

Creating Colorado's Standardized Plan

Colorado Division of Insurance

Michael Conway, Commissioner



COLORADO
Department of
Regulatory Agencies
Division of Insurance

Opening Remarks and Introductions

- Introductions of Division staff
- Introductions from attendees

Agenda

- Review Standardized Plan goals
- Review Preliminary Draft Regulation comment themes
- Review Proposed Changes to Regulation
- Public Comments

Statutory Goals

Create a standardized plan :

- With a “defined benefit design and cost-sharing that improves access and affordability”
- that is “designed to improve racial health equity and decrease racial health disparities” (10-16-1304(1)(d))”

Preliminary Draft Regulation: Comment Themes

Commonalities

- Reduce deductibles and MOOP costs
- Add a breakout for laboratory tests
- Strengthen how the plan is addressing disparities and perinatal coverage
- Encourage DOI to think about required data for evaluating standardized plans

Polarities

- Where to target the AV within a metal tier (high end vs low end of de minimis range)
- Benefits in addition to EHBs (limit benefits to EHBs vs allow for inclusion of value add services)

Clarifications

Requests for clarification on how standardized plans will be classified (i.e. as new plans), if CSR variants will be standardized, how meaningful difference standard will be applied, how premium rate reduction methodology will be calculated, and service category definitions

DRAFT - Standardized Plan

Requirement	Gold (79.1%)	Silver (68.8%)	Bronze (64.3%)
Deductible	Combined Medical and Drug \$1,500	Combined Medical and Drug \$5,000	Combined Medical and Drug \$7,000
Max out of pocket	Combined Medical and Drug \$7,500	Combined Medical and Drug \$8,550	Combined Medical and Drug \$8,700
Services before deductible	Primary Care Behavioral Health Prenatal Visits Specialists Urgent Care Prescription Drugs	Primary Care Behavioral Health Prenatal Visits Specialists Urgent Care Prescription Drugs	Primary Care* Behavioral Health* Prenatal Visits* Prescription Drugs

*First three (3) visits at no charge and then copay applies after deductible



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DRAFT - Standardized Plan

Requirement	Gold (79.1%)	Silver (68.8%)	Bronze (64.3%)
No-Cost Sharing (\$0)	Preventive Services First 3 PC/BH/Prenatal visits	Preventive Services First 3 PC/BH/Prenatal visits	Preventive Services First 3 PC/BH/Prenatal visits
Copay Applied	Primary Care/Prenatal (\$20) Behavioral Health (\$20) Specialists (\$50) Urgent Care (\$50) Generic Drugs (\$10) Preferred (\$50) Non-Preferred (\$200) Specialty (\$600)	Primary Care/Prenatal (\$30) Behavioral Health (\$30) Specialists (\$80) Urgent Care (\$80) Generic Drugs (\$20) Preferred (\$100), Non-Preferred (\$300) Specialty (\$650)	Primary Care/Prenatal (\$50) Behavioral Health (\$50) Generic Drugs (\$30) Preferred (\$125) Non-Preferred (\$350) Specialty (\$700)
Coinsurance Applied	Outpatient, Inpatient, ER, Imaging/X-Rays, Ambulance (30%)	Outpatient, Inpatient, ER, Imaging/X-Rays, Ambulance (40%)	Urgent Care, Outpatient, Inpatient, ER, Imaging/X-Rays, Ambulance (50%)

Addressing Stakeholder Feedback

Focus Area (Feedback)	DOI Recommendation
<ul style="list-style-type: none">• Lower cost sharing for perinatal services• Lower out of pocket costs	Three (3), free (\$0) visits for prenatal care Primary care copay for subsequent prenatal visits
<ul style="list-style-type: none">• Zero cost sharing on primary care & behavioral health services• Lower out of pocket costs	Three (3), free (\$0) visits for primary care & behavioral health services
<ul style="list-style-type: none">• Copay-based cost-sharing structure	Standardizing prescription drug tiers and applying copay structures across each tier Apply copays to high value services such as primary care

Ongoing work

Focus Area (Feedback)	On going work with Actuaries
<ul style="list-style-type: none">• Racial health equity	<ul style="list-style-type: none">• Diabetes supplies and preferred brand insulin• Prenatal and Postpartum mental health visits• DME cost sharing
<ul style="list-style-type: none">• Lower out of pocket costs	<ul style="list-style-type: none">• Deductibles• Out of pocket maximums



Public Comment



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Next Meeting:

- Thursday,
November 4th
from 10:30 AM -
12:00 PM
- Review of
standardized plan
design and final
discussion

How to Engage:

- Website
- Email:
[dora_ins_co_opti
on@state.co.us](mailto:dora_ins_co_opti
on@state.co.us)
- Google forms
- Meetings (public
comment period)



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