

ST. HILAIRE PRE-FILED TESTIMONY

EXHIBIT 3

AETNA'S MAPPING SUBMISSION

STATE OF MAINE
DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION
BUREAU OF INSURANCE

IN RE:)	
)	
AETNA HEALTH, INC. 2017 “WHOLE)	AETNA’S MAPPING SUBMISSION
HEALTH” INDIVIDUAL RATE FILING)	IN FOLLOW-UP TO MAY 31, 2016
)	CONFERENCE OF COUNSEL
Docket No. INS-16-1001)	

NON-CONFIDENTIAL

By and through undersigned counsel, Aetna Health, Inc. (“Aetna”) submits to the Superintendent the following mapping information for its existing bronze and silver individual members.

Aetna is transitioning existing bronze individual plan members to a new Aetna LEAP plan, and is requesting the Bureau’s approval to do the same with silver individual plan members. Included herein is a chart detailing the proposed mapping of the 2016 bronze and silver plans to the 2017 plans. Attached as Exhibit A to this submission is a chart documenting specific plan differences.

The existing 2016 Aetna Whole Health individual plans are similar in many ways to the suggested 2017 Aetna LEAP plans. First, they are HMO in-network only plans with no primary care provider or referral requirements and are offered on the Aetna Health, Inc. legal entity. Second, the LEAP plans will utilize the approved Aetna Whole Health network, augmented with essential community providers, and the Aetna LEAP Pharmacy Network for Maine, which is under review by the Bureau. Third, the service area also remains the same. The plans will be offered to residents of nine counties: Cumberland, York, Oxford, Franklin, Androscoggin, Sagadahoc, Lincoln, Knox, and Waldo.

The changes between the 2016 plans and the new LEAP 2017 plans focus on making Aetna’s plans easier to understand and use by eliminating complexities, such as multiple network tiers, separate deductibles for medical and pharmacy benefits, and varied copays.

First, the LEAP plans will use the same ‘Aetna Whole Health’ network that is currently approved, but will eliminate the multiple tiers. A single provider tier eliminates member confusion regarding cost-sharing responsibility. Second, the out-of-pocket maximum is lower on the new plans, allowing for more stability and protection against unanticipated risk. Aetna will eliminate coinsurance by making the deductible equal to the maximum out-of-pocket amount. While this results in a higher deductible, copayments apply before the deductible *only*, and can apply to everyday care needs like PCP, laboratory, urgent care and generic drugs. This is a positive change from some of the existing plan designs, which require a member to meet a deductible and then pay an additional cost-share through coinsurance until the maximum out-of-pocket is met. Aetna believes this feature creates stability and predictability and helps our members better understand and use the new plans. Third, medical and prescription expenses are subject to the same ‘plan’ deductible rather than separate deductibles for each. Fourth, Aetna will

condense the number of prescription tiers from six to four. Fifth, Aetna will include access to telemedicine services at no additional charge (and no copayment or deductible).

I. Affected Membership

The following are approximate membership totals for the silver and bronze 2016 individual plans, as of February 2016.

2016 Plan	2017 Plan	HIOS ID	Membership (approx. as of 2/16)
Aetna Whole Health Bronze \$35 Copay	Aetna Leap Basic Whole Health Maine	73250ME0070001	352
Aetna Whole Health Silver \$10 Copay	Aetna Leap Everyday Whole Health Maine	73250ME0070005	218

II. Requested Plan Mapping

2016 ACA Plan Name	2017 ACA Crosswalk: Plan Name	Benefit changes 2017 vs. 2016	Value of Benefit Changes
ME AWH Silver \$10 Copay	Aetna Leap Everyday Whole Health Maine	\$4,000 Ded, 20% to \$6,000 OOP TO \$6,075 Ded/OOP	-5.1%
		PCP: \$10 copay TO \$10 copay with 100% coverage for telemedicine & \$5 labwork copay	2.3%
		Spec: \$60 copay TO covered at Deductible	-1.7%
		Outpatient Surgery: Deductible + \$100 TO Deductible Only	0.6%
		ER \$250 after Ded TO Ded only & Urgent Care: \$75 copay TO \$10 copay	1.7%
		Non-Designated Providers: Covered to Not Covered	none
		Pharmacy: 2016: \$3/\$10/\$40/\$50/40%/50% with \$500 Rx Ded (excl Tier 1) 2017: \$5 formulary generics/Plan Ded only all other Tiers	-1.3%
ME AWH Bronze \$35 Copay	Aetna Leap Basic Whole Health Maine	\$6,350 Ded, 0% TO \$6,850 OOP TO \$7,050 Ded/OOP	-2.9%
		Outpatient Surgery: Deductible + \$250 TO Deductible Only	0.6%
		PCP: \$35 copay TO covered at Deductible with 100% coverage for telemedicine	-1.6%
		Spec & PT/OT/ST: Deductible + \$75 copay TO covered at Deductible	1.9%
		ER \$250 after Ded TO Ded only & Urgent Care: \$60 copay TO \$10 copay	1.6%
		Non-Designated Providers: Covered to Not Covered	none
		Pharmacy: 2016: Deductible + \$20/\$50/40%/40%/50% 2017: \$5 formulary generics/Ded only all other Tiers	0.7%

Dated: June 22, 2016

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2016-2017 Aetna Individual Plans Comparison

	Aetna Whole Health Bronze \$35 Copay	Aetna Leap Basic Whole Health Maine	Aetna Whole Health Silver \$10 Copay	Aetna Leap Everyday Whole Health Maine
Network*	Tier 1 – AWH Tier 2 - Broad	AWH	Tier 1 – AWH Tier 2 - Broad	AWH
Service Area	9 counties in southern Maine	No change	9 counties in southern Maine	No change
Deductible - Individual (Tier 1/Tier 2)	\$6,350 / \$6,750	\$7,050	\$4,000 / \$5,750	\$6,075
Max OOP Individual	\$6,850	\$7,050	\$6,000 / \$6,850	\$6,075
Coinsurance	0%	0%	20% / 40%	0%
PCP (Tier 1/Tier 2)	\$35 / \$50 after ded.	\$0 after ded.	\$10 / \$50 after ded.	\$10
Specialist (Tier 1/Tier 2)	\$75 / \$100 after ded.	\$0 after ded.	\$60 / \$75 after ded.	\$0 after ded.
Labs	\$0 after ded.	\$0 after ded.	20% after ded.	\$10
Urgent Care (Tier 1/Tier 2)	\$60 / \$100	\$10	\$75 / 40% after ded.	\$10
Emergency Room	\$250 after ded.	\$0 after ded.	\$250 after ded.	\$0 after ded.
Hospital Stay (Tier 1/Tier 2)	\$250 after ded. / \$100 after ded.	\$0 after ded.	20% after ded. / 40% after ded.	\$0 after ded.
Outpatient Surgery (Tier 1/Tier 2)	\$250 after ded. / \$100 after ded.	\$0 after ded.	\$100 then 20% after ded. / \$500 then 40% after ded.	\$0 after ded.
Virtual Medicine	Not covered	\$0	Not covered	\$0
Retail Clinic	\$35	\$10	\$10	\$10
Rx Deductible	Integrated	Integrated	\$500	Integrated
Rx Generic (Preferred)	\$20 after ded.	\$5	\$3 or \$10	\$5
Rx Generic (Non-Preferred)	40% after ded.	\$5	\$50 after ded.	\$5
Rx Brand (Preferred)	\$50 after ded.	\$0 after ded.	\$40 after ded.	\$0 after ded.
Rx Brand (Non-Preferred)	40% after ded.	\$0 after ded.	\$50 after ded.	\$0 after ded.
Rx Specialty (Preferred)	40% after ded.	\$0 after ded.	40% after ded.	\$0 after ded.
Rx Specialty (Non-Preferred)	50% after ded.	\$0 after ded.	50% after ded.	\$0 after ded.

* Tier 1 = designated Aetna Whole Health (AWH) Maine network providers; Tier 2 = non-designated network providers from the broad Aetna network in Maine