

## Streamline Your Regulatory Filing Process For Guaranteed QHP Certification

**ClearFile** is a "Regulatory as a Service" solution, focused on Qualified Health Plan (QHP) certification and strategic market growth. We streamline the regulatory filing process for health plans, ensuring marketplace entrance, alleviating cumbersome interactions with federal and state divisions of insurance across the U.S., and guaranteeing successful certification of QHPs.

We understand every facet of the regulatory filing process. We'll take care of your certification, while you focus on what matters most—your members.



We understand every facet of the regulatory filing process. We'll take care of your certification, while you focus on what matters most—your members

Over 14.5 million consumers opted for health insurance coverage through the federal and state exchange in Jear-File is a "Regulatory as a Service" solution, (ocuse in Qualified Health Plan (QHP) certification and strategic market growth. We streamline the regulatory filing trocess for health plans, alleviating cumbersome intercions with federal and state divisions of insurance cross the U.S., to guarantee successful certification of

## penstockgroup.com

YOUR PATH TO A SEAMLESS AND SUCCESSFUL MARKETPLACE COMPLIANCE—WITH CLEARFILE

**We guarantee success**—our QHP-certification track record is 100%.

We keep up with ever-changing federal and state regulations, handling every detail—so you don't have to. This alleviates the burden placed on your internal teams and frees up dollars you can reinvest in your business.

We empower your team to grow membership by entering and meeting filing requirements of existing and new marketplaces and states. We'll also share strategic insights on market opportunities and areas for improvement.

We are your first line of defense for CMS and/or state questions—we'll vet the questions and make sure they get answered on time. **Our team removes complexity.** We make filing simple from implementation to technical or operational support. We can be your total outsource solution, or act as an extension of your regulatory team. Whatever your needs are, we're here to help.

**Don't worry about missing a deadline.** We know how important filing on time and correctly is. We've got you covered.

ClearFile eliminates the need to train or hire team members to do filing work—freeing them to tackle more strategic initiatives. For an industry that spends \$500 billion a year on administrative costs, that's extremely meaningful.