

Issue	Discussion	Proposal	Probable Resolution
Pediatric Dental Deductible	All QHPs have embedded pediatric dental EHB. Some plans have a separate deductible for the dental benefit; others have blended deductibles. Board decided that beginning in 2016, all QHPs will have a separate dental deductible. WG asked to set maximum amount.	Deductible no higher than as follows: \$50/individual in, \$100 out; \$100/family in, \$200 out. It is a separate deductible from the medical deductible. If one child in the family has \$50 in dental bills, full coverage for that child kicks in. If a second child also has \$50 in dental bills, full coverage for that child and the entire family (if there are more children) kicks in. Applies to both SHOP and individual.	Accepted consensus (awaiting Aetna)
Primary care cost-sharing	CA silver standard plan has a \$45 copay for primary care, and mental/behavioral and substance use disorder outpatient	Reduce to \$25	Accepted at either \$25 or \$30 consensus
Specialty care cost-sharing	CA silver standard plan has a \$65 copay for a specialist visit	Reduce to \$50	Accepted consensus
Outpatient Surgery	As tradeoff for two reductions above, subject to deductible (In CA plan not subject to deductible)	Subject to deductible	Accepted consensus
Outpatient Surgery	Consumer confusion – many apparently freestanding facilities are in fact owned by hospitals and charged on that basis	Subject outpatient surgery in hospital to deductible, but not outpatient surgery at a freestanding facility	Rejected
Gold plan	CA gold standard plan has no deductible. Pricing concerns. Actuaries are running the plans to determine premium effect.		This is the most wide-open discussion still to be had.
Gold Hospital stay	CA plan set at \$600/day max 5 days. If reduced as proposed, increase a/v to 78.8% from 78.6%.	\$500/day max 4 days	Still under discussion
Bronze plan	CA plan has generic drugs subject to deductible. If remove, tradeoff is raising the deductible to \$5,500 from \$5,000. (CareFirst and Kaiser do not subject	Generic drugs not subject to the deductible	Accepted consensus

	generic drugs to the deductible).		
Platinum plan	CA plan cost-sharing for Rx is lower than DC plans' – see chart below	Adopt CA plan or slight variation thereof	Accepted consensus
Family deductible	Embedded or aggregated family deductible	Embedded deductible	Not clear
Additional benefits beyond EHB	Should additional benefits beyond the EHB be included in the standard plans? The carriers would need to assent to including additional benefits in the standard plans.	Include chiropractic, acupuncture?	Needs discussion
Small group	Have the same standard plans as individual?	Same	Not much time devoted to this yet.

Platinum Plan

Drug copays in existing plans:

<b>Carrier</b>	<b>Generic</b>	<b>Preferred</b>	<b>Non-preferred</b>	<b>Specialty</b>
Covered CA	\$5	\$15	\$25	10%
Kaiser	\$10	\$30	\$50	\$30 or \$50
CareFirst 1	\$0	\$45	\$100	\$200
CareFirst 2	20%	30%	50%	50%