



**Executive Board Insurance Market Working Committee
Recommendations on Non-Consensus Items from
the Employer and Employee Choice Working Committee
March 28, 2013**

TWO QUESTIONS FOR CONSIDERATION BY THE COMMITTEE:

Minimum Contribution and Participation Requirements:

Should the Exchange require that employers contribute a minimum portion of their employees' premiums and should the Exchange require that at least a certain portion of a company's employees purchase coverage in order to participate in the SHOP Exchange?

***Recommendation:** Yes to both questions. The minimum employer contribution is set at 50% of the employer's reference premium for their employee and the participation requirement is set at 2/3rds of employees who do not waive coverage due to having coverage elsewhere.*

Employee Choice Models:

Which models of employee choice should the Exchange offer to employers?

***Recommendation:** The Exchange will offer employers a package of employee models to choose from.*

- a. All Issuers & QHPs/One Tier – all issuers and all QHPs on one AV metal tier level
- b. One-issuer/two AVs – all the QHPs that one issuer offers on any two contiguous AV metal tiers if feasible and practicable. If not, then all AV metal tiers.
- c. One-QHP – a single QHP offered by one issuer

***Study Requirement:** After a reasonable time to collect valid data, the Exchange shall conduct a market study. This study must include a survey of employees and employers examining their experience with employee choice options and employees' satisfaction with the range of health plan choices made available to them by their employer in the Exchange. The research must also include actuarial analyses of premiums, must examine options to expand employee choice, and must evaluate employers', carriers' and the Exchange's experience in administering employee choice.*