

February 9, 2023

## Changes to standard Gold Plan and standard Bronze HSA Plan due to 2024 Draft AV Calculator

### Options from Oliver Wyman

The **standard Gold plan** is outside the de minimis range of the Draft 2024 AV Calculator. We have created a few initial options on plan design changes which would bring the Gold plan to the current metal AV of about 81.9%. Three options are summarized below:

1. Increase the Maximum Out-of-Pocket (MOOP) amount from \$5,900 to \$6,500 (+\$600)
2. Increase the Outpatient Surgery Physician/Surgical Services copay from \$75 to \$125 (+\$50), going back to the Maximum Out-of-Pocket (MOOP) amount of \$5,800.
3. Increase the MOOP from \$5,900 to \$6,100 (+\$200) and increase the Outpatient Surgery Physician/Surgical Services copay from \$75 to \$100 (+\$25)

It appears to be a quirk in the AV Calculator that increasing the Outpatient Surgery Physician/Surgical Services by only \$50 has as much impact as increasing the MOOP by \$700 as that would likely not be the case in actual pricing. Option 2 would likely have the least impact on plan pricing as well as impacting the fewest members. If there are any questions or if there are additional options you would like us to run, please let us know.

**Peter Scharl, FSA, MAAA** *He/Him/His*

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The **Bronze HSA plan** is outside the de minimis range of the Draft 2024 AV Calculator. We have created a few initial options on plan design changes which would bring the Bronze HSA plan within the de minimis range to a metal AV of about 64.9%. Three options are summarized below:

1. Increase the Maximum Out-of-Pocket (MOOP) amount from \$6,900 to \$7,200 (+\$300)
2. Increase the MOOP amount from \$6,900 to \$7,100 (+\$200) and increase the Deductible from \$6,350 to \$6,700 (+\$350)
3. Increase the MOOP amount from \$6,900 to \$7,100 (+\$200), increase the Deductible from \$6,350 to \$6,600 (+\$250), and increase the Member Coinsurance from 20% to 30% (+10%)

Option 1 would likely be the least disruptive for members. If there are any questions or if there are additional options you would like us to run, please let us know.

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