

**Attachment A:
2015 Offering Requirements**

For all issuers:

- 62K.06: A health carrier that offers a catastrophic plan or a bronze level health plan within a service area in either the individual or small group market must also offer a silver level and a gold level health plan in that market and within that service area. *The Department of Commerce will enforce this requirement.*

For all issuers seeking to offer qualified health plans (QHPs) on MNsure:

- 45 C.F.R. § 156.200 (c) (1-2): Each QHP issuer offering QHPs for sale on the Exchange must offer at least one QHP in the silver coverage level and at least one QHP in the gold coverage level, as well as a child only version of each QHP. *MNsure will evaluate compliance with this requirement.*
- 62V.05, Subd. 5 (c)(3): The health carrier applying to offer the health plan through MNsure must also apply to offer health plans at each actuarial value level (metal level) in each service area that the health carrier currently offers coverage in the individual and small group markets outside of MNsure. *MNsure and Commerce will jointly evaluate compliance with this requirement.*
- 62V.05, Subd. 5 (c)(4): The health carrier must not apply to offer health plans through MNsure under a separate license of a parent organization or holding company under Minnesota Statutes Section [60D.15](#) than the license under which the carrier offers health plans in the individual and small group markets outside of MNsure. *The Department of Commerce will evaluate compliance with this requirement.*

The Department of Commerce and MNsure requests that carriers submit separate Excel spreadsheets for each market (individual and small group), and for each metal level compliance requirement (62K.06 and 62V.05) that reflect the information outlined in the examples below. Carriers that are not seeking certification to offer any qualified health plans through MNsure (on-exchange) do not need to demonstrate compliance with 62V.

EXAMPLES OF COMPLIANCE:

These tables reflect issuer compliance with the 62K and 62V provisions regarding metal levels.

Example A: 62K Compliance. Individual market: Issuers offering products on or off MNsure (or both).

Service Area	Catastrophic or Bronze Coverage to be Offered in 2015?	Silver and Gold Coverage to be Offered in 2015?
A	Yes	Yes
B	Yes	Yes
C	No	No
D	No	Yes

Example B: 62V Compliance. Individual Market: Issuer offering any MNsure (on-exchange) products

Service Area	Plans to be offered outside MNsure in 2015	Plans to be offered on MNsure in 2015
A	Bronze, Silver, Gold	Bronze, Silver, Gold
B	Silver	Bronze, Silver, Gold
C	None	Silver, Gold, Platinum

EXAMPLES OF NON-COMPLIANCE:

These tables reflect issuer non-compliance with the 62K and 62V provisions regarding metal levels. These are for illustration purposes only; these examples may not represent all scenarios that would be deemed non-compliant by the Department of Commerce or MNsure.

Example C: 62K. Individual market: Issuers offering products on or off MNsure (or both)

Service Area	Catastrophic or Bronze Coverage to be Offered for 2015?	Silver and Gold Coverage to be Offered for 2015?
A	Yes	No (<i>must also offer a silver level and a gold level plan in same market and service area</i>)

Example D: 62V. Individual Market: Issuer offering any MNsure (on-exchange) products

Service Area	Plans to be offered outside MNsure for 2015	Plans to be offered on MNsure for 2015
A	Bronze, Silver, Gold, Platinum	Silver, Gold (<i>must offer products at each metal level through MNsure that the carrier offers outside MNsure</i>)
B	Bronze, Silver, Gold	None (<i>must offer products at each metal level through MNsure that the carrier offers outside MNsure</i>)
C	Gold, Platinum	Gold, Platinum (<i>must offer Silver and Gold on-exchange</i>)