

**ACCESS HEALTH CT
2017 SHOP
STANDARDIZED PLAN
DESIGNS**

AHCT 2017 SHOP Standardized Plans Agenda

- Public Comment
- Meeting Objectives
- Overview
 - Standardized Plans
 - Regulations & Guidance
 - AHCT SHOP Plan Enrollment by Metal Level Summary
- Wakely Consulting Group
 - Approach to Plan Design Changes
 - Notes & Caveats
 - Summary of Actuarial Value Changes
 - 2017 Plan Recommendations and Votes
- Next Steps
- Adjournment

Overview: SHOP Standardized Plans

- Purpose
 - Promotes transparency, ease, and simplicity for comparison by group members
 - Cost-sharing for a key set of benefits is specified, including deductible, co-payment and/or co-insurance cost sharing for in-network and out-of-network coverage
 - Ensures the vision of AHCT is followed with:
 - Consumer covered for many benefits not subject to deductible, where possible by plan
 - Steerage to primary care provider
- AHCT Current SHOP Plans
 - Platinum, Gold, Silver, Silver HSA, Bronze, Bronze HSA are required (standard)
 - Carriers can submit up to two non-standard Platinum plans
 - Carriers can submit up to three non-standard Gold, Silver and Bronze plans
- AHCT 2017 Standard Plan Direction
 - Incorporate changes in regulations and guidance

Overview: Regulations and Guidance

- CMS 2017 Actuarial Value Calculator (AVC)
 - Tool used to validate medical plan AV and to determine 2017 options
- Federal Regulation
 - Proposed 2017 Payment Notice
 - Medical Maximum Out-of-Pocket (MOOP) for Essential Health Benefits (EHBs) for an individual increases to \$7150 from \$6850
- IRS Guidance for High Deductible Health Plans (HDHPs) for 2017
 - Guidelines affect plans that are compatible with Health Savings Accounts (HSAs)
 - Information pertaining to out-of-pocket (OOP) maximum limits and minimum deductible levels expected in Spring of 2016
- Connecticut Insurance Department (CID) Bulletin HC-109
 - Changes in benefit copay maximums for several benefit categories
 - Reductions in copay maximums for Laboratory and Routine Radiology Services to be incorporated into most AHCT 2016 standardized plans to comply with 2017 guidance

AHCT 2016 SHOP Plan Offerings

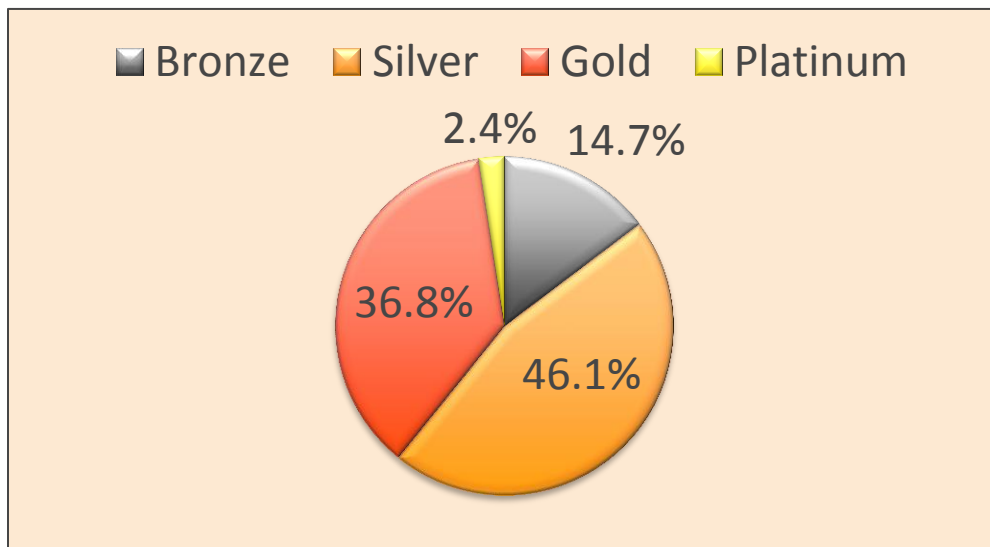
2016 Count of Submitted Plans					
	STANDARD PLANS				
	Platinum	Gold	Silver	Bronze	Total
Anthem	1	1	2	2	6
HCT	1	1	2	2	6
UHC	1	1	2	2	6
Sub-Total	3	3	6	6	18
	NON-STANDARD PLANS				
Anthem	0	1	0	1	2
HCT	0	0	0	0	0
UHC	0	1	2	0	3
Sub-Total	0	2	2	1	5
Total	3	5	8	7	23

- Carriers must submit 1 Platinum, 1 Gold, 2 Silver & 2 Bronze plans

- Carriers may submit up to two additional Platinum and three additional Gold, Silver and Bronze plans

AHCT SHOP Enrollment by Metal Level

Metal Level	Enrollment	Percent
Bronze	218	14.7%
Silver	682	46.1%
Gold	546	36.8%
Platinum	35	2.4%
TOTAL	1481 members	100%

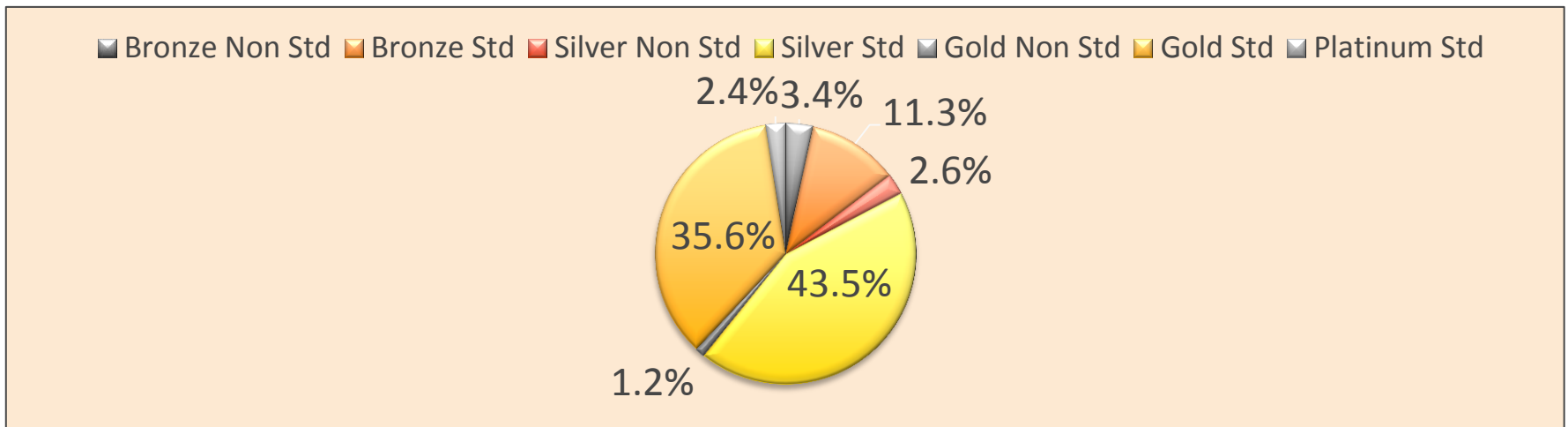


Silver and Gold Plans represent over 80% of all choices

AHCT SHOP Enrollment by Metal Level - Standard / Non-Standard

Metal Level	Enrollment	Percent
Bronze Non Std	51	3.4%
Bronze Std	167	11.3%
Silver Non Std	38	2.6%
Silver Std	644	43.5%
Gold Non Std	19	1.2%
Gold Std	527	35.6%
Platinum Std	35	2.4%
TOTAL	1481 members	100%

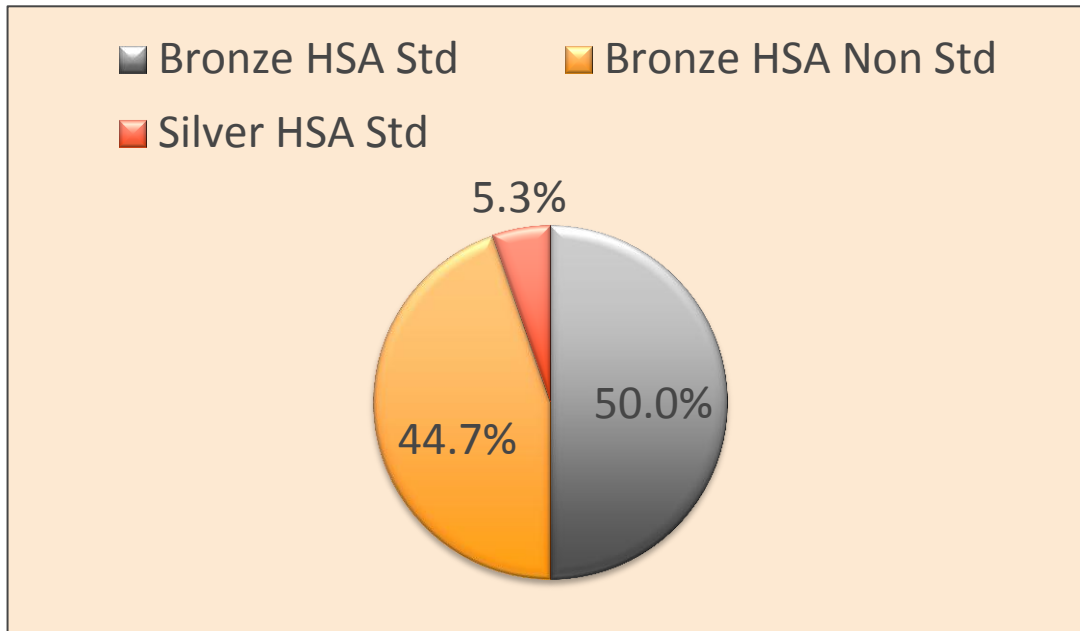
92.8% of selections are standard plans



AHCT SHOP HSA Plan Enrollment by Metal Level

Metal Level	Enrollment	Percent
Bronze HSA Std	57	50%
Bronze HSA Non Std	51	44.7%
Silver HSA Std*	6	5.3%
TOTAL	114 members	100%

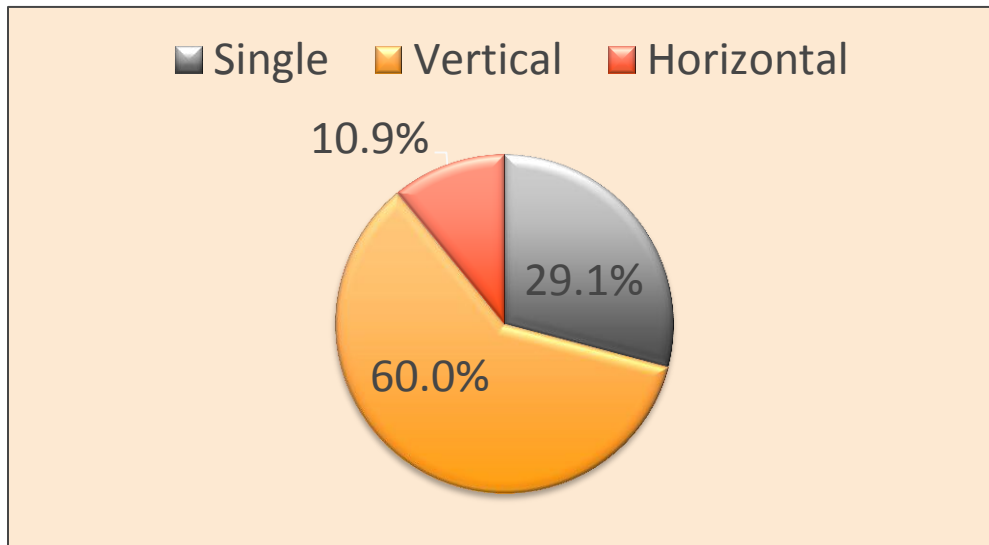
*Introduced in 2016.



HSA Plans are 7.7% of the total membership

SHOP Employer Choice Models

Choice Selection	Groups	Percent
Single Plan	67	29.1%
Vertical Option	138	60%
Horizontal Option	25	10.9%
TOTAL	230	100%



Single = One Plan

Vertical = One Carrier, all Metal Levels

Horizontal = All Carriers, One Metal Level

Next Steps