# MHBE 2024 Consumer Decision Support (CDS) Workgroup

Meeting 5 – October 2, 2024

Meeting will be recorded



#### Members

Member	Affiliation
Lisa Barrows	CareFirst BlueCross BlueShield
Cara Chang	Optum/Dartmouth
Steven Doman	UnitedHealthcare
Shelly Eldridge	Shelly The Confidence Coach
Robyn Elliott *	Maryland Dental Action Coalition
Ruth Getachew	Maryland Insurance Administration
Erika Halsey **	Kaiser Permanente
Thomas Hamel	Aetna
Diana-Lyn Hsu	Maryland Hospital Association
Stephanie Klapper	Maryland Citizens' Health Initiative
	Hispanic Chamber of Commerce Montgomery
Carmen Larsen	County

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Laurel Medical Center



<sup>\*</sup> Co-chair \*\* Non-voting member 2

### Agenda

12:30 - 12:40 | Welcome and Approve September 18 Minutes Robyn Elliott and Lisa Skipper, Workgroup Co-Chairs

12:40 – 1:40 | Content Review and Discussion - Second Part of Plan Shopping Tool *All members* 

1:40 | Public Comment

1:45 | Adjournment



## September 18 Meeting Minutes

 Vote to approve September 18, 2024 Consumer Decision Support Workgroup Minutes



# Content Review and Discussion

#### Discussion

- Second half of Get an Estimate plan shopping tool
  - Plan shopping page
    - Plan tile display
    - Sort/filter settings
    - Consumer plan recommendations



## Review of Prior Meeting Discussions

#### Themes from discussion and feedback specific to second part of tool:

- Ways to simplify the plan tile, and ensure the appropriate amount of information for each plan is displayed and is easy to understand for the average consumer
- Symbols vs. numbers/pricing when displaying plan information
- Improving how we communicate the value of silver CSR and gold plans for consumers choosing bronze
- Plan recommendations vs. smart default (only showing recommended plans vs. sorting/filtering according to preferences)



### Examples from other SBMs

Display of estimated financial assistance - more explanation of tax credits/cost

sharing reductions

Colorado:

Amelia

Lower monthly premium

You could be eligible for a **Premium Tax Credit** that, if taken in advance, could lower your monthly insurance bill by:

Based on what you told us, it looks like you and your household may qualify for the following financial help.

#### Save \$335 per month

We will include these savings when we show you your plans and costs. NOTE: The amount above is an estimate. To get the exact amount of your Premium Tax Credit, complete an application.

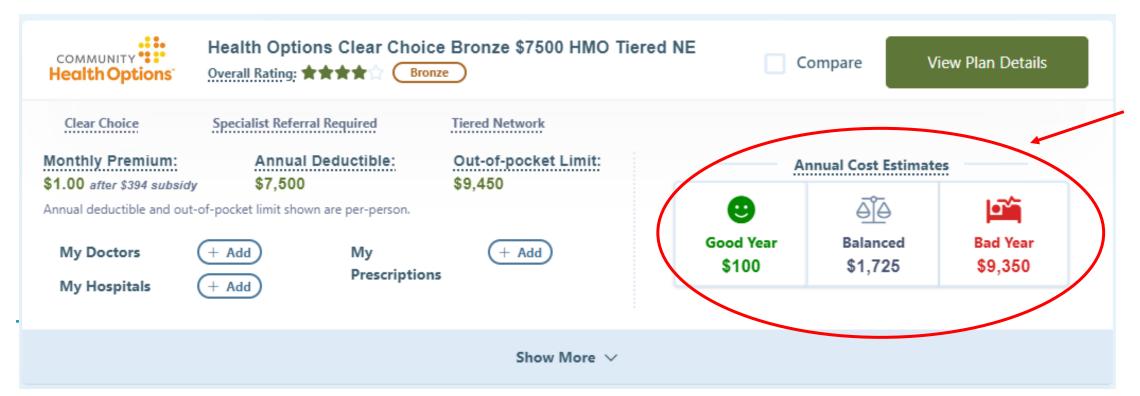
#### Lower out-of-pocket-costs

You may also be eligible for Cost-Sharing Reductions. These will reduce the **copays**, **deductibles**, and **coinsurance** you pay when you receive care. To use Cost-Sharing Reductions you must select a **silver level plan**. We will include these savings when we show you plans and rates available to you. When you compare plans, you'll see that the Silver plans have lower out-of-pocket costs.



Plan tile display: Annual total cost estimates in different scenarios (low, average, and high utilization) with use of symbols/color

#### Maine:



Use of color/symbols to highlight total cost estimate of plan

Pennsylvania:



Together Blue EPO Gold 0

GOLD EPO

\$87.41 /month

after \$212.00 tax credit

PRIMARY CARE VISIT \$20 Copay

GENERIC DRUGS \$0 Copay

DEDUCTIBLE \$0 / \$0

OOP MAX \$7500

OVERALL QUALITY

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PROVIDER Search

RATING

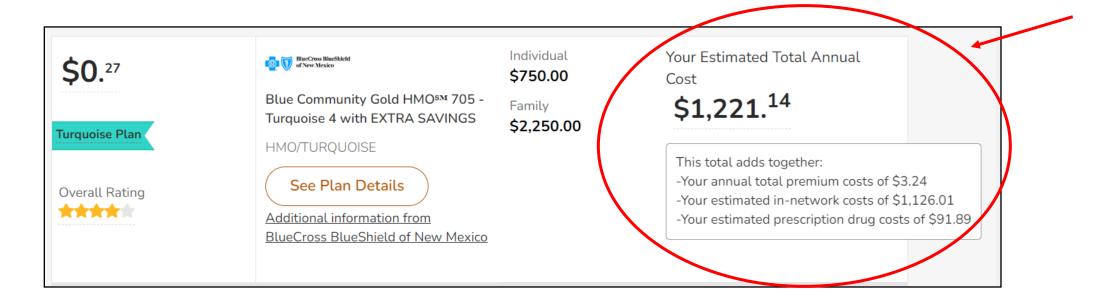
□ COMPARE DETAILS

ADD 📜



#### Another plan display example, with prominent explanation of total cost estimate

New Mexico:



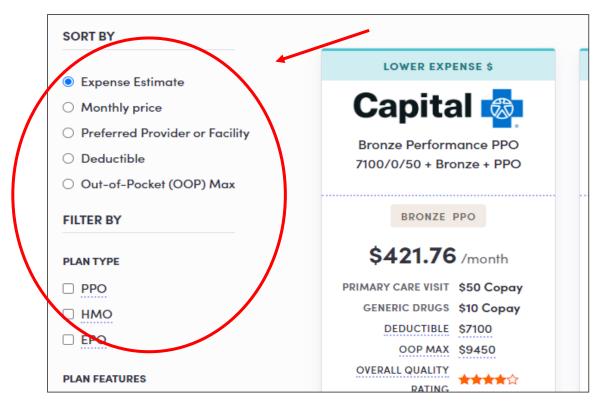


#### **Sort/filter options**

New Jersey: filter includes these explanations about meta-level costs



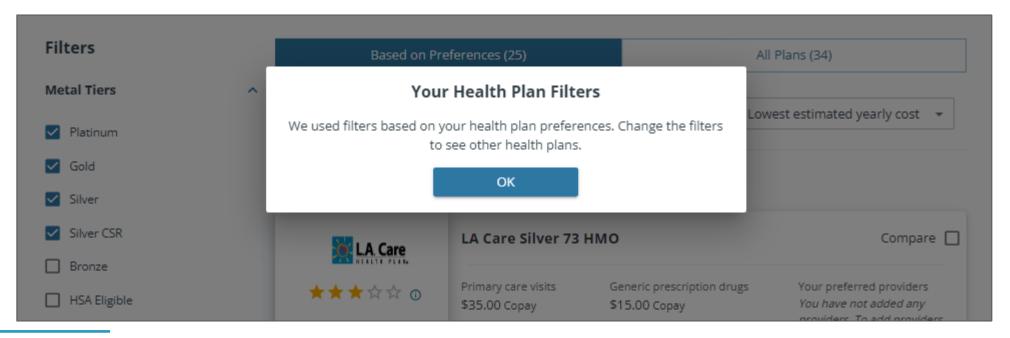
 Pennsylvania: more prominently displays sort and filter options to consumers on plan list page





#### Auto or default sort/filter settings

 California: Auto-filters plans based on consumer inputs. Also default-sorted by "Lowest estimated yearly cost".





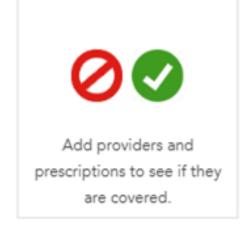
#### Do you need help shopping for a plan?

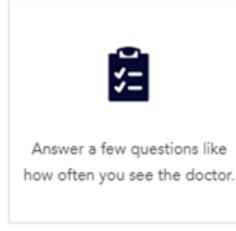


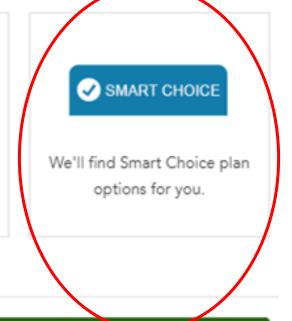
#### **Tailored plan recommendations**

#### • Washington:

- plan shopping tool provides recommendation based on net premium, estimated out of pocket costs, provider network, and pharmacy coverage
- Requires inputs from consumer, and full list of plans remains available for consumer to shop







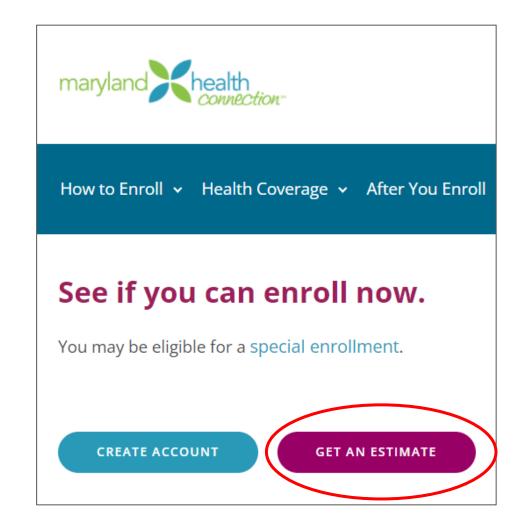
Yes, Help Me Find A Plan

No, I'll Shop On My Own



#### Discussion

 Workgroup discussion of MHC '<u>Get an</u> <u>Estimate</u>' plan shopping tool





## Links to SBM Plan Shopping Tools

- California: <a href="https://apply.coveredca.com/lw-shopandcompare/">https://apply.coveredca.com/lw-shopandcompare/</a>
- Colorado: <a href="https://planfinder.connectforhealthco.com/home">https://planfinder.connectforhealthco.com/home</a>
- Connecticut: <a href="https://www.accesshealthct.com/AHCT/official/famInfo/loadFamilyInfo">https://www.accesshealthct.com/AHCT/official/famInfo/loadFamilyInfo</a>
- DC: https://dc.checkbookhealth.org/hie/dc/2023/
- Maine: <a href="https://me24.checkbookhealth.org/#/">https://me24.checkbookhealth.org/#/</a>
- Massachusetts: <a href="https://betterhealthconnector.com/get-an-estimate">https://betterhealthconnector.com/get-an-estimate</a>
- Minnesota: <a href="https://www.mnsure.org/shop-compare/">https://www.mnsure.org/shop-compare/</a>
- Nevada: <a href="https://enroll.nevadahealthlink.com/hix/preeligibility#/?fromHome=1">https://enroll.nevadahealthlink.com/hix/preeligibility#/?fromHome=1</a>
- New Jersey: <a href="https://enroll.getcovered.nj.gov/hix/preeligibility#/">https://enroll.getcovered.nj.gov/hix/preeligibility#/</a>
- New Mexico: <a href="https://getcovered.bewellnm.com/individual/prescreenNav/beginNewApp">https://getcovered.bewellnm.com/individual/prescreenNav/beginNewApp</a>
- New York: <a href="https://info.nystateofhealth.ny.gov/cost-estimator">https://info.nystateofhealth.ny.gov/cost-estimator</a>
- Pennsylvania: <a href="https://enroll.pennie.com/hix/preeligibility#/?fromHome=1">https://enroll.pennie.com/hix/preeligibility#/?fromHome=1</a>
- Rhode Island: <a href="https://ri24.checkbookhealth.org/#/">https://ri24.checkbookhealth.org/#/</a>
- Vermont: <a href="https://info.healthconnect.vermont.gov/compare-plans/plan-comparison-tool">https://info.healthconnect.vermont.gov/compare-plans/plan-comparison-tool</a>
- Washington: <a href="https://www.wahealthplanfinder.org/HBEWeb/Annon\_ViewIndividualPlans?request\_locale=en">https://www.wahealthplanfinder.org/HBEWeb/Annon\_ViewIndividualPlans?request\_locale=en</a>



## Next Steps

### Next Steps

- Next meeting #6: Wednesday, October 16th, 12:30 1:45 PM
  - Agenda:
    - Discussion 1: Final workgroup discussion any follow up from prior meetings
    - Discussion 2: Review and discuss draft workgroup recommendations
- 7<sup>th</sup> and final meeting: Updated time: Tuesday, October 29th at 12:30PM
  - Vote to finalize workgroup report of recommendations
- November 14<sup>th</sup>: MHBE staff present workgroup recommendations to MHBE Standing Advisory Committee



## Public Comment

## Appendix

#### Evidence-Supported Decision Aids Currently in Use on MHC

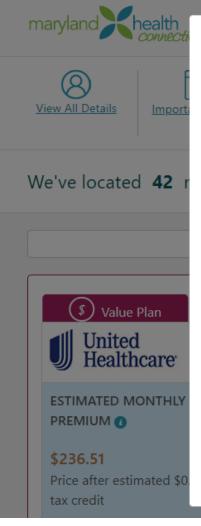
- Decision aids currently in use by MHC and supported by evidence reviewed:
  - Sorting & filtering tools
  - Side-by-side comparison of plans
  - Auto-applying subsidies to premium & CSR estimates
  - Rollover definitions
  - Drug and provider directories
  - Filtering low-income consumers to Silver plans
  - Quality ratings
  - Providing (& sorting by) total estimated cost
    - Observed confusion when OOP cost estimate given without explanation of the factors that contributed to it



- "Smart default" plans, or tailored plan recommendations, based on the consumer's expected health care costs
- Personal preference questions asking what consumers look for in a plan (ex: premium costs, other costs, coverage of certain provider) to inform tailored plan recommendations (weighted with expected health care costs)
- Highlight the plan attributes that evidence shows consumers tend to care about
- Allow enrollees to sort and filter plans based on <u>up-to-date info</u> on whether plans cover a specific physician or hospital
- Filter option to view only Silver CSR plans



- Tools to help consumers understand plan pricing
  - MHC has a pop-up disclaimer that consumers must click out of before plan shopping, which explains metal levels and premium vs. out-of-pocket costs.



#### Disclaimer:

Before enrolling, confirm that your provider accepts the plan. Select Find a Health Care Provider to see if your provider is in-network or call your provider's office to verify participation with the plan.

Plan quality ratings and enrollee survey results are calculated by CMS using data provided by health plans in 2023. The ratings are being displayed for health plans for the 2024 plan year. <u>Learn more</u> about these ratings.

#### Metal Level Description:

Plan categories are based on how you and the plan share costs when you use medical services. All plans cover at least the same set of essential health benefits.

<u>Bronze</u>-Lower monthly premium than silver or gold, but you pay more out of pocket when you use medical care.

<u>Silver</u>-Moderate monthly premium. Compared to bronze, you usually pay less out of pocket when you use medical care.

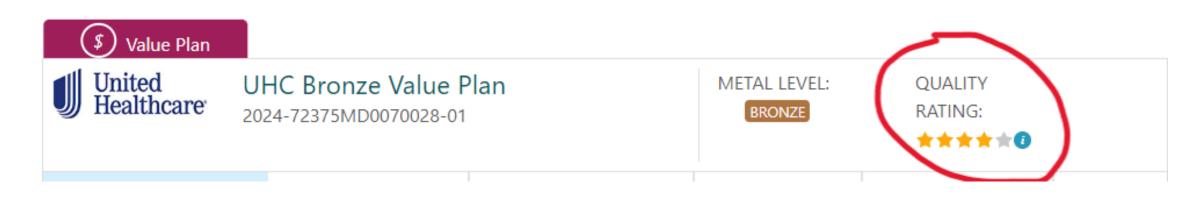
<u>Gold</u>-Moderate monthly premium. Compared to bronze and silver, the plans pay more of your medical costs and you pay less out of pocket when you use medical care.

CLOSE

- Front-and-center, clear information explaining:
  - preventive primary care must be covered at no additional cost under all plans
  - affordability provisions available for consumers who qualify, such as cost-sharing reductions.
  - Explaining the adult dental insurance marketplace
- Specially developed digital decision support tools that help educate consumers on health insurance concepts
- Prompts to remind consumers to:
  - use all decision support tools at their disposal
  - consider total estimated costs
- Narratives about health insurance situations and how others have made their plan choices
  - Other modes besides written info should be considered (Ex: video tutorials)



- Use of symbols rather than numbers to represent price level
  - A system of 1 to 4 dollar signs (\$ to \$\$\$\$) was the type of symbol tested in the evidence reviewed
    - Currently, MHC uses a star symbol rating for quality ratings.





- When providing total out-of-pocket cost estimates, clearly explain the factors contributing to the estimates
  - California is a good example of how they explain total cost estimates for each plan —>
- Providing total cost estimates for several possible outcomes, such as a typical usage scenario and a worst-case scenario, rather than for just one.
- Graphical depictions of total estimated cost for plan

#### **Estimated Total Cost**

This is an estimate of the total yearly cost of this health plan. We based the estimate on how much health care you plan to use in 2024. Your actual health care use and costs may be different.

You can change your expected health care use in your Preferences. These are your preferences now:

- Health plan use: Medium
- Prescription drug use: Medium

12 monthly premiums (\$55.76 /month)

Costs for health plan use

\$775.21

\$669,12

3 Primary care visits

2 Specialist visits

5 Lab tests

1 Outpatient visits

20 Generic prescription drugs



Your estimated total cost \$1,444.33

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