

Standard Plans Advisory Working Group
February 4, 2021

Dania Palanker, Chair

Robert Metz, Jennifer Storm – CareFirst BlueCross BlueShield (CF)

Allison Mangiaracino, Denise Barton – Kaiser Permanente (KP)

Cheryl Fish Parcham – Families USA

Dave Chandrasekaran – consumer representative

Kris Hathaway - AHIP

Corryn Brown – Oliver Wyman

Mary Beth Senkewicz, Jennifer Libster – HBX Staff

Howard Liebers - DISB

Call Notes

Dania – one outstanding issue: Preferred brand insulin treated as \$0 cost sharing. Otherwise will not impact RX formulary. There can still be non-preferred insulin on the formulary, not subject to this \$0 cost-sharing requirement.

Cheryl - why did we land on this language?

MB – clarified that CF and KP use different definitions for supplies, so carriers wanted some wiggle room to use existing definitions.

Rob – the primary concern is interpretation of IRS preventive services. This could impact IRS guidance for HSA plan rules. The Guidance is not terribly specific, and carriers have interpreted it differently. It is safer to allow flexibility so carriers can work out coverage to ensure compliance with HSA plan rules.

Cheryl – given the explanation is okay with the language for the grid purposes. She hopes that there are fact sheets for consumers so they can understand the differences in coverage.

Dania- Rob's explanation was helpful to understand the issue better. There are always differences in definitions and details; that is just beyond the scope of standardized cost-sharing.

Dania – Does anyone have problems with this language or including this provision in standard plans?

No one had any issues.

Dania – do we have consensus about standard plans this year?

No one disagreed – consensus reached.