



**Washington Health Benefit Exchange  
Policy Committee Meeting Minutes  
October 9, 2018 | 10:30 a.m. – 11:10 a.m.  
Teleconference Only**

**Policy Committee Members Present:**

Phil Dyer, Chair  
Ben Danielson, Committee Member  
Don Conant, Committee Member

**Washington Health Benefit Exchange Staff Present:**

Pam MacEwan, Chief Executive Officer  
Joan Altman, Associate Director, Legislative & External Affairs  
Christine Gibert, Associate Policy Director  
Leah Hole-Marshall, General Counsel and Chief Strategist  
Carole Holland, Chief Financial Officer  
Jenna Mannigan, Sr. Program Specialist  
Molly Voris, Chief Policy Officer

**Welcome and Introductions**

Phil Dyer called the meeting to order and conducted introductions.

**Approval of Meeting Minutes**

The Policy Committee approved the June 12, 2018 meeting minutes as presented.

**Market Stability and Affordability Discussion – Molly Voris, Policy and Christine Gibert, Associate Policy Director**

Molly Voris shared the Exchange is bringing the topic to the committee because the Board asked for additional follow-up on this topic at the June retreat. She reported the Exchange has received feedback from consumers that they do not perceive insurance coverage as valuable or cannot afford current individual market health plans. As a result, the Exchange has been exploring ways to improve the [value and affordability](#) of qualified health plans in the Exchange. The Exchange contracted with Wakely Consulting to assess the feasibility of implementing more consumer-friendly standard plans in the Washington Exchange market.

Christine Gibert shared Wakely conducted an [actuarial analysis](#) based on 2018 Exchange plan offerings, including popularity of current plan designs at each metal level (bronze, silver, gold). She reported that Wakely then generated model standard patient-centered plans at each metal level that were used to compare to the 2018 plans to evaluate potential impacts on premiums. She discussed the analysis found that QHP s can be structured with lower deductibles and more



services before the deductible without significantly increasing premiums. Christine Gibert reported on the lessons learned from other states and shared feedback received from carriers.

Molly Voris walked the committee through the next steps and the plan to share this information with interested stakeholders and legislators.

### **Public Comment**

There were no public comments.

### **Next Meeting and Adjourn**

Phil Dyer adjourned the meeting at 11:10 a.m.