COST SHARING 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 Cost Sharing Tool steps, **download** the tool from SERVIS (https://servis.cms.gov/resources/document_detail?doc_detail_id=c2de042d-bf0e-4e2a-46da-53691d3dc025) (states) or CMSzONE (https://zone.cms.gov/document/2015-qhp-application-review-tools) (issuers) and complete the **Import All Plan Data** function in the Master Review Tool *Instructions* tab.

If you are using this stand-alone tool, we recommend that you review the validation steps in the Master Review Tool *Benefit Cost Sharing* tab to understand the logic of the tool and where justifications may overcome the tool's automated results.

1. In the Cost Sharing Tool *Instructions* tab, row 12, **click "Import Cost Sharing Data."**

2. At the pop-up window, **select** the Master Review Tool that has all the imported data.

3. After **clicking "Open"** in the pop-up window, data will load and "All cost-sharing data imported successfully" will appear and the *Data Input* tab opens, fully populated. **Select**, using the drop down in row 14, if you want to run the Cost Sharing Tool for plans offered on the Marketplace only, plans offered off the Marketplace only, or both plans offered on and off the Marketplace. The CSR portion of this tool only applies to plans offered on the Marketplace.

4. User Option: you can run all the reviews at once in step 5, or run them one at a time within step 4.

5. User Option: the thresholds for MOOP and catastrophic plan reviews have been set; however, users have the option (see step 4) to change these values as appropriate for a given state.

NOTE: To populate the Cost Sharing *Review Summary* tab, you must run all reviews at once by pressing the "**Run Cost Sharing Analysis"** button in step 5, row 42.

6. Running the Reviews One at a Time:

   a. MOOP Review

   In the Cost Sharing Tool *Instructions* tab, **confirm** the defaults or **update** the proper qualified health plan (QHP) and stand-alone dental plan (if applicable) limits in rows 19-22. The MOOP fields have been populated with the annual dollar limitation specified in the *U.S. Department of Health and Human Services*

(HHS) Notice of Benefit and Payment Parameters for 2015. (https://www.federalregister.gov/articles/2014/03/11/2014-05052/patient-protection-and-affordable-care-act-hhs-notice-of-benefit-and-payment-parameters-for-2015)

1. **Click "Run MOOP Analysis"** in row 25; to clear the data after the analysis, **click** "**Clear Data,"** also in row 25.
2. The MOOP analysis is successful when the *MOOP* tab is fully populated.
3. The "Description of Issue" column to the far right will give more details on what is causing the issue.

b. CSR Review

1. In the Cost Sharing Tool *Instructions* tab, **click** "**Run CSR Analysis;"** to clear the data after the analysis, **click** "**Clear Data**."
2. The CSR analysis is successful when the *Cost Sharing Reduction* tab is fully populated.
3. For all checks that are not met, the *Detailed CSR Results* tab will contain a more detailed description of the issue, as well as a link back to the *Data Input* tab to show exactly where the issue is.

c. Catastrophic Plan Review

1. In the Cost Sharing Tool *Instructions* tab, **confirm** the proper deductible and MOOP limits in rows 42 and 43. The *HHS Notice for Benefit and Payment Parameters for 2015* provides more guidance.
2. Click "Run Catastrophic Analysis" to clear the data after the analysis, click "Clear Data."
3. The catastrophic plan analysis is successful when the *Catastrophic* tab is fully populated; if you receive an errors occurred message, see the respective error log tab.
4. For all checks that are not met, the *Detailed Catastrophic Results* tab will contain a more detailed description of the issue, and a link to the *Data Input* tab to pinpoint the issue.

7. Running the Reviews Together

Confirm or **update** the default values in all review analyses. (Rows 19-22 for the MOOP review; and rows 34 and 35 for the catastrophic plan review.)

1. In the Cost Sharing Tool *Instructions* tab, **click "Run Cost Sharing Analysis."** To clear the data from the *Summary Plan Level* tab after the analysis, **click "Clear Summary Data;"** to clear data from the individual review tabs, **click "Clear Data from Section Analysis."**
2. The cost-sharing analysis is successful when the *Cost Sharing Reduction* tab is fully populated; if there are errors in any of the reviews, *errors occurred* messages will appear specific to the corresponding review.

8. **Save** the Cost Sharing Tool before closing.

Data: Analysis

1. **Open** the QHP application review tools folder and run the Cost Sharing Tool for all the plans you wish to evaluate. See instructions above: *Cost Sharing Tool: Loading the data*

2. **Review** the validation steps in the Master Review Tool *Benefit Cost Sharing* tab to better understand the logic behind the Cost Sharing Tool or to see where you can submit justifications.

3. **Open** the Master Review Tool and open the *Benefit Cost Sharing* tab to see the issuer's plans you wish to review. Using the analysis run and presented in the tabs of the Cost Sharing Tool, **determine** if the plans analyzed meet the regulatory standards.

4. Using the data in the Cost Sharing Tool *Summary Plan Level* tab, **go to** the Master Review Tool *Benefit Cost Sharing* tab and **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. **Open** the Master Review Tool *Review Summary* tab to see the auto-populated results in row 18.

6. **Save** the Master Review Tool after you have completed the benefit cost sharing review.