



## 3 MAIN COMPONENTS



### Standard Plans

Make care more accessible by lowering deductibles, making cost-sharing more transparent, and providing more services before deductible.



### Public Option Plans

Make more affordable (lower premium) options available.



### Subsidy Study

Develop and submit a plan for implementing premium subsidies through the Exchange for individuals up to 500%.

## STANDARD PLANS IMPROVE VALUE FOR CUSTOMERS



Lower deductibles.



More access to services before the deductible - including primary care, mental & behavioral health services, & generic drugs.



Higher value options for consumers in every county.



Maximize federal premium tax credits.



More predictable costs for consumers (more co-pays, less coinsurance).



Easier to select a plan based on cost, network, customer service, & quality.

## 3 Different Types of Health Plans in the Exchange in 2021

	Non - Standard Plans	Standard Plans	Public Option Plans
Eligible for federal tax subsidies; must meet federal actuarial value requirements for metal levels; must meet Office of Insurance Commissioner requirements, Qualified Health Plan criteria, and include Essential Health Benefits.	✓	✓	✓
Allows consumers to easily compare plans based on premium, network, quality, and customer service		✓	✓
Uses plan design with deductibles, co-pays, and co-insurance amounts for each metal level and some services guaranteed to be available before the deductible		✓	✓
Carriers required to offer to participate in the Exchange		✓	
Provider reimbursement caps at 160% of Medicare, and subject to a floor on reimbursement for primary care services & rural hospitals			✓
Required to incorporate Bree Collaborative & Health Technology Assessment program recommendations			✓
Requires carriers to offer a bronze plan			✓



# 2021 Standard Plan Design Process

## May 2019 - December 2019

Ongoing close collaboration with HCA and OIC - regular Cascade Care implementation meetings

Exchange convened a workgroup including carriers, consumer advocates, providers, and business and labor representatives to inform the plan design process

Exchange consulted with carrier workgroup to solicit technical feedback on plan designs

Exchange contracted with Wakely Consulting to conduct actuarial analysis of plan designs

## October 18, 2019 - November 18, 2019

Public comment period on standard plan designs was held

## December 5, 2019

Standard plan designs unanimously approved by Exchange Board

Open and transparent process - all materials available at: [www.wahbexchange.org/about-the-exchange/cascade-care-2021-implementation](http://www.wahbexchange.org/about-the-exchange/cascade-care-2021-implementation)