HEALTH INDUSTRY ADVISORY COMMITTEE

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

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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 26th meeting minutes
- 2:40 – 2:45  Public Comment / Operational Feedback Loop
- 2:45 – 3:00  MNsure Board & Staff Update
- 3:00 – 3:15  Political Landscape Discussion
- 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 26TH MEETING MINUTES
MNSURE BOARD AND STAFF UPDATE
HEALTHCARE POLITICAL LANDSCAPE
Essential Health Benefits (EHBs) – current state

FOR 2014-2019 PLAN YEARS

- States may choose 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

- 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
# 2017-2019 EHB Sample Benchmark Plans

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<thead>
<tr>
<th>State</th>
<th>Benchmark Plan as of 2017</th>
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<th>Benchmark Plan as of 2017</th>
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<tr>
<td>AL</td>
<td>BCBSAL 320 Plan</td>
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<td>BCID Preferred Blue PPO</td>
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<td>FL</td>
<td>Florida Blue BlueOptions 5462 PPO</td>
<td>OR</td>
<td>PacificSource Preferred CoDeduct Value</td>
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<td>KS</td>
<td>BCBSKS Blue Choice PPO</td>
<td>UT</td>
<td>Public Employees Health Program Utah Basic Plus</td>
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<td>MN</td>
<td><strong>Health Partners Small Group</strong></td>
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<td>Regence Direct Gold+</td>
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<td>NC</td>
<td>BCBSNC BlueOptions PPO</td>
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<td>ND</td>
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<td>BCBSMT Blue Preferred Gold PPO</td>
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<td>Presbyterian Individual Silver C HMP</td>
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<td>Horizon/BCBSNJ Advantage EPO Silver</td>
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<td>BCBSTX Blue Choice PPO</td>
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<td>WY</td>
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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

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
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

- 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
Upcoming Meetings

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