

Major Medical Health Benefit Plans

Initial Binder Review Questions

1. Describe the steps your company takes to ensure adequate access to care.
 - a. How do recent changes in networks affect current and near future profitability of this product? The company?
 - b. Does the company expect recent changes in networks to affect anticipated enrollment in this product? If so, how.
 - c. What impact, if any, has been included in the pricing assumptions in the rate filing?
2. Describe the steps your company takes to measure and *improve* quality of care.
3. Identify which cost and quality measures, implemented by your organization, are contributing to changes in reported costs on the rate filing Supplemental Healthcare Exhibit in associated rate filing.

For the following questions refer to the impact of the coronavirus pandemic on the product filings.

4. Please provide any analysis the company has completed regarding the impact of coronavirus on the product and rate filings, separating the costs and plan benefit information into the following categories:
 - a. Screening
 - b. Treatment and Hospitalizations
 - i. Antibody treatment
 - ii. Hospitalization
 - iii. Out-patient care
 - iv. Long-term care costs
 - c. Vaccinations
5. How do these costs impact 2021? What is the impact on 2022 premiums?
6. How did the coronavirus pandemic impact 2020 planned utilization and financial results versus actual utilization and financial results
7. Has the company identified any long-term effects of the pandemic, extending beyond the lifespan of the outbreak?