



# MVP Health Care

Working together to meet the needs of your Consumers

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# What We'll Cover Today

Introductions

Current 2017 Non-Standard Bronze Plan

Proposed Alternative 2018 Non-Standard Bronze Plans

Questions

# Vermont Exchange 2017 Existing Non-Standard Bronze Plan



## Existing 2017 Non-Standard Bronze Plan

Schedule	Medical Deductible Embedded	Medical Coinsurance	RX Deductible Not Integrated with Medical Deductible	RX Cost Share Copay/ Coinsurance	Medical MOOP Embedded	RX MOOP Embedded and Integrated with Medical
MVP VT Plus Bronze	\$5,500/\$11,000	50%	\$300/\$600	\$20/\$90/60%	\$7,150/\$14,300	\$1,300/\$2,600

- 2017 AV for Plan: 60.43%
- 'Embedded': Each member must meet their individual deductible and/or MOOP before the plan will make any payments. The individual deductible and/or MOOP also applies to the family deductible and/or MOOP level. Once the family deductible and/or MOOP has been met, the plan will begin payment of services for all members on the contract.
- 6.5% of total MVP VT Exchange membership resides in this Non-Standard Bronze Plan

# Vermont Exchange Alternatives for 2018 Non-Standard Bronze Plan



## Alternative #1; 2018 Non-Standard Bronze Plan

Schedule	Medical and RX Deductible Embedded	Coinsurance	Medical MOOP Embedded	RX MOOP Embedded and Integrated
MVP VT Plus Bronze	\$7,350/\$14,700	0%	\$7,350/\$14,700	\$1,500/\$3,000

- All benefits are covered in full after the deductible
- Increased mandated RX MOOP by \$200
- The Bronze plans we are proposing were designed to have the lowest possible premium. These plans are attractive to members that are not expecting high medical costs.
- Current 2018 AV: 61.47%
- The \$1500 RX MOOP will save approximately \$95.16 annual family premium (\$33.84 Single) over this plan with a \$1300 RX MOOP Plan
- Less than 2% of all MVP VT Exchange members met the \$1,300 RX MOOP; 1.4% of Bronze met \$1,300
- Increasing the RX MOOP will lower the premium for 98% of members that do not have high cost RX

## Alternative #2; 2018 Non-Standard Bronze Plan

Schedule	Medical and RX Deductible Embedded	Coinsurance	Medical MOOP Embedded	RX MOOP Embedded and Integrated
MVP VT Plus Bronze	\$7350/\$14,700	0%	\$7,350/\$14,700	\$2,000/\$4,000

- All benefits are covered in full after the deductible
- Increased mandated RX MOOP by \$700
- The Bronze plans we are proposing were designed to have the lowest possible premium. These plans are attractive to members that are not expecting high medical costs.
- Current 2018 AV: 60.59%
- The \$2000 RX MOOP will save approximately \$285.48 (1.4%) annual family (\$101.52 Single) premium over this plan design with a \$1300 RX MOOP Plan
- Less than 2% of all MVP VT Exchange members met the \$1,300 RX MOOP; 1.4% of Bronze met \$1,300
- Increasing the RX MOOP will lower the premium for more than 98% of members that do not have high cost RX

## Alternative #3; 2018 Non-Standard Bronze Plan

Schedule	Medical and RX Deductible Embedded	Benefits	Medical MOOP Embedded	RX MOOP Embedded
MVP VT Plus Bronze	\$7,350/\$14,700	3 PCP visits \$0 Copay Not Subject to Deductible; 4+ visits subject to Deductible  \$30 Generic RX Copay No Deductible	\$7,350/\$14,700	None

- All benefits are covered in full after the deductible
- Removes mandated RX MOOP
- Provides members with 3 PCP visits (no cost share) as well as all Generic Rx (\$30 copay) before incurring any deductible. These two benefits are generally the most utilized and desired benefits for members who incur the least amount of services.
- By removing the Rx MOOP which most members don't meet, we are able to provide these key benefits for only an additional \$118.56 per year for a Single (\$332.88 for a family).
- Current 2018 AV: 61.3%



# Questions