



COVERED
CALIFORNIA

PLAN MANAGEMENT AND DELIVERY SYSTEM REFORM ADVISORY COMMITTEE

March 4, 2014

AGENDA

March Agenda Items	Suggested Time
I. Welcome and Agenda Review (Valerie Woolsey)	1:30-1:40 (10 min.)
II. Program Updates	1:40-2:00 (20 min.)
A. Operations (Leesa Tori)	
B. Provider Directory (Leesa Tori)	
C. Other Updates (Staff)	
III. Naming Conventions (Tim Von Herrmann)	2:00-2:30 (30 min.)
IV. Proposed Plan Designs – Issues and Discussion (All)	2:30-3:30 (60 min.)
V. Applications – Next Steps (Staff)	3:30-4:00 (30 min.)
VI. Wrap-Up and Next Steps (Casey Morrigan)	4:00-4:15 (15 min.)

Send public comments to qhp@hbex.ca.gov

PROPOSED 2015 STANDARD PLAN DESIGN ACTUARIAL VALUE CHANGES FROM 2014

2015 Standard Benefit Plan Designs Samples (10.0 EHB)

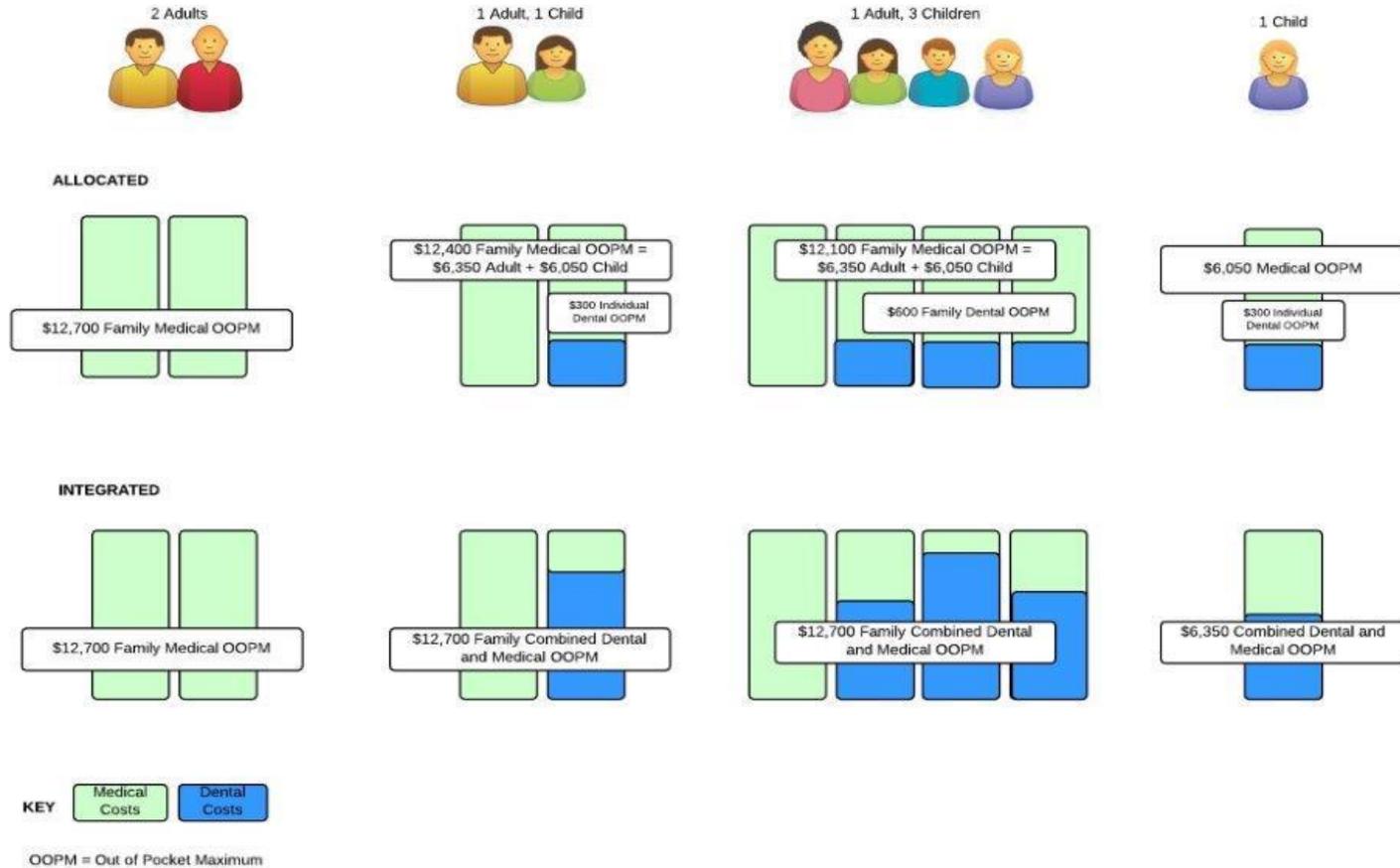
FOR DISCUSSION PURPOSES

Metal Tier	Plan Type	Deductible - Medical & Drug	2014 AV %	2015 AV %	AV % Change from 2014	Change in Benefit Designs from 2014
Enhanced Silver (94) 100%-150% FPL	Coinsurance	Integrated	94.80%	94.38%	-0.42%	No Change
Enhanced Silver (94) 100%-150% FPL	Copay	Integrated	94.90%	94.42%	-0.48%	No Change
Enhanced Silver (87) 150%-200% FPL	Coinsurance	Separate	87.80%	87.44%	-0.36%	No Change
Enhanced Silver (87) 150%-200% FPL	Copay	Separate	87.80%	87.40%	-0.40%	No Change
Enhanced Silver (73) 200%-250% FPL	Coinsurance	Separate	73.90%	73.47%	-0.43%	Lowered Generic Drug Copay to \$15 from \$19
Enhanced Silver (73) 200%-250% FPL	Copay	Separate	73.50%	73.18%	-0.32%	Lowered Generic Drug Copay to \$15 from \$19
Bronze 60	N/A	Integrated	60.40%	60.87%	0.47%	Lowered Generic Drug Copay to \$15 from \$19
Bronze 60 HSA	N/A	Integrated	59.00%	58.95%	-0.05%	No Change
Catastrophic	N/A	Integrated	60.40%	60.56%	0.16%	No Change

PROPOSED EMBEDDED DENTAL DESIGN 2015

Embedded Dental		
	Member Copay	Member Coinsurance
Procedure Categories	Pediatric	Pediatric
Diagnostic & Preventive (D&P)	\$0	0%
Office Visit	\$0	0%
Basic Services - Basic Restorative	See proposed standardized copay amounts for select procedures	20%
Major Services - Crowns & Casts, Prosthodontics, Endodontics, Periodontics, Oral Surgery		50%
Orthodontics (Medically Necessary)	\$300	50%
Orthodontics (Cosmetic)	No Coverage	No Coverage
Cosmetic Orthodontia Lifetime Max	Not Applicable	Not Applicable
Deductible	\$0	\$0
Annual Limit	No Annual Limit	No Annual Limit
Out of Pocket Maximum	Full Integration at Maximum	Full Integration at Maximum
Procedure Annual Limit	\$300	\$300
Waiting Periods	No Waiting Period	No Waiting Period

CASE ILLUSTRATIONS FOR OUT OF POCKET MAXIMUM



KEY ELEMENTS OF EMBEDDED DENTAL DESIGN

PROPOSED – NO CHANGE

- Dental deductible = \$0
- Copay schedule for subset of procedures
- Procedures not in schedule use plan's copay schedule

UNDER CONSIDERATION

- Fully integrated out of pocket maximums
- Procedure annual limit

APPLICATIONS

QHP ISSUER ELIGIBILITY FOR RENEWAL AND NEW ENTRANT APPLICATION

	Individual Market	SHOP
QHP Renewal Application	Issuers who received certification and conditional certification for the 2014 plan year	Issuers who received certification for the 2014 plan year
QHP New Entrant Application	Medi-Cal managed care plans and plans newly licensed since August 2012	Issuers not currently offered through the SHOP

SADP & FAMILY DENTAL ELIGIBILITY FOR RENEWAL AND NEW ENTRANT APPLICATION

	Individual Market	SHOP
SADP Renewal Application (including FD proposal)	Issuers who received certification for the 2014 plan year	Issuers who received certification for the 2014 plan year
SADP & FD New Entrant Application	Issuers not currently offered through Individual Market	Issuers not currently offered through the SHOP

Final Recertification/Certification Timeline for 2015 Benefit Year

ACTIVITY	DATE
January Board Meeting <ul style="list-style-type: none"> Discussion of draft renewal and new entrant applications Action: Pediatric dental recommendation 	JANUARY 23
<ul style="list-style-type: none"> Receive public comment on draft renewal and new entrant applications Revise draft applications to incorporate comments and embedded/family dental 	FEBRUARY
February Board Meeting <ul style="list-style-type: none"> Action: QHP & SADP renewal and new entrant applications and regulations 	FEBRUARY 20
Release final Covered California QHP & SADP renewal and new entrant applications	MARCH 10
Nonbinding letters of intent due for QHP & SADP renewal and new entrants	MARCH 17
March Board Meeting <ul style="list-style-type: none"> Action: 2015 standard benefit plan designs 	MARCH 20
Preliminary portfolio evaluation completed based on letters of intent	APRIL 30
QHP & SADP renewal and new entrant applications due to Covered California – all to include 2015 Proposed Rates and Networks	MAY 1 *

*The proposed federal rule *HHS Notice of Benefit and Payment Parameters for 2015* would change the open enrollment period for all Exchanges to November 15, 2014 through January 15, 2015. The May due date and all subsequent dates will be moved one month out if open enrollment moves to November.

Proposed Recertification/Certification Timeline for 2015 Benefit Year for SHOP and Individual Marketplaces (continued)

ACTIVITY	DATE
Evaluation of QHP & SADP renewal and new entrant application including rates, networks, quality, contract compliance, reporting, etc.	MAY 1-MAY 31*
Covered California negotiations with renewal and new entrant applicants	JUNE*
Contingent QHP & SADP recertification and new entrant certification complete subject to regulatory review	JUNE 30*
Regulatory review	JULY AND AUGUST*
Final QHP & SADP recertification and new entrant certification complete	AUGUST 30*
SERFF templates uploaded to CalHEERS	SEPTEMBER 1*
2015 QHP & SADP data tested in CalHEERS	SEPTEMBER TO OCTOBER 15*
Open enrollment period for 2015 plan year	OCTOBER 15 TO DECEMBER 7*

*The proposed federal rule *HHS Notice of Benefit and Payment Parameters for 2015* would change the open enrollment period for all Exchanges to November 15, 2014 through January 15, 2015. The May due date and all subsequent dates will be moved one month out if open enrollment moves to November.

WRAP-UP AND NEXT STEPS