

MHBE 2024 Value Plan Workgroup

Session 7 – December 17, 2024



This meeting will be recorded

Vote on Minutes

“I move to approve the minutes of the September 3, 2024 Value Plan Workgroup [as presented / as amended].”

Agenda

12:30 - 12:35 | Welcome

Becca Lane, Senior Health Policy Analyst

12:35 - 12:40 | Vote on minutes

All members

12:40 - 1:10 | Proposed Changes to 2026 Value Plans for AV Compliance; Discussion

Becca Lane; All

1:10 - 1:15 | Vote on Revised 2026 Value Plan Designs

All

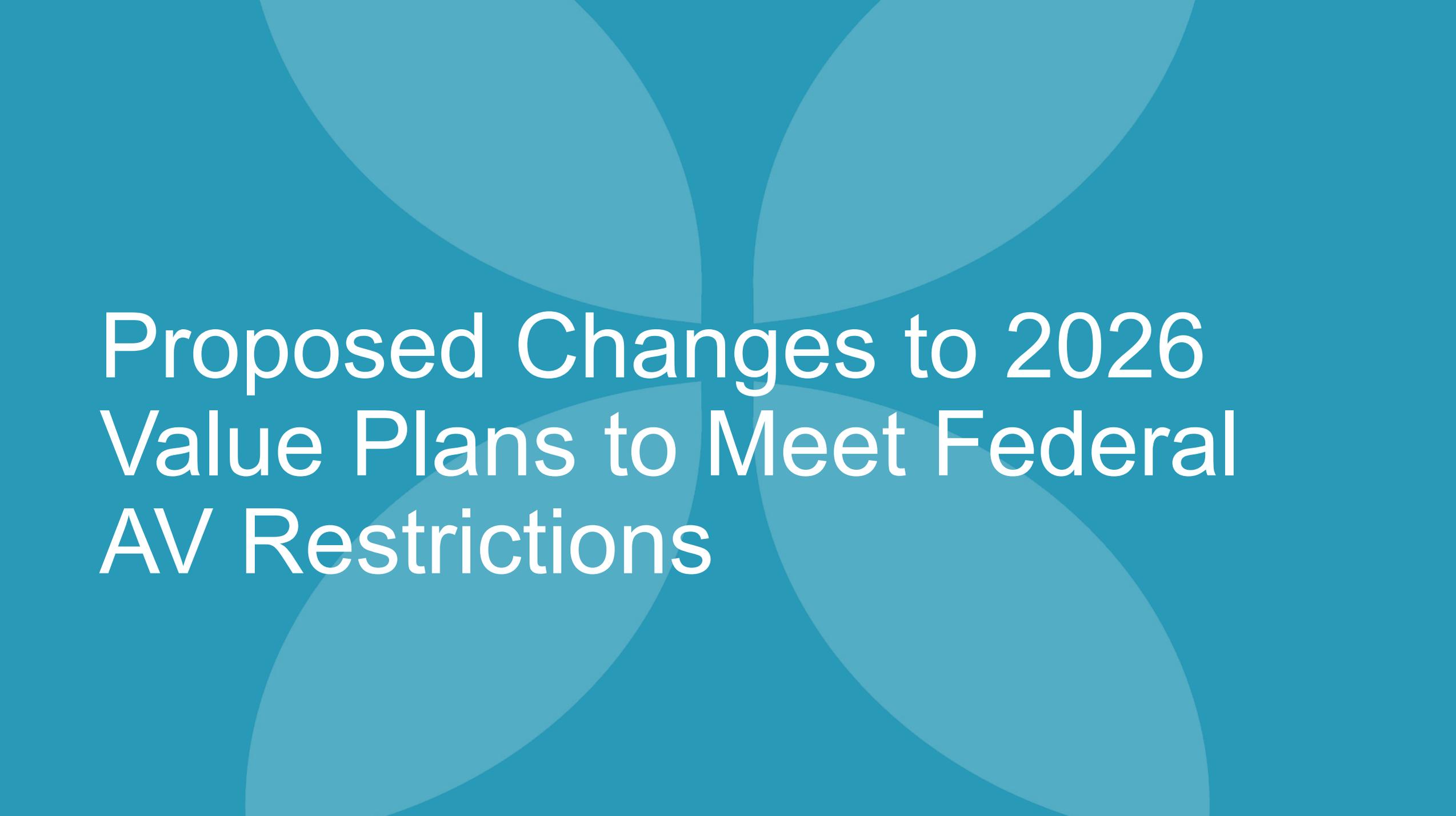
1:15 - 1:25 | Discuss Feedback and Brainstorm for 2027

All

1:25 - 1:30 | Public Comment

All

1:30 | Adjourn

The background is a solid teal color. In the center, there is a stylized graphic of a flower or a starburst shape, composed of several overlapping, semi-transparent teal circles of varying shades, creating a layered, petal-like effect.

Proposed Changes to 2026 Value Plans to Meet Federal AV Restrictions

Maximum Out-of-Pocket (MOOP)

- The maximum out-of-pocket amount is the most an enrollee will pay towards covered in-network healthcare expenses in a plan year
- The federal government sets a MOOP limit each year; plans on MHC cannot have MOOPs that exceed the limit
 - 2025: \$9,200 (\$3,050 for Silver 94 & 87; \$7,350 for Silver 73)
 - 2026: \$10,150 (\$3,350 for Silver 94 & 87; \$8,100 for Silver 73)*
- Based on an MIA analysis of 2020 data, only about 2-5% of enrollees meet the MOOP
- Raising a plan's MOOP:
 - Reduces the plan's AV
 - Impacts a relatively smaller portion of enrollees than raising cost-sharing on services that a larger share of enrollees may use

Summary of Proposed Changes - Bronze Options

- Raise MOOP (and deductible) to max (\$10,150 from \$9,200 in 2025)
- *And* one of these options:
 - Raise specialist to \$110 from \$100, OR
 - Raise all \$35 copays to \$40 (PCP, MH office visits, and PT/ST/OT), OR
 - Raise specialist copay to \$105 and labs to \$60 (instead of \$55 as discussed previously) - CareFirst suggestion*

* If the group prefers CareFirst's suggestion for Bronze, the design for Silver should also follow the CareFirst design and vice versa

Summary of Proposed Changes - Silver Options

- Base Silver
 - 1– Raise medical MOOP to \$8,500 (from \$7,600 in 2025), RX MOOP to \$1,300 (from \$1,500) for total MOOP of \$9,800, and specialist to \$110 (from \$100)
 - 2– Raise medical MOOP to \$8,200 (from \$7,600 in 2025), keep RX MOOP at \$1,500 for total MOOP of \$9,700; raise specialist to \$105; and raise labs to \$50 (from \$45) - CareFirst suggestion
- Silver 73
 - 1– Raise medical MOOP to \$6,800 (from \$5,850 in 2025), reduce RX MOOP to \$1,300 (from \$1,500) for total \$8,100; specialist to \$110 (from \$100 in 2025)
 - 2– Medical MOOP \$6,600 and RX MOOP of \$1,500 for total of \$8,100; specialist to \$105; labs to \$50 (from \$45) - CareFirst suggestion
- Silver 87: Raise medical MOOP to \$2,850 (from \$2,550 in 2025)
- Silver 94: ***Discuss: alignment of PT/ST/OT and hab/rehab copays in Silver 94***
 - 1– Raise medical MOOP to \$2,700 (from \$1,850 for total MOOP of \$2,950) OR
 - 2– Raise medical MOOP to \$1,950 for total of \$2,200; raise labs to \$10 (from \$5) - CareFirst suggestion

Summary of Proposed Changes: Gold Options

- Raise medical MOOP to \$8,500 (from \$6,750) for a total MOOP of \$9,100
- Raise medical MOOP to \$7,300 and RX MOOP to \$750 (from \$600) for total MOOP of \$8,050 AND raise generic drug copay to \$15 (from \$10) - CareFirst suggestion

Vote

“I move to approve the draft plan designs [as presented OR as amended], including:

- **[option 1, 2, or 3]** in the Bronze plan;
- **[option 1 or 2]** in the Silver base, 73 CSR, *(if option 3 chosen in Bronze, must choose option 2 for the Silver plans)*
- the silver 87 plan as presented
- (option 1 or **2**) in the 94 CSR plan;
- **[option 1 or 2]** in the Gold plan; and
- **[with OR without]** the rehabilitation/habilitation copays aligned with PT/ST/OT in the Silver 94 plan

to be the Workgroup’s revised recommendation for the Plan Year 2026 Value Plans.”

Brainstorming for 2027

- Feedback we've received so far on topics of interest:
 - Prescription costs
 - Mental health visit costs
- Any other focus areas of interest or requests for next year?



Public Comment

Next Steps

- **December 18, 2024:** Release designs for informal public comment period
- **January 21, 2025:** MHBE Board votes on proposed designs; release designs for additional public comment period
- **February 18, 2025:** MHBE Board votes to finalize designs
- **June 2025:** Reconvene Value Plan Workgroup to design 2027 plans

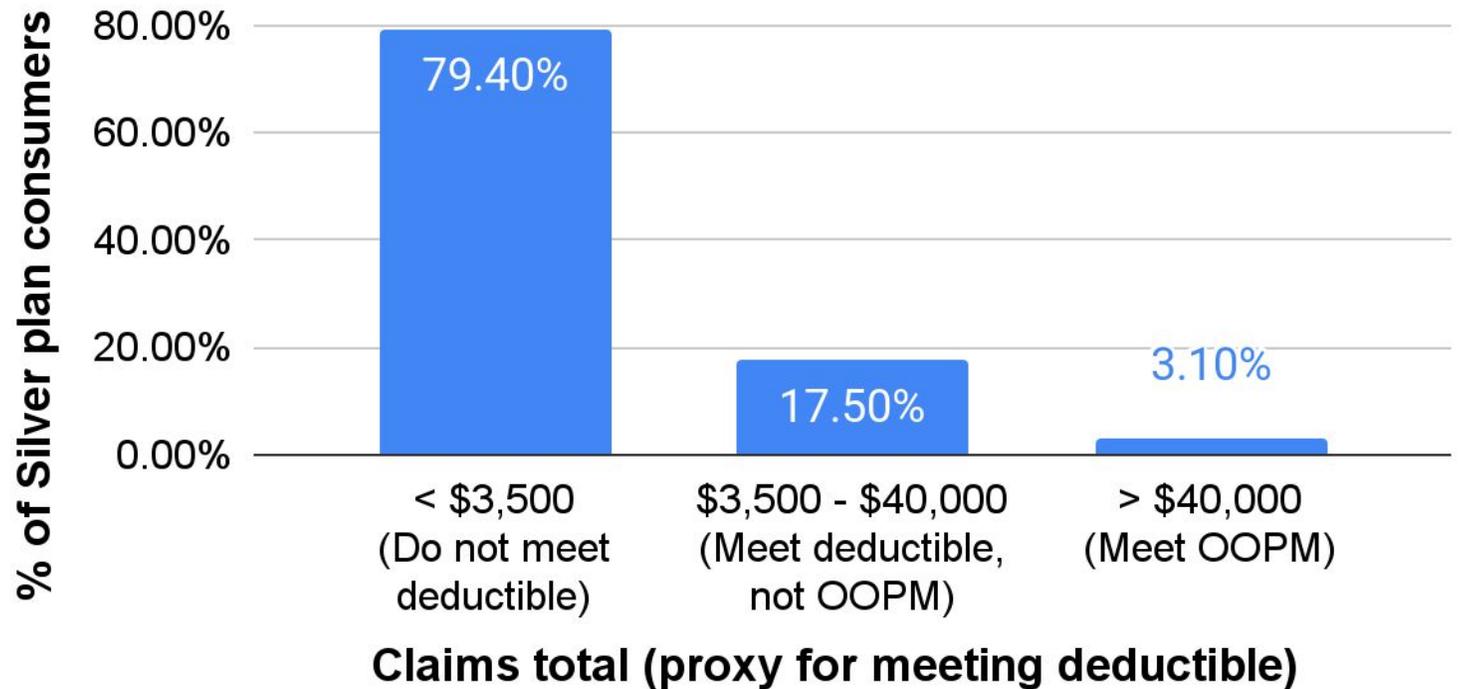
Appendix



Deductible & Out-of-Pocket Max (OOPM) Impacts

- 3.4% of Silver plan enrollees met OOPM**
 - 3.0% of base plan enrollees
 - 3.1% of 73% CSR enrollees
 - 4.7% of 87% CSR enrollees
 - 2.7% of 94% CSR enrollees

Consumers impacted by deductible vs. by out-of-pocket maximum*



Blue text = pre-deductible coverage

2025 Comparison - Pediatric Dental

	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026
	Gold	*Proposed* Gold	CSR 94%	*Proposed* CSR 94%	CSR 87%	*Proposed* CSR 87%	2025 CSR 73%	*Proposed* CSR 73%	2025 Base Silver	*Proposed* Base Silver	2025 Bronze - Expanded	*Proposed* Bronze - Expanded
Class I Preventive & Diagnostic Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Class II Basic Services	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Class III Major Services	20%	50%	20%	20%	20%	30%	20%	40%	20%	50%	20%	50%
Class IV Major Services – Restorative	50%	50%	50%	20%	50%	30%	50%	40%	50%	50%	50%	50%
Class V Orthodontic Services	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

Original Proposal for 2026 Value Plans for Vote

- Based on 2025 designs with the following modifications:
 - Bronze lab copay - \$55
 - Silver 73 and Base Silver lab copays - \$45
- Align pediatric dental coinsurance across Class III Major Services with Class IV Major Services - Restorative:
 - Bronze, Base Silver, Gold - 50%
 - Silver 73% AV CSR - 40%
 - Silver 87% AV CSR - 30%
 - Silver 94% AV CSR - 20%
- Cost-sharing for all other additional standardized service categories unchanged from PY2025