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Sent: Thursday, January 30, 2020 1:07 PM
To: Ann Cummings <ACUMMINGS@leg.state.vt.us>
Cc: Faith Brown <FBrown@leg.state.vt.us>
Subject: DVHA Response: Compliant Actuarial Value Ranges, Standard and Non-Standard Qualified Health Plans

Dear Chair Cummings,
 Thank you for offering the Department of Vermont Health Access an opportunity to provide testimony for S.245. As promised following Senator Sirotkin’s inquiry during my testimony, please find the actuarial value ranges for standard and non-standard plans listed in the table below. If you would like this information shared with the entire Committee, I’m happy to distribute this to all members.

Compliant Actuarial Value Ranges for Various Standard and Non-Standard Plan Structures (2020)

| Plan Structure | Plan | Compliant Actuarial Value Range | Notes |
|-------------------|--------------------------------|---------------------------------|---|
| Deductible | Platinum | 86.0% - 92.0% | |
| | Gold | 76.0% - 82.0% | |
| | Silver | 66.0% - 72.0% | |
| | Bronze (with Rx MOOP limit) | 56.0% - 62.0% | |
| | Bronze (without Rx MOOP limit) | 56.0% - 65.0% | Waiving deductible for generic Rx allows expanded upper range to 65% |
| HDHP | Silver (embedded MOOP) | 66.0% - 71.5% | 0.5% cushion (lowered) for waiving deductible for Wellness Prescription Drugs |
| | Bronze (embedded MOOP) | 56.0% - 64.5% | |

All my best,
 N.
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