

2014-2015 SHP Plan Design Options with Projected Fiscal Impacts*

I. State Health Plan Standard Plan—2014 Plan Design	II. State Health Plan Standard Plan—Minimum Allowed Benefit Changes	III. State Health Plan Standard Plan—2014 Plan Design plus ACA Coverage Requirements	IV. Revised State Health Plan with ACA Coverage Requirements	
			Saving Plan	Standard Plan
ACA Status	Grandfathered	Grandfathered	Non-Grandfathered	Non-Grandfathered
Budget Impacts				
<i>Option 1: Shared Increase/Savings</i>	\$60.633 M	\$53.620 M	\$76.264 M	\$60.633 M
<i>Option 2: Employer-Only</i>	\$66.147 M	\$57.174 M	\$85.945 M	\$66.147 M
<i>Option 3: Enrollee-Only</i>	\$45.094M	\$43.606M	\$48.945 M	\$45.094 M
Premium Increase (Savings)				
<i>Option 1: Shared Increase/Savings</i>	4.5%	2.9%	7.9%	4.5%
<i>Option 2: Employer-Only</i>	6.1%	3.9%	10.7%	6.1%
<i>Option 3: Enrollee-Only</i>	17.2%	11.1%	30.2%	17.2%
Plan Design Features				
2014 design	Deductible: \$450/\$900		2014 Standard Plan design plus preventative benefits required to be covered by ACA with no cost-sharing	
	Out-of-Pocket Max: \$2600/\$5200 (includes Deductible) Coinsurance: 80%		Deductible: \$1250/\$2500 Out-of-Pocket Max: \$6250/\$12,500 (includes deductible) Coinsurance: 80%	
				Deductible: \$480/\$960 Out-of-Pocket Max: \$3380/\$6760 (includes deductible) Coinsurance: 80%

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	ER Per Occurrence Copay: \$160		Preventative benefits with no cost sharing	Preventative benefits with no cost sharing
	Outpatient Hospital Per Occurrence Copay: \$97		HSA-qualifying	ER Per Occurrence Copay: \$150
	Office Visit Per Occurrence Copay: \$13		Integrated Prescription Drug Benefit (Pay full drug price, contributes to deductible)	Outpatient Hospital Per Occurrence Copay: \$90
	Prescription Drug Copay (Retail): \$9/\$39/\$65			Inpatient Hospital Per Occurrence Copay: \$250
	Prescription Drug Copay (Mail Order): \$22/\$97/\$162			High End Radiology Per Occurrence Copay: \$150
				Chiropractic Annual Visit Maximum: 40 visits
			Prescription Drug Copay (Retail): \$9/\$40/\$80	

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					Prescription Drug Copay (Mail Order): \$22/\$100/\$200
					Specialty Prescription Drugs: 10% coinsurance with floor of \$125 and cap of \$250
					Prescription Drug Out-of-Pocket Max: \$3000

Above table assumes:

- 1) Total plan growth of 7.00% on 2013 and 2.3% (net of plan design changes) on 2014
- 2) Implementation of EGWP in 2014
- 3) Minimally compliant ACA plan has a requirement of composite actuarial value of 60%. As designed above, the minimally compliant ACA plan has an actuarial value of 70.45%.

***Numbers presented are current as of October 15, 2013, and are based on preliminary projections as of 14 months prior to Plan year in question. Subsequent data may alter and amend the above projection as Plan Year 2015 approaches.**