



#### 4. High Deductible Health Plan Task Force

- Created as part of the Budget Bill Sec. 247 - High Deductible Health Plan Task Force (HDHP)
- 12 members were appointed to address issues that arise from the existence and expansion of HDHP's
- Goal is for the task force to come up with policy recommendations for the legislature that is due on February 1, 2020.
- Task force 1<sup>st</sup> official meeting on October 16, 2019
- Highlights:
  - Discussion on the direction of the task force
  - Feedback from group is they wanted to address barriers to care presented by HDHP's
  - Other thoughts were that policy recommendations should address the underlying cost of care, including administrative costs that providers face in dealing with collection from insurance and receiving payment for services they provide
  - Careful formulating policy recommendations, careful to navigate the pitfalls that come from some of the proposals that relate to the tax codes and some of the other possible unintended consequences that reform can generate
  - Next meeting scheduled for November 6, 2019
    - Setting up Agenda
    - Presentations to inform the task force members
    - Flush out some possible concepts or actual proposals of reform for discussion
  - Dina states that insurers allows you to pay your co-pay online. Where does that money go? Also shows that carriers can be the collector for the HDHP
- Lynne states that it is hard to swallow the make-up of the task force
  - Feels it's distressing as not all voices are represented, heavily populated by healthcare system, providers, carriers, brokers
  - When deliberations happen how do we make sure there is a diverse voice heard when making presentations
  - Concerned that a broad sector will not be heard and feels the task force should hear from others
  - Sean states that there is public comment opportunity
    - We are exploring a diversity of speakers that are not on the task force, such as Health Disparities Institute at UConn. Happy to take suggestions from Advisory committee
  - Dina feels the patient needs to be the north star and need to get patient perspective
  - Mark agrees with this, patient advocacy aspect important because patients don't know what they don't know
- Lynne wanted to express the openness and friendliness of OHA staff in particular Sherri when greeting people. It doesn't often happen.
- Dina raised issue of ambulance surprise billing and Sean has tried to follow-up on this
  - When issue arises here it's generally a self-insured plan, not sure fully-insured as much of an issue

Mark DeWaele motioned to adjourn and Steve Wanczyk-Karp seconded; no nays; motion carries unanimously

Meeting adjourned at 12:31 pm.

**The next meeting is scheduled for  
Tuesday, January 28, 2019  
12:00 – 12:30 PM**