

GREEN MOUNTAIN CARE BOARD (GMCB)
GMCB Board Meeting Minutes
Wednesday, February 12, 2020
1:30 pm

Attendance

Kevin J. Mullin, Chair
Susan J. Barrett, JD, Executive Director
Michael Barber, General Counsel
Robin Lunge, JD, MHCDS
Maureen Usifer
Jessica Holmes, PhD
Tom Pelham

Executive Director's Report

Chair Kevin Mullin called the meeting to order at approximately 1:30 pm. Chair Kevin Mullin asked for a moment of silence for Dr. Karen Hein, whose husband, Dr. Ralph Dell, passed away on February 11, 2020. Dr. Karen Hein was a founding member of the Green Mountain Care Board, from 2011 to 2014. Susan Barrett announced there was no Executive Director's report.

Minutes

The Board voted (4-0-1) to approve the minutes from February 5, 2020. Board Member Maureen Usifer abstained from the vote.

Proposed 2021 Standard Qualified Health Plan (QHP) Designs

Dana Houlihan, Plan Management Director, DVHA
Adaline Strumolo, Deputy-Commissioner, DVHA
Julie Peper, Principle Actuary, Wakely Consulting – *via phone*
Brittney Phillips, Consulting Actuary, Wakely Consulting – *via phone*

Adaline Strumolo explained that the plan design is dependent on draft Federal guidance, which was posted on January 31, 2020 and published on February 6, 2020. The Federal guidance for Standard QHP designs for 2021 will likely be finalized in April 2020. DVHA is currently finalizing the enrollment numbers for 2020 and this information will be available before the Board Meeting on February 19, 2020. Adaline Strumolo discussed the legislation on chiropractic and physical therapy copayments and the consideration of this in the plan design.

Dana Houlihan provided context and an overview of the new Federal guidance, the fourteen standard plans (seven for each issuer), the 2021 stakeholder group, silver loading, and the 2021 high-level timeline. Board Member Maureen Usifer asked about consumer knowledge of the option of buying reflective silver plans directly through the insurer. Brittney Phillips presented the overview of the changes of the benefit and payment parameters, including annual limitation on cost-sharing, CMS encouraging issuers to implement Value-Based Insurance Designs

(VBID), and other changes that do not impact plan designs as directly. Chair Kevin Mullin asked about the formula used by the Federal Government to determine the annual limitation on cost-sharing. Julie Peper answered that they would get that information for the Board. The Board Members discussed primary care incorporation and the details of the VBIDs.

Brittney Phillips and Julie Peper reviewed the 2021 draft Actuarial Value Calculator (AVC). Brittney Phillips presented the notes and caveats for the plan designs, the impact on the actuarial value of the designs, chiropractic copays, the proposals requiring GMCB approval, the summary of plan design changes, and the seven standard plans (QHPs Platinum Deductible plan, QHPs Gold Deductible plan, QHPs Silver Deductible plan, QHPs Silver HDHP, QHPs Bronze Deductible plan with Rx limit, QHP Bronze Deductible plan without Rx limit, and QHPs Bronze HDHP). The presentation can be seen [here](#) on the GMCB website. The Board Members had a discussion with the presenters about what the average specialist visit costs in the AVC, the trend in the prescription out-of-pocket maximum, a graphic previously presented by DVHA comparing the effect of subsidies on premiums for 2018 to 2019 plans broken down by Federal poverty level, whether the number of plans is overwhelming to consumers, and consumer understanding/education.

Public Comment

None

Old Business

None

New Business

None

Adjourn

The Board voted (5-0) to adjourn at approximately 2:50 pm.