

MEANINGFUL DIFFERENCE TOOL

Using this Guide

The following characteristics are intended to focus the user to where actions are warranted:

- Items that appear in *italics* are features. (e.g., See the *Instructions tab* in the Master Review Tool.)
- Items that are in **bold** type are functions. (e.g., **Click “Save.” Click “Import data from Master Review Tool.”**)
- For space considerations, screenshots of Excel worksheets may not include the full data picture.

Loading the Data

Before you can begin the Meaningful Difference Tool steps, **download** the tool from SERVIS (states) (https://servis.cms.gov/resources/document_detail?doc_detail_id=c2de042d-bf0e-4e2a-46da-53691d3dc025) or CMSzONE (issuers) (<https://zone.cms.gov/document/2015-qhp-application-review-tools>) and complete the “**Import All Plan Data**” and “**Import All Service Area Data**” function in the Master Review Tool *Instructions tab*.

If you use the Meaningful Difference Tool as a stand-alone tool, you should familiarize yourself with the validation steps in the Master Review Tool *Meaningful Difference tab* to better understand the logic of the tool and where justifications can overcome the tool’s automated results.

1. In the Meaningful Difference Tool *Instructions tab*, **click** “**Import Data from Master Review Tool.**” At the pop-up window, **select** the Master Review Tool that has all the imported data.
2. The data import is complete when the pop-up states “All data has finished importing” and the *Plan Info Input tab* is populated.
3. In the Meaningful Difference Tool *Instructions tab*, the default value for plans to be considered meaningfully different based on the maximum out-of-pocket (MOOP) difference is \$100 and automatically populated in row 10. To enter a value different than the default value of \$100, **click** cell D10 and type a value into the cell.
4. Follow the same process to change the default value of \$50 for deductibles to be considered meaningfully different. To enter a value different than the default value of \$150, **click** cell D12 and **type** a value into the cell.
5. This tool uses a *full-shelf county analysis* to assure that consumers have an adequate number of plan options available across all metal levels and that meaningful difference review is not unintentionally detrimental to a consumer's plan options. If a metal level and market combination in a county has fewer plans than the selected threshold, plans within that metal level and market are exempt from meaningful difference review in that county. Using the drop down in row 14, **choose** “**Yes**” to run the *full-shelf analysis* or “**No**” to not run the *full-shelf analysis*. The default threshold value is five, but this threshold can be changed using the input box at right. You can also elect to not run the *full-shelf analysis*.
6. This tool compares plans for differences in covered benefits. If there are any differences, the tool displays them and allows the user to

determine whether they consider the differences meaningfully different. Using the drop down, **indicate “Yes”** to incorporate covered benefit comparisons or **“No”** not to incorporate covered benefits comparisons.

7. **Save** the Meaningful Difference Tool.
8. **Run** the Meaningful Difference Tool by clicking **“Run Tool”** in row 28.
9. A pop-up window will open stating the Meaningful Difference Evaluation is complete!
10. The Meaningful Difference Tool has run successfully when the *Summary* tab is fully populated.
11. **Save** the meaningful difference workbook.

Note: If there is an *Error* tab displayed, this tab lists any errors that were found in the plan data. This tab may not be displayed if no data errors were detected. Note: There may be data errors that the tool does not detect and 100 percent data accuracy is not guaranteed depending on the data submitted by issuers.

Data Analysis

The meaningful difference review process in the Master Review Tool reviews an issuer’s QHPs of the same plan type and metal level in a county for substantial differences.

1. **Open** the QHP Application Review Tools folder and run the Meaningful Difference Tool for all the plans you wish to evaluate. If you decide to use the Meaningful Difference Tool as a stand-alone tool, **review** the validation steps in the Master Review Tool *Meaningful Difference tab* to better understand the logic behind the Meaningful Difference Tool or to see where you can submit justifications.
2. **Open** the Meaningful Difference Tool *Summary tab* to determine whether every plan passed or failed meaningful difference.
3. **Open** the Meaningful Difference Tool *Full Shelf Analysis tab* to see the number of plans in each metal level and market for every county. Counties with a plan count below the selected threshold lack a full-shelf for that metal level and market combination.
3. **Open** the Master Review Tool and then **open** the *Meaningful Difference tab*. Using the data in the Meaningful Difference Tool *Summary tab*, **go** to the Master Review Tool *Meaningful Difference tab* to determine if plans analyzed meet regulatory requirements.
4. **Populate “Met”** or **“Not Met”** from the drop-down menus at the top of each column in the SELECT REVIEW RESULT row for each issuer.
5. After you have manually populated **“Met”** or **“Not Met”** for each issuer’s plan in the Master Review Tool *Meaningful Difference tab*, **open** the Master Review Tool *Review Summary tab* to see the auto-populated results in row 19.
6. **Save** the Master Review Tool after you have completed the meaningful difference review.