

**STATE OF VERMONT
GREEN MOUNTAIN CARE BOARD**

In re: Modifications to 2021 Non-Standard)
Qualified Health Plans and)
Reflective Silver Plans)
_____)

**ORDER APPROVING MODIFICATIONS TO THE
BCBSVT 2021 NON-STANDARD QUALIFIED
HEALTH PLANS AND REFLECTIVE SILVER
PLANS**

The Green Mountain Care Board (GMCB or Board) reviews and approves the benefit package or packages for qualified health benefit plans and reflective silver plans offered in Vermont.¹ See 18 V.S.A. § 9375(b)(9); 33 V.S.A. chapter 18, subchapter 1. Insurers must obtain Board approval for changes to non-standard plan designs that exceed the “uniform modifications” to plans permitted under federal law, as set forth by prior order of the Board. See In re: Approval of Non-Standard Plan Designs and Evaluation Criteria, February 27, 2020 (effective Feb. 5, 2020).

At an open meeting on April 22, 2020, representatives of Blue Cross Blue Shield of Vermont (BCBSVT) proposed changes to the BCBSVT non-standard qualified health plans that will be offered through Vermont Health Connect (VHC) and reflective silver plans that will be offered outside of VHC in 2021.² BCBSVT presented information on the changes triggering Board review, which consist of enhanced benefits for members with certain chronic conditions, as well as information on how the changes are consistent with the Board’s evaluation criteria for the approval of changes to non-standard plan designs.³ BCBSVT requested that the Board approve the proposed changes to its 2021 QHP Gold Deductible Plan, its 2021 QHP Silver Deductible Plan and its 2021 Bronze Deductible Plan. Following discussion and public comment, the Board unanimously voted to approve the proposed changes to BCBSVT’s non-standard Gold, Silver and Bronze QHPs, as presented by BCBSVT.⁴

SO ORDERED.

Dated: April 30, 2020 at Montpelier, Vermont

¹ Reflective silver plans are defined in 33 V.S.A. § 1802(10) and § 1813 as health benefit plans that are similar to, but contain at least one variation from, silver-level qualified health plans offered through VHC that include funding to offset the loss of federal cost-sharing reduction payments. For 2019 and 2020, the benefit variation was a \$5 or 5% higher cost share for ambulance services. This variation will remain unchanged for 2021.

² BCBSVT’s April 22, 2020 presentation of proposed changes to the 2021 non-standard QHP designs may be viewed here: <https://gmcboard.vermont.gov/content/2020-board-meetings>

³ See In re: Approval of Non-Standard Plan Designs and Evaluation Criteria, February 27, 2020 (effective Feb. 5, 2020) for a description of the Board’s evaluation criteria.

⁴ The full list of uniform and non-uniform modifications to BCBSVT’s non-standard plan designs may be viewed in “BCBSVT Benefit Proposal” presented to the Board on April 22, 2020.

s/ Kevin Mullin, Chair)
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s/ Jessica Holmes)
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s/ Robin Lunge)
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s/ Maureen Usifer)
)
s/ Tom Pelham)

GREEN MOUNTAIN
CARE BOARD
OF VERMONT

Filed: April 30, 2020

Attest: /s/ Jean Stetter
Green Mountain Care Board
Administrative Services Director

NOTICE TO READERS: This document is subject to revision of technical errors. Readers are requested to notify the Board (by e-mail, telephone, or in writing) of any apparent errors, so that any necessary corrections may be made. (Email address: Abigail.Connolly@vermont.gov).