



March 24, 2023

Acting Superintendent Tim Schott  
Maine Bureau of Insurance  
34 State House Station  
Augusta, ME 04333-0034

Dear Tim,

Once again, thank you for the continued opportunity to provide feedback through a public comment period on the development of Clear Choice Plan Designs for 2024 updates to Rule 851. We appreciate the actions the Bureau has taken in support of past comments. In support of this year's process by the Bureau, Harvard Pilgrim Health Care has compiled the following comments for your review and consideration.

The 2024 4500 HSA plan out of pocket max is listed as \$6,000. Last year, the OOPM was \$7,000 which would bring the AV below 70%, the minimum for on exchange silver plans. However, lowering the OOPM to \$6,000 will increase the price of this plan. Was this intended? If this plan is offered off exchange only, then the 70% AV restriction does not apply and the out of pocket max can remain at \$7000.

Last year, certain plan designs were designated to be offered off-exchange only. This year's plan design chart does not make any off-exchange designations. Is that intentional or will the final plan design chart designate any plans to be offered off-exchange. For instance, will the \$4000 HSA and \$4500 HSA plans be off exchange only as they were last year?

Lastly, guidance is still requested with respect to implementing the new fertility mandate, Public Law 2021, c. 692 and impact on Clear Choice plan designs.

We hope our comments above continue to prove helpful to you and we are available to provide any supplemental information needed.

Sincerely,

Bill Whitmore  
Vice President, Maine Market