

12) Changes in Enrollee Cost Sharing

Describe any changes in enrollee cost sharing over the prior year associated with the submitted rate information, including both of the following:

(i) Actual copays, coinsurance, deductibles, annual out of pocket maximums, and any other cost sharing by the following categories: hospital inpatient, hospital outpatient, (including emergency room), physician and other professional services, prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than hospital inpatient), other (describe).

Point of Service (POS), Preferred Provider Organization (PPO) and Out-of-Area (OOA)

Non-Grandfathered (NGF) Plans Only

- 1. The following update was made pursuant to updates in federal HRSA Guidance regarding Anxiety Screening:**
 - a. Anxiety screening for adults 64 years or younger, including those who are pregnant or postpartum. (Please refer to your COI for a detailed list of the preventive benefits that are covered based on the ACA guidelines and your Schedule of Coverage.)
- 2. The following are updates for LG PPO HSA's NGF pursuant to IRS Guidance:**
 - a. Pursuant to IRS Notice 2023-2027, for COVID-19 home antigen tests and molecular tests, a deductible would be applicable under the Participating Provider Tier.