

Summary of WSHIP Bare County Preparedness Plan

Approved by Board in May 2018

Draft Redlines - For Board Mtg 5-13-20

Key Objectives

- Ensure the readiness of all WSHIP vendors in the event that WSHIP is needed to cover bare counties.
- Identify opportunities to more closely align WSHIP coverage with current market offerings and consumer expectations if WSHIP bare county coverage is needed.
- Maintain fiscal responsibility (minimize impact to WSHIP assessments; hold off on detailed development work/costs until June when bare county needs will be known).
- Communicate with the OIC, HBE, and key participants in a meaningful and timely manner.

Strategies & Timing

1. Wait until June of each year when the OIC announces county coverage for the upcoming year before proceeding with next steps. If there are bare counties, proceed as follows:
2. Develop ~~3-1~~ new WSHIP "Bare County" plans to mimic as closely as possible the most popular individual plan in the market at that time.
 - ~~• Gold, Silver and Bronze Potential Design Options~~
 - ~~• Gold Deductible: \$1,000 Medical, \$500 Drug (25% coinsurance for most services)~~
 - ~~• Silver Deductible: \$4,000 Medical, \$500 Drug (30% coinsurance for most services)~~
 - ~~• Bronze Deductible: \$6,000 Medical, \$500 Drug (30% coinsurance for most services)~~
 - Why?
 - Different population (non-high risk): Better aligns with market & consumer expectations
 - Results in lower premiums for consumers and lower impact to assessments
 - To minimize development costs and help support a smooth transition:
 - Retain as much current WSHIP plan policy language as possible (already approved by OIC)
 - Retain separate deductibles and out-of-pockets for Med and Rx (system cannot combine)
 - Retain same PPO network
 - Do not proceed with development work or filings if no bare counties but stay shovel ready
3. Close current WSHIP Non-Medicare plans to new enrollment (if bare counties)
 - Grandfather in current WSHIP enrollees
4. Proceed with development work (if bare counties)
 - New Bare County Plan Policies (June-July)
 - New Application and Forms (June-July)
 - Family plans (and family rates)
 - Special enrollment criteria
 - SERFF filing of new "Bare County" contracts and forms (July-August)
 - Procedures for Special Enrollment determinations (July-August)
 - Partnering with HBE or HCA for income verification if required (July-August)
 - Assessment projections (September)
 - Communication plans / partnerships / website enhancements (September)