

AGENTS & BROKERS TAC

Sharpening Cascade Care tools



Today's discussion

Sharpening Cascade Care tools



State subsidy



Standard plans



Public option

On the surface: The front door of three silver plans



**Molina
Non-Standard
Premium: \$490**

- \$0 Medical/\$900 Drug Deductible
- \$30 PCP Visit
- \$27 Generic drugs

**Standard Silver
Premium*:
\$505/\$453***

- \$2,500 Deductible
- First two PCP visits \$1, then \$30
- \$25 Generic Drugs

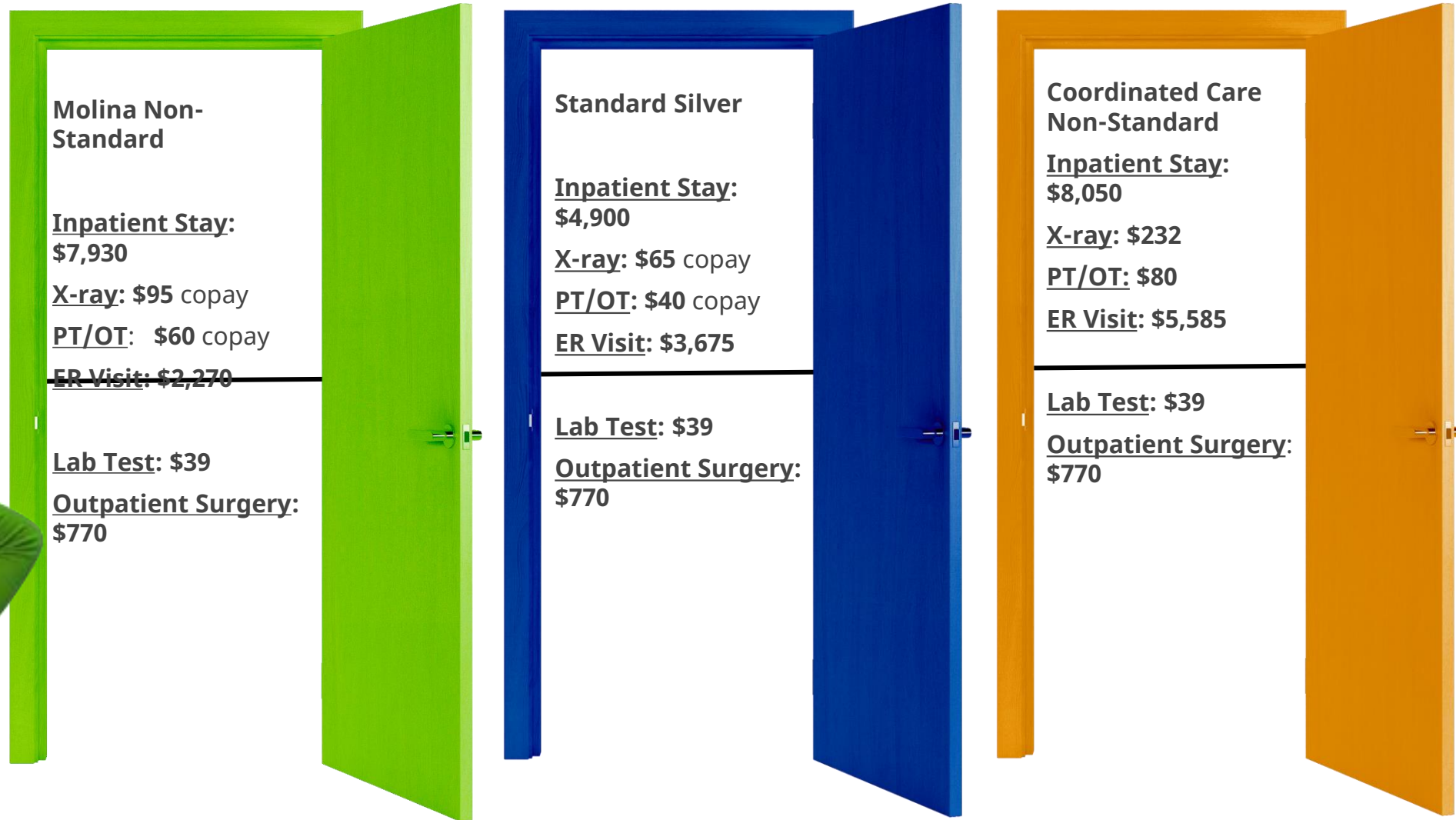
**Coordinated
Care Non-Standard
Premium: \$429**

- \$8,050 Deductible
- \$30 PCP visit
- \$15 Generic drugs

*Molina Cascade Silver Premium/Coordinated Care Cascade Silver Premium
All premiums are average rate for a 40-year-old non-smoker.

Below the surface: benefit designs are confusing

Costs of care vary based on coinsurance, co-pays and deductibles and make comparing plans nearly impossible



Sharpening Cascade Care tools: Standard plans

Options for feedback



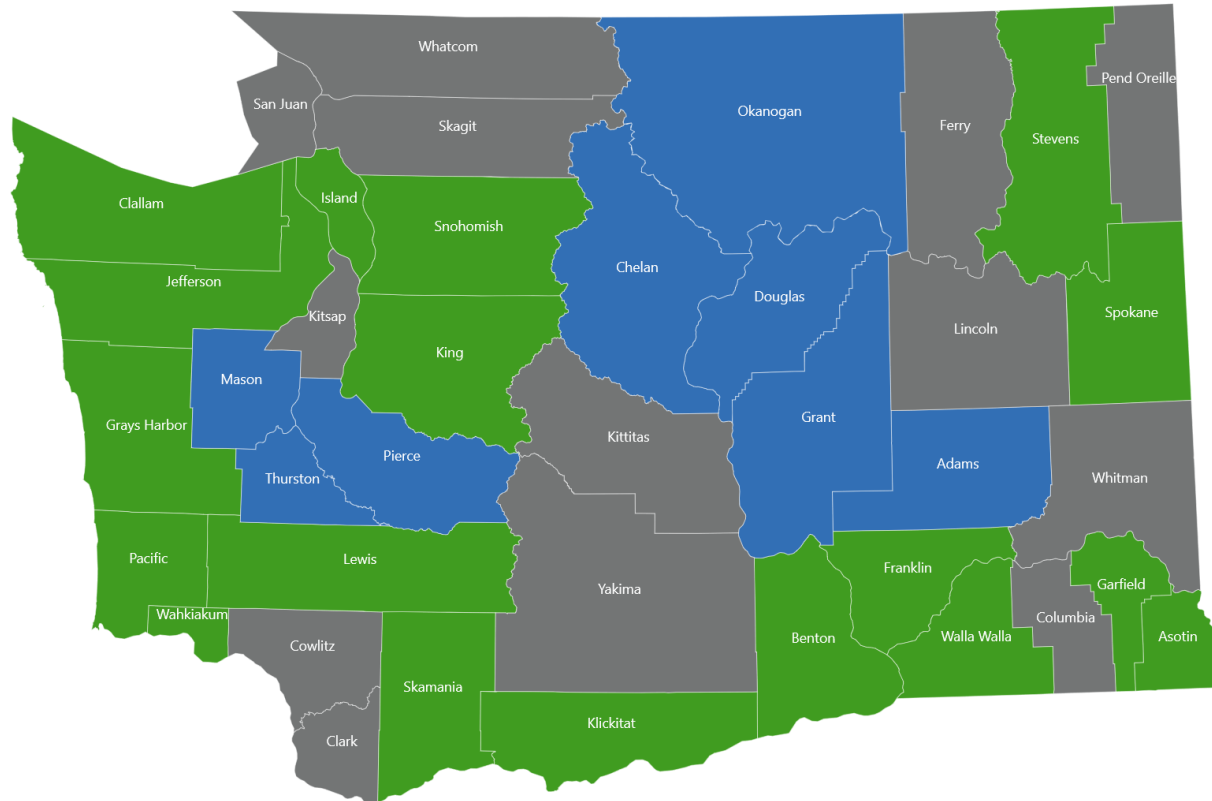
Standard Plans Options:

1. Standard plans only at Silver and limit non-standard to one each at other metal levels**
2. Phased approach to only standard plans, starting with Silver***
3. Only standard plans; Exchange designs two standard plans at each metal level

Public option lowest premiums in 26 counties, down from 31 in 2024

Counties Where Public Option Carrier Offers Lowest Cost Silver Plan in 2025

- CHPW Cascade Public Option
- Coordinated Care Cascade Public Option
- Coordinated Care Others (Non-Cascade Plans)



Goals & opportunities:

- Public option **statewide** in 2025.
- Customers experience **access barriers**.
- Current policies not resulting in meaningfully **lower premiums**.
- Drive **healthy competition** on price and quality.

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Sharpening Cascade Care tools: Public option

Proposal for feedback



Public Option **Proposal:**

1. Strengthen provider participation:
 - All public option plans offering good faith contract
 - Hospital systems
2. Add targeted pricing caps:
 - Hospital inpatient/outpatient cap
 - Behavioral health floor

Discussion & Next Steps

- What has your experience been supporting customers with Cascade Care plans, including public option?
- How might these policies address barriers you and customers have experienced?
- [Cascade Care Savings 2026 policy options](#) public comment period Oct. 21–Nov. 20
 - Please join the public comment meeting Nov. 12: [Info here](#)





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