WEST VIRGINIA CODE: §33-50-2

§33-50-2. Information available to the public and disclosures required of health carriers.

(a) The commissioner shall on his or her website provide information regarding the qualified health plans being offered for sale through the exchange in a format easily found by a consumer on such website. Information may be provided through links to specific information, including through links to the website of each health carrier offering a qualified health plan for sale through the exchange.

(b) Information to be made available to consumers for each qualified health plan offered for sale through the exchange include:

(1) The names of the physicians, hospitals and other health care providers that are in network;

(2) A list of the types of specialists that are in network;

(3) Exclusions from coverage by category of benefits;

(4) Restrictions on use or quantity of covered items and services by category of benefits;

(5) The dollar amount of copayments;

(6) The percentage of coinsurance by item and service;

(7) Required cost-sharing;

(8) Information sufficient to determine whether a specific drug is available on formulary;

(9) Clinical prerequisites or authorization requirements for coverage of specific drugs;

(10) A description of how medications will be included in or excluded from the deductible;

(11) A description of out-of-pocket costs that may not apply to the deductible for a medication;

(12) Information sufficient to determine whether a specific drug is covered when furnished by a physician or clinic;

(13) An explanation of the amount of coverage for out-of-network providers or noncovered services;

(14) The process for a patient to appeal a health plan decision; and

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(15) Contact information for the qualified health plan.

(c) The commissioner may require a qualified health plan to make the information listed in subsection (b) of this section available, including for website usage, and to provide for the reasonable updating of such information.

(d) The commissioner's website should provide general information concerning the exchange, qualified health plans, health insurance terminology and other information consumers may need to assist them in making informed decisions concerning the purchase of a qualified health plan through the exchange.

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