

STANDARD PLAN COST SHARE MATRIX

OREGON INSURANCE DIVISION - MARCH 2014

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SB 91 Standard Plan - EHB and Cost Share Matrix

Benefit listed on the SB 91 Exhibit document	Gold	Silver	Bronze	Day/visit limits	EHB Category as listed on the Plan and Benefits Template
Deductible	Medical: \$1,300; Rx: \$0	Medical: \$2,500; Rx: \$0	Integrated Medical/Rx: \$5,000		
Maximum OOP	Combined Medical and Drug: \$6,350	Combined Medical and Drug: \$6,350	Combined Medical and Drug: \$6,350		
Family Multiplier	2x Individual	2x Individual	2x Individual		
Primary Care Office Visit to Treat an Injury or Illness	\$20	\$35	\$60 After Deductible		Primary Care Visit to Treat an Injury or Illness
Specialist Office Visit	\$40	\$70	\$100 After Deductible		Specialist Visit
Other Practitioner Office Visit (Nurse, Physician Assistant) <i>Primary Care Office Visit</i>	\$20	\$35	\$60 After Deductible		Other Practitioner Office Visit (Nurse, Physician Assistant)
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	10% After Deductible	30% After Deductible	50% After Deductible		Outpatient Facility Fee (e.g., Ambulatory Surgery Center)
Outpatient Surgery Physician/Surgical Services	10% After Deductible	30% After Deductible	50% After Deductible		Outpatient Surgery Physician/Surgical Services
Hospice Services	10% After Deductible	30% After Deductible	50% After Deductible	Respite care - max of 5 consecutive days; lifetime max of 30 days	Hospice Services

VARIABILITY GUIDELINES

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VARIABILITY GUIDELINES

- **Variability review authority**
 - ORS 742.003
 - ORS 742.005
- **Updated guidance and filing expectations**
 - Identifying variable text.
 - Explaining variable text.
 - Variable numbers.
 - Certification of variability.
- **Goals:**
 - Provide guidelines to filers.
 - Reduce the number of objections relating to variability.

NEW DOCUMENT: VARIABILITY GUIDELINES

- Revised and shortened twenty-page document currently on our website.
 - Limited information to major medical/health benefit plans.
 - Consistent with product standard expectations.
 - Updated examples.
 - Included guidance for consistency between form and binder filings.
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VARIABILITY GUIDELINES OVERVIEW

- **Expectations:**
 - Distinguishing variable items
 - Certification
 - Explanations of variability and reasons for variability
 - Consistency
 - **Numbers**
 - **Provisions**
 - **Appropriate use of bracketing and variability**
 - **Inappropriate use of bracketing and variability**
 - **General guidelines**
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QUESTIONS?

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