

2023-2025 QHP Model Contract, Individual Market CROSSWALK

The 2023-2025 QHP Model Contract for the Individual Market reorganized some existing sections of the 2022 QHP Individual Amendment. In the 2023 update these sections show as redline deletions in the 2023 final redline, but to facilitate readability of the document those sections do not appear as whole section redline insertions where relocated. The only redlines displayed are text updates. This crosswalk is provided for guidance in finding relocated sections. A gray cell indicates an Article or Section which doesn't correspondingly appear.

Article/Section - 2022 QHP Amendment – Individual Market	Article/Section – 2023-2025 QHP Model Contract – Individual Market
1.6 Transition between Covered California and Other Coverage	3.1 Transitions of Coverage
2.2.6 Agents in Covered California for the Individual Market	3.3 Agents in Covered California for the Individual Market
2.3 Enrollment and Marketing Coordination and Cooperation	3.2.1 Enrollment and Marketing Coordination and Cooperation
2.3 Enrollment and Marketing Coordination and Cooperation a)-j)	3.2.1.1 Covered California Activities to Promote Enrollment
2.3 Enrollment and Marketing Coordination and Cooperation k)-r)	3.2.1.2 Contractors Activities to Promote Enrollment
2.4 Enrollee Materials & Branding Docs	3.2.2 Enrollee Materials and Branding Documents
2.4.1 Co-branded Materials	3.2.2.1 Co-branded Materials
2.4.2 Marketing Materials that Must Be Submitted to Covered California	3.2.2.2 Marketing Materials that Must Be Submitted to Covered California
2.4.3 Member Communications Materials	3.2.2.3 Member Communications Materials
2.4.4 Mailing Addresses; Other Enrollment Information	3.2.2.4 Mailing Addresses; Other Enrollment Information
2.4.5 Evidence of Coverage Booklet on Contractor's Website	3.2.2.5 Evidence of Coverage Booklet on Contractor's Website
2.4.6 Distribution of Enrollment Materials	3.2.2.6 Distribution of Enrollment Materials
2.5 Additional Marketing Efforts	3.2.3 Additional Marketing Efforts
Start renumbered Article/Sections due to insertion of New Article 3 in 2023 – Promoting Enrollment	
Article 3 QHP Issuer Program Requirements	Article 4 QHP Issuer Program Requirements
3.1 Basic Requirements	4.1 Basic Requirements
3.1.1 Licensed in Good Standing	4.1.1 Licensed in Good Standing
3.1.2 Certification	4.1.2 Certification
3.1.3 Plan Naming Conventions	4.1.3 Plan Naming Conventions

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3.1.4 Operational Requirements and Liquidated Damages	4.1.4 Operational Requirements and Liquidated Damages
3.2 Benefit Standards	4.2 Benefit Standards
3.2.1 Essential Health Benefits	4.2.1 Essential Health Benefits
3.2.2 Patient-Centered Standard Benefit Designs	4.2.2 Patient-Centered Standard Benefit Designs
3.2.3 Offerings Outside of Covered California	4.2.3 Offerings Outside of Covered California
3.2.4 Pediatric Dental Benefits	4.2.4 Pediatric Dental Benefits
3.2.5 Segregation of Funds	4.2.5 Segregation of Funds
3.2.6 Prescription Drugs	4.2.6 Prescription Drugs
3.3 Network Requirements	4.3 Network Requirements
3.3.1 Service Areas	4.3.1 Service Areas
3.3.2 Network Adequacy	4.3.2 Network Adequacy
3.3.5 Network Stability	4.3.3 Network Stability
3.3.2 c) Notice of material network disruption	4.3.3. c) Network Disruptions
3.3.3 Essential Community Providers	4.3.4 Essential Community Providers
3.3.4 Special Rules Governing American Indians and Alaskan Natives	4.3.5 Special Rules Governing American Indians and Alaskan Natives
3.4 Participating Providers	4.4 Participating Providers
3.4.1 Provider Contracts	4.4.1 Provider Contracts
3.4.2 Provider Credentialing	4.4.2 Provider Credentialing
3.4.3 Enrollee Costs; Disclosure	4.4.3 Enrollee Costs; Disclosure
3.4.4 Covered California Provider Directory	4.4.4 Covered California Provider Directory
3.4.5 Use of Symphony Provider Directory	4.4.5 Use of Symphony Provider Directory
3.5 Premium Rate Setting	4.5 Premium Rate Setting
3.5.1 Rating Variations	4.5.1 Rating Variations
3.5.2 Covered California for the Individual Market Rates	4.5.2 Covered California for the Individual Market Rates
3.5.3 Rate Methodology	4.5.3 Rate Methodology
3.6 Customer Service Standards	4.6 Customer Service Standards
3.6.1 Basic Customer Service Requirements	4.6.1 Basic Customer Service Requirements
3.6.2 Enrollee Appeals and Grievances	4.6.2 Covered California Enrollee Appeals and Grievances

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Article/Section - 2022 QHP Amendment – Individual Market	Article/Section – 2023-2025 QHP Model Contract – Individual Market
3.6.3 Applications and Notices	4.6.3 Applications and Notices
3.6.4 Customer Service Call Center	4.6.4 Customer Service Call Center
3.6.5 Customer Service Transfers	4.6.5 Customer Service Transfers
3.6.6 Customer Care	4.6.6 Customer Care
3.6.7 Notices	4.6.7 Notices
3.6.8 Contractor-Specific Information	4.6.8 Contractor-Specific Information
3.6.9 Enrollee Materials: Basic Requirements	4.6.9 Covered California Enrollee Materials: Basic Requirements
3.6.10 New Enrollee Enrollment Packets	4.6.10 New Covered California Enrollee Enrollment Packets
3.6.11 Summary of Benefits and Coverage	4.6.11 Summary of Benefits and Coverage
3.6.12 Electronic Listing of Participating Providers	4.6.12 Electronic Listing of Participating Providers
3.6.13 Access to Medical Services Pending ID Card Receipt	4.6.13 Access to Medical Services Pending ID Card Receipt
3.6.14 Explanation of Benefits	4.6.14 Explanation of Benefits
3.6.15 Secure Plan Website for Enrollees and Providers	4.6.15 Secure Plan Website for Enrollees and Providers
3.6.16 Required Reports	4.6.16 Required Reports
3.6.17 Contractor Staff Training about Covered California	4.6.17 Contractor Staff Training about Covered California
3.6.18 Customer Service Training Process	4.6.18 Customer Service Training Process
Article 4 – Quality, Network Management And Delivery System Standards	Article 5 Advancing Equity, Quality, and Value
4.1 Covered California Quality Initiatives	5.1 Covered California Quality and Equity Initiatives
4.2 Quality Management Program	5.2 Quality Improvement and Disparities Reduction Programs
4.2 Quality Management Program – first paragraph	5.2.1 a) General Requirements (Article 4.2 + NEW)
4.2 Quality Management Program – first paragraph	5.2.1 b) General Requirements (Article 4.2 +NEW)
4.2 Quality Management Program 2 nd paragraph	5.2.1 c) General Requirements (Article 4.2 + NEW)
	5.2.1 d) and e)General Requirements (NEW)
	5.2.2 Potential Payment Obligations for Quality Performance (NEW)
	5.2.3 Removal from the Exchange (NEW)
	5.2.4 Quality Improvement Plans (NEW)

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Article/Section - 2022 QHP Amendment – Individual Market	Article/Section – 2023-2025 QHP Model Contract – Individual Market
4.3 Utilization Management	5.3 Utilization Management
4.4 Transparency and Quality Reporting	5.4 Transparency and Quality Reporting
4.5 Quality Rating System	5.5 Quality Rating System
4.6 Quality Improvement Strategy	This section deleted before renumbering occurred as it now appears in Attachment 1.
4.7 Data Submission Requirements	5.6 Data Submission Requirements
Article 5 Financial Provisions	Article 6 Financial Provisions
Article 6 Performance Standards	Article 7 Performance Standards
Article 7 Contract Term; Recertification and Decertification	Article 8 Contract Term; Recertification and Decertification
Article 8 Insurance and Indemnification	Article 9 Insurance and Indemnification
Article 9 Privacy and Security	Article 10 Privacy and Security
Article 10 Recordkeeping	Article 11 Recordkeeping
Article 11 Intellectual Property	Article 12 Intellectual Property
Article 12 Special Terms and Conditions	Article 13 Special Terms and Conditions
Article 13 Definitions	Article 14 Definitions