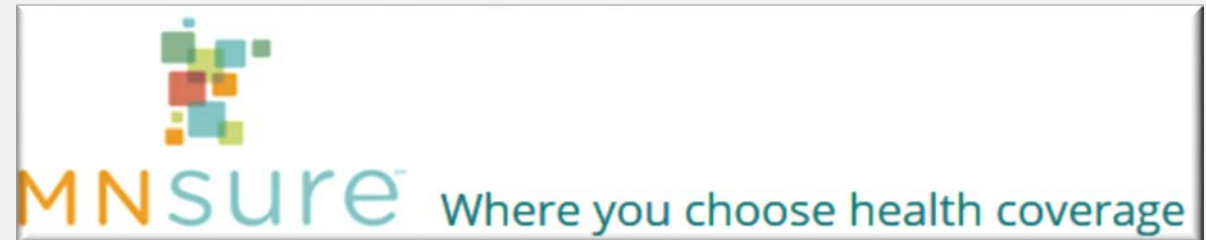


# HEALTH INDUSTRY ADVISORY COMMITTEE

May 24, 2018  
2:30-5:00 PM  
UCare, 500 Stinson Blvd NE  
Minneapolis, MN



MNSure's Accessibility & Equal Opportunity (AEO) office can provide this information in accessible formats for individuals with disabilities. Additionally, the AEO office can provide information on disability rights and protections to access MNSure programs. The AEO office can be reached via 1-855-3MNSURE (1-855-366-7873) or [AEO@MNSure.org](mailto:AEO@MNSure.org).

# GOALS

- Sub Group Updates
- Review Current State EHB
- Discuss Options for Board Recommendations

# AGENDA

- **2:30 – 2:35**      **Welcome & Introductions**
- **2:35 – 2:40**      **Approval of April 26<sup>th</sup> meeting minutes**
- **2:40 – 2:45**      **Public Comment / Operational Feedback Loop**
- **2:45 – 3:00**      **MNsire Board & Staff Update**
- **3:00 – 3:15**      **Political Landscape Discussion**
- **3:15 – 3:45**      **Essential Health Benefits (EHB) Current State (2014-2019)**
- **3:45 – 4:15**      **Sub Group Updates**
- **4:15 – 4:30**      **June 20 Board Recommendations Review**
- **4:30 – 5:00**      **Next Steps/Wrap/Adjourn**

## REVIEW APRIL 26<sup>TH</sup> MEETING MINUTES



## PUBLIC COMMENT AND OPERATIONAL FEEDBACK LOOP



# MNSURE BOARD AND STAFF UPDATE

# HEALTHCARE POLITICAL LANDSCAPE



# Essential Health Benefits (EHBs) – current state

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- ➔ Ambulatory patient services
- ➔ Emergency Services
- ➔ Hospitalization
- ➔ Maternity and newborn care
- ➔ Mental health and substance use disorder services, including behavior health treatment
- ➔ Prescription Drugs
- ➔ Rehabilitative and rehabilitative services and devices
- ➔ Laboratory Services
- ➔ Preventive and wellness services and chronic disease management
- ➔ Pediatric Services, including oral and vision care

## FOR 2014-2019 PLAN YEARS

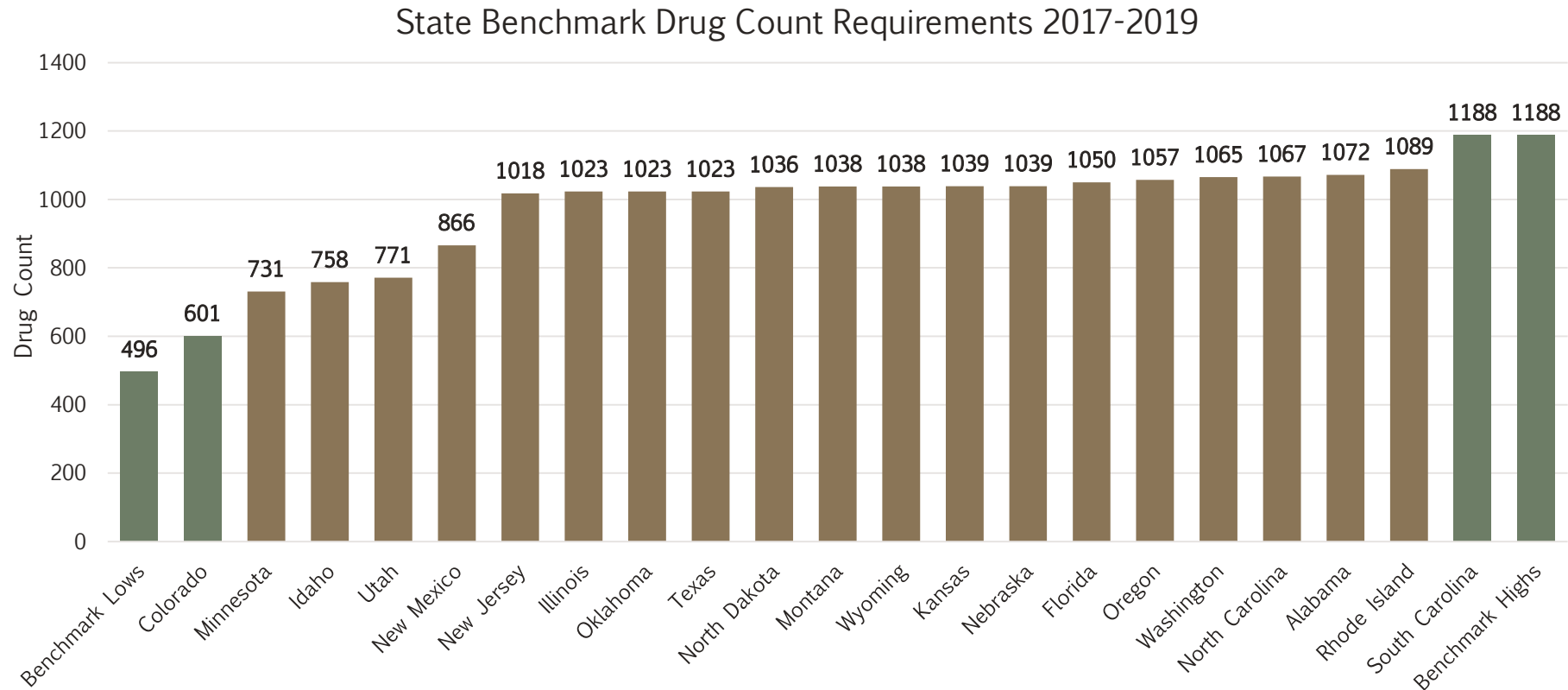
- States may chose an EHB benchmark plan from among the following plans operating in the state:
  - Three largest small group plans
  - Three largest state employee health plans
  - Three largest federal employee health plan options
  - The largest HMO offered in the state's commercial market
- If a state did not select a benchmark plan, the default benchmark was the largest small group plan in the state



# 2017-2019 EHB Sample Benchmark Plans

State	Benchmark Plan as of 2017		State	Benchmark Plan as of 2017
AL	BCBSAL 320 Plan		ID	BCID Preferred Blue PPO
FL	Florida Blue BlueOptions 5462 PPO		OR	PacificSource Preferred CoDeduct Value
KS	BCBSKS Blue Choice PPO		UT	Public Employees Health Program Utah Basic Plus
<b>MN</b>	<b>Health Partners Small Group</b>		WA	Regence Direct Gold+
NC	BCBSNC BlueOptions PPO		IL	BCBSIL Blue PPO Gold
ND	BCBSND BlueCare Gold 90		MT	BCBSMT Blue Preferred Gold PPO
NE	BCBSNE Blue Pride		NM	Presbyterian Individual Silver C HMP
NJ	Horizon/BCBSNJ Advantage EPO Silver		OK	BCBSOK BlueOptions Gold
RI	BCBSRI Vantage Blue		TX	BCBSTX Blue Choice PPO
WY	BCBSWY BlueSelect Silver for Employer Groups			

# Essential Health Benefit benchmark standards are not consistent across the nation – drug count example



Benchmark formularies with higher counts across the 168 Class/Category does not equate to a more comprehensive formulary



# States have options for Essential Health Benefits (EHB) starting with the 2020 plan year

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Four options will be available to states starting with the 2020 plan year

- Option 1 – Select another state’s current EHB Benchmark plan in total
- Option 2 – Partially select another state’s EHB Benchmark plan
  - States may replace any EHB category with same EHB category from another state
  - Not limited to number of categories per state
- Option 3 – States may create their own EHB
  - Cannot exceed most generous among set of comparison plans
  - EHBs must provide benefits equal in scope to benefits provided under a typical employer plan
- Option 4 – Do nothing – Status Quo



# CMS has finalized details for 2020 Essential Health Benefit decisions and regulatory submission

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- Deadline for the state's submission of benchmark plan for 2020 is **July 2, 2018**
- States will be required to provide public notice and opportunity for comment if the state is making any changes to EHB-benchmark plan
- The state must submit documentation to CMS:
  - Validation showing the process followed to exercise and confirm the new EHB-benchmark plan complies with all ACA regulations
  - Actuarial certification of new EHB-benchmark plan and confirmation that it is equal in scope to a typical employer plan
  - New EHB-benchmark plan documents
  - Any documents necessary for the state to operationalize the new EHB-benchmark plan

Future plan year deadlines will be published in future regulatory guidance



# HIAC recommendation: add EHB oversight to MNsure legislative agenda

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- Legislature empower Department of Commerce regarding Essential Health Benefits oversight and decision making
- Department of Commerce consider new Essential Health Benefit options starting with 2021 plan year
- Department of Commerce monitor and act on future regulatory guidance regarding Essential Health Benefits

## SUB-GROUP UPDATES

- **MNsure Broker Portal**
- **Consistent member transition from signup to effectuated**
- **Member retention**
- **MNsure's ability to attract the uninsured**

## **NEXT STEPS/WRAP/ADJOURN**

### Upcoming Meetings

- MNsure Board Meeting – June 20<sup>th</sup>, 1-3pm
- HIAC June 28<sup>th</sup> – Reschedule?