

General Instructions and Information Guide for Completing Form 190-A

If the Total Number of Covered Lives reported to Virginia on the NAIC Supplemental Health Care Exhibit for Individual Comprehensive Health Coverage, Small Group Employer Comprehensive Health Coverage, and Large Group Employer Health Coverage combined as defined in the NAIC Annual Statement Instructions **is less than 5,000 lives COMBINED**, the company is EXEMPT from filing any information and a report is not required. Please do not continue.

Carriers Required to Report as of April 6, 2018

Reports Due for 2016 and 2017			
Group Code	Cocode	Name	Number of Covered Lives
671	71835	Anthem Hlth Plans of VA Inc	528,633
671	95169	Healthkeepers Inc	325,353
380	53007	Group Hospitalization & Med Srvc	188,377
707	79413	UnitedHealthcare Ins Co	171,691
601	95639	Kaiser Found Hlth Plan Mid Atlanti	144,708
901	67369	Cigna Hlth & Life Ins Co	129,028
1183	95281	Optima Hlth Plan	102,400
380	96202	CareFirst BlueChoice Inc	84,532
1	15097	Innovation Hlth Ins Co	75,063
1	60054	Aetna Life Ins Co	50,906
1	95109	Aetna Hlth Inc PA Corp	42,945
1	15098	Innovation Hlth Plan Inc	21,040
707	95025	United Hlthcare Mid Atlantic Inc	20,025
707	96940	Optimum Choice Inc	15,028
1183	70715	Optima Hlth Ins Co	7,403
4845	95811	Piedmont Comm Hlthcare Inc	7,355
707	62286	Golden Rule Ins Co	5,872
Reports Due for 2016 Only			
1	96555	Coventry Hlth Care of VA Inc	38,009

Electronic submission of Form MB-190 is required utilizing the form found on our website at <http://www.scc.virginia.gov/boi/co/health/mandben.aspx>. The General Instructions and Information Guide is to be used to assist in the completion

NOTE: PLEASE ALLOW ADEQUATE TIME FOR THE PREPARATION AND SUBMISSION OF FORM MB-190 BY THE REQUIRED DUE DATE INABILITY TO SUBMIT FORM MB-190 ELECTRONICALLY WILL NOT RESULT IN AUTOMATIC WAIVER OF THE REQUIREMENT FOR A TIMELY FILING. IF TECHNICAL PROBLEMS OCCUR WHILE TRYING TO COMPLETE OR SUBMIT THE FORM ELECTRONICALLY, PLEASE CONTACT ANDREW IVERSON AT (804) 371-9851 or andrew.iverson@scc.virginia.gov. FOR OTHER CONCERNS, PLEASE CONTACT ERIC LOWE AT (804) 371-9628 or eric.lowe@scc.virginia.gov.ⁱ

Effective September 30, 2015, the ICD-9 codes were replaced by ICD-10 codes. As such, the combinability of data coded under the new codes should be tracked by each carrier as utilized in the carrier's coding system. The 2016 (and future) reporting of mandated benefits and utilization must be made for the full calendar year for benefits coded utilizing the ICD-10 codes as provided in the Bureau's instructions. Carriers will be responsible for determining coding

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crosswalks that will equate the report of the statutory mandated benefits in Virginia for any code that does not directly equate to an ICD-9 code previously reported. Carriers will be responsible for determining the proper amounts to be reported for any ICD-10 code that includes non-mandated benefits. The Bureau has provided a sample crosswalk along with the previous CPT and ICD-9-CM Codes to assist carriers in reporting mandated benefits.

Carriers are reminded that failure to submit a substantially complete and accurate report pursuant to the provisions of 14VAC5-190-10 et seq., by the due date stated in these instructions, may be considered a violation subject to a penalty as set forth in § 38.2-218 of the Code of Virginia. Lack of notice, lack of information, lack of means of producing the required data, or other similar reasons will not be accepted for not submitting a complete and accurate report in a timely manner.

COVER SHEET:

1. The number entered for **Total Insured Lives Reported to the NAIC** should be consistent with the total number **reported on the Company's Annual Statement Supplemental Health Care Exhibit for the required reporting period** for all applicable accident and sickness lines.
- 2.
3. The amount entered for **Total Premium on Applicable Policies and Contracts** should be the total accident and sickness premiums written in Virginia on applicable policies and contracts, as defined in 14VAC5-190-30 that are subject to the Mandated Benefits and Offers as set forth in § 38.2-3408 or § 38.2-4221, and §§ 38.2-3409 through 38.2-3419 for the reporting period. Only written premiums on applicable policies and contracts should be included. Policies issued to discretionary groups situated outside of Virginia that provide coverage to residents of Virginia for which the company is unable to provide the documentation required in § 38.2-3522.1, and are subject to Mandated Benefits and Offers as provided in § 38.2-3408 or § 38.2-4221 and §§ 38.2-3409 through 38.2-3419, are considered applicable policies and contracts.

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COMPLETE REPORT

Companies filing a **complete** report must complete the cover sheet of Form 190-A (including the claim basis which must be reported as either Paid (enter P) or Incurred (enter I) and continue with completion of the **Worksheets for Parts A-D**.

PART A: CLAIM INFORMATION – BENEFITS (Part A-1 for Individual Values and Part A-2 for Group Values)

Part A requires disclosure of specific claim data for each mandated benefit and mandated offer for both individual and group business.

Total Insured Lives should match the number reported in the Cover Sheet.

Basis used to collect claim data should match the method reported in the Cover Sheet.

Total claims paid or incurred for individual contracts (Part A-1) and group certificates (Part A-2) refer to all claims paid or incurred under the types of policies that are subject to the Mandated Benefits. This amount should not be the total of claim payments entered in column c, rather a total of all claims paid or incurred under applicable contracts or certificates for all covered services, including both mandated benefits and those not mandated. This amount is the only data entered in cell B6 on Parts A-1 and A-2.

Columns a and b - "Number of Visits" or "Number of Days" refer to the number of provider and physician visits and the number of inpatient or partial hospital days, as applicable. The numbers reported should be consistent with the type of service rendered. For example, number of days (column b) should not be reported unless the claim dollars being reported were paid or incurred for inpatient or partial hospitalization.

Claims reported for § 38.2-3409, Dependent Children (Handicapped) should include only those claims paid or incurred as a result of a continuation of coverage because the dependent has attained the specified age as set forth in the policy for a dependent child.

Claims reported for § 38.2-3410, Doctor to Include Dentist, should include only claims for treatment normally provided by a physician, but was provided by a dentist. Claims for normal or routine dental services should not be reported.

Column c -Total Claim Payments - companies should enter the total of claims paid or incurred for the mandate.

Column d - Number of Contracts/Certificates

Individual business - companies should report the number of individual **contracts** issued or renewed in Virginia during the reporting period which contain the benefits and providers listed. The number of contracts should be consistent throughout column d, except in the case of mandated offers, which may be less.

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Group business - companies should report the number of group **certificates** issued or renewed in Virginia during the reporting period which contain the benefits and providers listed, not the number of group policies. This number should also be consistent throughout column d, except in the case of mandated offers, which may be less.

Column e - Claim Cost per Contract/Certificate. This figure is computed by dividing the amount entered in column c by the number entered in column d. **The Bureau's software will compute this amount automatically.**

Column f - Annual Administrative Cost should only include **reporting year** administrative costs (not start-up costs, unless those costs were incurred during the reporting period).

Column g - The Percentage of Total Health Claims computed in column g will be computed automatically by the Bureau's software.

PART B: CLAIM INFORMATION – PROVIDERS (Part B-1 for Individual Values and Part B-2 for Group Values)

Not applicable to Health Maintenance Organizations (HMOs)

In determining the cost of each mandate, it is expected that claim and other actuarial data will be used. A listing of the CPT and ICD-9-CM/ICD-10-CM Codes which is useful in collecting the required data is **available on line** for your convenience at: <http://www.scc.virginia.gov/boi/co/health/mandben.aspx>. Worksheets must be completed for both individual business and group business if the company has both types of business.

Column a - Number of Visits is the number of visits to the provider type for which claims were paid or incurred.

Column b - Total Claims Payments is the total dollar amount of claims paid or incurred for services provided by the provider type.

Column c - Cost per Visit is computed by dividing the amount entered in column b by the number entered in column a. **The Bureau's software will compute this figure automatically.**

Column d - Number of Contracts/Certificates

Individual business - report the number of individual **contracts** issued or renewed in Virginia during this reporting period that are subject to this reporting requirement.

Group business - report the number of group **certificates** issued or renewed in Virginia during this reporting period that are subject to this reporting requirement.

Column e - Claim Cost Per Contract/Certificate is the number entered in column b divided by the number entered in column d. **The Bureau's software will compute this number automatically.**

Column f - Annual Administrative Cost should only include **reporting year** administrative costs (not start-up costs, unless those costs were incurred during the reporting period).

Column g - Percent of Total Health Claims is the claims paid or incurred for services administered by each provider type as a percentage of the total amount of all health claims paid or incurred subject to this reporting requirement. **The Bureau's software will compute this number automatically.**

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PART C: PREMIUM INFORMATION

Standard Policy

Use what you consider to be your standard individual policy and/or group certificate to complete the deductible amount, the coinsurance paid by the insurer, and the individual/employee out-of-pocket maximum. These amounts should be entered under the heading of Individual Policy and/or Group Certificates.

For your standard health insurance policy and/or group certificate in Virginia, provide the total **annual premium** that would be charged per unit of coverage assuming inclusion of all of the benefits and providers listed. A separate annual premium should be provided for Individual policies and Group certificates, both single and family. If the company does not have a "family" rating category, coverage for two adults and two children is to be used when calculating the required family premium figures.

Premium Attributable to Each Mandate

Provide the portion (dollar amount) of the annual premium for each policy that is attributable to each mandated benefit, offer and provider.

Please indicate where coverage under your policy exceeds Virginia mandates. It is understood that companies do not usually rate each benefit and provider separately. **However, for the purpose of this report it is required that a dollar amount be assigned to each benefit and provider based on the company's actual claim experience, such as that disclosed in Parts A and B, and other relevant actuarial information.**

Number of Contracts/Certificates

Provide the number of individual contracts and/or group certificates *issued and/or renewed* in Virginia **during the reporting period** in the appropriate fields under each heading.

Provide the number of individual contracts and/or group certificates *in force* in Virginia as of the **last day of the reporting period** in the appropriate fields under each heading.

Annual Premium for Individual Standard Policy (30 year old male in Richmond)

Enter the annual premium for an individual policy with no mandated benefits or mandated providers for a 30 year old male in the Richmond area in your standard premium class in the appropriate field. Enter the cost for a policy for the same individual with mandates in the appropriate field. (Assume coverage that includes a \$250 deductible, and 80% co-insurance factor). If you do not issue a policy of this type, provide the premium for a 30 year old male in your standard premium class for the policy that you offer that is most similar to the one described and summarize the differences from the described policy in a separate form. The premium for a policy "with mandates" should include all mandated benefits, offers and providers.

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PART D - UTILIZATION AND EXPENDITURES FOR SELECTED PROCEDURES BY PROVIDER TYPE

Not applicable to Health Maintenance Organizations (HMOs)

Selected Procedure Codes are listed in Part D to obtain information about utilization and costs for specific types of services. Please identify expenditures and visits for the Procedure Codes indicated. Other claims should not be included in this Part. Individual and group data must be combined for this part.

Claim data should be reported by procedure code and provider type. "Physician" refers to medical doctors.

Data should only reflect paid claims. Unpaid claims should not be included.

The Bureau's software will compute the cost per visit amount automatically.

Email the Completed File

After completing all forms in the excel workbook, please e-mail the excel workbook with all sections of Form 190-A (cover sheet, worksheets and contact sheet) completed to the Bureau of Insurance at LHDatacalls@scc.virginia.gov. Name the file with the company's NAIC number and year of data in the following format: #####.YYYY.xlsx (i.e., NAIC # 50000 for report year 2016 would be named 50000.2016.xlsx.)

NOTE:

Information provided on Form 190-A should only reflect the experience of policies or certificates delivered or issued for delivery in the Commonwealth of Virginia or a policy issued to a discretionary group situated in another state that provides coverage to Virginia residents and the policies and certificates are subject to Virginia mandated benefits, mandated offers and provider statutes.
