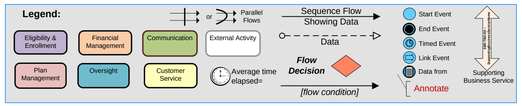
State of Vermont Blueprint
End-to-End (E2E) Process Flow

Individual Eligibility & Enrollment

Synopsis

This diagram illustrates the major process flows in the individual eligibility and enrollment process. Note that the thin lines represent the process to be followed for the initial eligibility process and the thick rust-colored lines indicate the process to be followed when an individual reports a change.



Individuals and Households

Applications include individual and household information. In general, verification and eligibility determination are conducted on an individual basis, and then the results for all applicants in the household are re-aggregated on an eligibility notice and for purposes of qualified health plan selection.

BP-EE:16 Appeal HBE Eligibility Decision

[Ineligible and Individual Chooses to Appeal] Eligible Notice

Appeal Individual Eligibility Decision (EEI-07)

Appeal Decision and Adjustments Made

BP-EE:10 Prepare / Update Individual Eligibility Application

Individual Initiates Application

Prepare Initial Individual Application (EEI-01)

Account Already Exists?

[New Account]

[Existing Account]

Individual Updates Application – Self Reported Changes

Update Individual Application (EEI-04)

BP-EE:11 Verify Individual Eligibility Application Information

Financial Assistance Requested?

[Financial Assistance Requested]

[Assistance Not Requested]

These Flows Performed For All Applications - May be Performed in Any Order

Verify Individual Residency in HBE Service Area (EEI-15)

Verify Individual Incarceration Status (EEI-05)

Verify Individual Citizenship, Status as a National or Lawful Presence (EEI-02)

Verify Whether Individual is an Indian *(as applicable)* (EEI-08)

These Flows Performed When Financial Assistance Requested - May be Performed in Any Order

Verify Individual Eligibility for Other Public Minimum Essential Coverage (EEI-16)

Verify Individual Eligibility for Employer-Sponsored Minimum Essential Coverage (EEI-09)

Verify Household Income (EEI-17)

Verify Individual Eligibility for FEHP Coverage (EEI-XX)

[Change to Citizenship, Status as a National or Lawful Presence, OR Increase in Household Size]

[Change in Residency]

[Change in Individual Incarceration Status]

[Change to Whether Individual is an Indian]

[Change to Eligibility for Other Public MEC When Assistance Requested OR Requesting Assistance When not Previously Requested]

[Change to Income when Assistance Requested OR Requesting Assistance When not Previously Requested]

[Change to Eligibility for Employer-Sponsored MEC when Assistance Requested OR Requesting Assistance When not Previously Requested]

BP-EE:12 Determine Individual Eligibility

Determine Individual HBE Eligibility (EEI-03)

Financial Assistance Requested?

[Yes]

[Assistance Not Requested]

These Flows Performed When Financial Assistance Requested

Determine Individual Medicaid, CHIP & BHP Eligibility (EEI-10)

Determine Eligibility for Advance Premium Tax Credits and Cost-Sharing Reductions (EEI-11)

Eligible for the HBE?

[Yes]

[No]

Qualify Individual for Enrollment Period (EEI-18)

Communicate Eligibility Determination and Coordinate Enrollment Activities (EEI-19)

[Withdraw Request for Tax Credit]

Individual Accepts Eligibility Decision

Appeal?

[No]

BP-EE:14 Disenroll Individual from Qualified Health Plan

[Ineligible and Currently Enrolled]

Disenroll Individual from Qualified Health Plan (EEI-14)

Individual Disenrolled

[Time Expired on Enrollment and not Eligible OR Time Expired on Re-Enrollment when Current Plan Not Available]

[Update and Not Qualified for Enrollment]

Enrollment Not Allowed

[Not Eligible or Not Qualified]

Eligible?

[Eligible and Qualified for Enrollment in Qualified Health Plan through the HBE]

[Eligible for Medicaid, CHIP or BHP]

Enroll in Medicaid

Enroll in CHIP

Enroll in BHP

Select Individual Qualified Health Plan (EEI-12)

Plan Selected, Time Expired on Re-Enrollment, or Appeal?

[New Plan Selected]

[No Enrollment Change and No Tax Credit Change]

No Enrollment Change And No Tax Credit Change

Communicate to Issuer Regarding Individual Enrollment in Qualified Health Plan (EEI-13)

Individual Enrolled

[Disenroll if Already Enrolled in Plan]

Periodic (Monthly) Notification of Individual Enrollment

Conduct Periodic Enrollment Reporting and Reconciliation (EEI-20)

Enrollment Records Reported and Reconciled

BP-EE:13 Enroll Individual in Qualified Health Plan

[Decrease in Household Size With No Assistance Requested OR Other change not Affecting Eligibility]

[Individual Voluntarily Withdrew from HBE]

Annual Redetermination

Renew Individual Eligibility and Enrollment (EEI-06)

BP-EE:15 Renew Individual Eligibility and Enrollment

[Current Plan Not Available in Upcoming Year]

Note that the thick rust lines indicate the process to be followed when an individual reports a change (in contrast to the thin lines representing the process to be followed for the initial eligibility process).

If employer plan available then go to EE SHOP

State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Prepare Initial Individual Application
EEI-01

Synopsis

This process flow is performed to collect information from an individual necessary to determine his or her eligibility for enrollment in a qualified health plan through the HBE. This process flow results in a completed application and the creation of an individual account.
This describes the single streamlined application for eligibility for enrollment in a qualified health plan through the HBE, Advance Premium Tax Credit, Cost-Sharing Reductions, Medicaid, CHIP and BHP

Legend:
Eligibility & Enrollment | Financial Management | Communication | External Activity | Plan Management | Oversight | Customer Service | Average time elapsed= | Parallel Flows | Sequence Flow Showing Data | Data | *Flow Decision* | *[flow condition]* | Start Event | End Event | Timed Event | Link Event | Data from | Annotate | Supporting Business Service

Individual
Decides to Apply for Insurance
EEI-01.05 Login
EEI-01.07 Fill minimum info to identify
Does Account Exist?
[Account Exists]
Is this a renewal?
No
Go To Prepare Communication to Individual to Update Application with Correct/Complete Information (EEI-04.10)
Yes
Go To EEI-06.10 Prepare Communication to Individual to Renew Eligibility
From SHOP-12.50 Review Eligibility Notice
Varies based on applicant's response - Real-time or near real-time If Web-based
Individual Not Eligible for SHOP QHP can be routed to Individual flow
EEI-01.10 Complete Initial Application (Individual)
[Account Does Not Exist] Individual Application (complete)
Varies based on applicant's response - Real-time or near real-time If Web-based
EEI-01.50 Correct Application (Individual)
[Individual Preparing Application] Individual Application (incomplete), Individual Application Errors
Individual Application (signed and submitted)

Navigator
Individual Decides to Apply for Insurance Using Navigator
Varies based on applicant's response - Real-time or near real-time If Web-based
This describes the single streamlined application for eligibility for enrollment in a qualified health plan through the HBE, Advance Premium Tax Credit, Cost-Sharing Reductions, Medicaid, CHIP and BHP
Individual Application (signed and submitted)
EEI-01.20 Complete Initial Application for Individual (Navigator)
Individual not required to complete an application to check to see if an account already exists. This functionality is assumed to exist through web-based interface.
Other application assisters may also support an individual in submitting an application.
Varies based on applicant's response - Real-time or near real-time If Web-based
EEI-01.60 Correct Application for Individual (Navigator)
[Navigator Preparing Application] Individual Application (incomplete), Individual Application Errors
Other application assisters may also support an individual in submitting an application.
Individual or Navigator Preparing Application?

HBE
Individual Application (signed and submitted)
Real-time or near real-time If Web-based
EEI-01.30 Accept and Verify Application for Completeness and Accuracy (field-level edits)
Application Completion Status?
[Application Incomplete] Individual Application (incomplete), Individual Application Errors
Real-time or near real-time If Web-based
EEI-01.40 Prepare Communication to Individual to Correct/ Complete Application
From Process Individual Response to Renew Eligibility (EEI-06.30)
[Application Complete] Individual Application (complete)
Real-time or near real-time If Web-based
EEI-01.90 Update Account with Initial/Updated Application Data
Account (Created)
Real-time or near real-time If Web-based
EEI-01.80 Create Individual Account
Requesting Financial Assistance?
If they don't ask for subsidies, they would get a disclaimer of available programs. In addition they will get information about other public programs and how to apply, No employer or income questions if no subsidies requested.
Go To Initiate Verification of Individual Citizenship, Status As a National or Lawful Presence (EEI-02.10)
Go To Initiate Verification of Individual Incarceration Status (EEI-05.05)
Go To Initiate Verification of Whether Individual Is an Indian (EEI-8.10)
Go To Initiate Verification of Individual Residency Status (EEI-15.05)
Go To Initiate Verification of Individual Eligibility for Employer-Sponsored Minimum Essential Coverage (EEI-09.10)
Go To Initiate Verification of Individual Eligibility for FEHP Coverage (EEI-09.XX)
Go To Initiate Verification of Individual Eligibility for Other Public Minimum Essential Coverage (EEI-16.05)
Go To Initiate Verification of Individual/ Household Income (EEI-17.05)
Determine Household Tax Credits and CSR (EEI-11.03)

Other Systems or Departments

Web-Based Application Operations

It is currently envisioned that a dynamic application process will be used for web-based applications and may include integration with verification steps described in other flows.

Applications and Accounts

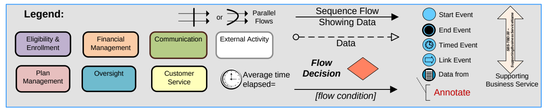
An individual seeking eligibility for enrollment in a qualified health plan through the HBE, advance premium tax credits, cost-sharing reductions, Medicaid, CHIP or BHP completes and submits an on-line or paper application to the HBE for verification and eligibility determination. Accepted application data is managed in an "account" by the HBE to enable access to this information during the verification and eligibility determination processes, as well as after the conclusion of the process to support change reporting and for other purposes.

State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Verify Individual Citizenship, Status as a National or Lawful Presence
EEI-02

Synopsis

This process flow is performed to verify an individual's citizenship, status as a national, or lawful presence for use in determining his or her eligibility for enrollment in a qualified health plan through the HBE.



Individual

HBE

Other Systems or Departments

From Prepare Initial Individual Application (EEI-01.90) or From Update Individual Application (EEI-01.90) *[Change to Citizenship, Status as a National, or Lawful Presence or Increase in Household Size]*

Individual Not Allowed to Apply If Not Attesting

Individual Attesting to Citizenship, Status as a National or Lawful Presence ? [No]

Emergency Medicaid

Has Individual been successfully verified for Citizenship in the Past? [Verified Previously]

No Further Verification Necessary

immigration status is not checked here and will always be verified

[No] Real-time or near real-time If Web-based

EEI-02.10 Initiate Verification of Individual Citizenship, Status As a National or Lawful Presence

SSN or DHS ID Provided? [Neither Provided]

[One or Both Provided] Real-time or near real-time If Web-based

EEI-02.15 Prepare Request to CMS to Verify Individual Citizenship, Status As a National or Lawful Presence

CMS Individual Citizenship or Immigration Status Verification Request

Real-time or near real-time If Web-based

EEI-02.20 Initiate Verification of Individual Citizenship, Status As a National or Lawful Presence

CMS

SSN Provided? [Yes]

EEI-02.xx Social Security Administration Citizenship Verification

CMS/SSA

The HBE will only request that SSA attempt to substantiate an individual's citizenship if he or she attests to citizenship. SSA will only accept a request from the HBE to substantiate an individual's citizenship if SSA can validate the individual's SSN.

SBS-CMS:04 – Verify Lawful Presence

[No SSN – only DHS ID]

HBE Notice to Individual to Verify Citizenship, Status as a National, or Immigration Status

Varies by applicant - Real-time or near real-time If Web-based

EEI-02.82 Provide Documentation to Verify Citizenship, Status As a National or Lawful Presence

Citizenship may be substantiated with Indian document.

Proof of Citizenship, Status as a National or Lawful Presence

Real-time or near real-time If Web-based

EEI-02.80 Prepare Communication to Individual to Verify Citizenship, Status As a National or Lawful Presence

Start 90 Day Verification Expiration Clock

DHS ID Provided? [No] SSA Citizenship Substantiation Results

Continue with DHS Verification

[Yes]

[No - SSA Could Not Substantiate Citizenship]

Individual Citizenship Substantiated by SSA? [SSA Substantiated Citizenship]

No Further Verification Necessary

Individual Citizenship or Immigration Status Verification Results

Real-time or near real-time If Web-based

EEI-02.90 Process SSA Individual Citizenship Substantiation Results

The HBE will work with an individual for whom SSA was unable to validate their SSN to attempt to correct any issues and repeat the SSA process.

CMS Individual Citizenship Substantiation Results

Individual Citizenship Substantiated? [Yes] No Further Verification Necessary

DHS ID Provided? [No DHS ID] Need Proof of Citizenship, Status as a National, or Lawful Presence – See Above Flow

[No – Status Not Yet Verified] [Yes - DHS ID Provided]

Real-time or near real-time If Web-based

EEI-02.40 Prepare Request to DHS to Verify Individual Citizenship or Immigration Status (Step 1)

CMS

DHS Step 1 Individual Citizenship or Immigration Status Verification Request

HBE Notice to Individual to Verify Citizenship, Status as National or Lawful Presence

Varies by applicant - Real-time or near real-time If Web-based

EEI-02.83 Provide Documentation to Verify Citizenship or Immigration Status

Individual will be notified that they can provisionally enroll in a QHP while the 90-day clock for additional documentation to verify their attestation.

Real-time or near real-time If Web-based

EEI-02.81 Prepare Communication to Individual to Verify Citizenship, Status As a National or Lawful Presence

Start 90 Day Verification Expiration Clock

[No] DHS Step 2 Citizenship, Status as a National or Lawful Presence Verification Results

DHS Step 2 Verified Citizenship, Status as a National or Lawful Presence? [Yes]

Proof of Citizenship or Immigration Status

Proof of Citizenship or Immigration Status

In-person Review

EEI-02.85 Review Individual Documentation to Verify Citizenship, Status As a National or Lawful Presence

Individual Citizenship or Immigration Status Verification Results

[No] Individual Citizenship or Immigration Status Verification Results

DHS Step 3 Verified Citizenship and Immigration Status? [Yes]

Revert to Trusted Data If 90 Day Verification Clock Expires

Expiration of the 90-day verification clock, will update the account and trigger a redetermination based on trusted data.

Real-time or near real-time If Web-based

EEI-02.96 Update Account with Citizenship, Status As a National or Lawful Presence

Go To Initiate Eligibility Determination for Enrollment in a Qualified Health Plan Through the HBE (EEI-03.05)

Individual Citizenship or Immigration Status Verification Results

Real-time or near real-time If Web-based

EEI-02.91 Process CMS Individual Citizenship or Lawful Presence Verification Results (DHS Step 1)

Individual Citizenship or Immigration Status Verification Results

Real-time or near real-time If Web-based

EEI-02.92 Process CMS Individual Citizenship or Lawful Presence Verification Results (DHS Step 2)

Individual Citizenship or Immigration Status Verification Results

Real-time or near real-time If Web-based

EEI-02.65 Prepare Request to CMS For DHS Review of Documentation to Verify Citizenship or Immigration Status (Step 3)

Individual Citizenship or Immigration Status Verification Results

Real-time or near real-time If Web-based

EEI-02.93 Process CMS Individual Citizenship or Lawful Presence Verification Results (DHS Step 3)

SBS-CMS:05 – Review Documentation to Verify Lawful Presence

CMS Individual Citizenship or Lawful Presence Verification Results (DHS Step 1)

Real-time or near real-time If Web-based

EEI-02.45 Process DHS Step 1 Citizenship and Immigration Status Verification

CMS

CMS Individual Citizenship or Lawful Presence Verification Results (DHS Step 2)

Real-time or near real-time If Web-based

EEI-02.55 Process DHS Step 2 Citizenship and Immigration Status Verification

CMS

CMS Documentation Review Request (DHS Step 3)

Real-time or near real-time If Web-based

EEI-02.70 Prepare Request to DHS to Verify Individual Citizenship or Immigration Status (Step 3)

CMS

CMS Individual Citizenship or Lawful Presence Verification Results (DHS Step 3)

Real-time or near real-time If Web-based

EEI-02.75 Process DHS Step 3 Citizenship or Immigration Status Verification Response

CMS

DHS Step 1 Individual Citizenship or Immigration Status Verification Response

No Further Verification Necessary [Yes]

Citizenship or Immigration Status Verified? [No – Status Not Yet Verified]

DHS Step 1 Individual Citizenship or Immigration Status Verification Results

Real-time or near real-time If Web-based

EEI-02.42 Verify Citizenship or Immigration Status (Step 1)

Dept Homeland Security

DHS Step 2 Individual Citizenship or Immigration Status Verification Response

Step 2 – 3-5 days

EEI-02.52 Verify Citizenship or Immigration Status (Step 2)

Dept Homeland Security

DHS Step 3 Individual Citizenship or Immigration Status Verification Request

Step 3 – 15-20 days

EEI-02.72 Review Individual Documentation to Verify Citizenship or Immigration Status (Step 3)

Dept Homeland Security

DHS Step 3 Individual Citizenship or Immigration Status Verification Response

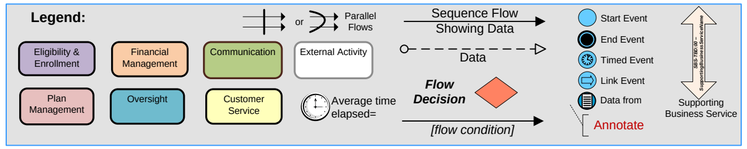
Discussion Point: Better understanding of the HBE requirements around DHS Step 3 is required.

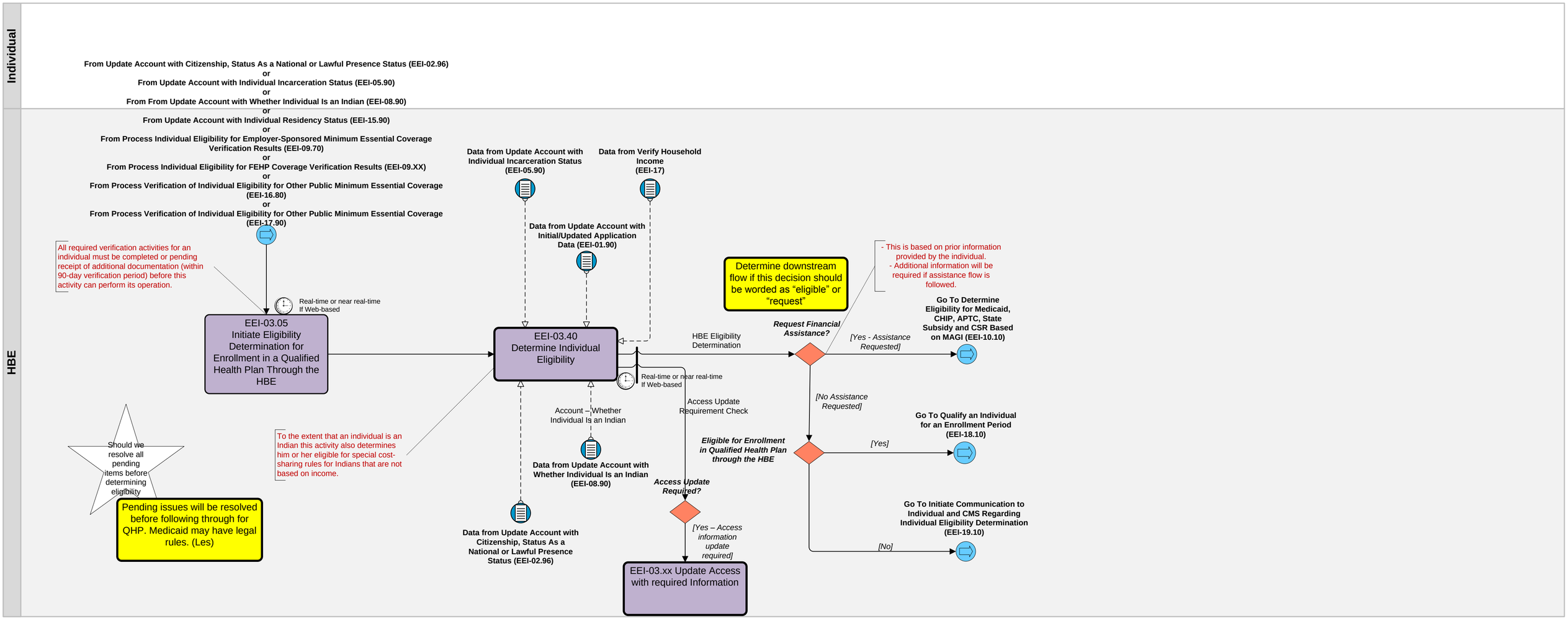
State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Determine Individual HBE Eligibility EEI-03

Synopsis

This process flow is performed to determine an individual's eligibility for enrollment in a qualified health plan through the HBE.





State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Update Individual Application
EEI-04

Synopsis

This process flow is performed to collect updated information for use in completing, revising or renewing an individual application. Process and timing requirement for completing updates vary depending on the initiating cause - e.g., annual/mid-year/initial updates.

Legend:
Eligibility & Enrollment; Financial Management; Communication; External Activity; Plan Management; Oversight; Customer Service; Average time elapsed=; or; Parallel Flows; Sequence Flow Showing Data; Data; *Flow Decision*; *[flow condition]*; Start Event; End Event; Timed Event; Link Event; Data from; Annotate; Supporting Business Service

Individual

Precondition: Account has been created.

Individual Decides to Update Application - Self Reported Change

Individual Decides to Update Application Using Navigator - Self Reported Change

To the extent that an individual is reporting a change, he/she is not required to complete an entirely new application even if reporting updates via paper.

Time requirement for providing updates varies by initial/mid-year/annual. Varies based on individual's response. Real-time or near real-time if web-based.

EEI-04.20 Update Application (Individual)

[Individual Preparing Application] Application (incomplete), Application Errors

To the extent that an individual is reporting a change, he/she is not required to complete an entirely new application even if reporting updates via paper.

Authorized Assister

HBE Notice to Individual to Update Application Information

Other application assisters may also support an individual in submitting an application.

EEI-04.30 Update Application for Individual (Authorized Assiter)

[Authorized Assister Preparing Application] Application (incomplete), Application Errors

Time requirement for providing updates varies by initial/mid-year/annual. Varies based on individual's response. Real-time or near real-time if web-based.

Individual or Authorized Assister Preparing Application?

[Decrease in Household Size With No Assistance Requested OR Other Changes Not Affecting Eligibility]
Go To initiate Communication to Issuer About Individual enrollment in Qualified Health Plan (EEI-13.05)

Go To Verify Household Income (EEI-17.03)
[Decrease in Household Size When Assistance Requested]

[Change to Citizenship, Status as a National or Lawful Presence OR Increase in Household Size]
Go To Initiate Verification of Individual Citizenship, Status as a National or Lawful Presence (EEI-02.10)

HBE

Individual Application (signed and submitted)

From Process Individual Response to Renew Eligibility (EEI-06.30)

- For paper applications, any data submitted will be entered in the system and any incomplete information will be requested from the individual
- Individual has a limited time frame to respond in order to retain the application date of the original submission

Real-time or near real-time If Web-based

Application Completion Status

EEI-01.30 Accept and Verify Application for Completeness and Accuracy (field level edits)

[Application Incomplete] Application (incomplete), Individual Application Errors

EEI-01.40 Prepare Communication to Individual to Correct/ Complete Application

Real-time or near real-time If Web-based

From Determine If Individual Account Exists (EEI-01.07)

No

Real-time or near real-time If Web-based

EEI-04.10 Prepare Communication to Individual to Update Application with Correct/ Complete Information

Individual Application (signed and submitted)

ACA Periodic Data Matching could also initiate a change of information

ACA Periodic Data Match

EEI-04.xx Verify data match inconsistency with internal and external data systems

[Application Complete] *[Navigator Preparing Application]* Individual Application

- For mid-year change reports only verify items reported as changed.
- Renewals check all fields except items to be checked once only.

Real-time or near real-time If Web-based

Data Change Required

[Yes]

[No]

EEI-01.90 Update Account with Initial/Updated Application Data

HBE Notice to Individual to Update Application Information

Data matching requirements apply to all programs. A determination on how much matching and when it will be phased is required.

Account (updated) – Application Information

Individual Application

Data from Accept and Verify Application for Completeness and Accuracy (EEI-01.30) from flow EEI-01

Access Information Change

When changed information is received from Access validation may be required

Individual Application

Data from Accept and Verify Application for Completeness and Accuracy (EEI-01.30) from flow EEI-01

[Change to Household Income]
Go To Initiate Verification of Individual Incarceration Status (EEI-05.05)

[Change to Incarceration Status]

[Change to Eligibility for Other Public MEC When Assistance Requested OR Requesting Assistance When not Previously Requested]
Go To Initiate Verification of Individual Eligibility for Other Public Minimum Essential Coverage (EEI-16.05)

[Change to Income when Assistance Requested OR Requesting Assistance When not Previously Requested]
Go To Assess Self Declaration (EEI-17.75) – for renewals or Go To Initiate Verification of Individual/Household Income (EEI-17.05) – for mid-year updates

[Change to Eligibility for Employer-Sponsored MEC when Assistance Requested OR Requesting Assistance When not Previously Requested]
Go To Initiate Verification of Individual Eligibility for Employer-Sponsored Minimum Essential Coverage (EEI-09.10)

[Change to Eligibility for FEHP when Assistance Requested
Go To Initiate Verification of Individual Eligibility for FEHP Coverage (EEI-09.10)

Go To Initiate Verification of Individual Residency Status (EEI-15.05)
[Change in Residency]

Go To Initiate Eligibility Determination for Advance Premium Tax Credits and Cost-Sharing Reductions (EEI-11.03)
[Withdraw Request for Advance Premium Tax Credit]

Go To Process Individual Disenrollment (EEI-14.30)
[Individual Withdrew from HBE]

[Change to Whether Individual Is an Indian]
Go To Initiate Verification of Whether Individual Is an Indian (EEI-8.10)

Applications and Accounts

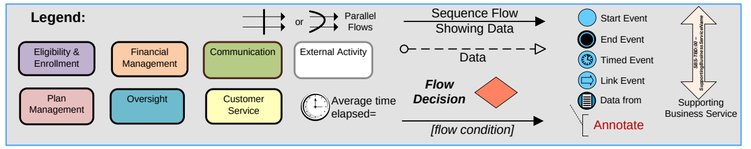
An individual seeking eligibility for enrollment in a qualified health plan through the HBE, advance premium tax credits, cost-sharing reductions, Medicaid, CHIP or BHP completes and submits an on-line or paper application to the HBE for verification and eligibility determination. Accepted application data is managed in an "account" by the HBE to enable access to this information during the verification and eligibility determination processes, as well as after the conclusion of the process to support change reporting and for other purposes.

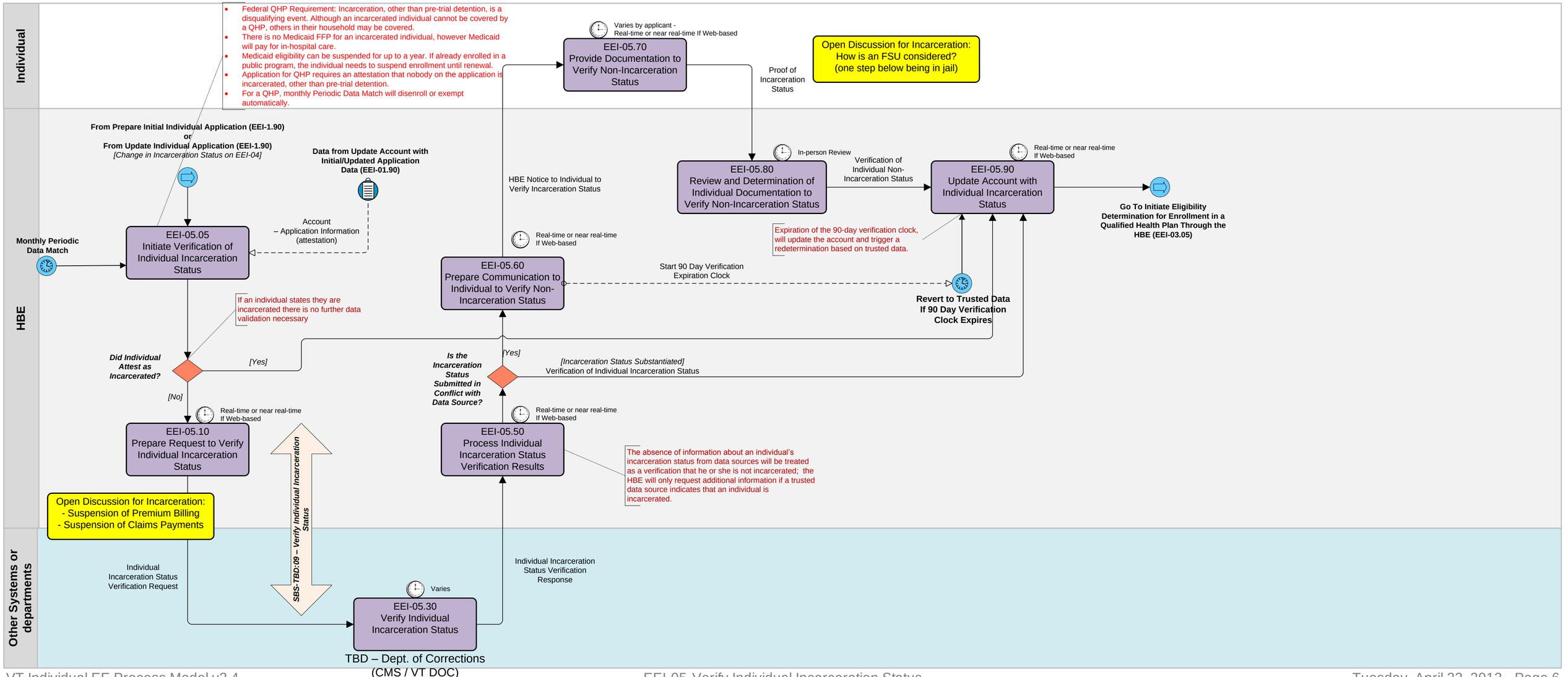
State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Verify Individual Incarceration Status
EEI-05

Synopsis

This process flow verifies an individual's incarceration status for purposes of eligibility for enrollment in a qualified health plan through the HBE.





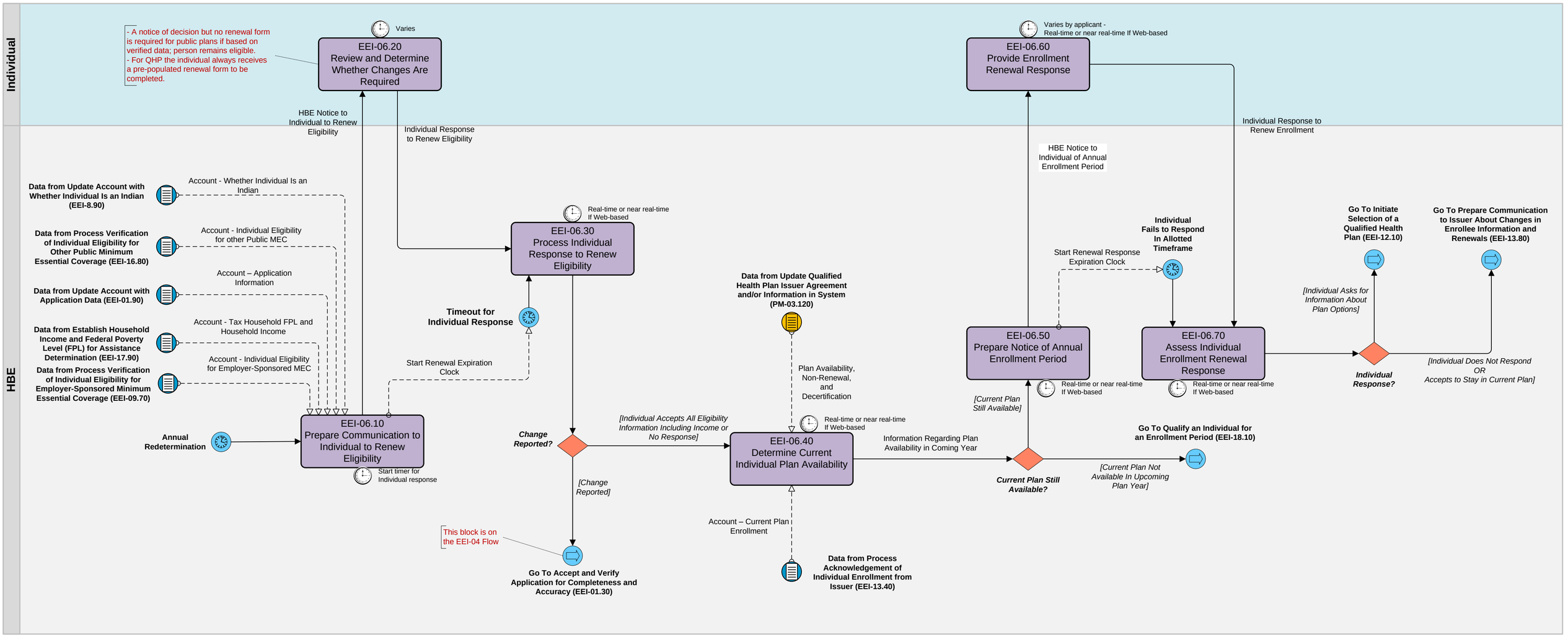
State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Renew Individual Eligibility and Enrollment EEI-06

Synopsis

This process flow handles the annual renewal of an individual's eligibility and enrollment including eligibility for advance premium tax credits, cost-sharing reductions, Medicaid, CHIP or BHP. Eligibility and enrollment renewal occurs at a household level and eligibility changes are assessed at an individual level.

Legend:
or Parallel Flows
Sequence Flow
Showing Data
Data
Flow Decision
[flow condition]
Average time elapsed=
Eligibility & Enrollment
Financial Management
Communication
External Activity
Plan Management
Oversight
Customer Service
Start Event
End Event
Timed Event
Link Event
Data from
Annotate
Supporting Business Service

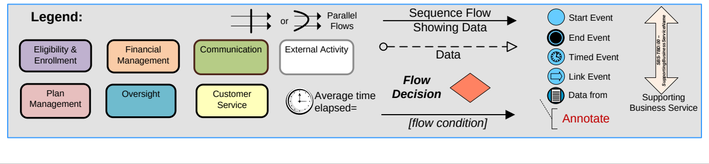


State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Appeal Individual Eligibility Decision
EEI-07

Synopsis

This process flow identifies key activities involved in appeals of eligibility determinations made by the HBE.



Individual

From Review Eligibility Notice (EEI-19.60) Or From Review Notice of Exemption Determination (IRE-4.40)

Eligibility Notice

Individual must respond within a set timeframe

EEI-7.10 Review Notice of Eligibility and Request Appeal on Eligibility Record

Request for Eligibility Record

No Additional Activities To Perform

Varies by applicant - Real-time or near real-time If Web-based

EEI-07.27 Review Eligibility Record

No Additional Activities To Perform – Individual Informed

Varies by applicant - Real-time or near real-time If Web-based

EEI-07.50 Review Appeal Decision Notice

No Additional Activities To Perform – Individual Informed

Varies by applicant - Real-time or near real-time If Web-based

EEI-07.95 Receive Final Eligibility Determination Resulting from Appeal

HBE

HBE Appeal Request and Additional Supporting Documentation

Timeout for Individual Response

EEI-07.30 Process Individual Response to Request for an Appeal

Real-time or near real-time If Web-based

Response Provided?

[No]

Appeal Action Cancelled

Data from Update Account with Individual Residency Status (EEI-15.90)

Account – Residency Status

Data from Update Account with Individual Incarceration Status (EEI-05.90)

Account – Incarceration Status

Data from Update Account with Citizenship, Status As a National or Lawful Presence Status (EEI-02.96)

Account – Citizenship or Lawful Presence Status

Data from Determine Individual Eligibility (EEI-03.40)

Account – HBE Eligibility Determination

Data from Update Account with Whether Individual Is an Indian (EEI-08.90)

Account – Whether Individual Is an Indian

Data from Process Verification of Individual Eligibility for Employer-Sponsored Minimum Essential Coverage (EEI-09.70)

Account – Eligibility for Employer-Sponsored Minimum Essential Coverage

Data from Process Verification of Individual Eligibility for Other Public Minimum Essential Coverage (EEI-16.80)

Account – Eligibility for Other Public Minimum Essential Coverage

Data from Establish Household Income and Federal Poverty Level (FPL) for Assistance Determination (EEI-17.90)

Account – Individual Income

Real-time or near real-time If Web-based

EEI-07.25 Process Individual Request for Eligibility Record

Account – Residency Status

Account – Incarceration Status

Account – Citizenship, Status as a National or Lawful Presence

Account – HBE Eligibility Determination

Account – Whether Individual Is an Indian

Account – Eligibility for Employer-Sponsored Minimum Essential Coverage

Account – Eligibility for Other Public Minimum Essential Coverage

Account – Individual Income

Eligibility Record

Human Services Board would process requests for Eligibility Records

Account – Individual information for use in eligibility appeal decision

Data from Update Account with Application Data (IRE-01.90)

Account – Individual information for use in eligibility appeal decision

HBE Notice to Individual of Eligibility Appeal Decision

Real-time or near real-time If Web-based

EEI-07.40 Prepare HBE Appeal Decision Notice to Individual

HBE Notice to Individual of Adjusted Eligibility Based on Appeal

Real-time or near real-time If Web-based

EEI-07.92 Prepare Communication of Adjusted Eligibility Based on Appeal

Varies

EEI-07.90 Implement Adjusted Eligibility Determination Resulting from Appeal

Individual Withdraws Appeal

EEI-07.05 Halt Appeals Processing

Real-time or near real-time If Web-based

[Yes]

Maintain Eligibility

Start Appeal Decision Expiration Clock

Timeout for Eligibility Appeal Decision

EEI-07.35 Conduct Appeal and Make Appeal Decision

HBE has a set timeframe to make a decision

Fair Hearing Board

HBE Appeal Decision

Real-time or near real-time If Web-based

EEI-07.60 Prepare Notice to CMS of HBE Appeal Decision

HBE Notice to CMS of HBE Appeal Decision

HBE Appeal Decision

Real-time or near real-time If Web-based

EEI-07.62 Process Appeal Decision and Prepare Notice to IRS

CMS

SBS-CMS:29 – Receive Notice of HBE Appeal Decision

HBE Appeal Decision

CMS Notice to IRS of HBE Appeal Decision

Periodically

EEI-07.65 Process Appeal Decision

IRS

No Additional Activities To Perform

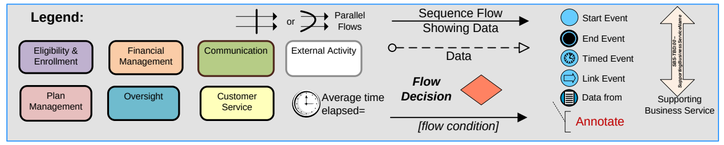
Other systems or departments

State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Verify Whether Individual Is an Indian
EEI-08

Synopsis

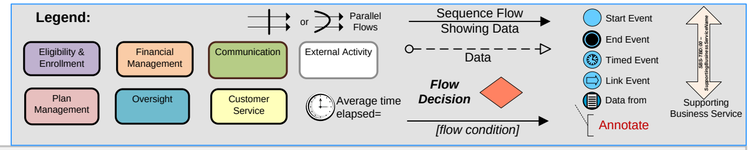
This process flow verifies whether an individual is an Indian for purposes of cost-sharing reductions (CSR) and special enrollment periods.

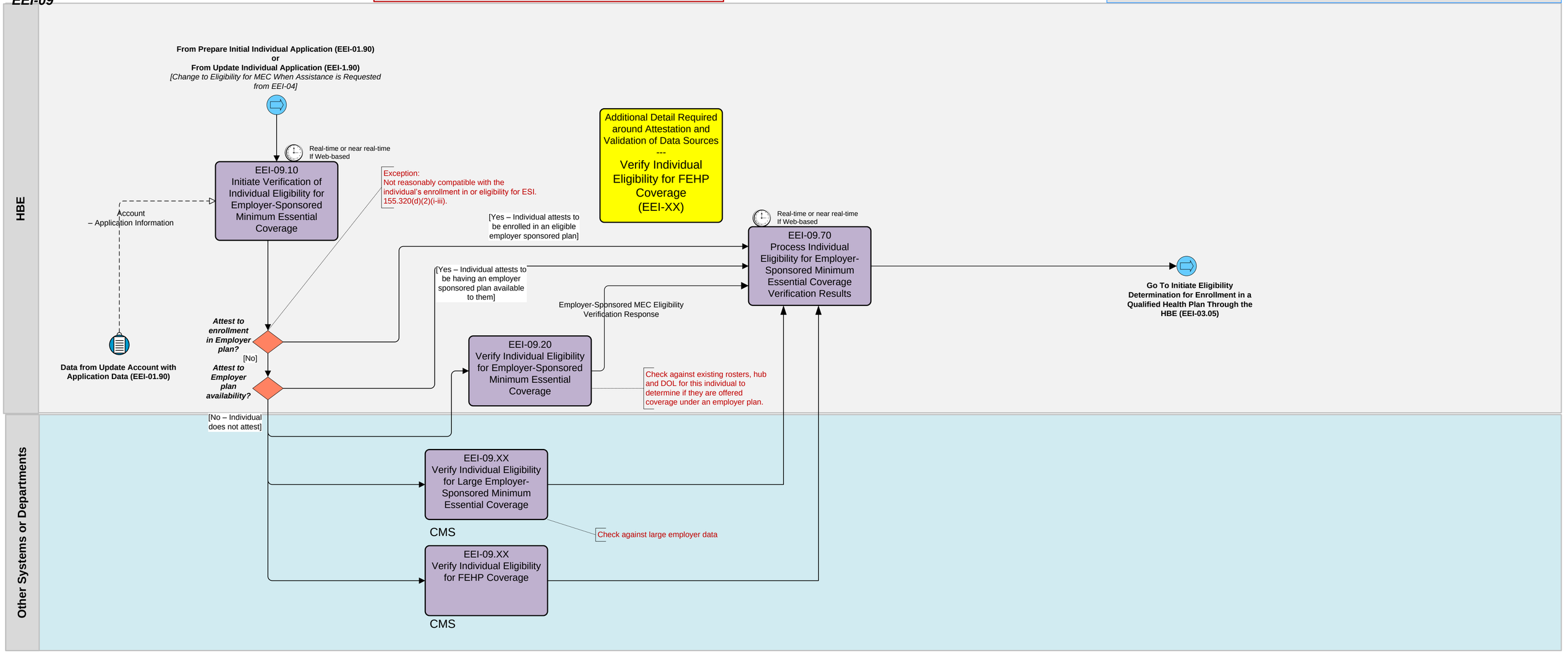


Verify Individual Eligibility for Employer-Sponsored Minimum Essential Coverage
EEI-09

Synopsis

This process flow is performed to gather data to verify whether an individual is eligible for employer-sponsored minimum essential coverage, and if so, whether such coverage is affordable and meets the minimum value requirements.



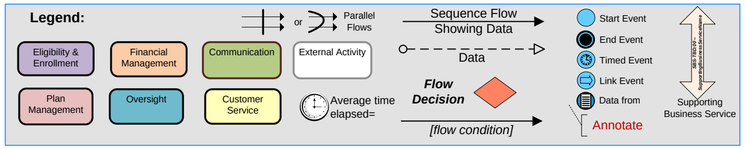


State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Determine Eligibility for Medicaid, CHIP, APTC, State Subsidy and CSR Based on MAGI
EEI-10

Synopsis

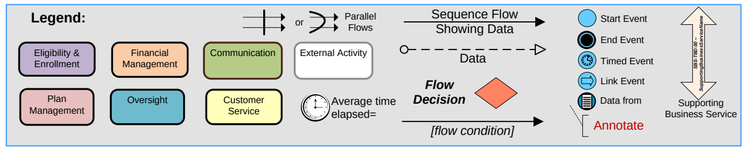
This process flow is performed to determine an individual's eligibility for Medicaid, CHIP and the Basic Health Program (BHP).

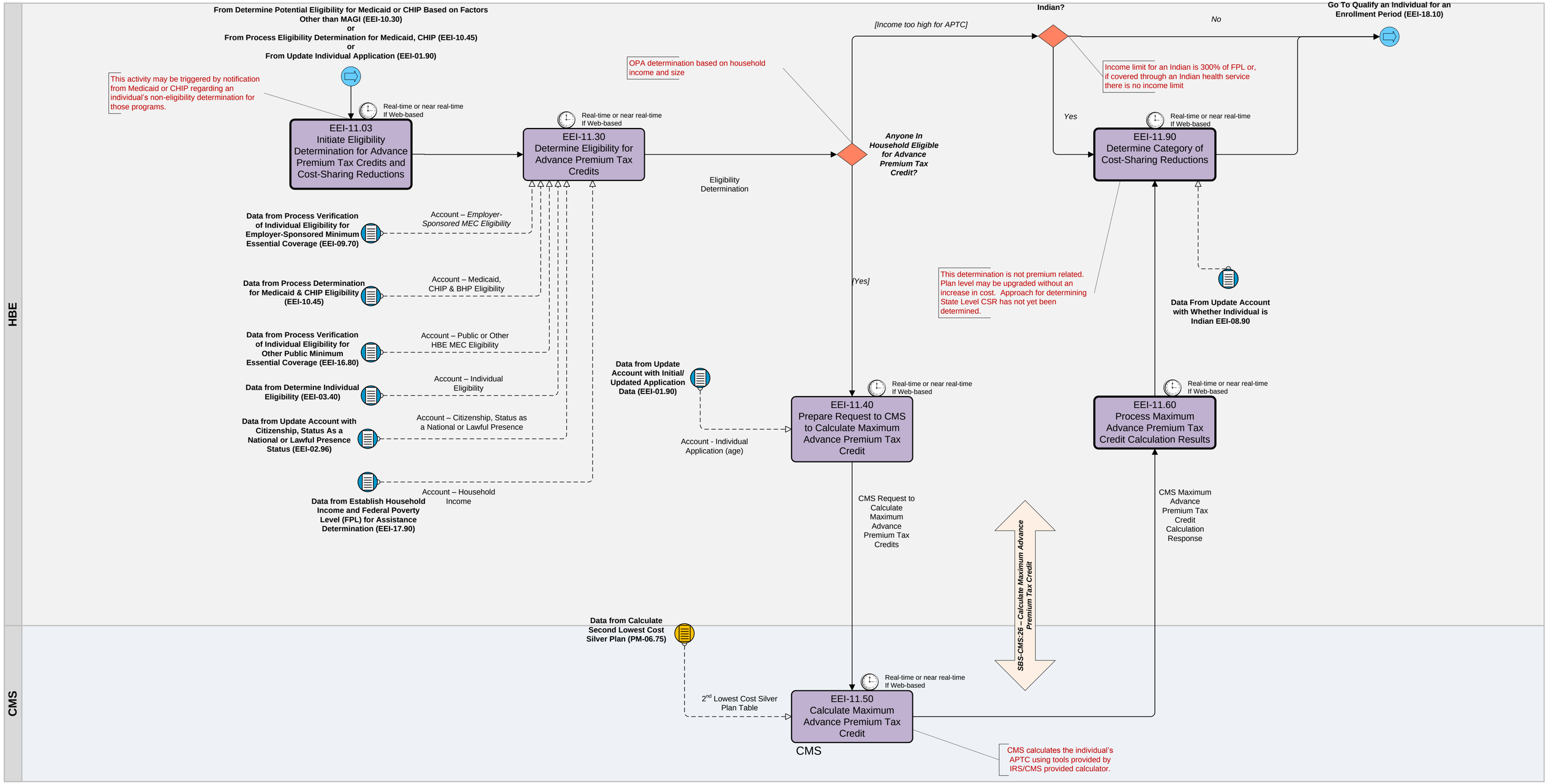


State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Determine Eligibility for Advance Premium Tax Credits and Cost-Sharing Reductions
EEI-11

Synopsis
This process flow handles the determination of eligibility for advance premium tax credits and cost-sharing reductions, including the maximum level of advance premium tax credits and the category of cost-sharing reductions, for a household that has been determined to include individuals who are eligible for enrollment in a qualified health plan through the HBE, have requested screening for financial assistance, are not eligible for Medicaid, CHIP or BHP, and have met the other eligibility requirements for advance premium tax credits and cost sharing reductions. This process flow involves evaluating eligibility based on IRS rules for income and household size.



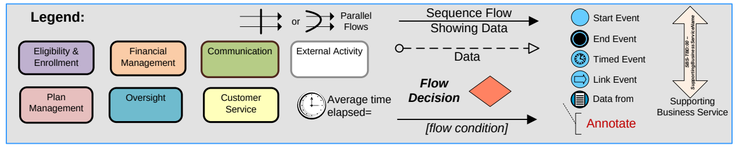


State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Select Individual Qualified Health Plan EEI-12

Synopsis

This process flow handles an individual's enrollment in a qualified health plan through the HBE. This involves generating plan choice information that is customized to the individual's eligibility and personal preferences. The outcome of this process flow is an informed plan selection by an individual and to the extent that the individual is eligible for an advance premium tax credit, the amount of his or her advance premium tax credit.



Individual

HBE

Other systems or departments

[Individual Elects to Re-Evaluate Options]

From Coordinate Subsequent Activities (EEI-19.70) or Review Assess Individual Enrollment Renewal Response (EEI-06.70)

Varies by applicant - Real-time or near real-time If Web-based

EEI-12.55 Complete Enrollment Questionnaire and Select Preferences

Enrollment Questionnaire

HBE Notice to Individual to Complete Enrollment Questionnaire

From Review Notice of Exemption Determination (IRE-04.40)

In order to be eligible in a catastrophic plan the individual must be under age 30 at the beginning of the plan year or have an exemption based on hardship or inability to afford coverage.

Varies by applicant - Real-time or near real-time If Web-based

EEI-12.80 Evaluate Available Qualified Health Plans

Individual Wishes to Re-Evaluate Options?

[No]

Exemption Requested

[No]

[Yes]

Go to Complete Initial Application for Exemption (IRE-01.10 or 01.20)
[Apply for Exemption based on Hardship or Cannot Afford Coverage]

BPM2: Where should catastrophic plans for age 30 or over be covered? Need 2 Exemption Flows- Employee and Individual Mandate Exemption.

HBE Notice to Individual to Select Plan and Provide Payment Information

EEI-12.85 Select Plan

Eligible for APTC?

[Yes]

Varies by applicant - Real-time or near real-time If Web-based

EEI-12.XX Elect APTC amount

EEI-12.XX Receive invoice and make payment

Real-time or near real-time If Web-based

EEI-12.10 Initiate Individual Selection of a Qualified Health Plan

Filter/ browsing

Real-time or near real-time If Web-based

EEI-12.50 Prepare Enrollment Questionnaire to Gather Individual Preferences

New Enrollment or Change with New Plan Choice

Yes

[No Change in Plans]

Go To Initiate Communications to Issuer About individual Enrollment in Qualified Health Plan (EEI-13.05)

Real-time or near real-time If Web-based

EEI-12.60 Determine Plan Availability and Calculate Plan Cost

Plan Availability Rate Information

EEI-12.95 Apply Max APTC to Premiums

Timeout for Plan Enrollment Response

Start Individual Plan Enrollment Response Expiration Clock

If an individual is eligible for Medicare, they are eligible for MEC and therefore, are ineligible to receive APTC.

Real-time or near real-time If Web-based

EEI-12.70 Prepare Communication/ Comparison of Available Qualified Health Plans Based on Individual Preferences

EEI-12.90 Process Plan Selection/ Enroll

Individual Plan Selection

Initiate Communication to Issuer About Individual Enrollment in Qualified Health Plan (EEI-13.05)

Data from Process Maximum Advance Premium Tax Credit Calculation Results (EEI-11.60)

Individual picks percentage of maximum APTC

[No]

EEI-12.XX Generate Invoice Amount

Time Expired for Plan Enrollment?

[Time Expired – Individual Did Not Select Plan]

[No - Time not Expired]

Initial Enrollment?

[Yes]

[No]

No further action

Go To Process Individual Disenrollment (EEI-14.30)

- If initial enrollment, then a plan will not be selected.
- If an update is being performed for an currently enrolled individual, then the individual will be disenrolled from the current plan if action is not taken in a timely manner.

Account - Application Information (Age, Zip Code and Tobacco Use)

Data from Update Account with Application Data (EEI-01.90)

Plan Availability

Plan Information

Data from Establish Qualified Health Plan Issuer Agreement in System (PM-01.100)

Plan Information

Payment details confirmed

Plan Availability

Data from Update Qualified Health Plan in System (PM-03.120)

Account – Category of Cost-Sharing Reductions

Data from Determine Category of Cost-Sharing Reductions (EEI-11.90)

Plan Rate Information

Data from Update Rates and Benefits Information in System (PM-06.90)

Account – Maximum Advance Premium Tax Credits

Data from Process Maximum Advance Premium Tax Credit Calculation Results (EEI-11.60)

Additional notifications to the individual based on non-payment or partial payment is handled by the premium processor under the FM track. Issuer is paid only when payment is received in full.

EEI-12.XX Process Payment

Premium Processor

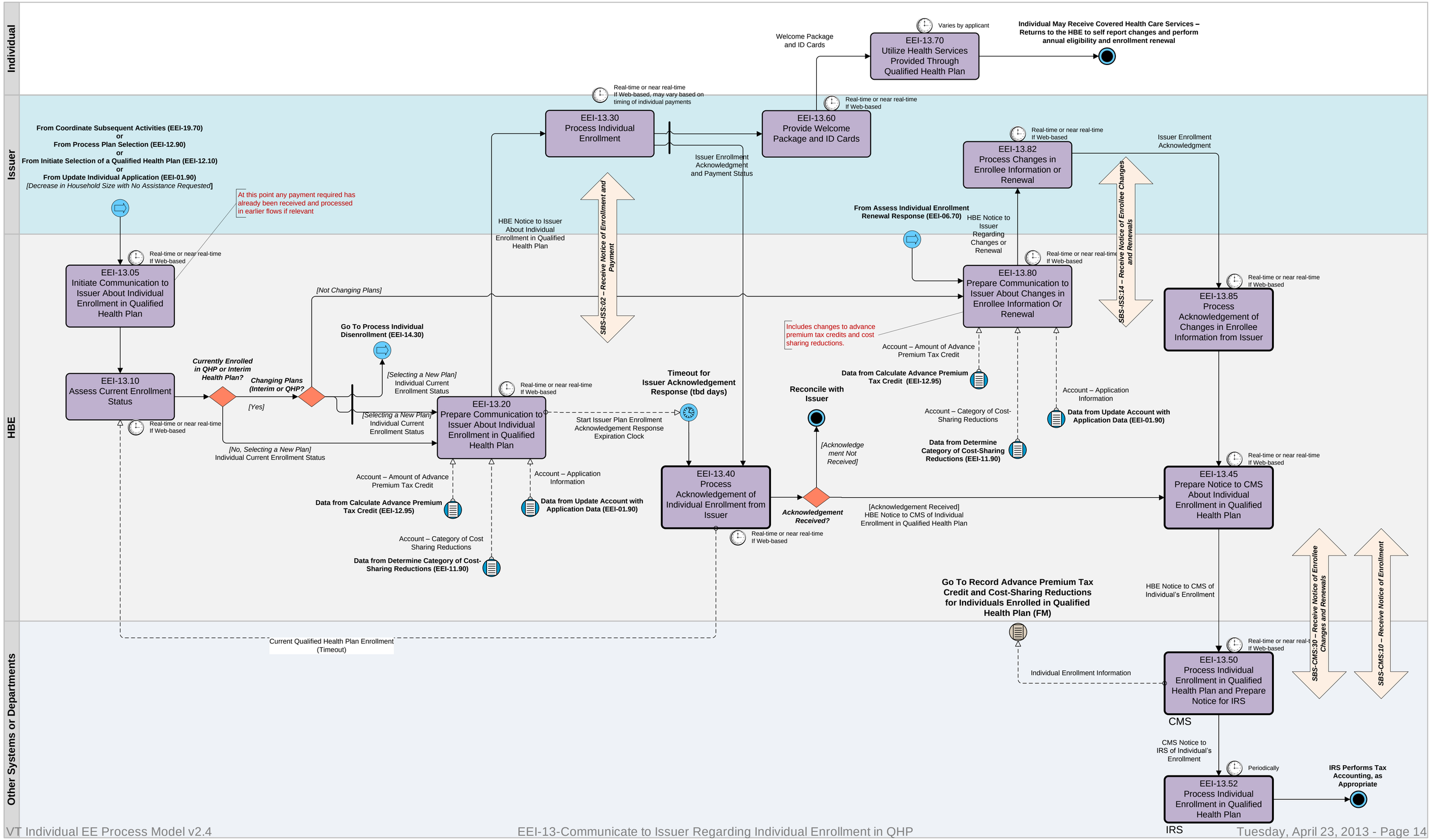
EEI-12.XX Produce Invoice

Premium Processor

State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Communicate to Issuer Regarding Individual Enrollment in Qualified Health Plan
EEI-13

Synopsis
This process flow handles an individual's enrollment in a qualified health plan in the HBE after he or she has selected a plan. This involves determining whether an individual is already enrolled in another qualified health plan, as well as notifying the issuer of the selected qualified health plan, and processing the issuer's response to the HBE enrollment transaction. This process flow also captures the issuer's provision of a welcome package and ID card to a newly covered individual.



State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Disenroll Individual from Qualified Health Plan
EEI-14

Synopsis

This process flow handles an individual's disenrollment from a qualified health plan, which is generally initiated by an individual's request to his or her qualified health plan or to the HBE (including when an individual changes qualified health plans). This process flow involves notification of an individual, the HBE, the qualified health plan issuer, and CMS.

Legend:
Eligibility & Enrollment; Financial Management; Communication; External Activity; Plan Management; Oversight; Customer Service; Average time elapsed=; or; Parallel Flows; Sequence Flow Showing Data; Data; *Flow Decision*; *[flow condition]*; Start Event; End Event; Timed Event; Link Event; Data from; Annotate; Supporting Business Service

Individual

Cancellation will be only forward looking. Cancellation for death will be covered through the end of that month, but exceptions can be made.

Varies by applicant
EEI-14.60 Review Disenrollment Notice
Individual Decides to Appeal?
[Individual Chooses to Appeal]
Go To Review Appeal Notice and Request Appeal and Eligibility Record (EEI-07.10)
[No]
Individual Accepts Eligibility Decision

Issuer

Fraud or Non Payment from individual
Varies by issuer
EEI-14.20 Process Individual Request for Disenrollment
Issuer Notice to HBE of Individual's Intent to Disenroll
SBS-IIS-03 – Notify HBE of Disenrollment from Qualified Health Plan

From Update Individual Application (EEI-01.90)
[Individual withdrew from HBE]
or
From Process Plan Selection (EEI-12.90)
or
From Assess Current Enrollment Status (EEI-13.10)
or
From Coordinate Subsequent Activities (EEI-19.70)
or
From Disenroll from Interim or Public Plan

EEI-14.XX Issuer Determines Individual has Stopped Payment or Fraudulently Used Services
Issuer Notice to HBE of Individual's Disenrollment
Varies by issuer
EEI-14.70 Disenroll Individual from Qualified Health Plan on the Effective Date
Varies by issuer
EEI-14.50 Prepare Communication to Notify Individual of Disenrollment
Issuer Notice of Disenrollment to Individual

HBE

Real-time or near real-time If Web-based
EEI-14.30 Initiate Individual Disenrollment
Public or QHP?
QHP
EEI-14.40 Prepare Communication to Issuer to Disenroll Individual
HBE Notice to Issuer of Individual Disenrollment
Public
Account – Existing Individual Enrollment and Supporting information
Data from Assess Current Enrollment Status (EEI-13.10)
EEI-14.XX Disenroll from Public Plan
EEI-14.XX Prepare Communication to Individual
EEI-14.80 Process Individual Disenrollment from Qualified Health Plan
SBS-IIS-04 – Receive Notice of Disenrollment from Qualified Health Plan
EEI-14.85 Prepare Notice to CMS About Individual Disenrollment from Qualified Health Plan
SBS-CMS:11 – Receive Notice of Disenrollment from Qualified Health Plan
EEI-14.XX Notify Premium Processor of disenrollment
Go To Record Advance Premium Tax Credit and Cost-Sharing Reductions for Individuals Enrolled in Qualified Health Plan (FM)
HBE Notice to CMS of Individual's Disenrollment
Real-time or near real-time If Web-based
Individual Disenrollment Information
EEI-14.90 Process Individual Disenrollment from Qualified Health Plan and Prepare Notice for IRS
CMS Notice to IRS of Individual's Disenrollment
Periodically
IRS Performs Tax Accounting, as Appropriate
EEI-14.92 Process Individual Disenrollment in Qualified Health Plan

Other Systems and Departments

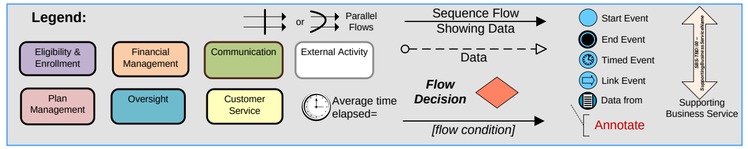
Action: Does CMS need to be notified in the case of Public plan enrollment / disenrollment?
EEI-14.XX Premium Processer communicates default on payment
Premium Processor
EEI-14.XX Process Disenrollment in Access/MMIS
ESD
CMS
IRS
EEI-14.XX Premium Processer stops future invoicing to Individual
Premium Processor

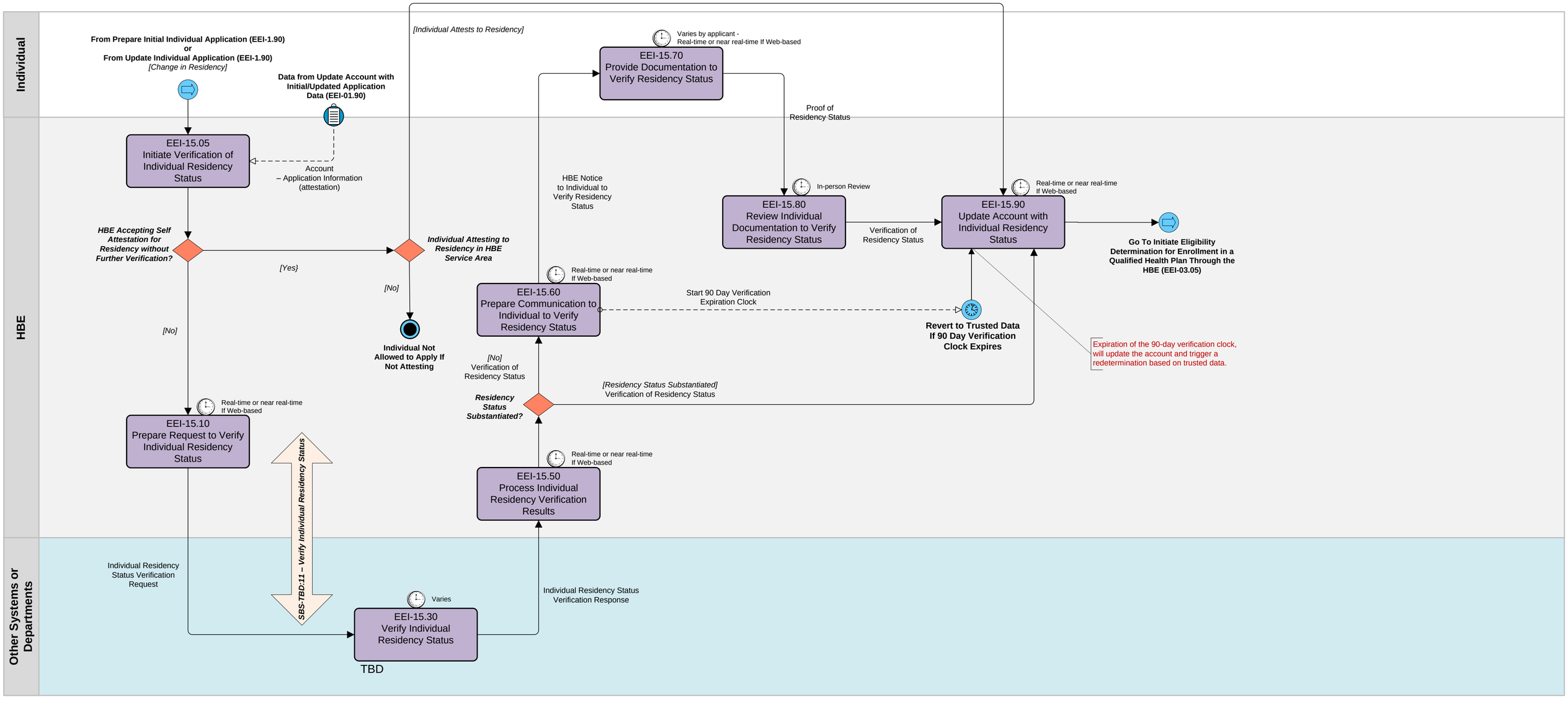
State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Verify Individual Residency in HBE Service Area
EEI-15

Synopsis

This process flow is performed to verify an individual's residency in the service area of the HBE.



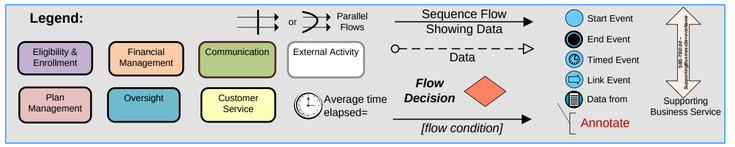


State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Verify Individual Eligibility for Other Public Minimum Essential Coverage (MEC)
EEI-16

Synopsis

This process flow is performed to determine whether an individual is eligible for minimum essential coverage (MEC) through public programs, including Medicaid, CHIP and BHP. For Medicaid, CHIP and BHP this involves verifying whether an individual has already been determined eligible for one of those programs.



From Prepare Initial Individual Application (EEI-01.90)
or
From Update Individual Application (EEI-01.90)
[Change to Eligibility for Other Public MEC]

HBE

- When the individual provides a self reported change, this activity determines which activity to perform based on changes made to the account. Only the appropriate downstream activity (EEI-16.30 or 16.40) will be evaluated.
- Verification of other MEC other than ESI

Real-time or near real-time
If Web-based

EEI-16.05
Initiate Verification of Individual Eligibility for Other Public Minimum Essential Coverage

If an individual is eligible for Medicare, they are eligible for MEC and therefore, are ineligible to receive APTC. They can choose to enroll in a QHP without APTC if they'd like.

Real-time or near real-time
If Web-based

Account
– Application Information

Data from Update Account with Application Data (EEI-01.90)

EEI-16.30
Prepare Request to Verify Other Public Minimum Essential Coverage

Real-time or near real-time
If Web-based

Account
– Application Information

Data from Update Account with Application Data (EEI-01.90)

EEI-16.40
Prepare Request to Verify Whether Individual Has Already Been Determined Eligible for Public Minimum Essential Coverage

Real-time or near real-time
If Web-based

EEI-16.80
Process Verification of Existing Enrollment for Public Minimum Essential Coverage

Go To Initiate Eligibility Determination for Enrollment in a Qualified Health Plan Through the HBE (EEI-03.05)

SBS-TBD:07 – Verify Individual Eligibility for Other Public MEC

SOV Public (One Gate and Access)

EEI-16.41
Verify Whether Individual Has Already Been Determined Eligible for Public Minimum Essential Coverage

- This activity only verifies whether an individual has already been found eligible for public coverage. The HBE will determine an individual's eligibility for Medicaid or CHIP later in the eligibility process.
- Verification will be performed against plans such as Medicaid, CHIP, Medicare, Tricare...

EEI-16.xx
Verify Enrollment from One Gate

- This activity may not be automated initially.
- There may be a post-enrollment reconciliation as an interim solution.

Access

EEI-16.xx
Verify Public Plan Enrollment from Access through Automation

SBS-OASHSP:02 – Verify Whether Individual Has Already Been Determined Eligible for Medicaid, CHIP, or BHP

Other Systems and Departments

- Data from PARIS, a national database of public health program enrollment, would initially utilize the current interface through Access.

EEI-16.xx
Verify Public Plan Enrollment from PARIS through Automation

One Gate

PARIS / Access

Action: Determine Medicare data check around eligibility or enrollment

Other Public MEC Eligibility Verification Request

CMS

EEI-16.35
Verify Individual Eligibility for Other Public Minimum Essential Coverage

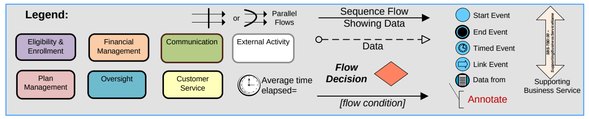
Other Public MEC Eligibility Verification Response

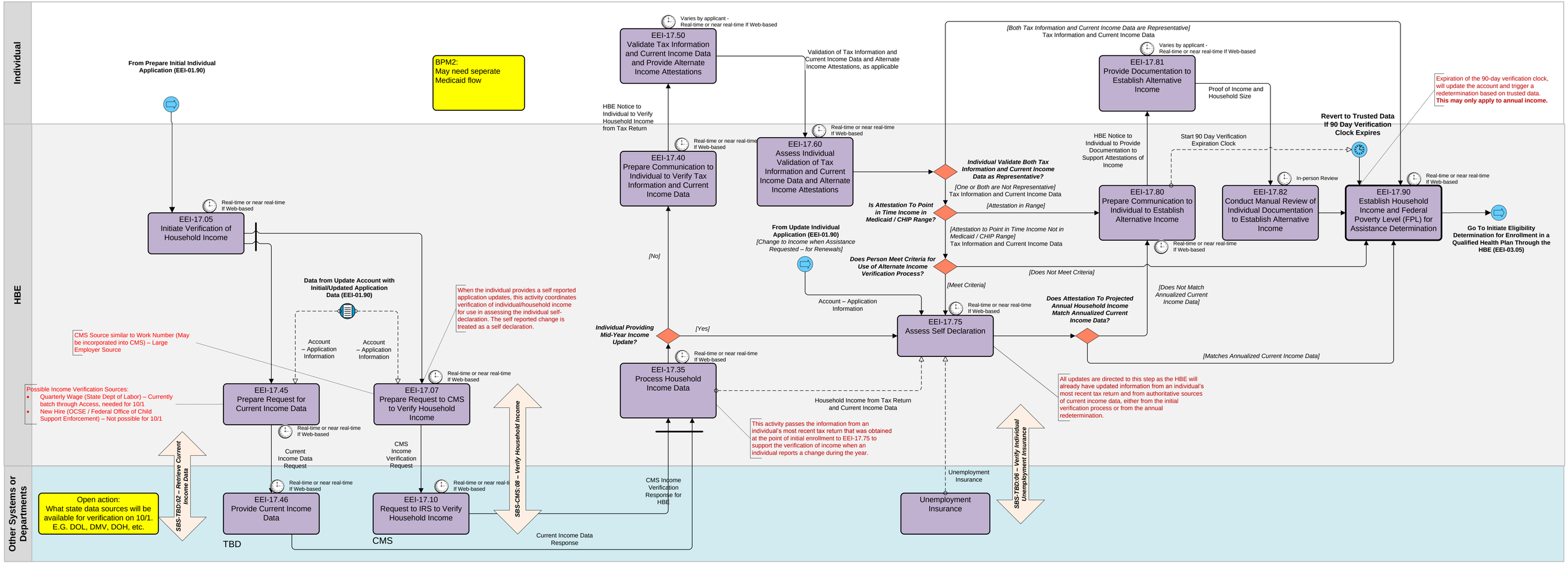
State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Verify Household Income
EEI-17

Synopsis

This process flow is performed to determine an individual's household income for use in evaluating his or her eligibility for advance premium tax credits, cost-sharing reductions, Medicaid, CHIP and BHP.



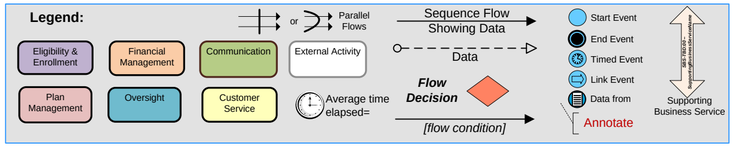


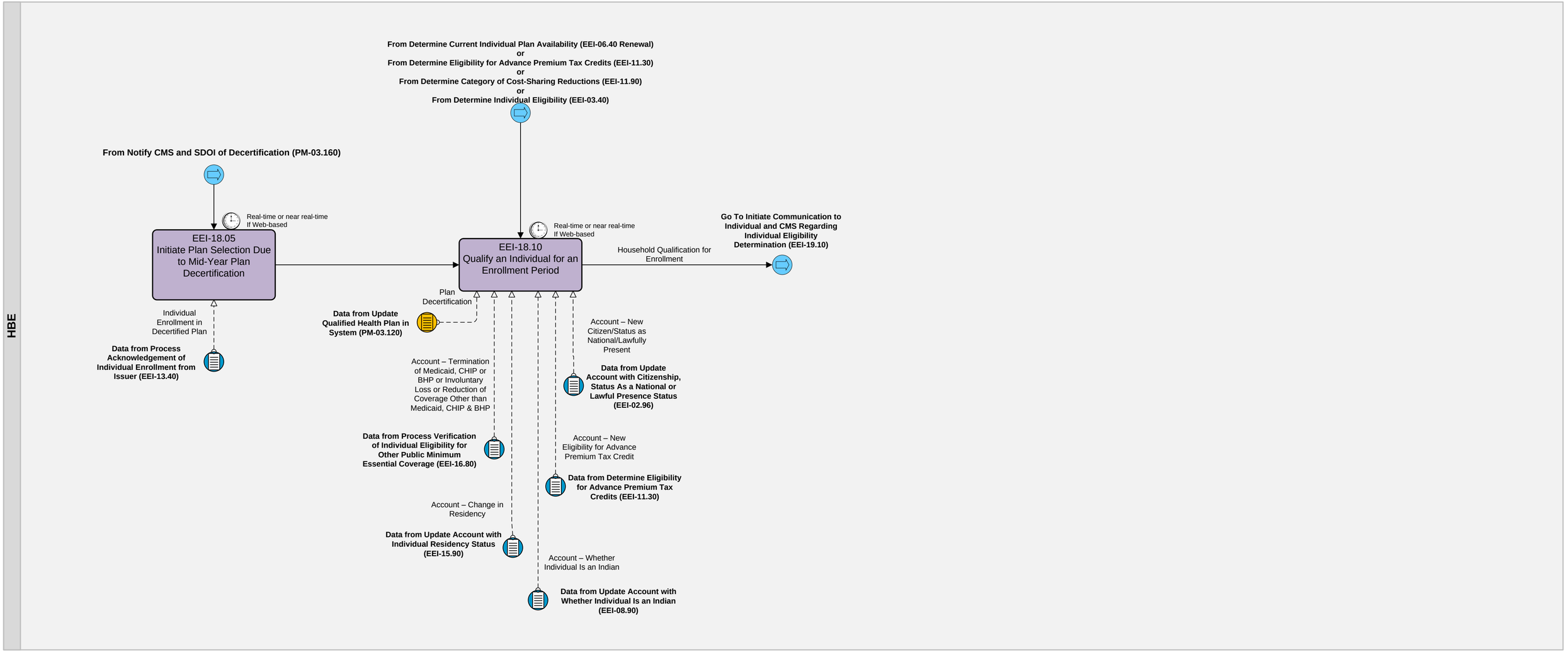
State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Qualify Individual for Enrollment Period
EEI-18

Synopsis

This process flow assesses whether an individual meets the requirements for an enrollment period.





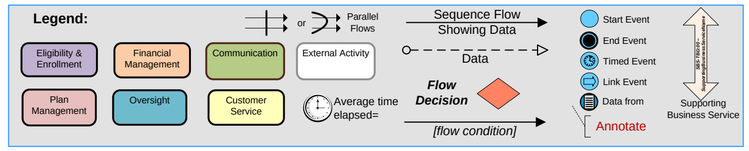
State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

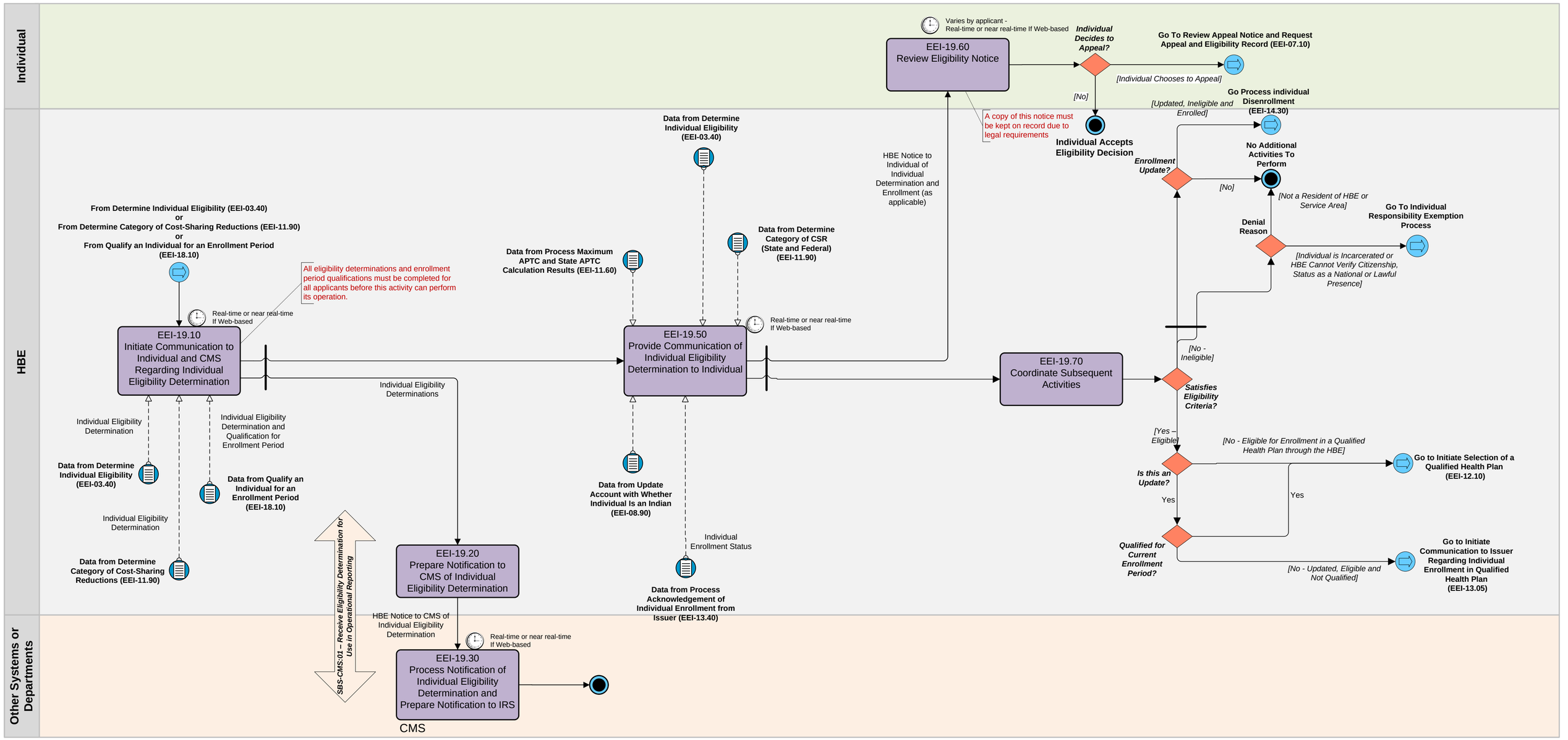
Communicate Eligibility Determination and Coordinate Enrollment Activities

EEI-19

Synopsis

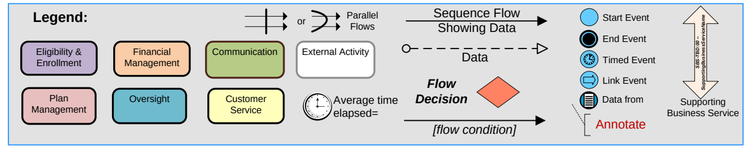
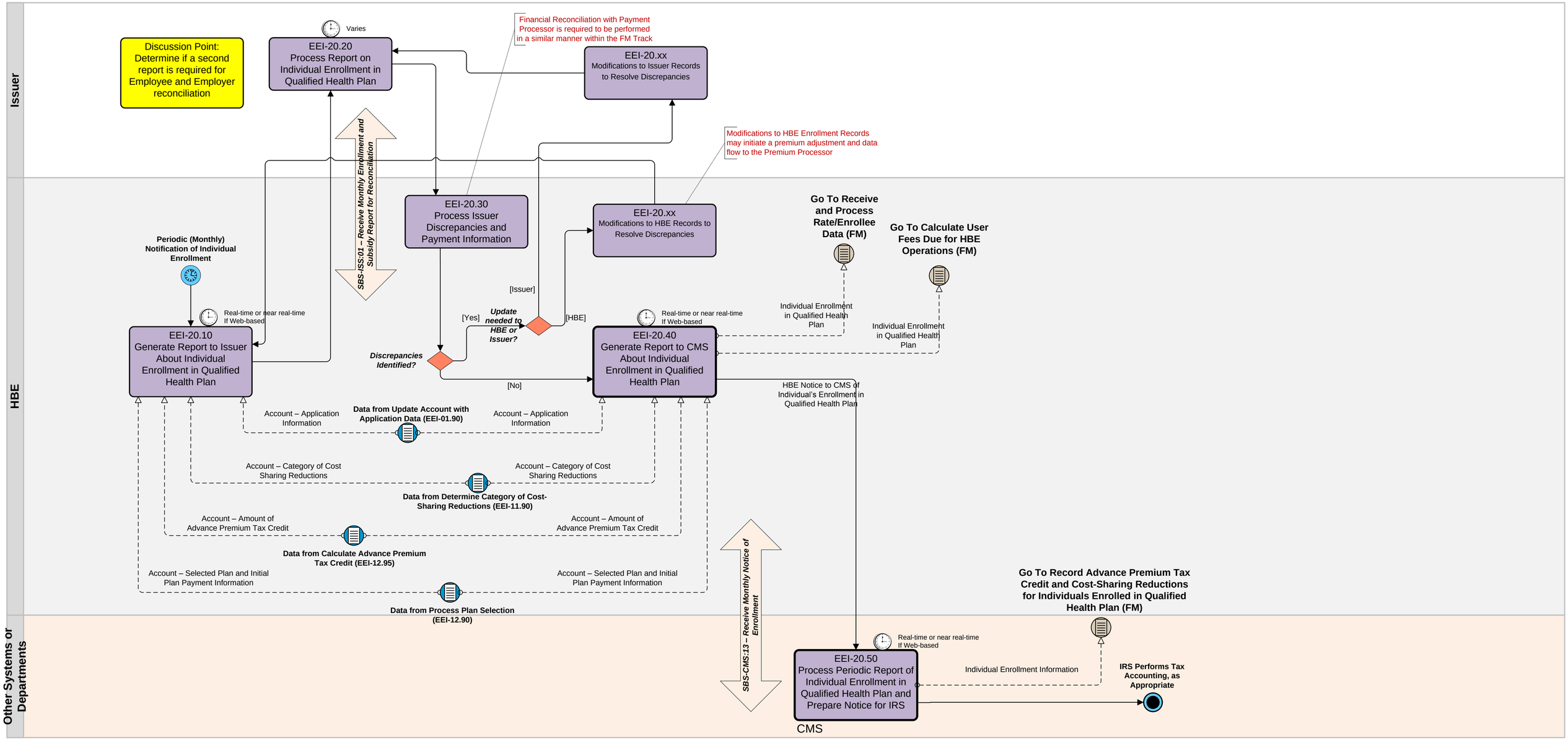
This process flow is performed to notify an individual of his or her eligibility determination and provide information to CMS, which will provide information to IRS as needed to support tax administration. A single notice is produced for each application and includes all determination information for each applicant on the application.





State of Vermont Blueprint Process Model
Eligibility & Enrollment – Individual

Conduct Periodic Enrollment Reporting and Reconciliation
EEI-20

Synopsis

This process flow is performed periodically by the HBE to report individual enrollment information to qualified health plan issuers, reconcile information and report results to CMS.