



2020 ACA Medical Plan Data Updates

We've been working tirelessly at Vericred to identify ways to improve our products for the upcoming 2020 ACA plan build, and we are eager to share some of those upcoming changes with you in anticipation of the build. Some of these changes may require adaptations on your side. The changes detailed below will go into effect for 2020 ACA medical plan data. Any change to previous year plan data will go into effect on January 2nd, 2020. Here is some information on what's to come:

Benefit Grammar/Data Process Updates (Breaking Changes Included):

Field Name	What will this affect?	Description
level	<ul style="list-style-type: none"> 2020 Plan Data No change to previous year plan data 	<p>BREAKING CHANGE</p> <p>We will begin capturing the "expanded_bronze" metal level.</p>
chiropractic_services	<ul style="list-style-type: none"> 2020 Plan Data Previous year plan data will be changed on 1/2/2020 	<p>BREAKING CHANGE</p> <p>The field type will be changed from a string to a nullable Boolean.</p>
family_drug_deductible, family_drug_moop, family_medical_moop, family_medical_deductible	<ul style="list-style-type: none"> 2020 Plan Data Previous year plan data will be changed on 1/2/2020 	<p>BREAKING CHANGE</p> <p>We will add "per person" when family deductibles and MOOPs are calculated per person rather than as a single value for the family.</p>
All Benefit Fields	<ul style="list-style-type: none"> 2020 Plan Data No change to previous year plan data 	<p>BREAKING CHANGE</p> <p>We will be adding "Not Covered" as a valid string to convey that the service is not covered. This differs from 100% coinsurance, because the services that are not covered do not apply to the MOOP.</p>
family_drug_deductible, family_drug_moop, family_medical_deductible, family_medical_moop, individual_drug_deductible, individual_drug_moop, individual_medical_deductible, individual_medical_moop	<ul style="list-style-type: none"> 2020 Plan Data Previous year plan data will be changed on 1/2/2020 	<p>BREAKING CHANGE</p> <p>We will use "Not Covered" instead of "Unlimited" when there is no Out-of-Network deductible or MOOP.</p>
All Benefit Fields	<ul style="list-style-type: none"> 2020 Plan Data No change to previous year plan data 	<p>BREAKING CHANGE</p> <p>We will start using "plus" instead of "then" when there is a copay and coinsurance, e.g. "\$200 plus 20%". We will continue to use "then" when there are initial visits with a different cost-sharing, e.g., "First 3 visit(s) \$0 then \$20 after deductible".</p>
child_dental	<ul style="list-style-type: none"> 2020 Plan Data Previous year plan data will be changed on 1/2/2020 	<p>BREAKING CHANGE</p> <p>We will change this field to be a benefit string instead of a Boolean.</p>

Minimum Publishing Standard (No Breaking Changes):

We are enforcing stricter guidelines before plan data is published.

By market, the following fields will need to be populated before plans are released:

Small Group Field Name

emergency_room

family_drug_deductible

family_drug_moop

family_medical_deductible

family_medical_moop

generic_drugs

individual_drug_deductible

individual_drug_moop

individual_medical_deductible

individual_medical_moop

preferred_brand_drugs

preventative_care

primary_care_physician

specialist

Individual Field Name

emergency_room

family_drug_deductible

family_drug_moop

family_medical_deductible

family_medical_moop

generic_drugs

individual_drug_deductible

individual_drug_moop

non_preferred_brand_drugs

nonpreferred_specialty_drug_share

preferred_brand_drugs

preventative_care

primary_care_physician

specialist

specialty_drugs

New Plan Fields (No Breaking Changes):

Field Name	Type	Nullable?	Description
plan_coinsurance	string	No	The plan-level coinsurance, including in-network, out-of-network, and tiers if applicable. For example: "In-Network: 10% / Out-of-Network: 100%"
abortion_rider	Boolean	No	Indicates whether a plan has a rider that adds abortion coverage when there exists no public funding for it.
carrier_disclaimers	string	No	Any disclaimers we receive from the carrier.
infertility_rider	Boolean	No	Indicates whether a plan has a rider that adds infertility care coverage.
inpatient_birth_physician	string	No	The cost share details for inpatient birth physician care.
plan_ancestry	list/string	Yes	A list of plan identifiers and years indicating the previous plans that the plan replaces.
telemedicine	Boolean	Yes	Indicates whether there is coverage for the remote delivery of medical benefits.
network_classification	object/string	Yes	Describes the geographic and provider coverage of a network.

We are also happy to announce that we will be delivering Essential Plans in NY. For more information on these plans, please visit [NY State of Health](#).

A sample json and csv ACA medical plans file including all of the changes can be found here: [Sample Plans Files](#).

Please reach out with any questions at support@vericred.com.