



# VCAP<sup>®</sup> Service Update

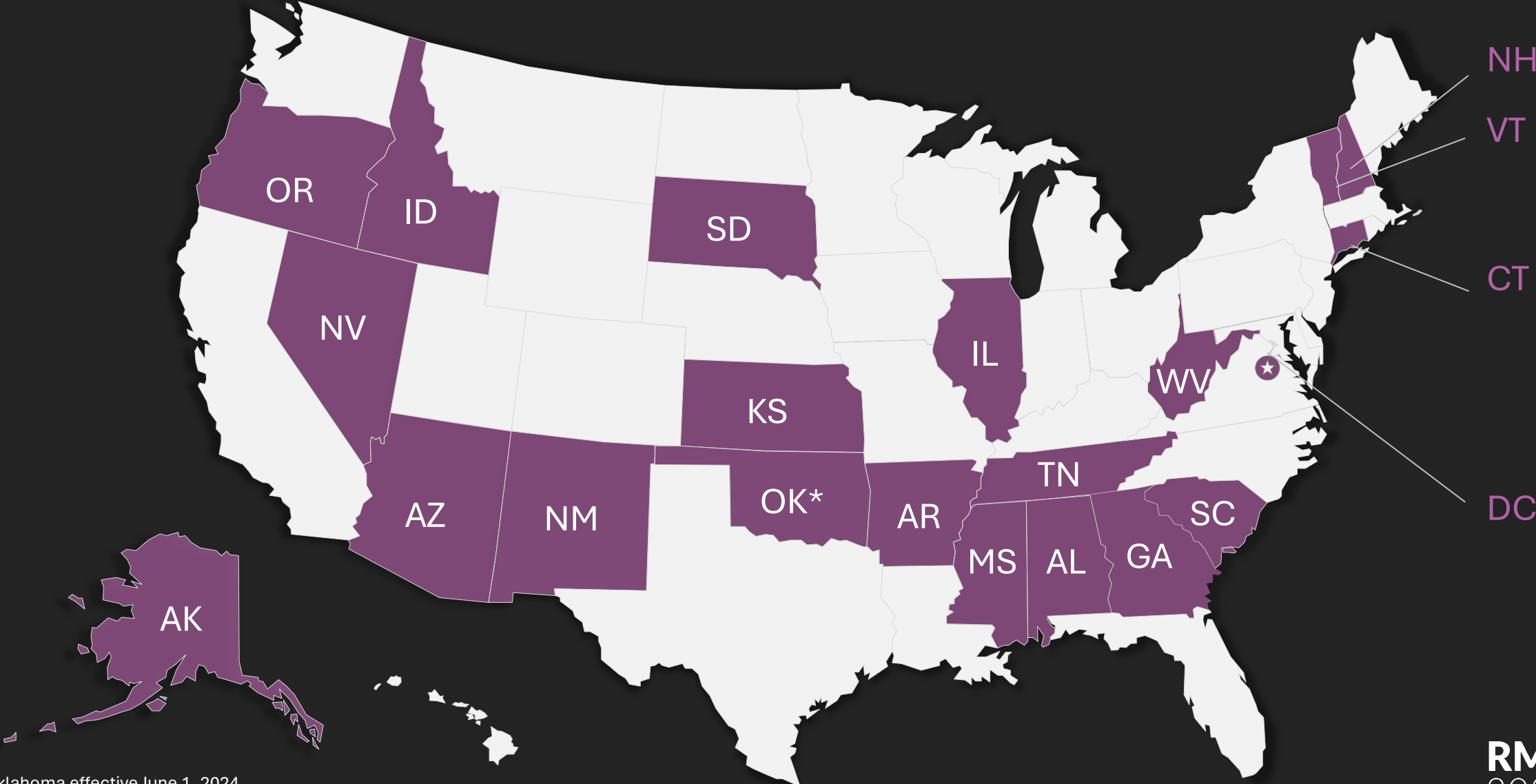
**Brian Mourer, WCP<sup>®</sup>**  
Director of Plan Administration  
NCCI

# What is VCAP® Service?

- Voluntary Coverage Assistance Program or **VCAP® Service**
- Residual Market Application Processing System (**RMAPS®**)

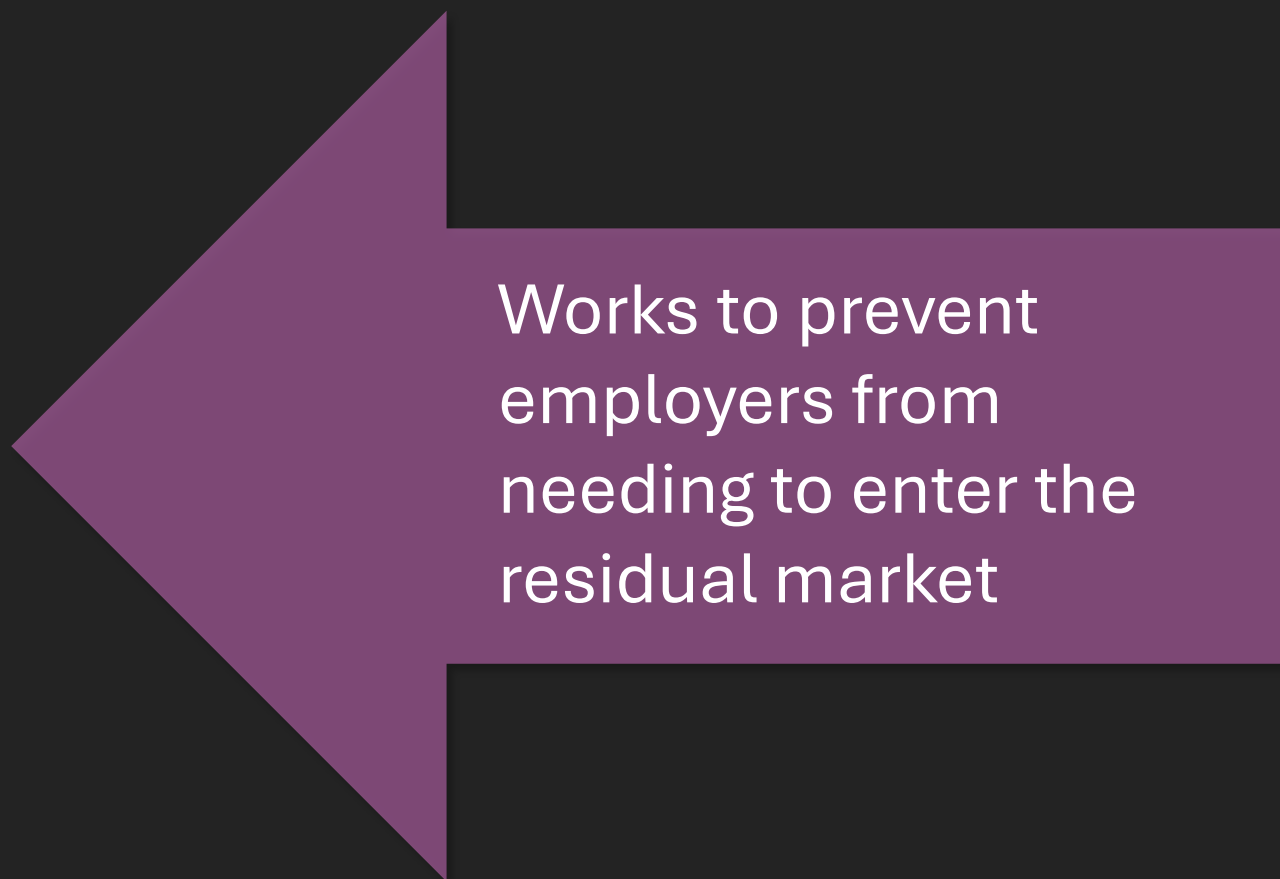


# VCAP® Service States




\*Oklahoma effective June 1, 2024

# Depopulation | VCAP<sup>®</sup> Service

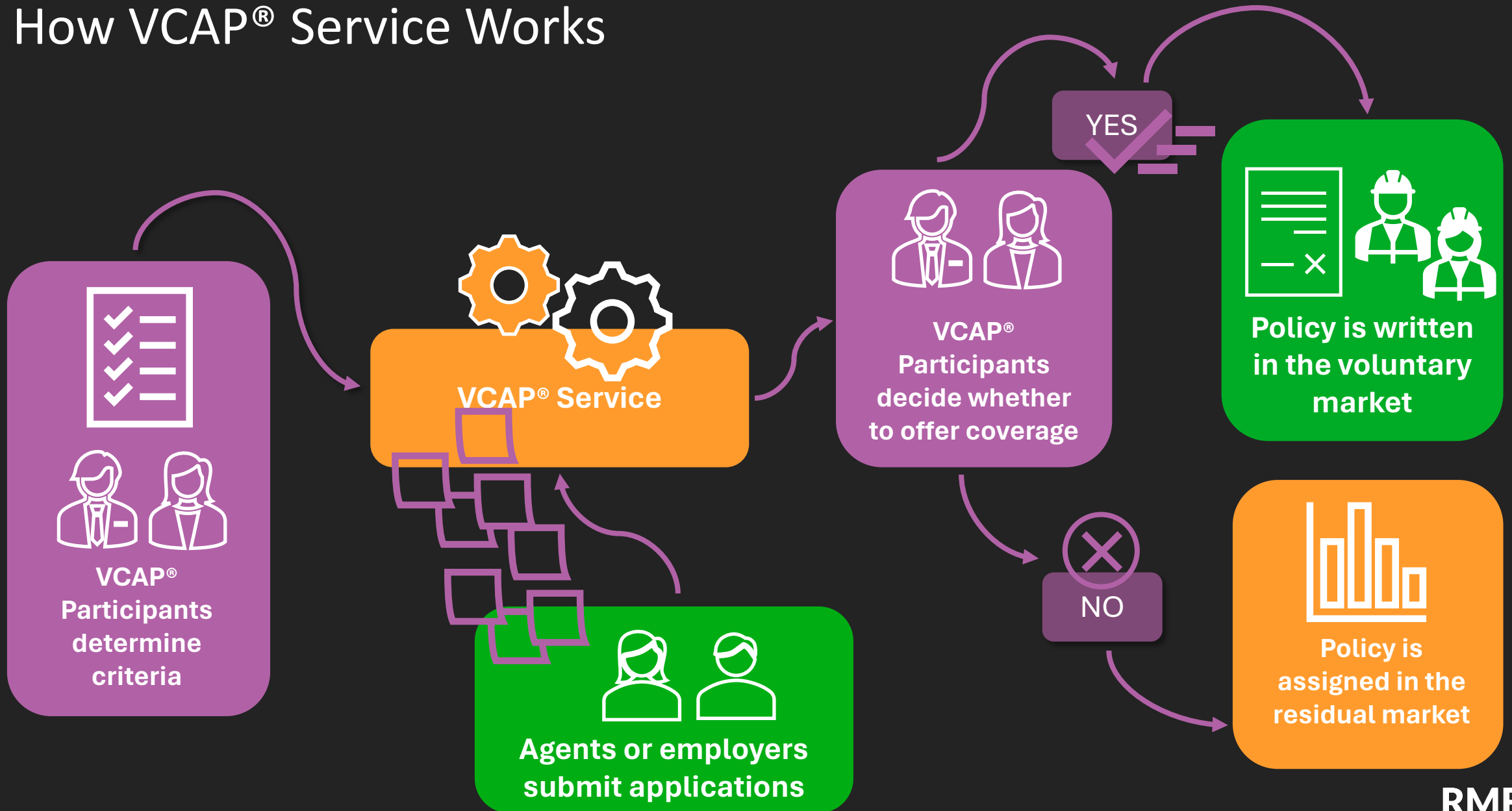


Works to prevent  
employers from  
needing to enter the  
residual market

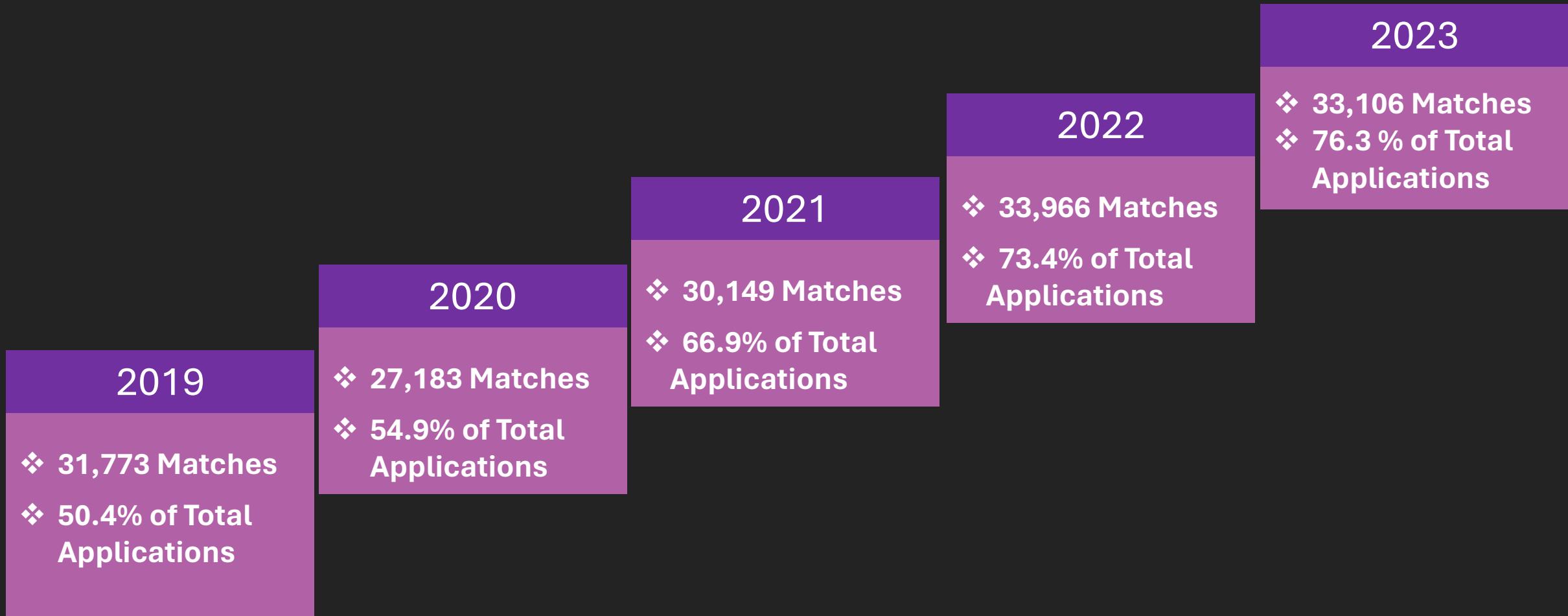


Proactively searches  
for voluntary coverage  
for employers

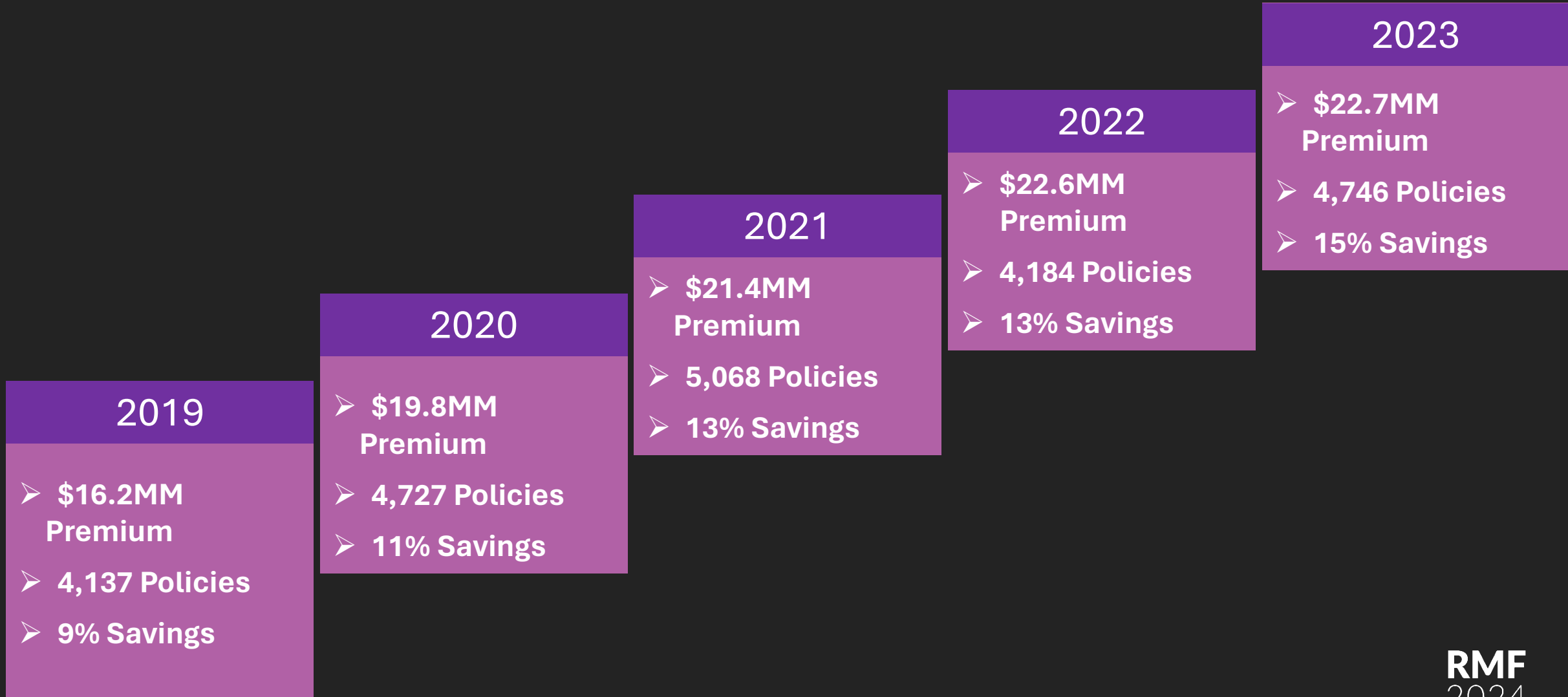
# How VCAP® Service Works



# Depopulation | VCAP<sup>®</sup> Service Volume



# Depopulation | VCAP<sup>®</sup> Service Impact



# 2023 VCAP® Service Study

## What did NCCI Review?

- Current Process
  - Flow
  - Communication
  - Matching Criteria
- **VCAP® Service Portal**
  - User Experience





# Voice of the Customer (VOC)

- External Stakeholders
  - Insureds
  - Agents/Producers
  - **VCAP**<sup>®</sup> Participants
- Key Themes
  - Timeliness Is Important
  - Fewer Rejected Matches
  - Need Better Criteria



A group of business professionals in a meeting, overlaid with a purple and blue gradient. The image shows several people in business attire engaged in conversation. The background is a blurred office setting with large windows. The overall color scheme is a mix of purple, blue, and orange tones.

# Future of VCAP<sup>®</sup> Service

2024, 2025, and Subsequent

# Future of VCAP® Service

2024

- **VCAP® Service Filing**
  - Improved Criteria
- **Portal Improvements**
  - Dashboard
  - New Information
  - Direct Connect
  - Modernization



**RMF**  
2024

# Future of VCAP<sup>®</sup> Service

2025 and Subsequent

- Frequency
  - Residual Market Expiration List
- Growth
  - State Expansion



# THERE IS MORE TO COME



**RMF**  
2024