

**MHBE Plan Management Stakeholder Committee**  
**January 5, 2017**  
**Meeting Minutes**  
**Maryland Health Benefit Exchange**  
**750 E. Pratt Street**  
**Baltimore, MD 21202**  
**Sky Lobby Level Conference Room**  
**Call-in: 877-431-1883**  
**ID: 6876841631**

**Welcome & Introductions – John Pierre Cardenas, Manager, Individual and Small Group Marketplace Programs**

John Pierre opened the meeting by sharing the following:

- This is the third Stakeholder meeting to address Certification Standards.
- There was a comment period which was extended to January 2<sup>nd</sup>.
- On January 17<sup>th</sup> the MHBE Board will meet, and at that meeting Plan Certification Standards and the Issuer Letter will be presented.
- The meeting framework was established to include the goals:
  - 1) Identify the operational/administrative implication of the 2018 DRAFT Plan Certification Standards as they pertain to: Standardized Benefit Designs, SHOP Employee Choice Expansion, SHOP Composite Rating (Premium), General Plan Certification Standards
  - 2) The meeting is designed to be a Stakeholder listening session on the 2018 DRAFT Plan Certification Standards

**Standardized Benefit Design - John Pierre Cardenas, Manager, Individual and Small Group Marketplace Programs**

John Pierre shared what has been proposed regarding the Standardized Plan Benefit Design, and then sought comments from the meeting participants.

Sheebani Patel of Kaiser Permanente shared that Kaiser supports MHBE's proposal to have Standardized Plan options in 2018. Kaiser believes that Standardized Plans will improve consumer choice and transparency, comment details have been put forth, but believes that offering standardized plans would be a value add for consumers.

Sandy Waters of Kelly asked the question, if John Pierre could confirm if this was the committee of authority that has been established to develop a Standardized Plan proposal? John Pierre responded that this was being considered and that a lot of commentary had been received in writing concerning this, and a committee is being considered.

Louisa Tavakoli of CareFirst, stated that CareFirst generally speaking does not advocate many changes considering the new administration and changes taking place, and does not support the Standardized Plan Option for 2018. Concerns were expressed about how implementing Standardized Plans would add to the carrier's costs. In the District of Columbia they did have a working group and a lot of time and effort was put into looking at benefit structure, and they advocate that a working group be established for Maryland to look at standardized plans, but they don't advocate this at this time.

Leslie Gordon of Cigna, stated that Cigna does support Standardized Plans, but has concerns about the maximum out-of-pocket which was low compared to the current health plan maximum out of pocket. Cigna believes that Standardized plans could potentially limit consumer choice because it would limit other options that might have been presented.

An MIA representative shared concerns that MIA had with the current proposal of Standardized Plans regarding its compliance with the Mental Health Parity. John Pierre asked that formal comments be shared in writing.

Linda of Consumer Health First shared that her organization supports the idea of Standardized Plans and recommended that a working group be established to handle the process of developing a Standardized Plan. The recommendation was also made to include a bronze plan.

John Pierre asked the Issuer Partners if with respect to costs do Issuers feel that administering a Standardized Benefit Design would be any different than administering any other design.

Sheebani Patel of Kaiser shared that they would need the final plan designs quickly, and that they have already worked a lot on this.

#### **SHOP Standards - John Pierre Cardenas, Manager, Individual and Small Group Marketplace Programs**

John Pierre shared that in MHBE's proposed Plan Certification staff are seeking Employee Choice expansion. Employers may select up to two consecutive metal tiers and employees will be able to select any plan between the chosen metal tiers across any issuer. It is believed that a more generous benefit would be more attractive to employees in SHOP. Input was requested from stakeholders.

Sanford Walters of Kelly & Associates, shared that he believes that the proposed standards would give employers greater choice.

David Mosier of Benefit Mall shared that administratively quotes and plans are already set-up, and that this approach would mean more opportunity for consumers, and would make SHOP more attractive.

Louisa Tavakoli of CareFirst shared that they oppose the expansion and having this be mandatory.

John Pierre asked what the operational process would involve in applying this change.

Sheebani Patel of Kaiser Permanente shared that while we don't know what will happen it is important to continue serving consumers as best we can. The proposal to expand SHOP is supported by Kaiser.

John Pierre shared that Employer Choice Composite Rating is encouraged, and asked if there were comments from committee members. No comments were offered.

John Pierre walked through all the proposed standards and highlighted any changes that were being proposed.

#### **General Comments on the Issuer Letter - John Pierre Cardenas, Manager, Individual and Small Group Marketplace Programs**

In January the Final Issuer Letter will be distributed. Issuers can continue to submit comment, however, comments may not be included in the Comments/Response Document if submitted after this meeting.

A representative from the Maryland Dental Action Coalition stated that they support the requirement that dental issuers are required to contract with any willing local health department, and suggested that Stand Alone Dental Plans should also be required to contract with one ECP in each ECP category in a county service area.

**PMSC Membership- John Pierre Cardenas, Manager, Individual and Small Group Marketplace Programs**

John Pierre reminded the committee that this was the last committee meeting for the existing committee, and that applications are due for individuals that will participate in the PMSC for the coming year.