

Suggested proposals for cost-sharing (Updated 12/5/11):

Proposal	Description	Notes
Add copays to C and F	Mirror the way copays were added to Plan N. Expand descriptions of Plans C and F in Section 9.1E(3) and (5) to modify the Part B coinsurance benefit (as described in Section 8.1B) to include copays for specific services.	Need to determine which specific services should get copays. How to address effective date of the new C and F.
Add copays to C and F by rider	Keep existing descriptions of C and F but add a new required copay rider to be added in Section 9.1E(3) and (5). This would modify the Part B coinsurance benefit (as described in Section 8.1B).	Does the rider need to be added to the list of Additional Benefits in Section 8.1C – even though it is a modification of a “core” benefit as described in Section 8.1B. If not, and it is just added to sections 9.1E(3) and (5), how is this different from the non-rider approach? Will this cause beneficiary confusion due to state requirements regarding policy/certificate language? How to address effective date of new C and F.
Eliminate coverage for the Part B Deductible	Delete coverage for Part B deductible as an additional benefit from Section 8.1C. Modify descriptions of Plans C and F in Sections 9.1 E(3) and (5). Since Plans C and F become identical to Plans D and G, 2 plans should be eliminated from Section 9.1E.	Does this meet the statute? Do we delete C and F, or D and G?
Create a Medicare SELECT C and F using contracted networks and cost sharing to incentivize the use of in-network providers	Expand descriptions of Plans C and F in Sections 9.1E(3) and (5) to describe covered for in- and out- of network. May also need to modify Section 10 re: SELECT policies.	Concern about rural impact.
Create a C and F based on MedPAC reports – 1) No coverage for first \$550 of beneficiary cost sharing (could include Part B deductible), 2) 50% coverage of the next \$5,000, 3) Out-of-pocket maximum of \$7,500	Expand descriptions of Plans C and F in Sections 9.1E(3) and (5). These would be drafted similarly to Plans K and L in Section 9.1E. OR could be drafted similarly to Plans K and L and	

