

# **2024 STANDARD PLAN METAL AV ANALYSIS**

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# METAL AV ANALYSIS – VERSION 4

- Version 3 served as the starting point with the following changes made:
  - Limit to only two starting scenarios, \$0 copay for the first 20 visits and \$10 copay for the first 26 visits
  - Remove anxiolytics and anticonvulsants for drug coverage at \$0 cost sharing
  - Create additional scenarios with a maximum age of 18, 19, 20, and 21

## \$0 Copay for All Services, First 20 Visits

Plan	Current Metal AV	Age 18 Maximum	Age 19 Maximum	Age 20 Maximum	Age 21 Maximum
Platinum Plan 2023	89.89%	89.93%	89.93%	89.94%	89.94%
Gold Plan 2023	81.92%	82.02%	82.02%	82.03%	82.04%
Silver Plan 2023	71.95%	72.11%	72.12%	72.14%	72.15%
Bronze Copay Plan 2023	64.91%	64.97%	64.98%	64.99%	64.99%

## \$10 Copay for All Services, First 26 Visits

Plan	Current Metal AV	Age 18 Maximum	Age 19 Maximum	Age 20 Maximum	Age 21 Maximum
Platinum Plan 2023	89.89%	89.92%	89.92%	89.92%	89.93%
Gold Plan 2023	81.92%	81.99%	82.00%	82.01%	82.01%
Silver Plan 2023	71.95%	72.09%	72.10%	72.11%	72.13%
Bronze Copay Plan 2023	64.91%	64.96%	64.97%	64.97%	64.98%

### Maximum Age Impact

The impact of increasing the maximum age ranged from 0.01% to 0.04%, depending on the metal level and copay

- The following changes would bring the metal AV to about 0.05% to 0.10% below the upper limit of the de minimis range

Scenario	Deductible Change	MOOP Change
Gold - \$0 Copay	N/A	\$5,800 to \$5,900
Gold - \$10 Copay	N/A	\$5,800 to \$5,900
Silver - \$0 Copay	\$4,850 to \$5,200	\$8,850 to \$9,100
Silver - \$10 Copay	\$4,850 to \$5,150	\$8,850 to \$9,100

# METAL AV ANALYSIS – VERSION 5

- Version 4 served as the starting point with the following changes made:
  - Include all primary diagnosis codes beginning with F
  - Limit to only reviewing a maximum age of 18

## \$0 Copay for All Services, First 20 Visits

Plan	Current Metal AV	Age 18 Maximum
Platinum Plan 2023	89.89%	89.93%
Gold Plan 2023	81.92%	82.03%
Silver Plan 2023	71.95%	72.13%
Bronze Copay Plan 2023	64.91%	64.99%

**Diagnosis Code Impact**

The impact of including all F diagnosis codes ranged from 0.00% to 0.02%, depending on the metal level and copay

## \$10 Copay for All Services, First 26 Visits

Plan	Current Metal AV	Age 18 Maximum
Platinum Plan 2023	89.89%	89.92%
Gold Plan 2023	81.92%	82.00%
Silver Plan 2023	71.95%	72.11%
Bronze Copay Plan 2023	64.91%	64.98%

- The following changes would bring the metal AV to about 0.05% to 0.10% below the upper limit of the de minimis range

Scenario	Deductible Change	MOOP Change
Gold - \$0 Copay	N/A	\$5,800 to \$5,900
Gold - \$10 Copay	N/A	\$5,800 to \$5,900
Silver - \$0 Copay	\$4,850 to \$5,150	\$8,850 to \$9,100
Silver - \$10 Copay	\$4,850 to \$5,150	\$8,850 to \$9,100

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