

**Standard Plans WG**  
**Call on February 5, 2020**

Platinum

No changes necessary

Gold

Consensus on Alt 1

Rationale: Better to change the MOOP only – affects the fewest number of people; we don't like to raise cost-sharing on hab and rehab services since those are benefits that people use.

Silver

Consensus on Alt 1

Rationale: Nice to not raise the deductible for consistency; relatively small increase in MOOP.

Bronze Copay

The alternatives set MOOP at \$8,350. Since then, the Payment Parameters draft came out setting it at \$8,550. Actuaries will run some new scenarios.

CF and Kaiser both have Value plans in MD that have specialist visits after the deductible and this has allowed better benefits in other categories. Group decided it's worth looking at. Keep generics and PCP visits pre-deductible. Question: are people saving money on generic drugs? Kaiser said most are less than \$25, but a few are more.

In addition to running some scenarios with \$8,550 MOOP, next round of alternatives will include the MD Value plans from both carriers.

Bronze HDHP

CF favored Alt 1; Kaiser was comfortable with both. Dania was either one, and Cheryl noted that both alternatives are terrible.

Preliminary consensus on Alt 1. We will wait and see what we come up with on Bronze Copay plan to make sure the two bronze plans are distinct.