

**Notes from Standard Plans Advisory Working Group Meeting**  
March 1, 2018

Workgroup leadership

Dania Palanker, Chair

Kate Sullivan Hare, Vice-Chair

DC HBX staff

Mary Beth Senkewicz

Alexis Chappell

DISB staff

Howard Liebers

Actuarial consultants – Oliver Wyman

Ryan Mueller

Attendees

Dave Chandrasekaran: DC Health Link consumer

Discussion of silver standard plan

- Dania stated that this call is to decide which silver and bronze plans to recommend. With respect to the silver plan, a number of people had initially preferred Silver Alt 3, but the group wanted to keep the deductible and X-ray cost-sharing at the current level and increase the MOOP. When comparing Silver Alt 3 and Silver Alt 6, the difference is in the medical deductible and MOOP. Dania reminded the group that most outpatient services except for outpatient surgery and outpatient non-surgical clinic visits are covered pre-deductible.
- One member said he is more concerned with keeping the deductible at the current level than he is with the X-ray cost-sharing. He said that historically they've tried to keep the silver deductible down because the bronze deductible is so high. He said that while the MOOP is on the higher end, a consumer who meets the deductible (for example, because of a hospitalization) only has to pay 20% coinsurance for services until they hit the MOOP. The member wanted to keep the deductible at the current level and was comfortable with raising the MOOP. He also was comfortable with increasing the X-ray cost-sharing.
- Dania stated that the X-ray cost-sharing is for X-rays and diagnostic imaging, such as ultrasounds, sonograms, and cardiac imaging. Such imaging might take place before and after surgery. She said that the costs for a consumer who's having surgery and needs X-rays and diagnostic imaging leading up to it could add up to be hundreds of dollars, so keeping the X-ray cost-sharing at the current level could be helpful to people.
- A carrier expressed support for Silver Alt 6 because it seems to combine everyone's desire to keep the deductible and X-ray cost-sharing flat. Another carrier expressed support for Silver Alt 6.
- One member preferred raising the X-ray cost-sharing slightly and having the increase in the MOOP be lower than it is in Silver Alt 6. Dania pointed out that this was the scenario in Silver Alt 2, and the issue with that plan was that the AV was too close to the limit for the carriers to be

sure that it would definitely pass the AV calculator when their actuaries analyzed the plans. Mary Beth said the carriers needed .05% for wiggle room.

- Kate stated that she prefers keeping the MOOP lower rather than keeping the X-ray cost-sharing at the current level. She said that increasing the X-ray cost-sharing by \$10 doesn't seem high enough to make a difference. She believed getting the deductible and MOOP to be as low as possible should be the focus, and she would like to make the cost-sharing for certain services more significant in order to do that. She suggested making the cost-sharing differences a little more meaningful in plan submissions and emphasizing to the carriers that they don't just have to offer standard plans.
- Dania said she takes Kate's concerns to heart, and suggested that before the group meets to look at plans for 2020, HBX can do research on how standard plans have changed over time, the rate of medical inflation, etc. so the group can have a sense of if the standard plans are keeping up with the trend.
- The group reached consensus on recommending Silver Alt 6.

#### Discussion of bronze standard plan

- The group reached consensus on recommending Bronze Copay Plan Alt 3.

#### Wrap-up

- Mary Beth thanked the working group for its contributions and recommendations. She stated that she will circulate a draft of the final working group report to the members once she's completed it so they can give feedback before sending it to the Board.