

NCDOI EHB CROSSWALK INSTRUCTIONS
PLAN YEAR 2017

- **Name:** NCDOI 2017 EHB Crosswalk.xls
- **Description:** This “NCDOI EHB Crosswalk” Excel File is to be submitted with insurer’s 2017 ACA market reform related form filing which contains the Essential Health Benefits. The completed spreadsheet should be attached to the Supporting Documentation Tab in SERFF.
- The Excel File/Workbook is composed of 2 spreadsheets:
 - **Benefit Index Tab:** contains a listing of the benefits which NCDOI considers to be part of the Essential Health Benefits as found in the state’s benchmark plan.
 - **NC EHB Tab:** contains a document which analyses the federal EHB summary document for NC and notes where there are errors or provides clarification relating to some of the benefits that were listed. This document essentially spells out what NCDOI considers to be benefits which are part of EHB, and which NCDOI will confirm the insurer has included in the forms as part of EHB

- **Instructions:**

Benefit Index Tab

- Populate Cells B5, B6, B7, and B9 with basic company/filing information. See column E for valid entries and/or explanation.
- Beginning in Row 13, populate Column D with the page number of where in the submitted form(s) the benefit in question can be located. **IF YOU ARE AMENDING A PREVIOUSLY APPROVED FORM AND THAT FORM CONTAINS THE EXPLANATION OF ANY OF THE LISTED EHB BENEFITS, THEN SUBMIT A SAMPLE COPY OF THAT PREVIOUSLY APPROVED FORM ON THE SUPPLEMENTAL DOCUMENTATION TAB, IDENTIFY ITS APPROVAL DATE AND FILE NUMBER, AND REFERENCE THAT DOCUMENT AND PAGE NUMBER IN COLUMN E AS APPROPRIATE FOR ANY BENEFITS THAT ARE IN THE PREVIOUSLY APPROVED FORM.**

The intent of this crosswalk is to give NCDOI a complete road map to where in your insurance forms the benefits contained in the EHB benchmark plan are found in order that we can be assured that your plans contain all of the EHB benefits. If you are amending more than one previously approved insurance form, then you should submit multiple Crosswalks files to show the crosswalk across all of your forms which contain the plans you will market in NC in 2017.

- Populate Column F with any comments which may explain where or how a benefit is explained in the form(s). Please use this column to reference any previously approved form which contains part of the EHB benefits.

- Benefits listed in rows 69 through 81 will NOT appear on the Plans and Benefits Template or in the federal Benchmark Summary, but NCDOI does consider these benefits to be part of EHB. Therefore these benefits must be included in plans as part of EHB.
- Beginning in Row 85 an insurer should add any additional benefits which are contained in their policy form which are NOT considered part of EHB, i.e. marked by insurer in the Plans and Benefits template as “Not EHB” per federal instructions. .

NC EHB Tab

- Note this tab is for information only and does not require completion by the insurer.
- Save the file and attach it to the Supporting Documentation Tab of your SERFF form submission.