

AV Analysis, \$10 copay, unlimited visits

We have created version 6 of the analysis, with version 5 being used as the starting point, to reflect the desired scenario of unlimited visits at a \$10 copay (except drug/labs which remain at \$0). The impact of this change ranges between 0.00% and 0.01%, depending on the metal level.

\$10 Copay for All Services (except drug/labs which remain at \$0)

Plan	Current Metal AV	Age 18, 26 Visits	Age 18, Unlimited Visits
Platinum Plan 2023	89.89%	89.92%	89.92%
Gold Plan 2023	81.92%	82.00%	82.01%
Silver Plan 2023	71.95%	72.11%	72.12%
Bronze Copay Plan 2023	64.91%	64.98%	64.99%

The silver and gold plans have a metal AV outside the de minimis range for both versions. Below are independent options on increases to the deductible or maximum OOP to bring the silver and gold plans' metal AV into the necessary range. These changes would bring the metal AV to about 0.05% to 0.10% below the upper limit. Please note that we did not provide an option for increasing the deductible for the gold plan as an increase in the deductible actually increases the metal AV for this plan through a quirk with the AV Calculator, which is counter-intuitive. The below options apply for both versions and are unchanged from the prior information which was provided.

	Deductible – Current	Deductible – Adjusted
Silver - \$10 Copay	\$4,850	\$5,150

	MOOP – Current	MOOP – Adjusted
Gold - \$10 Copay	\$5,800	\$5,900
Silver - \$10 Copay	\$8,850	\$9,100