
Green Mountain Care Board

Vermont Health Connect(VHC)

Proposed 2016 Standard Qualified Health Plan (QHP) Design Adjustments

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Thursday, February 5, 2015

AGENDA

- Introductions
- Overview 2016 QHP Certification Timeline
- Overview: 2016 VHC Objectives for QHPs
- Review of 2016 Standard Plan Design Changes
 - Deductible Plans
 - Deductible CSR Plan Design
 - High Deductible Health Plans (HDHP)
 - High Deductible Health Plan (HDHP CSR Plan Designs)

OVERVIEW:

TIMELINE FOR 2016 QHP CERTIFICATION

2016 Certification Timeline Overview

- DVHA provides carriers with 2016 plan design adjustments, approved by GMCB: February 15*
- Carriers file major medical QHP forms with DFR: March 2 (April 3 for SADP)
- Carriers submit medical and dental rates: April 15
- GMCB issues rate decisions: July 14
- DVHA certifies and selects 2016 plans, notifies carriers: August 21
- 2016 Open Enrollment begins: October 1, 2015

*Note: The federal AVC is final but final regulations and parameters not expected until mid-February

OVERVIEW:

VHC OBJECTIVES FOR 2016 QUALIFIED HEALTH PLANS

2016 Plan Design Changes: Objectives

- Maintain 2015 plan designs with minimal changes (some exceed change requiring GMCB approval)
- Incorporate plan designs using 2016 AV Calculator
- Aim for lower end of required AV range to minimize anticipated premium impact, balanced with minimizing changes
- Minimize consumer cost impact from changes: balance necessary increases between deductibles and service cost-shares

Summary of Plans on VHC (2014 – 2015)

- Twenty (20) total medical plans
- DVHA selected 6 standard plans from each carrier
 - At Platinum: 1 BCBSVT & 1 MVP
 - At Gold: 1 BCBSVT & 1 MVP
 - At Silver: 2 BCBSVT & 2 MVP (1 BCBS and 1 MVP maybe paired with an HSA)
 - At Bronze: 2 BCBSVT & 2 MVP (1 BCBS and 1 MVP maybe paired with an HSA)
- FYI: DVHA selected 3 carrier designed plans from each carrier (6 in total)
- Catastrophic plans
 - 1 BCBSVT and 1 MVP

OVERVIEW:

REVIEW OF 2016 PLAN DESIGN CHANGES

NOTE: CHANGES IN BLACK DENOTE GMCB APPROVAL REQUIRED; CHANGES IN GREEN ARE BELOW THRESHOLD, DO NOT REQUIRE GMCB APPROVAL

2016 Deductible Plan Changes

- Platinum: No Changes
- Gold: No Changes
- Silver:
 - Increase drug deductible from \$100 to \$250
 - Increase medical MOOP from \$5,100 to \$5,600
 - Increase PCP and MH/SA office visit copay from \$25 to \$35
 - Increase specialist office visit copay from \$45 to \$55
 - Increase Rx generic copayment from \$12 to \$15
 - Change Rx preferred brand from \$50 copayment to 40% co-insurance

2016 Deductible Plan Changes- Continued

- Bronze:
 - Increase Rx deductible from \$300 to \$500
 - Increase medical deductible from \$3,500 to \$3,900
 - Increase medical MOOP from \$6,250 to \$6,850
 - Increase PCP and MH/SA office visit copay from \$35 to \$45
 - Increase specialist office visit copay from \$80 to \$90
 - Increase Rx generic copay from \$20 to \$25
 - Change Rx preferred brand from \$80 copay to 50% co-insurance

2016 Deductible CSR Plan Changes

250 – 300 % FPL (73% AV)

- Increase medical MOOP from \$4,000 to \$4,500
- Increase PCP and MH/SA office visit copay from \$25 to \$35
- Increase specialist office visit copay from \$45 to \$55
- Increase Rx generic copay from \$12 to \$15
- Change Rx preferred brand from \$50 copay to 40% co-insurance

2016 Deductible CSR Plan Changes - Continued

200-250% FPL (77% AV)

- Increase medical MOOP from \$3,000 to \$3,200
- Increase PCP and MH/SA office visit co-pay from \$20 to \$30
- Increase specialist office visit co-pay from \$40 to \$50
- Increase Rx generic co-pay from \$12 to \$15
- Change Rx preferred brand cost share from \$50 co-pay to 40% co-insurance

2016 Deductible CSR Plan Changes- Continued

150 – 200 % FPL (87% AV)

- Change Rx preferred brand cost share from \$50 co-pay to 40% co-insurance

133-150% FPL (94% AV)

- Change Rx preferred brand cost share from \$20 co-pay to 20% co-insurance

High Deductible Health Plan Changes

Silver Plan Changes:

- Reduce medical deductible from \$1,550 to \$1,500
- Reduce medical MOOP from \$5,750 to \$5,250
- Increase general co-Insurance from 20% to 30%
- Increase PCP and MH/SA office visit co-insurance from 10% to 20%

Bronze Plan Changes:

- Increase medical MOOP from \$6,250 to \$6,850
- Increase Rx generic co-payment from \$12 to \$15

NOTE: Two plan design options depending on the final federal regulations on individual MOOP

High Deductible Health Plan CSR Plan Changes

250-300% FPL (73% AV)

- Increase medical deductible from \$1,400 to \$1,500
- Increase general co-insurance from 20% to 30%
- Increase PCP and MH/SA office visit co-insurance from 10% to 20%

200 – 250% FPL (77% AV)

- Increase medical MOOP from \$2,500 to \$2,600
- Increase general co-insurance from 20% to 30%
- Increase PCP and MH/SA office visit co-insurance from 10% to 20%

High Deductible Health Plan CSR Plan Changes-Continued

150-200% FPL (87% AV)

- Increase medical deductible from \$1,000 to \$1,200
- Increase medical MOOP from \$1,000 to \$1,200

133 – 150% FPL (94% AV)

- Increase medical deductible from \$450 to \$500
- Increase medical MOOP from \$450 to \$500

Stand-Alone Dental Plans

- No benefit changes proposed for 2016

Question & Answer