

## Feedback on 2024 Clear Choice Plans

### **\$7000 Deductible Plan Needed**

- We would like to recommend an additional HSA plan in the low \$7000 deductible range with 0% or 10% co-insurance. Last year there was a \$7000 deductible/maximum out-of-pocket/0% coinsurance HSA plan. This year the Clear Choice plans do not include a similar plan for cross-walking. The addition of such a plan will help prevent Member abrasion and support consumer choice.

### **Co-pay Benefit for Rehabilitative Therapies**

- We are not supportive of changing the PT/OT benefit to a co-pay benefit as it will add undo expense to lower priced plans and ultimately reduce consumer choice in determining the benefits consumers want and are willing to pay for. We would like to see a continuation of the current approach that allows carriers to include these benefits in plan design decisions.