

2023 Proposed Plan Changes

MEWA Meeting – Attachment 12

Standing Resolution – Update True out of Pocket Maximum's to prior year's federal limit.

Allergy Testing: Currently covered before deductible on Plan 1 and Plan 2. To be consistent across all plans, allergy testing could be covered on all non-HSA plans. The cost factor of making this change is 0.0002%, and there would be no additional rate increase needed.

Weight Loss Drugs – Currently, no weight loss drugs are covered by the plan. Priority Health offers a rider that includes 8 weight loss drugs. The included drugs are Benzphetamine, Diethylpropion, Phendimetrazine tartrate, Alli 21 day supply, Belviq, Contrave Er, and Qsymia. The cost factor of making this change is +.061%, and there would be no additional rate increase needed.

Fertility Benefit – Provide a fertility benefit on all plans that is subject to deductible coinsurance. Lifetime maximum of \$20,000 or \$30,000 limit. For a \$20,000 lifetime benefit, the cost factor would be 0.51%, resulting in an additional rate increase of .4%. For a \$30,000 lifetime benefit, the cost factor would be 0.70%, resulting in an additional rate increase of .5%.

\$0 Deductible Plan (Plan 0) – Add an additional plan with a \$0 deductible, sometimes referred to as a copay only plan.

Max out of Pockets & Copays:

- Single Max Out of Pocket: \$8,550
- Family Max Out of Pocket: \$17,100
- Primary Care: \$20
- Specialty Care: \$75
- Inpatient: \$1,500 (per day)
- Outpatient: \$1,500 (per day)
- Emergency Room: \$250
- Diagnostic Imaging: \$250
- RX: \$10/\$40/\$80/20% max of \$200/20% max of \$500

The Terry Group's analysis shows the \$0 deductible plan to have a similar benefit value to Plan #1, the \$500 Premier Elite PPO Plan.

Remove Plan 7: This is the Exclusive Provider Organization (EPO) plan. There is currently no one enrolled in this plan. There would be no rate impact if this plan is removed.

Remove Plan 9: There are currently 56 subscribers enrolled in this plan. There would be no rate impact if this plan is removed.

Resolved, that MDA Health Plan effective January 1, 2023 will close the following plan(s) * _____
_____, and be it further resolved that MDA Health Plan will add the following
item(s): ** _____, to the plans offered moving forward.

*Potentially closing Plans 7 and 9

**Potentially adding allergy testing, weight loss drugs and \$0 Deductible Plan (Plan 0)

Resolved, that MDA Health Plan will add fertility benefit effective January 1, 2023 up to a maximum
lifetime limit of \$ _____ (fill in amount).

Amounts \$20,000 or \$30,000