



MHBE

2024 Value Plan Workgroup

September 3, 2024

12:00PM – 1:30PM

Online Via Google Meets

Members Present:

Nikki Blake

Evalyne Bryant-Ward

Matthew Celentano

Ashton Nicole DeLong

Brian Espindola

Brandy Guy

Justin Giovannelli

Emily Hodson

Stephanie Klapper

Allison Mangiaracino

Kathleen McGuire

Tim Ross

Lisa Solomon

David Stewart

Adam Zimmerman

Staff

Becca Lane

Pooja Singh

Andrew York

Michele Eberle

Members of the Public

Jason Neimiller

Welcome

Becca Lane, Senior Health Policy Analyst at the Maryland Health Benefit Exchange (MHBE), welcomed attendees to the meeting.

Vote on Minutes

Ms. Lane called for a motion to approve the minutes of the Workgroup's August 20 meeting. Emily Hodson moved to approve the minutes of the August 20, 2024, Value Plan Workgroup meeting as presented. David Stewart seconded. The Workgroup voted unanimously to approve the minutes.

Pediatric Dental Cost-Sharing Follow Up

Ms. Lane explained that, in response to the Workgroup's concern about the increase in cost sharing for pediatric dental benefits, the MHBE examined the approach of other states and discussed other options with the Maryland Insurance Administration (MIA). She clarified that additional standardized service categories do not impact actuarial value but may impact rates.

Ms. Lane then provided an overview of California and Washington DC's approaches to pediatric dental cost sharing because they also have standardized plans. She explained that California, like Maryland, has no cost sharing for diagnostic and preventive

services. California has four categories instead of five and has one category for major services rather than splitting it between multiple categories like Maryland does. She also showed an excerpt of California's 2025 dental copay schedule which lists the copay for each dental code. Washington DC also has four categories for dental cost sharing instead of five and uses copays for pediatric dental services instead of coinsurance. Diagnostic and preventive services do not have cost sharing. DC only has one category for major services. Please see presentation slides for more details. Ms. Lane summarized that California and DC have four categories instead of five and does not split major services into two categories like Maryland does.

Ms. Lane presented the revised draft design for pediatric dental cost sharing in 2026. The goal was to align cost sharing for the pediatric dental benefit without disadvantaging consumers. The coinsurance rates for the two major service categories were adjusted so that they are income based with participants in cost sharing reduction (CSR) 94 plans paying the lowest coinsurance at 20%. The coinsurance increases to 50% for participants in base silver, bronze, and gold plans.

The following workgroup members stated that they had no objection to the proposed pediatric dental cost sharing: David Stewart, Allison Mangiaracino, Justin Giovannelli, Matthew Celentano, Nikki Blake, Brian Espindola, and Tim Ross.

Ms. Lane presented the proposal for 2026 value plans to the Workgroup for a vote. The proposal is based on the 2025 designs with the Bronze lab copay decreased to \$55, and the Silver 73 and Base Silver lab copays decreased to \$45. The proposal aligns the pediatric dental coinsurance across Class III Major Services with Class IV Major Services – Restorative as follows: Gold, Bronze & Base Silver at 50%, Silver 73% CSR at 40%, Silver 87% CSR at 30%, and Silver 94% CSR at 20%. Cost-sharing for all other additional standardized service categories are unchanged from plan year 2025.

Vote

Evalyne Bryant-Ward moved to approve the draft plan designs as presented to be the Workgroup's recommendation for the Plan Year 2026 Value Plans. Ms. Hodson seconded. The Workgroup voted unanimously to approve the draft plan designs.

Michele Eberle, Executive Director of MHBE, thanked the Workgroup members for their thoughtful discussion and input and noted that the MHBE relies on the Workgroup's feedback. She also thanked Ms. Lane for running a successful Workgroup. Ms. Bryant-Ward thanked Ms. Lane for her hard work in leading the Workgroup. Ms. Lane thanked the Co-Chairs and the Workgroup members for their contributions.

Next Steps

Ms. Lane reported the workgroup recommendations will be presented to the Standing Advisory Committee on September 12 and the MHBE Board of Trustees on September 16. Ms. Lane will reach out to the Workgroup after the draft actuarial value calculator is released.

Public Comment

No comments offered.

Adjournment

The meeting adjourned at 12:18 PM.

Chat Log

00:11:21.527,00:11:24.527

Tim Ross: no objections from Aetna

00:12:42.478,00:12:45.478

Tim Ross: Aye

00:14:31.560,00:14:34.560

Allison Mangiaracino: I second Evalyne's comment! Thank you Becca

00:14:47.868,00:14:50.868

Matthew Celentano: Same!

00:15:13.098,00:15:16.098

Emily Hodson LCSWC (She/Her/Hers): Becca you are extraordinary and very appreciated!

00:15:19.610,00:15:22.610

Nikki Blake - CareFirst: Thank you!

00:15:22.481,00:15:25.481

Lisa Solomon: Thank you!!