

Cascade Care: 2024 Standard Plan Design Options
Public Comments (Public Comment Period: October 20 – November 21, 2022)
December 8, 2022

Kaiser Foundation Health Plan of the Northwest and Kaiser Foundation Health Plan of Washington (Jill McMahon)

Comments Received: November 21, 2022

On behalf of Kaiser Foundation Health Plan of the Northwest and Kaiser Foundation Health Plan of Washington (collectively “Kaiser”), below are our comments on the proposed plan designs for the 2024 Cascade Care (Standard) Plans:

Based on the proposed 2024 plan designs for Cascade Care, Kaiser would support either Option 1 or Option 2 of the proposed plan designs.

Keep 2023 Benefit Designs/Cost Shares in 2024

Keeping the benefit designs the same as the 2023 plan year would allow carriers to extend a second year of the same benefits and cost shares, which could provide useful data comparisons between 2023 and 2024 plan years. This would also alleviate added burdens on the rates, forms and binder filings which require additional work when benefits and cost shares are changed from year to year.

Additional Benefits Before Deductible

Raising deductibles and/or out of pocket maximums to accommodate additional office visits or prescriptions before the deductible applies could be beneficial for consumers who access regular medical services or need regular prescriptions. The added before deductible, cost share reductions would also impact many more consumers than raising the deductible or maximum out of pocket, which many consumers don’t reach in a plan year. That said, those consumers who do not qualify for premium subsidies, will be paying more out-of-pocket for their monthly premium.

We look forward to continued engagement in 2023 with the Cascade Care Workgroup. Thank you for allowing the opportunity to provide comment on the Cascade Care plan designs for 2024

United HealthCare WA (Jillian Caughey)

Comments Received: November 18, 2022

United HealthCare WA Standard Plans 2024 Feedback

United Healthcare supports Option 1, keeping the 2023 plan design with adjustments to the MOOP and AV. Since there were significant changes between 2022 and 2023, UHC believes it is in the best interest of the member to keep plans consistent for 2024.