



BOARD ADVISORY GROUP

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CONSUMER-CENTERED BENEFIT DESIGN PLANS

State experiences

Consumer-Centered Benefit Design Plans in Other States

- Many state-based marketplaces (SBMs) offer Consumer-Centered Benefit Design plans, including:
 - California
 - Connecticut
 - Massachusetts
 - New York
 - Oregon
 - Vermont
 - Washington, DC

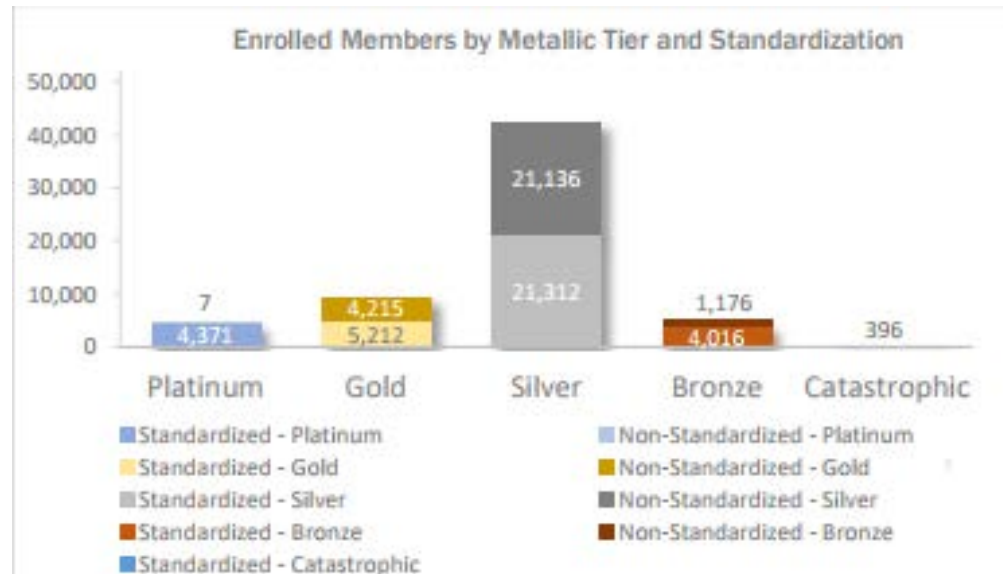
Consumer-Centered Benefit Design Plans in Other States, Cont'd

The table below outlines which states have Consumer-Centered Benefit Design plans and if there is a limit to the number of plans each carrier can offer.

No CCBD plans (no cap)	CCBD plans optional (without cap)	No CCBD plans (with cap)	CCBD plans + additional plans (without cap)	CCBD plans + additional plans (with cap)	CCBD plans only
CO, WA	FFM	MD	OR, DC	CT, VT, MA, NY	CA

Consumer-Centered Benefit Design Plan Enrollment Uptake: Massachusetts

The Massachusetts exchange, Massachusetts Health Connector, offers both “Standardized” and “Non-standardized” plans in each metal tier. The graphic below illustrates the difference in enrollment numbers based on Standardization as of April 4, 2017.



Consumer-Centered Benefit Design Plan Enrollment Uptake: New York

- New York's SBM, New York State of Health, requires insurers to offer a "Standard Plan" at each metal level and in every county of its Marketplace service area.
- As of January 31, 2017, 63% of enrollees in the New York Marketplace were enrolled in a "Standard Plan", and 37% enrolled in A "Non-Standard Plan."

Discussion Questions

- Should Connect for Health Colorado influence plan benefit designs?
 - If yes – which factors should be most considered? (E.g. services exempt from the deductible, cost sharing alignment for specific services, value-based insurance design models)
 - If no – why not?
- Should Connect for Health Colorado consider certifying/offering a limited number of plans?
 - If yes – what is the ideal number of plans (range is fine)? If no – why not?
- Any other factors related to plans and benefit design that should be considered?