

## **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.