

Wednesday, December 14, 2016

Standard Plans Advisory Working Group Conference Call

1:00 – 2:30 PM

Call-in number: 1-650-479-3208

WebEx: [Join WebEx meeting](#)

Meeting number (access code): 734 090 306

Meeting password: exchange

This memo lays out topics that will be on the agenda for our next call. Our goal is to get clear votes on key issues before the end of December (pending possible changes in the AV calculator or federal parameters), to get them to the HBX Executive Board on a timely basis.

To facilitate that process, Chair Leighton Ku and Vice-Chair Dania Palanker met with HBX staff. We reviewed all the discussions and viewpoints voiced so far and will focus discussions and votes on a limited set of alternatives.

Here are the issues we will consider in the December 14 call:

- Platinum – the group already reached consensus that the Platinum plan remain unchanged from the 2017 plan. Platinum is no longer reflected on the attached chart.
- Gold – one standard plan to be voted on; it was chosen because it has the Rx Specialty at a copay instead of coinsurance. We will also vote on the option of having a Gold HSA-compatible plan. (Expected guests Kate Sullivan Hare, Board member and Margarita Dilone, broker active in DC Health Link individual market)
- Silver - one standard plan to be voted on; it was chosen because it has the Rx Specialty using a copay instead of coinsurance. Prior discussions noted the potential harm that a requiring an HSA plan might cause, if it led to lowering the second lowest Silver Plan cost and reducing premium tax credits.
- Bronze – we had Oliver Wyman re-work bronze options to decrease the A/V to 64.8% as suggested by the carriers to accommodate any A/V calculator issues. There are two standard non-HSA compatible plans and two HSA compatible plans to be voted on. We will then try to reach consensus on the majority winner.
- Pediatric dental nomenclature – HBX staff, CareFirst and Kaiser agree that the words used for services should remain as is. Thus we are taking this off the table for discussion.
- Simple Choice – we are also taking this off the table. HBX will make a determination on this issue as an administrative matter, such as website display decisions.
- Standard plans in SHOP -- we are tabling this issue for plan year 2018 and could take it up again for plan year 2019. The working group clearly had mixed opinions on this topic and in light of the multiple issues that must be addressed, we are setting this aside.

Voting process. Original members of the working group can vote. We ask representatives of carriers to assign one person to vote for their organization. When we do not have consensus on a vote, we will identify the option that won the majority. We will then take another vote to see if we can get consensus

on that option. Items that get a consensus can go directly to the HBX Executive Board. Non-consensus items are referred to the HBX Insurance Committee.

Working Group Members – one vote each:

Aetna

CareFirst

Kaiser

United

AHIP

NAHU

Broker -Stephanie Cohen

CDHP (Colin)

Families USA (Lydia)

Consumer – Dave Chandrasekaran

Vice-Chair (Dania - Georgetown CHIR)

Chair, Board Member (Leighton – GWU Milken Institute School for Public Health)