 - Other health care benefit manager.
- A complete filing must include all upstream and downstream contracts that make up the contractual relationship.
- The submission must be filed within 30 days following the contract or contract amendment effective date.

Carrier Filing Requirements [RCW 48.43.731]

Effective January 1, 2022

- Carriers must file every contract and contract amendment between the carrier and any health care benefit manager.
- The submission must be filed within 30 days following the contract or contract amendment effective date.

Who must file? “Where/how” do I file?

- All HCBMs and Carriers must file contracts and contract amendments using the SERFF system.
- SERFF is a smart internet application designed to facilitate electronic storage, management analysis, and communication regarding filings and filing dispositions.
- SERFF new users contact information:
 - https://www.serff.com/serff_getting_started.htm
 - SERFF Implementation & Marketing team: (816)-783-8787

How do I receive SERFF system training?

- SERFF provides on-demand video tutorials for SERFF users.
- SERFF provides a user's manual under the Help menu within your Profile icon.
- Need more information? Visit www.serff.com
- State Regulators **do not** provide SERFF system training.

Washington State Intake and Review process

- Filer builds a form submission and submits in SERFF
- OIC Intake Desk review
 - Accepts for download into SIMBA or Rejects Filing
 - Rejected form submission = no submission to state
 - Accepted form submission = assigned to Reviewer
- Reviewers analyze filing for compliance
 - Reviewer may send Objection Letter to address issues
 - Filer must send Response Letter to resolve issues
- Completed filing will receive “final disposition” in SERFF (and SIMBA)
 - OIC only reopens a form submission in final disposition under limited circumstances.

General Filing Instructions

- OIC publishes SERFF Filing Instructions in 2 locations:
 - OIC Website <https://www.insurance.wa.gov/system-electronic-rate-and-form-filing-serff-guidelines>
 - SERFF “Filing Rules” tab under the “WashingtonLDH” General Instructions link
- HCBMs must use *“Washington State SERFF Health Care Benefit Management General Filing Instructions”* [WAC 284-180-421]
- Carriers must use *“Washington State SERFF Health and Disability Form Filing General Instructions”* [WAC 284-44A-040, WAC 284-46A-040, WAC 284-58-025]

SERFF Filing Field Requirements

Review Type of Insurance (TOI) codes using the “[Uniform Life, Accident & Health, Annuity and Credit Product Coding Matrix](#)”

Sub-Type of Insurance (Sub-TOI):

- HCBMs will use: NA01.004 Other
- Carriers will use:
 - NA01.000 Network Access Provider Contract; or
 - NA01.003 Provider Leasing Agreement

SERFF Filing Field Requirements

Product Name Field:

- Washington state requires Filers use a standard format and descriptor in this field.
- HCBM format is: type of contract followed by name of carrier.
 - Example: Diabetes Disease Management Contract with ABC Insurance Company.
- Carrier format is: type of contract followed by name of HCBM.
 - Example: Diabetes Disease Management Contract with HCBM Company.
- Each TOI and Sub-TOI "Submission Requirement" in SERFF will provide additional direction.

SERFF Filing Field Requirements continued

Filing Description Field:

- This field should be used similar to a cover letter.
- What to include:
 - Purpose of the filing
 - Specific information or history about the documents
 - Prior or similar filings
 - Is this a resubmission of a closed filing
- *Quick fact: RFPN receives approximately 14,000 Form Filings each year.*

SERFF Filing Field Requirements continued

Filing Description Field:

- **Confidential/Proprietary request:**
 - All filings submitted to the state are received in “for public access” mode.
 - The Filer must request the filing be withheld from public inspection.
 - In the filing description field, you should prominently state your request.
 - Example: This is a not-for public filing.
- Filers may verify the filing view in SERFF and reviewing the OIC online [Rate & Form Filing Search](#) portal

SERFF Filing Field Requirements continued

- This is a change for Carriers filing intermediary provider contract agreement arrangements:
 - Effective January 1, 2022, all intermediary provider contract agreements (RCW 48.43.730) may include a request to be filed as “not-for public” if filed following the general filing instructions.
 - Carriers may submit one filing that includes the following downstream contracts on the form schedule tab:
 - Contract between carrier and intermediary
 - Intermediary contract with intermediary (if applicable)
 - Provider Contract and compensation exhibit

SERFF Filing Field Requirements continued

Form Numbers:

- Every contract and contract amendment must have a unique form number.
- The form number must appear in the lower left-hand corner of the document.
- Form numbers must appear on the executed contract and contract amendment(s).
- Both parties to the contract will need work together to add the same form number to the contract if the executed contract does not meet this requirement.

SERFF Filing Field Requirements continued

- Form Schedule Tab documents:
 - 1 document per form line
 - 1 Form number per form line
 - Must be filed as executed – no drafts
 - May not contain redactions or watermarks
 - To expedite review please submit in adobe .pdf
 - Each attachment has a SERFF specific size limitation
 - Do NOT split contract documents for size limitation issues.
 - Contact the SERFF helpdesk for support

SERFF Communication Tools

OIC will contact you in writing through SERFF to address filing submission issues.

SERFF is our official filing system.

SERFF Communication Tools continued

Please monitor your Message Center for the following communication notices:

- Note Function –
 - Monitor the Intake Process for “Note to Filer”.
 - You may use the “Note to Reviewer” function to respond to “Note to Filer”, to check the status of your filing, and to request to change effective dates.
 - You must respond timely to Notes to ensure your submission can be accepted for review.
- Objection/Response Letters –
 - Objection Letters will be sent in SERFF to communicate compliance issues.
 - Filers must use the Response Letter function to amend documents and/or provide additional information that you want your Reviewer to consider.
- Final Dispositions –
 - Filings will receive a final disposition when review is complete.
 - The final disposition for “use & file” contracts: “Filed”

HCBM Filing Safe Harbor

- HCBMs will have filed timely in SERFF if:
 - They are actively in the registration process as of January 1, 2022; and
 - Submit contracts under the Washington State SERFF Health Care Benefit Manager Form Filing General Instructions within two weeks (14 **business*** days) of the HCBM registration date.

*The OIC was asked during Q&A if the “14 days” is business days or calendar days. The slide has been updated for clarification purposes. It is “business days”.

Coming soon

HCBM Analyst Filing Checklist

- Utilization Management
- Prior Authorization
- Credentialing

PY2023 General Filing Instructions updates

- OIC accepts comments about General Filing Instructions all year.

Questions?

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