

	Criteria	Examples
1	Substantial difference in deductible and/or maximum out of pocket compared to standard plans	Substantial differences in one or more of the following: <ul style="list-style-type: none"> • Medical deductible • Rx deductible • MOOP
2	Substantial cost share difference for one or more highly utilized services compared to standard plan designs	Specific cost sharing for high utilized services could be adjusted by changing the applicability of the deductible, changing the amount of cost share, and/or changing whether the cost sharing is coinsurance or copay.
3	Plan structure difference compared to standard plan designs	Change from co-payment to co-insurance (or vice-versa) for inpatient, outpatient, primary care visits, or specialty care visits.
4	Enhances innovation	Promotes preventive healthcare, financial incentives, or optimal service delivery location
5	Adds value to the Vermont individual and small business health insurance market	Provide market analysis and other evidence of how the proposal fills a gap in the individual or small group market