

**Affordability Standards:
Proposed Framework for Select Recommendations**

Cross-Standard Recommendation

A. Bailit Recommendations:

- (1) Premiums paid and charged incurred by fully insured and ASO (administrative services only) accounts should accurately and equitably reflect the proportionate cost of the system reform programs, such as CurrentCare, that benefit all covered lives.

B. Implementation Proposal:

OHIC can identify those Affordability Standard programs that benefit all covered lives (insured and self-insured), and ascertain the PMPM cost of those programs. During the rate review process, OHIC can collect and analyze how carriers' allocation of system benefit costs so that the allocation is accurate and equitable.

C. Rationale

As the percentage of covered lives enrolled in self-insured plans increases, OHIC should develop a mechanism to ensure that carriers and other third party administrators pay their fair share of the cost of system reform Affordability Standard programs that benefit the entire population.