



Standardized Benefit Design Workgroup

June 15, 2017



Welcome and Introductions

Roll Call

Meeting Minutes Approval – March & April

Workgroup Membership Updates

✦ April 27, 2017 – Decision Recap

Synopsis: Workgroup members will converse on the scope of the Standardized Benefit Design including:

- Requirement to vote on the requirement for issuers to offer a standardized benefit design held at next session
- Consensus, no value-add to the SHOP Marketplace if a standardized plan offering were required.
- Affirmative, offering of a standardized plan on the individual marketplace would be a value add to the consumer
- Consensus, no value-add to offering a platinum standardized benefit design
- Affirmative, the work group will continue to design a standard gold plan. Work group members would determine the value-add thereafter.
- Affirmative, offering a standard silver plan would be a value-add to the consumer. Member should explore the option of developing an HSA compatible silver plan
- Affirmative, the work group will continue to design a standard bronze plan. Members will explore development of two bronze options – one with first dollar coverage and another that is an HDHP

✦ April 27, 2017 – Recommendations for scope of the SBD Policy

Synopsis: Workgroup members will converse on the scope of the Standardized Benefit Design including. The following were determined:

- a. An issuer requirement to offer standardized benefit designs;
- ~~b. Standardized benefit design availability in the individual and SHOP Marketplaces;~~
- ~~c. Standardized benefit design availability across, a subset, or each metal level;~~
- ~~d. Standardized benefit designs and health savings account/high deductible health plan eligibility;~~
- e. Standardized benefit designs and established QHP offering rules, i.e. limitation standards and meaningful difference
- f. Standardized benefit designs and network type considerations, and copay/coinsurance cost-sharing considerations therein.

✦ 2014 Plan Year:

- Minimum QHP offering requirement: Participating issuers must offer at least a single QHP at the bronze, silver, and gold metal levels.
- Maximum QHP offering limitation: Participating issuers are limited to offering up to four QHPs for each metal level.

✦ 2016 Plan Year

- Meaningful difference standard: Issuer QHP offerings will be scrutinized under the federal meaningful difference standard

	Minimum per Issuer		Maximum per Issuer	
	3 QHPs		16 QHPs	
	2014	2015	2016	2017
Issuers	4	5	5	3
Offered QHPs	41	45	44	26
Maximum QHPs	64	80	80	48

Standard QHP Offerings: Marketplace Plan Management Rules



- ✘ Four Marketplaces that require standard QHP offerings have a form of QHP limitation standards.
- ✘ Connecticut and Oregon: No more than four QHPs per metal level offered.
- ✘ Massachusetts: Three non-standard QHPs per issuer.
- ✘ New York: Limitation standard at the product level, i.e. up to three non-standard products with QHPs offer at a minimum of two metal levels. Exception where offering of standard QHPs that include 3 PCP before deductible do not count toward the number of non-standard products offered.
- ✘ All Marketplaces that offer standard QHPs also have a meaningful difference schema.

- ✦ California's marketplace developed two sets of standard QHPs – one set with copay and the other coinsurance.
- ✦ Massachusetts allows issuers to submit multiple standard QHPs with network variations (Broadest vs. Other Network). Massachusetts only standardized 21 benefits with the remainder to be variable.
- ✦ Connecticut requires the silver standard QHP offering to be the lowest cost offering for any silver QHP offered by each issuer. Resulting in the SLCSP to be a standard QHP.

✦ *May 25, 2017* – Recommendations for determining the approach to Standardized Benefit Design development

Synopsis: Workgroup members will converse on determining the approach to development of the Standardized Benefit Design including:

- a. Review of Standardized Benefit Design offerings in other Marketplaces
- b. Presentation of the enrollment-weighted proposed Maryland-specific plan compared against popular QHPs
- c. Determination of a plan to model the Maryland SBD off of or build unique Maryland-specific plans
- d. Conversation on Workgroup member policy/SBD philosophical goals
- e. Discussion on MHBE/Workgroup member assistance with Actuarial Value Calculator modeling
- f. Discussion on regulatory/statutory considerations with development of the SBD

Questions or Comments?

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