

## NOTICE OF PUBLIC HEARING

### OFFICE OF THE COMMISSIONER OF INSURANCE

The Office of the Commissioner of Insurance (OCI) will hold a public hearing via a conference call on the Wisconsin Healthcare Stability Plan (WIHSP) proposed 2023 payment parameters. Consistent with Wis. Stat. §601.83 (2), the Commissioner adjusted the payment parameters with the goal to stabilize or reduce premium rates, increase participation by health insurers, improve access to health care providers and services, and mitigate the impact of high-risk individuals participating in the individual health insurance market. The Commissioner is seeking public input through the preliminary public hearing and comment period regarding the proposed 2023 payment parameters.

#### **Preliminary Payment Parameters:**

The Commissioner engaged an actuarial consulting firm to assist the OCI in developing its preliminary payment parameters for plan year 2023 consistent with Wis. Stat. §601.83 (2) and reflecting the increased expenditure authority pursuant to Wis. Stat. §601.83 (1) (hm). The proposals were developed from data received by insurers, best estimates for 2023 enrollment, and ensuring WIHSP payments do not exceed its funding limit of \$230 million.

At this time the federal government has not yet determined the date that the public health emergency (“PHE”) will expire and whether the additional funding for advance premium tax credits under the American Rescue Plan Act (“ARPA”) will continue for plan year 2023. Commissioner Houdek is proposing for consideration and comment two different sets of parameters based upon two different scenarios related to the PHE and ARPA. Following the comment period, one set of parameters for each of the two scenarios will be finalized. Insurers will provide two sets of 2023 rates to OCI, one assuming ARPA expires at the end of 2022 and the other assuming the ARPA subsidies are extended. Finalizing a set of parameters for both scenarios will inform insurer assumptions in preparing their 2023 rates.

Commissioner Houdek is seeking input during the public hearing and in written comments to assist OCI in determining the optimal path in setting the 2023 plan year parameters. The Commissioner is proposing the following two scenarios and two sets of payment parameters for comment for plan year 2023:

#### **Scenario 1: PHE ends July 2022 and ARPA ends January 2023:**

Attachment point: \$40,000	Attachment point: \$45,000
Coinsurance rate: 44.81 percent	Coinsurance rate: 50 percent
Reinsurance cap: \$175,000	Reinsurance cap: \$171,700

#### **Scenario 2: PHE ends in July 2022 and ARPA continues through 2023:**

Attachment point: \$45,000	Attachment point: \$45,000
Coinsurance rate: 45 percent	Coinsurance rate: 50 percent
Reinsurance cap: \$168,299	Reinsurance cap: \$141,685

#### **Hearing Information:**

Date: April 25, 2022  
Time: 10:00 a.m.  
Location: Conference Call: To join the call please dial:  
Dial in 1-888-363-4735  
Access code 7267037 #

**Accessibility:**

Pursuant to the American with Disabilities Act reasonable accommodations including the provision of informational materials in an alternative format, will be provided for individuals with disabilities upon request. Please email Karyn Culver at [karyn.culver@wisconsin.gov](mailto:karyn.culver@wisconsin.gov) with specific information on your request at least five (5) days before the date of the hearing.

**Appearances at the Hearing and Submittal of Written Comments:**

Persons wishing to provide testimony or comments regarding the proposed payment parameters during the call hearing may do so by indicating their interest at the beginning of the meeting. Additionally, written comments may be submitted at [OCIWIHSP@wisconsin.gov](mailto:OCIWIHSP@wisconsin.gov) beginning April 18, 2022.

For additional information please contact Julie Walsh by email at [OCIWIHSP@wisconsin.gov](mailto:OCIWIHSP@wisconsin.gov).

**Deadline for submitting comments is May 2, 2022, by 4:00 p.m.**

This Notice of Public Hearing is approved on April \_13th\_, 2022.



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Nathan D. Houdek, Commissioner