



MINUTES

Standardized Benefit Design Work Group

Date / time 11/9/2017 1:00 PM | *Meeting called to order by* John Pierre Cardenas

In Attendance

Elizabeth Sammis, Ph.D.*
Kathryn Hoffman, Esq.
Kimberly S. Cammarata*
Pia Sterling*
Robert Metz*
Michele Eberle
John Pierre Cardenas
Kimberly Edwards
Rebecca Smith
Robyn Elliott*
Alvin Heffenbein*
Chris Keen* (via phone)
Matt Celentano* (via phone)
Matthew Siegler

*Indicated work group member status. All members participated.

Approval of Minutes

The minutes from the October 26th meeting were approved and accepted.

Meeting

- **Topics Discussed**

The Work Group voted to accept the meeting minutes from October.

A recap of decisions made to-date was discussed. The disclaimer language was reviewed and the proposed amendments that were received were shared with the work group and discussed. A motion was made to approve the disclaimer language with the noted changes. The vote was unanimous.



MHBE committed to sending out FAQs that address more items that were deemed not best suited for the disclaimer language.

The work group discussed whether issuers should be required to offer standardized benefit designs. A motion was made by Elizabeth Sammis to require carriers to offer Standardized Plans. That motion was seconded by Kimberly Cammarata. There was a 5 to 3 vote by the work group to recommend making it a requirement that issuers offer a standardized plan.

The work group members voted as follows on whether to require issuers to offer standardized plans:

Alvin Helfenbein	Helfenbein Insurance	No, but if we are only comparing cost sharing he is in favor of it.
Robert Metz	CareFirst	No, it will add to consumer's confusion and there is too much market uncertainty.
Kathryn Hoffman	MIA	MIA is opposed due to uncertainty in the market, and the potential barrier for new market entrants
Elizabeth Sammis	Consumer Health First	Yes, having a standardized option is a good idea to assist consumers, and it makes the market more competitive. This would be a step forward with making the market better. The requirement would not have an impact on carriers coming into the market.
Matt Celentano	MD Health Care for All	Yes, with the caveat that it not impede additional competition in the marketplace.
Kimberly Cammarata	HEAU	Yes, the clarity that would be achieved by having a standardized plan would provide a benefit to consumers.
Pia Sterling	Kaiser Permanente	Yes, sees it as a benefit for consumers.
Robyn Elliot	Public Policy Partners	Yes



The work group discussed the metal levels where standardized plans should be offered. A motion was made by Elizabeth Sammis. There was a consensus vote to require issuers to offer benefit designs at the Bronze HDHP, Silver and Gold metal levels.

The work group discussed whether MHBE should have a trigger option for new market entrants that might be adversely impacted by the requirement to offer standardized plans. The work group observed the Board's existing waiver authority for new market entrants as it exists. Kaiser does not support waivers for new market entrants.

MHBE committed to sending the work group members a draft of the report on the work group's recommendations and discussions, so that members would have an opportunity to review and comment prior to the report being sent to the full Board.

Work group members were informed that the Board meeting is on November 20th.

MHBE thanked the work group members for their time and contributions.

The meeting was adjourned.

Summary of decisions

- To accept the October meeting minutes.
- To approve the disclaimer language for consumers with noted changes.
- To require issuers to offer standardized plans.
- To require that issuers offer benefit designs at the Bronze HDHP, Silver and Gold metal levels.

Next Meeting

Motion to adjourn was made at 4:30 P.M. and was passed unanimously.



