

Major Medical Health Benefit Plans Standard Review Questions

1. What is the greatest financial loss and gain that the company believes is conceivable in 2023? 2024?
 - a. Please describe the nature, extent, and results of stress testing performed in developing the proposed rates.
 - b. How have these projections changed since last year's filing?
2. What was the average age factor for 2022 premiums? What are the initial age factors for 2023 premiums?
3. How have members on discontinued plans been mapped to available plans?
4. Identify all products in the Supplemental Healthcare Exhibit subtotal appropriate for this Individual/Small Group filing. If you are using company historical data for your experience, please reconcile the premium and claim totals reported in the development of rate change with the corresponding totals in the Supplemental Health Care Exhibit, Part 1.
5. Primary Care spending: As dictated in OAR 836-053-0473, identify the following information regarding the company's spending on primary care in the Primary Care Spending in Oregon Report (located at <https://www.oregon.gov/oha/HPA/ANALYTICS/PCSpendingDocs/2020-Oregon-Primary-Care-Spending-Report-Legislature.pdf>):
 - a. Percentage of medical spending allocated to primary care. Identify if the company exceeds 12% in primary care spending.
 - b. If (a) is less than 12%, please submit a plan to increase primary care spending by 1% per year.
6. What is the load to silver plan rates attributable to the non-payment of CSRs? How is this calculated?
7. How do you assess the of federal subsidies instituted under coronavirus relief packages? What impacts to rates by the loss of subsidies does your organization expect? What impacts does your organization expect should subsidies be reinstated in the future?

8. How has your organization been affected by the shift back to in-person care following a continued drop in COVID cases? Is telehealth use remaining elevated? Has preventive care use returned to 2019 levels?
9. Has your organization experienced increased spending on abortion service with recent federal actions, or actions of other states, related to abortion access. This includes the April 2023 actions on mifepristone.
10. How is your organization managing healthcare workforce shortages impacting care availability generally? Are providers requesting contract changes due to workforce shortages? Describe any efforts your organization is making to reduce shortages and their impact on networks and access to care.